

Aditya Birla Sun Life Mutual Fund

Category : Equity : Sectoral/Thematic | Benchmark Index : BSE PSU TRI | Fund Manager : Dhaval Gala

33.54

NAV as on 18- Dec-25

5,627 (Cr.)

AUM as on 30-Nov-25



The risk of the benchmark is Very High Risk

Unrated

Historical Return (%)						
	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	1.70	2.29	3.45	24.50	27.37	-
Benchmark Index	0.89	2.91	3.46	29.08	32.18	-

Investment Objective

The Fund seeks to generate long term capital appreciation by investing predominantly in equities linked securities of small cap segment.

Sector Allocation(%)	
Financials	38.86
Energy & Utilities	35.97
Industrials	13.82
Materials	8.16
Unspecified	0.98

Asset Allocation (%)	
Equity	97.78
Cash&cashEqv.	2.22
Debt	0
Real Estate	0

Portfolio Holdings	
Top Holdings	Assets(%)
State Bank of India	17.79
NTPC	7.65
Power Grid Corporation	6.39
GAIL(India)	6.39
Bharat Electronics	5.72
Bharat Petroleum Corporation	5.23
ONGC	4.43
Bank Of Baroda	4.22
Bharat Heavy Electricals	4.2
Bank Of Electricals	4.03
Bank of India	3.71

Quantitative Data (%)	
Standard Deviation	21.41
Beta	0.95
Sharpe Ratio	0.90
Alpha Ratio	-2.53
Turnover Ratio	24.00
Expense Ratio	1.84
Lock-in Period	-
Fund Type	Open Ended
Fund House	Aditya Birla Sun Life Mutual Fund
Fund Taxation	Equity Oriented
Min. Inv. Lumpsum/ SIP	Rs. 100 /100

Investment Rationale

Argues for investing to combat inflation's erosive effects on household expenses (9-19% CAGR), education costs (10.5% inflation), and weddings (22-30%), which outpace traditional savings like FDs at 4-7.1%. It contrasts low-yield options (PPF 7.1% tax-free, gold/real estate ~11%) with superior mutual fund returns (large-cap 17.55%, mid/small-cap 22-23% over 10 years), demonstrating via examples how SIPs in equity funds meet goals like higher education (₹60L in 17 years via ₹9K/month at 12%) or marriage (₹1Cr in 16 years via ₹17.5K/month) more efficiently than FDs/PPF. Early investing leverages compounding (e.g., ₹5K/month from age 25 yields ₹3.25Cr by 65 at 12% vs. ₹1.5Cr from age 40), thriving amid market crises per Warren Buffett's wisdom.