



Aditya Birla Sun Life Retirement Fund - The 30s Plan

An open-ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)



Wealth Solutions

Fund Details

Investment Objective

The primary investment objective of the Scheme is income generation and capital appreciation for its investors which will be in line with their retirement goals by investing in a mix of equity, equity related instruments along with debt and money market instruments. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

Fund Manager

Mr. Harshil Suvamkar, Mr. Dhaval Shah & Mr. Dhaval Joshi

Date of Allotment

March 11, 2019

Benchmark

NIFTY 500 TRI

Managing Fund Since

March 22, 2021, December 28, 2021 & November 21, 2022

Experience in Managing the Fund

2.4 years, 1.6 years & 0.7 Years

Fund Category

Retirement Fund (Solution Oriented Fund)

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

Entry Load	Nil
Exit Load	Upon completion of lock-in period of minimum 5 years from the date of allotment of units or Retirement Age of Unit holder (i.e. completion of 60 years, whichever is earlier): Nil

AUM

Monthly Average AUM	₹	302.92	Crores
AUM as on last day	₹	313.49	Crores

Total Expense Ratio (TER)

Regular	2.39%
Direct	1.04%
Including additional expenses and goods and service tax on management fees.	

SIP

Monthly: Minimum ₹ 500/-



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Other Parameters

Standard Deviation	12.97%
Sharpe Ratio	0.72
Beta	0.83
Portfolio Turnover	0.30

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)

PORTFOLIO

Issuer	% to Net Assets	Rating
Banks	33.26%	
HDFC Bank Limited	10.04%	
ICICI Bank Limited	7.66%	
Utkarsh Small Finance Bank Ltd	3.94%	
Axis Bank Limited	2.93%	
State Bank of India	2.85%	
IndusInd Bank Limited	2.26%	
RBL Bank Limited	1.98%	
Bank of Baroda	1.60%	
Pharmaceuticals & Biotechnology	8.41%	
Sun Pharmaceutical Industries Limited	2.76%	
Cipla Limited	1.89%	
Mankind Pharma Ltd	1.31%	
Biocon Limited	1.29%	
Strides Pharma Science Limited	1.16%	
Consumer Durables	7.65%	
Crompton Greaves Consumer Electricals Limited	1.97%	
Somany Ceramics Limited	1.58%	
Campus Activewear Limited	0.97%	
Dixon Technologies (India) Limited	0.93%	
Bata India Limited	0.92%	
Titan Company Limited	0.84%	
La Opala RG Limited	0.43%	
IT - Software	4.68%	
Infosys Limited	4.68%	
Construction	4.32%	
Larsen & Toubro Limited	4.32%	
Diversified FMCG	3.50%	
ITC Limited	1.80%	
Hindustan Unilever Limited	1.71%	

Issuer	% to Net Assets	Rating
Cement & Cement Products	3.24%	
UltraTech Cement Limited	3.24%	
Retailing	3.22%	
Shoppers Stop Limited	2.22%	
FSN E-Commerce Ventures Limited	1.00%	
Petroleum Products	3.11%	
Reliance Industries Limited	3.11%	
Auto Components	3.01%	
Craftsman Automation Ltd	2.48%	
Sundaram Clayton Limited	0.53%	CRISIL A1+
Healthcare Services	2.82%	
Fortis Healthcare Limited	2.82%	
Automobiles	2.67%	
Tata Motors Limited	2.67%	
Finance	2.36%	
Poonawalla Fincorp Limited	1.48%	
Bajaj Finance Limited	0.56%	
Jio Financial Services Limited	0.32%	
Realty	1.92%	
Brigade Enterprises Limited	1.92%	
Insurance	1.83%	
Star Health & Allied Insurance Limited	0.99%	
HDFC Life Insurance Company Limited	0.84%	
Agricultural Commercial & Construction Vehicles	1.79%	
Ashok Leyland Limited	1.79%	
Personal Products	1.60%	
Procter & Gamble Hygiene and Health Care Limited	1.60%	
Electrical Equipment	1.58%	
TD Power Systems Ltd	1.58%	
Beverages	1.47%	





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Issuer	% to Net Assets	Rating
United Breweries Limited	1.47%	
Industrial Manufacturing	1.37%	
Honeywell Automation India Limited	1.37%	
Food Products	1.17%	
Zyklus Wellness Limited	1.17%	
Industrial Products	0.94%	
TIMKEN INDIA LTD	0.94%	
Paper Forest & Jute Products	0.69%	

Issuer	% to Net Assets	Rating
Century Textiles & Industries Limited	0.69%	
Government Bond	0.32%	
7.17% GOVERNMENT OF INDIA 18APR30	0.32%	SOV
Cash Management Bills	0.08%	
Government of India	0.08%	SOV
Cash & Current Assets	3.00%	
Total Net Assets	100.00%	



Investment Performance

NAV as on July 31, 2023: ₹ 14.9750

Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund - The 30s Plan	9.63%	NA	15.91%	15.49%
Value of Std Investment of ₹ 10,000	14,975	NA	15,573	11,558
Benchmark - NIFTY 500 TRI	15.97%	NA	24.91%	17.25%
Value of Std Investment of ₹ 10,000	19,170	NA	19,490	11,735
Additional Benchmark - Nifty 50 TRI	15.25%	NA	22.71%	16.18%
Value of Std Investment of ₹ 10,000	18,651	NA	18,479	11,628

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. Dhaval Shah is 5. Total Schemes managed by Mr. Harshil Suvarakar is 13. 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.



SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)

Particulars	Since Inception	5 years	3 years	1 Year
Total Amount Invested (₹)	530000	NA	360000	120000
Market Value of amount Invested	697241	NA	433821	135971
Scheme Returns (CAGR)	12.43%	NA	12.52%	25.70%
Nifty 500 TRI# (CAGR)	19.04%	NA	17.76%	23.72%
Nifty 50 TRI## (CAGR)	17.57%	NA	16.41%	20.90%

Date of First Installment: April 01, 2019 & Scheme Inception Date: March 11, 2019. 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 1st day of every month has been considered.



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	14.9750	16.0960
IDCW ² :	14.9680	16.0860

²Income Distribution cum capital withdrawal



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