

Empower

Birla Sun Life Mutual Fund



Birla Sun Life
Mutual Fund

Monthly Factsheet | December 2015



Get the confidence
to scale higher,
with a little bit of precaution.

Birla Sun Life

'95 Fund

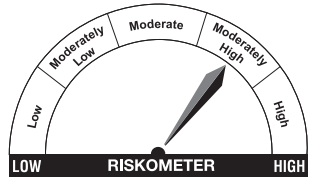
(An Open ended Balanced Scheme)

For more details, please turn overleaf.

Call toll-free 1-800-270-7000
(BSNL/MTNL)

Visit mutualfund.birlasunlife.com

sms 'GAIN' to 567679
(Premium SMS charges apply)

Scheme:	This product is suitable for investors who are seeking*:	 LOW RISKOMETER HIGH Investors understand that their principal will be at Moderately High risk
Birla Sun Life '95 Fund (An Open ended Balanced Scheme)	<ul style="list-style-type: none"> • long term capital growth and income • investment predominantly in equity and equity related securities as well as debt and money market instruments <p>*Investors should consult their financial advisors, if in doubt about whether the product is suitable for them.</p>	

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Highlights

- Flexible equity exposure with 50-75%
- Strong stock selection process
- Income generation and dividend distribution

Highlights do not indicate assurance of future scheme performance.

Only when we have adequate precautions in place, we can aim to achieve more. Birla Sun Life '95 Fund is one such offering that gives you the balance of safety and growth. A scheme with a legacy of over 19 years (Inception Date: February 10, 1995) allocates your investments between debt/money market and equity/equity related instruments aiming to balance growth potential with stability.

The equity portion is invested in shares of companies, diversified across industries with the aim to generate long term growth of capital. The debt portion is invested in the safer debt instruments to achieve stability. This scheme allows flexibility of equity allocation between the range of 50-75% in order to maximise the returns and ensure stability.

What is Birla Sun Life '95 Fund?

A fund that seeks to achieve long-term growth of your investments at moderate levels of risk by striking a balance between the potential growth of equity and safety of debt.

Why Birla Sun Life '95 Fund?

The scheme invests in a mix of equities, bonds, money market instruments etc. with an objective to achieve growth and income, while attempting to minimise volatility. The main features of the scheme are:

- **Flexibility** – The fund has the flexibility to maintain equity exposure between 50% to 75% depending on the market conditions. The scheme also intends to follow a flexi cap approach on market cap depending on risk return profile of various sub segments of the market.
- **Strong selection process** – Bottom up approach for stock selection and top down approach for sector selection.

Investment objective:

The objective of the scheme is to generate long term growth of capital and current income, through a portfolio with a target allocation of 60% equity and 40% debt and money market securities. The secondary objective is income generation and distribution of dividend.

Top 10 Portfolio Holdings (As on October 31, 2015)

Issuer	% to Net Assets
Government of India	15.78%
Talwandi Sabo Power Ltd.	6.54%
ICICI Bank Ltd.	3.21%
HDFC Bank Ltd.	3.06%
Infosys Ltd.	2.69%
IDBI Bank Ltd.	2.45%
Sun Pharmaceuticals Industries Ltd.	2.32%
Tata Motors Ltd.	2.17%
Maruti Suzuki India Ltd.	1.98%
Reliance Industries Ltd.	1.88%

Top 10 Sector Holdings (As on October 31, 2015)

Asset Allocation	% to Net Assets
Government Bond	15.78
Banks	13.57
Corporate Debt	8.98
Software	7.30
Pharmaceuticals	6.57
Finance	5.62
Auto	4.58
Petroleum Products	3.66
Industrial Products	3.47
Media & Entertainment	3.18

Sectors/stocks mentioned above as a part of the portfolio may or may not be a part of the portfolio in future.

Birla Sun Life '95 Fund

(An Open ended Balanced Scheme)

Call 1-800-270-7000

sms 'GAIN' to 567679



Birla Sun Life
Mutual Fund

mutualfund.birlasunlife.com

Premium SMS charges apply.

Mutual Fund: Birla Sun Life Mutual Fund. **Asset Management Company/Investment Manager:** Birla Sun Life Asset Management Company Ltd. CIN: U65991MH1994PLC080811. **Registered Office:** One India Bulls Centre, Tower - 1, 17th Floor, Jupiter Mill Compound, 841, S. B. Marg, Elphinstone Road, Mumbai - 400013.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Index

Information	01	Birla Sun Life Asset Allocator Multi Manager FoF Scheme	45
Glossary Page	02	Birla Sun Life Financial Planning FOF-Aggressive Plan	46
Investment Outlook	03	Birla Sun Life Financial Planning FOF-Conservative Plan	47
All Product Labeling Disclosures	05	Birla Sun Life Financial Planning FOF-Prudent Plan	48
Schemes	09	Tax Savings Solutions	49
Wealth Creation Solutions	11	Birla Sun Life Tax Relief '96	50
Birla Sun Life '95 Fund	12	Birla Sun Life Tax Plan	51
Birla Sun Life Frontline Equity Fund	13	Birla Sun Life Tax Savings Fund	52
Birla Sun Life Top 100 Fund	14	Regular Income Solutions	53
Birla Sun Life Equity Fund	15	Birla Sun Life Monthly Income	54
Birla Sun Life Long Term Advantage Fund	16	Birla Sun Life MIP	55
Birla Sun Life MNC Fund	17	Birla Sun Life MIP II - Wealth 25 Plan	56
Birla Sun Life Dividend Yield Plus	18	Birla Sun Life MIP II - Savings 5 Plan	57
Birla Sun Life Midcap Fund	19	Savings Solutions	58
Birla Sun Life Small & Midcap Fund	20	Birla Sun Life Cash Plus	59
Birla Sun Life Advantage Fund	21	Birla Sun Life Cash Manager	60
Birla Sun Life India GenNext Fund	22	Birla Sun Life Savings Fund	61
Birla Sun Life Buy India Fund	23	Birla Sun Life Treasury Optimizer Plan	62
Birla Sun Life Banking and Financial Services Fund	24	Birla Sun Life Dynamic Bond Fund	63
Birla Sun Life Infrastructure Fund	25	Birla Sun Life Short Term Opportunities Fund	64
Birla Sun Life Pure Value Fund	26	Birla Sun Life Medium Term Plan	65
Birla Sun Life India Reforms Fund	27	Birla Sun Life Short Term Fund	66
Birla Sun Life New Millennium Fund	28	Birla Sun Life Income Plus	67
Birla Sun Life India Opportunities Fund	29	Birla Sun Life Floating Rate Fund - Short Term Plan	68
Birla Sun Life Special Situations Fund	30	Birla Sun Life Floating Rate Fund - Long Term Plan	69
Birla Sun Life Dynamic Asset Allocation Fund	31	Birla Sun Life Gilt Plus - Liquid Plan	70
Birla Sun Life International Equity Fund - Plan A	32	Birla Sun Life Gilt Plus - PF Plan	71
Birla Sun Life International Equity Fund - Plan B	33	Birla Sun Life Constant Maturity 10 Year Gilt Fund	72
Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	34	Birla Sun Life Government Securities Fund - Long Term Plan	73
Birla Sun Life Global Commodities Fund	35	Birla Sun Life Government Securities Fund - Short Term Plan	74
Birla Sun Life Global Real Estate Fund	36	Birla Sun Life Enhanced Arbitrage Fund	75
Birla Sun Life Latin America Equity Fund	37	Birla Sun Life Active Debt Multi Manager FoF Scheme	76
Birla Sun Life Index Fund	38	Portfolios	77
Birla Sun Life Gold ETF	39	Dividend	90
Birla Sun Life Gold Fund	40	Close Ended Scheme Performance	94
Birla Sun Life Asset Allocation Fund - Aggressive Plan	41	Fund Manager Wise Scheme Performance	96
Birla Sun Life Asset Allocation Fund - Moderate Plan	42	Funds at a Glance	97
Birla Sun Life Asset Allocation Fund - Conservative Plan	43	Investment Objective	102
Birla Sun Life 5 Star Multi Manager FoF Scheme	44	Industry Allocation	105



Information



To provide you with ease while you glance through the Empower booklet, we have structured the important information in an organised way.



Glossary Page

Fund Manager : An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription : This is the minimum investment amount for a new investor in a mutual fund scheme.

Minimum Additional Amount : This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity : The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP : SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests Rs 500 every 15th of the month in an equity fund for a period of three years.

NAV : The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark : A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load : A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1%, the investor will enter the fund at Rs 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

Exit Load : Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is Rs 100 and the exit load is 1%, the investor will receive Rs 99.

Modified Duration : Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

Standard Deviation : Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

Sharpe Ratio : The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta : Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM : AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings : The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme : The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile : Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.



Investment Outlook

Equity Investment Outlook

The foreign investors turned sellers again after a month of buying as they pulled out USD 1.15bn from the markets. Mutual funds continued their purchasing spree for 19 months in a row as they bought ₹ 4,700 crores in November. The divergence in flows can explain the divergence of market performance. The Small cap index continues to be the best performer with a return of 2.8% followed by Nifty Midcap 100 with 0.1% and then Nifty 50, the large cap index with a negative return of 1.6%. Commodity prices were down across the board. Brent crude was down nearly 10% and Gold down over 5% in rupee terms. *(Source: Bloomberg)*

The headline GDP number in GVA terms was positive for Q2 FY16 at 7.4% above the consensus estimate of 7.3%. Agriculture, manufacturing, electricity and financial services were the key positives, while mining, construction and trade were weaker. CPI moved up to 5% above consensus estimate of 4.9% due to across the board increase in prices sequentially. IIP came in at 3.6% below consensus estimate of 4.9% due to pick up in capital goods but weakness in consumer non durables. RBI paused in the December policy and stated that “further accommodation” is possible.

(Source: CMIE)

On the policy front, the biggest announcement was UDAY – Ujwal Discom Assurance Yojana. It is directed to reduce the issues on distribution side of power sector. It states comprehensive measures including the debt burden of the state electricity boards.

Across the world, Chinese Yuan got added to Special Drawing Rights of IMF which means that further market reforms could be well measured. ECB stated that they could look at increasing the quantum and tenure of QE going forward. Global markets are eagerly waiting for mid December to possibly see the first rate hike by US Fed in about 10 years.

The discourse on outlook for equities remains the same. We believe that the incremental steps taken by the government are positive. Some of the high frequency data points like airline passenger growth, electricity consumption, oil consumption etc show good growth. We expect earnings of corporate to move up starting next quarterly results. With these in mind, we are positive on the market from a medium term view and prefer large cap and multi cap funds.

USD: United States Dollar; IIP: Index of Industrial Production; GDP: Gross Domestic Product; GVA: Gross Value Added; CPI: Consumer Price Index; CMIE: Centre for Monitoring Indian Economy; ECB: European Central Bank; QE: Quantitative Easing; US: United States



Investment Outlook

Debt Investment Outlook

The month gone was quite action packed, both domestically and globally.

We awaited the GDP data, the RBI policy, recommendations of the 7th pay commission, Draghi's assessment of Euro and Yellen's comment on the US economy. The geo-political risks and global terror situation also exerted its impact on the markets.

Growth outlook

IIP growth for Sep 2015 declined to 3.6% from 6.3% in August, an unfavourable base was the biggest factor for this decline. Even adjusting for that, we realised that this growth came about on account of just 12% of the overall index – Electricity (growing at ~11%) and gems and jewellery (growing at ~158%). Adjusting for these, the number is only ~1% for Sep'15. The core IIP growth for Oct'15 remained broadly unchanged at ~3.2%, as electricity production growth declined marginally. The PMI manufacturing for Nov'15 came in marginally lower at 50.3 (v/s 50.7 in Oct). So, on the growth front, things continue to look patchy as far as volume indicators are concerned.

The value add growth on the other hand has improved in Q2FY16 versus Q1, rising to 7.4%. The key driver of this was manufacturing, wherein margins expanded and added to GVA. Services GVA (gross value added) also did well, but primarily because the deflator there is more closely linked to WPI inflation as opposed to CPI inflation. Given that WPI has been deflating and CPI inflation is at ~5% levels, this combination of WPI-CPI probably lowers the deflator and could be overstating growth.

Inflation outlook

As favourable base effects waned out and some uptick continued to affect food prices, CPI inflation inched up to 5% in October 2015. Similar dynamics were at play in case of WPI also, which deflated @ -3.8% v/s -4.5% in Sep'15. While food inflation going up is a matter of concern, but it highlights more supply side issues, which can most probably be tackled by the govt.- by discouraging hoarding in pulses, rationalising buffer stocks of rice and wheat, setting export prices lower etc. Keeping this in mind, the undercurrent of inflation is still broadly in line with RBI's trajectory. One headwind to this is the 7th pay commission that could statistically take inflation up, due to increase in housing inflation. But, that is likely to be over looked by policy makers as a one off.

Another important thing here to highlight is how the GDP

deflator has turned negative in this quarter, a first in the new series. This hints at the disinflationary tendencies in the economy.

External equation

After some deviation from the average gold imports that exerted some pressure on trade deficit numbers that has normalised. Resultantly, the trade deficit for Oct'15 declined to 10bn\$. At this run rate, we are looking at a CAD of ~20bn\$ for FY16. The bigger story that Q2 CAD numbers could throw is the change in composition of capital flows, wherein the extraordinary gain in banking capital could fade. That is one thing we are cognizant of.

Fiscal framework

The govt. has been more cautious in terms of spreading out its fiscal deficit, instead of frontloading the spending. This is visible in the data that we have used up 74% of the budgeted fiscal deficit until Oct, as against 89.6% in the same period last year. The biggest gain this year has been from higher net indirect tax collection which has to some extent made up for the shortfall in the run rate of disinvestment so far and has allowed the govt to stick to its expenditure roadmap.

Outlook on Rates

The RBI announced its monetary policy and kept rates unchanged. More important this time around was the commentary which highlighted that the easing cycle is not over and a watch on both growth and inflation would guide further steps on either side. The clarification on the impact of 7th pay commission was also a breather.

The Fed later this month is widely expected to move up on the interest rates, this event is well priced and therefore is unlikely to exert any meaningful pressure on bond yields in India.

Worries of missing the inflation target probably guided Draghi's decision to come to negative interest rates.

We are increasingly getting wary of global growth and any sustainable growth from a particular region is difficult to sight.

In this light, we are quite constructive on rates in the medium term.

Data Source: Bloomberg

Glossary-

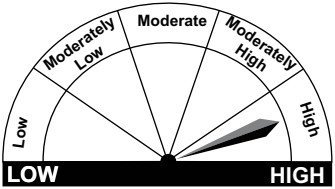
IIP: index of industrial production , PMI: purchasing managers index, GVA: gross value add

WPI: Wholesale Price Index, CPI: Consumer Price Index, GDP: Gross Domestic Product

CAD: current account deficit

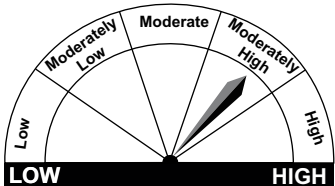


All Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
Birla Sun Life Banking and Financial Services Fund (An Open ended Banking & Financial Services Sector Scheme)	<ul style="list-style-type: none"> • long term capital growth • Investments in equity and equity related securities of companies engaged in banking and financial services 	 <p>Investors understand that their principal will be at High risk</p>
Birla Sun Life Buy India Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities of companies driven by India's large population and inherent consumption patterns with focus on consumer and healthcare sectors 	
Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP) (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business, whether issued in India or overseas 	
Birla Sun Life Global Commodities Fund (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> • Capital appreciation in the long term • Investment in units of global mutual funds which invest in commodity related securities 	
Birla Sun Life Global Real Estate Fund (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> • Capital appreciation in the long term • Investment predominantly in units of Global Fund investing in Companies engaged in Real Estate Sector 	
Birla Sun Life India GenNext Fund (An Open ended Growth scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities of companies that are expected to benefit from the rising consumption patterns in India fuelled by high disposable incomes 	
Birla Sun Life India Opportunities Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities of companies that seek to leverage India's competitive advantages in global outsourcing theme. 	
Birla Sun Life Infrastructure Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India 	
Birla Sun Life International Equity Fund-Plan A (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments predominantly in equity and equity related securities in the international markets 	
Birla Sun Life International Equity Fund-Plan B (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities in the domestic market (65 to 75%) and in international markets (25 to 35%) 	
Birla Sun Life Latin America Equity Fund (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> • Capital appreciation in the long term • Investment predominantly in units of ING (L) Invest Latin America Fund 	
Birla Sun Life New Millennium Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities with a focus on investing in IT, media, telecom related and other technology enabled companies 	
Birla Sun Life Special Situations Fund (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities by following investment strategy that would take advantage of Special Situations like buy backs, open offers, demerger etc. & contrarian investment style. 	
Birla Sun Life India Reforms Fund (An Open ended Equity Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities of companies expected to benefit from the economic reforms, PSU divestment and increased government spending 	
Birla Sun Life 5 Star Multi Manager FoF Scheme (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> • Capital appreciation in the long term • Investment in portfolio of equity funds 	
Birla Sun Life '95 Fund (An Open ended Balanced Scheme)	<ul style="list-style-type: none"> • long term capital growth and income • investment predominantly in equity and equity related securities as well as debt and money market instruments 	
Birla Sun Life Asset Allocation Fund – Aggressive Plan (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> • long term capital growth and income • investments in basket of equity and debt mutual fund schemes 	
Birla Sun Life Asset Allocation Fund – Moderate Plan (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> • long term capital growth and income • investments in basket of equity and debt mutual fund schemes 	
Birla Sun Life Advantage Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities 	
Birla Sun Life Asset Allocator Multi Manager FoF Scheme (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> • Capital appreciation in the long term • Investment in portfolio of equity and debt funds 	
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.		



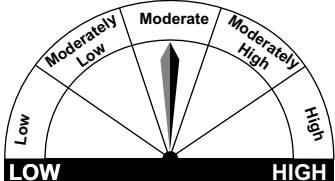
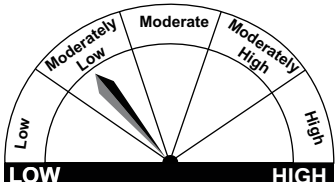
All Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
Birla Sun Life Dynamic Asset Allocation Fund (An Open ended Asset Allocation Scheme)	<ul style="list-style-type: none"> Capital appreciation and regular income in the long term Investment in equity & equity related securities as well as fixed income securities (Debt & Money Market securities) 	 <p>Investors understand that their principal will be at Moderately High risk</p>
Birla Sun Life Equity Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities 	
Birla Sun Life Financial Planning FOF - Aggressive Plan (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Aggressive) of investors in the long term Investment in portfolio of mutual fund schemes (predominantly in equity funds) 	
Birla Sun Life Financial Planning FOF - Prudent Plan (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Prudent) of investors in the long term Investment in portfolio of mutual fund schemes (predominantly in a combination of equity funds, liquid / money market funds & debt funds) 	
Birla Sun Life Frontline Equity Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities, diversified across various industries in line with the benchmark index, S&P BSE 200 	
Birla Sun Life Gold ETF (An Open ended Gold Exchange Traded Fund)	<ul style="list-style-type: none"> returns that are in line with the performance of gold over long term, subject to tracking errors. investments in physical gold of 99.5% purity (fineness) 	
Birla Sun Life Gold Fund (An Open ended Fund of Fund Scheme)	<ul style="list-style-type: none"> returns in line with performance of Birla Sun Life Gold ETF (BSL GETF) over long term investments predominantly in units of Birla Sun Life Gold ETF. BSL GETF invests in physical gold of 99.5% purity (fineness) 	
Birla Sun Life Index Fund (An Open ended Index Linked Scheme)	<ul style="list-style-type: none"> long term capital growth investments in stocks in line with Nifty 50 and / or in exchange traded derivatives on the Nifty 50 to generate comparable returns, subject to tracking errors. 	
Birla Sun Life Long Term Advantage Fund (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities 	
Birla Sun Life Midcap Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> long term capital growth investments primarily in mid cap stocks 	
Birla Sun Life Pure Value Fund (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities by following value investing strategy. 	
Birla Sun Life Small & Midcap Fund (An Open ended Small and Mid Cap Equity Scheme)	<ul style="list-style-type: none"> long term capital growth investments predominantly in equity and equity related securities of companies considered to be small and midcap. 	
Birla Sun Life Tax Relief '96 (An Open Ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility 	
Birla Sun Life Tax Plan (An Open ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility 	
Birla Sun Life Tax Savings Fund (An Open ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> Investment in equity linked savings scheme (lock in period of 3 years) which aims to provide medium to long term capital appreciation along with income tax rebate Investment predominantly in equity and equity related securities 	
Birla Sun Life Top 100 Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities of top 100 companies as measured by market capitalisation 	
Birla Sun Life Dividend Yield Plus (An Open ended Growth Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities of companies having relatively high dividend yield 	
Birla Sun Life MNC Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> long term capital growth investments primarily in equity and equity related securities of multinational companies (MNCs) 	
Birla Sun Life MIP II - Wealth 25 Plan (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> regular income with capital growth over medium to long term investments in debt and money market instruments as well as equity and equity related securities [20-30%] 	

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



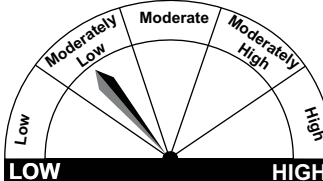
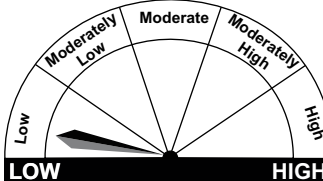
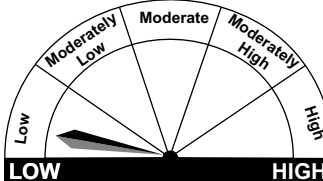
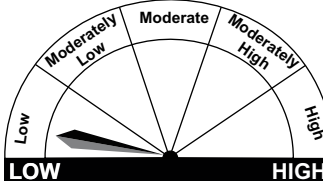
All Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer	
Birla Sun Life Asset Allocation Fund – Conservative Plan (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> • long term capital growth and income • investments in basket of debt and equity mutual fund schemes 	 <p>Investors understand that their principal will be at Moderate risk</p>	
Birla Sun Life Active Debt Multi Manager FoF Scheme (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> • Capital appreciation in the long term • Investment in a dynamically managed portfolio of debt funds 		
Birla Sun Life Enhanced Arbitrage Fund (An Open ended Equity Scheme)	<ul style="list-style-type: none"> • income over short term • investments in equity and equity related securities including derivatives for taking advantage from the price differentials/mis-pricing prevailing for stock/index in various segments (Cash & Futures) 		
Birla Sun Life Financial Planning FOF - Conservative Plan (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> • Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Conservative) of investors in the long term • Investment in portfolio of mutual fund schemes (predominantly in liquid / money market funds & debt funds) 		
Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund) (An Open ended Short Term Income Scheme)	<ul style="list-style-type: none"> • reasonable returns with convenience of liquidity over short term • investments in debt and money market securities with relatively low levels of interest rate risk 		
Birla Sun Life Dynamic Bond Fund (An Open ended Income Scheme)	<ul style="list-style-type: none"> • income with capital growth over short term • investments in actively managed portfolio of high quality debt and money market instruments including government securities. 		
Birla Sun Life Short Term Opportunities Fund (An Open ended Income Scheme)	<ul style="list-style-type: none"> • income with capital growth over short to medium term • investments in debt and money market instruments with short to medium term maturities across the credit spectrum within the investment grade 		
Birla Sun Life Medium Term Plan (An Open ended Income Scheme)	<ul style="list-style-type: none"> • income with capital growth over medium to long term 		
Birla Sun Life Income Plus (An Open ended Income Scheme)	<ul style="list-style-type: none"> • investments in debt and money market instruments • income with capital growth over medium to long term • investments in a combination of debt and money market instruments including government securities of varying maturities 		
Birla Sun Life Gilt Plus - PF Plan (An Open ended Government Securities Scheme)	<ul style="list-style-type: none"> • income with capital growth over medium to long term • investments exclusively in Government Securities 		
Birla Sun Life Constant Maturity 10 Year Gilt Fund (erstwhile Birla Sun Life Gilt Plus – Regular Plan) (An Open ended Government Securities Scheme)	<ul style="list-style-type: none"> • credit risk-free returns based on their own view on interest rate scenario over short to medium term • investments in a portfolio of Central Government securities of around 10 year average maturity. 		
Birla Sun Life Government Securities Fund - Long Term Plan (An Open ended Gilt Scheme)	<ul style="list-style-type: none"> • income with capital growth over medium to long term • investments exclusively in Government Securities 		
Birla Sun Life Monthly Income (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> • regular income with capital growth over medium to long term • investments in debt and money market instruments as well as equity and equity related securities [upto 15%] 		
Birla Sun Life MIP (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> • regular income with capital growth over medium to long term. • investments in debt and money market instruments as well as equity and equity related securities [upto 15%] 		
Birla Sun Life MIP II - Savings 5 Plan (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> • regular income with capital growth over medium to long term • investments in debt and money market instruments as well as equity and equity related securities [0-10%] 		
Birla Sun Life Cash Manager (An Open ended Income Scheme)	<ul style="list-style-type: none"> • reasonable returns with convenience of liquidity over short term • investments in a basket of debt and money market instruments of very short maturities 		 <p>Investors understand that their principal will be at Moderately Low risk</p>
Birla Sun Life Savings Fund (An Open ended Short Term Income Scheme)	<ul style="list-style-type: none"> • reasonable returns with convenience of liquidity over short term • investments in debt and money market instruments 		
Birla Sun Life Floating Rate Fund - Long Term Plan (An Open ended Income Scheme)	<ul style="list-style-type: none"> • income with capital growth over short term • investments in a mix of fixed and floating rate debt and money market instruments 		
Birla Sun Life Short Term Fund (An Open ended Income Scheme)	<ul style="list-style-type: none"> • income with capital growth over short term 		
Birla Sun Life Gilt Plus - Liquid Plan (An Open ended Government Securities Scheme)	<ul style="list-style-type: none"> • investments in debt and money market instruments. • income with capital growth over short term • investments exclusively in Government Securities 		
Birla Sun Life Government Securities Fund - Short Term Plan (An Open ended Gilt Scheme)	<ul style="list-style-type: none"> • income with capital growth over short term • investments exclusively in Government Securities 		

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



All Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
Birla Sun Life Capital Protection Oriented Fund - Series 14, 25 & 26 (A Close ended Capital Protection Oriented Scheme)	<ul style="list-style-type: none"> capital protection and capital appreciation linked to equity market at the end of medium / long term tenure investments in highest rated debt and money market instruments maturing on or before the tenure of the scheme and exposure to derivative instruments (long call options) 	 <p>LOW HIGH</p> <p>Investors understand that their principal will be at Moderately Low risk</p>
Birla Sun Life Capital Protection Oriented Fund - Series 16, 17, 18, 19, 20, 21, 22 & 23 (A Close ended Capital Protection Oriented Scheme)	<ul style="list-style-type: none"> capital protection and capital appreciation linked to equity market at the end of medium / long term tenure investments in highest rates debt and money market instruments maturing on or before the tenure of the scheme and equity and equity related securities 	 <p>LOW HIGH</p> <p>Investors understand that their principal will be at Low risk</p>
Birla Sun Life Cash Plus (An Open ended Liquid Scheme)	<ul style="list-style-type: none"> reasonable returns with high levels of safety and convenience of liquidity over short term investments in high quality debt and money market instruments with maturity of upto 91 days only 	 <p>LOW HIGH</p> <p>Investors understand that their principal will be at Low risk</p>
Birla Sun Life Floating Rate Fund - Short Term Plan (An Open ended Income Scheme)	<ul style="list-style-type: none"> reasonable returns with convenience of liquidity over short term investments in debt and money market instruments with maturity of upto 91 days only 	 <p>LOW HIGH</p> <p>Investors understand that their principal will be at Low risk</p>

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



Schemes



It is our constant endeavour to only offer you schemes that best suit your needs, thus we have classified our schemes under four broad solutions.





Wealth Creation Solutions

What are Wealth Creation Solutions?

Our Wealth Creation Solutions aim to grow your money through equity/gold investments and are available in a range of conservative to aggressive options.

Who can benefit from Wealth Creation Solutions?

These solutions can be ideal for investors who are planning for future expenses, like higher education of children, marriage, buying a home etc. These solutions are available in the range of aggressive to conservative options to suit the needs of the investor.



Tax Savings Solutions

What are Tax Savings Solutions?

Our Tax Savings Solutions help to reduce your tax burden and at the same time, aim to grow your money through equity investments.

Who can benefit from Tax Savings Solutions?

Tax saving is important, especially when investors can save up to ₹ 51,912 in taxes! Section 80C of the Income Tax Act, 1961 provides options to save tax by reducing the taxable income by up to ₹ 1.5 lakh. But, wealth creation is also important. Isn't it?

That's why this solution is ideal for investors who would like to create wealth along with tax saving.

Tax savings of ₹ 51,912 is calculated assuming qualifying amount of deduction is ₹ 1.5 lakh & investor falls in the top income tax slab of 34.608% & includes applicable cess & surcharge. Investors are advised to consult their tax advisor in view of individual nature of tax benefits. Further, Tax deduction(s) available u/s 80C of the Income Tax Act, 1961 is subject to conditions specified therein. Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

The rates are applicable for the financial year 2015-16.



Regular Income Solutions

What are Regular Income Solutions?

Our Regular Income Solutions aim to preserve your money and provide regular income.

Who can benefit from Regular Income Solutions?

This is an ideal solutions for investors who are interested in alternative modes of regular income, either in present of after retirement stage, and have low propensity for risk. (Regular income is not assured & is subject to availability of distributable surplus.)



Savings Solutions

What are Saving Solutions?

Our Savings Solutions are aimed at preserving your money, providing you with liquidity and giving you tax-efficient returns.

Who can benefit from Saving Solutions?

This is an ideal solutions for investors who have low - medium propensity for risk and high liquidity. These can be ideal for first time investors in mutual funds.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.





Wealth Creation Solutions



What are Wealth Creation Solutions?

Our Wealth Creation Solutions aim to grow your money through equity/gold investments and are available in a range of conservative to aggressive options.

Who can benefit from Wealth Creation Solutions?

Equity may be considered as an ideal option to give attractive long term returns and hence may be used for funding long-term needs (like child's education, buying a home etc.)

Benefits of Wealth Creation Solutions:

Tax Free Returns: No capital gains tax (on withdrawal) if you stay invested for over a year as per current tax laws. Invest in the long-term to overcome short-term ups and downs.

Risk is lowered: Mutual funds invest in many companies and funds are managed by experts; which can be considered as an alternative to direct investment in shares.

Investors are requested to consult their tax advisor before investing for individual nature of tax benefit. The Financial Solution (Wealth Creation Solution) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



What is it?

A fund that seeks to achieve long-term growth of your investment at moderate levels of risk by striking a balance between potential growth of equity and relative safety of debt.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Mahesh Patil & Mr. Pranay Sinha Managing Fund Since: January 16, 2014 & August 26, 2015 Total Experience: 24 years & 10 years Date of Allotment: February 10, 1995 Type of Scheme: An Open-ended Balanced Scheme Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth: 559.28 Dividend: 137.75	Direct Plan[§] Growth: 573.19 Dividend: 174.22 Benchmark: CRISIL Balanced Fund Index Monthly Average AUM: ₹ 2081.10 Crores (as on 30th November 2015) AUM as on last day: ₹ 2159.94 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV	For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Modified Duration: 5.55 years Average Maturity: 11.81 years Yield to Maturity: 8.63% Standard Deviation: 11.42% Sharpe Ratio##: 0.98 Beta: 1.09 Portfolio Turnover: 1.53 Expense Ratio: Regular 2.52 Direct 1.51
--	--	---

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
 ## Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 554.86

Date of Inception: Feb 10, 1995	NAV Per Unit. * (₹)	Birla Sun Life '95 Fund (%)	CRISIL Balanced Fund Index # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life '95 Fund (₹)	CRISIL Balanced Fund Index # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	21.47	N/A	10.37	554860	N/A	76641
September 30, 2014 to September 30, 2015 (Absolute)	493.61	12.41	4.38	-0.20	11241	10438	9980
September 30, 2013 to September 30, 2014 (Absolute)	335.21	47.25	28.89	38.87	14725	12889	13887
September 28, 2012 to September 30, 2013 (Absolute)	329.52	1.73	1.87	0.56	10173	10187	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Mahesh Patil is 9. Total Schemes managed by Mr. Pranay Sinha is 6. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

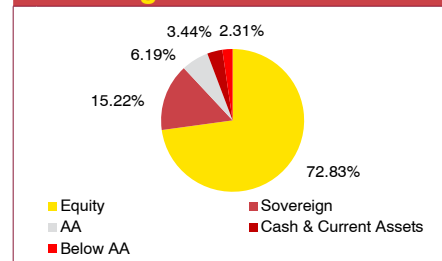
Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2470000	600000	360000	120000
Market Value of amount Invested	33813030	922929	487253	121221
Scheme Returns (CAGR)	21.54	17.27	20.72	1.90
CRISIL Balanced Fund Index returns# (CAGR)	NA	10.18	10.63	-2.87
Nifty 50 returns## (CAGR)	12.58	10.18	10.42	-9.94

Date of First Installment: March 01, 1995 & Scheme Inception Date: February 10, 1995. Past Performance may or may not be sustained in future. This scheme is jointly managed with Mr. Pranay Sinha.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above. 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Rating Profile of Portfolio



Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	15.22%	SOV	Reliance Industries Ltd	2.71%	
Talwandi Sabo Power Ltd	6.19%	CRISIL AA (SO)	IDBI Bank Ltd	2.31%	CRISIL AA-
HDFC Bank Ltd	3.81%		Axis Bank Ltd	2.12%	
Infosys Ltd	3.40%		FAG Bearings India Ltd	1.90%	
ICICI Bank Ltd	3.01%		Indusind Bank Ltd	1.87%	

What is it?

A diversified equity fund that invests across sectors in line with S&P BSE 200 Index, with a bias for large caps but not exclusively focused on them.

As on November 30, 2015

Fund Details

Fund Manager: Mr. Mahesh Patil
Managing Fund Since: November 17, 2005
Total Experience: 24 years
Date of Allotment: August 30, 2002
Type of Scheme: An Open-ended Growth Scheme

Application Amount for fresh subscription*:
 ₹ 5,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:
 ₹ 1,000 (plus in multiples of ₹ 1)

SIP: Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)
Regular Plan
 Growth: 158.76
 Dividend: 24.10

Direct Plan⁵
 Growth: 162.70
 Dividend: 36.29
Benchmark: S&P BSE 200
Monthly Average AUM: ₹ 10120.35 Crores
 (as on 30th November 2015)
AUM as on last day: ₹ 10289.79 Crores
 (as on 30th November 2015)

Load Structure (as % of NAV) (Incl. for SIP)
Entry Load: Nil
Exit Load:** 1% if redeemed /switched out within 365 days from

the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment
****Exit Load is NIL for units issued in Dividend Reinvestment.**
Other Parameter
Standard Deviation: 14.21%
Sharpe Ratio##: 0.76
Beta: 0.99
Portfolio Turnover: 0.70
Expense Ratio:
 Regular 2.33
 Direct 1.38

Note:
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
 ## Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 158.57

Date of Inception till	NAV Per Unit * (₹)	Birla Sun Life Frontline Equity Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Frontline Equity Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
September 30, 2015 (CAGR)	10.00	23.50	18.15	17.06	158570	88748	78655
September 30, 2014 to September 30, 2015 (Absolute)	145.35	9.10	3.08	-0.20	10910	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	96.90	50.00	42.50	38.87	15000	14250	13887
September 28, 2012 to September 30, 2013 (Absolute)	92.18	5.12	-1.11	0.56	10512	9889	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Mahesh Patil is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

⁵'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1570000	600000	360000	120000
Market Value of amount Invested	6541267	928897	479560	118493
Scheme Returns (CAGR)	20.00	17.53	19.57	-2.33
S&P BSE 200 returns# (CAGR)	14.00	11.56	13.03	-7.29
Nifty 50 returns# (CAGR)	13.37	10.18	10.42	-9.94

Date of First Installment: September 01, 2002 & Scheme Inception Date: August 30, 2002. Past Performance may or may not be sustained in future.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Ltd	6.20%	Axis Bank Ltd	3.40%
Infosys Ltd	5.14%	Larsen & Toubro Ltd	3.12%
ICICI Bank Ltd	4.34%	Indusind Bank Ltd	2.96%
Reliance Industries Ltd	4.20%	Nifty Index	2.86%
ITC Ltd	3.66%	Tech Mahindra Ltd	2.58%

What is it?

A large cap focused fund that invests in equity and equity related securities of top 100 companies in India as measured by market capitalization.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Mahesh Patil Managing Fund Since: July 29, 2010 Total Experience: 24 years Date of Allotment: October 24, 2005 Type of Scheme: An Open-ended Growth Scheme	Direct Plan[§] Growth: 43.1991 Dividend: 24.6093 Benchmark: Nifty 50 Monthly Average AUM: ₹ 1779.65 Crores (as on 30th November 2015) AUM as on last day: ₹ 1802.76 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load^{**}: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV	For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Standard Deviation: 14.76% Sharpe Ratio##: 0.79 Beta: 1.01 Portfolio Turnover: 0.89 Expense Ratio: Regular 2.46 Direct 1.54
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth: 42.2188 Dividend: 15.8823		

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
 ## Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 42.1776

Date of Inception: Oct 24, 2005	NAV Per Unit. * (₹)	Birla Sun Life Top 100 Fund (%)	Nifty 50 # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Top 100 Fund (₹)	Nifty 50 # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	15.58	12.83	12.77	42178	33192	33020
September 30, 2014 to September 30, 2015 (Absolute)	38.62	9.20	-0.20	-1.79	10920	9980	9821
September 30, 2013 to September 30, 2014 (Absolute)	25.04	54.25	38.87	37.41	15425	13887	13741
September 28, 2012 to September 30, 2013 (Absolute)	24.32	2.97	0.56	3.29	10297	10056	10329

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Mahesh Patil is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1200000	600000	360000	120000
Market Value of amount Invested	2588181	945759	487775	118846
Scheme Returns (CAGR)	14.71	18.27	20.79	-1.79
Nifty 50 returns# (CAGR)	9.77	10.18	10.42	-9.94
S&P BSE SENSEX returns## (CAGR)	9.46	9.76	9.65	-11.11

Date of First Installment: November 01, 2005 & Scheme Inception Date: October 24, 2005. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Ltd	6.54%	ITC Ltd	3.09%
Infosys Ltd	5.24%	HCL Technologies Ltd	3.06%
Reliance Industries Ltd	4.50%	Indusind Bank Ltd	3.04%
ICICI Bank Ltd	3.94%	Larsen & Toubro Ltd	2.93%
Axis Bank Ltd	3.57%	Tech Mahindra Ltd	2.72%

What is it?

A Diversified Equity Fund that looks for opportunities without any sectoral or market cap bias with the aim to give you long term growth of capital.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Anil Shah
Managing Fund Since: October 03, 2012
Total Experience: 26 years
Date of Allotment: August 27, 1998
Type of Scheme: An Open-ended Growth Scheme

Application Amount for fresh subscription*:

₹ 5,000 (plus in multiples of ₹ 1)

Min. Addl. Investment:

₹ 1,000 (plus in multiples of ₹ 1)

SIP: Monthly: Minimum ₹ 1,000/-

NAV of Plans / Options (₹)

Regular Plan

Growth: 474.03

Dividend: 93.15

Direct Plan[§]

Growth: 485.20

Dividend: 102.77

Benchmark: S&P BSE 200

Monthly Average AUM: ₹ 2403.08 Crores
(as on 30th November 2015)

AUM as on last day: ₹ 2510.43 Crores
(as on 30th November 2015)

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

Entry Load: Nil
Exit Load:** For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV
 For redemption/switch out

of units after 365 days from the date of allotment: Nil
****Exit Load is NIL for units issued in Dividend Reinvestment.**

Other Parameter

Standard Deviation: 16.32%

Sharpe Ratio##: 0.85

Beta: 1.08

Portfolio Turnover: 0.83

Expense Ratio:

Regular 2.37

Direct 1.50

Note:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.

Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 479.34

Date of Inception: Aug 27, 1998	NAV Per Unit. * (₹)	Birla Sun Life Equity Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Equity Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	25.39	14.92	13.75	479340	107921	90591
September 30, 2014 to September 30, 2015 (Absolute)	426.19	12.47	3.08	-0.20	11247	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	253.95	67.82	42.50	38.87	16782	14250	13887
September 28, 2012 to September 30, 2013 (Absolute)	258.96	-1.93	-1.11	0.56	9807	9889	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Anil Shah is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]Direct Plan[§] is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2060000	600000	360000	120000
Market Value of amount Invested	17722824	992122	521218	121473
Scheme Returns (CAGR)	21.92	20.23	25.62	2.29
S&P BSE 200# (CAGR)	14.65	11.56	13.03	-7.29
Nifty 50 returns## (CAGR)	13.51	10.18	10.42	-9.94

Date of First Installment: September 01, 1998 & Scheme Inception Date: August 27, 1998. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Ltd	6.26%	Indusind Bank Ltd	3.25%
Maruti Suzuki India Ltd	4.59%	HCL Technologies Ltd	3.09%
Axis Bank Ltd	3.98%	Tech Mahindra Ltd	3.07%
Infosys Ltd	3.85%	Sun Pharmaceuticals Industries Ltd	2.91%
Tata Chemicals Ltd	3.56%	Larsen & Toubro Ltd	2.87%

What is it?

An Open ended Equity fund that invests in a Diversified portfolio of equity and equity related securities

As on November 30, 2015

Fund Details

Fund Manager: Mr. Mahesh Patil Managing Fund Since: October 03, 2012 Total Experience: 24 years Date of Allotment: October 10, 2006 Type of Scheme: An Open Ended Diversified Equity Scheme	Direct Plan^s Growth: 26.78 Dividend: 24.75 Benchmark: S&P BSE 200 Monthly Average AUM: ₹ 285.37 Crores (as on 30th November 2015) AUM as on last day: ₹ 286.92 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load^{**}: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/	switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Standard Deviation: 14.71% Sharpe Ratio^{##}: 0.93 Beta: 1.03 Portfolio Turnover: 0.76 Expense Ratio: Regular 2.79 Direct 2.00
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth: 26.19 Dividend: 19.52		

Note:
 Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.
^{##} Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth NAV as on September 30, 2015: ₹ 26.16

Date of Inception: Oct 10, 2006	NAV Per Unit. * (₹)	Birla Sun Life Long Term Advantage Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Long Term Advantage Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	11.31	9.38	9.32	26160	22372	22259
September 30, 2014 to September 30, 2015 (Absolute)	23.37	11.94	3.08	-0.20	11194	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	14.81	57.80	42.50	38.87	15780	14250	13887
September 28, 2012 to September 30, 2013 (Absolute)	14.36	3.13	-1.11	0.56	10313	9889	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Mahesh Patil is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

^s'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1080000	600000	360000	120000
Market Value of amount Invested	2171996	968011	506702	120111
Scheme Returns (CAGR)	14.98	19.22	23.55	0.17
S&P BSE 200 returns# (CAGR)	10.08	11.56	13.03	-7.29
Nifty 50 returns## (CAGR)	9.40	10.18	10.42	-9.94

Date of First Installment: November 01, 2006 & Scheme Inception Date: October 10, 2006. Past Performance may or may not be sustained in future.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Ltd	5.53%	ITC Ltd	2.96%
Infosys Ltd	4.97%	HCL Technologies Ltd	2.87%
Tech Mahindra Ltd	3.52%	ICICI Bank Ltd	2.62%
Indusind Bank Ltd	3.48%	Maruti Suzuki India Ltd	2.59%
Gulf Oil Lubricants India Ltd	3.33%	Housing Development Finance Corporation Ltd	2.12%

What is it?

The fund that invests in securities of multinational companies in order to achieve long-term growth of capital with relatively moderate levels of risk.

As on November 30, 2015

Fund Details

Fund Manager: Mr. Ajay Garg Managing Fund Since: June 18, 2009 Total Experience: 22 years Date of Allotment: December 27, 1999 Type of Scheme: An Open-ended Growth Scheme	Direct Plan[§] Growth: 594.49 Dividend: 201.53 Benchmark: Nifty MNC Monthly Average AUM: ₹ 2733.98 Crores (as on 30th November 2015) AUM as on last day: ₹ 2806.43 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load^{**}: 1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after	365 days from the date of allotment. **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Standard Deviation: 16.55% Sharpe Ratio^{##}: 1.48 Beta: 0.72 Portfolio Turnover: 0.11 Expense Ratio: Regular 2.47 Direct 1.46
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth: 581.60 Dividend: 145.18		

Note:
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
 ## Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 587.06

Date of Inception: Dec 27, 1999	NAV Per Unit. * (₹)	Birla Sun Life MNC Fund (%)	Nifty MNC # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life MNC Fund (₹)	Nifty MNC # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2015 (CAGR)	36.11	19.34	11.40	11.48	162575	54852	55505
September 30, 2015 (Absolute)	424.83	38.19	12.66	-0.20	13819	11266	9980
September 30, 2013 to September 30, 2014 (Absolute)	256.67	65.52	48.15	38.87	16552	14815	13887
September 28, 2012 to September 30, 2013 (Absolute)	249.83	2.74	0.61	0.56	10274	10061	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future.
 Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns.
 Total Schemes managed by Mr. Ajay Garg is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1900000	600000	360000	120000
Market Value of amount Invested	15983339	1296830	639901	132268
Scheme Returns (CAGR)	23.72	31.44	41.25	19.58
Nifty MNC returns# (CAGR)	15.58	19.05	22.96	1.43
Nifty 50 returns## (CAGR)	13.61	10.18	10.42	-9.94

Date of First Installment: January 01, 2000 & Scheme Inception Date: December 27, 1999. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Maruti Suzuki India Ltd	8.95%	Glaxosmithkline Pharmaceuticals Ltd	6.67%
Bosch Ltd	8.66%	Honeywell Automation India Ltd	6.39%
ICRA Ltd	7.88%	Gillette India Ltd	6.24%
Bayer CropScience Ltd	7.13%	Kotak Mahindra Bank Ltd	5.18%
Pfizer Ltd	6.89%	Hindustan Unilever Ltd	5.14%

What is it?

A fund that invests in high dividend paying companies across market cap which typically have steady cash flow generation.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Satyabrata Mohanty & Mr. Vineet Maloo	Dividend: 15.24	Direct Plan[§]	allotment.
Managing Fund Since: July 16, 2015 & January 16, 2014	Direct Plan[§] Growth: 138.80		**Exit Load is NIL for units issued in Dividend Reinvestment.
Total Experience: 16 years & 11 years	Dividend: 19.97		
Date of Allotment: February 26, 2003	Benchmark: Nifty 500		
Type of Scheme: An Open-ended Growth Scheme	Monthly Average AUM: ₹ 1122.73 Crores (as on 30th November 2015)	Other Parameter	
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1)	AUM as on last day: ₹ 1124.99 Crores (as on 30th November 2015)	Standard Deviation: 15.25%	
Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1)	Load Structure (as % of NAV) (Incl. for SIP)	Sharpe Ratio##: 0.45	
SIP: Monthly: Minimum ₹ 1,000/-	Entry Load: Nil	Beta: 0.98	
NAV of Plans / Options (₹)	Exit Load**: 1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of	Portfolio Turnover: 0.33	
Regular Plan		Expense Ratio:	
Growth: 135.78		Regular: 2.46	
		Direct: 1.64	

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 137.37

Date of Inception: Feb 26, 2003	NAV Per Unit. * (₹)	Birla Sun Life Dividend Yield Plus (%)	Nifty 500 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Dividend Yield Plus (₹)	Nifty 500 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	23.11	18.87	17.43	137370	88273	75729
September 30, 2014 to September 30, 2015 (Absolute)	128.98	6.50	3.59	-0.20	10650	10359	9980
September 30, 2013 to September 30, 2014 (Absolute)	81.01	59.21	46.08	38.87	15921	14608	13887
September 28, 2012 to September 30, 2013 (Absolute)	89.26	-9.24	-2.49	0.56	9076	9751	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Satyabrata Mohanty is 10. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]Direct Plan[§] is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1520000	600000	360000	120000
Market Value of amount Invested	5011221	867079	473209	117492
Scheme Returns (CAGR)	17.46	14.72	18.62	-3.87
Nifty 500 returns# (CAGR)	13.31	12.17	14.07	-6.48
Nifty 50 returns## (CAGR)	12.85	10.18	10.42	-9.94

Date of First Installment: March 01, 2003 & Scheme Inception Date: February 26, 2003. Past Performance may or may not be sustained in future. This scheme is jointly managed with Mr. Vineet Maloo.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
ICICI Bank Ltd	6.84%	ITC Ltd	3.35%
Infosys Ltd	5.32%	Sanofi India Ltd	3.11%
Cummins India Ltd	5.29%	HCL Technologies Ltd	2.94%
Pfizer Ltd	5.12%	Orient Cement Ltd	2.92%
Axis Bank Ltd	4.07%	Sundaram Finance Ltd	2.78%

What is it?

A fund that provides an opportunity to invest in mid-sized companies which can be potential leaders of tomorrow.

As on November 30, 2015

Fund Details

Fund Manager: Mr. Jayesh Gandhi Managing Fund Since: January 01, 2015 Total Experience: 15 years Date of Allotment: October 03, 2002 Type of Scheme: An Open-ended Growth Scheme	Direct Plan^s Growth: 225.41 Dividend: 42.33 Benchmark: Nifty Midcap 100 Monthly Average AUM: ₹ 1534.89 Crores (as on 30th November 2015) AUM as on last day: ₹ 1561.70 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load^{**}: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV	For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Standard Deviation: 17.20% Sharpe Ratio##: 1.05 Beta: 0.89 Portfolio Turnover: 0.66 Expense Ratio: Regular 2.48 Direct 1.80
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth: 220.39 Dividend: 31.04		

Note:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
 ## Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 216.50

Date of Inception: Oct 03, 2002	NAV Per Unit. * (₹)	Birla Sun Life Midcap Fund (%)	Nifty Midcap 100 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Midcap Fund (₹)	Nifty Midcap 100 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	26.69	22.79	17.77	216500	144325	83831
September 30, 2014 to September 30, 2015 (Absolute)	174.34	24.18	13.72	-0.20	12418	11372	9980
September 30, 2013 to September 30, 2014 (Absolute)	100.47	73.52	63.17	38.87	17352	16317	13887
September 28, 2012 to September 30, 2013 (Absolute)	111.56	-9.94	-10.75	0.56	9006	8925	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Jayesh Gandhi is 4. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

^s'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1560000	600000	360000	120000
Market Value of amount Invested	7414841	1067443	567444	126391
Scheme Returns (CAGR)	21.91	23.26	31.96	10.07
Nifty Midcap 100 returns# (CAGR)	17.03	16.78	23.20	2.76
Nifty 50 returns## (CAGR)	13.29	10.18	10.42	-9.94

Date of First Installment: November 01, 2002 & Scheme Inception Date: October 03, 2002. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Yes Bank Ltd	3.20%	Aditya Birla Nuvo Ltd	2.70%
Gujarat State Petronet Ltd	3.11%	LIC Housing Finance Ltd	2.48%
SKS Microfinance Ltd	2.90%	Solar Industries India Ltd	2.37%
Crompton Greaves Ltd	2.88%	Britannia Industries Ltd	2.34%
PNC Infratech Limited	2.83%	IRB Infrastructure Developers Ltd	2.28%

What is it?

An Equity fund that aims to generate growth and capital appreciation by investing predominantly in equity and equity related securities of companies considered to be small and mid cap.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Jayesh Gandhi
Managing Fund Since: December 15, 2014
Total Experience: 15 years
Date of Allotment: May 31, 2007
Type of Scheme: An Open-ended Small & Mid Cap Equity Scheme

Direct Plan^s
Growth: 26.0763
Dividend: 25.2623
Benchmark: Nifty Midcap 100

365 days from the date of allotment.
****Exit Load is NIL for units issued in Dividend Reinvestment.**

Application Amount for fresh subscription*:

₹ 5,000 (plus in multiples of ₹ 1)

Min. Addl. Investment:

₹ 1,000 (plus in multiples of ₹ 1)

SIP: Monthly: Minimum ₹ 1,000/-

NAV of Plans / Options (₹)

Regular Plan

Growth: 25.4571
Dividend: 19.5480

Monthly Average AUM: ₹ 183.43 Crores
 (as on 30th November 2015)

AUM as on last day: ₹ 188.42 Crores
 (as on 30th November 2015)

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

Entry Load: Nil
Exit Load:** 1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after

Other Parameter

Standard Deviation: 17.00%
Sharpe Ratio##: 1.13
Beta: 0.87
Portfolio Turnover: 0.86
Expense Ratio:
 Regular 2.85
 Direct 2.06

Note:

Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.
 ## Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 24.4706

Date of Inception: May 31, 2007	NAV Per Unit. * (₹)	Birla Sun Life Small & Midcap Fund (%)	Nifty Midcap 100 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Small & Midcap Fund (₹)	Nifty Midcap 100 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	11.33	10.51	7.66	24471	23005	18504
September 30, 2014 to September 30, 2015 (Absolute)	20.57	18.95	13.72	-0.20	11895	11372	9980
September 30, 2013 to September 30, 2014 (Absolute)	11.61	77.23	63.17	38.87	17723	16317	13887
September 28, 2012 to September 30, 2013 (Absolute)	12.38	-6.20	-10.75	0.56	9380	8925	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns.
 Total Schemes managed by Mr. Jayesh Gandhi is 4. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

*Direct Plan^s is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1010000	600000	360000	120000
Market Value of amount Invested	2243751	1065579	563509	125489
Scheme Returns (CAGR)	18.36	23.19	31.44	8.63
Nifty Midcap 100 returns# (CAGR)	13.83	16.78	23.20	2.76
Nifty 50 returns## (CAGR)	9.53	10.18	10.42	-9.94

Date of First Installment: June 01, 2007 & Scheme Inception Date: May 31, 2007. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Firstsource Solutions Ltd	2.96%	Pennar Engineered Building Systems Ltd	2.62%
Yes Bank Ltd	2.85%	Repco Home Finance Ltd	2.61%
Jet Airways (India) Ltd	2.79%	Kansai Nerolac Paints Ltd	2.57%
Natco Pharma Ltd	2.72%	Gujarat State Petronet Ltd	2.52%
IRB Infrastructure Developers Ltd	2.70%	KEC International Ltd	2.52%

What is it?

A Diversified Equity Fund that aims to achieve long-term growth of capital, at relatively moderate levels of risk through a research-based investment approach.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Satyabrata Mohanty Managing Fund Since: October 17, 2011 Total Experience: 16 years Date of Allotment: February 24, 1995 Type of Scheme: An Open-ended Growth Scheme	Direct Plan^s Growth: 293.04 Dividend: 96.35 Benchmark: S&P BSE 200 Monthly Average AUM: ₹ 548.62 Crores (as on 30th November 2015) AUM as on last day: ₹ 587.78 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load^{**}: For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. **Exit Load is NIL for units issued in Dividend Reinvestment.	Other Parameter Standard Deviation: 16.66% Sharpe Ratio^{##}: 0.92 Beta: 1.07 Portfolio Turnover: 0.73 Expense Ratio: Regular 2.93 Direct 1.89
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth: 288.91 Dividend: 84.81		

Note:
 Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.
Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth NAV as on September 30, 2015: ₹ 292.33

Date of Inception: Feb 24, 1995	NAV Per Unit. * (₹)	Birla Sun Life Advantage Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Advantage Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	17.79	11.11	10.47	292330	87784	77789
September 30, 2014 to September 30, 2015 (Absolute)	246.02	18.82	3.08	-0.20	11882	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	148.19	66.02	42.50	38.87	16602	14250	13887
September 28, 2012 to September 30, 2013 (Absolute)	151.18	-1.98	-1.11	0.56	9802	9889	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above. Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Satyabrata Mohanty is 10. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

*Direct Plan^s is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above. 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2480000	600000	360000	120000
Market Value of amount Invested	25238739	1017755	541727	122901
Scheme Returns (CAGR)	19.19	21.29	28.48	4.53
S&P BSE 200 returns# (CAGR)	13.66	11.56	13.03	-7.29
Nifty 50 returns## (CAGR)	12.55	10.18	10.42	-9.94

Date of First Installment: March 01, 1995 & Scheme Inception Date: February 24, 1995. Past Performance may or may not be sustained in future.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Ltd	5.51%	Indusind Bank Ltd	3.69%
Eicher Motors Ltd	4.84%	Infosys Ltd	3.42%
Yes Bank Ltd	4.51%	Cummins India Ltd	3.39%
Maruti Suzuki India Ltd	4.27%	Repco Home Finance Ltd	2.99%
Natco Pharma Ltd	4.20%	ICICI Bank Ltd	2.90%

What is it?

A Fund that strives to benefit from the rising consumption pattern in India, fuelled by high disposable incomes of the young generation (Generation Next).

As on November 30, 2015

Fund Details

Fund Manager: Mr. Anil Shah & Mr. Chanchal Khandelwal	Direct Plan^s	**Exit Load is NIL for units issued in Dividend Reinvestment.
Managing Fund Since: September 23, 2013 & August 26, 2015	Growth: 54.31 Dividend: 23.12	
Total Experience: 26 years & 10 years	Benchmark: Nifty 50	Other Parameter
Date of Allotment: August 05, 2005	Monthly Average AUM: ₹ 290.10 Crores (as on 30th November 2015)	Standard Deviation: 15.00%
Type of Scheme: An Open-ended Growth Scheme	AUM as on last day: ₹ 293.58 Crores (as on 30th November 2015)	Sharpe Ratio##: 0.86
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1)	Load Structure (as % of NAV) (Incl. for SIP)	Beta: 0.94
Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1)	Entry Load: Nil	Portfolio Turnover: 0.32
SIP: Monthly: Minimum ₹ 1,000/-	Exit Load**: 1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment.	Expense Ratio:
NAV of Plans / Options (₹)		Regular 2.93 Direct 2.01
Regular Plan		
Growth: 52.99		
Dividend: 20.81		

Note:
Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
Risk Free Rate assumed to be 6.84% (FBI Over Night MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 53.36

Date of Inception: Aug 05, 2005	NAV Per Unit. * (₹)	Birla Sun Life India GenNext Fund (%)	Nifty 50 # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life India GenNext Fund (₹)	Nifty 50 # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	17.92	12.69	12.71	53360	33665	33731
September 30, 2014 to September 30, 2015 (Absolute)	44.16	20.83	-0.20	-1.79	12083	9980	9821
September 30, 2013 to September 30, 2014 (Absolute)	30.79	43.42	38.87	37.41	14342	13887	13741
September 28, 2012 to September 30, 2013 (Absolute)	28.69	7.32	0.56	3.29	10732	10056	10329

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Anil Shah is 9. Total Schemes managed by Mr. Chanchal Khandelwal is 1. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

*Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1220000	600000	360000	120000
Market Value of amount Invested	3189577	1034938	514158	123799
Scheme Returns (CAGR)	17.96	21.98	24.62	5.95
Nifty 50 returns# (CAGR)	9.88	10.18	10.42	-9.94
S&P BSE SENSEX returns## (CAGR)	9.59	9.76	9.65	-11.11

Date of First Installment: September 01, 2005 & Scheme Inception Date: August 05, 2005. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Ltd	6.06%	ICICI Bank Ltd	3.51%
Maruti Suzuki India Ltd	4.71%	Sun Pharmaceuticals Industries Ltd	3.23%
ITC Ltd	4.10%	Britannia Industries Ltd	2.99%
Eicher Motors Ltd	3.99%	Bajaj Corp Ltd	2.91%
Indusind Bank Ltd	3.66%	Axis Bank Ltd	2.88%

What is it?

An equity fund aiming to capitalize on the growth opportunities provided by companies that are driven by India's large population and consumption patterns.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Ajay Garg Managing Fund Since: September 12, 2007 Total Experience: 22 years Date of Allotment: January 15, 2000 Type of Scheme: An Open-ended Growth Scheme	Direct Plan^s Growth: 97.36 Dividend: 42.74 Benchmark: S&P BSE 200 Monthly Average AUM: ₹ 58.54 Crores (as on 30th November 2015) AUM as on last day: ₹ 60.44 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: For redemption / switch-out of units within 365 days from the date of allotment:	1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Standard Deviation: 15.69% Sharpe Ratio##: 1.19 Beta: 0.92 Portfolio Turnover: 0.23 Expense Ratio: Regular 3.15 Direct 2.18
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth: 95.80 Dividend: 37.83		

Note:
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
 ## Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 91.92

Date of Inception: Jan 15, 2000	NAV Per Unit. * (₹)	Birla Sun Life Buy India Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Buy India Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	15.16	11.40	10.64	91920	54530	48984
September 30, 2014 to September 30, 2015 (Absolute)	75.24	22.17	3.08	-0.20	12217	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	44.82	67.87	42.50	38.87	16787	14250	13887
September 28, 2012 to September 30, 2013 (Absolute)	44.58	0.54	-1.11	0.56	10054	9889	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Ajay Garg is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

^s'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1890000	600000	360000	120000
Market Value of amount Invested	12943931	1108587	563027	124483
Scheme Returns (CAGR)	21.68	24.84	31.37	7.03
S&P BSE 200 returns# (CAGR)	14.75	11.56	13.03	-7.29
Nifty 50 returns## (CAGR)	13.63	10.18	10.42	-9.94

Date of First Installment: February 01, 2000 & Scheme Inception Date: January 15, 2000. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Sundaram Clayton Ltd	9.36%	MRF Ltd	4.51%
ICRA Ltd	8.27%	Bayer CropScience Ltd	4.44%
Jet Airways (India) Ltd	5.44%	Gillette India Ltd	3.65%
Kotak Mahindra Bank Ltd	4.95%	Thomas Cook (India) Ltd	3.63%
Pfizer Ltd	4.79%	Hitachi Home and Life Solutions (India) Ltd	3.59%

What is it?

A fund that aims to generate growth and capital appreciation by building a portfolio that predominantly invest in the Banking and Financial Services related companies in India.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Satyabrata Mohanty & Mr. Dhaval Gala	Dividend: 13.93		
Managing Fund Since: Since Inception & August 26, 2015	Direct Plan*		of units after 365 days from the date of allotment:
Total Experience: 16 years & 9 years	Growth: 16.75		Nil
Date of Allotment: December 14, 2013	Dividend: 14.19		**Exit Load is NIL for units issued in Dividend Reinvestment.
Type of Scheme: An Open ended Banking & Financial Services Sector Scheme	Benchmark: Nifty Financial Services		
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1)	Monthly Average AUM: ₹ 529.61 Crores (as on 30th November 2015)	Other Parameter	
Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1)	AUM as on last day: ₹ 541.54 Crores (as on 30th November 2015)	Portfolio Turnover: 0.30	
SIP: Monthly: Minimum ₹ 1,000/-	Load Structure (as % of NAV) (Incl. for SIP)	Expense Ratio:	
NAV of Plans / Options (₹)	Entry Load: Nil	Regular 2.89	
Regular Plan	Exit Load**: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/switch out	Direct 2.46	
Growth: 16.45			

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 16.37

Date of Inception: Dec 14, 2013	NAV Per Unit. * (₹)	Birla Sun Life Banking and Financial Services Fund (%)	Nifty Financial Services # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Banking and Financial Services Fund (₹)	Nifty Financial Services # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	31.61	24.99	15.18	16370	14922	12886
September 30, 2014 to September 30, 2015 (Absolute)	13.49	21.35	11.45	-0.20	12135	11145	9980

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above. Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Satyabrata Mohanty is 10. Total Schemes managed by Mr. Dhaval Gala is 1. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

*Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 1 year
Total Amount Invested (₹)	220000	120000
Market Value of amount Invested	264989	120117
Scheme Returns (CAGR)	20.94	0.18
Nifty Financial Services returns# (CAGR)	13.02	-8.38
Nifty 50 returns## (CAGR)	4.89	-9.94

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above. 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Date of First Installment: January 01, 2014 & Scheme Inception Date: December 14, 2013. Past Performance may or may not be sustained in future.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Ltd	14.85%	Bajaj Finance Ltd	6.76%
Yes Bank Ltd	8.32%	LIC Housing Finance Ltd	6.26%
Repco Home Finance Ltd	7.89%	Axis Bank Ltd	6.18%
Indusind Bank Ltd	7.48%	Bank of Baroda	5.53%
ICICI Bank Ltd	6.94%	SKS Microfinance Ltd	3.75%

What is it?

A fund that seeks to participate in growth and development of infrastructure in India by investing in equity and equity related securities of companies in the infra sector.

As on November 30, 2015

Fund Details

Fund Manager: Mr. Mahesh Patil Managing Fund Since: July 16, 2015 Total Experience: 24 years Date of Allotment: March 17, 2006 Type of Scheme: An Open-ended Growth Scheme	Direct Plan[§] Growth: 26.12 Dividend: 17.93 Benchmark: Nifty 50 Monthly Average AUM: ₹ 687.72 Crores (as on 30th November 2015) AUM as on last day: ₹ 692.17 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load^{**}: 1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the	date of allotment. **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Standard Deviation: 22.26% Sharpe Ratio^{##}: 0.52 Beta: 1.37 Portfolio Turnover: 0.62 Expense Ratio: Regular 2.65 Direct 2.07
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth: 25.57 Dividend: 13.99		

Note:
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 25.03

Date of Inception: Mar 17, 2006	NAV Per Unit. * (₹)	Birla Sun Life Infrastructure Fund (%)	Nifty 50 # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Infrastructure Fund (₹)	Nifty 50 # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	10.09	9.88	9.65	25030	24579	24084
September 30, 2014 to September 30, 2015 (Absolute)	22.89	9.35	-0.20	-1.79	10935	9980	9821
September 30, 2013 to September 30, 2014 (Absolute)	12.75	79.53	38.87	37.41	17953	13887	13741
September 28, 2012 to September 30, 2013 (Absolute)	15.29	-16.61	0.56	3.29	8339	10056	10329

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future.
 Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Mahesh Patil is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]Direct Plan[§] is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1150000	600000	360000	120000
Market Value of amount Invested	2008955	899732	501103	115605
Scheme Returns (CAGR)	11.24	16.23	22.74	-6.75
Nifty 50 returns# (CAGR)	9.49	10.18	10.42	-9.94
S&P BSE SENSEX returns## (CAGR)	9.16	9.76	9.65	-11.11

Date of First Installment: April 01, 2006 & Scheme Inception Date: March 17, 2006. Past Performance may or may not be sustained in future.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Cummins India Ltd	6.48%	Crompton Greaves Ltd	3.90%
HDFC Bank Ltd	5.92%	Reliance Industries Ltd	3.57%
Larsen & Toubro Ltd	4.77%	Orient Cement Ltd	3.49%
ICICI Bank Ltd	4.64%	Multi Commodity Exchange of India Ltd	2.82%
Wabco India Ltd	4.08%	Honeywell Automation India Ltd	2.69%

What is it?

An Open ended Diversified Equity fund that follows value investing strategy to generate consistent long-term capital appreciation.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Mahesh Patil & Mr. Milind Bafna Managing Fund Since: January 16, 2014 Total Experience: 24 years & 15 years Date of Allotment: March 27, 2008 Type of Scheme: An Open-ended Diversified Equity Scheme	Direct Plan^s Growth: 39.9867 Dividend: 34.9996 Benchmark: S&P BSE 200 Monthly Average AUM: ₹ 402.60 Crores (as on 30th November 2015) AUM as on last day: ₹ 413.56 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load^{**}: For redemption/switch out of units within 365 days from the date of allotment:	1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment: Nil. **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Standard Deviation: 22.02% Sharpe Ratio^{##}: 1.06 Beta: 1.19 Portfolio Turnover: 1.54 Expense Ratio: Regular 2.95 Direct 1.97
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth: 39.1325 Dividend: 25.3113		

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. **## Risk Free Rate** assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 37.7614

Date of Inception: Mar 27, 2008	NAV Per Unit. * (₹)	Birla Sun Life Pure Value Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Pure Value Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	19.34	7.42	6.85	37761	17118	16456
September 30, 2014 to September 30, 2015 (Absolute)	33.53	12.63	3.08	-0.20	11263	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	16.55	102.56	42.50	38.87	20256	14250	13887
September 28, 2012 to September 30, 2013 (Absolute)	16.97	-2.45	-1.11	0.56	9755	9889	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above. **Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Mahesh Patil is 9. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

^s'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	910000	600000	360000	120000
Market Value of amount Invested	2252860	1146567	588286	120758
Scheme Returns (CAGR)	23.34	26.25	34.71	1.18
S&P BSE 200 returns# (CAGR)	11.36	11.56	13.03	-7.29
Nifty 50 returns## (CAGR)	10.41	10.18	10.42	-9.94

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above. 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Date of First Installment: April 01, 2008 & Scheme Inception Date: March 27, 2008. Past Performance may or may not be sustained in future. This scheme is jointly managed with Mr. Milind Bafna.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Tata Chemicals Ltd	5.75%	MRF Ltd	3.76%
Jet Airways (India) Ltd	4.87%	J.Kumar Infraprojects Ltd	3.65%
Hindustan Petroleum Corporation Ltd	4.62%	Chennai Petroleum Corporation Ltd	3.37%
Gulf Oil Lubricants India Ltd	3.86%	The Federal Bank Ltd	3.33%
Gujarat Fluorochemicals Ltd	3.83%	GAIL (India) Ltd	3.14%

What is it?

An Equity fund that aims to generate growth and capital appreciation by building a portfolio of companies that are expected to benefit from the economic reforms, PSU divestment and increased government spending.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Satyabrata Mohanty Managing Fund Since: July 16, 2015 Total Experience: 16 years Date of Allotment: June 25, 2010 Type of Scheme: An Open-ended Equity Scheme	Direct Plan[§] Growth: 13.93 Dividend: 13.94 Benchmark: Nifty 500 Monthly Average AUM: ₹ 246.29 Crores (as on 30th November 2015) AUM as on last day: ₹ 247.53 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load^{**}: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/switch out	of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Standard Deviation: 22.32% Sharpe Ratio^{##}: 0.25 Beta: 1.41 Portfolio Turnover: 0.46 Expense Ratio: Regular 2.82 Direct 2.32
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹)		
Regular Plan Growth: 13.72 Dividend: 12.80		

Note:
 Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.
^{##} Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 13.71

Date of Inception: June 25, 2010	NAV Per Unit * (₹)	Birla Sun Life India Reforms Fund (%)	Nifty 500 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life India Reforms Fund (₹)	Nifty 500 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	6.17	8.30	8.12	13710	15223	15086
September 30, 2014 to September 30, 2015 (Absolute)	12.68	8.12	3.59	-0.20	10812	10359	9980
September 30, 2013 to September 30, 2014 (Absolute)	7.29	73.94	46.08	38.87	17394	14608	13887
September 28, 2012 to September 30, 2013 (Absolute)	9.45	-22.86	-2.49	0.56	7714	9751	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future.
 Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Satyabrata Mohanty is 10. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]Direct Plan[§] is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	640000	600000	360000	120000
Market Value of amount Invested	886602	833985	480308	117812
Scheme Returns (CAGR)	12.16	13.14	19.68	-3.38
Nifty 500 returns# (CAGR)	11.64	12.17	14.07	-6.48
Nifty 50 returns## (CAGR)	9.91	10.18	10.42	-9.94

Date of First Installment: July 01, 2010 & Scheme Inception Date: June 25, 2010. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	29.67%	SOV	Axis Bank Ltd	3.22%	
HDFC Bank Ltd	5.44%		Cummins India Ltd	3.20%	
Maruti Suzuki India Ltd	3.72%		Bajaj Auto Ltd	3.00%	
Larsen & Toubro Ltd	3.33%		Shriram City Union Finance Ltd	2.83%	
ICICI Bank Ltd	3.33%		Bank of Baroda	2.47%	

What is it?

A thematic fund that invests in companies related to the IT sector like hardware, peripherals and components, software, telecom, media, internet and e-commerce and other technology enabled companies.

As on November 30, 2015

Fund Details

Fund Manager: Mr. Kunal Sangoi Managing Fund Since: January 16, 2014 Total Experience: 8 years Date of Allotment: January 15, 2000 Type of Scheme: An Open-ended Growth Scheme	Direct Plan[§] Growth: 37.20 Dividend: 19.07 Benchmark: S&P BSE Teck Monthly Average AUM: ₹ 74.54 Crores (as on 30th November 2015) AUM as on last day: ₹ 75.46 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load^{**}: 1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed / switched after 365 days from the	date of allotment. **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Standard Deviation: 18.68% Sharpe Ratio^{##}: 0.97 Beta: 0.95 Portfolio Turnover: 0.89 Expense Ratio: Regular 2.97 Direct 2.18
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth: 36.43 Dividend: 18.58		

Note:
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
^{##} Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth NAV as on September 30, 2015: ₹ 36.11

Date of Inception: Jan 15, 2000	NAV Per Unit. * (₹)	Birla Sun Life New Millennium Fund (%)	S&P BSE Teck # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life New Millennium Fund (₹)	S&P BSE Teck # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	8.51	N/A	10.64	36110	N/A	48984
September 30, 2014 to September 30, 2015 (Absolute)	32.74	10.29	5.69	-0.20	11029	10569	9980
September 30, 2013 to September 30, 2014 (Absolute)	23.19	41.18	33.39	38.87	14118	13339	13887
September 28, 2012 to September 30, 2013 (Absolute)	18.51	25.28	29.85	0.56	12528	12985	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future.
 Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme benchmark returns are not available, they have not been shown.
 Total Schemes managed by Mr. Kunal Sangoi is 2. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1890000	600000	360000	120000
Market Value of amount Invested	6842965	970803	508258	126786
Scheme Returns (CAGR)	14.85	19.34	23.77	10.70
S&P BSE Teck returns# (CAGR)	NA	16.29	18.88	5.35
Nifty 50 returns## (CAGR)	13.63	10.18	10.42	-9.94

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Date of First Installment: February 01, 2000 & Scheme Inception Date: January 15, 2000. Past Performance may or may not be sustained in future.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Infosys Ltd	28.75%	Cyient Limited	4.81%
Tech Mahindra Ltd	9.61%	Sonata Software Ltd	3.93%
HCL Technologies Ltd	9.06%	Firstsource Solutions Ltd	3.84%
Tata Consultancy Services Ltd	7.68%	Zee Entertainment Enterprises Ltd	3.46%
Tata Communications Ltd	6.30%	Hexaware Technologies Ltd	3.34%

What is it?

A fund that allows investors to participate in India's global outsourcing theme by identifying companies that seek to utilize India's low cost and high quality resources to service the needs of global customers.

As on November 30, 2015

Fund Details

Fund Manager: Mr. Kunal Sangoi Managing Fund Since: July 16, 2015 Total Experience: 8 years Date of Allotment: December 27, 1999 Type of Scheme: An Open-ended Growth Scheme	Direct Plan^s Growth: 116.91 Dividend: 35.18 Benchmark: Nifty 50 Monthly Average AUM: ₹ 108.35 Crores (as on 30th November 2015) AUM as on last day: ₹ 110.76 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load^{**}: For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of	applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Standard Deviation: 13.18% Sharpe Ratio^{##}: 1.80 Beta: 0.56 Portfolio Turnover: 0.50 Expense Ratio: Regular 3.23 Direct 2.34
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth: 114.92 Dividend: 28.90		

Note:
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
 ## Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 115.16

Date of Inception: Dec 27, 1999	NAV Per Unit. * (₹)	Birla Sun Life India Opportunities Fund (%)	Nifty 500 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life India Opportunities Fund (₹)	Nifty 500 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2015 (CAGR)	23.70	10.54	11.75	11.48	48591	57671	55505
September 30, 2014 to September 30, 2015 (Absolute)	97.57	18.03	3.59	-0.20	11803	10359	9980
September 30, 2013 to September 30, 2014 (Absolute)	56.57	72.48	46.08	38.87	17248	14608	13887
September 28, 2012 to September 30, 2013 (Absolute)	52.62	7.51	-2.49	0.56	10751	9751	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future.
 Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Kunal Sangoi is 2. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

*Direct Plan^s is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1900000	600000	360000	120000
Market Value of amount Invested	8297036	1144109	590734	129750
Scheme Returns (CAGR)	16.78	26.16	35.03	15.47
Nifty 500 returns# (CAGR)	14.60	12.17	14.07	-6.48
Nifty 50 returns## (CAGR)	13.61	10.18	10.42	-9.94

Date of First Installment: January 01, 2000 & Scheme Inception Date: December 27, 1999. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Cummins India Ltd	8.06%	Reliance Industries Ltd	5.23%
Sanofi India Ltd	7.12%	Hindustan Zinc Ltd	4.54%
Honeywell Automation India Ltd	6.38%	Tech Mahindra Ltd	4.19%
Infosys Ltd	6.29%	Oracle Financial Services Software Ltd	4.14%
Wabco India Ltd	6.23%	Firstsource Solutions Ltd	4.12%

What is it?

A Fund that endeavors to generate longterm growth by identifying stocks that may have the potential for special situation like buy backs, open offers, demerger, etc. and a contrarian investment style.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Anil Shah Managing Fund Since: January 04, 2013 Total Experience: 26 years Date of Allotment: January 31, 2008 Type of Scheme: An Open-ended Diversified Equity Scheme	Dividend: 14.9350 Direct Plan[§] Growth: 18.1641 Dividend: 18.1517 Benchmark: S&P BSE 200 Monthly Average AUM: ₹ 134.26 Crores (as on 30th November 2015) AUM as on last day: ₹ 134.29 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load^{**}: 1% if redeemed /switched out within 365 days from	the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment. **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Standard Deviation: 17.71% Sharpe Ratio^{##}: 0.84 Beta: 1.10 Portfolio Turnover: 0.39 Expense Ratio: Regular 2.90 Direct 2.29
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth: 17.8390		

Note:
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
^{##} Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 17.6833

Date of Inception: Jan 31, 2008	NAV Per Unit. * (₹)	Birla Sun Life Special Situations Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Special Situations Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	7.72	5.46	5.86	17683	15029	15472
September 30, 2014 to September 30, 2015 (Absolute)	14.80	19.48	3.08	-0.20	11948	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	8.93	65.82	42.50	38.87	16582	14250	13887
September 28, 2012 to September 30, 2013 (Absolute)	9.54	-6.49	-1.11	0.56	9351	9889	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future.
 Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns.
 Total Schemes managed by Mr. Anil Shah is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]Direct Plan[§] is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	930000	600000	360000	120000
Market Value of amount Invested	1749462	1002349	541278	125227
Scheme Returns (CAGR)	15.92	20.66	28.42	8.21
S&P BSE 200 returns# (CAGR)	11.07	11.56	13.03	-7.29
Nifty 50 returns#(CAGR)	10.18	10.18	10.42	-9.94

Date of First Installment: February 01, 2008 & Scheme Inception Date: January 31, 2008. Past Performance may or may not be sustained in future.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Maruti Suzuki India Ltd	8.58%	Tata Communications Ltd	4.82%
Wabco India Ltd	8.40%	ICICI Bank Ltd	4.09%
Indusind Bank Ltd	6.96%	Infosys Ltd	4.05%
Strides Shasun Ltd	5.12%	HDFC Bank Ltd	4.01%
LIC Housing Finance Ltd	5.05%	HCL Technologies Ltd	4.01%

Birla Sun Life Dynamic Asset Allocation Fund

(erstwhile ING Balanced Fund. Name changed w.e.f October 11, 2014)

Wealth Creation Solutions

What is it?

An open ended Asset allocation scheme which balances the portfolio between Equity and Fixed income securities based on market valuations to generate long term wealth at a relatively low volatility.

As on November 30, 2015

Fund Details

Fund Manager: Mr. Prasad Dhonde & Mr. Vineet Maloo Managing Fund Since: October 11, 2014 & August 26, 2015 Total Experience: 16 years & 11 years Date of Allotment: April 25, 2000 Type of Scheme: An Open ended Asset Allocation Scheme Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth: 37.25 Dividend: 17.57	Direct Plan[§] Growth: 38.09 Dividend: 17.98 Benchmark: CRISIL Balanced Fund Index Monthly Average AUM: ₹ 4.89 Crores (as on 30th November 2015) AUM as on last day: ₹ 4.91 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: For redemption/ switch-out of units on or before 365 days from the date of allotment: 1% of applicable NAV. For redemption/ switch-out of units after 365 days from the date of allotment: Nil	**Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Standard Deviation: 9.90% Sharpe Ratio##: 0.46 Beta: 0.97 Portfolio Turnover: 1.58 Expense Ratio: Regular 2.97 Direct 2.47
--	--	--

Note:
 Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.
 ## Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth NAV as on September 30, 2015: ₹ 37.13

Date of Inception: Apr 25, 2000	NAV Per Unit. * (₹)	Birla Sun Life Dynamic Asset Allocation Fund (%)	CRISIL Balanced Fund Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Dynamic Asset Allocation Fund (₹)	CRISIL Balanced Fund Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	8.87	N/A	12.02	37130	N/A	57686
September 30, 2015 (Absolute)	35.41	4.86	4.38	-1.79	10486	10438	9821
September 30, 2013 to September 30, 2014 (Absolute)	26.77	32.27	28.89	37.41	13227	12889	13741
September 28, 2012 to September 30, 2013 (Absolute)	26.17	2.29	1.87	3.29	10229	10187	10329

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future.
 Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers..

§Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1850000	600000	360000	120000
Market Value of amount Invested	5073898	789509	432921	120191
Scheme Returns (CAGR)	12.07	10.93	12.37	0.30
CRISIL Balanced Fund Index returns# (CAGR)	NA	10.18	10.63	-2.87
S&P BSE SENSEX returns## (CAGR)	14.13	9.76	9.65	-11.11

Date of First Installment: May 01, 2000 & Scheme Inception Date: April 25, 2000. Past Performance may or may not be sustained in future.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Eicher Motors Ltd	3.75%	ACC Ltd	2.74%
Repco Home Finance Ltd	3.25%	Dalmia Bharat Ltd	2.74%
Infosys Ltd	3.10%	Sanofi India Ltd	2.68%
Bajaj Finance Ltd	2.81%	Reliance Industries Ltd	2.66%
ICICI Bank Ltd	2.80%	HDFC Bank Ltd	2.42%

What is it?

A fund that provides an opportunity to grow your money by investing in worldclass companies across the globe.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Vineet Maloo Managing Fund Since: Since Inception Total Experience: 11 years Date of Allotment: October 31, 2007 Type of Scheme: An Open-ended Diversified Equity Scheme	Dividend: 16.9084 Benchmark: S&P Global 1200 Monthly Average AUM: ₹ 62.53 Crores (as on 30th November 2015) AUM as on last day: ₹ 62.46 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment:	Nil. **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Portfolio Turnover: 0.40 Expense Ratio: Regular 3.03 Direct 2.45
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth: 16.6301 Dividend: 15.3008 Direct Plan[§] Growth: 16.8962		

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 15.3591

Date of Inception: Oct 31, 2007	NAV Per Unit. * (₹)	Birla Sun Life International Equity Fund - Plan A (%)	S&P Global 1200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life International Equity Fund - Plan A (₹)	S&P Global 1200 # (₹)	Nifty 50 ## (₹)
Since Inception till September 30, 2015 (CAGR)	10.00	5.57	5.67	3.83	15359	15472	13471
September 30, 2014 to September 30, 2015 (Absolute)	15.47	-0.73	-2.10	-0.20	9927	9790	9980
September 30, 2013 to September 30, 2014 (Absolute)	15.13	2.26	8.70	38.87	10226	10870	13887
September 28, 2012 to September 30, 2013 (Absolute)	11.20	35.03	38.47	0.56	13503	13847	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	960000	600000	360000	120000
Market Value of amount Invested	1403408	749847	377350	112129
Scheme Returns (CAGR)	9.29	8.86	3.09	-11.98
S&P Global 1200 returns# (CAGR)	10.96	11.32	5.64	-8.78
Nifty 50 returns## (CAGR)	9.73	10.18	10.42	-9.94

Date of First Installment: November 01, 2007 & Scheme Inception Date: October 31, 2007. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
McKesson Corp.	5.28%	Delta Air Lines Inc	3.17%
Aetna Inc New	4.44%	Fedex Corp	3.15%
Valero Energy Corporation Ltd	4.44%	AXA SA	3.14%
THE BOEING CO	3.45%	KONINKLIJKE AHOLD NV	2.95%
Apple Inc.	3.27%	SWISS RE AG	2.95%

What is it?

A fund that provides an opportunity to grow your money by investing in worldclass companies across the globe, with at least 65% exposure to domestic markets.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Vineet Maloo Managing Fund Since: Since Inception Total Experience: 11 years Date of Allotment: October 31, 2007 Type of Scheme: An Open-ended Diversified Equity Scheme	Direct Plan^s Growth: 14.0897 Dividend: 14.0823 Benchmark: Customised Index † † A customized benchmark created using S&P BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio. Monthly Average AUM: ₹ 102.53 Crores (as on 30th November 2015) AUM as on last day: ₹ 102.70 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load^{**}: 1% if redeemed /switched	out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment. **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Portfolio Turnover: 0.70 Expense Ratio: Regular 2.95 Direct 2.40
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth: 13.8703 Dividend: 13.8700		

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 13.7113

Date of Inception: Oct 31, 2007	NAV Per Unit. * (₹)	Birla Sun Life International Equity Fund - Plan B (%)	Customised Index † # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life International Equity Fund - Plan B (₹)	Customised Index † # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	4.07	5.46	3.83	13711	15239	13471
September 30, 2014 to September 30, 2015 (Absolute)	12.86	6.64	1.62	-0.20	10664	10162	9980
September 30, 2013 to September 30, 2014 (Absolute)	9.84	30.65	29.98	38.87	13065	12998	13887
September 28, 2012 to September 30, 2013 (Absolute)	9.67	1.76	11.92	0.56	10176	11192	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.
 † A customized benchmark created using S&P BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.

^s'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	960000	600000	360000	120000
Market Value of amount Invested	1429736	789793	431409	117085
Scheme Returns (CAGR)	9.74	10.94	12.13	-4.49
Customised Index † returns# (CAGR)	11.22	11.82	10.73	-7.45
Nifty 50 returns## (CAGR)	9.73	10.18	10.42	-9.94

Date of First Installment: November 01, 2007 & Scheme Inception Date: October 31, 2007. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Repco Home Finance Ltd	3.55%	Housing Development Finance Corporation Ltd	2.54%
Infosys Ltd	3.18%	Cummins India Ltd	2.51%
HDFC Bank Ltd	2.73%	Eicher Motors Ltd	2.28%
ITC Ltd	2.67%	Indusind Bank Ltd	2.28%
Axis Bank Ltd	2.56%	Bajaj Finance Ltd	2.15%

What is it?

A Fund that provides exposure to commodities, by investing in handpicked commodity companies worldwide, that have business exposure to Agricultural commodities.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Milind Bafna Managing Fund Since: August 26, 2015 Total Experience: 15 years Date of Allotment: November 07, 2008 Type of Scheme: An Open-ended Growth Scheme	Direct Plan^s Growth: 20.3923 Dividend: 15.7361	1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment: Nil. **Exit Load is NIL for units issued in Dividend Reinvestment.
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1)	Benchmark: S&P Global Agribusiness Index	Other Parameter Portfolio Turnover: 0.03 Expense Ratio: Regular: 1.78 Direct: 1.33
SIP: Monthly: Minimum ₹ 1,000/-	Monthly Average AUM: ₹ 9.24 Crores (as on 30th November 2015) AUM as on last day: ₹ 9.29 Crores (as on 30th November 2015)	
NAV of Plans / Options (₹) Regular Plan Growth: 20.1476 Dividend: 15.5151	Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: For redemption/switch out of units within 365 days from the date of allotment:	

Investment Performance - Global Agri Plan - Regular Plan - Growth NAV as on September 30, 2015: ₹ 18.8373

Date of Inception: Nov 07, 2008	NAV Per Unit. * (₹)	Birla Sun Life Commodity Equities Fund - Global Agri Plan - Regular Growth (%)	S&P Global Agribusiness Index # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Commodity Equities Fund - Global Agri Plan - Regular Growth (₹)	S&P Global Agribusiness Index # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	9.61	17.81	15.32	18837	30973	26737
September 30, 2014 to September 30, 2015 (Absolute)	20.09	-6.22	-6.00	-0.20	9378	9400	9980
September 30, 2013 to September 30, 2014 (Absolute)	18.57	8.15	12.05	38.87	10815	11205	13887
September 28, 2012 to September 30, 2013 (Absolute)	16.87	10.09	30.52	0.56	11009	13052	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

*Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	830000	600000	360000	120000
Market Value of amount Invested	965563	628586	351303	107567
Scheme Returns (CAGR)	4.32	1.84	-1.58	-18.70
S&P Global Agribusiness Index returns# (CAGR)	11.67	8.17	2.25	-16.65
Nifty 50 returns## (CAGR)	10.96	10.18	10.42	-9.94

Date of First Installment: December 01, 2008 & Scheme Inception Date: November 07, 2008. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
ASSOCIATED BRITISH FOODS PLC	10.42%	ARCHER-DANIELS-MIDLAND CO	6.78%
TYSON FOODS INC	9.22%	BUNGE LTD	6.11%
Syngenta Ltd Reg Shs	8.68%	BRF SA	5.54%
Monsanto Co	8.22%	AGRIUM ORD	4.46%
Deere And Co Ltd	7.66%	Kubota Corp	4.19%

What is it?

An open ended fund-of-funds Scheme that invests in global funds that primarily invest in commodity securities. It aims to provide long term capital growth.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Shravan Sreenivasula Managing Fund Since: December 15, 2014 Total Experience: 14 years Date of Allotment: September 17, 2008 Type of Scheme: An Open-ended Fund of Funds Scheme	Dividend: 10.2213 Benchmark: 40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms	NAV. For redemption/ switch-out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/-	Monthly Average AUM: ₹ 2.20 Crores (as on 30th November 2015) AUM as on last day: ₹ 2.16 Crores (as on 30th November 2015)	Other Parameter Expense Ratio: Regular 0.85 Direct 0.74
NAV of Plans / Options (₹) Regular Plan Growth: 10.1392 Dividend: 10.1418 Direct Plan[§] Growth: 10.2403	Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: For redemption/ switch-out of units on or before 365 days from the date of allotment: 1% of applicable	

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 9.58

Date of Inception: Sep 17, 2008	NAV Per Unit. * (₹)	Birla Sun Life Global Commodities Fund (%)	40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Global Commodities Fund (₹)	40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	-0.61	2.64	10.13	9577	12014	19720
September 30, 2014 to September 30, 2015 (Absolute)	13.54	-29.25	-21.43	-1.79	7075	7857	9821
September 30, 2013 to September 30, 2014 (Absolute)	13.66	-0.93	3.00	37.41	9907	10300	13741
September 28, 2012 to September 30, 2013 (Absolute)	12.82	6.60	22.54	3.29	10660	12254	10329

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	850000	600000	360000	120000
Market Value of amount Invested	683936	442911	270805	96530
Scheme Returns (CAGR)	-6.11	-11.85	-17.67	-34.21
40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms# (CAGR)	1.44	-2.91	-9.87	-26.49
S&P BSE SENSEX ## (CAGR)	10.62	9.75	9.61	-11.11

Date of First Installment: October 01, 2008 & Scheme Inception Date: September 17, 2008. Past Performance may or may not be sustained in future.

"The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments."

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Portfolio Holdings

Issuer	% to net Assets
Martin Currie Global Funds	49.57%
First State Global Umbrella - I	34.60%
Cash & Current Assets	16.20%
Net receivables / payables	-0.36%

What is it?

An open ended fund-of-funds Scheme that predominantly invests in "ING (L) Invest Global Real Estate Fund", a global real estate fund that has flexibility to invest in real estate securities across the world. It aims to provide capital appreciation.

As on November 30, 2015

Fund Details

Fund Manager: Mr. Shravan Sreenivasula Managing Fund Since: December 15, 2014 Total Experience: 14 years Date of Allotment: December 31, 2007 Type of Scheme: An Open-ended Fund of Funds Scheme Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth: 17.63 Dividend: 17.64	Direct Plan[§] Growth: 17.87 Dividend: 17.88 Benchmark: 10/40 GPR 250 Global Net Index Monthly Average AUM: ₹ 22.95 Crores (as on 30th November 2015) AUM as on last day: ₹ 23.05 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: For redemption/ switch-out of units on or before 365 days from the date of	allotment: 1% of applicable NAV. For redemption/ switch-out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Expense Ratio: Regular 1.91 Direct 1.45
--	--	--

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 17.01

Date of Inception: Dec 31, 2007	NAV Per Unit. * (₹)	Birla Sun Life Global Real Estate Fund (%)	10/40 GPR 250 Global Net Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Global Real Estate Fund (₹)	10/40 GPR 250 Global Net Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	7.09	N/A	3.33	17010	N/A	12892
September 30, 2014 to September 30, 2015 (Absolute)	15.87	7.18	8.91	-1.79	10718	10891	9821
September 30, 2013 to September 30, 2014 (Absolute)	15.67	1.28	3.80	37.41	10128	10380	13741
September 28, 2012 to September 30, 2013 (Absolute)	12.84	22.04	30.04	3.29	12204	13004	10329

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	940000	600000	360000	120000
Market Value of amount Invested	1443527	767960	391857	118973
Scheme Returns (CAGR)	10.72	9.82	5.60	-1.59
10/40 GPR 250 Global Net Index returns# (CAGR)	-4.69	10.56	8.35	-0.39
S&P BSE SENSEX returns## (CAGR)	9.72	9.75	9.62	-11.11

Date of First Installment: January 01, 2008 & Scheme Inception Date: December 31, 2007. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

"The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments."

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Portfolio Holdings

Issuer	% to net Assets
ING (L) Invest Global Real Estate - I Cap USD	98.52%
Cash & Current Assets	1.74%
Net receivables / payables	-0.26%

Birla Sun Life Latin America Equity Fund

(erstwhile ING Latin America Equity Fund. Name changed w.e.f October 11, 2014)

Wealth Creation Solutions

What is it?

An open ended fund-of-funds Scheme that invests predominantly in "ING (L) Invest Latin America Fund", a global fund that has exposure to equity securities across the latin american region. It aims to provide long term capital appreciation.

As on November 30, 2015

Fund Details

Fund Manager: Mr. Shravan Sreenivasula Managing Fund Since: December 15, 2014 Total Experience: 14 years Date of Allotment: August 7, 2008 Type of Scheme: An Open-ended Fund of Funds Scheme	Direct Plan[§] Growth: 7.31 Dividend: 7.31	NAV. For redemption/ switch-out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/-	Benchmark: MSCI EM Latin America 10/40 ND Index Monthly Average AUM: ₹ 2.72 Crores (as on 30th November 2015) AUM as on last day: ₹ 2.64 Crores (as on 30th November 2015)	
NAV of Plans / Options (₹) Regular Plan Growth: 7.21 Dividend: 7.21	Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: For redemption/ switch-out of units on or before 365 days from the date of allotment: 1% of applicable	

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 6.99

Date of Inception: Aug 7, 2008	NAV Per Unit. * (₹)	Birla Sun Life Latin America Equity Fund (%)	MSCI EM Latin America 10/40ND Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Latin America Equity Fund (₹)	MSCI EM Latin America 10/40ND Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	-4.88	-1.13	7.97	6990	9222	17301
September 30, 2014 to September 30, 2015 (Absolute)	10.39	-32.72	-34.99	-1.79	6728	6501	9821
September 30, 2013 to September 30, 2014 (Absolute)	10.74	-3.26	-2.21	37.41	9674	9779	13741
September 28, 2012 to September 30, 2013 (Absolute)	10.28	4.47	9.99	3.29	10447	10999	10329

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	860000	600000	360000	120000
Market Value of amount Invested	631060	408600	254054	93682
Scheme Returns (CAGR)	-8.63	-14.97	-21.40	-38.04
MSCI EM Latin America 10/40ND Index # (CAGR)	-5.85	-13.64	-22.18	-39.43
S&P BSE SENSEX## (CAGR)	10.53	9.75	9.61	-11.11

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Date of First Installment: September 01, 2008 & Scheme Inception Date: August 7, 2008 Past Performance may or may not be sustained in future.

"The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments."

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Portfolio Holdings

Issuer	% to net Assets
ING (L) INV Latin America I Cap	89.46%
Cash & Current Assets	10.59%
Net receivables / payables	-0.05%

What is it?

A fund that is designed to mirror the market performance of the 50 companies in the Nifty Index.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Ajay Garg Managing Fund Since: October 01, 2006 Total Experience: 22 years Date of Allotment: September 18, 2002 Type of Scheme: An Open-ended Index Linked Growth Scheme	Direct Plan[§] Growth: 77.6311 Dividend: 12.3441 Benchmark: Nifty 50 Monthly Average AUM: ₹ 620.28 Crores (as on 30th November 2015) AUM as on last day: ₹ 530.44 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load^{**}: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.	Other Parameter Standard Deviation: 13.43% Sharpe Ratio^{##}: 0.28 Beta: 0.96 Portfolio Turnover: 4.80 Expense Ratio: Regular 0.81 Direct 0.50 Tracking Error: 0.58%
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth: 77.8803 Dividend: 12.1603		

Note:
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
 ## Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio
 Tracking Ratio for BSL Index Fund is computed based on Nifty TR Index

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 77.9577

Date of Inception: Sept 18, 2002	NAV Per Unit. * (₹)	Birla Sun Life Index Fund (%)	Nifty 50 # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Index Fund (₹)	Nifty 50 # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	17.05	17.38	17.85	77958	80814	85201
September 30, 2014 to September 30, 2015 (Absolute)	77.96	0.00	-0.20	-1.79	10000	9980	9821
September 30, 2013 to September 30, 2014 (Absolute)	56.33	38.39	38.87	37.41	13839	13887	13741
September 28, 2012 to September 30, 2013 (Absolute)	55.98	0.64	0.56	3.29	10064	10056	10329

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Ajay Garg is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1570000	600000	360000	120000
Market Value of amount Invested	3873574	773539	421523	113703
Scheme Returns (CAGR)	12.92	10.11	10.54	-9.62
Nifty 50 returns# (CAGR)	13.39	10.18	10.42	-9.94
S&P BSE SENSEX returns# (CAGR)	13.58	9.76	9.65	-11.11

Date of First Installment: October 01, 2002, & Scheme Inception Date: September 18, 2002. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Nifty Index	18.36%	ICICI Bank Ltd	4.57%
Infosys Ltd	6.25%	Reliance Industries Ltd	4.57%
HDFC Bank Ltd	6.05%	Tata Consultancy Services Ltd	3.48%
ITC Ltd	5.50%	Larsen & Toubro Ltd	3.23%
Housing Development Finance Corporation Ltd	5.47%	Axis Bank Ltd	2.36%

What is it?

An ETF that invests in physical gold of 99.5% purity to generate returns in line with performance of gold, subject to tracking errors.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Prasad Dhonde Managing Fund Since: October 03, 2012 Total Experience: 16 years Date of Allotment: May 13, 2011 Type of Scheme: An Open ended Gold Exchange Traded Fund	Monthly Average AUM: ₹ 71.49 Crores (as on 30th November 2015) AUM as on last day: ₹ 69.93 Crores (as on 30th November 2015) Load Structure (as % of NAV) Entry Load: Nil Exit Load** (Including fractional units, if any): Nil; **The units of the scheme are compulsorily traded in dematerialized form, and hence, there shall be no entry/exit load for the units purchased or sold through stock exchanges. However, the investor shall have to bear costs in form of bid/ask spread and brokerage or such	other cost as charged by his broker for transacting in units of the scheme through secondary market. **Exit Load is NIL for units issued in Dividend Reinvestment.
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV (₹): 2427.56 Benchmark: Domestic price of physical gold	Other Parameter Standard Deviation: 19.92% Sharpe Ratio##: -0.76 Beta: 0.98 Expense Ratio: Regular 1.01 Tracking Error: 8.36%	

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 year history of monthly returns.
 ## Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance

NAV as on September 30, 2015: ₹ 2545.83

Date of Inception: May 13, 2011	NAV Per Unit. * (₹)	Birla Sun Life Gold ETF (%)	Domestic price of physical gold # (%)	Value of Standard Investment of ₹ 10000 in	
				Birla Sun Life Gold ETF (₹)	Domestic price of physical gold # (₹)
Since inception till September 30, 2015 (CAGR)	2227.8530	3.09	4.41	11427	12078
September 30, 2014 to September 30, 2015 (Absolute)	2599.7186	-2.07	-0.98	9793	9902
September 30, 2013 to September 30, 2014 (Absolute)	2942.0147	-11.63	-11.31	8837	8869
September 28, 2012 to September 30, 2013 (Absolute)	3136.5437	-6.20	-3.56	9380	9644

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Prasad Dhonde is 21. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Portfolio Holdings

Issuer	% to net Assets
Gold	99.80%
Cash & Current Assets	0.07%
Net receivables / payables	0.13%



What is it?

An open ended fund of fund scheme that predominantly invests in units of Birla Sun Life Gold ETF (underlying scheme) and one doesn't require a Demat Account to invest in it.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Shravan Sreenivasula
Managing Fund Since: December 15, 2014
Total Experience: 14 years
Date of Allotment: March 20, 2012
Type of Scheme: An Open ended Fund of Fund Scheme

Direct Plan^s
Growth: 7.9838
Dividend: 7.9793
Benchmark: Domestic price of physical gold

For redemption/switch out of units after 365 days from the date of allotment: Nil
****Exit Load is NIL for units issued in Dividend Reinvestment.**

Application Amount for fresh subscription*:
 ₹ 5,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:
 ₹ 1,000 (plus in multiples of ₹ 1)

Monthly Average AUM: ₹ 48.55 Crores
 (as on 30th November 2015)

Other Parameter
Standard Deviation: 20.59%
Sharpe Ratio##: -0.81
Beta: 1.16
Expense Ratio:
 Regular 0.50
 Direct 0.23
Tracking Error: 7.32%

SIP: Monthly: Minimum ₹ 1,000/-

AUM as on last day: ₹ 46.54 Crores
 (as on 30th November 2015)

NAV of Plans / Options (₹)
Regular Plan
Growth: 7.9278
Dividend: 7.9265

Load Structure (as % of NAV) (Incl. for SIP)
Entry Load: Nil
Exit Load:** For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV

Note:
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 year history of monthly returns.
 ## Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 8.49

Date of Inception: Mar 20, 2012	NAV Per Unit. * (₹)	Birla Sun Life Gold Fund (%)	Domestic price of physical gold # (%)	Value of Standard Investment of ₹ 10000 in	
				Birla Sun Life Gold Fund (₹)	Domestic price of physical gold # (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	-4.52	-1.13	8492	9607
September 30, 2014 to September 30, 2015 (Absolute)	9.1340	-7.03	-0.98	9297	9902
September 30, 2013 to September 30, 2014 (Absolute)	10.3190	-11.48	-11.31	8852	8869
September 28, 2012 to September 30, 2013 (Absolute)	10.8988	-5.32	-3.56	9468	9644

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

Investors should note that, Birla Sun Life Gold Fund being an open ended fund of fund scheme invests in Birla Sun Life Gold ETF which invests in physical gold of 99.5% purity and they shall bear the recurring expenses of the underlying scheme (i.e. Birla Sun Life Gold ETF) in addition to the recurring expenses of the Scheme.

^sDirect Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

"The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments."

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Gold ETF	97.88%
Cash & Current Assets	2.41%
Net receivables / payables	-0.29%



Birla Sun Life Asset Allocation Fund - Aggressive Plan

Wealth Creation Solutions

What is it?

An open ended Fund-of-Funds scheme with 3 plans to help you plan your investments to suit your risk profile.

As on November 30, 2015

Fund Details

Fund Manager: Mr. Shravan Sreenivasula Managing Fund Since: August 26, 2015 Total Experience: 14 years Date of Allotment: February 24, 2004 Type of Scheme: An Open-ended Fund of Funds Scheme	NAV of Plans / Options (₹) Regular Plan Growth: 53.0506 Dividend: 48.2079 Direct Plan^s Growth: 53.0474 Dividend: 48.1591 Benchmark: Nifty 50 Monthly Average AUM: ₹ 10.44 Crores (as on 30th November 2015) AUM as on last day: ₹ 10.38 Crores (as on 30th November 2015)	Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load^{**}: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Expense Ratio: Regular 0.02 Direct 0.02
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/-		

Investment Performance - Aggressive Plan - Regular Plan - Growth NAV as on September 30, 2015: ₹ 53.2532

Date of Inception: Feb 24, 2004	NAV Per Unit. * (₹)	Birla Sun Life AAF - Aggressive Plan (%)	Nifty 50 # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life AAF - Aggressive Plan (₹)	Nifty 50 # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	15.50	13.54	13.97	53253	43643	45610
September 30, 2014 to September 30, 2015 (Absolute)	45.98	15.82	-0.20	-1.79	11582	9980	9821
September 30, 2013 to September 30, 2014 (Absolute)	33.14	38.73	38.87	37.41	13873	13887	13741
September 28, 2012 to September 30, 2013 (Absolute)	34.74	-4.61	0.56	3.29	9539	10056	10329

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

^s'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	3373549	855579	472888	123056
Scheme Returns (CAGR)	14.01	14.18	18.58	4.79
Nifty 50 returns# (CAGR)	11.48	10.15	10.38	-10.07
S&P BSE SENSEX returns## (CAGR)	11.46	9.73	9.60	-11.23

Date of First Installment: March 01, 2004 & Scheme Inception Date: February 24, 2004. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

"The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments."

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Birla Sun Life Advantage Fund - Gr - Dir PI	24.99%	Birla Sun Life Income Plus - Growth - Direct Plan	6.21%
Birla Sun Life Top 100 Fund - Growth - Direct Plan	22.40%	Cash & Current Assets	6.84%
Birla Sun Life Equity Fund Direct Growth	19.44%	Net receivables / payables	-0.44%
Birla Sun Life Govt Sec. Long Term Grwth Direct	13.07%		
Birla Sun Life New Millennium Fund Direct Plan Gro	7.49%		

Birla Sun Life Asset Allocation Fund - Moderate Plan

Wealth Creation Solutions

What is it?

An open ended Fund-of-Funds scheme with 3 plans to help you plan your investments to suit your risk profile.

As on November 30, 2015

Fund Details

Fund Manager: Mr. Shravan Sreenivasula Managing Fund Since: August 26, 2015 Total Experience: 14 years Date of Allotment: February 24, 2004 Type of Scheme: An Open-ended Fund of Funds Scheme	Direct Plan[§] Growth: 44.4512 Dividend: 44.4253 Benchmark: CRISIL Balanced Fund Index Monthly Average AUM: ₹ 5.98 Crores (as on 30th November 2015) AUM as on last day: ₹ 5.99 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load^{**}: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.	Other Parameter Expense Ratio: Regular 0.02 Direct 0.02
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth: 44.4253 Dividend: 44.4257		

Investment Performance - Moderate Plan - Regular Plan - Growth					NAV as on September 30, 2015: ₹ 44.5194		
Date of Inception: Feb 24, 2004	NAV Per Unit * (₹)	Birla Sun Life AAF - Moderate Plan (%)	CRISIL Balanced Fund Index # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life AAF - Moderate Plan (₹)	CRISIL Balanced Fund Index # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	13.73	11.33	13.54	44519	34750	43643
September 30, 2014 to September 30, 2015 (Absolute)	38.41	15.90	4.38	-0.20	11590	10438	9980
September 30, 2013 to September 30, 2014 (Absolute)	29.55	30.01	28.89	38.87	13001	12889	13887
September 28, 2012 to September 30, 2013 (Absolute)	30.12	-1.91	1.87	0.56	9809	10187	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	3112482	838002	458888	124316
Scheme Returns (CAGR)	12.76	13.34	16.45	6.78
CRISIL Balanced Fund Index returns# (CAGR)	10.46	10.16	10.61	-2.95
Nifty 50 returns## (CAGR)	11.48	10.15	10.38	-10.07

Date of First Installment: March 01, 2004 & Scheme Inception Date: February 24, 2004. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

"The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments."

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Birla Sun Life Govt Sec. Long Term Grwth Direct	25.25%	Birla Sun Life New Millennium Fund Direct Plan Gro	6.48%
Birla Sun Life Advantage Fund - Gr - Dir PI	17.65%	Cash & Current Assets	16.85%
Birla Sun Life Equity Fund Direct Growth	13.73%	Net receivables / payables	0.37%
Birla Sun Life Top 100 Fund - Growth - Direct Plan	10.73%		
Birla Sun Life Income Plus - Growth - Direct Plan	8.94%		

Birla Sun Life Asset Allocation Fund - Conservative Plan

Wealth Creation Solutions

What is it?

An open ended Fund-of-Funds scheme with 3 plans to help you plan your investments to suit your risk profile.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Shravan Sreenivasula Managing Fund Since: August 26, 2015 Total Experience: 14 years Date of Allotment: February 24, 2004 Type of Scheme: An Open-ended Fund of Funds Scheme	NAV of Plans / Options (₹) Regular Plan Growth: 30.9774 Dividend: 30.9774 Direct Plan[§] Growth: 30.9737 Dividend: 12.6227 Benchmark: CRISIL MIP Blended Index Monthly Average AUM: ₹ 2.85 Crores (as on 30th November 2015) AUM as on last day: ₹ 2.84 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil	Exit Load^{**}: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Expense Ratio: Regular 0.02 Direct 0.02
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/-		

Investment Performance - Conservative Plan - Regular Plan - Growth NAV as on September 30, 2015: ₹ 31.0765

Date of Inception: Feb 24, 2004	NAV Per Unit. * (₹)	Birla Sun Life AAF - Conservative Plan (%)	CRISIL MIP Blended Index # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life AAF - Conservative Plan (₹)	CRISIL MIP Blended Index # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	10.26	7.83	13.54	31077	23983	43643
September 30, 2014 to September 30, 2015 (Absolute)	26.95	15.32	10.72	-0.20	11532	11072	9980
September 30, 2013 to September 30, 2014 (Absolute)	22.97	17.35	15.45	38.87	11735	11545	13887
September 28, 2012 to September 30, 2013 (Absolute)	22.71	1.13	3.22	0.56	10113	10322	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]Direct Plan[§] is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	2611637	789290	435648	125554
Scheme Returns (CAGR)	10.01	10.92	12.82	8.75
CRISIL MIP Blended Index returns# (CAGR)	8.43	9.71	10.51	7.47
Nifty 50 returns## (CAGR)	11.48	10.15	10.38	-10.07

Date of First Installment: March 01, 2004 & Scheme Inception Date: February 24, 2004. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

"The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments."

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Birla Sun Life Govt Sec. Long Term Grwth Direct	33.53%	Birla Sun Life New Millennium Fund Direct Plan Gro	3.19%
Birla Sun Life Income Plus - Growth - Direct Plan	27.66%	Cash & Current Assets	15.13%
Birla Sun Life Advantage Fund - Gr - Dir PI	9.57%	Net receivables / payables	0.50%
Birla Sun Life Equity Fund Direct Growth	6.79%		
Birla Sun Life Top 100 Fund - Growth - Direct Plan	3.62%		

Birla Sun Life 5 Star Multi Manager FoF Scheme

(erstwhile ING 5 Star Multi Manager FoF Scheme. Name changed w.e.f October 11, 2014)

Wealth Creation Solutions

What is it?

An open ended fund-of-funds Scheme that primarily invests in equity funds having diverse investment styles. These funds are selected using the BSLAMC process. It aims to provide long term capital appreciation.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Shravan Sreenivasula Managing Fund Since: December 15, 2014 Total Experience: 14 years Date of Allotment: January 16, 2007 Type of Scheme: An Open ended Fund of Funds Scheme	Direct Plan[§] Growth: 26.72 Dividend: 9.79 Benchmark: Nifty 50 Monthly Average AUM: ₹ 1.15 Crores (as on 30th November 2015) AUM as on last day: ₹ 1.17 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: For all application amounts: if redeemed on or before 365 days from the date of allotment: 1% if	redeemed after 365 days from the date of allotment: NIL **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Expense Ratio: Regular 1.00 Direct 0.96
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth: 26.47 Dividend: 22.89		

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 26.31

Date of Inception: Jan 16, 2007	NAV Per Unit. * (₹)	Birla Sun Life 5 Star Multi Manager FoF Scheme (%)	Nifty 50 # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life 5 Star Multi Manager FoF Scheme (₹)	Nifty 50 # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	11.75	7.96	7.34	26306	19480	18530
September 30, 2014 to September 30, 2015 (Absolute)	23.81	10.50	-0.20	-1.79	11050	9980	9821
September 30, 2013 to September 30, 2014 (Absolute)	14.89	59.91	38.87	37.41	15991	13887	13741
September 28, 2012 to September 30, 2013 (Absolute)	15.67	-4.99	0.56	3.29	9501	10056	10329

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1050000	600000	360000	120000
Market Value of amount Invested	2016129	921887	493944	120885
Scheme Returns (CAGR)	14.43	17.22	21.71	1.38
Nifty 50 returns# (CAGR)	9.41	10.16	10.39	-10.07
S&P BSE SENSEX returns## (CAGR)	9.10	9.74	9.61	-11.23

Date of First Installment: February 01, 2007 & Scheme Inception Date: January 16, 2007. Past Performance may or may not be sustained in future.

"The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments."

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
SBI Blue Chip Fund-Direct Plan -Growth	21.91%	ICICI Prudential Discovery Fund Direct Plan Grwth	7.10%
MOST Focused Multicap 35-Direct Plan-Growth Option	19.53%	Cash & Current Assets	5.98%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	18.60%	Net receivables / payables	0.08%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	17.97%		
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	8.82%		

Birla Sun Life Asset Allocator Multi Manager FoF Scheme

(erstwhile ING Asset Allocator Multi Manager FoF Scheme. Name changed w.e.f October 11, 2014)

Wealth Creation Solutions

What is it?

An open ended fund-of-funds Scheme that invests in equity and debt funds having diverse investment styles. These funds are selected using the BSLAMC process. It is actively managed by changing asset allocation of equity and debt categories. It aims to provide long term capital appreciation.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Shravan Sreenivasula Managing Fund Since: December 15, 2014 Total Experience: 14 years Date of Allotment: August 17, 2006 Type of Scheme: An Open ended Fund of Funds Scheme	Direct Plan^s Growth: 10.65 Dividend: 10.15 Benchmark: CRISIL Balanced Fund Index Monthly Average AUM: ₹ 3.27 Crores (as on 30th November 2015) AUM as on last day: ₹ 3.28 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load^{**}: if redeemed on or before 365 days from the date of allotment: 1% if redeemed	after 365 days from the date of allotment: NIL **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Expense Ratio: Regular 1.53 Direct 1.48
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth: 21.32 Dividend: 19.63		

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 21.25

Date of Inception: Aug 17, 2006	NAV Per Unit * (₹)	Birla Sun Life Asset Allocator Multi Manager FoF Scheme (%)	CRISIL Balanced Fund Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Asset Allocator Multi Manager FoF Scheme (₹)	CRISIL Balanced Fund Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	8.61	9.73	9.45	21251	23332	22788
September 30, 2014 to September 30, 2015 (Absolute)	19.07	11.45	4.38	-1.79	11145	10438	9821
September 30, 2013 to September 30, 2014 (Absolute)	13.36	42.76	28.89	37.41	14276	12889	13741
September 28, 2012 to September 30, 2013 (Absolute)	13.84	-3.46	1.87	3.29	9654	10187	10329

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

*Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1100000	600000	360000	120000
Market Value of amount Invested	1607428	812975	468247	122581
Scheme Returns (CAGR)	8.06	12.11	17.88	4.04
CRISIL Balanced Fund Index# (CAGR)	9.45	10.17	10.61	-2.95
S&P BSE SENSEX## (CAGR)	9.04	9.74	9.60	-11.23

Date of First Installment: September 01, 2006 & Scheme Inception Date: August 17, 2006. Past Performance may or may not be sustained in future.

"The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments."

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	20.42%	Mirae Asset India Opp'ties Fund-Direct Plan-Growth	6.33%
MOST Focused Multicap 35-Direct Plan-Growth Option	13.27%	Franklin India PRIMA FUND - Direct - Growth	4.83%
IDFC Dynamic Bond Fund-Direct Plan-Growth	10.51%	Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	4.60%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	7.30%	ICICI Prudential Discovery Fund Direct Plan Grwth	4.35%
SBI Blue Chip Fund-Direct Plan -Growth	6.49%	Birla Sun Life Cash Plus - Growth - Direct Plan	0.01%

Birla Sun Life Financial Planning FOF - Aggressive Plan

(erstwhile ING Financial Planning Fund - Aggressive Plan. Name changed w.e.f October 11, 2014)

Wealth Creation Solutions

What is it?

An open ended fund-of-funds Scheme following the financial planning discipline with exposure to equity, debt and gold funds. It is suitable for investors with aggressive risk profile. It aims to provide long term capital appreciation. (Please consult your financial advisor for your risk profile)

Fund Details

As on November 30, 2015

Fund Manager: Mr. Shravan Sreenivasula Managing Fund Since: December 15, 2014 Total Experience: 14 years Date of Allotment: May 09, 2011 Type of Scheme: An Open ended Fund of Funds Scheme	Direct Plan^s Growth: 16.73 Dividend: 15.31	of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1)	Benchmark: 70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold	Other Parameter Expense Ratio: Regular 1.40 Direct 0.65
SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹)	Monthly Average AUM: ₹ 91.82 Crores (as on 30th November 2015) AUM as on last day: ₹ 92.85 Crores (as on 30th November 2015)	
Regular Plan Growth: 16.47 Dividend: 15.07	Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: For redemption/switch out	

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 16.42

Date of Inception: May 09, 2011	NAV Per Unit. * (₹)	Birla Sun Life Financial Planning FOF Aggressive Plan (%)	70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold # (%)	CRISIL 10 Year Gilt Index ## (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in			
						Birla Sun Life Financial Planning FOF Aggressive Plan (₹)	70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold # (₹)	CRISIL 10 Year Gilt Index ## (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	11.95	8.40	7.47	8.15	16424	14258	13725	14116
September 30, 2014 to September 30, 2015 (Absolute)	14.91	10.15	2.21	13.76	-1.79	11015	10221	11376	9821
September 30, 2013 to September 30, 2014 (Absolute)	10.58	40.99	27.89	6.85	37.41	14099	12789	10685	13741
September 28, 2012 to September 30, 2013 (Absolute)	10.75	-1.58	1.85	2.45	3.29	9842	10185	10245	10329

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above. **Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

^s'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

"The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments."

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

Particulars	Since Inception	last 3 years	last 1 year
Total Amount Invested (₹)	530000	360000	120000
Market Value of amount Invested	746524	463487	121805
Scheme Returns (CAGR)	15.60	17.16	2.82
70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold# (CAGR)	9.89	9.20	-5.22
CRISIL 10 Year Gilt Index ## (CAGR)	8.36	9.09	11.12
S&P BSE SENSEX## (CAGR)	10.81	9.60	-11.23

Date of First Installment: June 01, 2011 & Scheme Inception Date: May 09, 2011. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
SBI Blue Chip Fund-Direct Plan -Growth	14.31%	SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	6.24%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	13.91%	IDFC Dynamic Bond Fund-Direct Plan-Growth	5.88%
MOST Focused Multicap 35-Direct Plan-Growth Option	13.77%	ICICI Prudential Discovery Fund Direct Plan Grwth	4.77%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	13.71%	Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	4.74%
Birla Sun Life Cash Plus - Growth - Direct Plan	13.24%	Franklin India PRIMA FUND - Direct - Growth	4.22%

Birla Sun Life Financial Planning FOF - Conservative Plan

(erstwhile ING Financial Planning Fund - Conservative Plan. Name changed w.e.f October 11, 2014)

Wealth Creation Solutions

What is it?

An open ended fund-of-funds Scheme following the financial planning discipline with exposure to equity, debt and gold funds. It is suitable for investors with conservative risk profile. It aims to provide income through limited exposure to equity. (Please consult your financial advisor for your risk profile)

Fund Details

As on November 30, 2015

Fund Manager: Mr. Shravan Sreenivasula Managing Fund Since: December 15, 2014 Total Experience: 14 years Date of Allotment: May 09, 2011 Type of Scheme: An Open ended Fund of Funds Scheme	Dividend: - Benchmark: 20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold	applicable NAV. For redemption/ switch-out of units after 1 year from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/-	Monthly Average AUM: ₹ 2.75 Crores (as on 30th November 2015) AUM as on last day: ₹ 2.75 Crores (as on 30th November 2015)	Other Parameter Expense Ratio: Regular 1.34 Direct 0.81
NAV of Plans / Options (₹) Regular Plan Growth: 14.48 Dividend: 13.18 Direct Plan[§] Growth: 14.69	Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: For redemption/ switch-out of units within and including 1 year from the date of allotment: 1% of	

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 14.51

Date of Inception: May 09, 2011	NAV Per Unit. * (₹)	Birla Sun Life Financial Planning FOF Conservative Plan (%)	20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold # (%)	CRISIL 10 Year Gilt Index ## (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in			
						Birla Sun Life Financial Planning FOF Conservative Plan (₹)	20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold # (₹)	CRISIL 10 Year Gilt Index ## (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	8.83	8.27	7.47	8.15	14508	14183	13725	14116
September 30, 2014 to September 30, 2015 (Absolute)	13.35	8.70	6.56	13.76	-1.79	10870	10656	11376	9821
September 30, 2013 to September 30, 2014 (Absolute)	11.64	14.64	12.22	6.85	37.41	11464	11222	10685	13741
September 28, 2012 to September 30, 2013 (Absolute)	11.32	2.85	4.11	2.45	3.29	10285	10411	10245	10329

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

"The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments."

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

Particulars	Since Inception	last 3 years	last 1 year
Total Amount Invested (₹)	530000	360000	120000
Market Value of amount Invested	650348	415255	123667
Scheme Returns (CAGR)	9.23	9.52	5.75
20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold# (CAGR)	8.04	7.75	3.74
CRISIL 10 Year Gilt Index ## (CAGR)	8.36	9.09	11.12
S&P BSE SENSEX ## (CAGR)	10.81	9.60	-11.23

Date of First Installment: June 01, 2011 & Scheme Inception Date: May 09, 2011. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Birla Sun Life Cash Plus - Growth - Direct Plan	35.33%	MOST Focused Multicap 35-Direct Plan-Growth Option	4.24%
IDFC Dynamic Bond Fund-Direct Plan-Growth	16.75%	Mirae Asset India Opp'ties Fund-Direct Plan-Growth	4.10%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	12.60%	Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	4.09%
Kotak MF Gold ETF	10.39%	Franklin India PRIMA FUND - Direct - Growth	1.37%
SBI Blue Chip Fund-Direct Plan -Growth	4.37%	Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	1.35%

Birla Sun Life Financial Planning FOF - Prudent Plan

(erstwhile ING Financial Planning Fund - Prudent Plan. Name changed w.e.f October 11, 2014)

Wealth Creation Solutions

What is it?

An open ended fund-of-funds Scheme following the financial planning discipline with exposure to equity, debt and gold funds. It is suitable for investors with prudent risk profile. It aims to provide long term capital appreciation. (Please consult your financial advisor for your risk profile)

As on November 30, 2015

Fund Details

Fund Manager: Mr. Shravan Sreenivasula Managing Fund Since: December 15, 2014 Total Experience: 14 years Date of Allotment: May 09, 2011 Type of Scheme: An Open ended Fund of Funds Scheme	Direct Plan[§] Growth: 15.49 Dividend: 14.04	from the date of allotment: 1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹)	Benchmark: 40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold Monthly Average AUM: ₹ 10.79 Crores (as on 30th November 2015) AUM as on last day: ₹ 10.83 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: For redemption/switch out of units within 365 days	Other Parameter Expense Ratio: Regular 1.44 Direct 0.91
Regular Plan Growth: 15.29 Dividend: 13.72		

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 15.31

Date of Inception: May 09, 2011	NAV Per Unit. * (₹)	Birla Sun Life Financial Planning FOF Prudent Plan (%)	40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold # (%)	CRISIL 10 Year Gilt Index ## (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in			
						Birla Sun Life Financial Planning FOF Prudent Plan (₹)	40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold # (₹)	CRISIL 10 Year Gilt Index ## (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	10.18	8.30	7.47	8.15	15313	14197	13725	14116
September 30, 2014 to September 30, 2015 (Absolute)	14.01	9.31	4.76	13.76	-1.79	10931	10476	11376	9821
September 30, 2013 to September 30, 2014 (Absolute)	11.26	24.43	18.01	6.85	37.41	12443	11801	10685	13741
September 28, 2012 to September 30, 2013 (Absolute)	11.11	1.37	3.05	2.45	3.29	10137	10305	10245	10329

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

"The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments."

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

Particulars	Since Inception	last 3 years	last 1 year
Total Amount Invested (₹)	530000	360000	120000
Market Value of amount Invested	687703	433566	122893
Scheme Returns (CAGR)	11.80	12.48	4.53
40% Nifty 50 Index + 30% CRISIL Liquid Fund Index +20% CRISIL Composite Bond Fund Index + 10% INR price of Gold # (CAGR)	8.66	8.18	-0.06
CRISIL 10 Year Gilt Index ## (CAGR)	8.36	9.09	11.12
S&P BSE SENSEX ## (CAGR)	10.81	9.60	-11.23

Date of First Installment: June 01, 2011 & Scheme Inception Date: May 09, 2011. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

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 dividend option would assume reinvestment of tax free dividends 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. Dividends 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.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Birla Sun Life Cash Plus - Growth - Direct Plan	21.59%	SBI Blue Chip Fund-Direct Plan -Growth	8.02%
IDFC Dynamic Bond Fund-Direct Plan-Growth	15.50%	MOST Focused Multicap 35-Direct Plan-Growth Option	7.55%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	12.21%	Kotak MF Gold ETF	5.90%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	8.77%	Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	2.65%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	8.40%	Franklin India PRIMA FUND - Direct - Growth	2.64%



Tax Savings Solutions



What are Tax Savings Solutions?

Our Tax Savings Solutions help to reduce your tax burden and at the same time, aim to grow your money through equity investments.

Who can benefit from Tax Savings Solutions?

Tax saving is important, especially when investors can save up to ₹ 51,912 in taxes! Section 80C of the Income Tax Act, 1961 provides options to save tax by reducing the taxable income by up to ₹ 1.5 lakh.

But, wealth creation is also important. Isn't it?

That's why this solution is ideal for investors who would like to create wealth along with tax saving.

Tax savings of ₹ 51,912 is calculated assuming qualifying amount of deduction is ₹ 1.5 lakh & investor falls in the top income tax slab of 34.608% & includes applicable cess & surcharge. Investors are advised to consult their tax advisor in view of individual nature of tax benefits. Further, Tax deduction(s) available u/s 80C of the Income Tax Act, 1961 is subject to conditions specified therein. Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

The rates are applicable for the financial year 2015-16.

Benefits of Tax Savings Solutions:

Low lock-in period: Your money is locked-in for just 3 years, as against the much longer lock-in periods in other options.

Potential to earn dividends: While your money is locked-in for 3 years, you may opt for the dividend option and can receive returns in the form of tax-free dividends during this time. This feature is unique only to tax saving solutions from mutual funds.

Earn market linked returns: Since investments are made in stocks of Indian companies, the value of your investment moves with the stock market. Although it comes with market related risks, your money is diversified i.e. spread out across stocks of multiple companies and is being monitored by an investment expert with an aim to minimize such risks.

Tax-free returns: When you withdraw your investment after 3 years, the returns are totally tax free. Yes, you save taxes on both, your initial investment and also on the returns.

Tax deduction(s) available u/s 80C of the Income Tax Act, 1961 is subject to conditions specified therein.

Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

Investors are advised to consult their tax advisor in view of individual nature of tax benefits.

The Financial Solution (Savings Solution) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



What is it?

A fund that provides an opportunity to save tax while growing your money through Equity investments.

As on November 30, 2015

Fund Details

Fund Manager: Mr. Ajay Garg Managing Fund Since: October 01, 2006 Total Experience: 22 years Date of Allotment: March 29, 1996 Type of Scheme: An Open-ended ELSS Scheme with a lock - in of 3 years from the date of allotment.	NAV of Plans / Options (₹) Regular Plan Growth (w.e.f. 06/03/08): 21.53 Dividend: 134.94 Direct Plan[§] Growth: 22.01 Dividend: 151.90 Benchmark: S&P BSE 200 Monthly Average AUM: ₹ 1924.33 Crores (as on 30th November 2015) AUM as on last day: ₹ 1965.96 Crores (as on 30th November 2015)	Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load: Nil Other Parameter Standard Deviation: 14.94% Sharpe Ratio##: 0.84 Beta: 0.96 Portfolio Turnover: 0.11 Expense Ratio: Regular 2.39 Direct 1.57
Application Amount for fresh subscription*: ₹ 500 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 500 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 500/-		

Note:
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
 ## Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth NAV as on September 30, 2015: ₹ 21.20

Date of Inception: Mar 06, 2008	NAV Per Unit. * (₹)	Birla Sun Life Tax Relief '96 (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Tax Relief '96 (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	10.43	6.60	6.54	21200	16221	16152
September 30, 2014 to September 30, 2015 (Absolute)	17.84	18.83	3.08	-0.20	11883	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	11.14	60.14	42.50	38.87	16014	14250	13887
September 28, 2012 to September 30, 2013 (Absolute)	11.07	0.63	-1.11	0.56	10063	9889	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Ajay Garg is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

Tax deduction(s) available u/s 80C of the Income Tax Act, 1961 is subject to conditions specified therein.
Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future. Investors are advised to consult their tax advisor in view of individual nature of tax benefits.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	910000	600000	360000	120000
Market Value of amount Invested	1829189	1018926	534797	122930
Scheme Returns (CAGR)	17.98	21.34	27.52	4.58
S&P BSE 200 returns# (CAGR)	11.35	11.56	13.03	-7.29
Nifty 50 returns## (CAGR)	10.41	10.18	10.42	-9.94

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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.
 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.

Date of First Installment: April 01, 1996 & Scheme Inception Date: March 29, 1996. Past Performance may or may not be sustained in future.

The Dividend Reinvestment Facility under the scheme have been discontinued w.e.f. February 12, 2015. Please refer addendum no. 07/2015 dated February 09, 2015 for further details.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Sundaram Clayton Ltd	7.06%	MRF Ltd	3.53%
Honeywell Automation India Ltd	5.86%	Pfizer Ltd	3.43%
ICRA Ltd	4.92%	Zee Entertainment Enterprises Ltd	3.24%
Bayer CropScience Ltd	4.45%	Thomas Cook (India) Ltd	2.98%
Kotak Mahindra Bank Ltd	4.33%	Reliance Industries Ltd	2.88%

What is it?

A fund that provides an opportunity to save tax while growing your money through Equity investments.

As on November 30, 2015

Fund Details

Fund Manager: Mr. Ajay Garg
Managing Fund Since: October 17, 2011
Total Experience: 22 years
Date of Allotment: February 16, 1999
Type of Scheme: An Open-ended ELSS Scheme with a lock - in of 3 years from the date of allotment.

Application Amount for fresh subscription*:
 ₹ 500 (plus in multiples of ₹ 1)
Min. Addl. Investment:
 ₹ 500 (plus in multiples of ₹ 1)

SIP: Monthly: Minimum ₹ 500/-

NAV of Plans / Options (₹)
Regular Plan
 Growth: 27.18
 Dividend: 75.51
Direct Plan[§]
 Growth: 27.90
 Dividend: 91.84
Benchmark: S&P BSE SENSEX
Monthly Average AUM: ₹ 280.17 Crores
 (as on 30th November 2015)
AUM as on last day: ₹ 287.43 Crores
 (as on 30th November 2015)

Load Structure (as % of NAV) (Incl. for SIP)
Entry Load: Nil
Exit Load: Nil
Other Parameter
Standard Deviation: 14.37%
Sharpe Ratio##: 1.08
Beta: 0.93
Portfolio Turnover: 0.10
Expense Ratio:
 Regular 3.00
 Direct 2.01

Note:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
 ## Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 26.81

Date of Inception: Feb 16, 1999	NAV Per Unit. * (₹)	Birla Sun Life Tax Plan (%)	S&P BSE SENSEX # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Tax Plan (₹)	S&P BSE SENSEX # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	11.58	8.68	9.31	26810	21150	22268
September 30, 2014 to September 30, 2015 (Absolute)	22.77	17.74	-1.79	-0.20	11774	9821	9980
September 30, 2013 to September 30, 2014 (Absolute)	14.35	58.68	37.41	38.87	15868	13741	13887
September 28, 2012 to September 30, 2013 (Absolute)	14.32	0.21	3.29	0.56	10021	10329	10056

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Ajay Garg is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

Tax deduction(s) available u/s 80C of the Income Tax Act, 1961 is subject to conditions specified therein.

Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future. Investors are advised to consult their tax advisor in view of individual nature of tax benefits.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1080000	600000	360000	120000
Market Value of amount Invested	2193423	1012919	526838	122417
Scheme Returns (CAGR)	15.19	21.09	26.41	3.77
S&P BSE SENSEX returns# (CAGR)	9.07	9.76	9.65	-11.11
Nifty 50 returns## (CAGR)	9.40	10.18	10.42	-9.94

Date of First Installment: March 01, 1999 & Scheme Inception Date: February 16, 1999. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

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.

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.

The Dividend Reinvestment Facility under the scheme have been discontinued w.e.f. February 12, 2015. Please refer addendum no. 07/2015 dated February 09, 2015 for further details.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Sundaram Clayton Ltd	7.03%	MRF Ltd	3.52%
Honeywell Automation India Ltd	5.76%	Pfizer Ltd	3.37%
ICRA Ltd	4.85%	Zee Entertainment Enterprises Ltd	3.23%
Bayer CropScience Ltd	4.43%	Thomas Cook (India) Ltd	2.93%
Kotak Mahindra Bank Ltd	4.32%	Reliance Industries Ltd	2.87%

Birla Sun Life Tax Savings Fund

(erstwhile ING Tax Savings Fund. Name changed w.e.f October 11, 2014)

Tax Savings Solutions

What is it?

A fund that provides an opportunity to save tax and aims to create wealth through Equity investments.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Ajay Garg Managing Fund Since: October 11, 2014 Total Experience: 22 years Date of Allotment: March 28, 2004 Type of Scheme: An Open-ended Equity Linked Savings Scheme	Application Amount for fresh subscription*: NA as the scheme does not accept fresh subscriptions / Switch-in Min. Addl. Investment: NA as the scheme does not accept fresh subscriptions / Switch-in Benchmark: S&P BSE 100 Monthly Average AUM: ₹ 24.07 Crores (as on 30th November 2015) AUM as on last day: ₹ 24.45 Crores (as on 30th November 2015)	Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load: Nil Other Parameter Standard Deviation: 14.13% Sharpe Ratio##: 0.77 Beta: 0.94 Portfolio Turnover: 0.12 Expense Ratio: Regular 3.00 Direct 2.69
NAV of Plans / Options (₹) Regular Plan Growth: 49.42 Dividend: 24.38 Bonus: 49.50 Direct Plan[§] Growth: 50.74 Dividend: 24.94 Bonus: 50.67		

Note:
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
 ## Risk Free Rate assumed to be 6.84% (FBIL Overnight MIBOR for 30th Nov 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth NAV as on September 30, 2015: ₹ 48.80

Date of Inception: Mar 28, 2004	NAV Per Unit. * (₹)	Birla Sun Life Tax Savings Fund (%)	S&P BSE 100 # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Tax Savings Fund (₹)	S&P BSE 100 # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	14.76	14.53	14.45	48800	47713	47305
September 30, 2014 to September 30, 2015 (Absolute)	40.94	19.20	0.77	-1.79	11920	10077	9821
September 30, 2013 to September 30, 2014 (Absolute)	28.08	45.80	40.05	37.41	14580	14005	13741
September 28, 2012 to September 30, 2013 (Absolute)	28.87	-2.74	0.39	3.29	9726	10039	10329

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future.
 Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Ajay Garg is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1390000	600000	360000	120000
Market Value of amount Invested	3061702	909896	498846	122621
Scheme Returns (CAGR)	12.92	16.69	22.41	4.09
S&P BSE 100 # (CAGR)	11.62	10.59	11.16	-9.23
S&P BSE SENSEX ## (CAGR)	11.38	9.76	9.65	-11.11

Date of First Installment: April 01, 2004 & Scheme Inception Date: March 28, 2004. Past Performance may or may not be sustained in future.

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 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.
 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.

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Sundaram Clayton Ltd	7.14%	Pfizer Ltd	3.55%
Honeywell Automation India Ltd	6.06%	MRF Ltd	3.54%
ICRA Ltd	5.10%	Zee Entertainment Enterprises Ltd	3.25%
Bayer CropScience Ltd	4.47%	Thomas Cook (India) Ltd	3.14%
Kotak Mahindra Bank Ltd	4.35%	Reliance Industries Ltd	2.88%



Regular Income Solutions



What are Regular Income Solutions?

Our Regular Income Solutions aim to preserve your money and provide regular income.

Who can benefit from Regular Income Solutions?

This is an ideal solution for investors who are interested in alternative modes of regular income, either in present or after retirement stage, and have low propensity for risk.

(Regular income is not assured & is subject to availability of distributable surplus.)

Benefits of Regular Income Solutions:

They aim to preserve your money & provide regular income: These schemes generally invest in instruments like bonds of reputed Indian companies and securities (bonds) issued by the Government of India which are considered relatively safe in order to generate regular income for you.

They aim to fight Inflation: A small part is invested in equity i.e. stocks of Indian companies to help you stay ahead of inflation.

Tax-efficient Returns: You may opt for a monthly dividend option where, in addition to the growth of your invested amount, a portion of the same comes to you as monthly income which is given in the form of dividends. These dividends are completely tax-free in your hands!

A dividend distribution tax of 28.325% is applicable and is deducted by the fund house.

The DDT rate of 28.325% is effective June 01, 2013 and further, upto May 31, 2013 DDT rate applicable shall be 14.1625% as amended by Finance Bill/Act 2013.

Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

Investors are advised to consult their tax advisor in view of individual nature of tax benefits

Wherever mentioned, Regular Income / Second Income / Monthly Dividend is not assured and is subject to availability of distributable surplus. The Financial Solution (Regular Income Solution) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



Birla Sun Life Monthly Income

(An open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus.)

Regular Income Solutions

What is it?

A fund that seeks to provide you regular income with an opportunity to grow your money through fixed income investments and a limited exposure to the equity markets.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Vineet Maloo & Mr. Pranay Sinha Managing Fund Since: August 26, 2015 Total Experience: 11 years & 10 years Date of Allotment: July 14, 1999 Type of Scheme: An Open-ended Income Scheme Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth : 54.6188 Monthly Dividend: 12.2614 Quarterly Dividend: 12.3840	Direct Plan[§] Growth : 55.6988 Monthly Dividend: 13.1966 Quarterly Dividend: 12.8045 Benchmark: CRISIL MIP Blended Index Monthly Average AUM: ₹ 253.34 Crores (as on 30th November 2015) AUM as on last day: ₹ 254.53 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 540 days	from the date of allotment: Nil. **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Modified Duration: 5.67 years Average Maturity: 9.71 years Yield to Maturity: 8.49% (for Debt Component) Portfolio Turnover: 1.42 (for Equity Component) Expense Ratio: Regular 2.59 Direct 1.86
---	---	--

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 54.9333

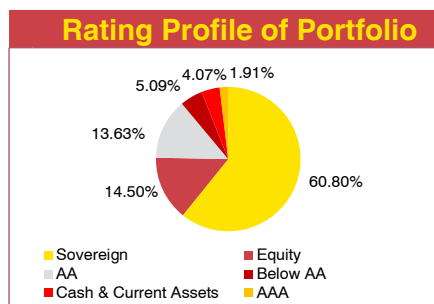
Date of Inception: July 14, 1999	NAV Per Unit. * (₹)	Birla Sun Life Monthly Income (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Monthly Income (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	11.07	N/A	N/A	54933	N/A	N/A
September 30, 2014 to September 30, 2015 (Absolute)	48.5633	13.12	10.72	13.76	11312	11072	11376
September 30, 2013 to September 30, 2014 (Absolute)	42.0288	15.55	15.45	6.85	11555	11545	10685
September 28, 2012 to September 30, 2013 (Absolute)	40.8381	2.92	3.22	2.45	10292	10322	10245

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Performance of scheme may or may not be strictly comparable with that of its additional benchmark in view of hybrid nature of scheme.

Total Schemes Co-Managed by Fund Managers is 4. Total Schemes managed by Mr. Vineet Maloo is 16. Total Schemes managed by Mr. Pranay Sinha is 6. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com



Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	59.96%	SOV	Eicher Motors Ltd	1.31%	
Talwandi Sabo Power Ltd	13.63%	CRISIL AA (SO)	Bajaj Finance Ltd	1.00%	
IDBI Bank Ltd	5.09%	CRISIL AA-	HDFC Bank Ltd	0.85%	
Repcos Home Finance Ltd	2.70%		State Government Securities	0.84%	SOV
Power Grid Corporation of India Ltd	1.62%	CRISIL AAA	Indusind Bank Ltd	0.83%	

Birla Sun Life MIP

(An open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus.)

Regular Income Solutions

What is it?

A fund that seeks to provide you regular income with an opportunity to grow your money through fixed income investments and a limited exposure to the equity markets.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Vineet Maloo & Mr. Pranay Sinha
Managing Fund Since: August 26, 2015
Total Experience: 11 years & 10 years
Date of Allotment: November 20, 2000
Type of Scheme: An Open-ended Income Scheme

Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1)
Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1)

SIP:
Monthly: Minimum ₹ 1,000/-

NAV of Plans / Options (₹)

Regular Plan
Growth : 38.6542
Monthly Dividend: 11.9264

Direct Plan[§]
Growth : 39.2374
Monthly Dividend: 13.1485

Benchmark: CRISIL MIP Blended Index

Monthly Average AUM: ₹ 105.96 Crores (as on 30th November 2015)

AUM as on last day: ₹ 105.52 Crores (as on 30th November 2015)

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

Entry Load: Nil
Exit Load:** For redemption/switch out of units within 1095 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 1095 days from the date of allotment: Nil.
****Exit Load is NIL for units**

issued in Dividend Reinvestment.

Other Parameter
Modified Duration: 5.63 years
Average Maturity: 10.98 years
Yield to Maturity: 8.59% (for Debt Component)
Portfolio Turnover: 1.18 (for Equity Component)
Expense Ratio:
 Regular 2.69
 Direct 2.13

Investment Performance - Regular Plan - Growth

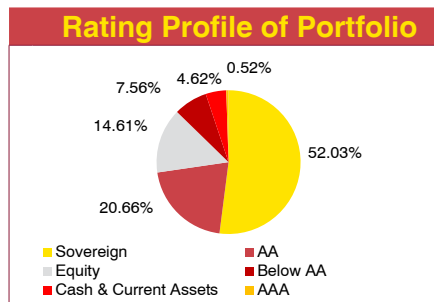
NAV as on September 30, 2015: ₹ 38.8121

Date of Inception: Nov 20, 2000	NAV Per Unit. * (₹)	Birla Sun Life MIP (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life MIP (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	9.55	N/A	N/A	38812	N/A	N/A
September 30, 2014 to September 30, 2015 (Absolute)	35.3780	9.71	10.72	13.76	10971	11072	11376
September 30, 2013 to September 30, 2014 (Absolute)	30.9286	14.39	15.45	6.85	11439	11545	10685
September 28, 2012 to September 30, 2013 (Absolute)	29.6337	4.37	3.22	2.45	10437	10322	10245

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Performance of scheme may or may not be strictly comparable with that of its additional benchmark in view of hybrid nature of scheme. Total Schemes Co-Managed by Fund Managers is 4. Total Schemes managed by Mr. Vineet Maloo is 16. Total Schemes managed by Mr. Pranay Sinha is 6. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

§Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com



Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	46.95%	SOV	HDFC Bank Ltd	0.92%	
IDBI Bank Ltd	14.14%	CRISIL AA+, CRISIL AA-	Eicher Motors Ltd	0.91%	
Talwandi Sabo Power Ltd	14.09%	CRISIL AA (SO)	Bajaj Finance Ltd	0.89%	
State Government Securities	5.08%	SOV	V-Mart Retail Limited	0.71%	
Repcos Home Finance Ltd	1.24%		Kewal Kiran Clothing Ltd	0.71%	

Birla Sun Life MIP II - Wealth 25 Plan

(An open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus.)

Regular Income Solutions

What is it?

A fund that seeks to provide you regular income with an opportunity to grow your money through fixed income investments and a limited exposure to the equity markets.

As on November 30, 2015

Fund Details

Fund Manager: Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo Managing Fund Since: June 18, 2009, August 26, 2015 & August 26, 2015 respectively Total Experience: 16 years, 10 years & 11 years respectively Date of Allotment: May 22, 2004 Type of Scheme: An Open-ended Income Scheme Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/-	NAV of Plans / Options (₹) Regular Plan Growth : 29.7157 Monthly Dividend: 13.5804 Direct Plan^s Growth : 30.2860 Monthly Dividend: 16.4158 Benchmark: CRISIL MIP Blended Index Monthly Average AUM: ₹ 1046.33 Crores (as on 30th November 2015) AUM as on last day: ₹ 1060.39 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: For redemption/switch out of units within 1095 days from the date of allotment: 1.00%	of the applicable NAV. For redemption/switch out of units after 1095 days from the date of allotment: Nil. **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Modified Duration: 6.54 years Average Maturity: 11.81 years Yield to Maturity: 8.07% (for Debt Component) Portfolio Turnover: 3.60 (for Equity Component) Expense Ratio: Regular 2.44 Direct 1.57
---	---	--

Investment Performance - Regular Plan - Growth

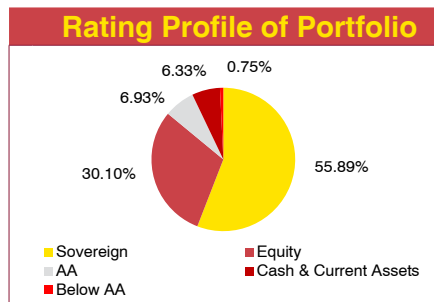
NAV as on September 30, 2015: ₹ 29.8750

Date of Inception: May 22, 2004	NAV Per Unit. * (₹)	Birla Sun Life MIP II - Wealth 25 Plan (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life MIP II - Wealth 25 Plan (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	10.11	8.08	5.20	29875	24179	17785
September 30, 2014 to September 30, 2015 (Absolute)	26.1184	14.38	10.72	13.76	11438	11072	11376
September 30, 2013 to September 30, 2014 (Absolute)	20.9755	24.52	15.45	6.85	12452	11545	10685
September 28, 2012 to September 30, 2013 (Absolute)	19.9216	5.29	3.22	2.45	10529	10322	10245

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Performance of scheme may or may not be strictly comparable with that of its additional benchmark in view of hybrid nature of scheme. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Satyabrata Mohanty is 10. Total Schemes managed by Mr. Pranay Sinha is 6. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

^s'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com



Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	55.89%	SOV	Eicher Motors Ltd	1.77%	
Talwandi Sabo Power Ltd	6.07%	CRISIL AA (SO)	Natco Pharma Ltd	1.47%	
Yes Bank Ltd	2.04%	ICRA AA+	Granules India Ltd	1.09%	
Axis Bank Ltd	1.95%		Tata Motors Ltd	1.00%	
Reppo Home Finance Ltd	1.81%		Cipla Ltd	0.85%	

Birla Sun Life MIP II - Savings 5 Plan

(An open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus.)

Regular Income Solutions

What is it?

A fund that seeks to provide you regular income with an opportunity to grow your money through fixed income investments and a limited exposure to the equity markets.

Fund Details

As on November 30, 2015

Fund Manager:	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo	Monthly Dividend:	12.6496	Direct Plan^s	allotment: Nil.
Managing Fund Since:	June 18, 2009, August 26, 2015 & August 26, 2015 respectively	Monthly Dividend:	13.2410	Growth :	27.7270
Total Experience:	16 years, 10 years & 11 years respectively	Monthly Dividend:	13.2410	Monthly Average AUM:	₹ 248.05 Crores (as on 30th November 2015)
Date of Allotment:	May 22, 2004	Benchmark:	CRISIL MIP Blended Index	AUM as on last day:	₹ 248.59 Crores (as on 30th November 2015)
Type of Scheme:	An Open-ended Income Scheme	Monthly Average AUM:	₹ 248.05 Crores (as on 30th November 2015)	Exit Load**:	For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 540 days from the date of
Application Amount for fresh subscription*:	₹ 5,000 (plus in multiples of ₹ 1)	Load Structure (as % of NAV) (Incl. for SIP)		Entry Load:	Nil
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)	Exit Load**:		Other Parameter	
SIP:				Modified Duration:	5.96 years
Monthly:	Minimum ₹ 1,000/-			Average Maturity:	11.11 years
NAV of Plans / Options (₹)				Yield to Maturity:	8.58%
Regular Plan				Portfolio Turnover:	2.11
Growth :	27.3962			Expense Ratio:	
				Regular	1.41
				Direct	1.01

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 27.4739

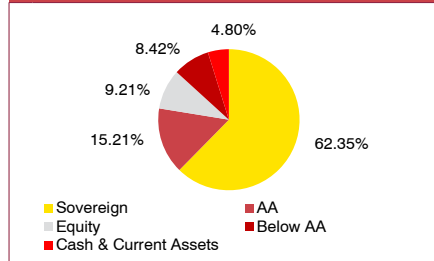
Date of Inception: May 22, 2004	NAV Per Unit. * (₹)	Birla Sun Life MIP II - Savings 5 Plan (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life MIP II - Savings 5 Plan (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	9.30	8.08	5.20	27474	24179	17785
September 30, 2014 to September 30, 2015 (Absolute)	24.3331	12.91	10.72	13.76	11291	11072	11376
September 30, 2013 to September 30, 2014 (Absolute)	21.1475	15.06	15.45	6.85	11506	11545	10685
September 28, 2012 to September 30, 2013 (Absolute)	20.2036	4.67	3.22	2.45	10467	10322	10245

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Performance of scheme may or may not be strictly comparable with that of its additional benchmark in view of hybrid nature of scheme. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Satyabrata Mohanty is 10. Total Schemes managed by Mr. Pranay Sinha is 6. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

^s'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

Rating Profile of Portfolio



Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	60.80%	SOV	Yes Bank Ltd	1.26%	ICRA AA+
Talwandi Sabo Power Ltd	13.95%	CRISIL AA (SO)	Eicher Motors Ltd	0.81%	
IDBI Bank Ltd	8.42%	CRISIL AA-	V-Mart Retail Limited	0.60%	
Repco Home Finance Ltd	1.74%		HDFC Bank Ltd	0.56%	
State Government Securities	1.56%	SOV	Bajaj Finance Ltd	0.53%	

Empower
Birla Sun Life Mutual Fund





Savings Solutions



What are Saving Solutions?

Our Savings Solutions are aimed at preserving your money, providing you with liquidity and giving you tax - efficient returns.

Who can benefit from Saving Solutions?

This is an ideal solution for investors who have low - medium propensity for risk and high liquidity. These can be ideal for first time investors in mutual funds.

Benefits of Savings Solutions:

Make Inflation work in your favour: Inflation affects your returns from any investment including mutual funds. But, in case of savings solutions, you can use it to your advantage - through indexation - which can help you reduce the amount on which you have to pay tax. You can benefit from indexation, if investing for more than 1 year. Please consult your tax advisor on how to take advantage of indexation.

Aim to preserve your money: These schemes generally invest in instruments like bonds of reputed Indian companies and securities (bonds) issued by the Government of India which are considered relatively safe.

Aim to provide Liquidity: If you need to withdraw your money, all you have to do is submit a redemption slip and your money is normally credited to your bank account within one working day. You may also opt for an online redemption facility offered by many fund houses for added convenience.

Tax-efficient returns: You can earn returns in the form of monthly / quarterly dividends etc. which are completely tax-free in your hands. A dividend distribution tax of 28.325% is applicable and is deducted by the fund house.

There are various savings solutions available depending on the time period that you would like to invest for: a. 1 day to 3 months b. 3 to 6 months c. 6 months to 1 year d. 1 year +

The DDT rate of 28.325% is effective June 01, 2013 and further, upto May 31, 2013 DDT rate applicable shall be 14.1625% as amended by Finance Bill/Act 2013.

Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

Investors are advised to consult their tax advisor in view of individual nature of tax benefits

The Financial Solution (Savings Solution) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns. stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



What is it?

A fund that aims to provide the convenience of a savings account with the opportunity to earn higher post-tax returns. (Investors are advised to consult their tax advisor in view of individual nature of tax benefits.)

Fund Details

As on November 30, 2015

Fund Manager: Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha Managing Fund Since: July 15, 2011 Total Experience: 9 years & 11 years Date of Allotment: June 16, 1997 Type of Scheme: An Open-ended Liquid Scheme Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) NAV of Plans / Options (₹)^ Retail Plan Growth : 383.7636 Daily Dividend: 163.6940 Institutional Plan Growth : 393.8207 Daily Dividend: 108.0230 Weekly Dividend: 108.1327	Regular Plan⁵ Growth : 236.4872 Daily Dividend: 100.1950 Weekly Dividend: 100.2850 Direct Plan⁵ Growth : 236.9557 Daily Dividend: 100.1950 Weekly Dividend: 100.2859 Dividend: 128.1546 ^The Face Value per unit of all the plans/ options under Birla Sun Life Cash Plus has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011 Benchmark: CRISIL Liquid Fund Index Monthly Average AUM: ₹ 23680.64 Crores (as on 30th November 2015) AUM as on last day: ₹ 22267.25 Crores (as on 30th November 2015)	Load Structure (as % of NAV) Entry Load: Nil Exit Load**: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Modified Duration: 0.08 years Average Maturity: 0.10 years Yield to Maturity: 7.45% Expense Ratio: Regular 0.12 Direct 0.02
--	---	---

Investment Performance - Retail Plan - Growth

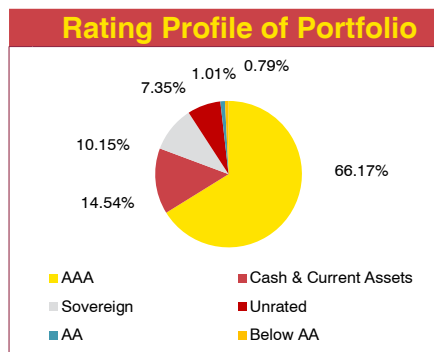
NAV as on September 30, 2015: ₹ 379.0191

Date of Inception: June 16, 1997	NAV Per Unit. * (₹)	Birla Sun Life Cash Plus (%)	CRISIL Liquid Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Cash Plus (₹)	CRISIL Liquid Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	100.0000	7.55	N/A	6.69	37902	N/A	32692
September 30, 2014 to September 30, 2015 (Absolute)	348.8057	8.66	8.56	8.86	10866	10856	10886
September 30, 2013 to September 30, 2014 (Absolute)	319.6739	9.11	9.49	8.35	10911	10949	10835
September 30, 2012 to September 30, 2013 (Absolute)	294.6833	8.48	8.54	5.65	10848	10854	10565

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 5. Total Schemes managed by Mr. Kaustubh Gupta is 92. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

*These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com



Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	10.15%	SOV	Kotak Mahindra Prime Ltd	3.54%	CRISIL A1+, CRISIL AAA
Housing Development Finance Corporation Ltd	8.77%	CRISIL AAA, ICRA A1+	Reliance Capital Ltd	3.33%	CRISIL A1+
IDBI Bank Ltd	5.35%	CRISIL A1+	Punjab & Sind Bank	3.01%	ICRA A1+
Vedanta Ltd	4.96%	CRISIL A1+	Axis Bank Ltd	2.91%	
Kotak Mahindra Bank Ltd	3.99%	CRISIL A1+	Indusind Bank Ltd	2.88%	CRISIL A1+

What is it?

A fund that aims to provide the convenience of a savings account with the opportunity to earn higher post-tax returns. (Investors are advised to consult their tax advisor in view of individual nature of tax benefits.)

As on November 30, 2015

Fund Details

Fund Manager: Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha Managing Fund Since: July 15, 2011 Total Experience: 9 years & 11 years Date of Allotment: Retail Plan: May 14, 1998 Institutional Plan: September 27, 2004 Type of Scheme: An Open-ended Income Scheme	Weekly Dividend: 100.3692 Institutional Plan Growth : 248.0574 Daily Dividend: 100.2105 Weekly Dividend: 100.3056 Direct Plan[§] Growth : 362.4191 Daily Dividend: 100.3629 Weekly Dividend: 100.3180 ^The Face Value per unit of all the plans/ options under Birla Sun Life Cash Manager has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011	Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Modified Duration: 0.62 years Average Maturity: 0.69 years Yield to Maturity: 8.11% Expense Ratio: Regular 0.95 Direct 0.20
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹)^ Regular Plan[§] Growth : 353.7900 Daily Dividend: 100.4145	Benchmark: CRISIL Short Term Bond Fund Index Monthly Average AUM: ₹ 6954.45 Crores (as on 30th November 2015) AUM as on last day: ₹ 6958.99 Crores (as on 30th November 2015)	

Investment Performance - Regular Plan - Growth

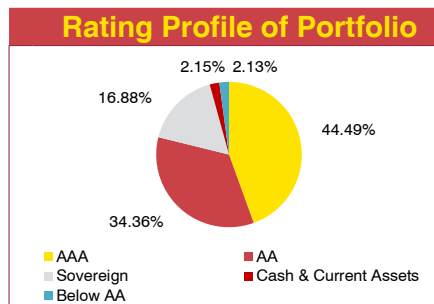
NAV as on September 30, 2015: ₹ 349.5697

Date of Inception: May 14, 1998	NAV Per Unit. * (₹)	Birla Sun Life Cash Manager (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Cash Manager (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	100.0000	7.46	N/A	6.57	34957	N/A	30263
September 30, 2014 to September 30, 2015 (Absolute)	321.9300	8.59	9.90	8.86	10859	10990	10886
September 30, 2013 to September 30, 2014 (Absolute)	294.6486	9.26	10.12	8.35	10926	11012	10835
September 28, 2012 to September 30, 2013 (Absolute)	271.8389	8.39	7.78	5.70	10839	10778	10570

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 5. Total Schemes managed by Mr. Kaustubh Gupta is 92. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com



Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	14.64%	SOV	Shriram Transport Finance Company Ltd	5.25%	CARE AA+, CRISIL AA+, IND AA+
Vedanta Ltd	9.87%	CRISIL A1+	Indiabulls Housing Finance Ltd	5.23%	CARE AAA
TATA Realty & Infrastructure Ltd	6.80%	ICRA A1+	GSPC Distribution Networks Ltd.	3.76%	CARE AA+(SO)
Cholamandalam Investment and Finance Company Ltd	6.50%	ICRA A1+, ICRA AA	Sundaram Finance Ltd	3.24%	CRISIL AA+, ICRA AA+
Tata Capital Financial Services Ltd	5.41%	CRISIL AA+	Tata Motors Finance Ltd	3.15%	CRISIL AA, ICRA A1+

What is it?

A fund that aims to provide the convenience of a savings account with the opportunity to earn higher post-tax returns. (Investors are advised to consult their tax advisor in view of individual nature of tax benefits.)

As on November 30, 2015

Fund Details

Fund Manager: Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha Managing Fund Since: July 15, 2011 & June 20, 2014 Total Experience: 9 years & 11 years Date of Allotment: November 27, 2001 Retail Plan: April 16, 2003 Institutional Plan: An Open-ended Short Term Income Scheme Type of Scheme:	Weekly Dividend: 100.1823 Regular Plan[§] Growth : 284.8321 Daily Dividend: 100.2970 Weekly Dividend: 100.1823 Direct Plan[§] Growth : 285.6462 Daily Dividend: 100.2972 Weekly Dividend: 100.1834 [^] The Face Value per unit of all the plans/ options under Birla Sun Life Savings Fund has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011 Benchmark: CRISIL Short Term Bond Fund Index Monthly Average AUM: ₹ 12281.35 Crores (as on 30th November 2015) AUM as on last day: ₹ 12281.42 Crores (as on 30th November 2015)	Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load^{**}: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Modified Duration: 0.61 years Average Maturity: 0.86 years Yield to Maturity: 8.24% Expense Ratio: Regular 0.28 Direct 0.15
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹)[^] Retail Plan Growth : 275.6062 Daily Dividend: 100.2963		

Investment Performance - Retail Plan - Growth

NAV as on September 30, 2015: ₹ 272.0056

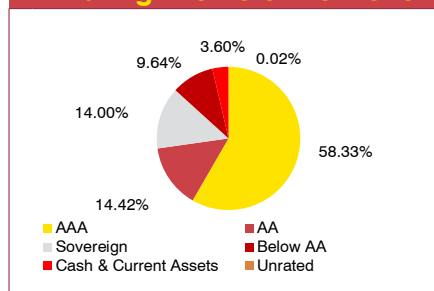
Date of Inception: Nov 27, 2001	NAV Per Unit. * (₹)	Birla Sun Life Savings Fund (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Savings Fund (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	100.0000	7.49	N/A	5.90	27201	N/A	22123
September 30, 2014 to September 30, 2015 (Absolute)	248.8148	9.32	9.90	8.86	10932	10990	10886
September 30, 2013 to September 30, 2014 (Absolute)	226.6792	9.77	10.12	8.35	10977	11012	10835
September 28, 2012 to September 30, 2013 (Absolute)	208.2630	8.84	7.78	5.70	10884	10778	10570

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 5. Total Schemes managed by Mr. Kaustubh Gupta is 92. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

Rating Profile of Portfolio



Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	9.52%	SOV	Vodafone India Ltd	4.73%	CRISIL A1+
Indiabulls Housing Finance Ltd	8.35%	CARE AAA	State Government Securities	4.48%	SOV
Cholamandalam Investment and Finance Company Ltd	6.71%	ICRA A1+, ICRA AA	Pune Solapur Expressway Pvt Ltd	4.07%	ICRA A(SO)
Dewan Housing Finance Corporation Ltd	6.50%	CARE AAA	Piramal Enterprises Ltd	3.84%	ICRA A1+, ICRA AA
Vedanta Ltd	4.99%	CRISIL A1+	Talwandi Sabo Power Ltd	3.73%	CRISIL A1+(SO), CRISIL AA (SO)

Birla Sun Life Treasury Optimizer Plan

(erstwhile Birla Sun Life Ultra Short Term Fund)

Savings Solutions

What is it?

A fund that aims to provide the convenience of parking your savings with an opportunity to earn higher post-tax returns. (Investors are advised to consult their tax advisor in view of individual nature of tax benefits)

Fund Details

As on November 30, 2015

Fund Manager: Mr. Kaustubh Gupta & Mr. Prasad Dhonde Managing Fund Since: September 29, 2009 Total Experience: 9 years & 16 years Date of Allotment: April 19, 2002 Type of Scheme: An Open-ended Short Term Income Scheme Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹)^ Retail Plan Growth : 274.3897 Monthly Dividend: 104.2577	Quarterly Dividend: 107.7325 Regular Plan[§] Growth : 182.7870 Monthly Dividend: 104.3001 Quarterly Dividend: 105.0621 Dividend: 123.7920 Direct Plan[§] Growth : 183.8986 Monthly Dividend: 104.8231 Quarterly Dividend: 105.4591 Dividend: 124.4419 [^] The Face Value per unit of all the plans/ options under Ultra Short Term Fund has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011 Benchmark: CRISIL Short Term Bond Fund Index Monthly Average AUM: ₹ 5041.38 Crores (as on 30th November 2015)	AUM as on last day: ₹ 5083.55 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Modified Duration: 3.50 years Average Maturity: 5.05 years Yield to Maturity: 8.13% Expense Ratio: Regular 0.60 Direct 0.30
---	--	---

Investment Performance - Retail Plan - Growth

NAV as on September 30, 2015: ₹ 272.4281

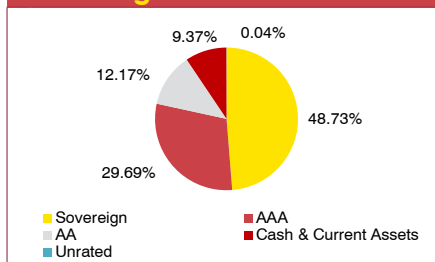
Date of Inception: April 19, 2002	NAV Per Unit. * (₹)	Birla Sun Life Treasury Optimizer Plan (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Treasury Optimizer Plan (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	100.0000	7.73	7.13	5.85	27243	25274	21485
September 30, 2014 to September 30, 2015 (Absolute)	244.7445	11.31	9.90	8.86	11131	10990	10886
September 30, 2013 to September 30, 2014 (Absolute)	220.7498	10.87	10.12	8.35	11087	11012	10835
September 28, 2012 to September 30, 2013 (Absolute)	202.8174	8.84	7.78	5.70	10884	10778	10570

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 4. Total Schemes managed by Mr. Kaustubh Gupta is 92. Total Schemes managed by Mr. Prasad Dhonde is 21. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

Rating Profile of Portfolio



Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	48.73%	SOV	Tata Capital Financial Services Ltd	3.18%	CRISIL AA+, ICRA AA+
Cholamandalam Investment and Finance Company Ltd	6.34%	ICRA A1+, ICRA AA	Shriram Transport Finance Company Ltd	2.29%	CRISIL AA+, IND AA+
Power Finance Corporation Ltd	5.17%	CRISIL AAA	IOT Utkal Energy Services Limited	2.28%	CRISIL AAA (SO)
Reliance Jio Infocomm Limited	4.24%	CRISIL AAA	India Infradebt Ltd	2.28%	CRISIL AAA
SP Jammu Udhampur Highway Ltd	4.17%	ICRA AAA(SO)	Talwandi Sabo Power Ltd	2.25%	CRISIL AA (SO)

What is it?

An income solution that aims to generate optimal returns through active management by capturing positive price and credit spread movements.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Maneesh Dangi
Managing Fund Since: September 12, 2007
Total Experience: 15 years
Date of Allotment: September 27, 2004
Type of Scheme: An Open-ended Income Scheme

Application Amount for fresh subscription*:
 ₹ 5,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:
 ₹ 1,000 (plus in multiples of ₹ 1)

SIP:
Monthly: Minimum ₹ 1,000/-

NAV of Plans / Options (₹)^

Regular Plan
 Growth : 25.5498
 Monthly Dividend: 10.8198
 Quarterly Dividend: 10.8965
 Dividend: 11.0993

Direct Plan⁵
 Growth : 25.9142
 Monthly Dividend: 10.8685
 Quarterly Dividend: 11.0838
 Dividend: 11.1722
 ^The dividend option under the scheme have been introduced w.e.f October 29 2014. Please refer addendum no 44/2014 dated October 12, 2014 for further details.

Benchmark: CRISIL Short Term Bond Fund Index (w.e.f 27 May, 2013)

Monthly Average AUM: ₹ 15813.85 Crores (as on 30th November 2015)

AUM as on last day: ₹ 15898.36 Crores (as on 30th November 2015)

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

Exit Load:** For redemption / switch-out of units within 90 days from the date of allotment: 0.50% of applicable NAV.
 For redemption / switch-out of units after 90 days from the date of allotment: Nil.
****Exit Load is NIL for units issued in Dividend Reinvestment.**

Other Parameter
Modified Duration: 7.64 years
Average Maturity: 15.99 years
Yield to Maturity: 8.16%
Expense Ratio:
 Regular 1.61
 Direct 0.86

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 25.6001

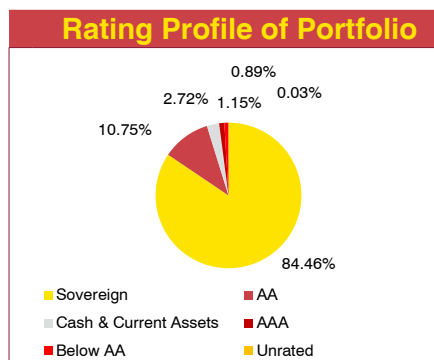
Date of Inception: Sept 27, 2004	NAV Per Unit. * (₹)	Birla Sun Life Dynamic Bond Fund (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Dynamic Bond Fund (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	8.91	7.45	5.81	25600	22073	18630
September 30, 2014 to September 30, 2015 (Absolute)	22.3025	14.79	9.90	13.76	11479	10990	11376
September 30, 2013 to September 30, 2014 (Absolute)	20.1896	10.47	10.12	6.85	11047	11012	10685
September 28, 2012 to September 30, 2013 (Absolute)	18.9699	6.43	7.78	2.45	10643	10778	10245

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns.

Total Schemes managed by Mr. Maneesh Dangi is 3. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

***Direct Plan¹** is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com



Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	82.06%	SOV	Indiabulls Housing Finance Ltd	0.64%	CARE AAA
Tata Motors Finance Solutions Ltd	6.77%	CRISIL AA	Religare Finvest Ltd	0.51%	IND AA-
State Government Securities	2.40%	SOV	ECL Finance Ltd	0.48%	ICRA AA
Edelweiss Commodities Services Ltd	1.71%	ICRA AA	Bahadur Chand Investments Pvt Ltd	0.48%	ICRA AA
Edelweiss Finance & Investments Ltd	0.85%	ICRA AA	Reliance Jio Infocomm Limited	0.42%	CRISIL AA

What is it?

A scheme that focuses on enhancing the portfolio returns by identifying and selectively investing in mispriced credit opportunities in the market.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha Managing Fund Since: September 11, 2014 & July 15, 2011 Total Experience: 9 years & 11 years Date of Allotment: May 09, 2003 Type of Scheme: An Open-ended Income Scheme Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹)^ Regular Plan[§] Growth : 24.0439 Dividend: 15.3773	Quarterly Dividend: 10.5434 Institutional Plan Growth : - Dividend: - Direct Plan[§] Growth : 24.3835 Dividend: 15.5890 Quarterly Dividend: 10.7206 *the dividend options under the scheme have been renamed w.e.f July 02, 2012. Please refer addendum no. 28/2012 dated June 29, 2012 for further details. Benchmark: CRISIL AA Short Term Bond Fund Index (w.e.f May 27, 2013) Monthly Average AUM: ₹ 4170.77 Crores (as on 30th November 2015) AUM as on last day: ₹ 3997.80 Crores (as on 30th November 2015)	Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: For redemption / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption /switch-out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Modified Duration: 3.14 years Average Maturity: 4.55 years Yield to Maturity: 8.97% Expense Ratio: Regular 1.36 Direct 0.66
--	--	---

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 23.8227

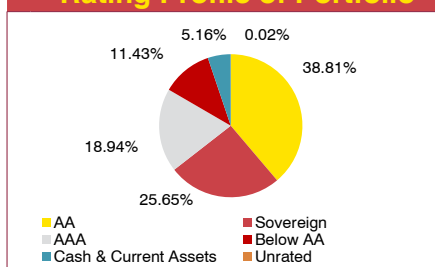
Date of Inception: May 09, 2003	NAV Per Unit. * (₹)	Birla Sun Life Short Term Opportunities Fund (%)	CRISIL AA Short Term Bond Fund Index # (%)	CRISIL 1 Year T - Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Short Term Opportunities Fund (₹)	CRISIL AA Short Term Bond Fund Index # (₹)	CRISIL 1 Year T - Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	7.25	8.81	5.79	23823	28482	20090
September 30, 2014 to September 30, 2015 (Absolute)	21.5966	10.31	10.09	8.86	11031	11009	10886
September 30, 2013 to September 30, 2014 (Absolute)	19.4808	10.86	11.14	8.35	11086	11114	10835
September 28, 2012 to September 30, 2013 (Absolute)	17.7623	9.67	9.02	5.70	10967	10902	10570

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Kaustubh Gupta is 92. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

Rating Profile of Portfolio



Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	25.01%	SOV	S.D. Corporation Pvt. Ltd	5.23%	ICRA AA+(SO)
Tata Motors Finance Solutions Ltd	10.02%	CRISIL AA	SREI Equipment Finance Ltd	5.13%	CARE AA-
Cholamandalam Investment and Finance Company Ltd	7.74%	ICRA AA	L&T Vrindavan Properties Ltd	3.17%	CARE AA+(SO)
Reliance Utilities & Power Pvt Ltd	7.52%	CRISIL AAA	Piramal Enterprises Ltd	3.12%	ICRA AA
Indiabulls Housing Finance Ltd	7.45%	CARE AAA	Talwandi Sabo Power Ltd	2.60%	CRISIL AA (SO)

What is it?

An income scheme that aims to optimize returns by identifying mispriced credit opportunities in medium term securities in the market and then selectively investing in them.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Maneesh Dangi Managing Fund Since: September 01, 2014 Total Experience: 15 years Date of Allotment: March 25, 2009 Type of Scheme: An Open-ended Income Scheme	Half Yearly Dividend: - Direct Plan[§] Growth : 18.3947 Quarterly Dividend: 10.7248 Half Yearly Dividend: 11.3399 Dividend: 13.6317	For redemption / switchout of units after 365 days but before 730 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 730 days from the date of allotment: Nil. **Exit Load is NIL for units issued in Dividend Reinvestment.
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1)	Benchmark: CRISIL AA Short Term Bond Fund Index (w.e.f May 27, 2013)	Other Parameter Modified Duration: 3.25 years Average Maturity: 4.73 years Yield to Maturity: 9.87%
SIP: Monthly: Minimum ₹ 1,000/-	Monthly Average AUM: ₹ 4621.92 Crores (as on 30th November 2015)	Expense Ratio: Regular 1.61 Direct 1.01
NAV of Plans / Options (₹) Regular Plan[§] Growth : 18.1056 Quarterly Dividend: 10.5677 Half Yearly Dividend: 11.0301 Dividend: 13.4212 Institutional Plan Growth : 17.5776 Quarterly Dividend: -	AUM as on last day: ₹ 4669.30 Crores (as on 30th November 2015)	
	Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil	
	Exit Load**: For redemption / switch-out of units within 365 days from the date of allotment: 2.00% of applicable NAV.	

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 17.9046

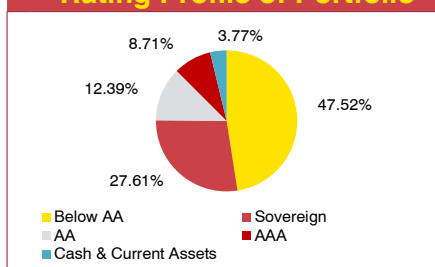
Date of Inception: Mar 25, 2009	NAV Per Unit. * (₹)	Birla Sun Life Medium Term Plan (%)	CRISIL AA Short Term Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Medium Term Plan (₹)	CRISIL AA Short Term Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	9.34	9.82	5.71	17905	18416	14359
September 30, 2014 to September 30, 2015 (Absolute)	16.0586	11.50	10.09	13.76	11150	11009	11376
September 30, 2013 to September 30, 2014 (Absolute)	14.3887	11.61	11.14	6.85	11161	11114	10685
September 28, 2012 to September 30, 2013 (Absolute)	13.1494	9.42	9.02	2.45	10942	10902	10245

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Maneesh Dangi is 3. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

Rating Profile of Portfolio



Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	27.61%	SOV	Reliance Jio Infocomm Limited	6.59%	CRISIL AAA
RHC Holding Pvt Ltd	9.86%	CARE A(SO)	Adani Power Ltd	5.42%	BWR AA-(SO)
ECL Finance Ltd	9.26%	ICRA AA	Relationships Properties Pvt Ltd	4.90%	CARE AA-(SO)
RKN Retail Pvt. Ltd	8.12%	BWR A-(SO)	Hero Realty Ltd	2.70%	ICRA A+(SO)
IL & FS Education and Technology Services Ltd	7.10%	IND AA-(SO)	Sterlite Technologies Ltd	2.38%	CRISIL A+

Birla Sun Life Short Term Fund

(erstwhile Birla Sun Life Income Fund. Name changed w.e.f February 01, 2012)

Savings Solutions

What is it?

A moderate income scheme that invests in diversified portfolio of debt and money market instruments of short to medium term maturity which can offer superior levels of yields at relatively lower levels of risk.

As on November 30, 2015

Fund Details

Fund Manager: Mr. Prasad Dhonde Managing Fund Since: July 01, 2011 Total Experience: 16 years Date of Allotment: March 3, 1997 Type of scheme: An Open-ended Income Scheme	Dividend: 10.3481 Monthly Dividend: 11.7571 Direct Plan[§] Growth : 55.4075 Dividend: 10.3214 Monthly Dividend: 11.7726	Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load^{**}: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1)	Benchmark: CRISIL Short Term Bond Fund Index (w.e.f May 27, 2013)	Other Parameter Modified Duration: 1.81 years Average Maturity: 2.17 years Yield to Maturity: 7.93% Expense Ratio: Regular 0.32 Direct 0.22
SIP: Monthly: Minimum ₹ 1,000/-	Monthly Average AUM: ₹ 9274.48 Crores (as on 30th November 2015)	
NAV of Plans / Options (₹) Regular Plan Growth : 55.2399	AUM as on last day: ₹ 9556.80 Crores (as on 30th November 2015)	

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 54.6766

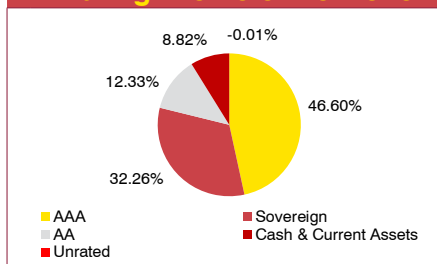
Date of Inception: March 3, 1997	NAV Per Unit * (₹)	Birla Sun Life Short Term Fund (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Short Term Fund (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	9.57	N/A	N/A	54677	N/A	N/A
September 30, 2014 to September 30, 2015 (Absolute)	49.5379	10.37	9.90	13.76	11037	10990	11376
September 30, 2013 to September 30, 2014 (Absolute)	44.8977	10.34	10.12	6.85	11034	11012	10685
September 28, 2012 to September 30, 2013 (Absolute)	41.5926	7.95	7.78	2.45	10795	10778	10245

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 managed by Mr. Prasad Dhonde is 21. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

Rating Profile of Portfolio



Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	21.40%	SOV	Small Industries Dev Bank of India	3.04%	CARE AAA
Housing Development Finance Corporation Ltd	11.99%	CRISIL AAA, ICRA A1+	Tata Capital Financial Services Ltd	2.72%	CRISIL AA+, ICRA AA+
State Government Securities	10.86%	SOV	Indiabulls Housing Finance Ltd	2.49%	CARE AAA
Power Finance Corporation Ltd	5.47%	CRISIL AAA	Nabha Power Ltd	2.10%	ICRA AAA(SO)
IDFC Bank Ltd	4.12%	ICRA AAA	L&T Finance Ltd	2.09%	ICRA AA+

What is it?

A fund that invests in a combination of bonds and Government securities of varying maturities from time to time with an aim to optimize returns.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Prasad Dhonde Managing Fund Since: January 11, 2010 Total Experience: 16 years Date of Allotment: October 21, 1995 Type of Scheme: An Open-ended Income Scheme	Dividend: 10.2456 Direct Plan* Growth : 65.6191 Quarterly Dividend: 13.2628 Dividend: 10.3210 *the dividend option under the scheme have been renamed w.e.f December 26, 2014. Please refer addendum no. 59/2014 dated December 17, 2014 for further details.	Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1)	Benchmark: CRISIL Composite Bond Fund Index	Other Parameter Modified Duration: 9.08 years Average Maturity: 20.76 years Yield to Maturity: 7.94% Expense Ratio: Regular 1.86 Direct 0.86
SIP: Monthly: Minimum ₹ 1,000/-	Monthly Average AUM: ₹ 4633.46 Crores (as on 30th November 2015)	
NAV of Plans / Options (₹) ^ Regular Plan Growth : 64.4191 Quarterly Dividend: 12.9452	AUM as on last day: ₹ 4063.25 Crores (as on 30th November 2015)	

Investment Performance - Regular Plan - Growth

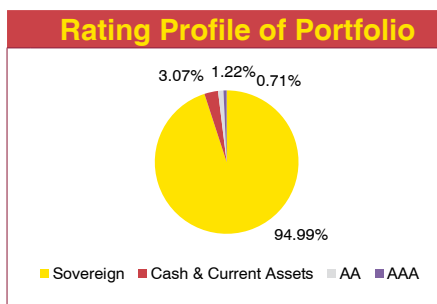
NAV as on September 30, 2015: ₹ 64.9222

Date of Inception: Oct 21, 1995	NAV Per Unit. * (₹)	Birla Sun Life Income Plus (%)	CRISIL Composite Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Income Plus (₹)	CRISIL Composite Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	9.83	N/A	N/A	64922	N/A	N/A
September 30, 2014 to September 30, 2015 (Absolute)	57.1753	13.55	12.56	13.76	11355	11256	11376
September 30, 2013 to September 30, 2014 (Absolute)	52.2599	9.41	11.61	6.85	10941	11161	10685
September 28, 2012 to September 30, 2013 (Absolute)	50.3593	3.77	3.49	2.45	10377	10349	10245

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Prasad Dhonde is 21. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

*'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com



Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
8.17% GOI (MD 01/12/2044)	25.32%	SOV	7.73% GOI (MD 19/12/2034)	5.70%	SOV
7.59% GOI (MD 20/03/2029)	23.54%	SOV	7.88% GOI (MD 19/03/2030)	4.02%	SOV
8.13% GOI (MD 22/06/2045)	17.53%	SOV	8.15% Madhya Pradesh SDL (MD 13/11/2025)	1.72%	SOV
8.60% GOI (MD 02/06/2028)	10.01%	SOV	Talwandi Sabo Power Ltd	1.22%	CRISIL AA (SO)
9.23% GOI (MD 23/12/2043)	6.90%	SOV	Power Finance Corporation Ltd	0.64%	CRISIL AAA

Birla Sun Life Floating Rate Fund - Short Term Plan

Savings Solutions

What is it?

A fund that provides the convenience of parking your savings with an opportunity to earn higher post-tax returns. (Investors are advised to consult their tax advisor in view of individual nature of tax benefits.)

Fund Details

As on November 30, 2015

Fund Manager: Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha Managing Fund Since: July 15, 2011 Total Experience: 9 years & 11 years Date of Allotment: June 05, 2003 Type of Scheme: An Open-ended Income Scheme Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) NAV of Plans / Options (₹)^ Retail Plan Growth : 241.7948 Daily Dividend: 100.0150 Weekly Dividend: 103.8078	Regular Plan[§] Growth : 196.2096 Daily Dividend: 100.0200 Weekly Dividend: 100.1366 Direct Plan[§] Growth : 196.5676 Daily Dividend: 100.0200 Weekly Dividend: 100.1374 *The Face Value per unit of all the plans/ options under Birla Sun Life Floating Rate Fund – Short Term Plan has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011 Benchmark: CRISIL Liquid Fund Index Monthly Average AUM: ₹ 3806.76 Crores (as on 30th November 2015)	AUM as on last day: ₹ 3627.73 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Modified Duration: 0.09 years Average Maturity: 0.10 years Yield to Maturity: 7.51% Expense Ratio: Regular 0.12 Direct 0.02
--	--	---

Investment Performance - Retail Plan - Growth

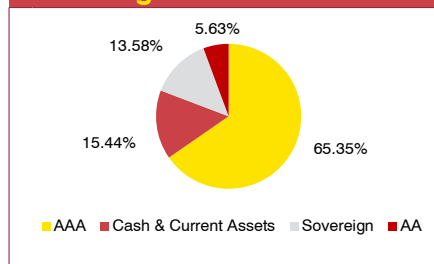
NAV as on September 30, 2015: ₹ 238.7903

Date of Inception: June 05, 2003	NAV Per Unit. * (₹)	Birla Sun Life Floating Rate Fund - Short Term Plan (%)	CRISIL Liquid Fund Index # (%)	CRISIL 1 Year T - Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Floating Rate Fund - Short Term Plan (₹)	CRISIL Liquid Fund Index # (₹)	CRISIL 1 Year T - Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	100.0000	7.32	6.82	5.79	23879	22554	20026
September 30, 2014 to September 30, 2015 (Absolute)	219.7259	8.68	8.56	8.86	10868	10856	10886
September 30, 2013 to September 30, 2014 (Absolute)	201.0649	9.28	9.49	8.35	10928	10949	10835
September 30, 2012 to September 30, 2013 (Absolute)	184.8701	8.76	8.54	5.65	10876	10854	10565

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Kaustubh Gupta is 92. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

Rating Profile of Portfolio



Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	13.58%	SOV	RHC Holding Pvt Ltd	4.53%	CARE A1
Housing Development Finance Corporation Ltd	9.20%	CRISIL AAA, ICRA A1+	IDBI Bank Ltd	4.50%	CRISIL A1+, CRISIL AA+
Indusind Bank Ltd	7.46%	CRISIL A1+	Magma Fincorp Ltd	4.13%	CRISIL A1+
Export Import Bank of India	6.88%	CRISIL A1+	Vedanta Ltd	3.85%	CRISIL A1+
Reliance Jio Infocomm Limited	5.45%	CARE A1+	Mahindra & Mahindra Financial Services Ltd	3.84%	CRISIL A1+

Birla Sun Life Floating Rate Fund - Long Term Plan

Savings Solutions

What is it?

A fund that aims to generate income by investing substantially into floating rate debt/ money market instruments.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Prasad Dhonde & Mr. Kaustubh Gupta Managing Fund Since: July 15, 2011 & June 20, 2014 Total Experience: 16 years & 9 years Date of Allotment: June 05, 2003 Type of Scheme: An Open-ended Income Scheme Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹)^ Retail Plan Growth : 256.4175 Weekly Dividend: 100.5374	Regular Plan[§] Growth : 177.2866 Daily Dividend: 100.4796 Weekly Dividend: 100.5374 Direct Plan[§] Growth : 178.3864 Daily Dividend: 100.5022 Weekly Dividend: 100.5415 ^The Face Value per unit of all the plans/ options under Birla Sun Life Floating Rate Fund – Long Term Plan has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011 Benchmark: CRISIL Liquid Fund Index Monthly Average AUM: ₹ 1468.39 Crores (as on 30th November 2015) AUM as on last day: ₹ 1480.32 Crores (as on 30th November 2015)	Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Modified Duration: 0.65 years Average Maturity: 0.81 years Yield to Maturity: 8.03% Expense Ratio: Regular 0.35 Direct 0.10
---	---	---

Investment Performance - Retail Plan - Growth

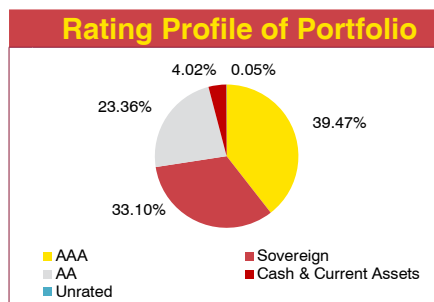
NAV as on September 30, 2015: ₹ 253.1939

Date of Inception: June 05, 2003	NAV Per Unit. * (₹)	Birla Sun Life Floating Rate Fund - Long Term Plan (%)	CRISIL Liquid Fund Index # (%)	CRISIL 1 Year T - Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Floating Rate Fund - Long Term Plan (₹)	CRISIL Liquid Fund Index # (₹)	CRISIL 1 Year T - Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	100.0000	7.83	6.82	5.79	25319	22554	20026
September 30, 2014 to September 30, 2015 (Absolute)	231.5208	9.36	8.56	8.86	10936	10856	10886
September 30, 2013 to September 30, 2014 (Absolute)	211.2045	9.62	9.49	8.35	10962	10949	10835
September 28, 2012 to September 30, 2013 (Absolute)	193.7600	9.00	8.59	5.70	10900	10859	10570

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 4. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Kaustubh Gupta is 92. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com



Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	25.58%	SOV	Sundaram Finance Ltd	5.08%	CRISIL AA+
Small Industries Dev Bank of India	14.21%	CARE AAA	Housing Development Finance Corporation Ltd	4.86%	ICRA A1+
Shriram Transport Finance Company Ltd	10.15%	CRISIL AA+, IND AA+	Bajaj Finance Ltd	4.75%	ICRA AA+
State Government Securities	7.52%	SOV	Indiabulls Housing Finance Ltd	3.66%	CARE AAA
Power Finance Corporation Ltd	5.85%	CRISIL AAA	Tata Capital Financial Services Ltd	3.38%	CRISIL AA+

What is it?

A fund that aims to generate income and capital appreciation by investing exclusively in Government Securities.

As on November 30, 2015

Fund Details

Fund Manager: Mr. Prasad Dhonde & Mr. Kaustubh Gupta Managing Fund Since: July 01, 2011 & June 20, 2014 Total Experience: 16 years & 9 years Date of Allotment: October 12, 1999 Type of Scheme: An Open-ended Government Securities Scheme Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth : 32.1611	Daily Dividend: 10.0100 Weekly Dividend: 10.0151 Quarterly Dividend: 10.7926 Annual Dividend Option: 10.8643 Direct Plan[§] Growth: 32.3859 Daily Dividend: 10.7349 Annual Dividend: 11.0790 Quarterly Dividend: 10.9061 Weekly Dividend: 10.0163 Benchmark: I-Sec SI-BEX Monthly Average AUM: ₹ 7.89 Crores (as on 30th November 2015) AUM as on last day: ₹ 8.79 Crores (as on 30th November 2015)	Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Modified Duration: 0.00 years Average Maturity: 0.00 years Yield to Maturity: 6.73% Expense Ratio: Regular 0.50 Direct 0.25
---	--	---

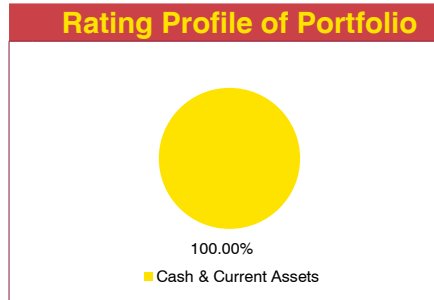
Investment Performance - Liquid Plan - Regular Plan - Growth NAV as on September 30, 2015: ₹ 31.8319

Date of Inception: Oct 12, 1999	NAV Per Unit. * (₹)	Birla Sun Life Gilt Plus-Liquid Plan (%)	I-Sec SI-BEX # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Gilt Plus - Liquid Plan (₹)	I-Sec SI-BEX # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	7.52	N/A	6.47	31832	N/A	27229
September 30, 2014 to September 30, 2015 (Absolute)	29.5881	7.58	9.91	8.86	10758	10991	10886
September 30, 2013 to September 30, 2014 (Absolute)	27.2824	8.45	8.93	8.35	10845	10893	10835
September 28, 2012 to September 30, 2013 (Absolute)	24.9969	9.14	7.15	5.70	10914	10715	10570

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 4. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Kaustubh Gupta is 92. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com



Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Portfolio Holdings

Issuer	% to net Assets
Cash & Current Assets	100.00%



What is it?

A fund that aims to generate income and capital appreciation by investing exclusively in Government Securities.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Prasad Dhonde & Mr. Kaustubh Gupta Managing Fund Since: July 01, 2011 & June 20, 2014 Total Experience: 16 years & 9 years Date of Allotment: October 12, 1999 Type of Scheme: An Open-ended Government Securities Scheme Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth : 39.3803	Quarterly Dividend: 10.3425 Direct Plan[§] Growth: 39.9640 Quarterly Dividend: 10.4767 Benchmark: I-Sec LI-BEX Monthly Average AUM: ₹ 59.10 Crores (as on 30th November 2015) AUM as on last day: ₹ 61.15 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: For redemption / switch-out of units within 90 days from the date of allotment: 0.50% of applicable NAV For redemption /switch-out of	units after 90 days from the date of allotment: Nil. **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Modified Duration: 9.26 years Average Maturity: 22.58 years Yield to Maturity: 7.84% Expense Ratio: Regular 1.51 Direct 0.86
---	---	--

Investment Performance - PF Plan - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 39.6358

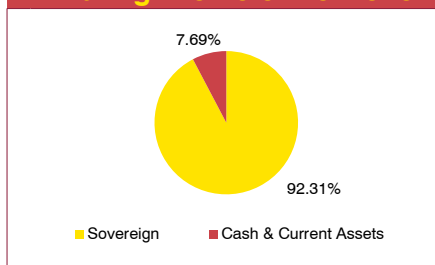
Date of Inception: Oct 12, 1999	NAV Per Unit. * (₹)	Birla Sun Life Gilt Plus- PF Plan (%)	I-Sec LI-BEX # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Gilt Plus- PF Plan (₹)	I-Sec LI-BEX # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	9.00	N/A	N/A	39636	N/A	N/A
September 30, 2014 to September 30, 2015 (Absolute)	34.1730	15.99	15.70	13.76	11599	11570	11376
September 30, 2013 to September 30, 2014 (Absolute)	30.3169	12.72	12.85	6.85	11272	11285	10685
September 28, 2012 to September 30, 2013 (Absolute)	29.1687	3.94	2.96	2.45	10394	10296	10245

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 4. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Kaustubh Gupta is 92. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

Rating Profile of Portfolio



Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Portfolio Holdings

Issuer	% to net Assets	Rating
8.17% GOI (MD 01/12/2044)	39.97%	SOV
8.13% GOI (MD 22/06/2045)	24.90%	SOV
7.59% GOI (MD 20/03/2029)	24.19%	SOV
7.72% GOI (MD 25/05/2025)	1.63%	SOV
7.88% GOI (MD 19/03/2030)	1.63%	SOV
Cash & Current Assets	7.69%	

Birla Sun Life Constant Maturity 10 Year Gilt Fund

(erstwhile Birla Sun Life Gilt Plus – Regular Plan. Name changed w.e.f August 06, 2015)

Savings Solutions

What is it?

A fund that aims to generate income and capital appreciation by investing exclusively in Government Securities.

As on November 30, 2015

Fund Details

Fund Manager: Mr. Prasad Dhonde & Mr. Kaustubh Gupta
Managing Fund Since: July 01, 2011 & June 20, 2014
Total Experience: 16 years & 9 years
Date of Allotment: October 12, 1999
Type of Scheme: An Open-ended Government Securities Scheme

Application Amount for fresh subscription*:

₹ 5,000 (plus in multiples of ₹ 1)

Min. Addl. Investment:

₹ 1,000 (plus in multiples of ₹ 1)

SIP:

Monthly: Minimum ₹ 1,000/-

NAV of Plans / Options (₹)

Regular Plan

Growth : 43.1339

Quarterly Dividend: 12.4402

Direct Plan[§]

Growth: 43.4429

Quarterly Dividend: 11.2679

Benchmark: I-Sec LI-BEX

Monthly Average AUM: ₹ 35.91 Crores
(as on 30th November 2015)

AUM as on last day: ₹ 35.03 Crores
(as on 30th November 2015)

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

Entry Load: Nil

Exit Load:** Nil

**Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter

Modified Duration: 6.58 years

Average Maturity: 9.44 years

Yield to Maturity: 7.78%

Expense Ratio:

Regular 0.50

Direct 0.15

Investment Performance - Regular Plan - Growth

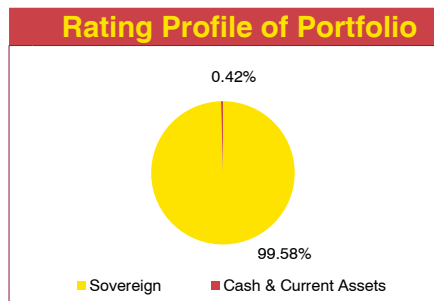
NAV as on September 30, 2015: ₹ 43.2786

Date of Inception: Oct 12, 1999	NAV Per Unit * (₹)	Birla Sun Life Constant Maturity 10 Year Gilt Fund (%)	I-Sec LI-BEX # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Constant Maturity 10 Year Gilt Fund (₹)	I-Sec LI-BEX # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	9.60	N/A	N/A	43279	N/A	N/A
September 30, 2014 to September 30, 2015 (Absolute)	38.3305	12.91	15.70	13.76	11291	11570	11376
September 30, 2013 to September 30, 2014 (Absolute)	36.0681	6.27	12.85	6.85	10627	11285	10685
September 28, 2012 to September 30, 2013 (Absolute)	35.2049	2.45	2.96	2.45	10245	10296	10245

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 4. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Kaustubh Gupta is 92. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com



Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Portfolio Holdings

Issuer	% to net Assets	Rating
7.72% GOI (MD 25/05/2025)	98.11%	SOV
8.40% GOI (MD 28/07/2024)	1.47%	SOV
Cash & Current Assets	0.42%	

What is it?

A fund that aims to generate current income consistent with the portfolio invested exclusively in Government Securities.

As on November 30, 2015

Fund Details

Fund Manager: Mr. Prasad Dhonde & Mr. Kaustubh Gupta Managing Fund Since: October 03, 2012 & June 20, 2014 Total Experience: 16 years & 9 years Date of Allotment: October 28, 1999 Type of Scheme: An Open-ended Gilt Scheme Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹)^ Regular Plan Growth : 42.7203	Half Yearly Dividend: 10.5459 Dividend: 10.5866 Direct Plan[§] Growth: 43.2989 Half Yearly Dividend: 11.0289 Dividend: 10.6521 ^ the dividend option under the scheme have been renamed w.e.f December 26, 2014. Please refer addendum no, 59/2014 dated December 17, 2014 for further details. Benchmark: I-Sec LI-BEX Monthly Average AUM: ₹ 955.41 Crores (as on 30th November 2015) AUM as on last day: ₹ 919.02 Crores (as on 30th November 2015)	Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: Nil **Exit Load is NIL for units issued in Dividend Reinvestment Other Parameter Modified Duration: 9.33 years Average Maturity: 21.57 years Yield to Maturity: 7.94% Expense Ratio: Regular 1.49 Direct 0.74
--	---	---

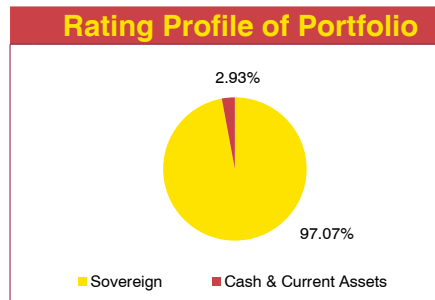
Investment Performance - Long Term Plan - Regular Plan - Growth NAV as on September 30, 2015: ₹ 43.0581

Date of Inception: Oct 28, 1999	NAV Per Unit. * (₹)	Birla Sun Life Government Securities Fund - Long Term Plan (%)	I-Sec LI-BEX # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Government Securities Fund - Long Term Plan (₹)	I-Sec LI-BEX # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	9.60	N/A	N/A	43058	N/A	N/A
September 30, 2014 to September 30, 2015 (Absolute)	37.2439	15.61	15.70	13.76	11561	11570	11376
September 30, 2013 to September 30, 2014 (Absolute)	33.8221	10.12	12.85	6.85	11012	11285	10685
September 28, 2012 to September 30, 2013 (Absolute)	32.5112	4.03	2.96	2.45	10403	10296	10245

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 4. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Kaustubh Gupta is 92. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com



Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
8.17% GOI (MD 01/12/2044)	49.78%	SOV	8.15% GOI (MD 24/11/2026)	3.30%	SOV
8.24% GOI (MD 10/11/2033)	12.22%	SOV	7.88% GOI (MD 19/03/2030)	3.25%	SOV
7.59% GOI (MD 20/03/2029)	10.12%	SOV	9.23% GOI (MD 23/12/2043)	2.71%	SOV
8.15% Madhya Pradesh SDL (MD 13/11/2025)	4.88%	SOV	8.13% GOI (MD 22/06/2045)	1.66%	SOV
7.72% GOI (MD 25/05/2025)	3.68%	SOV	7.73% GOI (MD 19/12/2034)	1.60%	SOV

What is it?

A fund that aims to generate current income consistent with the portfolio invested exclusively in Government Securities.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Prasad Dhonde & Mr. Kaustubh Gupta Managing Fund Since: October 03, 2012 & June 20, 2014 Total Experience: 16 years & 9 years Date of Allotment: October 28, 1999 Type of Scheme: An Open-ended Gilt Scheme Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth : 26.8265	Daily Dividend: 10.0031 Weekly Dividend: - Direct Plan[§] Growth: 12.2040 Daily Dividend: 11.0972 Weekly Dividend: - Benchmark: I-Sec SI-BEX Monthly Average AUM: ₹ 0.81 Crores (as on 30th November 2015) AUM as on last day: ₹ 0.81 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: Nil **Exit Load is NIL for units	issued in Dividend Reinvestment. Other Parameter Modified Duration: 0.00 years Average Maturity: 0.00 years Yield to Maturity: 6.73% Expense Ratio: Regular 0.40 Direct 0.09
---	---	--

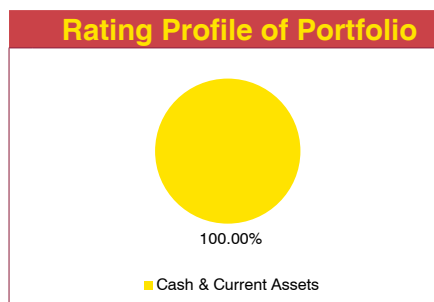
Investment Performance - Short Term Plan - Regular Plan - Growth NAV as on September 30, 2015: ₹ 26.5495

Date of Inception: Oct 28, 1999	NAV Per Unit. * (₹)	Birla Sun Life Government Securities Fund - Short Term Plan (%)	I-Sec SI-BEX # (%)	CRISIL 1 Year T - Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Government Securities Fund - Short Term Plan (₹)	I-Sec SI-BEX # (₹)	CRISIL 1 Year T - Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	6.32	N/A	6.46	26550	N/A	27098
September 30, 2014 to September 30, 2015 (Absolute)	24.7407	7.31	9.91	8.86	10731	10991	10886
September 30, 2013 to September 30, 2014 (Absolute)	22.9148	7.97	8.93	8.35	10797	10893	10835
September 28, 2012 to September 30, 2013 (Absolute)	21.1916	8.13	7.15	5.70	10813	10715	10570

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. 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 4. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Kaustubh Gupta is 92. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com



Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Portfolio Holdings

Issuer	% to net Assets
Cash & Current Assets	100.00%



What is it?

A fund that aims to generate income by investing in equity and equity related instruments and take advantage of the price differentials or mis-pricing prevailing in a stock or index.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Lovelish Solanki Managing Fund Since: December 15, 2014 Total Experience: 7 years Date of Allotment: July 24, 2009 Type of Scheme: An Open-ended Equity Scheme	Direct Plan[§] Growth: 15.7613 Dividend: 11.0321 Benchmark: CRISIL Liquid Fund Index Monthly Average AUM: ₹ 1216.63 Crores (as on 30th November 2015) AUM as on last day: ₹ 1236.45 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load^{**}: For redemption/switch out of units within 30 days from the date of allotment: 0.50% of applicable NAV For redemption/switch out of	units after 30 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. (w.e.f. August 03, 2015) Other Parameter Portfolio Turnover: 10.24 Expense Ratio: Regular 0.92 Direct 0.32
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth : 15.5592 Dividend: 10.8962		

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 15.4293

Date of Inception: July 24, 2009	NAV Per Unit. * (₹)	Birla Sun Life Enhanced Arbitrage Fund (%)	CRISIL Liquid Fund Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Enhanced Arbitrage Fund (₹)	CRISIL Liquid Fund Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	7.26	7.68	8.96	15429	15804	17007
September 30, 2014 to September 30, 2015 (Absolute)	14.2556	8.23	8.56	-1.79	10823	10856	9821
September 30, 2013 to September 30, 2014 (Absolute)	13.1850	8.12	9.49	37.41	10812	10949	13741
September 28, 2012 to September 30, 2013 (Absolute)	12.1647	8.39	8.59	3.29	10839	10859	10329

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Lovelish Solanki is 3. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Reliance Industries Ltd	7.97%		Sun Pharmaceuticals Industries Ltd	3.16%	
HDFC Bank Ltd	7.91%		Housing Development Finance Corporation Ltd	2.98%	
Axis Bank Ltd	4.93%		ITC Ltd	2.72%	
Allahabad Bank	3.64%	UNRATED	Corporation Bank	2.43%	
Aurobindo Pharma Ltd	3.32%		Larsen & Toubro Ltd	2.22%	



Birla Sun Life Active Debt Multi Manager FoF Scheme

(erstwhile ING Active Debt Multi Manager FoF Scheme . Name changed w.e.f October 11, 2014)

Savings Solutions

What is it?

An open ended fund-of-funds Scheme that invests in debt funds having diverse investment styles. These funds are selected using the BSLAMC process. It is actively managed to capture duration and credit opportunities.

Fund Details

As on November 30, 2015

Fund Manager: Mr. Shravan Sreenivasula Managing Fund Since: December 15, 2014 Total Experience: 14 years Date of Allotment: December 29, 2006 Type of Scheme: An Open ended Fund of Funds Scheme	Dividend: 12.4189 Benchmark: CRISIL Composite Bond Fund Index Monthly Average AUM: ₹ 105.78 Crores (as on 30th November 2015) AUM as on last day: ₹ 105.11 Crores (as on 30th November 2015) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil Exit Load**: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment:	Nil **Exit Load is NIL for units issued in Dividend Reinvestment. Other Parameter Expense Ratio: Regular 1.18 Direct 0.68
Application Amount for fresh subscription*: ₹ 5,000 (plus in multiples of ₹ 1) Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1) SIP: Monthly: Minimum ₹ 1,000/- NAV of Plans / Options (₹) Regular Plan Growth: 19.5934 Dividend: 12.2864 Direct Plan[§] Growth: 19.8253		

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 19.7607

Date of Inception: Dec 29, 2006	NAV Per Unit. * (₹)	Birla Sun Life Active Debt Multi Manager FoF Scheme (%)	CRISIL Composite Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Active Debt Multi Manager FoF Scheme (₹)	CRISIL Composite Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	8.09	7.51	6.58	19761	18862	17469
September 30, 2014 to September 30, 2015 (Absolute)	17.4832	13.03	12.56	13.76	11303	11256	11376
September 30, 2013 to September 30, 2014 (Absolute)	16.1314	8.38	11.61	6.85	10838	11161	10685
September 28, 2012 to September 30, 2013 (Absolute)	15.3409	5.15	3.49	2.45	10515	10349	10245

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above. Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

[§]'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

"The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments."

Note: The exit load 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 / 1800-22-7000 or from any of our Investor Service Centers.

Top Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
IDFC Dynamic Bond Fund-Direct Plan-Growth	28.38%	Cash & Current Assets	0.28%
ICICI Prudential Gilt Fund Inv Plan PF Opt-Dir Plan-Grw	23.54%	Net receivables / payables	-0.25%
Birla Sun Life Govt Sec. Long Term Grwth Direct	23.30%		
Templeton India Govt.Sec. Fund-Long Term Direct Gr	13.02%		
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	11.72%		

Portfolios



To ensure that you strategically make all your investment moves, we provide you with the complete portfolio holdings of our funds.



Portfolio

Wealth Creation Solutions

Birla Sun Life '95 Fund

Allocation as a % of Net Assets	Rating	%
Talwandi Sabo Power Ltd	CRISIL AA (SO)	6.19%
HDFC Bank Ltd		3.81%
Infosys Ltd		3.40%
8.17% GOI (MD 01/12/2044)	SOV	3.07%
8.13% GOI (MD 22/06/2045)	SOV	3.05%
8.15% GOI (MD 24/11/2026)	SOV	3.04%
ICICI Bank Ltd		3.01%
Reliance Industries Ltd		2.71%
9.20% GOI (MD 30/09/2030)	SOV	2.54%
IDBI Bank Ltd	CRISIL AA-	2.31%
Axis Bank Ltd		2.12%
FAG Bearings India Ltd		1.90%
Indusind Bank Ltd		1.87%
Sun Pharmaceuticals Industries Ltd		1.80%
8.60% GOI (MD 02/06/2028)	SOV	1.69%
NIFTY_31/12/2015		1.65%
Tata Chemicals Ltd		1.58%
Zee Entertainment Enterprises Ltd		1.55%
Larsen & Toubro Ltd		1.45%
HCL Technologies Ltd		1.43%
Hindustan Petroleum Corporation Ltd		1.40%
Hero MotoCorp Ltd		1.40%
Tata Motors Ltd		1.38%
Crompton Greaves Ltd		1.38%
Dr Reddys Laboratories Ltd		1.31%
Yes Bank Ltd		1.30%
Maruti Suzuki India Ltd		1.28%
Tech Mahindra Ltd		1.22%
Federal Bank Ltd		1.21%
Pfizer Ltd		1.12%
Jet Airways India Ltd		1.07%
ITC Ltd		1.05%
Indian Oil Corporation Ltd		1.04%
Natco Pharma Ltd		0.96%
Cummins India Ltd		0.94%
Sun TV Network Ltd		0.94%
SKS Microfinance Ltd		0.93%
Finolex Cables Ltd		0.91%
Bank Of Baroda		0.91%
Grasim Industries Ltd		0.89%
Muthoot Finance Ltd		0.86%
Sundaram Finance Ltd		0.84%
Repcos Home Finance Ltd		0.81%
Coal India Ltd		0.80%
Gujarat State Petronet Ltd		0.79%
Bajaj Finance Ltd		0.77%
Bharat Electronics Ltd		0.72%
Whirlpool of India Ltd		0.70%
State Bank of India		0.70%
7.59% GOI (MD 20/03/2029)	SOV	0.68%
7.73% GOI (MD 19/12/2034)	SOV	0.68%
Shoppers Stop Ltd		0.67%
Ashoka Buildcon Ltd		0.64%
PTC India Ltd		0.63%
LIC Housing Finance Ltd		0.59%
Kotak Mahindra Bank Ltd		0.58%
Bayer Cropscience Ltd		0.57%
MRF Ltd		0.57%
Jagran Prakashan Ltd		0.55%
Hindustan Zinc Ltd		0.53%
Cadila Healthcare Ltd		0.53%
Tata Communications Ltd		0.49%
7.88% GOI (MD 19/03/2030)	SOV	0.46%
Edelweiss Financial Services Ltd		0.46%
Raymond Ltd		0.45%
Colgate Palmolive India Ltd		0.45%
Mangalore Refinery & Petrochemicals Ltd		0.41%
Cyient Limited		0.41%
Bharat Forge Ltd		0.39%
Eicher Motors Ltd		0.38%
Aurobindo Pharma Ltd		0.37%
Orient Cement Ltd		0.37%
Inox Wind Ltd		0.37%
Berger Paints India Ltd		0.36%
Procter & Gamble Hygiene and Health Care Ltd		0.34%
Glaxosmithkline Consumer Healthcare Ltd		0.33%
Persistent Systems Ltd		0.33%
Housing Development Finance Corporation Ltd		0.33%
Divis Laboratories Ltd		0.32%
Ambuja Cements Ltd		0.31%
Bata India Ltd		0.30%

Dish TV India Ltd	0.26%
Bosch Ltd	0.24%
Tata Motors Ltd DVR Shares	0.22%
Titan Company Limited	0.21%
Petronet LNG Ltd	0.20%
NCC Ltd	0.20%
Voltaas Ltd	0.17%
Coffee Day Enterprises Limited	0.14%
Gail (India) Ltd	0.09%
Hexaware Technologies Ltd	0.05%
Blue Star Ltd	0.05%
Apollo Tyres Ltd	0.04%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.02%
Alstom India Limited	0.01%
Globsyn Technologies Ltd	0.00%
Brillio Technologies Pvt Ltd	0.00%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	3.44%
Total	100.00%

Birla Sun Life Frontline Equity Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		6.20%
Infosys Ltd		5.14%
ICICI Bank Ltd		4.34%
Reliance Industries Ltd		4.20%
ITC Ltd		3.66%
Axis Bank Ltd		3.40%
Larsen & Toubro Ltd		3.12%
Indusind Bank Ltd		2.96%
NIFTY_31/12/2015		2.86%
Tech Mahindra Ltd		2.58%
HCL Technologies Ltd		2.44%
Sun Pharmaceuticals Industries Ltd		2.20%
Maruti Suzuki India Ltd		2.15%
Grasim Industries Ltd		2.09%
Dr Reddys Laboratories Ltd		2.05%
Crompton Greaves Ltd		2.05%
Power Grid Corporation of India Ltd		1.94%
Tata Motors Ltd		1.89%
Cummins India Ltd		1.84%
State Bank of India		1.82%
Zee Entertainment Enterprises Ltd		1.77%
Tata Consultancy Services Ltd		1.57%
Hero MotoCorp Ltd		1.57%
Coal India Ltd		1.56%
LIC Housing Finance Ltd		1.49%
Indian Oil Corporation Ltd		1.45%
Federal Bank Ltd		1.35%
Kotak Mahindra Bank Ltd		1.35%
Hindustan Petroleum Corporation Ltd		1.27%
Yes Bank Ltd		1.20%
Housing Development Finance Corporation Ltd		1.14%
Bank Of Baroda		1.06%
Bajaj Finance Ltd		1.05%
Godrej Consumer Products Ltd		0.98%
Britannia Industries Ltd		0.88%
Lupin Ltd		0.85%
Muthoot Finance Ltd		0.84%
Reliance Capital Ltd		0.82%
Bosch Ltd		0.80%
Sanofi India Ltd		0.72%
Motherson Sumi Systems Ltd		0.71%
United Spirits Ltd		0.68%
Hindustan Zinc Ltd		0.67%
ACC Ltd		0.67%
Glaxosmithkline Pharmaceuticals Ltd		0.57%
Bayer Cropscience Ltd		0.57%
Bharti Airtel Ltd		0.55%
Eicher Motors Ltd		0.52%
IRB Infrastructure Developers Ltd		0.50%
Mahindra & Mahindra Ltd		0.49%
Alstom India Limited		0.48%
Oil & Natural Gas Corporation Ltd		0.44%
Glaxosmithkline Consumer Healthcare Ltd		0.43%
Coromandel International Ltd		0.41%
Bajaj Auto Ltd		0.40%
Wipro Ltd		0.39%
Akzo India Nobel Ltd		0.33%
SBIN_31/12/2015		0.31%
Housing Development Finance Corporation Ltd		0.30%
IDFC Bank Ltd		0.30%
Jagran Prakashan Ltd		0.29%

Glenmark Pharmaceuticals Ltd		0.29%
Vedanta Ltd		0.29%
Bharat Petroleum Corp Ltd		0.29%
Titan Company Limited		0.27%
IDFC Ltd.		0.27%
Tata Motors Ltd DVR Shares		0.26%
Ultratech Cement Ltd		0.24%
D.B.Corp Ltd		0.23%
Procter & Gamble Hygiene and Health Care Ltd		0.21%
Oberoi Realty Ltd		0.20%
Hindustan Unilever Ltd		0.10%
Jet Airways India Ltd		0.08%
NTPC Ltd	CRISIL AAA	0.05%
Gail (India) Ltd		0.04%
IL&FS Transportation Networks Ltd		0.04%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd		0.02%
Cash & Current Assets		6.14%
Net receivables / payables		-1.70%
Total		100.00%

Birla Sun Life Top 100 Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		6.54%
Infosys Ltd		5.24%
Reliance Industries Ltd		4.50%
ICICI Bank Ltd		3.94%
Axis Bank Ltd		3.57%
ITC Ltd		3.09%
HCL Technologies Ltd		3.06%
Indusind Bank Ltd		3.04%
Larsen & Toubro Ltd		2.93%
Tech Mahindra Ltd		2.72%
Indian Oil Corporation Ltd		2.61%
Sun Pharmaceuticals Industries Ltd		2.42%
Grasim Industries Ltd		2.26%
Maruti Suzuki India Ltd		2.10%
Dr Reddys Laboratories Ltd		2.10%
Power Grid Corporation of India Ltd		1.99%
Crompton Greaves Ltd		1.98%
Tata Consultancy Services Ltd		1.88%
LIC Housing Finance Ltd		1.77%
Cummins India Ltd		1.70%
Cadila Healthcare Ltd		1.65%
State Bank of India		1.57%
Tata Motors Ltd		1.55%
Bharat Electronics Ltd		1.53%
Lupin Ltd		1.42%
Coal India Ltd		1.41%
Hero MotoCorp Ltd		1.40%
Zee Entertainment Enterprises Ltd		1.37%
Federal Bank Ltd		1.33%
MRF Ltd		1.18%
Sanofi India Ltd		1.10%
Bank Of Baroda		1.06%
Housing Development Finance Corporation Ltd		1.06%
Gujarat State Petronet Ltd		0.97%
Yes Bank Ltd		0.95%
Muthoot Finance Ltd		0.94%
Kotak Mahindra Bank Ltd		0.91%
Apollo Tyres Ltd		0.86%
Bajaj Finserv Ltd		0.84%
Tata Communications Ltd		0.82%
Bharti Airtel Ltd		0.79%
Tata Chemicals Ltd		0.76%
Pfizer Ltd		0.68%
PTC India Ltd		0.66%
Colgate Palmolive India Ltd		0.54%
Eicher Motors Ltd		0.53%
Hindustan Petroleum Corporation Ltd		0.51%
Jet Airways India Ltd		0.50%
Mahindra & Mahindra Ltd		0.49%
Bata India Ltd		0.48%
Cognizant Technology Solutions Corp		0.48%
Britannia Industries Ltd		0.48%
Oracle Financial Services Software Ltd		0.47%
Ultratech Cement Ltd		0.44%
Motherson Sumi Systems Ltd		0.43%
SBIN_31/12/2015		0.41%
Glaxosmithkline Consumer Healthcare Ltd		0.40%
Shoppers Stop Ltd		0.39%
ACC Ltd		0.36%
IDFC Bank Ltd		0.36%

Portfolio

Hindalco Industries Ltd	0.34%
Vedanta Ltd	0.34%
Hindustan Zinc Ltd	0.33%
Glaxosmithkline Pharmaceuticals Ltd	0.33%
IDFC Ltd.	0.32%
Housing Development Finance Corporation Ltd	0.29%
Coromandel International Ltd	0.29%
Tata Motors Ltd DVR Shares	0.26%
Akzo India Nobel Ltd	0.26%
Bosch Ltd	0.23%
Oberoi Realty Ltd	0.22%
Oil India Ltd	0.18%
Shriram Transport Finance Company Ltd	0.17%
Bank of India Ltd	0.14%
Gail (India) Ltd	0.11%
NTPC Ltd	CRISIL AAA 0.08%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.01%
Cash & Current Assets	2.47%
Net receivables / payables	0.15%
Total	100.00%

Birla Sun Life Equity Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	6.26%
Maruti Suzuki India Ltd	4.59%
Axis Bank Ltd	3.98%
Infosys Ltd	3.85%
Tata Chemicals Ltd	3.56%
Indusind Bank Ltd	3.25%
HCL Technologies Ltd	3.09%
Tech Mahindra Ltd	3.07%
Sun Pharmaceuticals Industries Ltd	2.91%
Larsen & Toubro Ltd	2.87%
Tata Communications Ltd	2.61%
Bank Of Baroda	2.33%
Dr Reddys Laboratories Ltd	2.17%
LIC Housing Finance Ltd	1.93%
Ultratech Cement Ltd	1.90%
ITC Ltd	1.79%
Dishman Pharma & Chemicals Ltd	1.78%
ICICI Bank Ltd	1.64%
Strides Shasun Ltd	1.55%
Bajaj Finance Ltd	1.55%
Lupin Ltd	1.42%
United Spirits Ltd	1.27%
Kansai Nerolac Paints Ltd	1.25%
Kotak Mahindra Bank Ltd	1.22%
Eicher Motors Ltd	1.17%
Cholamandalam Investment and Finance Company Ltd	1.15%
Dalmia Bharat Limited	1.07%
Hexaware Technologies Ltd	1.05%
Bharat Forge Ltd	1.02%
Indian Oil Corporation Ltd	1.01%
Blue Star Ltd	1.00%
Cummins India Ltd	1.00%
Housing Development Finance Corporation Ltd	0.96%
MRF Ltd	0.93%
Karur Vysya Bank Ltd	0.90%
Cox and Kings Ltd	0.90%
Reliance Industries Ltd	0.88%
VA Tech Wabag Ltd	0.88%
Century Textiles & Industries Ltd	0.87%
Tata Motors Ltd	0.84%
UPL Limited	0.82%
Radico Khaitan Ltd	0.81%
Zee Entertainment Enterprises Ltd	0.81%
Motherson Sumi Systems Ltd	0.81%
Hero MotoCorp Ltd	0.80%
Ambuja Cements Ltd	0.79%
Glaxosmithkline Consumer Healthcare Ltd	0.78%
Grasim Industries Ltd	0.74%
Cairn India Ltd	0.67%
Indian Bank	0.63%
Glenmark Pharmaceuticals Ltd	0.63%
IDFC Bank Ltd	0.62%
IDFC Ltd.	0.56%
Kewal Kiran Clothing Limited	0.52%
Asian Paints Ltd	0.50%
Bata India Ltd	0.50%
AIA Engineering Ltd	0.45%
The Jammu and Kashmir Bank Ltd	0.45%
Vedanta Ltd	0.40%
SKS Microfinance Ltd	0.36%
Aditya Birla Nuvo Ltd	0.20%
DQ Entertainment International Ltd	0.12%
Megasoft Ltd	0.03%
Mms Infrastr Ltd	0.00%
MAESTROS MEDILINE SYSTEMS LIMITED	0.00%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	8.45%

Net receivables / payables	1.06%
Total	100.00%

Birla Sun Life Long Term Advantage Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	5.53%
Infosys Ltd	4.97%
Tech Mahindra Ltd	3.52%
Indusind Bank Ltd	3.48%
Gulf Oil Lubricants India Ltd	3.33%
ITC Ltd	2.96%
HCL Technologies Ltd	2.87%
ICICI Bank Ltd	2.62%
Maruti Suzuki India Ltd	2.59%
Housing Development Finance Corporation Ltd	2.12%
Hindustan Petroleum Corporation Ltd	2.02%
Dalmia Bharat Limited	1.88%
Axis Bank Ltd	1.85%
Federal Bank Ltd	1.83%
Mahindra & Mahindra Ltd	1.82%
Sun Pharmaceuticals Industries Ltd	1.81%
Sanofi India Ltd	1.70%
Wabco India Ltd	1.66%
IRB Infrastructure Developers Ltd	1.62%
Dewan Housing Finance Corporation Ltd	1.61%
Chennai Petroleum Corporation Ltd	1.57%
Tata Communications Ltd	1.56%
Larsen & Toubro Ltd	1.45%
Cummins India Ltd	1.32%
Gail (India) Ltd	1.27%
Godrej Consumer Products Ltd	1.26%
Reppo Home Finance Ltd	1.25%
Tata Motors Ltd	1.23%
LIC Housing Finance Ltd	1.18%
Crompton Greaves Ltd	1.18%
Kotak Mahindra Bank Ltd	1.15%
Dish TV India Ltd	1.13%
Glaxosmithkline Consumer Healthcare Ltd	1.12%
Cadila Healthcare Ltd	1.09%
Thomas Cook India Ltd	1.08%
Hindalco Industries Ltd	1.07%
Yes Bank Ltd	1.04%
Natco Pharma Ltd	1.04%
Orient Refractories Limited	1.04%
Britannia Industries Ltd	1.02%
UPL Limited	1.01%
Eicher Motors Ltd	0.99%
Coal India Ltd	0.98%
Orient Cement Ltd	0.96%
Cyient Limited	0.94%
Motherson Sumi Systems Ltd	0.94%
State Bank of India	0.93%
Bank Of Baroda	0.91%
SKS Microfinance Ltd	0.90%
Aurobindo Pharma Ltd	0.90%
Divis Laboratories Ltd	0.87%
Muthoot Finance Ltd	0.86%
Persistent Systems Ltd	0.84%
Indian Bank	0.80%
KPIT Technologies Limited	0.78%
Castrol India Ltd (FV Rs. 5/-)	0.71%
Coromandel International Ltd	0.70%
Vedanta Ltd	0.67%
Titan Company Limited	0.67%
PNC Infratech Limited	0.65%
United Spirits Ltd	0.64%
J.Kumar Infraprojects Ltd	0.64%
OMKAR SPECIALITY CHEMICALS LIMITED	0.54%
Hindustan Zinc Ltd	0.53%
Reliance Industries Ltd	0.53%
Shoppers Stop Ltd	0.50%
Bata India Ltd	0.45%
Mangalore Refinery & Petrochemicals Ltd	0.45%
IDFC Bank Ltd	0.43%
Gujarat Fluorochemicals Ltd	0.39%
Tata Chemicals Ltd	0.38%
Cash & Current Assets	1.40%
Net receivables / payables	0.20%
Total	100.00%

Birla Sun Life MNC Fund

Allocation as a % of Net Assets	Rating	%
Maruti Suzuki India Ltd		8.95%
Bosch Ltd		8.66%
ICRA Ltd		7.88%
Bayer Cropscience Ltd		7.13%
Pfizer Ltd		6.89%
Glaxosmithkline Pharmaceuticals Ltd		6.67%
Honeywell Automation India Ltd		6.39%
Gillette India Ltd		6.24%
Kotak Mahindra Bank Ltd		5.18%
Hindustan Unilever Ltd		5.14%

Hitachi Home and Life Solution India Ltd	4.00%
Thomas Cook India Ltd	3.76%
Capital First Limited	2.71%
Cummins India Ltd	2.47%
FAG Bearings India Ltd	1.91%
Jet Airways India Ltd	1.60%
Kansai Nerolac Paints Ltd	1.55%
Wabco India Ltd	1.41%
Crisil Ltd	1.30%
Bata India Ltd	0.95%
ACC Ltd	0.72%
Colgate Palmolive India Ltd	0.67%
SML Isuzu Ltd	0.67%
Oracle Financial Services Software Ltd	0.61%
Procter & Gamble Hygiene and Health Care Ltd	0.52%
Ambuja Cements Ltd	0.37%
Nestle India Ltd	0.36%
ITC Ltd	0.34%
Blue Dart Express Ltd	0.34%
Alstom T&D India Ltd	0.31%
Siemens Ltd	0.29%
Sanofi India Ltd	0.28%
Federal-Mogul Goetze (India) Ltd	0.27%
ITD Cementation India Ltd	0.26%
Disa India Ltd	0.24%
Alstom India Limited	0.23%
Akzo India Nobel Ltd	0.21%
Castrol India Ltd (FV Rs. 5/-)	0.19%
ABB India Ltd	0.19%
Schneider Electric Infrastructure Ltd	0.11%
Mphasis Ltd	0.04%
Blue Dart Express Ltd	ICRA AA 0.00%
Blue Dart Express Ltd	ICRA AA 0.00%
Blue Dart Express Ltd	ICRA AA 0.00%
Jainpur Straw Brd and Paper Ltd	0.00%
Maruti Cottex Ltd	0.00%
Sree Jayalakshmi Autospin Ltd	0.00%
Sri Venkatesha Mill Ltd	0.00%
Visakha Aqua Farm Ltd	0.00%
Cash & Current Assets	2.23%
Net receivables / payables	-0.21%
Total	100.00%

Birla Sun Life Dividend Yield Plus

Allocation as a % of Net Assets	%
ICICI Bank Ltd	6.84%
Infosys Ltd	5.32%
Cummins India Ltd	5.29%
Pfizer Ltd	5.12%
Axis Bank Ltd	4.07%
ITC Ltd	3.35%
Sanofi India Ltd	3.11%
HCL Technologies Ltd	2.94%
Orient Cement Ltd	2.92%
Sundaram Finance Ltd	2.78%
Oracle Financial Services Software Ltd	2.71%
Greaves Cotton Ltd	2.42%
Akzo India Nobel Ltd	2.27%
Bajaj Auto Ltd	2.15%
Kewal Kiran Clothing Limited	2.05%
Hindustan Zinc Ltd	1.98%
Crompton Greaves Ltd	1.96%
Housing Development Finance Corporation Ltd	1.95%
Tata Consultancy Services Ltd	1.79%
Hero MotoCorp Ltd	1.68%
Muthoot Finance Ltd	1.61%
Bharat Petroleum Corp Ltd	1.50%
Jagran Prakashan Ltd	1.45%
Hindustan Petroleum Corporation Ltd	1.41%
Gateway Distriparks Ltd	1.37%
Bank Of Baroda	1.36%
Alstom India Limited	1.33%
Procter & Gamble Hygiene and Health Care Ltd	1.30%
Atul Auto Ltd	1.30%
Apar Industries Ltd	1.20%
Oil India Ltd	1.17%
Multi Commodity Exchange of India Ltd	1.15%
The Jammu and Kashmir Bank Ltd	1.14%
ACC Ltd	1.11%
State Bank of India	1.06%
Credit Analysis and Research Limited	1.05%
Gail (India) Ltd	1.05%
D.B. Corp Ltd	1.04%
Federal Bank Ltd	1.04%
Gujarat Mineral Development Ltd	1.02%
Cairn India Ltd	0.98%
Coal India Ltd	0.97%
Kaveri Seed Company Ltd	0.94%
Kotak Mahindra Bank Ltd	0.89%
PTC India Ltd	0.87%

Portfolio

Automotive Axles Ltd	0.82%
Orient Refractories Limited	0.79%
Karur Vysya Bank Ltd	0.72%
Gujarat Industries Power Company Ltd	0.70%
VRL Logistic Ltd	0.68%
Indian Bank	0.65%
Oriental Hotels Ltd	0.58%
Bajaj Corp Ltd	0.57%
Orbit Exports Ltd	0.52%
Vedanta Ltd	0.51%
Hindalco Industries Ltd	0.31%
Castrol India Ltd (FV Rs. 5/-)	0.25%
Birla Corporation Ltd	0.12%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.08%
Sonata Software Ltd	0.01%
Cash & Current Assets	1.52%
Net receivables / payables	-0.87%
Total	100.00%

Birla Sun Life Midcap Fund

Allocation as a % of Net Assets	%
Yes Bank Ltd	3.20%
Gujarat State Petronet Ltd	3.11%
SKS Microfinance Ltd	2.90%
Crompton Greaves Ltd	2.88%
PNC Infratech Limited	2.83%
Aditya Birla Nuvo Ltd	2.70%
LIC Housing Finance Ltd	2.48%
Solar Industries (I) Ltd	2.37%
Britannia Industries Ltd	2.34%
IRB Infrastructure Developers Ltd	2.28%
Federal Bank Ltd	2.26%
Union Bank of India	1.99%
MRF Ltd	1.89%
Tech Mahindra Ltd	1.88%
Hitachi Home and Life Solution India Ltd	1.88%
Firstsource Solutions Ltd	1.85%
Divis Laboratories Ltd	1.84%
Petronet LNG Ltd	1.80%
Emami Ltd	1.78%
Eicher Motors Ltd	1.71%
Bayer Cropsience Ltd	1.64%
Mahindra CIE Automotive Ltd	1.62%
Indian Oil Corporation Ltd	1.62%
Hindustan Petroleum Corporation Ltd	1.61%
J.Kumar Infraprojects Ltd	1.57%
Voltas Ltd	1.48%
Karur Vysya Bank Ltd	1.44%
Finolex Cables Ltd	1.37%
Tube Investments of India Ltd	1.36%
Bajaj Finserv Ltd	1.36%
Mindtree Ltd	1.35%
Apollo Tyres Ltd	1.34%
Cadila Healthcare Ltd	1.29%
FAG Bearings India Ltd	1.28%
Pfizer Ltd	1.24%
Cyient Limited	1.24%
HSIL Ltd	1.23%
KPIT Technologies Limited	1.19%
Aurobindo Pharma Ltd	1.14%
Gujarat Fluorochemicals Ltd	1.14%
Glaxosmithkline Consumer Healthcare Ltd	1.13%
Glenmark Pharmaceuticals Ltd	1.10%
Simplex Infrastructures Ltd	1.10%
Natco Pharma Ltd	1.10%
Kalpataru Power Transmission Ltd	1.07%
Hexaware Technologies Ltd	1.07%
Edelweiss Financial Services Ltd	1.02%
Jyothy Laboratories Ltd	1.00%
Colgate Palmolive India Ltd	0.99%
Capital First Limited	0.99%
Grasim Industries Ltd	0.96%
Sundaram Finance Ltd	0.93%
Monte Carlo Fashions Ltd	0.93%
Torrent Pharmaceuticals Ltd	0.91%
Oberoi Realty Ltd	0.88%
Hinduja Global Solutions Ltd	0.87%
Bajaj Corp Ltd	0.82%
Prabhat Dairy Ltd	0.77%
SANGHI INDUSTRIES LTD	0.76%
IDFC Ltd.	0.75%
Akzo India Nobel Ltd	0.71%
KEC International Ltd	0.67%
Bharat Electronics Ltd	0.63%
Dewan Housing Finance Corporation Ltd	0.62%
Pennar Engineered Building Systems Ltd	0.30%
Marico Ltd	0.30%
Coffee Day Enterprises Limited	0.13%
Cash & Current Assets	5.46%
Net receivables / payables	-1.42%
Total	100.00%

Birla Sun Life Small & Midcap Fund

Allocation as a % of Net Assets	%
Firstsource Solutions Ltd	2.96%
Yes Bank Ltd	2.85%
Jet Airways India Ltd	2.79%
Natco Pharma Ltd	2.72%
IRB Infrastructure Developers Ltd	2.70%
Pennar Engineered Building Systems Ltd	2.62%
Recco Home Finance Ltd	2.61%
Kansai Nerolac Paints Ltd	2.57%
Gujarat State Petronet Ltd	2.52%
KEC International Ltd	2.52%
Tube Investments of India Ltd	2.51%
Wabco India Ltd	2.47%
SANGHI INDUSTRIES LTD	2.43%
Sterlite Technologies Ltd	2.41%
Crompton Greaves Ltd	2.30%
PNC Infratech Limited	2.23%
Bajaj Corp Ltd	2.22%
Sanofi India Ltd	2.21%
SKS Microfinance Ltd	2.16%
Finolex Cables Ltd	2.07%
Capital First Limited	2.06%
Mangalore Refinery & Petrochemicals Ltd	1.92%
Federal Bank Ltd	1.87%
Union Bank of India	1.84%
Divis Laboratories Ltd	1.83%
Dewan Housing Finance Corporation Ltd	1.78%
Cyient Limited	1.75%
Solar Industries (I) Ltd	1.74%
Cholamandalam Investment and Finance Company Ltd	1.71%
Birla Corporation Ltd	1.71%
IDFC Ltd.	1.69%
Dalmia Bharat Limited	1.67%
Jyothy Laboratories Ltd	1.66%
GRANULES INDIA LIMITED	1.65%
Karur Vysya Bank Ltd	1.64%
Exide Industries Ltd	1.63%
Glenmark Pharmaceuticals Ltd	1.57%
V-Mart Retail Limited	1.53%
NIIT Technologies Ltd	1.51%
Monte Carlo Fashions Ltd	1.45%
Oberoi Realty Ltd	1.38%
SRF Ltd	1.35%
Prabhat Dairy Ltd	1.28%
HSIL Ltd	1.27%
S H Kelkar & Company Ltd	1.21%
Apollo Tyres Ltd	1.10%
Relaxo Footwears Limited	1.07%
Hexaware Technologies Ltd	1.06%
Tata Global Beverages Ltd	1.02%
Inox Wind Ltd	0.96%
Disa India Ltd	0.86%
Cash & Current Assets	3.25%
Net receivables / payables	0.09%
Total	100.00%

Birla Sun Life Advantage Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	5.51%
Eicher Motors Ltd	4.84%
Yes Bank Ltd	4.51%
Maruti Suzuki India Ltd	4.27%
Natco Pharma Ltd	4.20%
Indusind Bank Ltd	3.69%
Infosys Ltd	3.42%
Cummins India Ltd	3.39%
Recco Home Finance Ltd	2.99%
ICICI Bank Ltd	2.90%
Tata Motors Ltd	2.88%
Bharat Electronics Ltd	2.75%
Dalmia Bharat Limited	2.60%
Gail (India) Ltd	2.55%
Bank Of Baroda	2.43%
Axis Bank Ltd	2.15%
Aurobindo Pharma Ltd	2.04%
Orient Cement Ltd	2.03%
Voltas Ltd	1.99%
Hero MotoCorp Ltd	1.97%
Bajaj Finance Ltd	1.88%
Bajaj Finserv Ltd	1.77%
Emami Ltd	1.75%
Torrent Pharmaceuticals Ltd	1.72%
VA Tech Wabag Ltd	1.50%
GRANULES INDIA LIMITED	1.44%
Alstom T&D India Ltd	1.43%
Cyient Limited	1.42%
V GUARD INDUSTRIES LIMITED	1.26%
Tata Consultancy Services Ltd	1.18%
KPR Mill Ltd	1.13%
Capital First Limited	1.13%
Thomas Cook India Ltd	1.12%
Ultratech Cement Ltd	1.10%

PI Industries Ltd	1.09%
Astra Microwave Products Ltd	1.07%
Petronet LNG Ltd	1.04%
Divis Laboratories Ltd	1.02%
Berger Paints India Ltd	1.01%
Bosch Ltd	1.00%
Astral Poly Technik Ltd	0.99%
Wabco India Ltd	0.98%
Mangalore Refinery & Petrochemicals Ltd	0.94%
AIA Engineering Ltd	0.93%
LIC Housing Finance Ltd	0.92%
Sun Pharmaceuticals Industries Ltd	0.91%
Cadila Healthcare Ltd	0.89%
Bayer Cropsience Ltd	0.76%
Kalpataru Power Transmission Ltd	0.76%
Persistent Systems Ltd	0.66%
Atul Auto Ltd	0.64%
Dharti Dredging	0.21%
Karrox Technologies Ltd	0.00%
Cash & Current Assets	3.66%
Net receivables / payables	-2.40%
Total	100.00%

Birla Sun Life India GenNext Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	6.06%
Maruti Suzuki India Ltd	4.71%
ITC Ltd	4.10%
Eicher Motors Ltd	3.99%
Indusind Bank Ltd	3.66%
ICICI Bank Ltd	3.51%
Sun Pharmaceuticals Industries Ltd	3.23%
Britannia Industries Ltd	2.99%
Bajaj Corp Ltd	2.91%
Axis Bank Ltd	2.88%
United Spirits Ltd	2.65%
Asian Paints Ltd	2.52%
Jyothy Laboratories Ltd	2.50%
Housing Development Finance Corporation Ltd	2.48%
Recco Home Finance Ltd	2.47%
Emami Ltd	2.34%
Kotak Mahindra Bank Ltd	2.31%
Whirlpool of India Ltd	2.02%
Tata Motors Ltd	1.88%
Phoenix Mills Ltd	1.70%
Page Industries Ltd	1.68%
Federal Bank Ltd	1.60%
Karur Vysya Bank Ltd	1.59%
Voltas Ltd	1.57%
Muthoot Finance Ltd	1.55%
Lupin Ltd	1.40%
Cox and Kings Ltd	1.40%
Zee Entertainment Enterprises Ltd	1.39%
Bata India Ltd	1.36%
Bajaj Finance Ltd	1.31%
Exide Industries Ltd	1.27%
Colgate Palmolive India Ltd	1.19%
Glaxosmithkline Consumer Healthcare Ltd	1.19%
Marico Ltd	1.15%
Aditya Birla Nuvo Ltd	1.08%
Sanofi India Ltd	1.04%
HEIDELBERGCEMENT INDIA LIMITED	1.04%
Capital First Limited	0.98%
Cholamandalam Investment and Finance Company Ltd	0.98%
Hindustan Unilever Ltd	0.96%
Radico Khaitan Ltd	0.94%
Hero MotoCorp Ltd	0.92%
Blue Star Ltd	0.91%
Bajaj Auto Ltd	0.84%
Monte Carlo Fashions Ltd	0.82%
MT Educare Ltd	0.81%
Titan Company Limited	0.78%
Relaxo Footwears Limited	0.76%
Glenmark Pharmaceuticals Ltd	0.61%
Jubilant Foodworks Ltd	0.53%
Hitachi Home and Life Solution India Ltd	0.43%
Coffee Day Enterprises Limited	0.30%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.22%
Cash & Current Assets	4.57%
Net receivables / payables	-0.09%
Total	100.00%

Birla Sun Life Buy India Fund

Allocation as a % of Net Assets	%
Sundaram Clayton Ltd	9.36%

ICRA Ltd	8.27%
Jet Airways India Ltd	5.44%
Kotak Mahindra Bank Ltd	4.95%
Pfizer Ltd	4.79%
MRF Ltd	4.51%
Bayer Cropscience Ltd	4.44%
Gillette India Ltd	3.65%
Thomas Cook India Ltd	3.63%
Hitachi Home and Life Solution India Ltd	3.59%
Zee Entertainment Enterprises Ltd	3.53%
Maruti Suzuki India Ltd	3.33%
Kansai Nerolac Paints Ltd	3.16%
Housing Development Finance Corporation Ltd	3.07%
Glaxosmithkline Pharmaceuticals Ltd	2.95%
Bosch Ltd	2.78%
Trent Ltd	2.67%
Indusind Bank Ltd	2.48%
Shoppers Stop Ltd	2.46%
Hindustan Unilever Ltd	2.41%
Biocon Ltd	2.38%
Axis Bank Ltd	1.89%
Capital First Limited	1.86%
ICICI Bank Ltd	1.84%
Mahindra & Mahindra Ltd	1.83%
Colgate Palmolive India Ltd	1.73%
Tata Motors Ltd	1.64%
Yes Bank Ltd	1.61%
Bata India Ltd	1.12%
ITC Ltd	0.71%
IDFC Bank Ltd	0.48%
United Breweries Holdings Ltd	0.44%
IDFC Ltd.	0.44%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	1.14%
Net receivables / payables	-0.58%
Total	100.00%

Birla Sunlife Banking And Financial Services Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	14.85%
Yes Bank Ltd	8.32%
RepcO Home Finance Ltd	7.89%
Indusind Bank Ltd	7.48%
ICICI Bank Ltd	6.94%
Bajaj Finance Ltd	6.76%
LIC Housing Finance Ltd	6.26%
Axis Bank Ltd	6.18%
Bank Of Baroda	5.53%
SKS Microfinance Ltd	3.75%
Dewan Housing Finance Corporation Ltd	3.03%
Housing Development Finance Corporation Ltd	2.72%
Federal Bank Ltd	2.57%
Cholamandalam Investment and Finance Company Ltd	2.37%
Capital First Limited	2.37%
ICRA Ltd	2.04%
Bajaj Finserv Ltd	1.96%
Muthoot Finance Ltd	1.84%
Karur Vysya Bank Ltd	1.21%
IDFC Bank Ltd	1.13%
City Union Bank Ltd	0.69%
Edelweiss Financial Services Ltd	0.38%
Tourism Finance Corporation of India Ltd	0.33%
Cash & Current Assets	3.65%
Net receivables / payables	-0.24%
Total	100.00%

Birla Sun Life Infrastructure Fund

Allocation as a % of Net Assets	%
Cummins India Ltd	6.48%
HDFC Bank Ltd	5.92%
Larsen & Toubro Ltd	4.77%
ICICI Bank Ltd	4.64%
Wabco India Ltd	4.08%
Crompton Greaves Ltd	3.90%
Reliance Industries Ltd	3.57%
Orient Cement Ltd	3.49%
Multi Commodity Exchange of India Ltd	2.82%
Honeywell Automation India Ltd	2.69%
IRB Infrastructure Developers Ltd	2.58%
Federal Bank Ltd	2.54%
FAG Bearings India Ltd	2.17%
Ashoka Buildcon Ltd	2.15%
Tata Motors Ltd	1.99%
PTC India Ltd	1.98%
Bharat Electronics Ltd	1.81%

J.Kumar Infraprojects Ltd	1.76%
Birla Corporation Ltd	1.75%
VA Tech Wabag Ltd	1.66%
Kalpataru Power Transmission Ltd	1.62%
The Jammu and Kashmir Bank Ltd	1.60%
Axis Bank Ltd	1.56%
Greaves Cotton Ltd	1.55%
Indusind Bank Ltd	1.48%
Blue Star Ltd	1.42%
Gujarat Industries Power Company Ltd	1.31%
Tata Communications Ltd	1.25%
Hindustan Zinc Ltd	1.19%
Capital First Limited	1.17%
Inox Wind Ltd	1.15%
Finolex Cables Ltd	1.15%
Oil India Ltd	1.09%
TD Power Systems Ltd	1.08%
Grasim Industries Ltd	1.08%
Indian Bank	1.05%
Muthoot Finance Ltd	1.05%
Credit Analysis and Research Limited	1.03%
Bajaj Finance Ltd	0.99%
Gujarat Mineral Development Ltd	0.99%
ACC Ltd	0.97%
ICRA Ltd	0.96%
Coal India Ltd	0.96%
Automotive Axles Ltd	0.88%
Orient Refractories Limited	0.83%
Bharti Airtel Ltd	0.82%
Gujarat State Petronet Ltd	0.74%
Oberoi Realty Ltd	0.72%
Hindalco Industries Ltd	0.53%
Petronet LNG Ltd	0.51%
PNC Infratech Limited	0.50%
Sobha Ltd	0.50%
Power Grid Corporation of India Ltd	0.44%
Disa India Ltd	0.43%
Jaiprakash Power Ventures Ltd	0.40%
STATE BANK OF BIKANER AND JAIPUR LTD	0.36%
Housing Development Finance Corporation Ltd	0.34%
HSIL Ltd	0.19%
Siemens Ltd	0.15%
Bank Of Baroda	0.09%
Gail (India) Ltd	0.08%
Cash & Current Assets	1.03%
Net receivables / payables	0.05%
Total	100.00%

Birla Sun Life Pure Value Fund

Allocation as a % of Net Assets	%
Tata Chemicals Ltd	5.75%
Jet Airways India Ltd	4.87%
Hindustan Petroleum Corporation Ltd	4.62%
Gulf Oil Lubricants India Ltd	3.86%
Gujarat Fluorochemicals Ltd	3.83%
MRF Ltd	3.76%
J.Kumar Infraprojects Ltd	3.65%
Chennai Petroleum Corporation Ltd	3.37%
Federal Bank Ltd	3.33%
Edelweiss Financial Services Ltd	2.96%
Pfizer Ltd	2.77%
OMKAR SPECIALITY CHEMICALS LIMITED	2.57%
UPL Limited	2.41%
Muthoot Finance Ltd	2.13%
Heritage Foods Limited	2.10%
Sun TV Network Ltd	2.05%
Bank Of Baroda	1.97%
Gail (India) Ltd	1.92%
Orient Cement Ltd	1.91%
Mangalore Refinery & Petrochemicals Ltd	1.91%
KPR Mill Ltd	1.82%
Banco Products India Ltd	1.78%
Coromandel International Ltd	1.69%
Cyient Limited	1.51%
Hexaware Technologies Ltd	1.51%
NCC Ltd	1.50%
BANKNIFTY_31/12/2015	1.47%
Bajaj Finserv Ltd	1.45%
Tech Mahindra Ltd	1.42%
Glenmark Pharmaceuticals Ltd	1.41%
HSIL Ltd	1.39%
Finolex Cables Ltd	1.30%
Ashoka Buildcon Ltd	1.26%
GAIL_31/12/2015	1.22%
Gujarat Mineral Development Ltd	1.14%
Inox Wind Ltd	1.10%
Dish TV India Ltd	1.05%
Axis Bank Ltd	1.02%
Indian Oil Corporation Ltd	1.02%
Lupin Ltd	0.99%
Grasim Industries Ltd	0.94%
Deepak Fertilizers & Petro Corp Ltd	0.91%
NIIT Technologies Ltd	0.91%
Monte Carlo Fashions Ltd	0.88%
Indian Bank	0.86%
Dishman Pharma & Chemicals Ltd	0.77%

Shemaroo Entertainment Ltd	0.70%
PNC Infratech Limited	0.68%
Titan Company Limited	0.60%
Cash & Current Assets	6.41%
Net receivables / payables	-2.44%
Total	100.00%

Birla Sun Life India Reforms Fund

Allocation as a % of Net Assets		%
8.60% GOI (MD 02/06/2028)	SOV	12.67%
8.83% GOI (MD 12/12/2041)	SOV	6.58%
HDFC Bank Ltd		5.44%
9.20% GOI (MD 30/09/2030)	SOV	4.44%
Maruti Suzuki India Ltd		3.72%
Larsen & Toubro Ltd		3.33%
ICICI Bank Ltd		3.33%
Axis Bank Ltd		3.22%
Cummins India Ltd		3.20%
Bajaj Auto Ltd		3.00%
Shriram City Union Finance Limited		2.83%
Bank Of Baroda		2.47%
Crompton Greaves Ltd		2.34%
Bharat Electronics Ltd		2.28%
Kotak Mahindra Bank Ltd		2.24%
Indusind Bank Ltd		2.24%
Eicher Motors Ltd		2.23%
State Bank of India		2.22%
Capital First Limited		2.15%
8.30% GOI (MD 31/12/2042)	SOV	2.08%
8.32% GOI (MD 02/08/2032)	SOV	2.08%
Karur Vysya Bank Ltd		1.99%
Ultratech Cement Ltd		1.92%
9.23% GOI (MD 23/12/2043)	SOV	1.83%
Dalmia Bharat Limited		1.64%
Indian Bank		1.60%
Tourism Finance Corporation of India Ltd		1.57%
Ashoka Buildcon Ltd		1.51%
Muthoot Finance Ltd		1.46%
Sundaram Finance Ltd		1.18%
Bosch Ltd		1.13%
IRB Infrastructure Developers Ltd		1.11%
Orient Cement Ltd		0.98%
Gujarat Industries Power Company Ltd		0.95%
Multi Commodity Exchange of India Ltd		0.87%
Alstom India Limited		0.62%
J.Kumar Infraprojects Ltd		0.57%
Torrent Power Ltd		0.39%
PTC India Ltd		0.33%
Atul Auto Ltd		0.21%
6% Cum. NCv. Prefer Zee Entertainment		0.05%
Enter'es Ltd		
Cash & Current Assets		0.90%
Net receivables / payables		3.08%
Total		100.00%

Birla Sun Life New Millennium Fund

Allocation as a % of Net Assets		%
Infosys Ltd		28.75%
Tech Mahindra Ltd		9.61%
HCL Technologies Ltd		9.06%
Tata Consultancy Services Ltd		7.68%
Tata Communications Ltd		6.30%
Cyient Limited		4.81%
Sonata Software Ltd		3.93%
Firstsource Solutions Ltd		3.84%
Hexaware Technologies Ltd		3.34%
Persistent Systems Ltd		3.28%
Zee Entertainment Enterprises Ltd		3.25%
Dish TV India Ltd		3.22%
KPIT Technologies Limited		3.06%
NIIT Technologies Ltd		3.02%
Sasken Communication Technologies Ltd		2.10%
Info Edge India Ltd		1.78%
Shemaroo Entertainment Ltd		1.40%
6% Cum. NCv. Prefer Zee Entertainment Enter'es Ltd		0.21%
Magnasound (I) Ltd		0.00%
Cash & Current Assets		1.38%
Net receivables / payables		0.00%
Total		100.00%

Birla Sun Life India Opportunities Fund

Allocation as a % of Net Assets		%
Cummins India Ltd		8.06%
Sanofi India Ltd		7.12%
Honeywell Automation India Ltd		6.38%
Infosys Ltd		6.29%
Wabco India Ltd		6.23%
Reliance Industries Ltd		5.23%
Hindustan Zinc Ltd		4.54%

Portfolio

Tech Mahindra Ltd	4.19%
Oracle Financial Services Software Ltd	4.14%
Firstsource Solutions Ltd	4.12%
HCL Technologies Ltd	4.01%
Sun Pharmaceuticals Industries Ltd	3.95%
Bajaj Auto Ltd	3.47%
KPIT Technologies Limited	2.99%
Divis Laboratories Ltd	2.91%
Crisil Ltd	2.78%
Persistent Systems Ltd	2.41%
AIA Engineering Ltd	2.39%
Hexaware Technologies Ltd	2.30%
Tata Consultancy Services Ltd	2.14%
Dr Reddys Laboratories Ltd	2.02%
Orbit Exports Ltd	1.61%
Dishman Pharma & Chemicals Ltd	1.58%
KPR Mill Ltd	1.50%
Sonata Software Ltd	1.49%
Aurobindo Pharma Ltd	1.46%
Brillio Technologies Pvt Ltd	0.00%
Jainpur Straw Brd and Paper Ltd	0.00%
Magnasound (I) Ltd	0.00%
Oriqua Ltd	0.00%
Sree Rama Polymer	0.00%
Cash & Current Assets	5.55%
Net receivables / payables	-0.87%
Total	100.00%

Coal India Ltd	1.35%
Indian Bank	1.34%
Atul Auto Ltd	1.29%
Larsen & Toubro Ltd	1.23%
HCL Technologies Ltd	1.15%
Orient Refractories Limited	1.13%
Federal Bank Ltd	1.11%
V-Mart Retail Limited	1.10%
Cairn India Ltd	1.10%
Tourism Finance Corporation of India Ltd	0.91%
State Bank of India	0.82%
Bharat Electronics Ltd	0.77%
Oracle Financial Services Software Ltd	0.74%
Lupin Ltd	0.73%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.67%
Inox Wind Ltd	0.63%
India Cements Ltd	0.54%
VRIL Logistic Ltd	0.41%
Talwalkars Better Value Fitness Ltd	0.41%
NTPC Ltd	0.08%
CRISIL AAA	
NIFTY_31/12/2015	-4.88%
Cash & Current Assets	19.15%
Net receivables / payables	8.18%
Total	100.00%

Hindalco Industries Ltd	1.39%
Aetna Inc New	1.28%
D.B.Corp Ltd	1.26%
Cairn India Ltd	1.26%
OMKAR SPECIALITY CHEMICALS LIMITED	1.24%
Hindustan Zinc Ltd	1.22%
Tata Consultancy Services Ltd	1.15%
Emami Ltd	1.13%
PTC India Ltd	1.10%
Sanofi India Ltd	1.07%
Hero MotoCorp Ltd	1.05%
EXPEDIA INC	1.04%
VALERO ENERGY CORP	1.04%
APPLE INC	0.99%
AXA SA	0.99%
Indian Terrain Fashions Ltd	0.99%
Orient Cement Ltd	0.97%
Thomas Cook India Ltd	0.97%
FEDEX CORP	0.96%
Delta Air Lines Inc	0.92%
IFGL REFRACTORIES LTD	0.91%
VST Industries Ltd	0.90%
Koninklijke AHOLD NV	0.86%
The Boeing Co	0.86%
Oracle Financial Services Software Ltd	0.85%
State Bank of India	0.85%
NEXT PLC	0.85%
Cyient Limited	0.85%
Orient Refractories Limited	0.81%
Japan Airlines Co Ltd	0.80%
Tourism Finance Corporation of India Ltd	0.79%
Westfield Corporation	0.77%
Automotive Axles Ltd	0.77%
Sun Pharmaceuticals Industries Ltd	0.75%
SWISS RE AG	0.74%
T ROWE PRICE GROUP I	0.74%
Grasim Industries Ltd	0.73%
Bajaj Auto Ltd	0.72%
AMERISOURCE BERGEN CORP	0.71%
CLP Holdings Ltd	0.71%
GILEAD SCIENCES INC	0.70%
Lupin Ltd	0.70%
EMC CORP	0.69%
Allianz SE	0.69%
Zurich Insurance Group Ag	0.68%
V-Mart Retail Limited	0.68%
HARMAN INTERNATIONAL	0.67%
ACC Ltd	0.67%
Coal India Ltd	0.64%
Telstra Corporation Ltd	0.64%
SANOFI	0.63%
TELENOR	0.63%
Orbit Exports Ltd	0.63%
KPR Mill Ltd	0.62%
NORDEA BANK AB	0.62%
MARKS & SPENCER GROUP PLC	0.61%
EASTMAN CHEMICAL CO	0.60%
PING AN INS GRP-H	0.57%
CVS CAREMARK CORP	0.55%
Just Dial Limited	0.55%
INTERNATIONAL BUSINESS MACHINES CORP IBM	0.54%
INDO COUNT INDUSTRIES LIMITED	0.50%
The Jammu and Kashmir Bank Ltd	0.50%
TOYOTA MOTOR CORP	0.48%
XEROX CORP	0.48%
CenturyLink Inc	0.44%
India Cements Ltd	0.43%
Viacom Inc	0.38%
BEIERSDORF AG	0.37%
HEIDELBERGCEMENT INDIA LIMITED	0.34%
LIC Housing Finance Ltd	0.29%
Hewlett Packard Enterprise Co	0.23%
HEWLETT PACKARD CO	0.20%
Inox Wind Ltd	0.11%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.04%
Cash & Current Assets	2.10%
Net receivables / payables	0.49%
Total	100.00%

Birla Sun Life Special Situations Fund	
Allocation as a % of Net Assets	%
Maruti Suzuki India Ltd	8.58%
Wabco India Ltd	8.40%
Indusind Bank Ltd	6.96%
Strides Shasun Ltd	5.12%
LIC Housing Finance Ltd	5.05%
Tata Communications Ltd	4.82%
ICICI Bank Ltd	4.09%
Infosys Ltd	4.05%
HDFC Bank Ltd	4.01%
HCL Technologies Ltd	4.01%
Dishman Pharma & Chemicals Ltd	3.56%
Century Textiles & Industries Ltd	3.26%
Birla Corporation Ltd	3.25%
Tata Chemicals Ltd	3.12%
Kotak Mahindra Bank Ltd	2.70%
Cummins India Ltd	2.48%
Tech Mahindra Ltd	2.38%
Tata Motors Ltd	2.36%
United Spirits Ltd	2.32%
Motherson Sumi Systems Ltd	2.15%
AIA Engineering Ltd	1.97%
Bharat Forge Ltd	1.90%
Jaiprakash Power Ventures Ltd	1.79%
Sun Pharmaceuticals Industries Ltd	1.63%
Simplex Infrastructures Ltd	1.61%
Aditya Birla Nuvo Ltd	1.57%
Muthoot Finance Ltd	1.43%
Karur Vysya Bank Ltd	1.35%
Radico Khaitan Ltd	1.11%
Cox and Kings Ltd	0.90%
United Breweries Holdings Ltd	0.66%
Cash & Current Assets	1.64%
Net receivables / payables	-0.25%
Total	100.00%

Birla Sun Life International Equity Fund - Plan A	
Allocation as a % of Net Assets	%
McKesson Corp	5.28%
Aetna Inc New	4.44%
VALERO ENERGY CORP	4.44%
The Boeing Co	3.45%
APPLE INC	3.27%
Delta Air Lines Inc	3.17%
FEDEX CORP	3.15%
AXA SA	3.14%
Koninklijke AHOLD NV	2.95%
SWISS RE AG	2.95%
NEXT PLC	2.92%
CLP Holdings Ltd	2.68%
Allianz SE	2.64%
Westfield Corporation	2.63%
T ROWE PRICE GROUP I	2.59%
Japan Airlines Co Ltd	2.52%
EMC CORP	2.49%
SANOFI	2.46%
EXPEDIA INC	2.44%
GILEAD SCIENCES INC	2.42%
NORDEA BANK AB	2.36%
AMERISOURCE BERGEN CORP	2.32%
HARMAN INTERNATIONAL	2.31%
TELENOR	2.30%
Zurich Insurance Group Ag	2.25%
INTERNATIONAL BUSINESS MACHINES CORP IBM	2.22%
Telstra Corporation Ltd	2.20%
PING AN INS GRP-H	2.16%
EASTMAN CHEMICAL CO	2.05%
MARKS & SPENCER GROUP PLC	2.05%
CVS CAREMARK CORP	1.92%
Viacom Inc	1.80%
XEROX CORP	1.70%
TOYOTA MOTOR CORP	1.66%
CenturyLink Inc	1.56%
BEIERSDORF AG	1.41%
Hewlett Packard Enterprise Co	0.83%
HEWLETT PACKARD CO	0.73%
Cash & Current Assets	4.72%
Net receivables / payables	-0.58%
Total	100.00%

Birla Sun Life Dynamic Asset Allocation Fund		
Allocation as a % of Net Assets	Rating	%
Eicher Motors Ltd		3.75%
Repc Home Finance Ltd		3.25%
Infosys Ltd		3.10%
Bajaj Finance Ltd		2.81%
ICICI Bank Ltd		2.80%
ACC Ltd		2.74%
Dalmia Bharat Limited		2.74%
Sanofi India Ltd		2.68%
Reliance Industries Ltd		2.66%
HDFC Bank Ltd		2.42%
Axis Bank Ltd		2.39%
INDO COUNT INDUSTRIES LIMITED		2.08%
Hindalco Industries Ltd		2.04%
KPR Mill Ltd		2.02%
Pfizer Ltd		2.01%
PTC India Ltd		2.00%
Birla Corporation Ltd		1.96%
Kewal Kiran Clothing Limited		1.93%
Hero MotoCorp Ltd		1.87%
Bajaj Auto Ltd		1.77%
Tata Consultancy Services Ltd		1.69%
Indian Terrain Fashions Ltd		1.65%
IFGL REFRACTORIES LTD		1.60%
Indusind Bank Ltd		1.58%
HEIDELBERGCEMENT INDIA LIMITED		1.55%
Orbit Exports Ltd		1.55%
Cummins India Ltd		1.41%

Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
Repc Home Finance Ltd	3.55%
Infosys Ltd	3.18%
HDFC Bank Ltd	2.73%
ITC Ltd	2.67%
Axis Bank Ltd	2.56%
Housing Development Finance Corporation Ltd	2.54%
Cummins India Ltd	2.51%
Eicher Motors Ltd	2.28%
Indusind Bank Ltd	2.28%
Bajaj Finance Ltd	2.15%
ICICI Bank Ltd	2.14%
Federal Bank Ltd	1.71%
J.Kumar Infraprojects Ltd	1.71%
Shriram City Union Finance Limited	1.70%
Cognizant Technology Solutions Corp	1.68%
HCL Technologies Ltd	1.53%
Atul Auto Ltd	1.52%
McKesson Corp	1.48%
Kewal Kiran Clothing Limited	1.40%

Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	
Allocation as a % of Net Assets	%
ASSOCIATED BRITISH FOODS PLC	10.42%
TYSON FOODS INC	9.22%
SYNGENTA LTD REG SHS	8.68%
MONSANTO CO	8.22%
DEERE & CO	7.66%
ARCHER-DANIELS-MIDLAND CO	6.78%
BUNGE LTD	6.11%
BRF SA	5.54%
AGRIUM INC	4.46%
Kubota Corp	4.19%
Marine Harvest ASA	3.93%
Potash Corp Of Saskatchewan Inc USD	3.60%
WILMAR INTERNATIONAL LTD	3.34%
INGREDION INC	3.28%
CF INDUSTRIES HOLDINGS INC ORD SHS	3.24%

Portfolio

The Mosaic Company Limited	3.01%
YARA INTERNATIONAL ASA	1.98%
GOLDEN AGRI-RESOURCES LTD	1.61%
Uralkaliy OJSC SHS GDR	1.49%
Sociedad Quimica yMinera de Chile SA	0.79%
Israel Chemicals Ltd	0.50%
Nippon Meat Pack Ord	0.28%
Cash & Current Assets	2.58%
Net receivables / payables	-0.91%
Total	100.00%

Birla Sun Life Global Commodities Fund

Allocation as a % of Net Assets	%
Martin Currie Global Resources Fund	49.57%
First State Glob Umbrella Fund Global Res Fund - I	34.60%
Cash & Current Assets	16.20%
Net receivables / payables	-0.36%
Total	100.00%

Birla Sun Life Global Real Estate Fund

Allocation as a % of Net Assets	%
ING (L) Invest Global Real Estate - I Cap USD	98.52%
Cash & Current Assets	1.74%
Net receivables / payables	-0.26%
Total	100.00%

Birla Sun Life Latin America Equity Fund

Allocation as a % of Net Assets	%
ING (L) INV Latin America I Cap	89.46%
Cash & Current Assets	10.59%
Net receivables / payables	-0.05%
Total	100.00%

Birla Sun Life Index Fund

Allocation as a % of Net Assets	%
NIFTY_31/12/2015	18.36%
Infosys Ltd	6.25%
HDFC Bank Ltd	6.05%
ITC Ltd	5.50%
Housing Development Finance Corporation Ltd	5.47%
ICICI Bank Ltd	4.57%
Reliance Industries Ltd	4.57%
Tata Consultancy Services Ltd	3.48%
Larsen & Toubro Ltd	3.23%
Axis Bank Ltd	2.36%
Tata Motors Ltd	2.30%
State Bank of India	2.29%
Sun Pharmaceuticals Industries Ltd	2.29%
Kotak Mahindra Bank Ltd	2.02%
Mahindra & Mahindra Ltd	1.81%
Maruti Suzuki India Ltd	1.75%
Hindustan Unilever Ltd	1.65%
HCL Technologies Ltd	1.39%
Bharti Airtel Ltd	1.33%
Indusind Bank Ltd	1.28%
Lupin Ltd	1.24%
Coal India Ltd	1.22%
Oil & Natural Gas Corporation Ltd	1.21%
Dr Reddys Laboratories Ltd	1.13%
Wipro Ltd	1.12%
Hero MotoCorp Ltd	1.10%
Asian Paints Ltd	1.09%
Bajaj Auto Ltd	0.97%
Cipla Ltd	0.94%
Tech Mahindra Ltd	0.93%
Power Grid Corporation of India Ltd	0.86%
Ultratech Cement Ltd	0.82%
NTPC Ltd	0.78%
Yes Bank Ltd	0.72%
Adani Ports and Special Economic Zone Ltd	0.70%
Grasim Industries Ltd	0.69%
Bharat Petroleum Corp Ltd	0.67%
Zee Entertainment Enterprises Ltd	0.64%
Bosch Ltd	0.49%
Gail (India) Ltd	0.49%
Bank Of Baroda	0.49%
Bharat Heavy Electricals Ltd	0.46%
Idea Cellular Ltd	0.46%
Ambuja Cements Ltd	0.44%
Tata Steel Ltd	0.44%
ACC Ltd	0.36%
Tata Power Co Ltd	0.35%
Punjab National Bank	0.31%
Hindalco Industries Ltd	0.29%
Vedanta Ltd	0.29%

Cairn India Ltd	0.22%
Cash & Current Assets	5.62%
Net receivables / payables	-5.47%
Total	100.00%

Birla Sun Life Asset Allocation Fund - Aggressive Plan

Allocation as a % of Net Assets	%
Birla Sun Life Advantage Fund - Gr - Dir Pl	24.99%
Birla Sun Life Top 100 Fund - Growth - Direct Plan	22.40%
Birla Sun Life Equity Fund Direct Growth	19.44%
Birla Sun Life Govt Sec. Long Term Grwth Direct	13.07%
Birla Sun Life New Millennium Fund Direct Plan Gro	7.49%
Birla Sun Life Income Plus - Growth - Direct Plan	6.21%
Birla Sun Life Infra. Fund - Grth - Direct Plan	0.00%
Cash & Current Assets	6.84%
Net receivables / payables	-0.44%
Total	100.00%

Birla Sun Life Asset Allocation Fund - Moderate Plan

Allocation as a % of Net Assets	%
Birla Sun Life Govt Sec. Long Term Grwth Direct	25.25%
Birla Sun Life Advantage Fund - Gr - Dir Pl	17.65%
Birla Sun Life Equity Fund Direct Growth	13.73%
Birla Sun Life Top 100 Fund - Growth - Direct Plan	10.73%
Birla Sun Life Income Plus - Growth - Direct Plan	8.94%
Birla Sun Life New Millennium Fund Direct Plan Gro	6.48%
Birla Sun Life Infra. Fund - Grth - Direct Plan	0.00%
Cash & Current Assets	16.85%
Net receivables / payables	0.37%
Total	100.00%

Birla Sun Life Asset Allocation Fund - Conservative Plan

Allocation as a % of Net Assets	%
Birla Sun Life Govt Sec. Long Term Grwth Direct	33.53%
Birla Sun Life Income Plus - Growth - Direct Plan	27.66%
Birla Sun Life Advantage Fund - Gr - Dir Pl	9.57%
Birla Sun Life Equity Fund Direct Growth	6.79%
Birla Sun Life Top 100 Fund - Growth - Direct Plan	3.62%
Birla Sun Life New Millennium Fund Direct Plan Gro	3.19%
Birla Sun Life Infra. Fund - Grth - Direct Plan	0.00%
Cash & Current Assets	15.13%
Net receivables / payables	0.50%
Total	100.00%

Birla Sun Life 5 Star Multi Manager FoF Scheme

Allocation as a % of Net Assets	%
SBI Blue Chip Fund-Direct Plan -Growth	21.91%
MOST Focused Multicap 35-Direct Plan-Growth Option	19.53%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	18.60%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	17.97%
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	8.82%
ICICI Prudential Discovery Fund Direct Plan Grwth	7.10%
Cash & Current Assets	5.98%
Net receivables / payables	0.08%
Total	100.00%

Birla Sun Life Asset Allocator Multi Manager FoF Scheme

Allocation as a % of Net Assets	%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	20.42%
MOST Focused Multicap 35-Direct Plan-Growth Option	13.27%
IDFC Dynamic Bond Fund-Direct Plan-Growth	10.51%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	7.30%
SBI Blue Chip Fund-Direct Plan -Growth	6.49%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	6.33%
Franklin India PRIMA FUND - Direct - Growth	4.83%
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	4.60%
ICICI Prudential Discovery Fund Direct Plan Grwth	4.35%
Birla Sun Life Cash Plus - Growth - Direct Plan	0.01%
Cash & Current Assets	22.85%
Net receivables / payables	-0.95%
Total	100.00%

Birla Sun Life Financial Planning FOF - Aggressive Plan

Allocation as a % of Net Assets	%
SBI Blue Chip Fund-Direct Plan -Growth	14.31%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	13.91%
MOST Focused Multicap 35-Direct Plan-Growth Option	13.77%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	13.71%

Birla Sun Life Cash Plus - Growth - Direct Plan	13.24%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	6.24%
IDFC Dynamic Bond Fund-Direct Plan-Growth	5.88%
ICICI Prudential Discovery Fund Direct Plan Grwth	4.77%
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	4.74%
Franklin India PRIMA FUND - Direct - Growth	4.22%
Goldman Sachs Gold ETF (Gold Bees)	2.01%
Kotak MF Gold ETF	1.85%
Cash & Current Assets	1.00%
Net receivables / payables	0.36%
Total	100.00%

Birla Sun Life Financial Planning FOF - Conservative Plan

Allocation as a % of Net Assets	%
Birla Sun Life Cash Plus - Growth - Direct Plan	35.33%
IDFC Dynamic Bond Fund-Direct Plan-Growth	16.75%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	12.60%
Kotak MF Gold ETF	10.39%
SBI Blue Chip Fund-Direct Plan -Growth	4.37%
MOST Focused Multicap 35-Direct Plan-Growth Option	4.24%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	4.10%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	4.09%
Franklin India PRIMA FUND - Direct - Growth	1.37%
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	1.35%
ICICI Prudential Discovery Fund Direct Plan Grwth	1.35%
Goldman Sachs Gold ETF (Gold Bees)	0.77%
Cash & Current Assets	3.64%
Net receivables / payables	-0.36%
Total	100.00%

Birla Sun Life Financial Planning FOF - Prudent Plan

Allocation as a % of Net Assets	%
Birla Sun Life Cash Plus - Growth - Direct Plan	21.59%
IDFC Dynamic Bond Fund-Direct Plan-Growth	15.50%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	12.21%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	8.77%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	8.40%
SBI Blue Chip Fund-Direct Plan -Growth	8.02%
MOST Focused Multicap 35-Direct Plan-Growth Option	7.55%
Kotak MF Gold ETF	5.90%
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	2.65%
Franklin India PRIMA FUND - Direct - Growth	2.64%
ICICI Prudential Discovery Fund Direct Plan Grwth	2.57%
Goldman Sachs Gold ETF (Gold Bees)	2.44%
Cash & Current Assets	1.48%
Net receivables / payables	0.27%
Total	100.00%

Tax Savings Solutions

Birla Sun Life Tax Relief '96

Allocation as a % of Net Assets	%
Sundaram Clayton Ltd	7.06%
Honeywell Automation India Ltd	5.86%
ICRA Ltd	4.92%
Bayer Cropscience Ltd	4.45%
Kotak Mahindra Bank Ltd	4.33%
MRF Ltd	3.53%
Pfizer Ltd	3.43%
Zee Entertainment Enterprises Ltd	3.24%
Thomas Cook India Ltd	2.98%
Reliance Industries Ltd	2.88%
Shoppers Stop Ltd	2.81%
Jet Airways India Ltd	2.63%
ICICI Bank Ltd	2.62%
Tata Consultancy Services Ltd	2.58%
Housing Development Finance Corporation Ltd	2.56%
Indusind Bank Ltd	2.45%
HDFC Bank Ltd	2.31%
Bosch Ltd	2.29%
Larsen & Toubro Ltd	2.22%
Cummins India Ltd	2.13%
Biocon Ltd	1.98%
Grasim Industries Ltd	1.94%
Hitachi Home and Life Solution India Ltd	1.92%
Axis Bank Ltd	1.91%
Shree Cement Ltd	1.87%
Yes Bank Ltd	1.73%
Gillette India Ltd	1.70%
Glaxosmithkline Pharmaceuticals Ltd	1.64%
Tata Motors Ltd	1.63%
Maruti Suzuki India Ltd	1.59%
HCL Technologies Ltd	1.42%
Infosys Ltd	1.37%
Sun Pharmaceuticals Industries Ltd	1.35%
Hindustan Unilever Ltd	1.20%
Century Textiles & Industries Ltd	1.06%

Portfolio

Shriram Transport Finance Company Ltd	CARE AA+	1.61%
Indiabulls Housing Finance Ltd	CARE AAA	1.56%
Sundaram Finance Ltd	CRISIL AA+	1.44%
Power Finance Corporation Ltd	ICRA AAA	1.44%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	1.44%
Adani Ports and Special Economic Zone Ltd	ICRA A1+	1.44%
Tata Motors Ltd	ICRA A1+	1.43%
Vedanta Ltd	CRISIL A1+	1.43%
Tata Power Company Ltd	ICRA A1+	1.42%
Cholamandalam Investment and Finance Company Ltd	ICRA A1+	1.41%
Tata Motors Finance Ltd	ICRA A1+	1.38%
TATA Realty & Infrastructure Ltd	ICRA A1+	1.33%
Indiabulls Housing Finance Ltd	CARE AAA	1.30%
Tata Motors Finance Ltd	ICRA A1+	1.27%
Shriram Transport Finance Company Ltd	CRISIL AA+	1.26%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	1.23%
Tata Housing Development Co Ltd	ICRA AA	1.10%
Housing Development Finance Corporation Ltd	CRISIL AAA	1.01%
Tata Capital Financial Services Ltd	CRISIL AA+	1.01%
Fullerton India Credit Co Ltd	ICRA A1+	1.01%
S.D. Corporation Pvt. Ltd	CARE A1+(SO)	0.98%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.95%
Grand View Estates Pvt Ltd	ICRA AA(SO)	0.95%
182 Days Tbill (MD 24/03/2016)	SOV	0.88%
SREI Equipment Finance Ltd	CARE AA-	0.86%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.86%
RHC Holding Pvt Ltd	CARE A(SO)	0.83%
Tata Motors Ltd	CARE AA+	0.79%
IL&FS Transportation Networks Ltd	CARE A1	0.79%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.73%
8.39% Gujarat SDL (MD 27/03/2018)	SOV	0.73%
Piramal Enterprises Ltd	ICRA A1+	0.71%
Satin Creditcare Network Ltd	ICRA A1+(SO)	0.67%
ICICI Home Finance Company Ltd	CARE AAA	0.65%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.60%
Pantaloons Fashion & Retail Limited	ICRA AA	0.58%
8.67% Karnataka SDL (MD 18/07/2017)	SOV	0.58%
Tata Housing Development Co Ltd	ICRA AA	0.58%
8.75% Gujarat SDL(MD 03/10/2016)	SOV	0.58%
7.49% GOI 2017 (M/D. 16.04.2017)	SOV	0.58%
Punjab & Sind Bank	ICRA A1+	0.55%
Tata Motors Finance Ltd	CRISIL AA	0.50%
Floreat Investments Ltd	ICRA AA+(SO)	0.49%
LIC Housing Finance Ltd	CRISIL AAA	0.47%
Shriram Transport Finance Company Ltd	CRISIL AA+	0.44%
Jyothy Laboratories Ltd	CARE AA-	0.44%
ICICI Home Finance Company Ltd	ICRA AAA	0.43%
Adani Ports and Special Economic Zone Ltd	ICRA AA+	0.43%
Adani Ports and Special Economic Zone Ltd	ICRA AA+	0.43%
LIC Housing Finance Ltd	CRISIL AAA	0.36%
LIC Housing Finance Ltd	CRISIL AAA	0.36%
IL&FS Transportation Networks Ltd	CARE A1	0.36%
8.68% Karnatka SDL (MD 07/11/2017)	SOV	0.35%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	0.34%
364Days Tbill (MD 25/12/2015)	SOV	0.29%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.14%
Andhra Bank	CARE A1+	0.08%
Tata Sons Ltd	CRISIL AAA	0.07%
91 Days Tbill (MD 18/12/2015)	SOV	0.07%
182 Days Tbill (MD 10/03/2016)	SOV	0.01%
Cash & Current Assets		2.15%
Total		100.00%

Birla Sun Life Savings Fund

Allocation as a % of Net Assets	Rating	%
8.12% GOI (MD 10/12/2020)	SOV	4.81%
Indiabulls Housing Finance Ltd	CARE AAA	4.50%

Pune Solapur Expressway Pvt Ltd	ICRA A(SO)	3.70%
Dewan Housing Finance Corporation Ltd	CARE AAA	3.18%
National Bank For Agriculture and Rural Development	CRISIL AAA	2.85%
Vodafone India Ltd	CRISIL A1+	2.73%
Indiabulls Housing Finance Ltd	CARE AAA	2.61%
Power Finance Corporation Ltd	CRISIL AAA	2.51%
Corporation Bank	CRISIL A1+	2.40%
Hinduja Leyland Finance Ltd	CARE A+	2.04%
Vodafone India Ltd	CRISIL A1+	2.00%
Vedanta Ltd	CRISIL A1+	1.99%
Dewan Housing Finance Corporation Ltd	CARE AAA	1.95%
Export Import Bank of India	CRISIL AAA	1.83%
Religare Finvest Ltd	IND AA-	1.73%
Talwandi Sabo Power Ltd	CRISIL A1+(SO)	1.71%
ONGC Mangalore Petrochemicals Ltd	ICRA A1+	1.61%
8.07% GOI 2017 (M/D. 15.01.2017)	SOV	1.48%
91 Days Tbill (MD 24/12/2015)	SOV	1.42%
Talwandi Sabo Power Ltd	CRISIL AA(SO)	1.41%
Religare Finvest Ltd	IND AA-	1.40%
Vedanta Ltd	CRISIL A1+	1.38%
Dewan Housing Finance Corporation Ltd	CARE AAA	1.37%
8.40% Rajasthan SDL (MD 27/03/2018)	SOV	1.24%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	1.23%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	1.22%
Piramal Enterprises Ltd	ICRA A1+	1.21%
8.78% Haryana SDL (MD 23/07/2017)	SOV	1.12%
7.49% GOI 2017 (M/D. 16.04.2017)	SOV	1.06%
Shriram Transport Finance Company Ltd	IND AA+	1.02%
Export Import Bank of India	CRISIL AAA	1.02%
Piramal Enterprises Ltd	ICRA A1+	1.01%
Kotak Mahindra Prime Ltd	CRISIL A1+	1.00%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	0.99%
ECL Finance Ltd	ICRA AA	0.88%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.85%
8.39% TAMIL NADU SDL (MD 19/12/2017)	SOV	0.82%
Tata Motors Finance Ltd	CRISIL AA	0.82%
Piramal Enterprises Ltd	ICRA AA	0.82%
Vedanta Ltd	CRISIL A1+	0.81%
Vedanta Ltd	CRISIL A1+	0.81%
ONGC Mangalore Petrochemicals Ltd	ICRA A1+	0.81%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	0.81%
Tata Power Company Ltd	ICRA A1+	0.80%
Cholamandalam Investment and Finance Company Ltd	ICRA A1+	0.80%
Cholamandalam Investment and Finance Company Ltd	ICRA A1+	0.78%
Cholamandalam Investment and Finance Company Ltd	ICRA A1+	0.78%
Tata Motors Finance Ltd	ICRA A1+	0.78%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.74%
182 Days Tbill (MD 17/12/2015)	SOV	0.69%
Indiabulls Housing Finance Ltd	CARE AAA	0.66%
Tata Capital Financial Services Ltd	CRISIL AA+	0.61%
8.67% Karnataka SDL (MD 18/07/2017)	SOV	0.61%
Tata Motors Finance Ltd	CRISIL AA	0.61%
Indusind Bank Ltd	CRISIL A1+	0.60%
Small Industries Dev Bank of India	CARE A1+	0.60%
Indiabulls Housing Finance Ltd	CARE AAA	0.58%
Talwandi Sabo Power Ltd	CRISIL A1+(SO)	0.53%
Shriram Transport Finance Company Ltd	IND AA+	0.49%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.49%
Tata Motors Finance Ltd	ICRA A1+	0.48%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.48%
LIC Housing Finance Ltd	CRISIL AAA	0.43%
Shriram Transport Finance Company Ltd	CRISIL AA+	0.41%
Shriram Transport Finance Company Ltd	IND AA+	0.41%
IDL Speciality Chemicals Ltd	IND A+(SO)	0.41%
Shriram Transport Finance Company Ltd	CRISIL AA+	0.41%
ONGC Mangalore Petrochemicals Ltd	ICRA A1+	0.40%
Piramal Enterprises Ltd	ICRA A1+	0.40%
Export Import Bank of India	CRISIL A1+	0.40%
Kotak Mahindra Investments Ltd	CRISIL A1+	0.40%
Piramal Enterprises Ltd	ICRA A1+	0.40%
Vijaya Bank	CARE A1+	0.40%
Fullerton India Credit Co Ltd	CARE A1+	0.40%
Barclays Invest & Loans India Ltd	ICRA A1+	0.38%
Pune Solapur Expressway Pvt Ltd	ICRA A(SO)	0.37%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.37%
Tata Motors Finance Ltd	CRISIL AA	0.37%

IL & FS Ltd	ICRA A1+	0.36%
Power Finance Corporation Ltd	CRISIL AAA	0.33%
SP Jammu Udhampur Highway Ltd	ICRA AAA(SO)	0.30%
Tata Motors Ltd	CARE AA+	0.28%
Raymond Ltd	CRISIL A1+	0.24%
SP Jammu Udhampur Highway Ltd	ICRA AAA(SO)	0.21%
SP Jammu Udhampur Highway Ltd	ICRA AAA(SO)	0.21%
Sundaram Finance Ltd	ICRA AA+	0.21%
8.85% Haryana SDL (MD 13/08/2016)	SOV	0.21%
Sundaram Finance Ltd	ICRA AA+	0.20%
Shriram Transport Finance Company Ltd	IND AA+	0.20%
Tata Motors Ltd	ICRA AA	0.20%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.20%
Power Finance Corporation Ltd	CRISIL AAA	0.20%
Power Finance Corporation Ltd	CRISIL AAA	0.20%
Canara Bank	CRISIL A1+	0.20%
UCO Bank	CRISIL A1+	0.20%
Sundaram BNP Paribas Home Finance Ltd	CARE AA+	0.19%
8.74% Karnataka SDL (MD 22/08/2016)	SOV	0.16%
Tata Motors Finance Ltd	CRISIL AA	0.16%
8.77% Karnataka SDL (MD 21/11/2016)	SOV	0.16%
Tata Capital Financial Services Ltd	CRISIL AA+	0.14%
Hero Fincorp Limited	CRISIL AA+	0.13%
8.71% Gujarat SDL(MD 05/09/2016)	SOV	0.12%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.12%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.09%
Kotak Mahindra Investments Ltd	CRISIL AAA	0.08%
Talwandi Sabo Power Ltd	CRISIL AA(SO)	0.08%
91 Days Tbill (MD 10/12/2015)	SOV	0.06%
IOT Utkal Energy Services Limited	CRISIL AAA(SO)	0.06%
IOT Utkal Energy Services Limited	CRISIL AAA(SO)	0.04%
9.60% Gujarat SDL(MD 12/03/2018)	SOV	0.04%
Tata Sons Ltd	CRISIL AAA	0.04%
Rural Electrification Corporation Ltd	CRISIL AAA	0.04%
IDFC Bank Ltd	ICRA AAA	0.04%
IDFC Bank Ltd	ICRA AAA	0.04%
Canara Bank	CRISIL A1+	0.00%
6.76% Pay Fix & Rec Mibor (16/10/20)	HSBCBK	0.00%
6.8350% Pay Fix & Rec Mibor (30/09/20)	HSBCBK	0.00%
6.73% Pay Fix & Rec Mibor (21/10/20)	HSBCBK	0.00%
6.88% Pay Fix & Rec Mibor (21/09/20)	HSBCBK	0.00%
6.89% Pay Fix & Rec Mibor (21/09/20)	HSBCBK	0.00%
6.91% Pay Fix & Rec Mibor (21/09/20)	HSBCBK	0.00%
6.90% Pay Fix & Rec Mibor (21/09/20)	HSBCBK	0.00%
6.84% Pay Fix & Rec Mibor (30/09/20)	HSBCBK	0.00%
6.92% Pay Fix & Rec Mibor (21/09/20)	HSBCBK	0.00%
6.9025% Pay Fix & Rec Mibor (21/09/20)	ICICIBK	0.00%
6.96% Pay Fix & Rec Mibor (MD09/09/20)	HSBCBK	0.00%
6.9525% Pay Fix & Rec Mibor (MD10/09/20)	HDFCBK	0.00%
6.9550% Pay Fix & Rec Mibor (MD09/09/20)	HSBCBK	0.00%
6.98% Pay Fix & Rec Mibor (18/09/20)	HSBCBK	0.00%
Cash & Current Assets		3.60%
Total		100.00%

Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)

Allocation as a % of Net Assets	Rating	%
8.40% GOI (MD 28/07/2024)	SOV	14.66%
8.12% GOI (MD 10/12/2020)	SOV	10.53%
7.80% GOI (MD 03/05/2020)	SOV	8.06%
Reliance Jio Infocomm Limited	CRISIL AAA	4.24%
7.88% GOI (MD 19/03/2030)	SOV	4.23%
8.15% GOI (MD 24/11/2026)	SOV	4.18%
8.60% GOI (MD 02/06/2028)	SOV	3.29%
Tata Capital Financial Services Ltd	ICRA AA+	1.97%
Cholamandalam Investment and Finance Company Ltd	ICRA A1+	1.89%
Indiabulls Housing Finance Ltd	CARE AAA	1.60%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	1.56%

Dividend



Here's a platform for you to check your dividend declaration, history and all the other vital information on dividends.



WEALTH CREATION SOLUTIONS

EQUITY SCHEMES	Declared on date	Non Corporate Dividend ^d (₹ per unit)	Dividend ^d (₹ per unit)	Face value (₹)	Cum Dividend NAV (₹ per unit)
Birla Sun Life Equity Fund - Regular Plan	30-Nov-15	10.00	10.00	10.00	93.15
	17-Mar-15	3.80	3.80	10.00	101.16
	16-Oct-14	4.50	4.50	10.00	89.19
Birla Sun Life Equity Fund - Direct Plan	30-Nov-15	9.00	9.00	10.00	102.77
	17-Mar-15	2.00	2.00	10.00	108.75
	16-Oct-14	4.50	4.50	10.00	95.17
Birla Sun Life Advantage Fund - Regular Plan	31-Aug-15	20.00	20.00	10.00	106.88
	05-Sep-14	15.00	15.00	10.00	104.59
	23-May-14	0.00	7.20	10.00	101.29
Birla Sun Life Advantage Fund - Direct Plan	31-Aug-15	10.00	10.00	10.00	108.05
	05-Sep-14	15.00	15.00	10.00	105.26
	23-May-14	0.00	7.20	10.00	101.77
Birla Sun Life Midcap Fund - Regular Plan	28-Aug-15	3.75	3.75	10.00	34.29
	24-Jul-14	2.50	2.50	10.00	28.67
	19-Jul-13	1.50	1.50	10.00	20.01
Birla Sun Life Small & Midcap Fund - Regular Plan	28-Aug-15	2.30	2.30	10.00	21.10
	24-Jul-14	0.00	1.50	10.00	18.20
	19-Jul-13	0.00	0.35	10.00	11.79
Birla Sun Life Frontline Equity Fund - Regular Plan	30-Oct-15	3.50	3.50	10.00	27.84
	24-Apr-15	1.75	1.75	10.00	29.44
	05-Nov-14	1.20	1.20	10.00	29.41
Birla Sun Life India GenNext Fund - Regular Plan	18-Jun-15	2.60	2.60	10.00	23.42
	27-Jun-14	0.00	2.00	10.00	19.57
	28-Jun-13	0.00	1.00	10.00	16.47
Birla Sun Life India GenNext Fund - Direct Plan	18-Jun-15	2.60	2.60	10.00	25.63
	27-Jun-14	0.00	2.00	10.00	21.07
	31-Jul-15	2.00	2.00	10.00	19.96
Birla Sun Life New Millennium Fund - Regular Plan	11-Sep-14	1.60	1.60	10.00	19.90
	27-Sep-13	0.00	0.85	10.00	15.20
	24-Jul-15	2.30	2.30	10.00	19.01
Birla Sun Life Top 100 Fund - Regular Plan	22-Jan-15	0.85	0.85	10.00	19.73
	27-Jun-14	0.00	0.85	10.00	17.16
	22-Sep-15	4.00	4.00	10.00	40.05
Birla Sun Life Buy India Fund - Regular Plan	18-Sep-14	3.00	3.00	10.00	36.23
	27-Sep-13	0.00	1.20	10.00	22.65
	18-Sep-14	3.00	3.00	10.00	36.56
Birla Sun Life Buy India Fund - Direct Plan	27-Sep-13	0.00	1.20	10.00	22.73
	09-Oct-15	10.00	10.00	10.00	158.07
	22-Apr-15	10.00	10.00	10.00	166.22
Birla Sun Life MNC Fund - Regular Plan	20-Nov-14	5.50	5.50	10.00	141.24
	02-Nov-15	3.20	3.20	10.00	15.52
	25-Feb-15	5.20	5.20	10.00	22.06
Birla Sun Life Index Fund - Regular Plan	07-Oct-14	6.00	6.00	10.00	25.83
	02-Nov-15	3.20	3.20	10.00	15.71
	25-Feb-15	5.20	5.20	10.00	22.23
Birla Sun Life Index Fund - Direct Plan	07-Oct-14	6.00	6.00	10.00	25.97
	30-Nov-15	3.00	3.00	10.00	28.90
	13-Nov-14	2.76	2.76	10.00	28.13
Birla Sun Life India Opportunities Fund - Regular Plan	27-Dec-13	0.00	1.50	10.00	19.86
	24-Sep-15	0.35	0.35	10.00	15.77
	19-Jun-15	0.40	0.40	10.00	16.10
Birla Sun Life Dividend Yield Plus - Regular Plan	20-Mar-15	0.18	0.18	10.00	16.82
	22-Sep-15	7.50	7.50	10.00	142.58
	26-Jun-15	7.50	7.50	10.00	152.32
Birla Sun Life '95 Fund - Regular Plan	09-Mar-15	4.50	4.50	10.00	160.91
	01-Oct-14	7.00	7.00	10.00	159.03
	21-Mar-14	0.00	3.00	10.00	124.74
Birla Sun Life Pure Value Fund - Regular Plan	24-Jul-15	3.00	3.00	10.00	28.75
	31-Jul-14	2.80	2.80	10.00	26.19
	23-Aug-13	0.00	1.00	10.00	13.44
Birla Sun Life Enhanced Arbitrage Fund - Dividend - Regular Plan	30-Nov-15	0.06	0.06	10.00	10.90
	30-Oct-15	0.06	0.06	10.00	10.93
	29-Sep-15	0.06	0.06	10.00	10.92
Birla Sun Life Enhanced Arbitrage Fund - Dividend - Direct Plan	30-Nov-15	0.06	0.06	10.00	11.03
	30-Oct-15	0.06	0.06	10.00	11.06
	29-Sep-15	0.06	0.06	10.00	11.05
Birla Sun Life Long Term Advantage Fund - Dividend - Regular Plan	21-May-15	2.50	2.50	10.00	22.10
	23-May-14	0.00	1.75	10.00	19.23
	21-May-15	1.44	1.34	10.00	19.26
BSL CEF - Global Agri Plan - Dividend - Regular Plan	23-May-14	1.50	1.12	10.00	18.20
	21-May-15	1.44	1.34	10.00	19.51
	23-May-14	1.50	1.12	10.00	18.32
Birla Sun Life Infrastructure Fund - Dividend - Regular Plan	11-Jun-15	1.60	1.60	10.00	15.27
	27-Jun-14	0.00	1.75	10.00	15.48
	29-Sep-15	1.30	1.30	10.00	15.91
Birla Sun Life Special Situations Fund - Dividend - Regular Plan	28-Aug-14	1.30	1.30	10.00	14.57
	14-Aug-14	4.00	2.99	10.00	44.13
	14-Aug-14	4.00	2.99	10.00	44.10
Birla Sun Life AAF - Aggressive Plan - Dividend - Regular Plan	30-Nov-15	1.30	1.30	10.00	12.80
	08-Aug-14	0.80	0.80	10.00	11.90
	27-Nov-14	1.30	0.88	10.00	16.15
Birla Sun Life International Equity - Plan A - Dividend - Regular Plan	25-Sep-14	0.19	0.19	10.00	13.7617
	25-Jun-14	0.16	0.15	10.00	13.1969
	20-Mar-14	0.12	0.11	10.00	11.3962
Birla Sun Life Financial Planning FOF Aggressive Plan - Quarterly - Regular Plan	25-Sep-14	0.19	0.19	10.00	13.8724
	25-Jun-14	0.16	0.15	10.00	13.2850
	20-Mar-14	0.12	0.11	10.00	11.4450
Birla Sun Life Financial Planning FOF Aggressive Plan - Quarterly - Direct Plan	25-Sep-14	0.12	0.11	10.00	12.2529
	25-Jun-14	0.08	0.07	10.00	12.0721
	20-Mar-14	0.08	0.07	10.00	11.5070
Birla Sun Life Financial Planning FOF Conservative Plan - Quarterly - Regular Plan	25-Sep-14	0.12	0.11	10.00	12.3607
	25-Jun-14	0.08	0.07	10.00	12.1625
	20-Mar-14	0.08	0.07	10.00	11.5772
Birla Sun Life Financial Planning FOF Conservative Plan - Quarterly - Direct Plan	25-Sep-14	0.16	0.15	10.00	12.6900
	25-Jun-14	0.12	0.11	10.00	12.3845
	20-Mar-14	0.10	0.09	10.00	11.3392
Birla Sun Life Financial Planning FOF Prudent Plan - Quarterly - Regular Plan	25-Sep-14	0.16	0.15	10.00	12.9017
	25-Jun-14	0.12	0.11	10.00	12.5730
	20-Mar-14	0.10	0.09	10.00	11.3818
Birla Sun Life Financial Planning FOF Prudent Plan - Quarterly - Direct Plan	22-Mar-13	6.00	6.00	10.00	18.4600
	26-Dec-05	4.50	4.50	10.00	15.0000
	22-Mar-13	6.00	6.00	10.00	18.5100

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Dividend

TAX SAVINGS SOLUTIONS

EQUITY SCHEMES	Declared on date	Non Corporate Dividend [#] (₹ per unit)	Dividend [#] (₹ per unit)	Face value (₹)	Cum Dividend NAV (₹ per unit)
Birla Sun Life Tax Relief '96	13-Mar-15	2.75	2.75	10.00	139.52
	07-Feb-14	0.00	3.00	10.00	81.54
	08-Mar-13	0.00	3.00	10.00	78.66
Birla Sun Life Tax Plan	20-Mar-15	4.50	4.50	10.00	81.45
	21-Mar-14	0.00	4.25	10.00	54.12
	15-Mar-13	0.00	1.50	10.00	48.00

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

REGULAR INCOME SOLUTIONS

DEBT Schemes	Declared on date	Face Value	Non Corporate	Corporate	Cum Dividend NAV [#] (₹ per unit)
			Dividend [#] (₹ per unit)	Dividend [#] (₹ per unit)	
Birla Sun Life Monthly Income - Monthly Dividend - Regular Plan	30-Nov-15	10.00	0.0527	0.0488	12.2614
	30-Oct-15	10.00	0.0514	0.0476	12.3877
	30-Sep-15	10.00	0.0510	0.0472	12.4739
Birla Sun Life Monthly Income - Monthly Dividend - Direct Plan	30-Nov-15	10.00	0.0567	0.0525	13.1966
	30-Oct-15	10.00	0.0553	0.0512	13.3232
	30-Sep-15	10.00	0.0548	0.0508	13.4081
Birla Sun Life Monthly Income - Quarterly Dividend - Regular Plan	30-Sep-15	10.00	0.2022	0.1874	12.7356
	30-Jun-15	10.00	0.2055	0.1904	12.6629
	30-Mar-15	10.00	0.2015	0.1869	12.8521
Birla Sun Life Monthly Income - Quarterly Dividend - Direct Plan	30-Sep-15	10.00	0.2084	0.1931	13.1507
	30-Jun-15	10.00	0.2113	0.1958	13.0477
	30-Mar-15	10.00	0.2069	0.1918	13.2199
Birla Sun Life MIP - Monthly Dividend Plan - Regular Plan	27-Nov-15	10.00	0.0466	0.0432	11.9824
	30-Oct-15	10.00	0.0529	0.0490	12.1192
	28-Sep-15	10.00	0.0515	0.0477	12.0439
Birla Sun Life MIP - Monthly Dividend Plan - Direct Plan	28-Aug-15	10.00	0.0469	0.0434	12.0974
	27-Nov-15	10.00	0.0514	0.0476	13.2096
	30-Oct-15	10.00	0.0583	0.0540	13.3543
Birla Sun Life MIP II - Wealth 25 Plan Monthly Dividend Plan - Regular Plan	28-Sep-15	10.00	0.0567	0.0525	13.2639
	28-Aug-15	10.00	0.0516	0.0478	13.3159
	27-Nov-15	10.00	0.0530	0.0491	13.6536
Birla Sun Life MIP II - Wealth 25 Plan Monthly Dividend Plan - Direct Plan	30-Oct-15	10.00	0.0602	0.0558	13.7962
	28-Sep-15	10.00	0.0590	0.0547	13.7145
	28-Aug-15	10.00	0.0540	0.0501	13.8476
Birla Sun Life MIP II - Savings 5 Plan Monthly Dividend Plan - Regular Plan	31-Jul-15	10.00	0.0307	0.0284	16.4887
	26-Jun-15	10.00	0.0632	0.0586	16.2238
	29-May-15	10.00	0.0780	0.0723	16.4496
Birla Sun Life MIP II - Savings 5 Plan Monthly Dividend Plan - Direct Plan	27-Nov-15	10.00	0.0493	0.0457	12.7078
	30-Oct-15	10.00	0.0560	0.0519	12.8360
	28-Sep-15	10.00	0.0544	0.0504	12.7520
Birla Sun Life MIP II - Savings 5 Plan Monthly Dividend Plan - Direct Plan	28-Aug-15	10.00	0.0493	0.0456	12.7745
	27-Nov-15	10.00	0.0516	0.0478	13.3002
	30-Oct-15	10.00	0.0586	0.0543	13.4303
Birla Sun Life MIP II - Savings 5 Plan Monthly Dividend Plan - Direct Plan	28-Sep-15	10.00	0.0569	0.0527	13.3378
	28-Aug-15	10.00	0.0515	0.0477	13.3567

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

SAVINGS SOLUTIONS

DEBT Schemes	Declared on date	Face Value	Non Corporate	Corporate	Cum Dividend NAV [#] (₹ per unit)
			Dividend [#] (₹ per unit)	Dividend [#] (₹ per unit)	
Birla Sun Life Savings Fund - Institutional Monthly Dividend	11-Feb-11	10.00	0.0350	0.0287	10.3099
	28-Jan-11	10.00	0.0497	0.0607	10.3384
	31-Dec-10	10.00	0.0587	0.0547	10.3413
Birla Sun Life Savings Fund - Retail Monthly Dividend	11-Feb-11	10.00	0.0350	0.0287	10.2848
	28-Jan-11	10.00	0.0469	0.0573	10.3108
	31-Dec-10	10.00	0.0529	0.0493	10.3105
Birla Sun Life Treasury Optimizer Plan - Retail - Quarterly Dividend	15-Sep-15	10.00	1.7242	1.5974	108.0607
	15-Jun-15	10.00	1.7218	1.5952	107.9067
	16-Mar-15	10.00	1.7371	1.6110	108.9248
Birla Sun Life Treasury Optimizer Plan - Retail - Monthly Dividend	27-Nov-15	10.00	0.4628	0.4287	104.8850
	30-Oct-15	10.00	0.5254	0.4868	105.4135
	28-Sep-15	10.00	0.5093	0.4719	104.6978
Birla Sun Life Treasury Optimizer Plan - Monthly Dividend - Regular Plan	28-Aug-15	10.00	0.4598	0.4260	104.7042
	27-Nov-15	10.00	0.4628	0.4288	104.9274
	30-Oct-15	10.00	0.5254	0.4868	105.4353
Birla Sun Life Treasury Optimizer Plan - Monthly Dividend - Direct Plan	28-Sep-15	10.00	0.5094	0.4720	104.7195
	28-Aug-15	10.00	0.4599	0.4261	104.7260
	27-Nov-15	10.00	0.4651	0.4309	105.4510
Birla Sun Life Treasury Optimizer Plan - Quarterly Dividend - Regular Plan	30-Oct-15	10.00	0.5280	0.4892	105.9579
	28-Sep-15	10.00	0.5117	0.4740	105.2116
	28-Aug-15	10.00	0.4618	0.4279	105.1912
Birla Sun Life Treasury Optimizer Plan - Quarterly Dividend - Direct Plan	15-Sep-15	10.00	1.6815	1.5579	105.3822
	15-Jun-15	10.00	1.6791	1.5557	105.2320
	16-Mar-15	10.00	1.6941	1.5710	106.2249
Birla Sun Life Treasury Optimizer Plan - Quarterly Dividend - Direct Plan	15-Sep-15	10.00	1.6855	1.5616	105.7126
	15-Jun-15	10.00	1.6818	1.5581	105.4802
	16-Mar-15	10.00	1.6955	1.5724	106.3940
Birla Sun Life Dynamic Bond Fund - Retail Plan - Monthly Dividend - Regular Plan	27-Nov-15	10.00	0.0483	0.0448	10.8945
	30-Oct-15	10.00	0.0548	0.0508	11.0055
	28-Sep-15	10.00	0.0530	0.0491	10.9245
Birla Sun Life Dynamic Bond Fund - Retail Plan - Monthly Dividend - Direct Plan	28-Aug-15	10.00	0.0478	0.0443	10.9056
	27-Nov-15	10.00	0.0485	0.0450	10.9428
	30-Oct-15	10.00	0.0550	0.0509	11.0480
Birla Sun Life Dynamic Bond Fund - Retail - Quarterly Dividend - Regular Plan	28-Sep-15	10.00	0.0532	0.0493	10.9596
	28-Aug-15	10.00	0.0479	0.0444	10.9335
	30-Sep-15	10.00	0.2355	0.2181	11.2443
Birla Sun Life Dynamic Bond Fund - Retail - Quarterly Dividend - Regular Plan	30-Jun-15	10.00	0.2407	0.2230	11.1423
	30-Mar-15	10.00	0.2355	0.2184	11.3739

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Dividend

Birla Sun Life Dynamic Bond Fund - Quarterly Dividend - Direct Plan	30-Sep-15 30-Jun-15 30-Mar-15	10.00 10.00 10.00	0.2388 0.2435 0.2379	0.2212 0.2256 0.2206	11.4226 11.2969 11.5082
Birla Sun Life Short Term Opportunities Fund - Quarterly Dividend - Regular Plan	15-Sep-15 15-Jun-15 16-Mar-15	10.00 10.00 10.00	0.1889 0.1884 0.1907	0.1750 0.1745 0.1768	10.6109 10.6650 10.7540
Birla Sun Life Short Term Opportunities Fund - Quarterly Dividend - Direct Plan	15-Sep-15 15-Jun-15 16-Mar-15	10.00 10.00 10.00	0.1917 0.1910 0.1933	0.1776 0.1769 0.1793	10.7771 10.8208 10.9024
Birla Sun Life Medium Term Plan - Dividend - Regular Plan	25-Mar-13	10.00	0.8000	0.6040	10.9834
Birla Sun Life Medium Term Plan - Dividend - Direct Plan	25-Mar-13	10.00	0.8000	0.6040	10.9909
Birla Sun Life Medium Term Plan - Half Yearly Dividend - Regular Plan	15-Sep-15 16-Mar-15 15-Sep-14	10.00 10.00 10.00	0.2944 0.4186 0.5019	0.2728 0.3882 0.3746	11.2016 11.2974 11.1487
Birla Sun Life Medium Term Plan - Half Yearly Dividend - Direct Plan	15-Sep-15 16-Mar-15 15-Sep-14	10.00 10.00 10.00	0.3155 0.4500 0.5512	0.2923 0.4173 0.4114	11.5227 11.6273 11.4790
Birla Sun Life Medium Term Plan - Quarterly Dividend - Regular Plan	15-Sep-15 15-Jun-15 16-Mar-15	10.00 10.00 10.00	0.1666 0.1781 0.1770	0.1543 0.1650 0.1641	10.5720 10.5550 10.6042
Birla Sun Life Medium Term Plan - Quarterly Dividend - Direct Plan	15-Sep-15 15-Jun-15 16-Mar-15	10.00 10.00 10.00	0.1437 0.1847 0.1793	0.1332 0.1711 0.1663	10.6835 10.6623 10.7036
Birla Sun Life Medium Term Plan - Institutional - Half Yearly Dividend	18-Mar-14 17-Sep-13 17-May-13	10.00 10.00 10.00	0.4980 0.1716 0.2151	0.3717 0.1281 0.1605	11.0642 10.6397 10.6706
Birla Sun Life Medium Term Plan - Institutional - Quarterly Dividend	16-Dec-13 17-Sep-13 17-May-13	10.00 10.00 10.00	0.3043 0.1373 0.2106	0.2271 0.1025 0.1572	10.5925 10.4170 10.4473
Birla Sun Life Short Term Fund - Monthly Dividend - Regular Plan	16-Nov-15 15-Oct-15 15-Sep-15	10.00 10.00 10.00	0.0669 0.0624 0.0605	0.0620 0.0578 0.0561	11.8366 11.8558 11.7983
Birla Sun Life Short Term Fund - Monthly Dividend - Direct Plan	16-Nov-15 15-Oct-15 15-Sep-15	10.00 10.00 10.00	0.0670 0.0625 0.0606	0.0620 0.0579 0.0561	11.8517 11.8699 11.8110
Birla Sun Life Short Term Fund - Half Yearly Dividend	15-Mar-10 16-Mar-09 17-Mar-08	10.00 10.00 10.00	0.2453 0.4467 0.4752	0.2283 0.4158 0.4423	11.5557 11.9496 11.6359
Birla Sun Life Short Term Fund - Quarterly Dividend	15-Dec-11 15-Sep-11 15-Jun-11	10.00 10.00 10.00	0.1131 0.0856 0.1443	0.0854 0.0646 0.1090	11.6606 11.6201 11.4526
Birla Sun Life Short Term Fund - Dividend-Regular Plan	22-Sep-15 29-Dec-14 05-Sep-14	10.00 10.00 10.00	0.4695 0.1669 0.7000	0.4350 0.1548 0.5224	10.8259 10.3952 10.8741
Birla Sun Life Short Term Fund - Dividend-Direct Plan	22-Sep-15 29-Dec-14 05-Sep-14	10.00 10.00 10.00	0.4695 0.1887 0.7000	0.4350 0.1750 0.5224	10.7978 10.3915 10.9668
Birla Sun Life Income Plus - Quarterly Dividend - Regular Plan	15-Sep-15 15-Jun-15 16-Mar-15	10.00 10.00 10.00	0.2082 0.2131 0.2163	0.1929 0.1974 0.2006	13.0999 13.0399 13.4829
Birla Sun Life Income Plus - Quarterly Dividend - Direct Plan	15-Sep-15 15-Jun-15 16-Mar-15	10.00 10.00 10.00	0.2124 0.2170 0.2199	0.1968 0.2010 0.2039	13.3926 13.3024 13.7284
Birla Sun Life Gilt Plus - Liquid Plan - Quarterly Dividend - Regular Plan	15-Sep-15 15-Jun-15 16-Mar-15	10.00 10.00 10.00	0.1550 0.1534 0.1548	0.1436 0.1421 0.1436	10.8673 10.8846 10.8903
Birla Sun Life Gilt Plus - Liquid Plan - Quarterly Dividend - Direct Plan	15-Sep-15 15-Jun-15 16-Mar-15	10.00 10.00 10.00	0.1564 0.1547 0.1561	0.1449 0.1433 0.1447	10.9759 10.9863 10.9852
Birla Sun Life Gilt Plus - Liquid - Annual Dividend - Regular Plan	16-Mar-15 18-Mar-14 15-Mar-13	10.00 10.00 10.00	0.5970 0.8222 0.7620	0.5537 0.6136 0.5753	11.1525 11.1595 10.9546
Birla Sun Life Gilt Plus - Liquid - Annual Dividend - Direct Plan	16-Mar-15 18-Mar-14 15-Mar-13	10.00 10.00 10.00	0.6057 0.8306 0.6625	0.5617 0.6199 0.5002	11.3501 11.3187 10.9601
Birla Sun Life Gilt Plus - PF Plan Quarterly Dividend - Regular Plan	15-Sep-15 15-Jun-15 16-Mar-15	10.00 10.00 10.00	0.2130 0.2875 0.2935	0.1973 0.2664 0.2722	10.4444 10.5074 11.0793
Birla Sun Life Gilt Plus - PF Plan Quarterly Dividend - Direct Plan	15-Sep-15 15-Jun-15 16-Mar-15	10.00 10.00 10.00	0.2804 0.2924 0.2980	0.2598 0.2709 0.2763	10.6554 10.7017 11.2652
Birla Sun Life Constant Maturity 10 Year Gilt Fund - Quarterly Dividend - Regular Plan	15-Sep-15 15-Jun-15 16-Mar-15	10.00 10.00 10.00	0.2687 0.0608 0.2717	0.2489 0.0563 0.2520	12.6569 12.4179 12.7590
Birla Sun Life Constant Maturity 10 Year Gilt Fund - Quarterly Dividend - Direct Plan	15-Sep-15 15-Jun-15 16-Mar-15	10.00 10.00 10.00	0.2430 0.2469 0.2510	0.2252 0.2287 0.2328	11.4556 11.4971 11.8020
Birla Sun Life Government Securities Fund - Long Term Dividend - Regular Plan - Half Yearly Dividend	15-Sep-15 16-Mar-15 15-Sep-14	10.00 10.00 10.00	0.4707 0.4462 0.6119	0.4361 0.4138 0.4567	11.0765 11.4769 10.8844
Birla Sun Life Government Securities Fund - Long Term Dividend - Direct Plan - Half Yearly Dividend	15-Sep-15 16-Mar-15 15-Sep-14	10.00 10.00 10.00	0.4896 0.4627 0.6339	0.4536 0.4291 0.4731	11.5631 11.9344 11.2875
Birla Sun Life Government Securities Fund - Short Term Dividend	29-Feb-12 15-Dec-10 15-Sep-10	10.00 10.00 10.00	0.0016 0.1108 0.1120	0.0022 0.1032 0.1044	10.0031 10.2407 10.2297
Birla Sun Life Active Debt Multi Manager FoF Scheme - Dividend	25-Sep-14 25-Jun-14 20-Mar-14	10.00 10.00 10.00	0.1559 0.0312 0.0623	0.1493 0.0299 0.0597	11.1669 11.0097 10.7957
Birla Sun Life Active Debt Multi Manager FoF Scheme - Quarterly - Direct Plan	25-Sep-14 25-Jun-14 20-Mar-14	10.00 10.00 10.00	0.1559 0.0312 0.0623	0.1493 0.0299 0.0597	11.2196 11.0475 10.8183

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



Close Ended Scheme Performance

Birla Sun Life Capital Protection Oriented Fund - Series 14 - Regular Plan

Date of Inception: Dec 13, 2012 Fund Manager: Mr. Prasad Dhonde & Ajay Garg NAV (as on 30 th September 2015): ₹ 13.3761	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 14 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 14 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	10.96	9.73	7.62	13376	12967	12279
September 30, 2014 to September 30, 2015 (Absolute)	12.7080	5.26	10.72	8.86	10526	11072	10886
September 30, 2013 to September 30, 2014 (Absolute)	10.0178	26.85	15.45	8.35	12685	11545	10835

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Ajay Garg is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

Birla Sun Life Capital Protection Oriented Fund - Series 16 - Regular Plan

Date of Inception: Nov 05, 2013 Fund Manager: Mr. Prasad Dhonde & Vineet Maloo NAV (as on 30 th September 2015): ₹ 12.1648	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 16 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 16 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	10.86	12.06	8.44	12165	12418	11665
September 30, 2014 to September 30, 2015 (Absolute)	11.2448	8.18	10.72	8.86	10818	11072	10886

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

Birla Sun Life Capital Protection Oriented Fund - Series 17 - Regular Plan

Date of Inception: Dec 04, 2013 Fund Manager: Mr. Prasad Dhonde & Vineet Maloo NAV (as on 30 th September 2015): ₹ 12.1194	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 17 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 17 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	11.13	12.70	8.51	12119	12434	11605
September 30, 2014 to September 30, 2015 (Absolute)	11.2061	8.15	10.72	8.86	10815	11072	10886

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

Birla Sun Life Capital Protection Oriented Fund - Series 18 - Regular Plan

Date of Inception: Feb 03, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 th September 2015): ₹ 11.9413	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 18 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 18 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	11.32	13.54	8.69	11941	12339	11478
September 30, 2014 to September 30, 2015 (Absolute)	11.0068	8.49	10.72	8.86	10849	11072	10886

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

Birla Sun Life Capital Protection Oriented Fund - Series 19 - Regular Plan

Date of Inception: Mar 06, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 th September 2015): ₹ 11.6442	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 19 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 19 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	10.18	13.33	8.78	11644	12171	11412
September 30, 2014 to September 30, 2015 (Absolute)	10.7925	7.89	10.72	8.86	10789	11072	10886

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

Birla Sun Life Capital Protection Oriented Fund - Series 20 - Regular Plan

Date of Inception: Apr 30, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 th September 2015): ₹ 11.4349	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 20 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 20 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	9.91	12.81	8.77	11435	11866	11267
September 30, 2014 to September 30, 2015 (Absolute)	10.5096	8.19	10.72	8.86	10819	11072	10886

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

Performance details for close ended Capital Protection Oriented Schemes with less than 1 year of existence have not been disclosed.

Close Ended Scheme Performance

Birla Sun Life Capital Protection Oriented Fund - Series 21 - Regular Plan

Date of Inception: Jun 09, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 th September 2015): ₹ 11.0308	NAV Per Unit.* (₹)	Birla Sun Life Capital Protection Oriented - Series 21 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 21 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	7.78	10.16	8.57	11031	11351	11137
September 30, 2014 to September 30, 2015 (Absolute)	10.2686	7.42	10.72	8.86	10742	11072	10896

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

Birla Sun Life Capital Protection Oriented Fund - Series 22 - Regular Plan

Date of Inception: Aug 13, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 th September 2015): ₹ 10.9357	NAV Per Unit.* (₹)	Birla Sun Life Capital Protection Oriented - Series 22 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 22 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	8.23	11.18	8.82	10936	11275	11003
September 30, 2014 to September 30, 2015 (Absolute)	10.1034	8.24	10.72	8.86	10824	11072	10896

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

Birla Sun Life Capital Protection Oriented Fund - Series 23 - Regular Plan

Date of Inception: Sep 18, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 th September 2015): ₹ 10.7796	NAV Per Unit.* (₹)	Birla Sun Life Capital Protection Oriented - Series 23 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 23 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	7.54	10.32	8.84	10780	11068	10915
September 30, 2014 to September 30, 2015 (Absolute)	10.0188	7.59	10.72	8.86	10759	11072	10886

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

Performance details for close ended Capital Protection Oriented Schemes with less than 1 year of existence have not been disclosed.



Fund Manager-wise Scheme Details

Sr. no	Funds Managed By Mr. Kaustubh Gupta	Refer page No
1	Birla Sun Life Gilt Plus - PF Plan [§]	71
2	Birla Sun Life Government Securities Fund -Long Term Plan [§]	73
3	Birla Sun Life Constant Maturity 10 Year Gilt Fund [§] (erstwhile Birla Sun Life Gilt Plus - Regular Plan)	72
4	Birla Sun Life Treasury Optimizer Plan [§] (erstwhile Birla Sun Life Ultra Short Term Fund)	62
5	Birla Sun Life Short Term Opportunities Fund [§]	64
6	Birla Sun Life Floating Rate Fund - Long Term Plan [§]	69
7	Birla Sun Life Savings Fund [§]	61
8	Birla Sun Life Floating Rate Fund - Short Term Plan [§]	68
9	Birla Sun Life Cash Plus [§]	59
10	Birla Sun Life Cash Manager [§]	60
11	Birla Sun Life Gilt Plus - Liquid Plan [§]	70
12	Birla Sun Life Government Securities Fund -Short Term Plan [§]	74

[§] Funds co-managed by Ms. Sunaina Da Cunha

[¶] Funds co-managed by Mr. Prasad Dhonde

Sr. no	Funds Managed By Mr. Ajay Garg	Refer page No
1	Birla Sun Life MNC Fund	17
2	Birla Sun Life Buy India Fund	23
3	Birla Sun Life Tax Savings Fund	52
4	Birla Sun Life Tax Relief '96	50
5	Birla Sun Life Tax Plan	51
6	Birla Sun Life Capital Protection Oriented Fund - Series 14 [¶]	94
7	Birla Sun Life Index Fund	38

[¶] Funds co-managed by Mr. Prasad Dhonde

Sr. no	Funds Managed By Mr. Prasad Dhonde	Refer page No
1	Birla Sun Life Gilt Plus - PF Plan [¶]	71
2	Birla Sun Life Government Securities Fund - Long Term Plan [¶]	73
3	Birla Sun Life Income Plus	67
4	Birla Sun Life Constant Maturity 10 Year Gilt Fund [¶] (erstwhile Birla Sun Life Gilt Plus - Regular Plan)	72
5	Birla Sun Life Treasury Optimizer Plan [¶] (erstwhile Birla Sun Life Ultra Short Term Fund)	62
6	Birla Sun Life Short Term Fund	66
7	Birla Sun Life Floating Rate Fund - Long Term Plan [¶]	69
8	Birla Sun Life Capital Protection Oriented Fund - Series 18 [§]	94
9	Birla Sun Life Capital Protection Oriented Fund - Series 22 [§]	95
10	Birla Sun Life Capital Protection Oriented Fund - Series 20 [§]	94
11	Birla Sun Life Capital Protection Oriented Fund - Series 16 [§]	94
12	Birla Sun Life Capital Protection Oriented Fund - Series 17 [§]	94
13	Birla Sun Life Capital Protection Oriented Fund - Series 19 [§]	94
14	Birla Sun Life Capital Protection Oriented Fund - Series 23 [§]	95
15	Birla Sun Life Gilt Plus - Liquid Plan [¶]	70
16	Birla Sun Life Capital Protection Oriented Fund - Series 21 [§]	95
17	Birla Sun Life Government Securities Fund - Short Term Plan [¶]	74
18	Birla Sun Life Capital Protection Oriented Fund - Series 14 [¶]	94
19	Birla Sun Life Dynamic Asset Allocation Fund [§]	31
20	Birla Sun Life Gold ETF	39

[¶] Funds co-managed by Mr. Ajay Garg

[§] Funds co-managed by Mr. Vineet Maloo

[¶] Funds co-managed by Mr. Kaustubh Gupta

Sr. no	Funds Managed By Mr. Shravan Sreenivasula	Refer page No
1	Birla Sun Life Asset Allocation Fund - Moderate Plan	42
2	Birla Sun Life Asset Allocation Fund - Aggressive Plan	41
3	Birla Sun Life Asset Allocation Fund - Conservative Plan	43
4	Birla Sun Life Active Debt Multi Manager FoF Scheme	76
5	Birla Sun Life Asset Allocator Multi Manager FoF Scheme	45
6	Birla Sun Life 5 Star Multi Manager FoF Scheme	44
7	Birla Sun Life Financial Planning FOF - Aggressive Plan	46
8	Birla Sun Life Financial Planning FOF - Prudent Plan	48
9	Birla Sun Life Financial Planning FOF - Conservative Plan	47
10	Birla Sun Life Global Real Estate Fund	36
11	Birla Sun Life Gold Fund	40
12	Birla Sun Life Global Commodities Fund	35
13	Birla Sun Life Latin America Equity Fund	37

Sr. no	Funds Managed By Mr. Maneesh Dangi	Refer page No
1	Birla Sun Life Dynamic Bond Fund	63
2	Birla Sun Life Medium Term Plan	65

Sr. no	Funds Managed By Mr. Chanchal Khandelwal	Refer page No
1	Birla Sun Life India GenNext Fund [¶]	22

[¶]Funds co-managed by Mr. Anil Shah

Sr. no	Funds Managed By Mr. Dhaval Gala	Refer page No
1	Birla Sun Life Banking and Financial Services Fund [¶]	24

[¶] Funds co-managed by Mr. Satyabrata Mohanty

Sr. no	Funds Managed By Mr. Mahesh Patil	Refer page No
1	Birla Sun Life Pure Value Fund [¶]	26
2	Birla Sun Life '95 Fund [¶]	12
3	Birla Sun Life Long Term Advantage Fund	16
4	Birla Sun Life Infrastructure Fund	25
5	Birla Sun Life Top 100 Fund	14
6	Birla Sun Life Frontline Equity Fund	13

[¶] Funds co-managed by Mr. Pranay Sinha

[¶] Funds co-managed by Mr. Milind Bafna

Sr. no	Funds Managed By Mr. Satyabrata Mohanty	Refer page No
1	Birla Sun Life Banking and Financial Services Fund [¶]	24
2	Birla Sun Life Advantage Fund	21
3	Birla Sun Life MIP II - Wealth 25 Plan [¶]	56
4	Birla Sun Life MIP II - Savings 5 Plan [¶]	57
5	Birla Sun Life India Reforms Fund	27
6	Birla Sun Life Dividend Yield Plus [¶]	18

[¶] Funds co-managed by Mr. Pranay Sinha

[¶] Funds co-managed by Mr. Vineet Maloo

[¶] Funds co-managed by Mr. Dhaval Gala

Sr. no	Funds Managed By Mr. Jayesh Gandhi	Refer page No
1	Birla Sun Life Midcap Fund	19
2	Birla Sun Life Small & Midcap Fund	20

Sr. no	Funds Managed By Mr. Vineet Maloo	Refer page No
1	Birla Sun Life MIP II - Wealth 25 Plan [¶]	56
2	Birla Sun Life Monthly Income [¶]	54
3	Birla Sun Life MIP II - Savings 5 Plan [¶]	57
4	Birla Sun Life MIP [¶]	55
5	Birla Sun Life Capital Protection Oriented Fund - Series 18 [¶]	94
6	Birla Sun Life Capital Protection Oriented Fund - Series 22 [¶]	95
7	Birla Sun Life Capital Protection Oriented Fund - Series 20 [¶]	94
8	Birla Sun Life Capital Protection Oriented Fund - Series 16 [¶]	94
9	Birla Sun Life Capital Protection Oriented Fund - Series 17 [¶]	94
10	Birla Sun Life Capital Protection Oriented Fund - Series 19 [¶]	94
11	Birla Sun Life Capital Protection Oriented Fund - Series 23 [¶]	95
12	Birla Sun Life Capital Protection Oriented Fund - Series 21 [¶]	95
13	Birla Sun Life International Equity Fund - Plan B	33
14	Birla Sun Life Dividend Yield Plus [¶]	18
15	Birla Sun Life Dynamic Asset Allocation Fund [¶]	31
16	Birla Sun Life International Equity Fund - Plan A	32

[¶] Funds co-managed by Mr. Satyabrata Mohanty

[¶] Funds co-managed by Mr. Prasad Dhonde

[¶] Funds co-managed by Mr. Pranay Sinha

Sr. no	Funds Managed By Mr. Anil Shah	Refer page No
1	Birla Sun Life India GenNext Fund [¶]	22
2	Birla Sun Life Special Situations Fund	30
3	Birla Sun Life Equity Fund	15

[¶] Funds co-managed by Mr. Chanchal Khandelwal

Sr. no	Funds Managed By Mr. Milind Bafna	Refer page No
1	Birla Sun Life Pure Value Fund [¶]	26
2	Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	34

[¶] Funds co-managed by Mr. Mahesh Patil

Sr. no	Funds Managed By Mr. Kunal Sangoi	Refer page No
1	Birla Sun Life India Opportunities Fund	29
2	Birla Sun Life New Millennium Fund	28

Sr. no	Funds Managed By Mr. Lovelish Solanki	Refer page No
1	Birla Sun Life Enhanced Arbitrage Fund	75

Sr. no	Funds Managed By Ms. Sunaina Da Cunha	Refer page No
1	Birla Sun Life Short Term Opportunities Fund [¶]	64
2	Birla Sun Life Savings Fund [¶]	61
3	Birla Sun Life Floating Rate Fund - Short Term Plan [¶]	68
4	Birla Sun Life Cash Plus [¶]	59
5	Birla Sun Life Cash Manager [¶]	60

[¶] Funds co-managed by Mr. Kaustubh Gupta

Sr. no	Funds Managed By Mr. Pranay Sinha	Refer page No
1	Birla Sun Life MIP II - Wealth 25 Plan [¶]	56
2	Birla Sun Life Monthly Income [¶]	54
3	Birla Sun Life MIP II - Savings 5 Plan [¶]	57
4	Birla Sun Life '95 Fund [¶]	12
5	Birla Sun Life MIP [¶]	55

[¶] Funds co-managed by Mr. Vineet Maloo

[¶] Funds co-managed by Mr. Mahesh Patil

[¶] Funds co-managed by Mr. Satyabrata Mohanty

The Fund Manager-wise Scheme Details appearing above are As on November 30, 2015.

Schemes mentioned in order of performance for the period September 30, 2014 - September 30, 2015. Due to inherent difference in nature of schemes above (i.e. equity, hybrid, debt schemes) as may be managed by Fund Manager, performance of such schemes may not be strictly comparable. Further, for the schemes in existence for less than a year, the past performance details have not been provided. Further, performance of Fixed Term Plans (FTPs) / Fixed Maturity Plans (FMP) / Interval Income Schemes are not considered above, as FMPs / FTPs / Interval Income Schemes are close ended / interval schemes of varying maturities and performance of such schemes may not be strictly comparable with open ended schemes managed by Fund Managers.

Funds at a Glance

WEALTH CREATION SOLUTIONS

SCHEME	PLAN/ OPTION		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life Equity Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Advantage Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Midcap Fund	Regular Plan	Dividend (Payout / Reinvestment / Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth (Growth with Triggered Facility)			
Birla Sun Life Frontline Equity Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Infrastructure Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life India GenNext Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life New Millennium Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Top 100 Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Buy India Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life MNC Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Index Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life India Opportunities Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life Small & Midcap Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Payout	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life India Reforms Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Dividend Yield Plus	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life '95 Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life Asset Allocation Fund - Aggressive Plan	Regular Plan	Dividend (Payout / Reinvestment) Growth	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
Birla Sun Life Asset Allocation Fund - Moderate Plan					
Birla Sun Life Asset Allocation Fund - Conservative Plan	Direct Plan				
Birla Sun Life Special Situations Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	• Choice of Plan : Growth • Choice of Option : Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Dynamic Asset Allocation Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	Regular Plan	Dividend (Payout / Reinvestment /Sweep)	Growth / Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life International Equity Fund (Plan A)	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life International Equity Fund (Plan B)	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Pure Value Fund	Regular Plan	Dividend (Payout/Reinvestment)	• Choice of Plan : Growth • Choice of Option : Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Long Term Advantage Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			

*Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

**Default Plan: In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. The default option under the Regular or Direct Plan of the Scheme, as the case maybe, shall be applied accordingly. The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Funds at a Glance

WEALTH CREATION SOLUTIONS

SCHEME	PLAN/ OPTION		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life Global Commodities Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil
	Direct Plan	Growth			
Birla Sun Life Global Real Estate Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil
	Direct Plan	Growth			
Birla Sun Life Latin America Equity Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil
	Direct Plan	Growth			
Birla Sun Life 5 Star Multi Manager FoF Scheme	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For all application amounts: if redeemed on or before 365 days from the date of allotment: 1% if redeemed after 365 days from the date of allotment: NIL
	Direct Plan	Growth			
Birla Sun Life Asset Allocator Multi Manager FoF Scheme	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil
	Direct Plan	Growth			
Birla Sun Life Financial Planning FOF - Aggressive Plan	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Financial Planning FOF - Conservative Plan	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	If redeemed within and including 1 year from the date of allotment: 1% if redeemed after 1 year from the date of allotment : Nil
	Direct Plan	Growth			
Birla Sun Life Financial Planning FOF - Prudent Plan	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Banking and Financial Services Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Gold Fund	Regular Plan	N/A	N/A	FP: ₹ 5,000/- [®] AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Bonus & Dividend Reinvestment
	Direct Plan				

WEALTH CREATION SOLUTIONS

LIST OF PLANS/OPTIONS DISCONTINUED FOR FURTHER SUBSCRIPTIONS W.E.F OCTOBER 01, 2012

SCHEME	PLAN	OPTION	EXIT LOAD For redemption-switch out consider from the date of allotment.
Birla Sun Life Dividend Yield Plus*	PF Plan*	Dividend Growth	within 365 days/1% of applicable NAV.
Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	Institutional Plan*	Dividend Growth	within 30 days/3% of applicable NAV. after 30 days but before 365 days/1% of applicable NAV.

*Pursuant to SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 the aforesaid plans/options under respective scheme(s) stand discontinued for further subscriptions w.e.f October 01, 2012. The existing investments, if any, under above plan/option shall continue till such investors remain invested in the said plan/option.

**Said Plans/Options stand discontinued and closed as there are no Unitholders thereunder.

TAX SAVINGS SOLUTIONS

SCHEME	PLAN/ OPTION		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life Tax Relief '96*	Regular Plan	Dividend (Payout/Sweep)	Dividend Payout	FP: ₹ 500/- AP: ₹ 500/-	Nil
	Direct Plan	Growth			
Birla Sun Life Tax Plan*	Regular Plan	Dividend (Payout/Sweep)	Dividend Payout	FP: ₹ 500/- AP: ₹ 500/-	Nil
	Direct Plan	Growth			
Birla Sun Life Tax Savings Fund	Regular Plan	Dividend (Payout)	N.A as the scheme does not accept fresh subscriptions / Switch-in		Nil
	Direct Plan	Growth			
		Bonus			

*The Dividend Reinvestment Facility under the scheme have been discontinued w.e.f. February 12, 2015. Please refer addendum no. 07/2015 dated February 09, 2015 for further details.

^Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

**Default Plan: In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. The default option under the Regular or Direct Plan of the Scheme, as the case maybe, shall be applied accordingly.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

® For Subscription / Redemption of units directly with Mutual Fund:

Subscription / Redemption facility directly with the Mutual Fund would be restricted to Authorized Participants and Large Investors. Units of scheme may be subscribed to / redeemed only in Creation Unit size & in multiples thereof. Authorised Participants and Large Investors may subscribe to/redeem the units of the scheme on any business day directly with the Mutual Fund at applicable NAV and transaction charges, if any, by depositing/receiving physical gold of defined purity (fineness) and quantity and/or cash, value of which is equivalent to Creation Unit size. The Creation Unit size in case of Birla Sun Life Gold ETF shall be 1,000 units and in multiples thereof For Purchase / Sale of units through Stock Exchange: All categories of Investors may purchase/sell the units of the scheme through the Stock exchange on which the units of the scheme are listed on any trading day in round lot of 1 (one) Unit at the prevailing listed price.

Funds at a Glance

REGULAR INCOME SOLUTIONS

SCHEME	PLAN/ OPTION		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life Monthly Income	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Quarterly Dividend (Payout/Reinvestment/Sweep)	<ul style="list-style-type: none"> Choice of Plan : Growth Choice of Option within Monthly Dividend : Dividend Reinvestment Choice of Plan within Quarterly Dividend : Dividend Reinvestment 	FP: ₹ 25,000/- AP: ₹ 5,000/-	For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 540 days from the date of allotment: Nil.
	Direct Plan	Growth		FP: ₹ 5,000/- AP: ₹ 1,000/-	
Birla Sun Life MIP	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Monthly Payment (Instant / Deferred)	<ul style="list-style-type: none"> Choice of Option within Monthly Dividend : Dividend Reinvestment Choice of Option within Monthly Payment Plan : Instant 	FP: Dividend & Payment Option ₹ 25,000/- Growth: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 1095 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 1095 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life MIP II - Savings 5 Plan	Regular Plan	Monthly Dividend (Payout / Reinvestment /Sweep) Monthly Payment	<ul style="list-style-type: none"> Choice of Option : Growth Choice of Sub-Option within Monthly Dividend Option : Dividend Reinvestment 	FP: Dividend & Payment Option ₹ 25,000/- Growth ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 1095 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 1095 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life MIP II - Wealth 25 Plan	Regular Plan	Monthly Dividend (Payout / Reinvestment /Sweep) Monthly Payment	<ul style="list-style-type: none"> Choice of Option : Growth Choice of Sub-Option within Monthly Dividend Option : Dividend Reinvestment 	FP: Dividend & Payment Option ₹ 25,000/- Growth ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 540 days from the date of allotment: Nil.
	Direct Plan	Growth			

SAVINGS SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life Cash Plus	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment)	Daily Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan	Dividend (Payout / Reinvestment) Growth			
Birla Sun Life Cash Manager	Regular Plan	Daily Dividend (Reinvestment)	Daily Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan	Weekly Dividend (Reinvestment) Growth			
Birla Sun Life Savings Fund	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment)	Daily Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)	Regular Plan	Monthly Dividend (Payout / Reinvestment) Quarterly Dividend (Payout / Reinvestment)	Monthly Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan	Dividend (Payout / Reinvestment) Growth			
Birla Sun Life Dynamic Bond Fund	Regular Plan	Monthly Dividend Sweep	<ul style="list-style-type: none"> Choice of Option : Quarterly Dividend Choice of Sub-Option : Dividend Reinvestment 	FP: ₹ 5,00,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 90 days from the date of allotment: 0.50% of the applicable NAV. For redemption/switch out of units after 90 days from the date of allotment: Nil
		Monthly Dividend (Payout / Reinvestment/Sweep)		FP: ₹ 5,000/- AP: ₹ 1,000/-	
	Direct Plan	Quarterly Dividend (Payout / Reinvestment/Sweep) Growth Dividend (Payout / Reinvestment /Sweep)		FP: ₹ 5,000/- AP: ₹ 1,000/- FP: ₹ 5,000/- AP: ₹ 1,000/-	
Birla Sun Life Short Term Opportunities Fund	Regular Plan	Quarterly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment)	Growth	FP: ₹ 5,000/- AP: ₹ 1000/- Max Amt : ₹ 25 Crore \$	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Medium Term Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment) Half Yearly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment /Sweep)	Growth	FP: ₹ 5,000/- AP: ₹ 1,000/- Max Amt : ₹ 25 Crore \$	For redemption / switch-out of units within 365 days from the date of allotment: 2.00% of applicable NAV. For redemption / switch-out of units after 365 days but before 730 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 730 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life Short Term Fund (erstwhile Birla Sun Life Income Fund)	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan	Growth			

^Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

**Default Plan: In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. The default option under the Regular or Direct Plan of the Scheme, as the case maybe, shall be applied accordingly.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Funds at a Glance

SAVINGS SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN [^]	OPTION			
Birla Sun Life Income Plus	Regular Plan	Quarterly Dividend (Payout / Reinvestment) Growth	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Floating Rate Fund - Short Term Plan	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Reinvestment) Growth	Daily Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Floating Rate Fund - Long Term Plan	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Reinvestment) Growth	Daily Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Constant Maturity 10 Year Gilt Fund (erstwhile Birla Sun Life Gilt Plus - Regular Plan)	Regular Plan	Quarterly Dividend (Payout / Reinvestment /Sweep) Growth	Growth	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Gilt Plus - Liquid Plan	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment) Quarterly Dividend (Payout / Reinvestment /Sweep) Annual Dividend (Payout / Reinvestment /Sweep) Growth	Growth	FP: ₹ 5,000/- AP: ₹ 1,000/-	For Liquid Plan & PF Plan (Quarterly/Annual Div) Nil For PF Plan (Growth) Within 90 days: 0.50% of applicable NAV. After 90 days: Nil.
	Direct Plan				
Birla Sun Life Gilt Plus - PF Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment /Sweep) Growth (Quarterly Gain / Annual Gain)	Growth	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Government Securities Fund- Long Term Plan	Regular Plan	Half Yearly Dividend (Payout / Reinvestment) Growth	Growth	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Government Securities Fund- Short Term Plan	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment) Growth	Growth	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Enhanced Arbitrage Fund	Regular Plan	Dividend (Payout / Reinvestment /Sweep) Growth	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 30 days from the date of allotment: 0.50% of applicable NAV For redemption/switch out of units after 30 days from the date of allotment: Nil (w.e.f. August 03, 2015)
	Direct Plan				
Birla Sun Life Active Debt Multi Manager FoF Scheme	Regular Plan	Dividend (Payout/Reinvestment) Growth	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan				

[^]Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

****Default Plan:** In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. The default option under the Regular or Direct Plan of the Scheme, as the case maybe, shall be applied accordingly.

§ per investor per day across all subscription transactions (i.e. fresh purchases, additional purchases, switch-in and trigger transactions such as SIP, STP and RSP trigger), as available under the scheme.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



Funds at a Glance

LIST OF PLANS/OPTIONS DISCONTINUED FOR FURTHER SUBSCRIPTIONS W.E.F OCTOBER 01, 2012

SCHEME	PLAN	OPTION
Birla Sun Life Cash Plus	Retail Plan	Daily Dividend Growth
	Institutional Plan	Daily Dividend Weekly Dividend Growth
Birla Sun Life Cash Manager	Institutional Plan	Daily Dividend Weekly Dividend Growth
Birla Sun Life Savings Fund	Retail Plan	Daily Dividend Weekly Dividend Growth
Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)	Retail Plan	Daily Dividend Fortnightly Dividend Growth
Birla Sun Life Short Term Opportunities Fund	Institutional Plan	Quarterly Dividend Dividend Growth
Birla Sun Life Medium Term Plan	Institutional Plan	Quarterly Dividend Half Yearly Dividend Dividend Growth
Birla Sun Life Floating Rate Fund - Short Term Plan	Retail Plan	Daily Dividend Weekly Dividend Growth
Birla Sun Life Floating Rate Fund - Long Term Plan	Retail Plan	Weekly Dividend Growth
Birla Sun Life Government Securities Fund - Short Term Plan	Institutional Plan	Daily Dividend Weekly Dividend Dividend Growth
Birla Sun Life Enhanced Arbitrage Fund	Institutional Plan*	Dividend Growth

*Pursuant to SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 the aforesaid plans/options under respective scheme(s) stand discontinued for further subscriptions w.e.f October 01, 2012. The existing investments, if any, under above plan/option shall continue till such investors remain invested in the said plan/option.

*Said Plans/Options stand discontinued and closed as there are no Unitholders thereunder.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



Investment Objective

WEALTH CREATION SOLUTIONS

Birla Sun Life '95 Fund	An Open ended Balanced Scheme with the objective to generate long term growth of capital and current income, through a portfolio with a target allocation of 60% equity and 40% debt and money market securities. The secondary objective is income generation and distribution of dividend.
Birla Sun Life Frontline Equity Fund	An Open-ended growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 100% equity by aiming at being as diversified across various industries and or sectors as its chosen benchmark index, S&P BSE 200.
Birla Sun Life Top 100 Fund	An Open-ended growth scheme with the objective to provide medium to long term capital appreciation, by investing predominantly in a diversified portfolio of equity and equity related securities of top 100 companies as measured by market capitalization.
Birla Sun Life Equity Fund	An Open-ended growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 90% equity and 10% debt and money market securities.
Birla Sun Life Long Term Advantage Fund	An Open ended Diversified Equity Scheme with an to provide long-term capital appreciation, by investing predominantly in a diversified portfolio of equity and equity related securities.
Birla Sun Life MNC Fund	An Open-ended growth scheme with the objective to achieve long-term growth of capital at relatively moderate levels of risk by making investments in securities of multi-national companies through a research based investment approach.
Birla Sun Life Dividend Yield Plus	An Open-ended growth scheme with the objective to provide capital growth and income by investing primarily in a well-diversified portfolio of dividend paying companies that have a relatively high dividend yield.
Birla Sun Life Midcap Fund	An Open ended Growth Scheme with the objective to achieve long term growth of capital at controlled level of risk by investing primarily in 'Mid-Cap' Stocks. The level of risk is somewhat higher than a fund focused on large and liquid stocks. Concomitantly, the aim is to generate higher returns than a fund focused on large and liquid stocks.
Birla Sun Life Small & Midcap Fund	An Open ended Small and Mid Cap Equity Scheme with an objective to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities of companies considered to be small and midcap. The Scheme may also invest a certain portion of its corpus in fixed income securities including money market instruments, in order to meet liquidity requirements from time to time.
Birla Sun Life Advantage Fund	An Open-ended growth scheme with the objective to achieve long-term growth of capital at relatively moderate levels of risk through a diversified research based investment approach.
Birla Sun Life India GenNext Fund	An Open-ended growth scheme with the objective to target growth of capital by investing in equity/equity related instruments of companies that are expected to benefit from the rising consumption patterns in India, which in turn is getting fuelled by high disposable incomes of the young generation (Generation Next). The scheme will invest in companies that have the following characteristics: 1. Companies that seek growth in revenues arising out of demand from the younger generation (GenNext) for their products or services. 2. They should be engaged in manufacturing of products or rendering of services that go directly to the consumer. 3. The products and services should have distinct brand identity, thereby enabling choice.
Birla Sun Life Buy India Fund	A multi-sector open-ended growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 100% equity, focusing on investing in businesses that are driven by India's large population and inherent consumption patterns. The focus of the scheme will be in the consumer and healthcare sectors. The secondary objective is income generation and distribution of dividend.
Birla Sun Life Banking and Financial Services Fund	The primary investment objective of the Scheme is to generate long-term capital appreciation to unit holders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved
Birla Sun Life Infrastructure Fund	An Open-ended growth scheme with the objective to providing for medium to long-term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India.
Birla Sun Life Pure Value Fund	An Open ended Diversified Equity Scheme with the objective to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities by following value investing strategy.
Birla Sun Life India Reforms Fund	An Open ended Equity Scheme with an investment objective is to generate growth and capital appreciation by building a portfolio of companies that are expected to benefit from the economic reforms, PSU divestment and increased government spending.
Birla Sun Life New Millennium Fund	A multi-sector open-ended growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 100% equity, focusing on investing in technology and technology dependent companies, hardware, peripherals and components, software, telecom, media, internet and e-commerce and other technology enabled companies. The secondary objective is income generation and distribution of dividend.
Birla Sun Life India Opportunities Fund	An Open ended Growth Scheme with the objective to achieve superior long-term growth of capital by investing in shares of companies that do one or more of the following: 1. Leverage India's intellectual capital for providing services, research and creative inputs. 2. Seek to use current and impending changes in patent laws / import tariffs / quotas to supply goods and services. 3. Leverage India's lower labour costs for providing services and manufactured goods. 4. Leverage India's large population of English speaking people for providing services.
Birla Sun Life Special Situations Fund	An Open-ended diversified equity scheme with an objective of the scheme is to generate long-term growth of capital by investing in a portfolio of equity and equity related securities. The Scheme would follow an investment strategy that would take advantage of Special Situations & Contrarian investment style.
Birla Sun Life Dynamic Asset Allocation Fund	The primary objective of the Scheme is to generate long term growth of capital and income distribution with relatively lower volatility by investing in a dynamically balanced portfolio of Equity & Equity linked investments and fixed-income securities.
Birla Sun Life International Equity Fund - Plan A	An Open-ended diversified equity scheme with an objective to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the international markets.
Birla Sun Life International Equity Fund - Plan B	An Open-ended diversified equity scheme with an objective to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the domestic and international markets.
Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	The objective of the Scheme is to offer long term growth of capital, by investing in (1) stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business and/or (2) overseas mutual fund scheme(s) that have similar investment objectives. These securities could be issued in India or overseas.
Birla Sun Life Global Commodities Fund	The primary objective of the Scheme is to achieve long-term capital growth by investing primarily in units of global mutual funds which invest in commodity related securities. There can be no assurance that the investment objective of the Scheme will be realized.
Birla Sun Life Global Real Estate Fund	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in ING (L) Invest Global Real Estate. The Scheme may also invest a certain portion of its corpus in Money Market Instruments / liquid funds / money market mutual funds, in order to meet liquidity requirements from time to time. There can be no assurance that the investment objective of the Scheme will be realized.
Birla Sun Life Latin America Equity Fund	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in ING (L) Invest Latin America Fund. The Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar overseas mutual fund schemes, which may constitute a significant part of its corpus. The Scheme may also invest a certain portion of its corpus in money market securities, in order to meet liquidity requirements from time to time. There can be no assurance that the investment objective of the Scheme will be realized.
Birla Sun Life Index Fund	An Open-ended index-linked growth scheme with the objective to generate returns commensurate with the performance of Nifty subject to tracking errors.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Investment Objective

Birla Sun Life Gold ETF	An Open ended Gold Exchange Traded Fund with the investment objective to generate returns that are in line with the performance of gold, subject to tracking errors.
Birla Sun Life Gold Fund	An Open ended Fund of Fund Scheme with the investment objective to provide returns that tracks returns provided by Birla Sun Life Gold ETF (BSL Gold ETF).
Birla Sun Life Asset Allocation Fund	An Open-ended Fund of Funds scheme with the objective to provide income and capital appreciation along with diversification by investing in a basket of debt and equity Mutual Fund schemes in line with the risk profile of the investors.
Birla Sun Life 5 Star Multi Manager FoF Scheme	The primary objective of the Scheme is to generate long term capital appreciation primarily from a portfolio of equity funds accessed through the diversified investment styles of underlying schemes selected in accordance with the BSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.
Birla Sun Life Asset Allocator Multi Manager FoF Scheme	The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity and debt funds accessed through the diversified investment styles of underlying schemes selected in accordance with the BSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.
Birla Sun Life Financial Planning FOF-Aggressive Plan	The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the BSLAMC process, as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. There can be no assurance that the investment objective of the Scheme will be realized
Birla Sun Life Financial Planning FOF-Conservative Plan	The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the BSLAMC process, as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. There can be no assurance that the investment objective of the Scheme will be realized
Birla Sun Life Financial Planning FOF-Prudent Plan	The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the BSLAMC process, as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. There can be no assurance that the investment objective of the Scheme will be realized

TAX SAVINGS SOLUTIONS

Birla Sun Life Tax Relief '96	An Open-ended equity linked savings scheme (ELSS) with the objective of long term growth of capital through a portfolio with a target allocation of 80% equity, 20% debt and money market securities
Birla Sun Life Tax Plan	An Open-ended Equity Linked Savings Scheme (ELSS) with the objective to achieve long-term growth of capital along with income tax relief for investment.
Birla Sun Life Tax Savings Fund	Birla Sun Life Tax Savings Fund is an open ended equity linked savings scheme which aims to provide medium to long term growth of capital along with income tax rebate.

REGULAR INCOME SOLUTIONS

Birla Sun Life Monthly Income	An Open-ended income scheme with the primary investment objective to generate regular income so as to make monthly and quarterly distributions to Unit holders and the secondary objective as growth of capital. Monthly income is not assured and is subject to availability of distributable surplus
Birla Sun Life MIP	The primary objective of the scheme is to generate regular income so as to make monthly distributions to unit holders with the secondary objective being growth of capital. Income may be generated through the receipt of coupon payments, the amortization of the discount on debt instruments, receipt of dividends or the purchase and sale of securities in the underlying portfolio. The schemes will under normal market conditions, invest its net assets primarily in fixed income securities, money market instruments, cash and cash equivalents while at the same time maintaining a small exposure to equity markets. (Monthly income is not assured and is subject to availability of distributable surplus.)
Birla Sun Life MIP II - Wealth 25 Plan	An Open-ended income scheme with the objective to generate regular income so as to make monthly payment or distribution to unit holders with the secondary objective being growth of capital. Monthly Income is not assured and is subject to availability of distributable surplus.
Birla Sun Life MIP II - Savings 5 Plan	An Open-ended income scheme with the objective to generate regular income so as to make monthly payment or distribution to unit holders with the secondary objective being growth of capital. Monthly Income is not assured and is subject to availability of distributable surplus.

SAVINGS SOLUTIONS

Birla Sun Life Cash Plus	An Open-ended liquid scheme with the objective to provide reasonable returns at a high level of safety and liquidity through judicious investments in high quality debt and money market instruments.
Birla Sun Life Cash Manager	An Open ended Income scheme with the objective to provide income which is consistent with a portfolio through investments in a basket of debt and money market instruments of very short maturities with a view to provide reasonable returns.
Birla Sun Life Savings Fund	The primary objective of the schemes is to generate regular income through investments in debt and money market instruments. Income maybe generated through the receipt of coupon payments or the purchase and sale of securities in the underlying portfolio. The schemes will under normal market conditions, invest its net assets in fixed income securities, money market instruments, cash and cash equivalents.
Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)	An Open-ended short term income scheme with the objective to generate income and capital appreciation by investing 100% of the corpus in a diversified portfolio of debt and money market securities with relatively low levels of interest rate risk.
Birla Sun Life Dynamic Bond Fund	An Open-ended income scheme with the objective to generate optimal returns with high liquidity through active management of the portfolio by investing in high quality debt and money market instruments.
Birla Sun Life Short Term Opportunities Fund	An Open ended Income scheme with the objective to generate regular income by investing primarily in investment grade fixed income securities / money market instruments with short to medium term maturities and across the credit spectrum within the universe of investment grade rating.
Birla Sun Life Medium Term Plan	The primary investment objective of the Scheme is to generate regular income through investments in debt & money market instruments in order to make regular dividend payments to unit holders & secondary objective is growth of capital.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



Investment Objective

Birla Sun Life Short Term Fund (erstwhile Birla Sun Life Income Fund) Name change (w.e.f. 01 Feb, 2012)	An Open-ended income scheme with the objective to generate income and capital appreciation by investing 100% of the corpus in a diversified portfolio of debt and money market securities.
Birla Sun Life Income Plus	An Open-ended Income Scheme to generate consistent income through superior yields on its investments at moderate levels of risk through a diversified investment approach. This income may be complemented by price changes of instruments in the portfolio.
Birla Sun Life Floating Rate Fund Short Term Plan	The primary objective of the schemes is to generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments. The schemes may invest a portion of its net assets in fixed rate debt securities and money market instruments.
Birla Sun Life Gilt Plus - Liquid Plan & PF Plan	An Open - ended government securities scheme with the objective to generate income and capital appreciation through investments exclusively in Government Securities.
Birla Sun Life Constant Maturity 10 Year Gilt Fund (erstwhile Birla Sun Life Gilt Plus – Regular Plan)	The investment objective of the scheme is to enable investors to invest in Central Government Securities, based on their own view on the interest rate scenario & generate credit risk-free returns.
Birla Sun Life Government Securities Fund	An Open-ended Gilt scheme with the objective to provide investors current income consistent with a portfolio invested 100% in securities issued by the Government of India or the State Governments, and the secondary objective is capital appreciation.
Birla Sun Life Enhanced Arbitrage Fund	An Open ended Equity Scheme with an investment objective to generate income by investing predominantly in equity and equity related instruments. Scheme intends to take advantage from the price differentials / mis-pricing prevailing for stock / index in various market segments (Cash & Futures).
Birla Sun Life Active Debt Multi Manager FoF Scheme	The primary objective of the Scheme is to generate returns from a portfolio of pure debt oriented funds accessed through the diverse investment styles of underlying schemes selected in accordance with the BSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



Industry Allocation

WEALTH CREATION SOLUTIONS

Birla Sun Life Equity Fund	
Allocation as a % of Net Assets	%
Banks	21.29%
Software	11.10%
Pharmaceuticals	10.46%
Auto	7.40%
Finance	6.51%
Consumer Non Durables	6.41%
Cement	5.37%
Chemicals	3.56%
Construction Project	2.87%
Telecom - Services	2.61%
Industrial Products	2.47%
Petroleum Products	1.89%
Auto Ancillaries	1.74%
Consumer Durables	1.50%
Media & Entertainment	0.92%
Transportation	0.90%
Engineering Services	0.88%
Pesticides	0.82%
Oil	0.67%
Textile Products	0.52%
Non - Ferrous Metals	0.40%
Services	0.20%
Miscellaneous	0.00%
Cash & Current Assets	8.45%
Net receivables / payables	1.06%
Total Net Assets	100.00%

Birla Sun Life Advantage Fund	
Allocation as a % of Net Assets	%
Banks	21.19%
Auto	14.60%
Pharmaceuticals	12.21%
Finance	8.68%
Software	6.69%
Cement	5.72%
Industrial Capital Goods	5.45%
Industrial Products	5.30%
Gas	3.58%
Consumer Non Durables	2.75%
Construction Project	1.99%
Auto Ancillaries	1.98%
Pesticides	1.85%
Engineering Services	1.50%
Textile Products	1.13%
Services	1.12%
Telecom - Equipment & Accessories	1.07%
Petroleum Products	0.94%
Power	0.76%
Miscellaneous	0.21%
Cash & Current Assets	3.66%
Net receivables / payables	-2.40%
Total Net Assets	100.00%

Birla Sun Life Midcap Fund	
Allocation as a % of Net Assets	%
Finance	11.04%
Consumer Non Durables	9.97%
Software	9.45%
Banks	8.89%
Construction	8.66%
Pharmaceuticals	8.62%
Gas	4.91%
Auto Ancillaries	4.59%
Industrial Products	4.27%
Chemicals	3.51%
Industrial Capital Goods	3.50%
Petroleum Products	3.23%
Consumer Durables	3.10%
Services	2.70%
Construction Project	2.15%
Cement	1.72%
Auto	1.71%
Pesticides	1.64%
Power	1.07%
Textile Products	0.93%
Ferrous Metals	0.30%
Cash & Current Assets	5.46%
Net receivables / payables	-1.42%
Total Net Assets	100.00%

Birla Sun Life Frontline Equity Fund	
Allocation as a % of Net Assets	%
Banks	23.97%
Software	12.13%
Auto	7.28%
Consumer Non Durables	7.28%
Petroleum Products	7.20%
Pharmaceuticals	6.68%
Finance	5.61%
Futures and Options	3.16%
Construction Project	3.12%
Cement	3.00%
Industrial Capital Goods	2.53%
Media & Entertainment	2.32%
Power	1.94%
Industrial Products	1.84%
Minerals/Mining	1.56%
Auto Ancillaries	1.51%
Non - Ferrous Metals	0.96%
Construction	0.70%
Pesticides	0.57%
Telecom - Services	0.55%
Oil	0.44%
Fertilisers	0.41%
WARRANT	0.30%
Consumer Durables	0.27%
Transportation	0.12%
Corporate Debt	0.05%
Gas	0.04%
Cash & Current Assets	6.14%
Net receivables / payables	-1.70%
Total Net Assets	100.00%

Birla Sun Life Infrastructure Fund	
Allocation as a % of Net Assets	%
Banks	19.24%
Industrial Products	12.18%
Industrial Capital Goods	11.22%
Finance	8.01%
Cement	7.28%
Construction Project	6.92%
Construction	6.05%
Power	5.75%
Auto Ancillaries	4.95%
Petroleum Products	3.57%
Telecom - Services	2.07%
Auto	1.99%
Minerals/Mining	1.95%
Non - Ferrous Metals	1.72%
Engineering Services	1.66%
Consumer Durables	1.61%
Gas	1.32%
Oil	1.09%
WARRANT	0.34%
Cash & Current Assets	1.03%
Net receivables / payables	0.05%
Total Net Assets	100.00%

Birla Sun Life India GenNext Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	26.26%
Banks	21.61%
Auto	12.34%
Finance	9.78%
Pharmaceuticals	6.28%
Consumer Durables	6.26%
Textile Products	2.50%
Construction	1.70%
Media & Entertainment	1.61%
Construction Project	1.57%
Transportation	1.40%
Auto Ancillaries	1.27%
Services	1.08%
Cement	1.04%
Diversified Consumer Services	0.81%
Cash & Current Assets	4.57%
Net receivables / payables	-0.09%
Total Net Assets	100.00%

Birla Sun Life Top 100 Fund	
Allocation as a % of Net Assets	%
Banks	23.41%
Software	13.36%
Pharmaceuticals	9.70%
Petroleum Products	7.62%
Auto	6.32%
Finance	5.11%
Consumer Non Durables	4.76%
Industrial Capital Goods	3.51%
Cement	3.05%
Construction Project	2.93%
Auto Ancillaries	2.70%
Power	2.65%
Industrial Products	1.70%
Telecom - Services	1.61%
Minerals/Mining	1.41%
Media & Entertainment	1.38%
Gas	1.08%
Non - Ferrous Metals	1.00%
Chemicals	0.76%
Transportation	0.50%
Consumer Durables	0.48%
International Equity	0.48%
Futures and Options	0.41%
Retailing	0.39%
WARRANT	0.29%
Fertilisers	0.29%
Construction	0.22%
Oil	0.18%
Corporate Debt	0.08%
Cash & Current Assets	2.47%
Net receivables / payables	0.15%
Total Net Assets	100.00%

Birla Sun Life Buy India Fund	
Allocation as a % of Net Assets	%
Auto Ancillaries	16.65%
Finance	14.07%
Banks	13.26%
Consumer Non Durables	11.67%
Pharmaceuticals	10.12%
Auto	6.80%
Transportation	5.44%
Retailing	5.13%
Consumer Durables	4.71%
Pesticides	4.44%
Services	3.63%
Media & Entertainment	3.53%
Miscellaneous	0.00%
Cash & Current Assets	1.14%
Net receivables / payables	-0.58%
Total Net Assets	100.00%

Birla Sun Life New Millennium Fund	
Allocation as a % of Net Assets	%
Software	84.25%
Media & Entertainment	8.08%
Telecom - Services	6.30%
Miscellaneous	0.00%
Cash & Current Assets	1.38%
Net receivables / payables	0.00%
Total Net Assets	100.00%

Note: The above Allocation is As on November 30, 2015 as per Industry classification as recommended by AMFI.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Industry Allocation

Birla Sun Life MNC Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	15.02%
Pharmaceuticals	13.84%
Finance	11.89%
Auto Ancillaries	10.33%
Auto	9.61%
Industrial Capital Goods	7.75%
Pesticides	7.13%
Banks	5.18%
Consumer Durables	4.95%
Industrial Products	4.38%
Services	3.76%
Transportation	1.94%
Cement	1.08%
Software	0.65%
Construction	0.26%
Petroleum Products	0.19%
Corporate Debt	0.01%
Miscellaneous	0.00%
Cash & Current Assets	2.23%
Net receivables / payables	-0.21%
Total Net Assets	100.00%

Birla Sun Life '95 Fund	
Allocation as a % of Net Assets	%
Banks	15.50%
Government Bond	15.22%
Corporate Debt	8.50%
Software	6.85%
Pharmaceuticals	6.41%
Petroleum Products	5.56%
Finance	5.25%
Auto	4.66%
Industrial Products	4.14%
Media & Entertainment	3.32%
Consumer Non Durables	2.67%
Industrial Capital Goods	2.48%
Construction Project	2.46%
Futures and Options	1.65%
Chemicals	1.58%
Cement	1.57%
Consumer Durables	1.27%
Gas	1.09%
Transportation	1.07%
Auto Ancillaries	0.85%
Minerals/Mining	0.80%
Retailing	0.67%
Power	0.63%
Pesticides	0.57%
Non - Ferrous Metals	0.53%
Telecom - Services	0.49%
Textile Products	0.45%
WARRANT	0.33%
Miscellaneous	0.00%
Cash & Current Assets	3.44%
Total Net Assets	100.00%

Birla Sun Life Index Fund	
Allocation as a % of Net Assets	%
Banks	20.08%
Futures and Options	18.36%
Software	13.16%
Consumer Non Durables	8.25%
Auto	7.94%
Pharmaceuticals	5.60%
Finance	5.47%
Petroleum Products	5.24%
Construction Project	3.23%
Cement	2.31%
Power	1.99%
Telecom - Services	1.78%
Oil	1.43%
Minerals/Mining	1.22%
Transportation	0.70%
Media & Entertainment	0.64%
Non - Ferrous Metals	0.57%
Auto Ancillaries	0.49%
Gas	0.49%
Industrial Capital Goods	0.46%
Ferrous Metals	0.44%
Cash & Current Assets	5.62%
Net receivables / payables	-5.47%
Total Net Assets	100.00%

Birla Sun Life India Opportunities Fund	
Allocation as a % of Net Assets	%
Software	34.07%
Pharmaceuticals	19.05%
Industrial Products	10.45%
Industrial Capital Goods	6.38%
Auto Ancillaries	6.23%
Petroleum Products	5.23%
Non - Ferrous Metals	4.54%
Auto	3.47%
Textile Products	3.12%
Finance	2.78%
Miscellaneous	0.00%
Cash & Current Assets	5.55%
Net receivables / payables	-0.87%
Total Net Assets	100.00%

Birla Sun Life Dividend Yield Plus	
Allocation as a % of Net Assets	%
Banks	17.78%
Software	12.77%
Finance	8.55%
Industrial Products	8.51%
Consumer Non Durables	8.43%
Pharmaceuticals	8.24%
Auto	5.12%
Industrial Capital Goods	4.49%
Cement	4.16%
Petroleum Products	3.16%
Non - Ferrous Metals	2.79%
Media & Entertainment	2.57%
Textile Products	2.57%
Oil	2.15%
Transportation	2.04%
Minerals/Mining	1.99%
Power	1.57%
Gas	1.05%
Auto Ancillaries	0.82%
Hotels, Resorts And Other Recreational Activities	0.58%
Cash & Current Assets	1.52%
Net receivables / payables	-0.87%
Total Net Assets	100.00%

Birla Sun Life Small & Midcap Fund	
Allocation as a % of Net Assets	%
Finance	12.01%
Pharmaceuticals	9.98%
Consumer Non Durables	9.96%
Banks	8.20%
Auto Ancillaries	7.70%
Software	7.27%
Construction	6.32%
Cement	5.81%
Industrial Products	4.48%
Industrial Capital Goods	4.12%
Textile Products	2.80%
Transportation	2.79%
Ferrous Metals	2.62%
Gas	2.52%
Construction Project	2.52%
Consumer Durables	2.34%
Petroleum Products	1.92%
Chemicals	1.74%
Retailing	1.53%
Cash & Current Assets	3.25%
Net receivables / payables	0.09%
Total Net Assets	100.00%

Birla Sun Life Long Term Advantage Fund	
Allocation as a % of Net Assets	%
Banks	20.58%
Software	13.92%
Petroleum Products	8.61%
Finance	7.93%
Pharmaceuticals	7.42%
Consumer Non Durables	7.01%
Auto	6.64%
Construction	2.91%
Cement	2.85%
Auto Ancillaries	2.60%
Industrial Products	2.36%
Non - Ferrous Metals	2.27%
Telecom - Services	1.56%
Construction Project	1.45%
Chemicals	1.32%
Gas	1.27%
Industrial Capital Goods	1.18%
Media & Entertainment	1.13%
Consumer Durables	1.12%
Services	1.08%
Pesticides	1.01%
Minerals/Mining	0.98%
Fertilisers	0.70%
Retailing	0.50%
Cash & Current Assets	1.40%
Net receivables / payables	0.20%
Total Net Assets	100.00%

Birla Sun Life India Reforms Fund	
Allocation as a % of Net Assets	%
Government Bond	29.67%
Banks	24.75%
Finance	10.06%
Auto	9.17%
Industrial Capital Goods	5.24%
Construction Project	4.84%
Cement	4.55%
Industrial Products	3.20%
Construction	1.68%
Power	1.67%
Auto Ancillaries	1.13%
Media & Entertainment	0.05%
Cash & Current Assets	0.90%
Net receivables / payables	3.08%
Total Net Assets	100.00%

Birla Sun Life Pure Value Fund	
Allocation as a % of Net Assets	%
Petroleum Products	14.77%
Chemicals	13.07%
Banks	7.19%
Finance	6.54%
Pharmaceuticals	5.94%
Auto Ancillaries	5.53%
Software	5.35%
Transportation	4.87%
Construction	4.33%
Media & Entertainment	3.79%
Cement	2.85%
Construction Project	2.76%
Textile Products	2.70%
Futures and Options	2.69%
Pesticides	2.41%
Consumer Non Durables	2.10%
Consumer Durables	1.99%
Gas	1.92%
Fertilisers	1.69%
Industrial Products	1.30%
Minerals/Mining	1.14%
Industrial Capital Goods	1.10%
Cash & Current Assets	6.41%
Net receivables / payables	-2.44%
Total Net Assets	100.00%

Note: The above Allocation is As on November 30, 2015 as per Industry classification as recommended by AMFI.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

Industry Allocation

Birla Sun Life Dynamic Asset Allocation Fund	
Allocation as a % of Net Assets	%
Banks	12.46%
Cement	9.53%
Auto	8.68%
Textile Products	7.15%
Finance	6.97%
Software	6.68%
Pharmaceuticals	5.42%
Industrial Products	4.15%
Petroleum Products	2.66%
Textiles - Cotton	2.08%
Non - Ferrous Metals	2.04%
Power	2.00%
Industrial Capital Goods	1.40%
Minerals/Mining	1.35%
Construction Project	1.23%
Retailing	1.10%
Oil	1.10%
Media & Entertainment	0.67%
Transportation	0.41%
Hotels, Resorts And Other Recreational Activities	0.41%
Corporate Debt	0.08%
Futures and Options	-4.88%
Cash & Current Assets	19.15%
Net receivables / payables	8.18%
Total Net Assets	100.00%

Birla Sun Life Global Commodities Fund	
Allocation as a % of Net Assets	%
I_Mutual_Fund_Units	84.17%
Cash & Current Assets	16.20%
Net receivables / payables	-0.36%
Total Net Assets	100.00%

Birla Sun Life Global Real Estate Fund	
Allocation as a % of Net Assets	%
I_Mutual_Fund_Units	98.52%
Cash & Current Assets	1.74%
Net receivables / payables	-0.26%
Total Net Assets	100.00%

Birla Sun Life Latin America Equity Fund	
Allocation as a % of Net Assets	%
I_Mutual_Fund_Units	89.46%
Cash & Current Assets	10.59%
Net receivables / payables	-0.05%
Total Net Assets	100.00%

Country/Industry Allocation

Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	
Allocation as a % of Net Assets	%
United States	57.16%
Switzerland	19.10%
Norway	5.92%
Mauritius	4.95%
Japan	4.47%
Canada	4.46%
Russian Federation	1.49%
Chile	0.79%
Cash & Current Assets	2.58%
Net receivables / payables	-0.91%
Total Net Assets	100.00%

Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
United States	18.19%
Banks	12.77%
Finance	11.02%
Software	8.11%
Auto	5.57%
Consumer Non Durables	4.70%
Industrial Products	4.22%
Textile Products	3.64%
Cement	3.15%
Non - Ferrous Metals	2.61%
Pharmaceuticals	2.51%
Construction	1.71%
United Kingdom	1.46%
Australia	1.41%
Media & Entertainment	1.30%
Japan	1.28%
Hong Kong	1.27%
Oil	1.26%
Chemicals	1.24%
Power	1.10%
Germany	1.05%
Services	0.97%
Netherlands	0.86%
Auto Ancillaries	0.77%
Swaziland	0.74%
Switzerland	0.68%
Retailing	0.68%
Minerals/Mining	0.64%
France	0.63%
Norway	0.63%
Sweden	0.62%

Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
Textiles - Cotton	0.50%
Industrial Capital Goods	0.11%
Cash & Current Assets	2.10%
Net receivables / payables	0.49%
Total Net Assets	100.00%

Birla Sun Life International Equity Fund - Plan A	
Allocation as a % of Net Assets	%
United States	57.73%
United Kingdom	4.97%
Hong Kong	4.84%
Australia	4.83%
Japan	4.18%
Germany	4.04%
Netherlands	2.95%
Swaziland	2.95%
France	2.46%
Sweden	2.36%
Norway	2.30%
Switzerland	2.25%
Cash & Current Assets	4.72%
Net receivables / payables	-0.58%
Total Net Assets	100.00%

Note: The above Allocation is As on November 30, 2015 as per Industry classification as recommended by AMFI.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



Industry Allocation

TAX SAVINGS SOLUTIONS

Birla Sun Life Tax Plan		Birla Sun Life Tax Relief '96		Birla Sun Life Tax Savings Fund	
Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%
Banks	15.64%	Banks	15.70%	Banks	15.77%
Auto Ancillaries	12.83%	Auto Ancillaries	12.89%	Auto Ancillaries	12.98%
Finance	9.20%	Finance	9.34%	Finance	9.57%
Pharmaceuticals	8.31%	Pharmaceuticals	8.41%	Pharmaceuticals	8.68%
Software	6.34%	Software	6.36%	Software	6.41%
Industrial Capital Goods	5.90%	Industrial Capital Goods	6.01%	Industrial Capital Goods	6.23%
Cement	4.86%	Cement	4.87%	Cement	4.90%
Pesticides	4.43%	Pesticides	4.45%	Pesticides	4.47%
Auto	4.32%	Auto	4.35%	Consumer Non Durables	4.41%
Consumer Non Durables	4.22%	Consumer Non Durables	4.29%	Auto	4.41%
Media & Entertainment	3.23%	Media & Entertainment	3.24%	Media & Entertainment	3.25%
Transportation	3.01%	Transportation	3.05%	Services	3.14%
Services	2.93%	Services	2.98%	Petroleum Products	2.88%
Petroleum Products	2.87%	Petroleum Products	2.88%	Retailing	2.82%
Retailing	2.80%	Retailing	2.81%	Transportation	2.61%
Construction Project	2.21%	Construction Project	2.22%	Construction Project	2.22%
Industrial Products	2.10%	Industrial Products	2.13%	Industrial Products	2.21%
Consumer Durables	1.90%	Consumer Durables	1.92%	Consumer Durables	1.93%
Non - Ferrous Metals	0.23%	Non - Ferrous Metals	0.24%	Non - Ferrous Metals	0.25%
Miscellaneous	0.00%	Miscellaneous	0.00%	Cash & Current Assets	1.47%
Cash & Current Assets	3.02%	Cash & Current Assets	2.24%	Net receivables / payables	-0.62%
Net receivables / payables	-0.37%	Net receivables / payables	-0.36%	Total Net Assets	100.00%
Total Net Assets	100.00%	Total Net Assets	100.00%		

SAVINGS SOLUTIONS

Birla Sun Life Enhanced Arbitrage Fund	
Allocation as a % of Net Assets	%
Banks	18.67%
Petroleum Products	10.26%
Margin Fixed Deposit	10.11%
Pharmaceuticals	10.08%
Consumer Non Durables	5.64%
Auto	4.98%
Finance	4.70%
Construction Project	3.36%
Software	3.17%
Construction	2.44%
Transportation	2.10%
Media & Entertainment	1.97%
Ferrous Metals	1.96%
Oil	1.83%
Power	1.25%
Minerals/Mining	1.23%
Cement	1.18%
Pesticides	0.97%
Auto Ancillaries	0.81%
Industrial Capital Goods	0.30%
Industrial Products	0.21%
Futures and Options	-77.54%
Cash & Current Assets	14.21%
Net receivables / payables	76.15%
Total Net Assets	100.00%

Note: The above Allocation is As on November 30, 2015 as per Industry classification as recommended by AMFI.

The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



assistance round the clock

- View portfolio summary
- View transaction history
- Track portfolio
- Purchase, Switch & Redeem
- Change TPIN (Track portfolio personal Identification Number)
- Get Account Statement instantly



Online Portfolio Access

mutualfund.birlasunlife.com



All India Telephone

Toll Free : **1-800-22-7000** (MTNL/BSNL)
1-800-270-7000



Missed Call for A/C Stmt

Just give us a missed call on
+91 8976096036
from your registered mobile no.



For further details on our Funds, please visit our customer service centres as per details given below.

Birla Sun Life Asset Management Company Limited (Investment manager for Birla Sun Life Mutual Fund) CIN: U65991MH1994PLC080811
One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013.

BRANCHES				IDEA Toll Free No. 1800-270-7000 & the centralised TOLL no. 022-66917777					
South Branches		East Branches		West Branches			North Branches		
Chennai	Kottayam	Kolkata	Bhillai	Madgaon	Valsad	Mumbai - India Bulls	Jammu	Jaipur	Udaipur
Madurai	Bangalore	Durgapur	Raipur	Panaji	Vapi	Mumbai - Industry House	Ludhiana	Jalandhar	Varanasi
Trichy	Mysore	Siliguri	Cuttack	Ahmedabad	Bhopal	Mumbai - Thane	Shimla	Jodhpur	
Coimbatore	Belgaum	Guwahati		Anand	Gwalior	Mumbai - Vashi	Agra	Kanpur	
Salem	Hubli	Patna		Bharuch	Indore	Mumbai - Borivali	Ajmer	Lucknow	
Pondicherry	Mangalore	Dhanbad		Bhavnagar	Jabalpur	Nagpur	Allahabad	Meerut	
Cochin	Hyderabad	Ranchi		Jamnagar	Amrawati	Nashik	Amritsar	Moradabad	
Calicut	Vijayawada	Jamshedpur		Navsari	Aurangabad	Pune	Chandigarh	New Delhi	
Trivandrum	Vishakapatnam	Bhubaneswar		Rajkot	Kolhapur	Jalgaon	Dehradun	Noida	
Trichur		Rourkela		Surat	Mumbai - Ghatkopar		Gorakhpur	Panipat	
				Vadodara			Gurgaon	Patiala	

Disclaimer: This document has been prepared by Birla Sun Life Asset Management Co. Ltd. (BSLAMC) for information purposes only and should not at any point of time be construed as an offer or solicitation of an offer for purchase of any securities/ instruments or to the units of Birla Sun Life Mutual Fund. Views/ outlook expressed herein are for general information only and do not have regards to specific investment objectives, financial situation and/or the particular needs of any specific person who may have received this information. Investors are requested to note that Fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future. Investors are advised to consult their tax advisor in view of individual nature of tax implication. The data contained in this document may be based on certain assumptions and/or compiled from sources, which BSLAMC believes to be reliable, but cannot guarantee its accuracy or completeness. Further the opinions, estimates and facts referred to in this document constitute our view as of current date and are subject to change without notice and BSLAMC is under no obligation to update the same. These views/outlook alone are not sufficient and should not be used for the development or implementation of an investment strategy and should not be construed as investment advice to any party.

The Material provided in the Empower cannot be reproduced or quoted anywhere without express permission from Birla Sun Life Asset Management Company Ltd.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.