



Aditya Birla Sun Life Retirement Fund - The 50s 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

CRISIL Short Term Debt Hybrid 75+25 Index

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	₹	27.49	Crores
AUM as on last day	₹	27.66	Crores

Total Expense Ratio (TER)

Regular	1.94%
Direct	0.62%
Including additional expenses and goods and service tax on management fees.	



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Other Parameters

Modified Duration	1.83 years
Average Maturity	2.42 years
Yield to Maturity	6.81%
Macaulay Duration	1.91 years
Portfolio Turnover	0.56

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 ₹ 500/-

PORTFOLIO

Issuer	% to Net Assets	Rating
Government Bond	32.47%	
7.27% GOI 08APR26	18.13%	SOV
7.26% GOVERNMENT OF INDIA 06FEB33	8.18%	SOV
6.57% GOI (MD 05/12/2033)	3.45%	SOV
7.17% GOVERNMENT OF INDIA 18APR30	2.71%	SOV
Banks	9.18%	
ICICI Bank Limited	2.28%	
HDFC Bank Limited	2.22%	
Utkarsh Small Finance Bank Ltd	1.48%	
State Bank of India	0.99%	
IndusInd Bank Limited	0.77%	
Axis Bank Limited	0.53%	
RBL Bank Limited	0.52%	
Bank of Baroda	0.39%	
Fixed rates bonds - Corporate	7.48%	
HDFC Bank Limited	7.48%	CRISIL AAA
State Government bond	5.51%	
TAMIL NADU 08.21% 24JUN25 SDL	5.51%	SOV
Pharmaceuticals & Biotechnology	1.87%	
Sun Pharmaceutical Industries Limited	0.64%	
Strides Pharma Science Limited	0.46%	
Mankind Pharma Ltd	0.40%	
Cipla Limited	0.38%	
Consumer Durables	1.80%	
V-Guard Industries Limited	0.58%	
Crompton Greaves Consumer Electricals Limited	0.55%	
Somany Ceramics Limited	0.40%	
Dixon Technologies (India) Limited	0.27%	
IT - Software	1.43%	
Infosys Limited	1.43%	
Diversified FMCG	1.11%	
Hindustan Unilever Limited	0.68%	
ITC Limited	0.43%	
Finance	1.01%	
SBI Cards & Payment Services Limited	0.53%	

Issuer	% to Net Assets	Rating
Poonawalla Fincorp Limited	0.48%	
Construction	0.93%	
Larsen & Toubro Limited	0.93%	
Cash Management Bills	0.92%	
Government of India	0.92%	SOV
Insurance	0.89%	
HDFC Life Insurance Company Limited	0.62%	
Star Health & Allied Insurance Limited	0.27%	
Industrial Products	0.81%	
POLYCAB INDIA Limited	0.56%	
TIMKEN INDIA LTD	0.25%	
Healthcare Services	0.71%	
Fortis Healthcare Limited	0.71%	
Auto Components	0.66%	
Craftsman Automation Ltd	0.66%	
Agricultural Commercial & Construction Vehicles	0.63%	
Ashok Leyland Limited	0.63%	
Cement & Cement Products	0.57%	
UltraTech Cement Limited	0.57%	
Automobiles	0.56%	
Tata Motors Limited	0.56%	
Industrial Manufacturing	0.51%	
Honeywell Automation India Limited	0.51%	
Beverages	0.51%	
United Breweries Limited	0.51%	
Non - Ferrous Metals	0.50%	
Hindalco Industries Limited	0.50%	
Telecom - Services	0.48%	
Bharti Airtel Limited	0.48%	
Electrical Equipment	0.43%	
TD Power Systems Ltd	0.43%	
Realty	0.36%	
Brigade Enterprises Limited	0.36%	
Cash & Current Assets	28.66%	
Total Net Assets	100.00%	





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Investment Performance

NAV as on July 31, 2023: ₹ 12.3737

Inception - March 11, 2019	Since Inception	5 Years	3 Years	1 Year
Aditya Birla Sun Life Retirement Fund - The 50s Plan	4.97%	NA	3.55%	8.65%
Value of Std Investment of ₹ 10,000	12,374	NA	11,103	10,870
Benchmark - CRISIL Short Term Debt Hybrid 75+25 Index	9.59%	NA	9.74%	9.23%
Value of Std Investment of ₹ 10,000	14,950	NA	13,216	10,928
Additional Benchmark - CRISIL 10 Year Gilt Index	5.91%	NA	2.89%	7.89%
Value of Std Investment of ₹ 10,000	12,869	NA	10,891	10,793

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	590752	NA	389579	127125
Scheme Returns (CAGR)	4.87%	NA	5.21%	11.25%
CRISIL Short Term Debt Hybrid 75+25 Index# (CAGR)	9.24%	NA	8.31%	10.99%
CRISIL 10 Year Gilt Index## (CAGR)	4.34%	NA	4.08%	8.22%

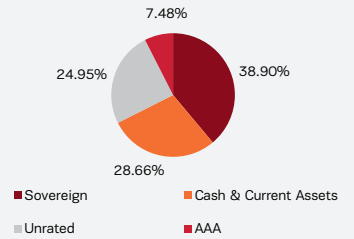
Date of First Installment: April 01, 2019 & Scheme Inception Date: March 11, 2019. Past Performance may or may not be sustained in future.

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.



Rating Profile of Portfolio



NAV of Plans / Options (₹)

	Regular Plan	Direct Plan
Growth	12.3737	13.1585
IDCW [*] :	12.3726	13.1583

*Income Distribution cum capital withdrawal



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