

## Fund Details

### Investment Objective

The objective of the scheme is to target growth of capital by investing in equity/ equity related instruments of companies that are expected to benefit from the rising consumption patterns in India, which in turn is getting fuelled by high disposable incomes of the young generation (Generation Next). The scheme will invest in companies that have the following characteristics: 1. Companies that seek growth in revenues arising out of demand from the younger generation (GenNext) for their products or services. 2. They should be engaged in manufacturing of products or rendering of services that go directly to the consumer. 3. The products and services should have distinct brand identity, thereby enabling choice.

### Fund Manager

Mr. Chanchal Khandelwal & Mr. Dhaval Joshi

### Date of Allotment

August 05, 2005

### Benchmark

NIFTY India Consumption TRI

### Managing Fund Since

August 26, 2015 & November 21, 2022

### Fund Category

Sectoral/Thematic

### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend

### Load Structure (as % of NAV) (Incl. for SIP)

Entry Load	Nil
Exit Load	For redemption/switch-out of units on or before 30 days from the date of allotment: 1% of applicable NAV. For redemption /switch-out of units after 30 days from the date of allotment: Nil.

### AUM

Monthly Average AUM	₹	3943.96	Crores
AUM as on last day	₹	4025.29	Crores

### Total Expense Ratio (TER)

Regular	1.92%
Direct	0.92%
Including additional expenses and goods and service tax on management fees.	

### Experience in Managing the Fund

7.9 years & 0.7 Years



### Other Parameters

Standard Deviation	13.75%
Sharpe Ratio	1.33
Beta	0.86
Portfolio Turnover	0.14

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. Risk Free Rate assumed to be 6.6% (FBIL Overnight MIBOR as on 31 July 2023) for calculating Sharpe Ratio

### Application Amount for fresh subscription

₹ 1,000 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 1,000 (plus in multiples of ₹ 1)

### SIP

Monthly: Minimum ₹ 1,000/-

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>Banks</b>	<b>17.47%</b>	
ICICI Bank Limited	5.55%	
HDFC Bank Limited	5.07%	
Axis Bank Limited	2.75%	
Kotak Mahindra Bank Limited	1.45%	
IndusInd Bank Limited	1.25%	
State Bank of India	0.88%	
AU Small Finance Bank Limited	0.52%	
<b>Diversified FMCG</b>	<b>10.00%</b>	
ITC Limited	6.62%	
Hindustan Unilever Limited	3.37%	
<b>Automobiles</b>	<b>9.34%</b>	
Tata Motors Limited	2.53%	
Maruti Suzuki India Limited	2.28%	
Mahindra & Mahindra Limited	1.89%	
TVS Motor Company Limited	1.88%	
Hero MotoCorp Limited	0.76%	
<b>Consumer Durables</b>	<b>7.59%</b>	
Titan Company Limited	1.15%	
Bata India Limited	1.06%	
Whirlpool of India Limited	0.83%	
Metro Brands Limited	0.79%	
VIP Industries Limited	0.74%	
Crompton Greaves Consumer Electricals Limited	0.73%	
Voltas Limited	0.71%	
V-Guard Industries Limited	0.59%	
Campus Activewear Limited	0.59%	
Butterfly Gandhimathi Appliances Ltd	0.39%	
<b>Retailing</b>	<b>6.86%</b>	
Trent Limited	1.54%	
Avenue Supermarts Limited	1.18%	
Go Fashion India Limited	1.10%	

Issuer	% to Net Assets	Rating
<b>Info Edge (India) Limited</b>	<b>0.95%</b>	
FSN E-Commerce Ventures Limited	0.92%	
Aditya Birla Fashion and Retail Limited	0.85%	
Vedant Fashions Private Limited	0.31%	
<b>Personal Products</b>	<b>6.20%</b>	
Godrej Consumer Products Limited	1.51%	
Procter & Gamble Hygiene and Health Care Limited	1.43%	
Dabur India Limited	1.29%	
Gillette India Limited	0.99%	
Emami Limited	0.98%	
<b>Beverages</b>	<b>4.91%</b>	
United Spirits Limited	2.53%	
Radico Khaitan Limited	1.37%	
United Breweries Limited	1.01%	
<b>Finance</b>	<b>4.57%</b>	
Bajaj Finserv Limited	1.52%	
Cholamandalam Financial Holdings Limited	1.13%	
Bajaj Finance Limited	0.76%	
SBI Cards & Payment Services Limited	0.74%	
Mahindra & Mahindra Financial Services Limited	0.33%	
Aditya Birla Capital Limited	0.09%	
<b>Food Products</b>	<b>4.29%</b>	
Nestle India Limited	1.96%	
Britannia Industries Limited	1.23%	
Zyklus Wellness Limited	0.57%	
Bikaji Foods International Ltd	0.53%	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.44%</b>	
Sun Pharmaceutical Industries Limited	1.67%	
Torrent Pharmaceuticals Limited	1.01%	
Sanofi India Limited	0.75%	
<b>Telecom - Services</b>	<b>3.31%</b>	
Bharti Airtel Limited	3.31%	



Issuer	% to Net Assets	Rating
<b>Leisure Services</b>	<b>2.79%</b>	
Devayani International Limited	0.88%	
The Indian Hotels Company Limited	0.85%	
Jubilant Foodworks Limited	0.67%	
Barbeque Nation Hospitality Limited	0.38%	
<b>Insurance</b>	<b>2.22%</b>	
SBI Life Insurance Company Limited	1.34%	
ICICI Lombard General Insurance Company Limited	0.88%	
<b>Cement &amp; Cement Products</b>	<b>2.04%</b>	
UltraTech Cement Limited	1.33%	
ACC Limited	0.72%	
<b>Industrial Products</b>	<b>1.87%</b>	
POLYCAB INDIA Limited	1.26%	
Prince Pipes & Fittings Limited	0.62%	
<b>Healthcare Services</b>	<b>1.87%</b>	
Fortis Healthcare Limited	1.16%	
Apollo Hospitals Enterprise Limited	0.71%	
<b>Agricultural Food &amp; other Products</b>	<b>1.78%</b>	
Tata Consumer Products Limited	1.78%	
<b>Realty</b>	<b>1.29%</b>	
Phoenix Mills Limited	1.29%	

Issuer	% to Net Assets	Rating
<b>Paper Forest &amp; Jute Products</b>	<b>0.91%</b>	
Century Textiles & Industries Limited	0.91%	
<b>Auto Components</b>	<b>0.86%</b>	
MRF Limited	0.86%	
<b>Entertainment</b>	<b>0.72%</b>	
Zee Entertainment Enterprises Limited	0.72%	
<b>Textiles &amp; Apparels</b>	<b>0.49%</b>	
Page Industries Limited	0.49%	
<b>Financial Technology (Fintech)</b>	<b>0.45%</b>	
PB Fintech Limited	0.45%	
<b>Capital Markets</b>	<b>0.44%</b>	
HDFC Asset Management Company Limited	0.44%	
<b>Transport Services</b>	<b>0.38%</b>	
InterGlobe Aviation Limited	0.38%	
<b>Fixed rates bonds - Corporate</b>	<b>0.01%</b>	
Britannia Industries Limited	0.01%	CRISIL AAA
<b>Miscellaneous</b>	<b>0.00%</b>	
Magnasound (I) Limited	0.00%	
<b>Cash &amp; Current Assets</b>	<b>3.91%</b>	
<b>Total Net Assets</b>	<b>100.00%</b>	

Investment Performance		NAV as on July 31, 2023: ₹ 161.3000			
Inception - Aug 05, 2005	Since Inception	5 Years	3 Years	1 Year	
Aditya Birla Sun Life India GenNext Fund	16.71%	14.29%	24.95%	16.63%	
Value of Std Investment of ₹ 10,000	1,61,300	19,509	19,509	11,672	
Benchmark - NIFTY India Consumption TRI	NA	11.14%	20.78%	12.70%	
Value of Std Investment of ₹ 10,000	NA	16,961	17,619	11,277	
Additional Benchmark - S&P BSE SENSEX TRI	14.21%	13.42%	22.38%	16.93%	
Value of Std Investment of ₹ 10,000	1,09,288	18,773	18,329	11,703	

Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Chanchal Khandelwal is 4. Total Schemes managed by Mr. Dhaval Joshi is 45. Refer annexure on page no. 164-165 to know more on performance of schemes managed by Fund Managers.

Note: The exit load (if any) rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 or from any of our Investor Service Centers.

NAV of Plans / Options (₹)		
	Regular Plan	Direct Plan
<b>Growth</b>	161.3000	180.6100
<b>IDCW<sup>s</sup>:</b>	34.4000	42.7100

<sup>s</sup>Income Distribution cum capital withdrawal

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	2160000	600000	360000	120000
Market Value of amount Invested	11440450	949442	472979	134872
Scheme Returns (CAGR)	16.40%	18.43%	18.59%	23.88%
NIFTY India Consumption TRI returns# (CAGR)	NA	16.57%	17.53%	19.31%
S&P BSE SENSEX TRI returns## (CAGR)	13.44%	16.89%	16.50%	21.01%

Date of First Installment: September 01, 2005 & Scheme Inception Date: August 05, 2005. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1<sup>st</sup> day of every month has been considered.