



Aditya Birla Sun Life Savings Fund

An open ended ultra-short term debt scheme investing in instruments such that Macaulay duration of the portfolio is between 3 months and 6 months. A moderate interest rate risk and moderate credit risk.



Savings Solutions

Fund Details

Investment Objective

The primary objective is to generate regular income through investments in debt and money market instruments. Income may be generated through the receipt of coupon payments or the purchase and sale of securities in the underlying portfolio. The scheme will under normal market conditions, invest its net assets in fixed income securities, money market instruments, cash and cash equivalents

Fund Manager

Mr. Kaustubh Gupta, Ms. Sunaina Da Cunha, Ms. Monika Gandhi & Mr. Dhaval Joshi

Date of Allotment

April 15, 2003

Benchmark

NIFTY Ultra Short Duration Debt Index B-I

Managing Fund Since

July 15, 2011, June 20, 2014, March 22, 2021 & November 21, 2022

Experience in Managing the Fund

12.1 years, 9.1 years, 2.4 years & 0.7 Years

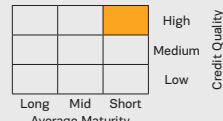
Fund Category

Ultra Short Duration Fund

Scheme Rating

[ICRA]A1+mfs/ Crisil AAmmfs

Investment Style



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

Entry Load	Nil
Exit Load	Nil

AUM

Monthly Average AUM	₹ 14636.95 Crores
AUM as on last day	₹ 14783.46 Crores

Total Expense Ratio (TER)

Regular	0.54%
Direct	0.34%
Including additional expenses and goods and service tax on management fees.	

SIP

Monthly: Minimum ₹ 1,000/-



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Other Parameters

Modified Duration	0.42 years
Average Maturity	0.44 years
Yield to Maturity	7.39%
Macaulay Duration	0.43 years

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
Money Market Instruments	43.86%	
Small Industries Development Bank of India	3.31%	CARE A1+
Small Industries Development Bank of India	2.96%	CARE A1+
Union Bank of India	2.21%	ICRA A1+
Housing Development Finance Corporation Limited	1.81%	ICRA A1+
Axis Bank Limited	1.68%	ICRA A1+
Tata Teleservices Limited	1.62%	CRISIL A1+
Axis Bank Limited	1.49%	ICRA A1+
Indian Bank	1.46%	CRISIL A1+
Small Industries Development Bank of India	1.34%	CRISIL A1+
Tata Projects Limited	1.33%	CRISIL A1+
Bank of Baroda	1.32%	IND A1+
Indian Bank	1.30%	CRISIL A1+
Punjab National Bank	1.30%	ICRA A1+
The Federal Bank Limited	1.29%	CRISIL A1+
Small Industries Development Bank of India	1.16%	CRISIL A1+
Indian Bank	1.14%	CRISIL A1+
Tata Teleservices Limited	0.99%	CRISIL A1+
Tata Projects Limited	0.99%	CRISIL A1+
Axis Bank Limited	0.98%	IND A1+
Godrej Consumer Products Limited	0.97%	ICRA A1+
Housing Development Finance Corporation Limited	0.95%	ICRA A1+
Small Industries Development Bank of India	0.82%	CRISIL A1+
Barclays Invest & Loans India Limited	0.67%	ICRA A1+
Cholamandalam Investment and Finance Company Limited	0.67%	ICRA A1+
Bank of Baroda	0.66%	IND A1+
ICICI Bank Limited	0.66%	ICRA A1+
Axis Bank Limited	0.66%	ICRA A1+
HDFC Bank Limited	0.65%	CARE A1+
Indian Bank	0.65%	CRISIL A1+
JM Financial Products Limited	0.65%	ICRA A1+
Bahadur Chand Investments Pvt Limited	0.63%	ICRA A1+
Godrej Industries Limited	0.51%	ICRA A1+
Canara Bank	0.51%	CRISIL A1+
Small Industries Development Bank of India	0.50%	CARE A1+
The Federal Bank Limited	0.50%	CRISIL A1+
JM Financial Services Ltd	0.50%	ICRA A1+
IndusInd Bank Limited	0.50%	CRISIL A1+
The Federal Bank Limited	0.47%	CRISIL A1+
State Bank of India	0.34%	CARE A1+

Issuer	% to Net Assets	Rating
Union Bank of India	0.34%	ICRA A1+
Housing Development Finance Corporation Limited	0.33%	ICRA A1+
Small Industries Development Bank of India	0.32%	CRISIL A1+
Cholamandalam Investment and Finance Company Limited	0.32%	ICRA A1+
Creamline Dairy Products Ltd	0.17%	CRISIL A1+
Kotak Mahindra Bank Limited	0.13%	CRISIL A1+
Muthoot Finance Limited	0.06%	ICRA A1+
Housing Development Finance Corporation Limited	0.03%	ICRA A1+
Fixed rates bonds - Corporate	17.96%	
Hindalco Industries Limited	2.37%	CARE AA+
Bharti Hexacom Limited	1.01%	CRISIL AA+
Small Industries Development Bank of India	0.94%	ICRA AAA
Muthoot Finance Limited	0.88%	ICRA AA+
JM Financial Products Limited	0.84%	ICRA AA
Pipeline Infrastructure Limited	0.82%	CRISIL AAA
Shriram Finance Ltd	0.68%	IND AA+
Godrej Industries Limited	0.67%	ICRA AA
Tata Motors Finance Solutions Limited	0.67%	CRISIL AA
TATA Realty & Infrastructure Limited	0.61%	ICRA AA+
Shriram Finance Ltd	0.54%	IND AA+
Cholamandalam Investment and Finance Company Limited	0.44%	ICRA AA+
Bharti Telecom Limited	0.34%	CRISIL AA+
Fullerton India Credit Company Limited	0.34%	CRISIL AAA
HDFC Bank Limited	0.34%	ICRA AAA
Muthoot Finance Limited	0.34%	ICRA AA+
Embassy Office Parks REIT	0.34%	CRISIL AAA
Bharti Telecom Limited	0.34%	CRISIL AA+
Embassy Office Parks REIT	0.34%	CRISIL AAA
HDFC Bank Limited	0.34%	ICRA AAA
JM Financial Credit Solutions Ltd	0.34%	ICRA AA
Hinduja Leyland Finance Limited	0.34%	CRISIL AA
Muthoot Finance Limited	0.33%	ICRA AA+
National Bank For Agriculture and Rural Development	0.33%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.33%	ICRA AAA
REC Limited	0.33%	ICRA AAA
Bharti Hexacom Limited	0.30%	CRISIL AA+
Torrent Power Limited	0.30%	CRISIL AA+
REC Limited	0.29%	ICRA AAA
LIC Housing Finance Limited	0.27%	CRISIL AAA
Small Industries Development Bank of India	0.20%	ICRA AAA



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Savings Solutions

Issuer	% to Net Assets	Rating
Bharti Telecom Limited	0.17%	CRISIL AA+
Small Industries Development Bank of India	0.17%	CRISIL AAA
Power Finance Corporation Limited	0.17%	ICRA AAA
Cholamandalam Financial Holdings Limited	0.17%	IND AA+
Tata Motors Finance Limited	0.17%	CRISIL AA
Bajaj Finance Limited	0.17%	CRISIL AAA
Adani Ports and Special Economic Zone Limited	0.14%	IND AA+
Larsen & Toubro Limited	0.10%	CRISIL AAA
Cholamandalam Investment and Finance Company Limited	0.07%	ICRA AA+
Small Industries Development Bank of India	0.07%	CARE AAA
Small Industries Development Bank of India	0.03%	ICRA AAA
Small Industries Development Bank of India	0.03%	CRISIL AAA
National Bank For Agriculture and Rural Development	0.02%	CRISIL AAA
Floating rates notes - Corporate	14.91%	
HDFC Bank Limited	4.04%	ICRA AAA
Bharti Telecom Limited	2.20%	CRISIL AA+
Cholamandalam Investment and Finance Company Limited	1.69%	ICRA AA+
HDFC Bank Limited	1.65%	ICRA AAA
Reliance Industries Limited	1.02%	CRISIL AAA
Bharti Telecom Limited	1.02%	CRISIL AA+
Cholamandalam Investment and Finance Company Limited	0.84%	ICRA AA+
Cholamandalam Investment and Finance Company Limited	0.68%	ICRA AA+
Shriram Housing Finance Ltd	0.42%	IND AA+
Shriram Finance Ltd	0.41%	CRISIL AA+
Sun Petrochemicals Pvt Ltd	0.34%	CRISIL AA
Tata Capital Financial Services Limited	0.34%	ICRA AAA
Mahindra Rural Housing Finance Limited	0.17%	IND AA+
Cholamandalam Investment and Finance Company Limited	0.10%	ICRA AA+
TREASURY BILLS	14.45%	
Government of India	3.35%	SOV
Government of India	3.13%	SOV
Government of India	1.98%	SOV
Government of India	1.16%	SOV
Government of India	0.82%	SOV
Government of India	0.73%	SOV
Government of India	0.67%	SOV
Government of India	0.66%	SOV
Government of India	0.66%	SOV
Government of India	0.66%	SOV
Government of India	0.55%	SOV
Government of India	0.07%	SOV
State Government bond	2.01%	
5.47% RAJASTHAN 03JUN2024 SDL	0.70%	SOV

Issuer	% to Net Assets	Rating
6.83% RAJASTHAN SDL 25SEP23	0.68%	SOV
6.56% RAJASTHAN 30OCT2023 SDL	0.53%	SOV
TAMIL NADU 08.24% 09SEP25 SDL	0.03%	SOV
MAHARASHTRA 08.23% 09SEP25 SDL	0.03%	SOV
MAHARASHTRA 08.16% 23SEP25 SDL	0.03%	SOV
Cash Management Bills	1.97%	
Government of India	0.35%	SOV
Government of India	0.31%	SOV
Government of India	0.29%	SOV
Government of India	0.28%	SOV
Government of India	0.22%	SOV
Government of India	0.14%	SOV
Government of India	0.12%	SOV
Government of India	0.12%	SOV
Government of India	0.07%	SOV
Government of India	0.07%	SOV
Government of India	0.00%	SOV
Government Bond	0.71%	
07.32% GS 28JAN2024	0.34%	SOV
8.83% GOI (MD 25/11/2023)	0.24%	SOV
7.68% GOI (MD 15/12/2023)	0.14%	SOV
Securitized Debt Amort	0.24%	
First Business Receivables Trust	0.24%	CRISIL AAA(SO)
Interest Rate Swaps	0.02%	
BNP Paribas - Indian branches	0.00%	
Standard Chartered Bank	0.00%	
Standard Chartered Bank	0.00%	
Standard Chartered Bank	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
Clearing Corporation of India Limited	0.00%	
BNP Paribas - Indian branches	0.00%	
BNP Paribas - Indian branches	0.00%	
ICICI Securities Primary Dealership Limited	0.00%	
Clearing Corporation of India Limited	-0.00%	
IDFC First Bank Limited	-0.00%	
Standard Chartered Bank	-0.00%	
ICICI Bank Limited	-0.00%	
Cash & Current Assets	3.85%	
Total Net Assets	100.00%	



Investment Performance

NAV as on July 31, 2023: ₹ 475.6549

	Since Inception	5 Years	3 Years	1 Year
Inception - Apr 15, 2003				
Aditya Birla Sun Life Savings Fund	7.41%	6.38%	5.06%	6.76%
Value of Std Investment of ₹ 10,000	42,670	13,627	11,598	10,680
Benchmark - NIFTY Ultra Short Duration Debt Index B-I				
Value of Std Investment of ₹ 10,000	43,751	13,526	11,645	10,732
Additional Benchmark - CRISIL 1 Year T-Bill Index				
Value of Std Investment of ₹ 10,000	31,815	13,210	11,378	10,644

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 1. Total Schemes managed by Mr. Kaustubh Gupta is 10. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Total Schemes managed by Ms. Monika Gandhi is 1. 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 (₹)

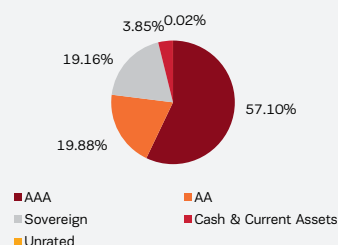
	Regular Plan	Retail Plan*	Direct Plan
Growth	475.6549	460.2818	482.2309
Daily IDCW\$:	100.0934	100.0934	100.0934
Weekly IDCW\$:	100.3662	100.3677	100.3807

*Income Distribution cum capital withdrawal

Note@Retail Plan has been discontinued and does not accept fresh subscriptions/Switch in.



Rating Profile of Portfolio



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