



# Aditya Birla Sun Life Multi Asset Allocation Fund

An open ended scheme investing in Equity, Debt and Commodities.



Wealth Solutions

## Fund Details

### Investment Objective

The investment objective of the Scheme is to provide long term capital appreciation by investing across asset classes like Equity, Debt, Commodities, & units of REITs & InvITs. The Scheme does not guarantee/indicate any returns. There can be no assurance that the objective of the Scheme will be achieved.

### Fund Category

Hybrid - Multi Asset Allocation

### Investment Style

Large Cap			
Mid Cap			
Small Cap			
	Growth	Value	Blend



### Fund Manager

Mr. Dhaval Shah, Mr. Bhupesh Bameta, Mr. Sachin Wankhede & Mr. Dhaval Joshi

### Date of Allotment

January 31, 2023

### Benchmark

65% S&P BSE 200 + 25% CRISIL Short Term Bond Index + 5% of Domestic prices of Gold + 5% of Domestic prices of Silver

### Managing Fund Since

January 31, 2023

### Experience in Managing the Fund

0.5 Years

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

Entry Load	Nil
Exit Load	For redemption/switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil.

### AUM

Monthly Average AUM	₹ 2304.12 Crores
AUM as on last day	₹ 2433.82 Crores

### Total Expense Ratio (TER)

Regular	1.95%
Direct	0.32%
Including additional expenses and goods and service tax on management fees.	

### SIP

Monthly: Minimum ₹ 500/-

### Other Parameters

Modified Duration	1.75 years
Average Maturity	2.09 years
Yield to Maturity	7.19%
Macaulay Duration	1.87 years

**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

₹ 500 (plus in multiples of ₹ 1)

### Min. Addl. Investment

₹ 500 (plus in multiples of ₹ 1)

## PORTFOLIO

Issuer	% to Net Assets	Rating
<b>Banks</b>	<b>18.04%</b>	
HDFC Bank Limited	7.16%	
ICICI Bank Limited	3.62%	
State Bank of India	1.57%	
RBL Bank Limited	1.26%	
Axis Bank Limited	1.21%	
IndusInd Bank Limited	1.14%	
Bank of Baroda	1.13%	
The Federal Bank Limited	0.89%	
Utkarsh Small Finance Bank Ltd	0.05%	
<b>Exchange Traded Fund</b>	<b>13.77%</b>	
Aditya Birla Sun Life Gold ETF	11.34%	
ADITYA BIRLA SUN LIFE SILVER ETF	2.43%	
<b>Fixed rates bonds - Corporate</b>	<b>12.08%</b>	
LIC Housing Finance Limited	1.44%	CRISIL AAA
Sikka Ports and Terminals Limited	1.03%	CRISIL AAA
Fullerton India Credit Company Limited	1.03%	CRISIL AAA
National Bank For Agriculture and Rural Development	1.03%	CRISIL AAA
REC Limited	1.03%	ICRA AAA
Power Finance Corporation Limited	1.02%	ICRA AAA
Small Industries Development Bank of India	1.02%	ICRA AAA
REC Limited	0.62%	ICRA AAA
Power Finance Corporation Limited	0.62%	ICRA AAA
National Bank For Agriculture and Rural Development	0.61%	ICRA AAA
Small Industries Development Bank of India	0.61%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.61%	ICRA AAA
HDFC Bank Limited	0.61%	ICRA AAA
State Bank of India - Tier II - Basel III	0.59%	ICRA AAA
LIC Housing Finance Limited	0.21%	CRISIL AAA
<b>Finance</b>	<b>5.70%</b>	
Poonawalla Fincorp Limited	1.61%	
Bajaj Finance Limited	1.59%	
Cholamandalam Investment and Finance Company Limited	1.30%	

Issuer	% to Net Assets	Rating
<b>SBI Cards &amp; Payment Services Limited</b>	<b>1.01%</b>	
<b>Jio Financial Services Limited</b>	<b>0.20%</b>	
<b>IT - Software</b>	<b>4.41%</b>	
Infosys Limited	3.40%	
Coforge Limited	1.01%	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.09%</b>	
Cipla Limited	1.26%	
Sun Pharmaceutical Industries Limited	1.05%	
Biocon Limited	0.79%	
<b>Cement &amp; Cement Products</b>	<b>3.04%</b>	
ACC Limited	1.21%	
UltraTech Cement Limited	1.04%	
JK Cement Limited	0.79%	
<b>Diversified FMCG</b>	<b>2.98%</b>	
ITC Limited	1.61%	
Hindustan Unilever Limited	1.36%	
<b>Industrial Products</b>	<b>2.29%</b>	
TIMKEN INDIA LTD	1.44%	
POLYCAB INDIA Limited	0.85%	
<b>Automobiles</b>	<b>2.25%</b>	
Mahindra & Mahindra Limited	1.29%	
Tata Motors Limited	0.95%	
<b>Healthcare Services</b>	<b>1.95%</b>	
Apollo Hospitals Enterprise Limited	1.01%	
Syngene International Limited	0.94%	
<b>Insurance</b>	<b>1.95%</b>	
HDFC Life Insurance Company Limited	1.04%	
Star Health & Allied Insurance Limited	0.91%	
<b>Petroleum Products</b>	<b>1.92%</b>	
Reliance Industries Limited	1.92%	
<b>Consumer Durables</b>	<b>1.88%</b>	
Dixon Technologies (India) Limited	1.12%	
Orient Electric Ltd.	0.76%	
<b>Beverages</b>	<b>1.77%</b>	





Issuer	% to Net Assets	Rating
United Spirits Limited	1.77%	
Construction	1.66%	
Larsen & Toubro Limited	1.66%	
Leisure Services	1.60%	
Jubilant Foodworks Limited	1.04%	
The Indian Hotels Company Limited	0.56%	
Power	1.58%	
NTPC Limited	1.17%	
India Grid Trust	0.41%	
Telecom - Services	1.53%	
Bharti Airtel Limited	1.53%	
Electrical Equipment	1.33%	
TD Power Systems Ltd	1.33%	
Government Bond	1.18%	
5.74% GOI 15NOV2026	0.79%	SOV
5.63% GOI 12APR2026	0.40%	SOV
Retailing	1.12%	
Shoppers Stop Limited	1.12%	
Agricultural Commercial & Construction Vehicles	1.11%	
Ashok Leyland Limited	1.11%	

Issuer	% to Net Assets	Rating
Ferrous Metals	1.08%	
Tata Steel Limited	1.08%	
Realty	1.06%	
Brigade Enterprises Limited	1.06%	
Money Market Instruments	0.99%	
Housing Development Finance Corporation Limited	0.99%	ICRA A1+
IT - Services	0.93%	
Cyient Limited	0.93%	
Auto Components	0.67%	
Sona BLW Precision Forgings Limited	0.67%	
Chemicals & Petrochemicals	0.66%	
Vinati Organics Limited	0.66%	
Miscellaneous	0.06%	
Netweb Technologies India Ltd	0.06%	
Cash & Current Assets	6.33%	
<b>Total Net Assets</b>	<b>100.00%</b>	



### NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	11.1128	11.2060
IDCW <sup>§</sup> :	11.1132	11.2054

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