

Aditya Birla Sun Life Short Term Mutual Fund

Category : Debt Fund | Benchmark Index : NIFTY SD Debt Index A-II | Fund Manager : Kaustubh Gupta

49.02

NAV as on 26- Dec-25

11,363(Cr.)

AUM as on 30-Nov-25



Rating



| Historical Return (%) | | | | | | |
|-----------------------|---------|---------|--------|---------|---------|----------|
| | 3 Month | 6 Month | 1 Year | 3 Years | 5 Years | 10 Years |
| Fund | 1.56 | 2.82 | 7.84 | 7.51 | 6.11 | 7.32 |
| Benchmark Index | 1.01 | 1.85 | 4.72 | 4.61 | 3.67 | 3.87 |

Investment Objective

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

| Portfolio Characteristics | |
|------------------------------|------|
| Number of Securities | 122 |
| Average Maturity (yrs) | 2.94 |
| Avg. Maturity 52W High (yrs) | 3.52 |
| Avg. Maturity 52W Low (yrs) | 7.02 |
| Avg. Credit Rating | AAA |

| Asset Allocation (%) | |
|----------------------|-------|
| Cash&cashEqv. | 3.27 |
| Debt | 96.73 |

| Portfolio Holdings | |
|------------------------------------|-----------|
| Top Holdings | Assets(%) |
| Bharti Telecom Debenture 7.35% | 5.02 |
| REC Ltd 7.44% | 4.03 |
| Indian Railway Finance Corp 6.65% | 3.72 |
| National Bank 7.70% | 3.58 |
| Tata Capital Housing Finance 7.17% | 3.08 |
| GOI Sec 7.10% | 3.04 |
| GOI Sec 7.18% | 2.70 |
| JTPM Metal Debenture | 2.60 |
| GOI Sec 6.79 % | 2.54 |
| Siddhivinayak Securitisation | 2.50 |

| Quantitative Data (%) | |
|------------------------|--------------------------------|
| Standard Deviation | 0.96 |
| Beta | 2.43 |
| Sharpe Ratio | 1.18 |
| Alpha Ratio | 5.27 |
| Turnover Ratio | - |
| Expense Ratio | 1.00 |
| Lock-in Period | - |
| Fund Type | Open Ended |
| Fund House | Aditya Birla Short Mutual Fund |
| Fund Taxation | Debt Fund |
| Min. Inv. Lumpsum/ SIP | Rs. 1000 /1000 |

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.