

# Empower

Birla Sun Life Mutual Fund



Birla Sun Life  
Mutual Fund

Monthly Factsheet | July 2015

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Birla Sun Life  
**Equity Fund**  
(An Open-ended Growth Scheme)

Birla Sun Life  
**MNC Fund**  
(An Open-ended Growth Scheme)

Birla Sun Life  
**'95 Fund**  
(An Open-ended Balanced Scheme)

For product labelling, please turn overleaf.

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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.

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

Birla Sun Life

## Equity Fund (An Open-ended Growth Scheme)

The fund seeks to gain from opportunities through a portfolio with a target allocation of 90% equity and 10% debt and money market securities. Birla Sun Life Equity Fund has a diversified portfolio spanning across large, mid and small market capitalisations.

### Highlights:

- The fund invests without any sector or market bias
- Invests in companies with sound management following both top-down and bottom-up approach
- Potential of wealth-creation with equity

Birla Sun Life

## MNC Fund (An Open-ended Growth Scheme)

The fund aims to gain from global expertise and invests in securities of MNCs listed in India. Birla Sun Life MNC Fund is a diversified equity-oriented fund that strives to achieve long-term capital growth with relatively moderate levels of risk.

### Highlights:

- The fund has a diversified portfolio
- Enjoys a strong performance track record
- Employs a research-based approach to invest in multinational companies

Birla Sun Life

## '95 Fund (An Open-ended Balanced Scheme)

A hybrid fund with debt and equity components, Birla Sun Life '95 Fund has a legacy of over 20 years (inception date: February 10, 1995). It is an all-weather fund with a Dynamic Asset Allocation Strategy, and aims to seek long-term growth by striking a balance between the potential growth of equity and relative safety of debt instruments.

### Highlights:

- The fund has a flexible equity exposure with 50-75%
- It has a strong stock selection process
- Income generation and dividend distribution

Highlights do not indicate assurance of future scheme performance

Scheme:	This product is suitable for investors who are seeking*:	 <p>Investors understand that their principal will be at <b>Moderately High</b> risk</p>
<b>Birla Sun Life Equity Fund</b> (An Open-ended Growth Scheme)	<ul style="list-style-type: none"><li>• long-term capital growth</li><li>• investments in equity and equity related securities</li></ul>	
<b>Birla Sun Life MNC Fund</b> (An Open-ended Growth Scheme)	<ul style="list-style-type: none"><li>• long-term capital growth</li><li>• investments primarily in equity and equity related securities of multinational companies (MNCs)</li></ul>	
<b>Birla Sun Life '95 Fund</b> (An Open-ended Balanced Scheme)	<ul style="list-style-type: none"><li>• long-term capital growth and income</li><li>• investment predominantly in equity and equity related securities as well as debt and money market instruments</li></ul>	

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

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

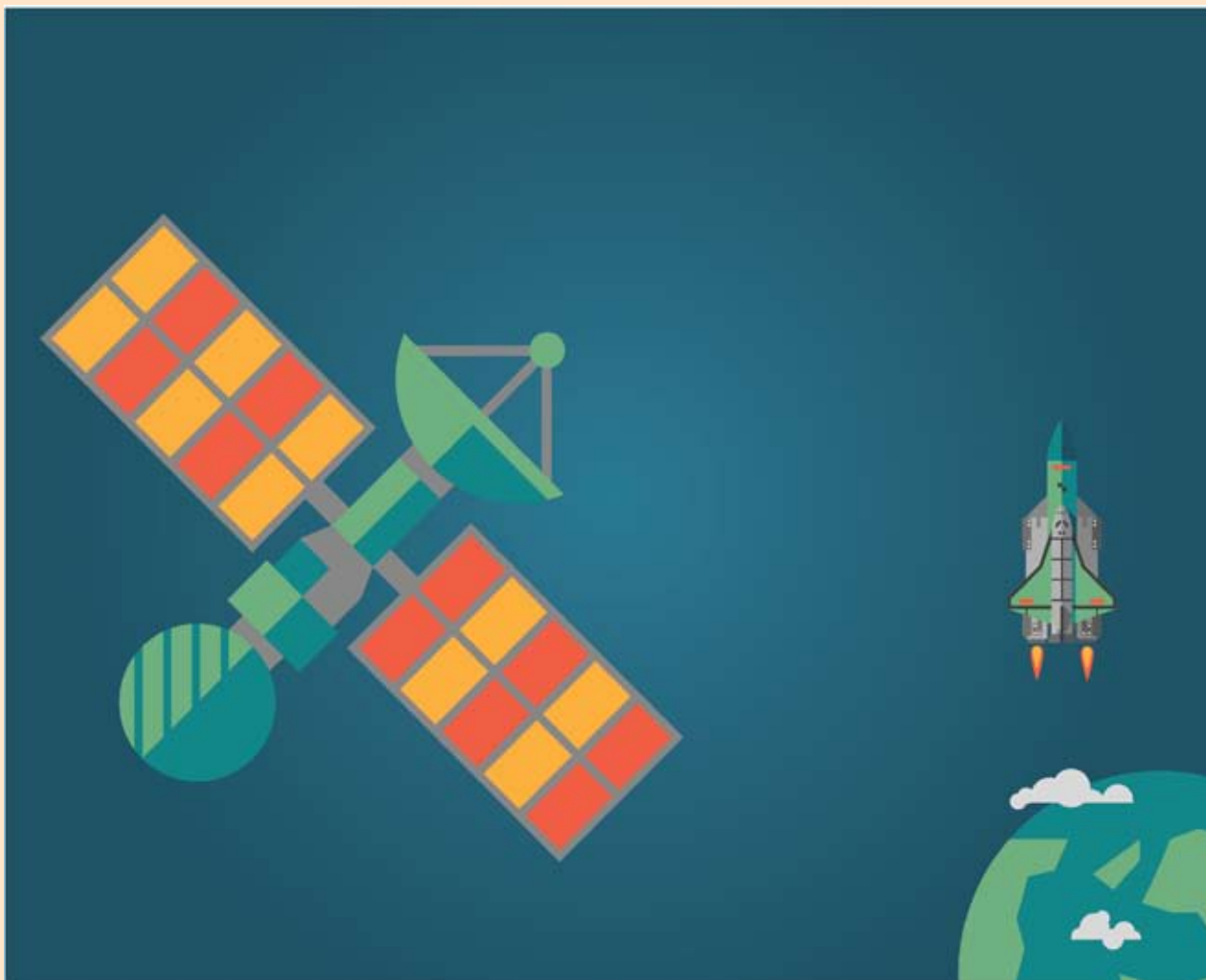
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# Information



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



# Investment Outlook

## Equity Investment Outlook

At the beginning of the month of June, the equity markets were in the midst of a correction. There were four key concerns – 1) possibility of a weak monsoon as predicted by IMD 2) Surge in Chinese equity markets which could lead to re-allocation of capital to China from India 3) Hawkish statement from the Fed chair on rate hike in the United States and 4) Sluggish earnings growth as seen in Q4 FY15. At least three of these concerns have significantly subsided.

The month of June has seen a surplus rainfall of 16% which is the best June performance in any El Nino year. The start of the monsoon was on a positive footing. The Chinese equity market, after surging by over 160% in the past one year went into a correction mode. It fell by over 22% from the top during the month. This correction significantly reduces the risk of capital reallocation to the Chinese markets by the global and emerging market fund managers. Post the FOMC meeting, the Fed chairperson Janet Yellen emphasized that the lift off is less important than the subsequent path of rates. This has soothed the markets across the globe as first rate hike would happen in this calendar year but the further rate hikes are data dependent. *(Source: IMD, Bloomberg)*

RBI cut repo rate by 25 bps to 7.25% in its second bi-monthly policy meeting. However, the commentary was hawkish which led the markets to believe that there would be no rate cuts in the near term. At the back for this, the equity markets continued their correction which took Nifty below 8,000 levels. *(Source: RBI)*

The macro data during the month was positive. The Current Account Deficit for Q4 FY15 was at 1.36% of GDP, CPI for May was at 5.01% and WPI for May at -2.36%. April IIP was at 4.1% and May Core sector growth at 4.4%.

*(Source: Bloomberg)*

The government, albeit under pressure, followed the recommendations of Commission for Agricultural Costs and Prices Markets and increased the MSP for various agricultural products conservatively. For instance, the MSP for paddy was increased by ₹ 50 which is a 3.6% increase. The quality of government spending is encouraging. Spending on roads has gone up 7.4x to ₹ 10,000 crores in the months of April & May. The fiscal multiplier on such capital spending is over 1.8x which is good for economic growth. *(Source: Credit Suisse Research)*

The sudden surprise for the markets came from the failure of talks between Greece and the multi lateral agencies on the bailout package for Greece. The Greek Prime Minister has called for a referendum in his country for which the Greeks have given a “No” vote with an overwhelming majority. This means the Greeks refuse to accept the deal given by the agencies. The re-negotiations have begun and it is widely expected that a deal may be struck as it is critical for both sides. During the negotiations, based on news flow, there could be volatility in the capital markets especially in Europe.

The benchmark index Nifty has corrected 0.77% during the month outperforming the midcap and small cap indices which have corrected 1.30% and 1.82% respectively. It was one of the best performers across the world. Among the sectors, Capital Goods and Oil & Gas have done well. Realty, IT and Metals have corrected with their indices losing over 4-8%. The FII's have sold for the second month in a row – USD 970 mn in the month of June taking the YTD tally to USD 6.2 bn. DII's remained net buyers to the tune of USD 1.9 bn with mutual funds and insurance companies buying USD 1.5 bn and \$400mn respectively. The tally for DII's is at \$4.2bn YTD.

*(Source: Bloomberg, SEBI, NSDL)*

The current valuation of the market is in line with its ten year average. The focus in the month of July will be on 1) the after effects of the referendum in Greece 2) the earnings season which will kick start in the second week where the expectations are low 3) the monsoon session of the parliament which will start on 21st of July where the focus will be on the policy impetus of the government and 4) the follow through of monsoon.

*IMD: India Meteorological Department; FOMC: Federal Open Market Committee; RBI: Reserve Bank of India; MSP: Minimum Support Price; GDP: Gross Domestic Product; CPI: Consumer Price Index; WPI: Wholesale Price Index; YTD: Year to date; USD: United States Dollar; SEBI: Securities and Exchange Board of India; NSDL: National Securities Depository Limited*



# Investment Outlook

## Debt Investment Outlook

The month gone had more external events affecting markets and economy than domestic. The most talked of was the Greek default. On the domestic front, after having cut rates by 25bps in early June, RBI now is looking for cues from weather gods and the evolution of growth inflation dynamics.

### Growth outlook

The IIP growth for April came in quite strong at 4.1% yoy. The major drivers were a double digit growth rate in case of capital goods as well as some improvement in case of consumer goods- both durable and non-durables. Given the lag with which this data comes out, it becomes important to track other high frequency indicators for growth such as- PMI, railway freight traffic, port cargo traffic, tourist arrivals etc. The growth rate in most of these indicators until 6 months ago was hinting at a meaningful growth recovery, but recent data prints have started to contest the strength of that recovery. Manufacturing PMI grew at a slower pace in June (51.3 v/s 52.6 in May), PMI services contracted further to 47.7 (v/s 49.6 in May). The growth of the automobile sector (cars, two wheelers, MHCV's) was moderate and the same was true for petrol and diesel demand in the month of May. So, most of these indicators are hinting at a meaningful recovery taking longer than anticipated. (Source: Bloomberg)

### Inflation outlook

Retail inflation went up marginally in May to 5.01%. This increase was largely on account of the petrol and diesel price hikes that came in early May. Most other components continued to behave well and food inflation remained under check, with base effect playing a favourable role. The WPI printed a deflation for the 5<sup>th</sup> straight month, coming in @ -2.4%. Persistent deflation in WPI results in ever rising borrowing costs for the industrial sector. In this back drop, the Chief Economic Advisor recently argued for looking at both the metrics for gauging inflationary pressures in the system and use that in deciding the optimal real rate for the economy at the current juncture characterised by a weak growth scenario. Going forward, expect WPI to deflate for some more months before administered price revisions take place and the favourable base effect wanes off. On CPI inflation, given the current run rate and still weak growth conditions, we expect CPI to average ~50bps lower than RBI's expectation of ~6.2% in Q4FY16. (Source: PIB, RBI)

In the last policy the RBI seemed quite worried of monsoon outcome and its impact on food inflation. So far (June 1<sup>st</sup> to July 5<sup>th</sup> July 2015) monsoon has been normal (0% deviation from Long term average) as against the expected 12% below normal forecast that the IMD had. Also, there is no one-to-one link between monsoon outcome and CPI food inflation in India and this link is essentially broken by the stance the political masters take. A case in point being 2014, where despite a 12% below normal monsoon food inflation moderated sharply as govt. prudently offloaded buffer stocks of cereals. This year around too, the stock of food grains is more than mandate and that can be used comfortably to keep

food inflation under check. Given the decline in global food prices, importing pulses and oil seeds may also not cause too much damage to the expected inflation trajectory. (Source: IMD)

### External equation

The trade deficit for May declined to 10bn\$ (v/s 11bn\$ in Apr). This was on account of moderation in gold imports primarily. Even the growth in non-oil, non-gold imports turned negative in May after at least 6 months of positive data prints. De- growth in non-oil exports persisted. In this back drop, we expect CAD for FY16 to be well contained at around current levels of 1.7% of GDP (27bn\$ in FY15). (Source: PIB)

### Fiscal Front

Govt. expenditure rose sharply in the month of April. A part of that could have been the deferment of payments from Q4FY15. However, in May, after a substantial pick up in revenue growth, expenditure de-grew, taking the cumulative (April-May) yoy (year-on-year) growth rate for total spending into the negative territory. The fact that in FY16 until May we have used up 37% of our budgeted fiscal deficit for the entire year as against a 47.5% that it was in same period FY15, suggests better spread out fiscal management in this year. (Source: CGA)

### Portfolio strategy

Bonds sold off by about 20-22 bps in the month of June on account of Greece worries. This is despite bond positive news on the domestic front such as fumbling domestic growth and normal monsoon. We believe that fundamentals such as moderating inflationary pressures and tardy growth shall pave for a good rally in bonds over the next 12 months.

Big question is what happens if monsoon is significantly below normal and Greece defaults and exits Euro.

We believe that monsoon deficit if any may create negative sentimental effect to begin with. However given the pro-activeness of the Government, we believe that any damage from food production shortfall shall be well contained however second round effect of poor monsoon on growth may warrant deeper rate cuts at a later stage. Any sense of such a possibility will invert the yield curve thus benefitting longer duration papers.

On Greece front too, if Greece indeed leaves Euro, then an initial knee-jerk reaction on bonds may rather be followed by a risk aversion across risk assets and a rally in risk-less asset viz; Government bonds.

We recommend investors to consider duration funds at this stage from medium term view. Short-term volatility in duration space is expected to yield better results for the investors in the medium term

Index: IIP: Index of industrial Production, CPI: Consumer Price Index, WPI: Wholesale Price Index, IMD: Indian Meteorological department, PMI: Purchasing Managers Index



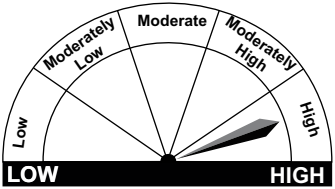
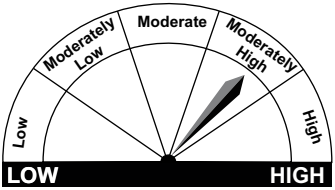
## Schemes



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.



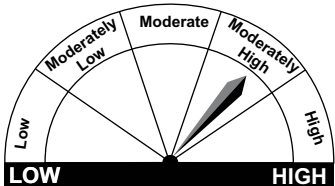
# All Product Labeling Disclosures

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





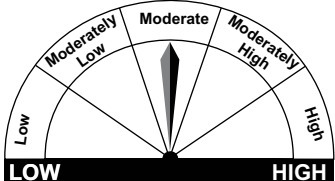
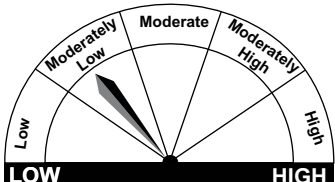
# All Product Labeling Disclosures

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

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



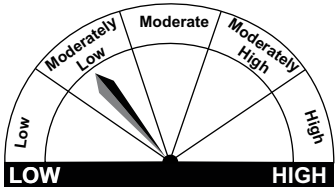

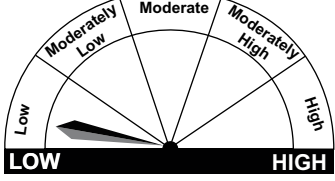
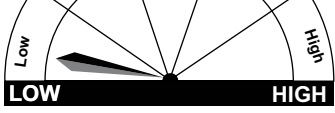
# All Product Labeling Disclosures

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

\*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
<b>Birla Sun Life Capital Protection Oriented Fund - Series 12, 13, 14, 25 &amp; 26</b> (A Close ended Capital Protection Oriented Scheme)	<ul style="list-style-type: none"> <li>capital protection and capital appreciation linked to equity market at the end of medium / long term tenure</li> <li>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)</li> </ul>	
<b>Birla Sun Life Capital Protection Oriented Fund - Series 10, 11, 16, 17, 18, 19, 20, 21, 22 &amp; 23</b> (A Close ended Capital Protection Oriented Scheme)	<ul style="list-style-type: none"> <li>capital protection and capital appreciation linked to equity market at the end of medium / long term tenure</li> <li>investments in highest rates debt and money market instruments maturing on or before the tenure of the scheme and equity and equity related securities</li> </ul>	
<b>Birla Sun Life Cash Plus</b> (An Open ended Liquid Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with high levels of safety and convenience of liquidity over short term</li> <li>investments in high quality debt and money market instruments with maturity of upto 91 days only</li> </ul>	 <p data-bbox="1236 705 1508 750">Investors understand that their principal will be at Low risk</p>
<b>Birla Sun Life Floating Rate Fund - Short Term Plan</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in debt and money market instruments with maturity of upto 91 days only</li> </ul>	 <p data-bbox="1236 705 1508 750">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.





## 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 ₹ 50,985 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 ₹ 50,985 is calculated assuming qualifying amount of deduction is ₹ 1.5 lakh & investor falls in the top income tax slab of 33.99% & 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 2014-15.



## 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 inestors for 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 June 30, 2015

<b>Fund Manager:</b> Mr. Mahesh Patil & Mr. Prasad Dhonde <b>Managing Fund Since:</b> January 16, 2014 <b>Total Experience:</b> 24 years & 16 years <b>Date of inception:</b> February 10, 1995 <b>Nature of the scheme:</b> An Open-ended Balanced Scheme <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>SIP: Monthly:</b> Minimum ₹ 1,000/- <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 555.90	<b>Dividend:</b> 144.50 <b>Direct Plan<sup>§</sup></b> <b>Growth:</b> 567.35 <b>Dividend:</b> 172.44 <b>Benchmark:</b> CRISIL Balanced Fund Index <b>Quarterly Average AUM:</b> ₹ 1453.75 Crores (as on 30th June 2015) <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> 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. (w.e.f. May 25, 2015) <b>Other Parameter</b> <b>Modified Duration:</b> 5.28 years <b>Yield to Maturity:</b> 8.55% <b>Standard Deviation:</b> 11.40% <b>Sharpe Ratio##:</b> 1.27 <b>Beta:</b> 1.08
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**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 555.90

Date of Inception: Feb 10, 1995	NAV Per Unit. * (₹)	Birla Sun Life '95 Fund (%)	CRISIL Balanced Fund Index # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life '95 Fund (₹)	CRISIL Balanced Fund Index # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	21.77	N/A	10.78	555900	N/A	80687
June 30, 2014 to June 30, 2015 (Absolute)	466.02	19.29	8.78	9.95	11929	10878	10995
June 28, 2013 to June 30, 2014 (Absolute)	338.42	37.70	21.01	30.28	13770	12101	13028
June 29, 2012 to June 28, 2013 (Absolute)	305.01	10.95	10.90	10.67	11095	11090	11067

# 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 2. Total Schemes managed by Mr. Mahesh Patil is 10. Total Schemes managed by Mr. Prasad Dhonde is 27. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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](http://www.birlasunlife.com)

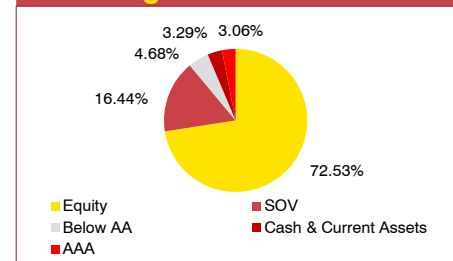
### SIP Performance – Regular Plan - Growth (assuming SIP of ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1220000	300000	180000	60000
Market Value of amount Invested	16923319	475304	256311	63467
Scheme Returns (CAGR)	21.94	18.49	24.43	10.97
CRISIL Balanced Fund Index returns# (CAGR)	NA	11.80	14.28	4.79
CNX Nifty returns## (CAGR)	13.23	13.05	16.69	2.23

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. Prasad Dhonde.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 5000/- 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.

### Rating Profile of Portfolio



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	16.44%	SOV	Reliance Industries Ltd	2.64%	
HDFC Bank Ltd	3.97%		Axis Bank Ltd	2.29%	
IDBI Bank Ltd	3.21%	CRISIL AA-	Sun Pharmaceuticals Industries Ltd	2.20%	
ICICI Bank Ltd	3.01%		Tata Motors Ltd	2.20%	
Larsen & Toubro Ltd	2.65%		Zee Entertainment Enterprises Ltd	1.99%	

### 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.

### Fund Details

As on June 30, 2015

<b>Fund Manager:</b> Mr. Mahesh Patil	<b>Dividend:</b> 28.35	<b>365 days from the date of allotment</b>
<b>Managing Fund Since:</b> November 17, 2005	<b>Direct Plan<sup>§</sup></b>	
<b>Total Experience:</b> 24 years	<b>Growth:</b> 166.67	<b>**Exit Load is NIL for units issued in Bonus &amp; Dividend Reinvestment.</b>
<b>Date of inception:</b> August 30, 2002	<b>Dividend:</b> 37.18	
<b>Nature of the scheme:</b> An Open-ended Growth Scheme	<b>Benchmark:</b> S&P BSE 200	<b>Other Parameter</b>
	<b>Quarterly Average AUM:</b> ₹ 9000.82 Crores (as on 30th June 2015)	<b>Standard Deviation:</b> 14.26%
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1)		<b>Sharpe Ratio##:</b> 1.21
<b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	<b>Beta:</b> 0.98
<b>SIP: Monthly:</b> Minimum ₹ 1,000/-	<b>Entry Load:</b> Nil	
<b>NAV of Plans / Options (₹)</b>	<b>Exit Load**:</b> 1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after	
<b>Regular Plan</b>		
<b>Growth:</b> 163.24		

**Note:**  
Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

### Investment Performance - Regular Plan - Growth NAV as on June 30, 2015: ₹ 163.24

Date of Inception: Aug 30, 2002	NAV Per Unit. * (₹)	Birla Sun Life Frontline Equity Fund (%)	S&P BSE 200 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Frontline Equity Fund (₹)	S&P BSE 200 # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	24.29	18.93	17.89	163240	92653	82807
June 30, 2014 to June 30, 2015 (Absolute)	137.84	18.43	12.01	9.95	11843	11201	10995
June 28, 2013 to June 30, 2014 (Absolute)	97.19	41.83	34.45	30.28	14183	13445	13028
June 29, 2012 to June 28, 2013 (Absolute)	83.90	15.84	8.69	10.67	11584	10869	11067

# 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 10. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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](http://www.birlasunlife.com)

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
For SIP calculations above, the data assumes the investment of ₹ 5000/- 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 ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	770000	300000	180000	60000
Market Value of amount Invested	3351908	491918	260805	63392
Scheme Returns (CAGR)	21.03	19.90	25.71	10.73
S&P BSE 200 returns# (CAGR)	15.07	14.05	18.97	5.01
CNX Nifty returns# (CAGR)	14.54	13.05	16.69	2.23

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Ltd	6.61%	Infosys Ltd	3.43%
Birla Sun Life Mutual Fund	4.27%	Larsen & Toubro Ltd	3.39%
ICICI Bank Ltd	4.10%	ITC Ltd	3.07%
Reliance Industries Ltd	3.65%	Tata Motors Ltd	3.00%
Axis Bank Ltd	3.60%	HCL Technologies Ltd	2.40%

### 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.

As on June 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Mahesh Patil <b>Managing Fund Since:</b> July 29, 2010 <b>Total Experience:</b> 24 years <b>Date of inception:</b> October 24, 2005 <b>Nature of the scheme:</b> An Open-ended Growth Scheme	<b>Direct Plan<sup>§</sup></b> Growth: 43.6201 Dividend: 24.8493  <b>Benchmark:</b> CNX Nifty  <b>Quarterly Average AUM:</b> ₹ 1524.47 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> 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	<b>Other Parameter</b> <b>Standard Deviation:</b> 14.79% <b>Sharpe Ratio<sup>##</sup>:</b> 1.14 <b>Beta:</b> 1.01  <b>**Exit Load is NIL for units issued in Bonus &amp; Dividend Reinvestment. (w.e.f. May 25, 2015)</b>
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 42.7857 Dividend: 18.3115		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
<sup>##</sup> Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 42.7857

Date of Inception till	NAV Per Unit. * (₹)	Birla Sun Life Top 100 Fund (%)	CNX Nifty # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Top 100 Fund (₹)	CNX Nifty # (₹)	S&P BSE SENSEX ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	16.19	13.79	13.83	42786	34944	35073
June 30, 2014 to June 30, 2015 (Absolute)	36.98	15.71	9.95	9.31	11571	10995	10931
June 28, 2013 to June 30, 2014 (Absolute)	24.73	49.54	30.28	31.03	14954	13028	13103
June 29, 2012 to June 28, 2013 (Absolute)	22.17	11.55	10.67	11.28	11155	11067	11128

# 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 10. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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](http://www.birlasunlife.com)

### SIP Performance – Regular Plan - Growth (assuming SIP of ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	585000	300000	180000	60000
Market Value of amount Invested	1297823	494651	261243	62503
Scheme Returns (CAGR)	15.65	20.13	25.83	7.88
CNX Nifty returns# (CAGR)	11.24	13.05	16.69	2.23
S&P BSE SENSEX returns## (CAGR)	11.09	12.98	16.55	1.98

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 ₹ 5000/- 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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Ltd	5.52%	Axis Bank Ltd	2.94%
Birla Sun Life Mutual Fund	4.24%	Tata Motors Ltd	2.70%
Reliance Industries Ltd	3.51%	HCL Technologies Ltd	2.51%
Larsen & Toubro Ltd	3.31%	Infosys Ltd	2.40%
ICICI Bank Ltd	3.24%	Maruti Suzuki India Ltd	2.26%



### 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 June 30, 2015

**Fund Manager:** Mr. Anil Shah  
**Managing Fund Since:** October 03, 2012  
**Total Experience:** 26 years  
**Date of inception:** August 27, 1998  
**Nature of the 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: 474.13  
 Dividend: 93.17

**Direct Plan<sup>§</sup>**  
 Growth: 483.51  
 Dividend: 102.41

**Benchmark:** S&P BSE 200

**Quarterly Average AUM:** ₹ 2072.50 Crores  
 (as on 30th June 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 Bonus & Dividend Reinvestment.  
 (w.e.f. May 25, 2015)

**Other Parameter**  
**Standard Deviation:** 16.23%  
**Sharpe Ratio##:** 1.16  
**Beta:** 1.07

**Note:**

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

## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 474.13

Date of Inception: Aug 27, 1998	NAV Per Unit. * (₹)	Birla Sun Life Equity Fund (%)	S&P BSE 200 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Equity Fund (₹)	S&P BSE 200 # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	25.73	15.46	14.32	474130	112669	95373
June 30, 2014 to June 30, 2015 (Absolute)	413.73	14.60	12.01	9.95	11460	11201	10995
June 28, 2013 to June 30, 2014 (Absolute)	253.25	63.37	34.45	30.28	16337	13445	13028
June 29, 2012 to June 28, 2013 (Absolute)	233.96	8.24	8.69	10.67	10824	10869	11067

# 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. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>Direct Plan<sup>§</sup> 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 ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1015000	300000	180000	60000
Market Value of amount Invested	8750405	502658	273289	62437
Scheme Returns (CAGR)	22.30	20.79	29.18	7.68
S&P BSE 200# (CAGR)	15.43	14.05	18.97	5.01
CNX Nifty returns## (CAGR)	14.35	13.05	16.69	2.23

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 ₹ 5000/- 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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Ltd	6.66%	Sun Pharmaceuticals Industries Ltd	3.02%
Maruti Suzuki India Ltd	5.20%	Dr. Reddy's Laboratories Ltd	2.79%
ICICI Bank Ltd	4.44%	HCL Technologies Ltd	2.78%
Axis Bank Ltd	3.86%	Wipro Ltd	2.69%
Tata Chemicals Ltd	3.72%	ITC Ltd	2.39%

### What is it?

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

As on June 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Mahesh Patil <b>Managing Fund Since:</b> October 03, 2012 <b>Total Experience:</b> 24 years <b>Date of inception:</b> October 10, 2006 <b>Nature of the scheme:</b> An Open Ended Diversified Equity Scheme	<b>Direct Plan<sup>s</sup></b> Growth: 26.84 Dividend: 24.81  <b>Benchmark:</b> S&P BSE 200  <b>Quarterly Average AUM:</b> ₹ 297.42 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load:</b> 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 (w.e.f. May 25, 2015)	<b>Other Parameter</b> <b>Standard Deviation:</b> 14.41% <b>Sharpe Ratio##:</b> 1.24 <b>Beta:</b> 1.02
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-		
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 26.34 Dividend: 19.63		

**Note:**  
 Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 26.34

Date of Inception: Oct 10, 2006	NAV Per Unit. * (₹)	Birla Sun Life Long Term Advantage Fund (%)	S&P BSE 200 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Long Term Advantage Fund (₹)	S&P BSE 200 # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	11.74	10.21	10.25	26340	23356	23434
June 30, 2014 to June 30, 2015 (Absolute)	21.97	19.89	12.01	9.95	11989	11201	10995
June 28, 2013 to June 30, 2014 (Absolute)	14.67	49.76	34.45	30.28	14976	13445	13028
June 29, 2012 to June 28, 2013 (Absolute)	13.33	10.05	8.69	10.67	11005	10869	11067

# 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 10. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>s</sup>'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](http://www.birlasunlife.com)

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 5000/- 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 ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	525000	300000	180000	60000
Market Value of amount Invested	1078640	500605	269845	63274
Scheme Returns (CAGR)	15.91	20.62	28.24	10.35
S&P BSE 200 returns# (CAGR)	11.57	14.05	18.97	5.01
CNX Nifty returns## (CAGR)	11.05	13.05	16.69	2.23

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Ltd	5.36%	ICICI Bank Ltd	2.88%
Axis Bank Ltd	3.87%	Gulf Oil Lubricants India Ltd	2.58%
Infosys Ltd	3.47%	ITC Ltd	2.48%
HCL Technologies Ltd	2.97%	Tata Consultancy Services Ltd	2.48%
Chennai Petroleum Corporation Ltd	2.96%	The Federal Bank Ltd	2.26%

### 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 June 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Ajay Garg <b>Managing Fund Since:</b> June 18, 2009 <b>Total Experience:</b> 22 years <b>Date of inception:</b> December 27, 1999 <b>Nature of the scheme:</b> An Open-ended Growth Scheme	<b>Direct Plan<sup>§</sup></b> Growth: 591.32 Dividend: 200.44  <b>Benchmark:</b> CNX MNC  <b>Quarterly Average AUM:</b> ₹ 1639.73 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> 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.	<b>Other Parameter</b> <b>Standard Deviation:</b> 16.17% <b>Sharpe Ratio<sup>##</sup>:</b> 1.73 <b>Beta:</b> 0.72  <b>**Exit Load is NIL for units issued in Bonus &amp; Dividend Reinvestment.</b>
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 580.96 Dividend: 154.82		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 580.96

Date of Inception: Dec 27, 1999	NAV Per Unit. * (₹)	Birla Sun Life MNC Fund (%)	CNX MNC # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life MNC Fund (₹)	CNX MNC # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	36.11	19.61	11.89	12.05	160886	57164	58435
June 30, 2014 to June 30, 2015 (Absolute)	378.79	53.37	31.07	9.95	15337	13107	10995
June 28, 2013 to June 30, 2014 (Absolute)	256.99	47.39	35.09	30.28	14739	13509	13028
June 29, 2012 to June 28, 2013 (Absolute)	232.85	10.37	7.87	10.67	11037	10787	11067

# 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 11. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

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### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	935000	300000	180000	60000
Market Value of amount Invested	7893989	670855	339462	73084
Scheme Returns (CAGR)	24.19	32.91	46.03	43.12
CNX MNC returns# (CAGR)	16.43	22.11	29.63	21.94
CNX Nifty returns## (CAGR)	14.54	13.05	16.69	2.23

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 ₹ 5000/- 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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Bayer CropScience Ltd	9.04%	Maruti Suzuki India Ltd	6.15%
ICRA Ltd	8.57%	Hindustan Unilever Ltd	6.07%
Kotak Mahindra Bank Ltd	7.74%	Bosch Ltd	6.05%
Glaxosmithkline Pharmaceuticals Ltd	6.47%	Gillette India Ltd	5.84%
Honeywell Automation India Ltd	6.36%	Pfizer Ltd	4.89%

### 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 June 30, 2015

<b>Fund Manager:</b> Mr. Naysar Shah & Mr. Vineet Maloo	<b>Dividend:</b> 15.83	<b>**Exit Load is NIL for units issued in Bonus &amp; Dividend Reinvestment.</b>
<b>Managing Fund Since:</b> January 16, 2014	<b>Direct Plan<sup>§</sup> Growth:</b> 140.50	
<b>Total Experience:</b> 15 years & 11 years	<b>Dividend:</b> 20.21	
<b>Date of inception:</b> February 26, 2003		
<b>Nature of the scheme:</b> An Open-ended Growth Scheme	<b>Benchmark:</b> CNX 500	<b>Other Parameter</b>
	<b>Quarterly Average AUM:</b> ₹ 1201.67 Crores (as on 30th June 2015)	<b>Standard Deviation:</b> 15.44%
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1)	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	<b>Sharpe Ratio##:</b> 0.67
<b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Entry Load:</b> Nil	<b>Beta:</b> 0.98
<b>SIP: Monthly:</b> Minimum ₹ 1,000/-	<b>Exit Load**:</b> 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.	
<b>NAV of Plans / Options (₹)</b>		
<b>Regular Plan</b>		
Growth: 137.91		

**Note:**  
Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 137.91

Date of Inception: Feb 26, 2003	NAV Per Unit. * (₹)	Birla Sun Life Dividend Yield Plus (%)	CNX 500 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Dividend Yield Plus (₹)	CNX 500 # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	23.68	19.65	18.31	137910	91608	79727
June 30, 2014 to June 30, 2015 (Absolute)	121.84	13.19	11.71	9.95	11319	11171	10995
June 28, 2013 to June 30, 2014 (Absolute)	83.56	45.81	36.87	30.28	14581	13687	13028
June 29, 2012 to June 28, 2013 (Absolute)	83.95	-0.46	8.16	10.67	9954	10816	11067

# 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. Naysar Shah is 4. Total Schemes managed by Mr. Vineet Maloo is 15. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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](http://www.birlasunlife.com)

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	745000	300000	180000	60000
Market Value of amount Invested	2500658	445406	247657	60956
Scheme Returns (CAGR)	18.10	15.83	21.93	2.99
CNX 500 returns# (CAGR)	14.31	14.44	19.68	4.92
CNX Nifty returns## (CAGR)	14.04	13.05	16.69	2.23

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. Naysar Shah.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above. For SIP calculations above, the data assumes the investment of ₹ 5000/- 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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
ICICI Bank Ltd	8.85%	Tata Consultancy Services Ltd	3.88%
Infosys Ltd	5.83%	ITC Ltd	3.73%
Axis Bank Ltd	4.61%	The Federal Bank Ltd	3.58%
Cummins India Ltd	4.55%	Orient Cement Ltd	2.88%
Pfizer Ltd	3.98%	Sundaram Finance Ltd	2.87%

### What is it?

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

### Fund Details

As on June 30, 2015

<b>Fund Manager:</b> Mr. Jayesh Gandhi <b>Managing Fund Since:</b> January 01, 2015 <b>Total Experience:</b> 15 years <b>Date of inception:</b> October 03, 2002 <b>Nature of the scheme:</b> An Open-ended Growth Scheme	<b>Direct Plan<sup>§</sup></b> Growth: 218.87 Dividend: 41.10  <b>Benchmark:</b> CNX Midcap  <b>Quarterly Average AUM:</b> ₹ 1516.12 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> 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	<b>**Exit Load is NIL for units issued in Bonus &amp; Dividend Reinvestment. (w.e.f. May 25, 2015)</b>  <b>Other Parameter</b> <b>Standard Deviation:</b> 16.93% <b>Sharpe Ratio<sup>##</sup>:</b> 1.22 <b>Beta:</b> 0.84
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 214.75 Dividend: 33.96		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 214.75

Date of Inception: Oct 03, 2002	NAV Per Unit. * (₹)	Birla Sun Life Midcap Fund (%)	CNX Midcap # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Midcap Fund (₹)	CNX Midcap # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	27.20	23.31	18.63	214750	144605	88257
June 30, 2014 to June 30, 2015 (Absolute)	166.45	29.02	17.24	9.95	12902	11724	10995
June 28, 2013 to June 30, 2014 (Absolute)	107.26	55.18	51.13	30.28	15518	15113	13028
June 29, 2012 to June 28, 2013 (Absolute)	101.66	5.51	-0.13	10.67	10551	9987	11067

# 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. Mr. Jayesh Gandhi is 4. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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](http://www.birlasunlife.com)

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	765000	300000	180000	60000
Market Value of amount Invested	3662770	543482	298292	67282
Scheme Returns (CAGR)	22.49	24.03	35.84	23.43
CNX Midcap returns# (CAGR)	17.61	17.61	26.85	12.35
CNX Nifty returns## (CAGR)	14.46	13.05	16.69	2.23

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 ₹ 5000/- 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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Solar Industries India Ltd	3.88%	Yes Bank Ltd	2.46%
LIC Housing Finance Ltd	3.65%	SKS Microfinance Ltd	2.32%
Britannia Industries Ltd	3.58%	Gujarat State Petronet Ltd	2.31%
Indusind Bank Ltd	3.11%	Emami Ltd	2.26%
The Federal Bank Ltd	2.87%	IRB Infrastructure Developers Ltd	2.12%

### 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.

As on June 30, 2015

### Fund Details

**Fund Manager:** Mr. Jayesh Gandhi  
**Managing Fund Since:** December 15, 2014  
**Total Experience:** 15 years  
**Date of inception:** May 31, 2007  
**Nature of the scheme:** An Open-ended Small & Mid Cap Equity 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: 23.7825

Dividend: 20.4970

**Direct Plan<sup>§</sup>**

Growth: 24.2747

Dividend: 23.5187

**Benchmark:** CNX Midcap

**Quarterly Average AUM:** ₹ 184.57 Crores  
(as on 30th June 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 Bonus & Dividend Reinvestment.

**Other Parameter**

**Standard Deviation:** 16.89%

**Sharpe Ratio##:** 1.18

**Beta:** 0.83

**Note:**

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

## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 23.7825

Date of Inception: May 31, 2007	NAV Per Unit. * (₹)	Birla Sun Life Small & Midcap Fund (%)	CNX Midcap # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Small & Midcap Fund (₹)	CNX Midcap # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	11.31	10.88	8.59	23783	23050	19481
June 30, 2014 to June 30, 2015 (Absolute)	19.56	21.58	17.24	9.95	12158	11724	10995
June 28, 2013 to June 30, 2014 (Absolute)	12.00	62.97	51.13	30.28	16297	15113	13028
June 29, 2012 to June 28, 2013 (Absolute)	11.47	4.65	-0.13	10.67	10465	9987	11067

# 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. 95 to know more on performance of schemes managed by Fund Managers.

§Direct Plan<sup>§</sup> 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](http://www.birlasunlife.com)

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	490000	300000	180000	60000
Market Value of amount Invested	1075786	531522	290360	64895
Scheme Returns (CAGR)	18.70	23.11	33.77	15.59
CNX Midcap returns# (CAGR)	14.66	17.61	26.85	12.35
CNX Nifty returns## (CAGR)	11.31	13.05	16.69	2.23

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 ₹ 5000/- 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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Inox Wind Ltd	2.97%	Repco Home Finance Ltd	2.37%
VRL Logistic Ltd	2.84%	Kansai Nerolac Paints Ltd	2.33%
Bharat Electronics Ltd	2.56%	Balkrishna Industries Ltd	2.33%
IRB Infrastructure Developers Ltd	2.54%	Bajaj Corp Ltd	2.31%
The Federal Bank Ltd	2.41%	Dewan Housing Finance Corporation Ltd	2.29%

### 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.

As on June 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Satyabrata Mohanty <b>Managing Fund Since:</b> October 17, 2011 <b>Total Experience:</b> 16 years <b>Date of inception:</b> February 24, 1995 <b>Nature of the scheme:</b> An Open-ended Growth Scheme	<b>Direct Plan<sup>§</sup></b> <b>Growth:</b> 298.12 <b>Dividend:</b> 108.25  <b>Benchmark:</b> S&P BSE 200  <b>Quarterly Average AUM:</b> ₹ 447.46 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> 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. <b>**Exit Load is NIL for units issued in Bonus &amp; Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Standard Deviation:</b> 17.01% <b>Sharpe Ratio<sup>##</sup>:</b> 1.23 <b>Beta:</b> 1.13
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> <b>Growth:</b> 294.76 <b>Dividend:</b> 106.97		

**Note:**  
 Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
**## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)**

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 294.76

Date of Inception: Feb 24, 1995	NAV Per Unit. * (₹)	Birla Sun Life Advantage Fund (%)	S&P BSE 200 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Advantage Fund (₹)	S&P BSE 200 # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	18.08	11.50	10.88	294760	91646	81896
June 30, 2014 to June 30, 2015 (Absolute)	236.02	24.89	12.01	9.95	12489	11201	10995
June 28, 2013 to June 30, 2014 (Absolute)	148.02	59.45	34.45	30.28	15945	13445	13028
June 29, 2012 to June 28, 2013 (Absolute)	138.54	6.84	8.69	10.67	10684	10869	11067

# 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 11. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>Direct Plan<sup>§</sup> 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](http://www.birlasunlife.com)

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 5000/- 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 ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1225000	300000	180000	60000
Market Value of amount Invested	12709462	526184	290204	65914
Scheme Returns (CAGR)	19.60	22.69	33.73	18.92
S&P BSE 200 returns# (CAGR)	14.26	14.05	18.97	5.01
CNX Nifty returns## (CAGR)	13.20	13.05	16.69	2.23

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Eicher Motors Ltd	7.03%	Maruti Suzuki India Ltd	3.28%
Yes Bank Ltd	4.99%	Motherson Sumi Systems Ltd	3.13%
HDFC Bank Ltd	4.78%	Bharat Forge Ltd	3.08%
Axis Bank Ltd	4.53%	Voltas Ltd	2.88%
Natco Pharma Ltd	3.75%	Sun Pharmaceuticals Industries Ltd	2.72%

### 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 June 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Anil Shah <b>Managing Fund Since:</b> September 23, 2013 <b>Total Experience:</b> 26 years <b>Date of inception:</b> August 05, 2005 <b>Nature of the scheme:</b> An Open-ended Growth Scheme	<b>Direct Plan<sup>s</sup></b> Growth: 55.31 Dividend: 23.55  <b>Benchmark:</b> CNX Nifty  <b>Quarterly Average AUM:</b> ₹ 262.97 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> 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.	<b>**Exit Load is NIL for units issued in Bonus &amp; Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Standard Deviation:</b> 15.05% <b>Sharpe Ratio<sup>##</sup>:</b> 1.41 <b>Beta:</b> 0.93
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 54.17 Dividend: 21.28		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 54.17

Date of Inception: Aug 05, 2005	NAV Per Unit. * (₹)	Birla Sun Life India GenNext Fund (%)	CNX Nifty # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life India GenNext Fund (₹)	CNX Nifty # (₹)	S&P BSE SENSEX ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	18.59	13.62	13.75	54170	35442	35828
June 30, 2014 to June 30, 2015 (Absolute)	40.23	34.65	9.95	9.31	13465	10995	10931
June 28, 2013 to June 30, 2014 (Absolute)	31.44	27.96	30.28	31.03	12796	13028	13103
June 29, 2012 to June 28, 2013 (Absolute)	25.35	24.02	10.67	11.28	12402	11067	11128

# 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. 95 to know more on performance of schemes managed by Fund Managers..

<sup>s</sup>Direct Plan<sup>s</sup> 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](http://www.birlasunlife.com)

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 5000/- 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 ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	595000	300000	180000	60000
Market Value of amount Invested	1604081	545104	277246	67539
Scheme Returns (CAGR)	19.03	24.16	30.26	24.28
CNX Nifty returns# (CAGR)	11.33	13.05	16.69	2.23
S&P BSE SENSEX returns## (CAGR)	11.20	12.98	16.55	1.98

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Eicher Motors Ltd	4.68%	ICICI Bank Ltd	3.94%
HDFC Bank Ltd	4.59%	Indusind Bank Ltd	3.43%
Britannia Industries Ltd	4.34%	Lupin Ltd	3.22%
Maruti Suzuki India Ltd	4.12%	Axis Bank Ltd	3.04%
Emami Ltd	4.02%	Sun Pharmaceuticals Industries Ltd	2.99%



### 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.

As on June 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Ajay Garg <b>Managing Fund Since:</b> September 12, 2007 <b>Total Experience:</b> 22 years <b>Date of inception:</b> January 15, 2000 <b>Nature of the scheme:</b> An Open-ended Growth Scheme	<b>Direct Plan<sup>§</sup></b> <b>Growth:</b> 93.83 <b>Dividend:</b> 41.18  <b>Benchmark:</b> S&P BSE 200  <b>Quarterly Average AUM:</b> ₹ 58.43 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> 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. <b>**Exit Load is NIL</b> for units issued in Bonus & Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 15.86% <b>Sharpe Ratio<sup>##</sup>:</b> 1.60 <b>Beta:</b> 0.91
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> <b>Growth:</b> 92.58 <b>Dividend:</b> 40.61		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
**## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)**

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 92.58

Date of Inception: Jan 15, 2000	NAV Per Unit. * (₹)	Birla Sun Life Buy India Fund (%)	S&P BSE 200 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Buy India Fund (₹)	S&P BSE 200 # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	15.48	11.90	11.19	92580	56929	51570
June 30, 2014 to June 30, 2015 (Absolute)	66.09	40.08	12.01	9.95	14008	11201	10995
June 28, 2013 to June 30, 2014 (Absolute)	46.45	42.28	34.45	30.28	14228	13445	13028
June 29, 2012 to June 28, 2013 (Absolute)	39.30	18.19	8.69	10.67	11819	10869	11067

# 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 11. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

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### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	930000	300000	180000	60000
Market Value of amount Invested	6503626	576317	303089	68120
Scheme Returns (CAGR)	22.30	26.48	37.07	26.22
S&P BSE 200 returns# (CAGR)	15.61	14.05	18.97	5.01
CNX Nifty returns## (CAGR)	14.57	13.05	16.69	2.23

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 ₹ 5000/- 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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Sundaram Clayton Ltd	8.15%	MRF Ltd	4.22%
ICRA Ltd	8.14%	Hitachi Home and Life Solutions (India) Ltd	4.11%
Bayer CropScience Ltd	7.85%	Pfizer Ltd	4.00%
Sterling Holiday Resorts India Ltd	5.18%	Gillette India Ltd	3.65%
Kotak Mahindra Bank Ltd	5.07%	Housing Development Finance Corporation Ltd	3.36%

### 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 June 30, 2015

<b>Fund Manager:</b> Mr. Satyabrata Mohanty <b>Managing Fund Since:</b> Since Inception <b>Total Experience:</b> 16 years <b>Date of inception:</b> December 14, 2013 <b>Nature of the scheme:</b> An Open ended Banking & Financial Services Sector Scheme	<b>Direct Plan<sup>§</sup></b> Growth: 17.11 Dividend: 14.49  <b>Benchmark:</b> CNX Finance  <b>Quarterly Average AUM:</b> ₹ 523.41 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> 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. (w.e.f. May 25, 2015)  <b>Other Parameter</b> <b>Standard Deviation:</b> 15.58% <b>Sharpe Ratio<sup>##</sup>:</b> 0.92 <b>Beta:</b> 0.84
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 16.85 Dividend: 14.26		

### Note:

Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 1 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 16.85

Date of Inception: Dec 14, 2013	NAV Per Unit. * (₹)	Birla Sun Life Banking and Financial Services Fund (%)	CNX Finance # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Banking and Financial Services Fund (₹)	CNX Finance # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	40.25	35.05	21.87	16850	15896	13567
June 30, 2014 to June 30, 2015 (Absolute)	13.81	22.01	20.19	9.95	12201	12019	10995

# 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 11. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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 ₹ 5000 per month)

Particulars	Since Inception	last 1 year
Total Amount Invested (₹)	95000	60000
Market Value of amount Invested	121332	65394
Scheme Returns (CAGR)	33.16	17.21
CNX Finance returns# (CAGR)	27.27	10.74
CNX Nifty returns## (CAGR)	13.98	2.23

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Ltd	14.87%	Repco Home Finance Ltd	6.64%
Axis Bank Ltd	8.90%	Indusind Bank Ltd	6.09%
ICICI Bank Ltd	7.87%	Bajaj Finance Ltd	5.73%
LIC Housing Finance Ltd	7.69%	SKS Microfinance Ltd	3.91%
Yes Bank Ltd	7.03%	The Federal Bank Ltd	3.27%

### 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 June 30, 2015

### Fund Details

<b>Fund Manager:</b>	Mr. Mahesh Patil & Mr. Naysar Shah	<b>NAV of Plans / Options (₹)</b>	<b>Exit Load**:</b>
<b>Managing Fund Since:</b>	Since inception & Dec 05, 2011	<b>Regular Plan</b>	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.
<b>Total Experience:</b>	24 years & 15 years	Growth: 26.17	**Exit Load is NIL for units issued in Bonus & Dividend Reinvestment.
<b>Date of inception:</b>	March 17, 2006	Dividend: 14.32	
<b>Nature of the scheme:</b>	An Open-ended Growth Scheme	<b>Direct Plan<sup>§</sup></b>	
		Growth: 26.65	
		Dividend: 18.29	
<b>Application Amount for fresh subscription*:</b>	₹ 5,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b>	<b>Other Parameter</b>
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)	CNX Nifty	<b>Standard Deviation:</b>
		<b>Quarterly Average AUM:</b> ₹ 821.74 Crores (as on 30th June 2015)	<b>Sharpe Ratio##:</b>
<b>SIP: Monthly:</b>	Minimum ₹ 1,000/-	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	<b>Beta:</b>
		<b>Entry Load:</b> Nil	22.46%
			0.68
			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 7.6448% (91 day T-bill yield as on Jun 30, 2015)

Investment Performance - Regular Plan - Growth					NAV as on June 30, 2015: ₹ 26.17		
Date of Inception: Mar 17, 2006	NAV Per Unit. * (₹)	Birla Sun Life Infrastructure Fund (%)	CNX Nifty # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Infrastructure Fund (₹)	CNX Nifty # (₹)	S&P BSE SENSEX ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	10.91	10.77	10.64	26170	25876	25581
June 30, 2014 to June 30, 2015 (Absolute)	23.00	13.78	9.95	9.31	11378	10995	10931
June 28, 2013 to June 30, 2014 (Absolute)	13.75	67.27	30.28	31.03	16727	13028	13103
June 29, 2012 to June 28, 2013 (Absolute)	14.08	-2.34	10.67	11.28	9766	11067	11128

# 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. Mahesh Patil is 10. Total Schemes managed by Mr. Naysar Shah is 4. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>Direct Plan<sup>§</sup> 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](http://www.birlasunlife.com)

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 5000 per month)				
Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	560000	300000	180000	60000
Market Value of amount Invested	1035246	477703	275118	62530
Scheme Returns (CAGR)	12.71	18.70	29.68	7.97
CNX Nifty returns# (CAGR)	11.02	13.05	16.69	2.23
S&P BSE SENSEX returns## (CAGR)	10.86	12.98	16.55	1.98

Date of First Installment: April 01, 2006 & Scheme Inception Date: March 17, 2006. Past Performance may or may not be sustained in future. This scheme is jointly managed with Mr. Naysar Shah.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
For SIP calculations above, the data assumes the investment of ₹ 5000/- 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.



Minting of coins is the responsibility of the Government of India, and not of the RBI. For this reason, the Re 1 note has the signature of the Finance Secretary to the Government of India. This has been so because when the one rupee note was reintroduced as a war time measure in 1940, it was issued by the Government of India with the status of a coin. Government of India continued to issue Rupee one notes till 1994.  
[http://www.business-standard.com/article/finance/5-things-to-know-about-your-currency-114012500243\\_1.html](http://www.business-standard.com/article/finance/5-things-to-know-about-your-currency-114012500243_1.html)

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
ICICI Bank Ltd	8.29%	Tata Motors Ltd	4.25%
Reliance Industries Ltd	6.12%	Bharat Electronics Ltd	4.12%
Larsen & Toubro Ltd	5.41%	Wabco India Ltd	3.92%
Cummins India Ltd	5.05%	The Federal Bank Ltd	3.25%
HDFC Bank Ltd	4.96%	Orient Cement Ltd	3.05%

### 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 June 30, 2015

<b>Fund Manager:</b> Mr. Mahesh Patil & Mr. Milind Bafna <b>Managing Fund Since:</b> January 16, 2014 <b>Total Experience:</b> 24 years & 15 years <b>Date of inception:</b> March 27, 2008 <b>Nature of the scheme:</b> An Open-ended Diversified Equity Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-	<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 37.2429 Dividend: 26.8986 <b>Direct Plan<sup>§</sup></b> Growth: 37.9149 Dividend: 33.1867  <b>Benchmark:</b> S&P BSE 200  <b>Quarterly Average AUM:</b> ₹ 420.86 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> 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. (w.e.f. May 25, 2015)  <b>Other Parameter</b> <b>Standard Deviation:</b> 21.51% <b>Sharpe Ratio##:</b> 1.17 <b>Beta:</b> 0.57
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**Note:**  
Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 37.2429

Date of Inception: Mar 27, 2008	NAV Per Unit. * (₹)	Birla Sun Life Pure Value Fund (%)	S&P BSE 200 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Pure Value Fund (₹)	S&P BSE 200 # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	19.85	8.32	7.86	37243	17871	17325
June 30, 2014 to June 30, 2015 (Absolute)	33.79	10.22	12.01	9.95	11022	11201	10995
June 28, 2013 to June 30, 2014 (Absolute)	16.90	99.91	34.45	30.28	19991	13445	13028
June 29, 2012 to June 28, 2013 (Absolute)	15.87	6.52	8.69	10.67	10652	10869	11067

# 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 10. Total Schemes managed by Mr. Milind Bafna is 3. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

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### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	440000	300000	180000	60000
Market Value of amount Invested	1096480	583405	310772	61910
Scheme Returns (CAGR)	24.40	27.00	39.02	6.00
S&P BSE 200 returns# (CAGR)	13.26	14.05	18.97	5.01
CNX Nifty returns## (CAGR)	12.48	13.05	16.69	2.23

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
For SIP calculations above, the data assumes the investment of ₹ 5000/- 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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
J.Kumar Infraprojects Ltd	5.36%	Glenmark Pharmaceuticals Ltd	3.45%
MRF Ltd	4.13%	Chennai Petroleum Corporation Ltd	3.43%
Gujarat Fluorochemicals Ltd	3.82%	The Federal Bank Ltd	3.29%
Gulf Oil Lubricants India Ltd	3.52%	Zee Entertainment Enterprises Ltd	3.24%
Gujarat State Petronet Ltd	3.49%	Cipla Ltd	3.04%

### 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.

As on June 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Naysar Shah <b>Managing Fund Since:</b> January 24, 2011 <b>Total Experience:</b> 15 years <b>Date of inception:</b> June 25, 2010 <b>Nature of the scheme:</b> An Open-ended Equity Scheme	<b>Regular Plan</b> Growth: 13.97 Dividend: 13.03 <b>Direct Plan<sup>§</sup></b> Growth: 14.16 Dividend: 14.17	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. (w.e.f. May 25, 2015)
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b> CNX 500  <b>Quarterly Average AUM:</b> ₹ 262.62 Crores (as on 30th June 2015)	<b>Other Parameter</b> <b>Standard Deviation:</b> 23.16% <b>Sharpe Ratio##:</b> 0.39 <b>Beta:</b> 1.46
<b>SIP: Monthly:</b> Minimum ₹ 1,000/- <b>NAV of Plans / Options (₹)</b>	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption/switch out of units within 365 days	

**Note:**  
 Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

### Investment Performance - Regular Plan - Growth NAV as on June 30, 2015: ₹ 13.97

Date of Inception: June 25, 2010	NAV Per Unit * (₹)	Birla Sun Life India Reforms Fund (%)	CNX 500 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life India Reforms Fund (₹)	CNX 500 # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	6.89	9.54	9.66	13970	15798	15882
June 30, 2014 to June 30, 2015 (Absolute)	12.55	11.31	11.71	9.95	11131	11171	10995
June 28, 2013 to June 30, 2014 (Absolute)	8.17	53.61	36.87	30.28	15361	13687	13028
June 29, 2012 to June 28, 2013 (Absolute)	8.78	-6.95	8.16	10.67	9305	10816	11067

# 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. Naysar Shah is 4. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

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### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	305000	300000	180000	60000
Market Value of amount Invested	436738	429753	254057	61813
Scheme Returns (CAGR)	14.11	14.38	23.79	5.69
CNX 500 returns# (CAGR)	14.29	14.44	19.68	4.92
CNX Nifty returns## (CAGR)	12.97	13.05	16.69	2.23

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 ₹ 5000/- 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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	28.01%	SOV	Axis Bank Ltd	3.67%	
Maruti Suzuki India Ltd	5.43%		ICICI Bank Ltd	3.57%	
HDFC Bank Ltd	5.15%		Bajaj Auto Ltd	2.94%	
Kotak Mahindra Bank Ltd	4.28%		Shriram City Union Finance Ltd	2.71%	
Larsen & Toubro Ltd	4.13%		The Federal Bank Ltd	2.52%	



### 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.

### Fund Details

As on June 30, 2015

<b>Fund Manager:</b> Mr. Kunal Sangoi <b>Managing Fund Since:</b> January 16, 2014 <b>Total Experience:</b> 8 years <b>Date of inception:</b> January 15, 2000 <b>Nature of the scheme:</b> An Open-ended Growth Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 32.88 Dividend: 18.64	<b>Direct Plan<sup>§</sup></b> Growth: 33.50 Dividend: 17.17  <b>Benchmark:</b> S&P BSE Teck  <b>Quarterly Average AUM:</b> ₹ 74.80 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> 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.	<b>Other Parameter</b> <b>Standard Deviation:</b> 19.16% <b>Sharpe Ratio##:</b> 0.77 <b>Beta:</b> 0.96  <b>**Exit Load is NIL for units issued in Bonus &amp; Dividend Reinvestment.</b>
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**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 32.88

Date of Inception: Jan 15, 2000	NAV Per Unit. * (₹)	Birla Sun Life New Millennium Fund (%)	S&P BSE Teck # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life New Millennium Fund (₹)	S&P BSE Teck # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	8.00	N/A	11.19	32880	N/A	51570
June 30, 2014 to June 30, 2015 (Absolute)	29.02	13.30	12.50	9.95	11330	11250	10995
June 28, 2013 to June 30, 2014 (Absolute)	19.32	50.21	43.14	30.28	15021	14314	13028
June 29, 2012 to June 28, 2013 (Absolute)	17.96	7.57	10.01	10.67	10757	11001	11067

# 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 1. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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](http://www.birlasunlife.com)

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	930000	300000	180000	60000
Market Value of amount Invested	3100997	452833	245145	59765
Scheme Returns (CAGR)	14.19	16.51	21.19	-0.73
S&P BSE Teck returns# (CAGR)	NA	15.19	18.95	0.56
CNX Nifty returns## (CAGR)	14.57	13.05	16.69	2.23

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 ₹ 5000/- 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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Infosys Ltd	26.65%	Tata Communications Ltd	5.42%
Tata Consultancy Services Ltd	12.33%	Sasken Communication Technologies Ltd	4.37%
HCL Technologies Ltd	10.70%	Persistent Systems Ltd	3.73%
Tech Mahindra Ltd	9.44%	NIIT Technologies Ltd	3.64%
Cyient Limited	7.19%	Hexaware Technologies Ltd	1.98%

### 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.

### Fund Details

As on June 30, 2015

<b>Fund Manager:</b> Mr. Naysar Shah <b>Managing Fund Since:</b> October 03, 2012 <b>Total Experience:</b> 15 years <b>Date of inception:</b> December 27, 1999 <b>Nature of the scheme:</b> An Open-ended Growth Scheme	<b>Direct Plan<sup>s</sup></b> Growth: 108.14 Dividend: 32.54  <b>Benchmark:</b> CNX 500  <b>Quarterly Average AUM:</b> ₹ 92.38 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> 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.  <b>Other Parameter</b> <b>Standard Deviation:</b> 12.93% <b>Sharpe Ratio##:</b> 1.69 <b>Beta:</b> 0.51
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 106.69 Dividend: 26.83		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 106.69

Date of Inception: Dec 27, 1999	NAV Per Unit. * (₹)	Birla Sun Life India Opportunities Fund (%)	CNX 500 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life India Opportunities Fund (₹)	CNX 500 # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	23.70	10.18	12.22	12.05	45017	59850	58435
June 30, 2014 to June 30, 2015 (Absolute)	88.12	21.07	11.71	9.95	12107	11171	10995
June 28, 2013 to June 30, 2014 (Absolute)	50.79	73.50	36.87	30.28	17350	13687	13028
June 29, 2012 to June 28, 2013 (Absolute)	49.13	3.38	8.16	10.67	10338	10816	11067

# 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. Naysar Shah is 4. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

\*Direct Plan<sup>s</sup> 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](http://www.birlasunlife.com)

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	935000	300000	180000	60000
Market Value of amount Invested	3829022	545794	291729	63578
Scheme Returns (CAGR)	16.37	24.21	34.13	11.33
CNX 500 returns# (CAGR)	15.39	14.44	19.68	4.92
CNX Nifty returns## (CAGR)	14.54	13.05	16.69	2.23

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 ₹ 5000/- 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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Cummins India Ltd	8.69%	Hindustan Zinc Ltd	6.30%
Sanofi India Ltd	6.83%	Honeywell Automation India Ltd	6.22%
Reliance Industries Ltd	6.47%	HCL Technologies Ltd	4.96%
Infosys Ltd	6.36%	Oracle Financial Services Software Ltd	4.89%
Wabco India Ltd	6.33%	Wipro Ltd	4.42%

### 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 June 30, 2015

<b>Fund Manager:</b> Mr. Anil Shah <b>Managing Fund Since:</b> January 04, 2013 <b>Total Experience:</b> 26 years <b>Date of inception:</b> January 31, 2008 <b>Nature of the scheme:</b> An Open-ended Diversified Equity Scheme	<b>Dividend:</b> 15.5578 <b>Direct Plan<sup>§</sup></b> <b>Growth:</b> 17.3476 <b>Dividend:</b> 17.3359  <b>Benchmark:</b> S&P BSE 200  <b>Quarterly Average AUM:</b> ₹ 138.30 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> 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 Bonus & Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 17.93% <b>Sharpe Ratio##:</b> 0.98 <b>Beta:</b> 1.11
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 17.0824		

**Note:**  
Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 17.0824

Date of Inception: Jan 31, 2008	NAV Per Unit. * (₹)	Birla Sun Life Special Situations Fund (%)	S&P BSE 200 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Special Situations Fund (₹)	S&P BSE 200 # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	7.49	6.26	6.80	17082	15690	16289
June 30, 2014 to June 30, 2015 (Absolute)	14.52	17.68	12.01	9.95	11768	11201	10995
June 28, 2013 to June 30, 2014 (Absolute)	9.12	59.23	34.45	30.28	15923	13445	13028
June 29, 2012 to June 28, 2013 (Absolute)	8.69	4.88	8.69	10.67	10488	10869	11067

# 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. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>Direct Plan<sup>§</sup> 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](http://www.birlasunlife.com)

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
For SIP calculations above, the data assumes the investment of ₹ 5000/- 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 ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	450000	300000	180000	60000
Market Value of amount Invested	830346	494773	276172	63489
Scheme Returns (CAGR)	15.99	20.14	29.97	11.04
S&P BSE 200 returns# (CAGR)	12.90	14.05	18.97	5.01
CNX Nifty returns#(CAGR)	12.19	13.05	16.69	2.23

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

**DID YOU KNOW ?**

The process of issuing paper currency was started in the 18th century. Private banks such as – the Bank of Bengal, the Bank of Bombay, and the Bank of Madras – first printed paper money.

[http://www.business-standard.com/article/finance/5-things-to-know-about-your-currency-114012500243\\_1.html](http://www.business-standard.com/article/finance/5-things-to-know-about-your-currency-114012500243_1.html)

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Wabco India Ltd	7.77%	Wipro Ltd	4.84%
Maruti Suzuki India Ltd	7.42%	LIC Housing Finance Ltd	4.66%
Indusind Bank Ltd	6.44%	ICICI Bank Ltd	4.55%
Strides Arcolab Ltd	5.76%	HCL Technologies Ltd	4.19%
Tata Communications Ltd	4.90%	Lupin Ltd	4.17%



# 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.

## Fund Details

As on June 30, 2015

<b>Fund Manager:</b> Mr. Prasad Dhonde & Mr. Mahesh Patil <b>Managing Fund Since:</b> October 11, 2014 <b>Total Experience:</b> 16 years & 24 years <b>Date of inception:</b> April 25, 2000 <b>Nature of the scheme:</b> An Open ended Asset Allocation Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-	<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 37.10 Dividend: 17.50 <b>Direct Plan<sup>§</sup></b> Growth: 37.86 Dividend: 17.87  <b>Benchmark:</b> CRISIL Balanced Fund Index  <b>Quarterly Average AUM:</b> ₹ 4.72 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load:</b> 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  <b>Other Parameter</b> <b>Standard Deviation:</b> 9.99% <b>Sharpe Ratio##:</b> 0.67 <b>Beta:</b> 1.01
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**Note:**  
Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 37.10

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 June 30, 2015 (CAGR)	10.00	9.01	N/A	12.68	37100	N/A	61272
June 30, 2014 to June 30, 2015 (Absolute)	34.22	8.42	8.78	9.31	10842	10878	10931
June 28, 2013 to June 30, 2014 (Absolute)	27.16	25.99	21.01	31.03	12599	12101	13103
June 29, 2012 to June 28, 2013 (Absolute)	24.80	9.52	10.90	11.28	10952	11090	11128

# 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 2. Total Schemes managed by Mr. Mahesh Patil is 10. Total Schemes managed by Mr. Prasad Dhonde is 27. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers..

<sup>§</sup>Direct Plan<sup>§</sup> 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 ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	910000	300000	180000	60000
Market Value of amount Invested	2520047	401960	223897	61240
Scheme Returns (CAGR)	12.40	11.67	14.74	3.88
CRISIL Balanced Fund Index returns# (CAGR)	NA	11.80	14.28	4.79
S&P BSE SENSEX returns## (CAGR)	15.20	12.98	16.55	1.98

Date of First Installment: May 01, 2000 & Scheme Inception Date: April 25, 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 ₹ 5000/- 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.

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Ltd	5.09%	Orbit Exports Ltd	3.19%
Eicher Motors Ltd	4.51%	Repco Home Finance Ltd	2.97%
Tata Consultancy Services Ltd	3.74%	Axis Bank Ltd	2.92%
Kewal Kiran Clothing Ltd	3.54%	Infosys Ltd	2.88%
ICICI Bank Ltd	3.22%	Bajaj Finance Ltd	2.85%

### 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 June 30, 2015

<b>Fund Manager:</b> Mr. Vineet Maloo <b>Managing Fund Since:</b> Since Inception <b>Total Experience:</b> 11 years <b>Date of inception:</b> October 31, 2007 <b>Nature of the scheme:</b> An Open-ended Diversified Equity Scheme	<b>Dividend:</b> 15.5522 <b>Direct Plan<sup>s</sup></b> <b>Growth:</b> 17.1371 <b>Dividend:</b> 17.1494  <b>Benchmark:</b> S&P Global 1200  <b>Quarterly Average AUM:</b> ₹ 66.63 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> 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. <b>**Exit Load is NIL for units issued in Bonus &amp; Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Standard Deviation:</b> 9.22% <b>Sharpe Ratio<sup>##</sup>:</b> 0.86 <b>Beta:</b> 0.83
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/- <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 16.9032		

**Note:**  
 Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
**## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)**

Investment Performance - Regular Plan - Growth					NAV as on June 30, 2015: ₹ 16.9032		
Date of Inception: Oct 31, 2007	NAV Per Unit. * (₹)	Birla Sun Life International Equity Fund - Plan A (%)	S&P Global 1200 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life International Equity Fund - Plan A (₹)	S&P Global 1200 # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	7.08	6.78	4.66	16903	16535	14182
June 30, 2014 to June 30, 2015 (Absolute)	15.60	8.34	5.13	9.95	10834	10513	10995
June 28, 2013 to June 30, 2014 (Absolute)	13.59	14.82	22.02	30.28	11482	12202	13028
June 29, 2012 to June 28, 2013 (Absolute)	10.94	24.17	24.02	10.67	12417	12402	11067

# 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 15. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>s</sup>Direct Plan<sup>s</sup> 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](http://www.birlasunlife.com)

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 5000 per month)				
Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	465000	300000	180000	60000
Market Value of amount Invested	757049	428640	214859	62722
Scheme Returns (CAGR)	12.31	14.27	11.88	8.58
S&P Global 1200 returns# (CAGR)	13.32	15.59	12.83	5.13
CNX Nifty returns## (CAGR)	11.64	13.05	16.69	2.23

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 ₹ 5000/- 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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
McKesson Corp.	5.70%	THE BOEING CO	2.98%
Aetna Inc New	4.98%	AXA SA	2.69%
Valero Energy Corporation Ltd	3.38%	NEXT PLC	2.64%
Apple Inc.	3.17%	Telenor	2.61%
Fedex Corp	3.01%	SANOFI	2.55%

### 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 June 30, 2015

<b>Fund Manager:</b> Mr. Vineet Maloo <b>Managing Fund Since:</b> Since Inception <b>Total Experience:</b> 11 years <b>Date of inception:</b> October 31, 2007 <b>Nature of the scheme:</b> An Open-ended Diversified Equity Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 14.1819 Dividend: 14.1816	<b>Direct Plan<sup>§</sup></b> Growth: 14.3734 Dividend: 14.3708  <b>Benchmark:</b> 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.  <b>Quarterly Average AUM:</b> ₹ 112.48 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> 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 Bonus & Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 10.39% <b>Sharpe Ratio##:</b> 0.82 <b>Beta:</b> 1.09
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**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

Investment Performance - Regular Plan - Growth					NAV as on June 30, 2015: ₹ 14.1819		
Date of Inception: Oct 31, 2007	NAV Per Unit. * (₹)	Birla Sun Life International Equity Fund - Plan B (%)	Customised Index † # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life International Equity Fund - Plan B (₹)	Customised Index † # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	4.66	6.34	4.66	14182	16022	14182
June 30, 2014 to June 30, 2015 (Absolute)	12.67	11.89	9.90	9.95	11189	10990	10995
June 28, 2013 to June 30, 2014 (Absolute)	9.72	30.39	30.70	30.28	13039	13070	13028
June 29, 2012 to June 28, 2013 (Absolute)	9.06	7.33	14.23	10.67	10733	11423	11067

# 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 15. Refer annexure on page no. 95 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.

§'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](http://www.birlasunlife.com)

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 5000 per month)				
Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	465000	300000	180000	60000
Market Value of amount Invested	724400	417037	231477	62276
Scheme Returns (CAGR)	11.20	13.16	17.09	7.16
Customised Index † returns# (CAGR)	13.18	14.93	17.16	5.39
CNX Nifty returns## (CAGR)	11.64	13.05	16.69	2.23

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 ₹ 5000/- 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.



Indian currency notes are printed at Currency Note Press in Nashik, the Bharatiya Note Mudra Nigam (P) presses at Salboni and Mysore, and Watermark Paper Manufacturing Mill in Hoshangabad.

<http://www.factsninfo.com/2013/03/interesting-facts-about-indian-currency-rupee.html>

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Ltd	4.19%	Infosys Ltd	2.67%
ITC Ltd	3.56%	Eicher Motors Ltd	2.48%
J.Kumar Infraprojects Ltd	3.12%	Kewal Kiran Clothing Ltd	2.29%
Repco Home Finance Ltd	2.92%	ICICI Bank Ltd	2.22%
Reliance Industries Ltd	2.71%	Axis Bank Ltd	2.02%

### 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 June 30, 2015

<b>Fund Manager:</b> Mr. Vineet Maloo <b>Managing Fund Since:</b> Since Inception <b>Total Experience:</b> 11 years <b>Date of inception:</b> November 07, 2008 <b>Nature of the scheme:</b> An Open-ended Growth Scheme	<b>Direct Plan<sup>s</sup></b> Growth: 21.7760 Dividend: 16.8023  <b>Benchmark:</b> S&P Global Agribusiness Index  <b>Quarterly Average AUM:</b> ₹ 11.48 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> 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. (w.e.f. May 25, 2015)  <b>Other Parameter</b> <b>Standard Deviation:</b> 10.26% <b>Sharpe Ratio##:</b> 0.23 <b>Beta:</b> 0.53
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-		
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 21.5535 Dividend: 16.5991		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

Investment Performance - Global Agri Plan - Regular Plan - Growth					NAV as on June 30, 2015: ₹ 21.5535		
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 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in Birla Sun Life Commodity Equities Fund - Global Agri Plan - Regular Growth (₹)	S&P Global Agribusiness Index # (₹)	CNX Nifty ## (₹)
Since Inception till June 30, 2015 (CAGR)	10.00	12.25	20.93	16.85	21554	35368	28148
June 30, 2014 to June 30, 2015 (Absolute)	20.28	6.27	8.04	9.95	10627	10804	10995
June 28, 2013 to June 30, 2014 (Absolute)	17.66	14.88	20.02	30.28	11488	12002	13028
June 29, 2012 to June 28, 2013 (Absolute)	16.17	9.19	20.16	10.67	10919	12016	11067

# 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 15. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>s</sup>Direct Plan<sup>s</sup> 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](http://www.birlasunlife.com)

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 5000 per month)				
Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	400000	300000	180000	60000
Market Value of amount Invested	537174	367940	204984	62347
Scheme Returns (CAGR)	8.73	8.11	8.65	7.39
S&P Global Agribusiness Index returns# (CAGR)	16.52	14.40	13.76	9.62
CNX Nifty returns## (CAGR)	13.30	13.05	16.69	2.23

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 ₹ 5000/- 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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Syngenta Ltd Reg Shs	8.74%	TYSON FOODS INC	7.18%
Monsanto Co	8.52%	BUNGE LTD	6.85%
ASSOCIATED BRITISH FOODS PLC	8.50%	Deere And Co Ltd	5.67%
ARCHER-DANIELS-MIDLAND CO	7.96%	Kubota Corp	4.51%
BRF SA	7.50%	Potash Corp Of Saskatchewan Inc	4.47%

# Birla Sun Life Global Commodities Fund

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

Wealth Creation Solutions

## 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 June 30, 2015

<b>Fund Manager:</b> Mr. Shravan Sreenivasula <b>Managing Fund Since:</b> December 15, 2014 <b>Total Experience:</b> 14 years <b>Date of inception:</b> September 17, 2008 <b>Nature of the scheme:</b> An Open-ended Fund of Funds Scheme	<b>Direct Plan<sup>s</sup></b> Growth: 11.84 Dividend: 11.81	NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b> 40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms	<b>Other Parameter</b> <b>Standard Deviation:</b> 16.50% <b>Sharpe Ratio##:</b> -0.56
<b>SIP: Monthly:</b> Minimum ₹ 1,000/-	<b>Quarterly Average AUM:</b> ₹ 2.38 Crores (as on 30th June 2015) <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption/switch-out of units on or before 365 days from the date of allotment: 1% of applicable	
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 11.72 Dividend: 11.73		

**Note:**  
 Standard Deviation, Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 11.72

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 June 30, 2015 (CAGR)	10.00	2.37	4.86	11.51	11724	13796	20946
June 30, 2014 to June 30, 2015 (Absolute)	14.45	-18.86	-14.59	9.31	8114	8541	10931
June 28, 2013 to June 30, 2014 (Absolute)	11.57	24.90	24.38	31.03	12490	12438	13103
June 29, 2012 to June 28, 2013 (Absolute)	12.31	-6.02	10.51	11.28	9398	11051	11128

# 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 8. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>s</sup>'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](http://www.birlasunlife.com)

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 5000/- 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 ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	410000	300000	180000	60000
Market Value of amount Invested	402660	270671	163867	55159
Scheme Returns (CAGR)	-0.52	-4.04	-6.03	-14.71
40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms# (CAGR)	5.84	3.70	-0.12	-10.06
S&P BSE SENSEX ## (CAGR)	13.13	12.97	16.51	1.76

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."

## Top Portfolio Holdings

Issuer	% to net Assets
Martin Currie Global Resources Fund	51.89%
First State Glob Umbrella Fund Global Res Fund - I	42.16%
Cash & Current Assets	7.03%
Net receivables / payables	-1.08%

## 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.

## Fund Details

As on June 30, 2015

<b>Fund Manager:</b> Mr. Shravan Sreenivasula <b>Managing Fund Since:</b> December 15, 2014 <b>Total Experience:</b> 14 years <b>Date of inception:</b> December 31, 2007 <b>Nature of the scheme:</b> An Open-ended Fund of Funds Scheme <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>SIP: Monthly:</b> Minimum ₹ 1,000/- <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 16.54 Dividend: 16.55	<b>Direct Plan<sup>§</sup></b> Growth: 16.74 Dividend: 16.75 <b>Benchmark:</b> 10/40 GPR 250 Global Net Index <b>Quarterly Average AUM:</b> ₹ 24.58 Crores (as on 30th June 2015) <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> 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 <b>Other Parameter</b> <b>Standard Deviation:</b> 10.00% <b>Sharpe Ratio##:</b> 0.08
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**Note:**  
 Standard Deviation, Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 16.54

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 June 30, 2015 (CAGR)	10.00	6.94	N/A	4.28	16540	N/A	13694
June 30, 2014 to June 30, 2015 (Absolute)	16.37	1.04	4.77	9.31	10104	10477	10931
June 28, 2013 to June 30, 2014 (Absolute)	15.10	8.41	12.52	31.03	10841	11252	13103
June 29, 2012 to June 28, 2013 (Absolute)	12.97	16.42	22.42	11.28	11642	12242	11128

# 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 8. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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 ₹ 5000/- 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 ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	455000	300000	180000	60000
Market Value of amount Invested	687077	385889	194728	58094
Scheme Returns (CAGR)	10.66	10.03	5.19	-5.88
10/40 GPR 250 Global Net Index returns# (CAGR)	NA	NA	9.01	-2.12
S&P BSE SENSEX returns## (CAGR)	11.91	12.97	16.52	1.89

Date of First Installment: January 01, 2008 & Scheme Inception Date: December 31, 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."



There are 293 ways to make change for a dollar.

<http://www.delraycc.com/interestingmoney/12-More-Interesting-Facts-About-Money/http://www.delraycc.com/interestingmoney/12-more-interesting-facts-about-money/>

## Top Portfolio Holdings

Issuer	% to net Assets
ING (L) Invest Global Real Estate - I Cap USD	98.03%
Cash & Current Assets	2.50%
Net receivables / payables	-0.53%

# 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.

## Fund Details

As on June 30, 2015

**Fund Manager:** Mr. Shravan Sreenivasula  
**Managing Fund Since:** December 15, 2014  
**Total Experience:** 14 years  
**Date of inception:** August 7, 2008  
**Nature of the scheme:** An Open-ended Fund of Funds Scheme

**Direct Plan<sup>5</sup>**  
**Growth:** 8.89  
**Dividend:** 8.90  
**Benchmark:** MSCI EM Latin America 10/40 ND Index

days from the date of allotment: Nil

**Other Parameter**  
**Standard Deviation:** 15.55%  
**Sharpe Ratio##:** -0.85  
**Beta:** 0.89

### 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:** 8.78

**Dividend:** 8.78

**Quarterly Average AUM:** ₹ 3.68 Crores (as on 30th June 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

### Note:

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

## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 8.78

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 June 30, 2015 (CAGR)	10.00	-1.87	2.44	9.22	8780	11810	18377
June 30, 2014 to June 30, 2015 (Absolute)	10.56	-16.86	-18.86	9.31	8314	8114	10931
June 28, 2013 to June 30, 2014 (Absolute)	9.95	6.13	9.76	31.03	10613	10976	13103
June 29, 2012 to June 28, 2013 (Absolute)	10.41	-4.42	0.16	11.28	9558	10016	11128

# 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 8. Refer annexure on page no. 95 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 ₹ 5000/- 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 ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	415000	300000	180000	60000
Market Value of amount Invested	379960	252836	155816	54374
Scheme Returns (CAGR)	-2.53	-6.71	-9.18	-17.02
MSCI EM Latin America 10/40ND Index # (CAGR)	0.98	-4.03	-8.60	-16.92
S&P BSE SENSEX## (CAGR)	13.00	12.97	16.51	1.98

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."

## Top Portfolio Holdings

Issuer	% to net Assets
ING (L) INV Latin America I Cap	95.52%
Cash & Current Assets	5.13%
Net receivables / payables	-0.64%

### What is it?

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

As on June 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Ajay Garg <b>Managing Fund Since:</b> October 01, 2006 <b>Total Experience:</b> 22 years <b>Date of inception:</b> September 18, 2002 <b>Nature of the scheme:</b> An Open-ended Index Linked Growth Scheme	<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 82.1097 Dividend: 16.1456 <b>Direct Plan<sup>s</sup></b> Growth: 81.7722 Dividend: 16.3251 <b>Benchmark:</b> CNX Nifty <b>Quarterly Average AUM:</b> ₹ 174.68 Crores (as on 30th June 2015) <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil	<b>Exit Load<sup>**</sup>:</b> Nil (w.e.f. May 05, 2015) <b>Other Parameter</b> <b>Standard Deviation:</b> 13.48%
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**Note:**  
Standard Deviation is calculated on Annualised basis using 3 years history of monthly returns.

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 82.1097

Date of Inception: Sept 18, 2002	NAV Per Unit. * (₹)	Birla Sun Life Index Fund (%)	CNX Nifty # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Index Fund (₹)	CNX Nifty # (₹)	S&P BSE SENSEX ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	17.90	18.22	18.80	82110	85080	90498
June 30, 2014 to June 30, 2015 (Absolute)	74.23	10.61	9.95	9.31	11061	10995	10931
June 28, 2013 to June 30, 2014 (Absolute)	57.08	30.04	30.28	31.03	13004	13028	13103
June 29, 2012 to June 28, 2013 (Absolute)	51.89	10.01	10.67	11.28	11001	11067	11128

# 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 11. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers

<sup>s</sup>'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](http://www.birlasunlife.com)

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	770000	300000	180000	60000
Market Value of amount Invested	2024708	415074	230585	60904
Scheme Returns (CAGR)	14.08	12.97	16.82	2.83
CNX Nifty returns# (CAGR)	14.55	13.05	16.69	2.23
S&P BSE SENSEX returns# (CAGR)	14.87	12.98	16.55	1.98

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 ₹ 5000/- 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.

**DID YOU KNOW ?**

A Penny weighs 2.5 grams which is the average weight of a humming bird.

<http://www.delraycc.com/interestingmoney/12-more-interesting-facts-about-money/>

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Nifty Index	31.02%	ITC Ltd	4.04%
HDFC Bank Ltd	4.80%	Reliance Industries Ltd	3.77%
Housing Development Finance Corporation Ltd	4.67%	Larsen & Toubro Ltd	3.34%
Infosys Ltd	4.50%	Tata Consultancy Services Ltd	2.98%
ICICI Bank Ltd	4.09%	Axis Bank Ltd	2.19%



### 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 June 30, 2015

<b>Fund Manager:</b> Mr. Prasad Dhonde <b>Managing Fund Since:</b> October 03, 2012 <b>Total Experience:</b> 16 years <b>Date of inception:</b> May 13, 2011 <b>Nature of the scheme:</b> An Open ended Gold Exchange Traded Fund	<b>Benchmark:</b> Domestic price of physical gold  <b>Quarterly Average AUM:</b> ₹ 76.74 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV)</b> <b>Entry Load:</b> Nil <b>Exit Load(Including fractional units, if any):</b> 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.  <b>Other Parameter</b> <b>Standard Deviation:</b> 18.75% <b>Sharpe Ratio##:</b> -0.64 <b>Beta:</b> 0.97
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV (₹):</b> 2588.79		

**Note:**  
Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 1 year history of monthly returns.  
## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

### Investment Performance

NAV as on June 30, 2015: ₹ 2588.79

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 June 30, 2015 (CAGR)	2227.8530	3.71	4.81	11620	12139
June 30, 2014 to June 30, 2015 (Absolute)	2772.1379	-6.61	-5.74	9339	9426
June 28, 2013 to June 30, 2014 (Absolute)	2496.3336	11.05	12.15	11105	11215
June 29, 2012 to June 28, 2013 (Absolute)	2956.2787	-15.56	-14.74	8444	8526

# 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 27. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

### Top Portfolio Holdings

Issuer	% to net Assets
Gold	99.88%
Cash & Current Assets	0.24%
Net receivables / payables	-0.12%



### 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 June 30, 2015

<b>Fund Manager:</b> Mr. Shravan Sreenivasula <b>Managing Fund Since:</b> December 15, 2014 <b>Total Experience:</b> 14 years <b>Date of inception:</b> March 20, 2012 <b>Nature of the scheme:</b> An Open ended Fund of Fund Scheme	<b>Direct Plan<sup>s</sup></b> <b>Growth:</b> 8.98 <b>Dividend:</b> 8.97  <b>Benchmark:</b> Domestic price of physical gold  <b>Quarterly Average AUM:</b> ₹ 52.46 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil  <b>Exit Load<sup>**</sup>:</b> 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 <b>**Exit Load is NIL for units issued in Bonus &amp; Dividend Reinvestment (w.e.f. May 25, 2015)</b>  <b>Other Parameter</b> <b>Standard Deviation:</b> 8.30% <b>Sharpe Ratio<sup>##</sup>:</b> -1.58 <b>Beta:</b> 0.71
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> <b>Growth:</b> 8.92 <b>Dividend:</b> 8.92		

### Note:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 1 year history of monthly returns.

<sup>##</sup> Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 8.92

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 June 30, 2015 (CAGR)	10.0000	-3.42	-1.17	8922	9621
June 30, 2014 to June 30, 2015 (Absolute)	9.4354	-5.44	-5.74	9456	9426
June 28, 2013 to June 30, 2014 (Absolute)	8.7702	7.58	12.15	10758	11215
June 29, 2012 to June 28, 2013 (Absolute)	10.2837	-14.72	-14.74	8528	8526

# 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 8. Refer annexure on page no. 95 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.

<sup>s</sup>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](http://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."

### Top Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Gold ETF	98.72%
Cash & Current Assets	1.32%
Net receivables / payables	-0.04%



# 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.

## Fund Details

As on June 30, 2015

<b>Fund Manager:</b> Mr. Satyabrata Mohanty & Mr. Vineet Maloo	<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 52.7974 Dividend: 48.0096	<b>Exit Load:</b> Nil
<b>Managing Fund Since:</b> June 18, 2009	<b>Direct Plan<sup>§</sup></b> Growth: 52.7946 Dividend: 47.9284	<b>Other Parameter</b>
<b>Total Experience:</b> 16 years & 11 years	<b>Benchmark:</b> CNX Nifty	<b>Standard Deviation:</b> 11.55%
<b>Date of inception:</b> February 24, 2004	<b>Quarterly Average AUM:</b> ₹ 10.71 Crores (as on 30th June 2015)	
<b>Nature of the scheme:</b> An Open-ended Fund of Funds Scheme	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil	
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1)		
<b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)		
<b>SIP: Monthly:</b> Minimum ₹ 1,000/-		

**Note:**  
Standard Deviation is calculated on Annualised basis using 3 years history of monthly returns.

## Investment Performance - Aggressive Plan - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 52.7974

Date of Inception: Feb 24, 2004	NAV Per Unit. * (₹)	Birla Sun Life AAF - Aggressive Plan (%)	CNX Nifty # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life AAF - Aggressive Plan (₹)	CNX Nifty # (₹)	S&P BSE SENSEX ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	15.78	14.37	14.91	52797	45947	48446
June 30, 2014 to June 30, 2015 (Absolute)	44.71	18.09	9.95	9.31	11809	10995	10931
June 28, 2013 to June 30, 2014 (Absolute)	33.75	32.48	30.28	31.03	13248	13028	13103
June 29, 2012 to June 28, 2013 (Absolute)	32.59	3.56	10.67	11.28	10356	11067	11128

# 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 11. Total Schemes managed by Mr. Vineet Maloo is 15. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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](http://www.birlasunlife.com)

## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	690000	300000	180000	60000
Market Value of amount Invested	1657510	432720	243803	63757
Scheme Returns (CAGR)	14.40	14.66	20.81	11.94
CNX Nifty returns# (CAGR)	12.75	13.03	16.65	1.92
S&P BSE SENSEX returns## (CAGR)	12.87	12.96	16.50	1.66

Date of First Installment: March 01, 2004 & Scheme Inception Date: February 24, 2004. 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 ₹ 5000/- 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."

## Top Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Birla Sun Life Advantage Fund - Gr - Dir PI	27.94%	Birla Sun Life New Millennium Fund Direct Plan Gro	7.58%
Birla Sun Life Infra. Fund - Grth - Direct Plan	12.62%	Birla Sun Life Income Plus - Growth - Direct Plan	6.67%
Birla Sun Life Top 100 Fund - Growth - Direct Plan	12.11%	Cash & Current Assets	14.51%
Birla Sunlife Banking and Fin Ser Fund-Dir P-GR	9.32%	Net receivables / payables	0.30%
Birla Sun Life Govt Sec. Long Term Grwth Direct	8.95%		

### 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 June 30, 2015

### Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty & Mr. Vineet Maloo	<b>NAV of Plans / Options (₹)</b>	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>
<b>Managing Fund Since:</b>	June 18, 2009	<b>Regular Plan</b>	<b>Entry Load:</b> Nil
<b>Total Experience:</b>	16 years & 11 years	Growth: 43.6569	<b>Exit Load:</b> Nil
<b>Date of inception:</b>	February 24, 2004	Dividend: 43.6573	<b>Other Parameter</b>
<b>Nature of the scheme:</b>	An Open-ended Fund of Funds Scheme	<b>Direct Plan<sup>§</sup></b>	<b>Standard Deviation:</b> 9.31%
		Growth: 43.6824	
		Dividend: 43.6567	
<b>Application Amount for fresh subscription*:</b>	₹ 5,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b>	CRISIL Balanced Fund Index
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)	<b>Quarterly Average AUM:</b>	₹ 5.00 Crores (as on 30th June 2015)
<b>SIP: Monthly:</b>	Minimum ₹ 1,000/-		

**Note:**  
Standard Deviation is calculated on Annualised basis using 3 years history of monthly returns.

Investment Performance - Moderate Plan - Regular Plan - Growth					NAV as on June 30, 2015: ₹ 43.6569		
Date of Inception: Feb 24, 2004	NAV Per Unit. * (₹)	Birla Sun Life AAF - Moderate Plan (%)	CRISIL Balanced Fund Index # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life AAF - Moderate Plan (₹)	CRISIL Balanced Fund Index # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	13.86	11.63	14.37	43657	34863	45947
June 30, 2014 to June 30, 2015 (Absolute)	37.38	16.79	8.78	9.95	11679	10878	10995
June 28, 2013 to June 30, 2014 (Absolute)	30.52	22.47	21.01	30.28	12247	12101	13028
June 29, 2012 to June 28, 2013 (Absolute)	28.47	7.19	10.90	10.67	10719	11090	11067

# 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 11. Total Schemes managed by Mr. Vineet Maloo is 15. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>Direct Plan<sup>§</sup> 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](http://www.birlasunlife.com)

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 5000 per month)				
Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	690000	300000	180000	60000
Market Value of amount Invested	1511289	419869	233096	63552
Scheme Returns (CAGR)	12.93	13.44	17.59	11.28
CRISIL Balanced Fund Index returns# (CAGR)	11.19	11.78	14.26	4.58
CNX Nifty returns## (CAGR)	12.75	13.03	16.65	1.92

Date of First Installment: March 01, 2004 & Scheme Inception Date: February 24, 2004. 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 ₹ 5000/- 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."

### Top Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Birla Sun Life Advantage Fund - Gr - Dir PI	22.84%	Birla Sun Life Infra. Fund - Grth - Direct Plan	6.89%
Birla Sun Life Govt Sec. Long Term Grwth Direct	20.90%	Birla Sun Life Top 100 Fund - Growth - Direct Plan	6.16%
Birla Sun Life Income Plus - Growth - Direct Plan	11.02%	Cash & Current Assets	16.01%
Birla Sunlife Banking and Fin Ser Fund-Dir P-GR	8.43%	Net receivables / payables	0.26%
Birla Sun Life New Millennium Fund Direct Plan Gro	7.48%		

# 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 June 30, 2015

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty & Mr. Vineet Maloo	<b>NAV of Plans / Options (₹)</b>	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>
<b>Managing Fund Since:</b>	June 18, 2009	<b>Regular Plan</b>	<b>Entry Load:</b> Nil
<b>Total Experience:</b>	16 years & 11 years	Growth: 30.1222	<b>Exit Load:</b> Nil
<b>Date of inception:</b>	February 24, 2004	Dividend: 30.1222	<b>Other Parameter</b>
<b>Nature of the scheme:</b>	An Open-ended Fund of Funds Scheme	<b>Direct Plan<sup>§</sup></b>	<b>Standard Deviation:</b> 5.84%
		Growth: 30.1219	
		Dividend: 12.2742	
<b>Application Amount for fresh subscription*:</b>		<b>Benchmark:</b> CRISIL MIP Blended Index	
₹ 5,000 (plus in multiples of ₹ 1)		<b>Quarterly Average AUM:</b> ₹ 3.00 Crores	
<b>Min. Addl. Investment:</b>		(as on 30th June 2015)	
₹ 1,000 (plus in multiples of ₹ 1)			
<b>SIP: Monthly:</b> Minimum ₹ 1,000/-			

**Note:**  
Standard Deviation is calculated on Annualised basis using 3 years history of monthly returns.

Investment Performance - Conservative Plan - Regular Plan - Growth					NAV as on June 30, 2015: ₹ 30.1222		
Date of Inception: Feb 24, 2004	NAV Per Unit. * (₹)	Birla Sun Life AAF - Conservative Plan (%)	CRISIL MIP Blended Index # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life AAF - Conservative Plan (₹)	CRISIL MIP Blended Index # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	10.20	7.78	14.37	30122	23422	45947
June 30, 2014 to June 30, 2015 (Absolute)	26.34	14.37	11.05	9.95	11437	11105	10995
June 28, 2013 to June 30, 2014 (Absolute)	24.01	9.71	8.28	30.28	10971	10828	13028
June 29, 2012 to June 28, 2013 (Absolute)	21.88	9.71	10.83	10.67	10971	11083	11067

# 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 11. Total Schemes managed by Mr. Vineet Maloo is 15. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>Direct Plan<sup>§</sup> 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](http://www.birlasunlife.com)

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 5000 per month)				
Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	690000	300000	180000	60000
Market Value of amount Invested	1250909	390166	216848	63092
Scheme Returns (CAGR)	9.90	10.47	12.52	9.80
CRISIL MIP Blended Index returns# (CAGR)	8.37	9.56	10.54	8.03
CNX Nifty returns### (CAGR)	12.75	13.03	16.65	1.92

Date of First Installment: March 01, 2004 & Scheme Inception Date: February 24, 2004. 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 ₹ 5000/- 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."

## Top Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Birla Sun Life Govt Sec. Long Term Grwth Direct	35.96%	Birla Sun Life Infra. Fund - Grth - Direct Plan	3.15%
Birla Sun Life Income Plus - Growth - Direct Plan	29.86%	Birla Sun Life Top 100 Fund - Growth - Direct Plan	2.54%
Birla Sun Life Advantage Fund - Gr - Dir PI	10.81%	Cash & Current Assets	10.64%
Birla Sunlife Banking and Fin Ser Fund-Dir P-GR	3.51%	Net receivables / payables	0.28%
Birla Sun Life New Millennium Fund Direct Plan Gro	3.24%		

# 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 June 30, 2015

<b>Fund Manager:</b> Mr. Shravan Sreenivasula <b>Managing Fund Since:</b> December 15, 2014 <b>Total Experience:</b> 14 years <b>Date of inception:</b> January 16, 2007 <b>Nature of the scheme:</b> An Open ended Fund of Funds Scheme	<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 26.58 Dividend: 22.99 <b>Direct Plan<sup>§</sup></b> Growth: 26.83 Dividend: 9.83  <b>Benchmark:</b> CNX Nifty Index  <b>Quarterly Average AUM:</b> ₹ 1.06 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil	<b>Exit Load:</b> 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  <b>Other Parameter</b> <b>Standard Deviation:</b> 14.68% <b>Sharpe Ratio##:</b> 1.03 <b>Beta:</b> 1.00
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-		

### Note:

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

## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 26.58

Date of Inception: Jan 16, 2007	NAV Per Unit. * (₹)	Birla Sun Life 5 Star Multi Manager FoF Scheme (%)	CNX Nifty # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life 5 Star Multi Manager FoF Scheme (₹)	CNX Nifty # (₹)	S&P BSE SENSEX ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	12.26	8.86	8.34	26585	20509	19682
June 30, 2014 to June 30, 2015 (Absolute)	22.10	20.31	9.95	9.31	12031	10995	10931
June 28, 2013 to June 30, 2014 (Absolute)	15.23	45.05	30.28	31.03	14505	13028	13103
June 29, 2012 to June 28, 2013 (Absolute)	14.39	5.87	10.67	11.28	10587	11067	11128

# 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 8. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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](http://www.birlasunlife.com)

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

For SIP calculations above, the data assumes the investment of ₹ 5000/- 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 ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	510000	300000	180000	60000
Market Value of amount Invested	1003828	477776	262260	63729
Scheme Returns (CAGR)	15.45	18.71	26.13	11.85
CNX Nifty returns# (CAGR)	11.11	13.04	16.66	1.92
S&P BSE SENSEX returns## (CAGR)	10.98	12.97	16.51	1.66

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."

## Top Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
MOST Focused Multicap 35-Direct Plan-Growth Option	20.89%	Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	7.16%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	19.84%	Cash & Current Assets	5.44%
SBI Blue Chip Fund-Direct Plan -Growth	19.53%	Net receivables / payables	0.23%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	19.52%		
ICICI Prudential Discovery Fund Direct Plan Grwth	7.39%		

# 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.

As on June 30, 2015

## Fund Details

<b>Fund Manager:</b> Mr. Shravan Sreenivasula <b>Managing Fund Since:</b> December 15, 2014 <b>Total Experience:</b> 14 years <b>Date of inception:</b> August 17, 2006 <b>Nature of the scheme:</b> An Open ended Fund of Funds Scheme	<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 21.14 Dividend: 19.46 <b>Direct Plan*</b> Growth: 10.56 Dividend: 10.06 <b>Benchmark:</b> CRISIL Balanced Fund Index <b>Quarterly Average AUM:</b> ₹ 3.50 Crores (as on 30th June 2015) <b>Load Structure (as % of NAV) (Incl. for SIP)</b>	<b>Entry Load:</b> Nil <b>Exit Load:</b> Nil if redeemed on or before 365 days from the date of allotment: 1% if redeemed after 365 days from the date of allotment: NIL <b>Other Parameter</b> <b>Standard Deviation:</b> 10.72% <b>Sharpe Ratio##:</b> 0.89 <b>Beta:</b> 1.04
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>SIP: Monthly:</b> Minimum ₹ 1,000/-		

**Note:**  
Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 21.14

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 June 30, 2015 (CAGR)	10.00	8.80	10.06	10.47	21138	23408	24205
June 30, 2014 to June 30, 2015 (Absolute)	17.74	19.17	8.78	9.31	11917	10878	10931
June 28, 2013 to June 30, 2014 (Absolute)	13.94	27.25	21.01	31.03	12725	12101	13103
June 29, 2012 to June 28, 2013 (Absolute)	13.13	6.14	10.90	11.28	10614	11090	11128

# 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 8. Refer annexure on page no. 95 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](http://www.birlasunlife.com)

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
For SIP calculations above, the data assumes the investment of ₹ 5000/- 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 ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	535000	300000	180000	60000
Market Value of amount Invested	784567	409363	242303	63500
Scheme Returns (CAGR)	8.37	12.41	20.36	11.11
CRISIL Balanced Fund Index# (CAGR)	10.37	11.79	14.26	4.58
S&P BSE SENSEX## (CAGR)	10.83	12.96	16.50	1.66

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."

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	13.81%	SBI Blue Chip Fund-Direct Plan -Growth	11.72%
Birla Sun Life Govt Sec. Long Term Grwth Direct	13.57%	Franklin India PRIMA FUND - Direct - Growth	4.37%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	13.42%	ICICI Prudential Discovery Fund Direct Plan Grwth	4.35%
MOST Focused Multicap 35-Direct Plan-Growth Option	13.16%	Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	4.33%
SBI Dynamic Bond Fund - Direct Plan - Growth	12.53%	Cash & Current Assets	9.57%

# 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 June 30, 2015

<b>Fund Manager:</b> Mr. Shravan Sreenivasula <b>Managing Fund Since:</b> December 15, 2014 <b>Total Experience:</b> 14 years <b>Date of inception:</b> May 09, 2011 <b>Nature of the scheme:</b> An Open ended Fund of Funds Scheme	<b>Dividend:</b> 15.06 <b>Direct Plan<sup>§</sup> Growth:</b> 16.66 <b>Dividend:</b> 15.26	<b>Exit Load**:</b> 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 (w.e.f. May 25, 2015)
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b> 70% CNX Nifty + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index +5% INR price of Gold	<b>Other Parameter Standard Deviation:</b> 10.22% <b>Sharpe Ratio##:</b> 1.01
<b>SIP: Monthly:</b> Minimum ₹ 1,000/-	<b>Quarterly Average AUM:</b> ₹ 89.58 Crores (as on 30th June 2015)	
<b>NAV of Plans / Options (₹)</b>	<b>Load Structure (as % of NAV) (Incl. for SIP) Entry Load:</b> Nil	
<b>Regular Plan Growth:</b> 16.45		

**Note:** Standard Deviation, Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 16.45

Date of Inception: May 09, 2011	NAV Per Unit. * (₹)	Birla Sun Life Financial Planning FOF Aggressive Plan (%)	70% CNX Nifty Index + 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% CNX Nifty Index + 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 June 30, 2015 (CAGR)	10.00	12.76	9.24	6.89	10.26	16453	14426	13183	14993
June 30, 2014 to June 30, 2015 (Absolute)	14.08	16.86	7.18	11.76	9.31	11686	10718	11176	10931
June 28, 2013 to June 30, 2014 (Absolute)	10.67	31.91	24.31	-2.47	31.03	13191	12431	9753	13103
June 29, 2012 to June 28, 2013 (Absolute)	10.02	6.49	3.91	12.10	11.28	10649	10391	11210	11128

# 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 8. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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 ₹ 5000 per month)

Particulars	Since Inception	last 3 years	last 1 year
Total Amount Invested (₹)	250000	180000	60000
Market Value of amount Invested	358992	241690	63255
Scheme Returns (CAGR)	17.58	20.18	10.32
70% CNX Nifty + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold# (CAGR)	10.98	11.32	1.66
CRISIL 10 Year Gilt Index ## (CAGR)	7.35	7.52	8.84
S&P BSE SENSEX## (CAGR)	15.19	16.50	1.66

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 ₹ 5000/- 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."

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
SBI Blue Chip Fund-Direct Plan -Growth	14.05%	Birla Sun Life Govt Sec. Long Term Grwth Direct	5.87%
MOST Focused Multicap 35-Direct Plan-Growth Option	14.02%	IDFC Dynamic Bond Fund-Direct Plan-Growth	5.75%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	14.01%	Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	4.91%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	14.00%	ICICI Prudential Discovery Fund Direct Plan Grwth	4.85%
Birla Sun Life Cash Plus - Growth - Direct Plan	11.98%	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)

As on June 30, 2015

## Fund Details

<b>Fund Manager:</b> Mr. Shravan Sreenivasula <b>Managing Fund Since:</b> December 15, 2014 <b>Total Experience:</b> 14 years <b>Date of inception:</b> May 09, 2011 <b>Nature of the scheme:</b> An Open ended Fund of Funds Scheme	<b>Dividend:</b> 12.97 <b>Direct Plan<sup>§</sup></b> <b>Growth:</b> 14.43 <b>Dividend:</b> -	out of units within and including 1 year from the date of allotment: 1% of applicable NAV. For redemption/ switch-out of units after 1 year from the date of allotment: Nil
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b> 20% CNX Nifty + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold	
<b>SIP: Monthly:</b> Minimum ₹ 1,000/-	<b>Quarterly Average AUM:</b> ₹ 3.02 Crores (as on 30th June 2015)	<b>Other Parameter</b> <b>Standard Deviation:</b> 3.56% <b>Sharpe Ratio##:</b> 0.49
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 14.26	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load:</b> For redemption/ switch-	

**Note:**  
 Standard Deviation, Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 14.26

Date of Inception: May 09, 2011	NAV Per Unit. * (₹)	Birla Sun Life Financial Planning FOF Conservative Plan (%)	20% CNX Nifty Index + 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% CNX Nifty Index + 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 June 30, 2015 (CAGR)	10.00	8.94	7.17	6.89	10.26	14260	13326	13183	14993
June 30, 2014 to June 30, 2015 (Absolute)	13.03	9.45	2.32	11.76	9.31	10945	10232	11176	10931
June 28, 2013 to June 30, 2014 (Absolute)	11.46	13.72	14.58	-2.47	31.03	11372	11458	9753	13103
June 29, 2012 to June 28, 2013 (Absolute)	10.89	5.21	-5.02	12.10	11.28	10521	9498	11210	11128

# 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 8. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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 ₹ 5000 per month)

Particulars	Since Inception	last 3 years	last 1 year
Total Amount Invested (₹)	250000	180000	60000
Market Value of amount Invested	304696	208643	62127
Scheme Returns (CAGR)	9.48	9.86	6.71
20% CNX Nifty + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold# (CAGR)	4.34	3.21	1.52
CRISIL 10 Year Gilt Index ## (CAGR)	7.35	7.52	8.84
S&P BSE SENSEX ## (CAGR)	15.19	16.50	1.66

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 ₹ 5000/- 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."

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Birla Sun Life Cash Plus - Growth - Direct Plan	34.77%	MOST Focused Multicap 35-Direct Plan-Growth Option	4.39%
IDFC Dynamic Bond Fund-Direct Plan-Growth	14.94%	Mirae Asset India Opp'ties Fund-Direct Plan-Growth	4.38%
Birla Sun Life Govt Sec. Long Term Grwth Direct	11.60%	Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	4.38%
Kotak MF Gold ETF	10.09%	ICICI Prudential Discovery Fund Direct Plan Grwth	1.51%
SBI Blue Chip Fund-Direct Plan -Growth	4.39%	Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	1.46%

# 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 June 30, 2015

## Fund Details

<b>Fund Manager:</b> Mr. Shravan Sreenivasula <b>Managing Fund Since:</b> December 15, 2014 <b>Total Experience:</b> 14 years <b>Date of inception:</b> May 09, 2011 <b>Nature of the scheme:</b> An Open ended Fund of Funds Scheme	<b>Direct Plan<sup>§</sup></b> Growth: 15.32 Dividend: 13.87	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 (w.e.f. May 25, 2015)
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>SIP: Monthly:</b> Minimum ₹ 1,000/-	<b>Benchmark:</b> 40% CNX Nifty + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold <b>Quarterly Average AUM:</b> ₹ 11.24 Crores (as on 30th June 2015)	<b>Other Parameter</b> <b>Standard Deviation:</b> 6.13% <b>Sharpe Ratio##:</b> 0.85
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 15.15 Dividend: 13.59	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load:</b> For redemption/switch out of units within 365 days	

**Note:**  
 Standard Deviation, Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 15.15

Date of Inception: May 09, 2011	NAV Per Unit. * (₹)	Birla Sun Life Financial Planning FOF Prudent Plan (%)	40% CNX Nifty Index + 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% CNX Nifty Index + 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 June 30, 2015 (CAGR)	10.00	10.54	7.96	6.89	10.26	15151	13739	13183	14993
June 30, 2014 to June 30, 2015 (Absolute)	13.50	12.24	4.14	11.76	9.31	11224	10414	11176	10931
June 28, 2013 to June 30, 2014 (Absolute)	11.19	20.65	18.35	-2.47	31.03	12065	11835	9753	13103
June 29, 2012 to June 28, 2013 (Absolute)	10.54	6.13	-2.06	12.10	11.28	10613	9794	11210	11128

# 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 8. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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 ₹ 5000 per month)

Particulars	Since Inception	last 3 years	last 1 year
Total Amount Invested (₹)	250000	180000	60000
Market Value of amount Invested	325302	220962	62484
Scheme Returns (CAGR)	12.69	13.83	7.85
40% CNX Nifty Index + 30% CRISIL Liquid Fund Index +20% CRISIL Composite Bond Fund Index + 10% INR price of Gold # (CAGR)	6.76	6.14	1.43
CRISIL 10 Year Gilt Index ## (CAGR)	7.35	7.52	8.84
S&P BSE SENSEX ## (CAGR)	15.19	16.50	1.66

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 ₹ 5000/- 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."

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Birla Sun Life Cash Plus - Growth - Direct Plan	21.36%	MOST Focused Multicap 35-Direct Plan-Growth Option	8.07%
IDFC Dynamic Bond Fund-Direct Plan-Growth	14.83%	Kotak MF Gold ETF	6.15%
Birla Sun Life Govt Sec. Long Term Grwth Direct	9.90%	SBI Blue Chip Fund-Direct Plan -Growth	5.93%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	9.14%	Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	2.92%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	9.04%	Franklin India PRIMA FUND - Direct - Growth	2.58%



## 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 ₹ 50,985 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 ₹ 50,985 is calculated assuming qualifying amount of deduction is ₹ 1.5 lakh & investor falls in the top income tax slab of 33.99% & 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 2014-15.

### 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.

### Fund Details

As on June 30, 2015

**Fund Manager:** Mr. Ajay Garg  
**Managing Fund Since:** October 01, 2006  
**Total Experience:** 22 years  
**Date of inception:** March 29, 1996  
**Nature of the 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): 21.34  
 Dividend: 133.77  
**Direct Plan<sup>§</sup>**  
 Growth: 21.75  
 Dividend: 150.12

**Exit Load:** Nil  
**Other Parameter**  
**Standard Deviation:** 14.96%  
**Sharpe Ratio##:** 1.13  
**Beta:** 0.95

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

**Benchmark:** S&P BSE 200  
**Quarterly Average AUM:** ₹ 1964.79 Crores  
 (as on 30th June 2015)

**SIP: Monthly:** Minimum ₹ 500/-

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

#### Note:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 21.34

Date of Inception: Mar 29, 1996	NAV Per Unit. * (₹)	Birla Sun Life Tax Relief '96 (%)	S&P BSE 200 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Tax Relief '96 (₹)	S&P BSE 200 # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	10.91	7.46	7.52	21340	16934	17004
June 30, 2014 to June 30, 2015 (Absolute)	16.38	30.28	12.01	9.95	13028	11201	10995
June 28, 2013 to June 30, 2014 (Absolute)	11.28	45.21	34.45	30.28	14521	13445	13028
June 29, 2012 to June 28, 2013 (Absolute)	10.04	12.35	8.69	10.67	11235	10869	11067

# 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 11. Refer annexure on page no. 95 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.

<sup>§</sup>'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](http://www.birlasunlife.com)

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	440000	300000	180000	60000
Market Value of amount Invested	905814	525611	285986	66151
Scheme Returns (CAGR)	19.29	22.64	32.61	19.69
S&P BSE 200 returns# (CAGR)	13.25	14.05	18.97	5.01
CNX Nifty returns## (CAGR)	12.48	13.05	16.69	2.23

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

For SIP calculations above, the data assumes the investment of ₹ 5000/- 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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Sundaram Clayton Ltd	5.94%	Sterling Holiday Resorts India Ltd	3.22%
Bayer CropScience Ltd	5.58%	MRF Ltd	3.20%
Honeywell Automation India Ltd	5.06%	Reliance Industries Ltd	3.06%
ICRA Ltd	5.03%	ICICI Bank Ltd	3.02%
Kotak Mahindra Bank Ltd	4.46%	Zee Entertainment Enterprises Ltd	3.00%

### What is it?

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

As on June 30, 2015

### Fund Details

**Fund Manager:** Mr. Ajay Garg  
**Managing Fund Since:** October 17, 2011  
**Total Experience:** 22 years  
**Date of inception:** February 16, 1999  
**Nature of the 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: 27.01

Dividend: 75.03

##### Direct Plan<sup>§</sup>

Growth: 27.62

Dividend: 90.89

**Benchmark:** S&P BSE SENSEX

**Quarterly Average AUM:** ₹ 263.07 Crores  
(as on 30th June 2015)

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

**Entry Load:** Nil  
**Exit Load:** Nil

**Other Parameter**  
**Standard Deviation:** 14.33%  
**Sharpe Ratio##:** 1.39  
**Beta:** 0.95

#### Note:

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

## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 27.01

Date of Inception: Feb 16, 1999	NAV Per Unit. * (₹)	Birla Sun Life Tax Plan (%)	S&P BSE SENSEX # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Tax Plan (₹)	S&P BSE SENSEX # (₹)	CNX Nifty ## (₹)
Since inception till June 30, 2015 (CAGR)	10.00	12.03	9.70	10.23	27010	22465	23444
June 30, 2014 to June 30, 2015 (Absolute)	20.94	28.99	9.31	9.95	12899	10931	10995
June 28, 2013 to June 30, 2014 (Absolute)	14.55	43.92	31.03	30.28	14392	13103	13028
June 29, 2012 to June 28, 2013 (Absolute)	13.00	11.92	11.28	10.67	11192	11128	11067

# 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 11. Refer annexure on page no. 95 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.

<sup>§</sup>'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](http://www.birlasunlife.com)

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	525000	300000	180000	60000
Market Value of amount Invested	1090069	525906	281504	65750
Scheme Returns (CAGR)	16.14	22.67	31.41	18.38
S&P BSE SENSEX returns# (CAGR)	10.90	12.98	16.55	1.98
CNX Nifty returns### (CAGR)	11.05	13.05	16.69	2.23

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 ₹ 5000/- 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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Sundaram Clayton Ltd	5.94%	Sterling Holiday Resorts India Ltd	3.22%
Bayer CropScience Ltd	5.58%	MRF Ltd	3.19%
Honeywell Automation India Ltd	5.06%	Reliance Industries Ltd	3.06%
ICRA Ltd	5.02%	ICICI Bank Ltd	3.01%
Kotak Mahindra Bank Ltd	4.45%	Zee Entertainment Enterprises Ltd	3.00%

# 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 June 30, 2015

<b>Fund Manager:</b> Mr. Ajay Garg	<b>Dividend:</b> 24.80	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>
<b>Managing Fund Since:</b> October 11, 2014	<b>Bonus:</b> 50.38	
<b>Total Experience:</b> 22 years	<b>Application Amount for fresh subscription*:</b> NA as the scheme does not accept fresh subscriptions / Switch-in	<b>Entry Load:</b> Nil
<b>Date of inception:</b> March 28, 2004		<b>Min. Addl. Investment:</b> NA as the scheme does not accept fresh subscriptions / Switch-in
<b>Nature of the scheme:</b> An Open-ended Equity Linked Savings Scheme	<b>Benchmark:</b> S&P BSE 100	<b>Other Parameter</b>
<b>NAV of Plans / Options (₹)</b>	<b>Quarterly Average AUM:</b> ₹ 25.85 Crores (as on 30th June 2015)	<b>Standard Deviation:</b> 14.12%
<b>Regular Plan</b>		<b>Sharpe Ratio##:</b> 1.00
Growth: 49.25		<b>Beta:</b> 0.95
Dividend: 24.29		
Bonus: 49.32		
<b>Direct Plan<sup>§</sup></b>		
Growth: 50.45		

**Note:**  
Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 49.25

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 June 30, 2015 (CAGR)	10.00	15.21	15.36	15.41	49250	49997	50246
June 30, 2014 to June 30, 2015 (Absolute)	39.29	25.35	9.32	9.31	12535	10932	10931
June 28, 2013 to June 30, 2014 (Absolute)	28.77	36.57	33.44	31.03	13657	13344	13103
June 29, 2012 to June 28, 2013 (Absolute)	27.30	5.38	9.91	11.28	10538	10991	11128

# 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 11. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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](http://www.birlasunlife.com)

## SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 5000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	680000	300000	180000	60000
Market Value of amount Invested	1530132	470039	264169	65536
Scheme Returns (CAGR)	13.57	18.03	26.66	17.68
S&P BSE 100 # (CAGR)	12.84	13.23	17.21	2.21
S&P BSE SENSEX ## (CAGR)	12.81	12.98	16.55	1.98

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Bayer CropScience Ltd	5.80%	Reliance Industries Ltd	3.26%
Sundaram Clayton Ltd	5.76%	Sterling Holiday Resorts India Ltd	3.19%
Honeywell Automation India Ltd	5.03%	MRF Ltd	3.18%
ICRA Ltd	4.98%	Tata Consultancy Services Ltd	3.05%
Kotak Mahindra Bank Ltd	4.44%	ICICI Bank Ltd	3.00%



## 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 June 30, 2015

<b>Fund Manager:</b> Mr. Satyabrata Mohanty & Mr. Kaustubh Gupta <b>Managing Fund Since:</b> June 18, 2009 <b>Total Experience:</b> 16 years & 9 years <b>Date of inception:</b> July 14, 1999 <b>Nature of the scheme:</b> An Open-ended Income Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth : 53.3958 Monthly Dividend: 12.3442 Quarterly Dividend: 12.6629	<b>Direct Plan<sup>§</sup></b> Growth : 54.2682 Monthly Dividend: 13.2409 Quarterly Dividend: 13.0477  <b>Benchmark:</b> CRISIL MIP Blended Index  <b>Quarterly Average AUM:</b> ₹ 259.64 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> 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.	<b>**Exit Load is NIL for units issued in Bonus &amp; Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Modified Duration:</b> 5.22 years <b>Yield to Maturity:</b> 8.44% (for Debt Component) <b>Standard Deviation:</b> 4.45% <b>Sharpe Ratio##:</b> 0.66 <b>Beta:</b> 0.86
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**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

### Investment Performance - Regular Plan - Growth

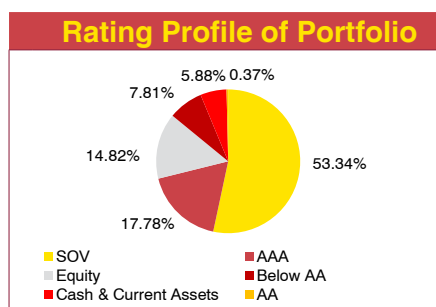
NAV as on June 30, 2015: ₹ 53.3958

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 June 30, 2015 (CAGR)	10.0000	11.06	N/A	N/A	53396	N/A	N/A
June 30, 2014 to June 30, 2015 (Absolute)	47.2460	13.02	11.05	11.76	11302	11105	11176
June 28, 2013 to June 30, 2014 (Absolute)	42.9319	10.05	8.28	-2.47	11005	10828	9753
June 29, 2012 to June 28, 2013 (Absolute)	39.4803	8.74	10.83	12.10	10874	11083	11210

# 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. Satyabrata Mohanty is 11. Total Schemes managed by Mr. Kaustubh Gupta is 96. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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](http://www.birlasunlife.com)



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	52.52%	SOV	Power Grid Corporation of India Ltd	1.57%	CRISIL AAA
Power Finance Corporation Ltd	16.21%	CRISIL AAA	Eicher Motors Ltd	1.51%	
IDBI Bank Ltd	5.28%	CRISIL AA+, CRISIL AA-	Bajaj Finance Ltd	1.12%	
DLF Ltd	2.89%	ICRA A	Kewal Kiran Clothing Ltd	1.05%	
Recco Home Finance Ltd	2.38%		V-Mart Retail Limited	1.02%	



# 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 June 30, 2015

**Fund Manager:** Mr. Satyabrata Mohanty & Mr. Kaustubh Gupta  
**Managing Fund Since:** June 18, 2009  
**Total Experience:** 16 years & 9 years  
**Date of inception:** November 20, 2000  
**Nature of the 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 : 37.9067  
 Monthly Dividend: 12.0442

**Direct Plan<sup>§</sup>**  
 Growth : 38.3793  
 Monthly Dividend: 13.2442  
**Benchmark:** CRISIL MIP Blended Index  
**Quarterly Average AUM:** ₹ 112.11 Crores (as on 30th June 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 Bonus & Dividend Reinvestment.

**Other Parameter**  
**Modified Duration:** 3.65 years  
**Yield to Maturity:** 8.75% (for Debt Component)  
**Standard Deviation:** 3.90%  
**Sharpe Ratio##:** 0.57  
**Beta:** 0.75

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

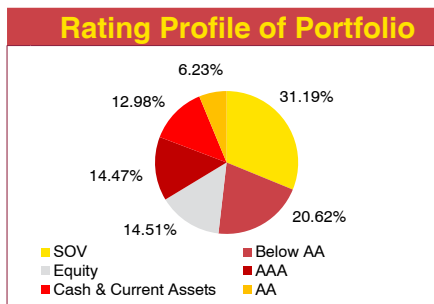
### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 37.9067

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 June 30, 2015 (CAGR)	10.0000	9.55	N/A	N/A	37907	N/A	N/A
June 30, 2014 to June 30, 2015 (Absolute)	34.5716	9.65	11.05	11.76	10965	11105	11176
June 28, 2013 to June 30, 2014 (Absolute)	31.5985	9.41	8.28	-2.47	10941	10828	9753
June 29, 2012 to June 28, 2013 (Absolute)	28.5768	10.57	10.83	12.10	11057	11083	11210

# 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. Satyabrata Mohanty is 11. Total Schemes managed by Mr. Kaustubh Gupta is 96. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>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



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	26.38%	SOV	HDFC Bank Ltd	0.86%	
Power Finance Corporation Ltd	14.47%	CRISIL AAA	Bajaj Finance Ltd	0.83%	
DLF Ltd	13.55%	ICRA A	Repco Home Finance Ltd	0.75%	
IDBI Bank Ltd	13.30%	CRISIL AA+, CRISIL AA-	Eicher Motors Ltd	0.70%	
State Government Securities	4.81%	SOV	ICICI Bank Ltd	0.63%	

# 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.

## Fund Details

As on June 30, 2015

**Fund Manager:** Mr. Satyabrata Mohanty & Mr. Kaustubh Gupta  
**Managing Fund Since:** June 18, 2009  
**Total Experience:** 16 years & 9 years  
**Date of inception:** May 22, 2004  
**Nature of the 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 : 29.1986

Monthly Dividend: 13.7419

### Direct Plan<sup>§</sup>

Growth : 29.6452

Monthly Dividend: 16.1090

### Benchmark:

CRISIL MIP Blended Index

### Quarterly Average AUM: ₹ 879.20 Crores

(as on 30th June 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 Bonus & Dividend Reinvestment.

### Other Parameter

**Modified Duration:** 6.25 years

**Yield to Maturity:** 8.16%

(for Debt Component)

**Standard Deviation:** 5.97%

**Sharpe Ratio##:** 1.28

**Beta:** 1.05

### Note:

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

## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 29.1986

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 June 30, 2015 (CAGR)	10.0000	10.12	8.04	4.94	29199	23614	17082
June 30, 2014 to June 30, 2015 (Absolute)	24.9464	17.05	11.05	11.76	11705	11105	11176
June 28, 2013 to June 30, 2014 (Absolute)	21.0469	18.53	8.28	-2.47	11853	10828	9753
June 29, 2012 to June 28, 2013 (Absolute)	19.0528	10.47	10.83	12.10	11047	11083	11210

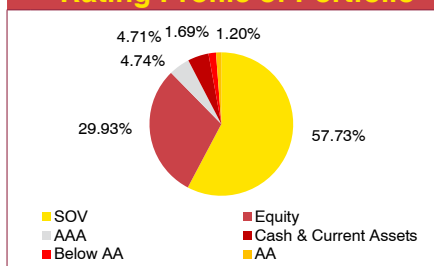
# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

### 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 4. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Total Schemes managed by Mr. Kaustubh Gupta is 96. Refer annexure on page no. 95 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](http://www.birlasunlife.com)

## Rating Profile of Portfolio



## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	57.73%	SOV	Repco Home Finance Ltd	1.45%	
Power Grid Corporation of India Ltd	2.81%	CRISIL AAA	Axis Bank Ltd	1.35%	
Eicher Motors Ltd	2.41%		Motherson Sumi Systems Ltd	1.03%	
Power Finance Corporation Ltd	1.93%	CRISIL AAA	Cipla Ltd	0.94%	
Yes Bank Ltd	1.54%	ICRA AA+	Orient Cement Ltd	0.90%	

# 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 June 30, 2015

<b>Fund Manager:</b> Mr. Satyabrata Mohanty & Mr. Kaustubh Gupta <b>Managing Fund Since:</b> June 18, 2009 <b>Total Experience:</b> 16 years & 9 years <b>Date of inception:</b> May 22, 2004 <b>Nature of the scheme:</b> An Open-ended Income Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> <b>Growth :</b> 26.5978 <b>Monthly Dividend:</b> 12.6461	<b>Direct Plan<sup>s</sup></b> <b>Growth :</b> 26.8739 <b>Monthly Dividend:</b> 13.2138  <b>Benchmark:</b> CRISIL MIP Blended Index  <b>Quarterly Average AUM:</b> ₹ 246.21 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> 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.	<b>**Exit Load is NIL for units issued in Bonus &amp; Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Modified Duration:</b> 4.97 years <b>Yield to Maturity:</b> 8.56% (for Debt Component) <b>Standard Deviation:</b> 4.03% <b>Sharpe Ratio##:</b> 0.80 <b>Beta:</b> 0.78
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**Note:**  
Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 26.5978

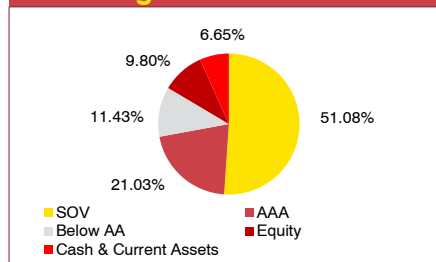
Date of Inception: May 22, 2004	NAV Per Unit. * (₹)	Birla Sun Life MIP II - Savings 5 Plan (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life MIP II - Savings 5 Plan (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till June 30, 2015 (CAGR)	10.0000	9.20	8.04	4.94	26598	23614	17082
June 30, 2014 to June 30, 2015 (Absolute)	23.6963	12.24	11.05	11.76	11224	11105	11176
June 28, 2013 to June 30, 2014 (Absolute)	21.6155	9.63	8.28	-2.47	10963	10828	9753
June 29, 2012 to June 28, 2013 (Absolute)	19.5247	10.71	10.83	12.10	11071	11083	11210

# 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 4. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Total Schemes managed by Mr. Kaustubh Gupta is 96. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

\*Direct Plan<sup>s</sup> 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](http://www.birlasunlife.com)

## Rating Profile of Portfolio



## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	49.51%	SOV	Repco Home Finance Ltd	1.56%	
Power Finance Corporation Ltd	21.03%	CRISIL AAA	Eicher Motors Ltd	0.95%	
IDBI Bank Ltd	8.38%	CRISIL AA-	V-Mart Retail Limited	0.80%	
DLF Ltd	3.06%	ICRA A	Kewal Kiran Clothing Ltd	0.68%	
State Government Securities	1.57%	SOV	HDFC Bank Ltd	0.56%	



## 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 June 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 inception:** June 16, 1997  
**Nature of the 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 : 371.6613  
 Daily Dividend: 163.6940  
**Institutional Plan**  
 Growth : 381.3994

Daily Dividend: 108.0230  
 Weekly Dividend: 108.1638  
**Regular Plan<sup>§</sup>**  
 Growth : 229.0292  
 Daily Dividend: 100.1950  
 Weekly Dividend: 100.3139  
**Direct Plan<sup>§</sup>**  
 Growth : 229.3995  
 Daily Dividend: 100.1950  
 Weekly Dividend: 100.3148  
 Dividend: 123.9908

^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

**Quarterly Average AUM:** ₹ 23825.60 Crores (as on 30th June 2015)

**Load Structure (as % of NAV)**  
**Entry Load:** Nil  
**Exit Load:** Nil

**Other Parameter**  
**Modified Duration:** 0.12 years  
**Yield to Maturity:** 8.05%  
**Standard Deviation**  
**Retail Plan:** 0.29%  
**Institutional Plan:** 0.28%  
**Regular Plan:** 0.29%

**Note:**  
 Standard Deviation is calculated on Annualised basis using 1 year history of monthly returns.

### Investment Performance - Retail Plan - Growth

NAV as on June 30, 2015: ₹ 371.6613

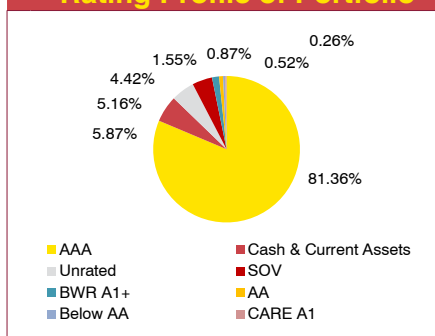
Date of Inception: June 16, 1997	NAV Per Unit. * (₹)	Birla Sun Life Cash Plus (%)	CRISIL Liquid Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Cash Plus (₹)	CRISIL Liquid Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till June 30, 2015 (CAGR)	100.0000	7.54	N/A	6.65	37166	N/A	31971
June 30, 2014 to June 30, 2015 (Absolute)	341.3843	8.87	8.77	8.54	10887	10877	10854
June 28, 2013 to June 30, 2014 (Absolute)	312.6292	9.20	9.68	5.93	10920	10968	10593
June 29, 2012 to June 28, 2013 (Absolute)	288.4680	8.38	8.12	8.17	10838	10812	10817

# 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 96. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>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



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Housing Development Finance Corporation Ltd	9.60%	CRISIL AAA, ICRA A1+	Mahindra & Mahindra Financial Services Ltd	3.58%	CRISIL A1+
South Indian Bank Ltd	4.50%	CARE A1+	Allahabad Bank	3.34%	ICRA A1+
Government of India	4.42%	SOV	JSW Steel Ltd	3.20%	CARE A1+
Vedanta Ltd	4.36%	CRISIL A1+	Kotak Mahindra Prime Ltd	3.07%	CRISIL A1+, CRISIL AAA
Indusind Bank Ltd	3.74%	CRISIL A1+	Union Bank of India	2.86%	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 June 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha	<b>NAV of Plans / Options (₹)^</b>	<b>Quarterly Average AUM:</b> ₹ 6318.82 Crores (as on 30th June 2015)
<b>Managing Fund Since:</b> July 15, 2011	<b>Regular Plan<sup>5</sup></b>	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>
<b>Total Experience:</b> 9 years & 11 years	Growth : 342.3750	<b>Entry Load:</b> Nil
<b>Date of inception:</b>	Daily Dividend: 100.4164	<b>Exit Load:</b> Nil
<b>Retail Plan:</b> May 14, 1998	Weekly Dividend: 100.4073	
<b>Institutional Plan:</b> September 27, 2004	<b>Institutional Plan</b>	
<b>Nature of the scheme:</b> An Open-ended Income Scheme	Growth : 240.0537	
	Daily Dividend: 100.2395	<b>Other Parameter</b>
	Weekly Dividend: 100.3868	<b>Modified Duration:</b> 0.70 years
	<b>Direct Plan<sup>5</sup></b>	<b>Yield to Maturity:</b> 8.77%
	Growth : 349.5047	<b>Standard Deviation</b>
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1)	Daily Dividend: 100.3629	Regular Plan: 0.68%
<b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	Weekly Dividend: 100.4053	Institutional Plan: 0.67%
	^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	
<b>SIP:</b>	<b>Benchmark:</b> CRISIL Short Term Bond Fund Index	
<b>Monthly:</b> Minimum ₹ 1,000/-		

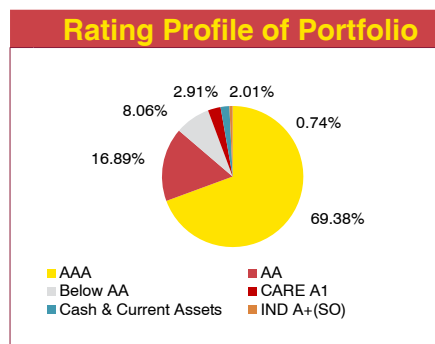
**Note:** Standard Deviation is calculated on Annualised basis using 3 years history of monthly returns.

### Investment Performance - Regular Plan - Growth NAV as on June 30, 2015: ₹ 342.3750

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 June 30, 2015 (CAGR)	100.0000	7.44	N/A	6.54	34238	N/A	29595
June 30, 2014 to June 30, 2015 (Absolute)	315.4497	8.54	9.56	8.54	10854	10956	10854
June 28, 2013 to June 30, 2014 (Absolute)	288.9050	9.19	8.81	5.93	10919	10881	10593
June 29, 2012 to June 28, 2013 (Absolute)	266.0856	8.58	9.30	8.17	10858	10930	10817

# 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 96. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>5</sup>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](http://www.birlasunlife.com)



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Vedanta Ltd	11.55%	CRISIL A1+	Piramal Enterprises Ltd	4.58%	ICRA A1+
IL&FS Transportation Networks Ltd	7.57%	CARE A1, ICRA A1, IND A	Dewan Housing Finance Corporation Ltd	4.50%	CARE AAA
Housing Development Finance Corporation Ltd	7.20%	CRISIL AAA, ICRA A1+	Talwandi Sabo Power Ltd	4.29%	CRISIL A1+(SO)
TATA Realty & Infrastructure Ltd	5.69%	ICRA A1+	Indiabulls Housing Finance Ltd	3.91%	CARE AAA
Indusind Bank Ltd	4.85%	CRISIL A1+	Dena Bank	3.70%	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 June 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha	<b>NAV of Plans / Options (₹)^</b>	<b>Quarterly Average AUM:</b> ₹ 9456.20 Crores (as on 30th June 2015)
<b>Managing Fund Since:</b> July 15, 2011 & June 20, 2014	<b>Retail Plan</b>	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>
<b>Total Experience:</b> 9 years & 11 years	Growth : 266.0049	<b>Entry Load:</b> Nil
<b>Date of inception</b>	Daily Dividend: 100.2963	<b>Exit Load:</b> Nil
<b>Retail Plan:</b> November 27, 2001	Weekly Dividend: 100.2495	<b>Other Parameter</b>
<b>Institutional Plan:</b> April 16, 2003	<b>Regular Plan<sup>§</sup></b>	<b>Modified Duration:</b> 0.68 years
<b>Nature of the scheme:</b> An Open-ended Short Term Income Scheme	Growth : 274.9094	<b>Yield to Maturity:</b> 8.47%
	Daily Dividend: 100.2970	<b>Standard Deviation</b>
	Weekly Dividend: 100.2495	Retail Plan: 0.66%
	<b>Direct Plan<sup>§</sup></b>	Regular Plan: 0.66%
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1)	Growth : 275.5453	
<b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	Daily Dividend: 100.2972	
	Weekly Dividend: 100.2511	
<b>SIP:</b>	^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	
<b>Monthly:</b> Minimum ₹ 1,000/-	<b>Benchmark:</b> CRISIL Short Term Bond Fund Index	

**Note:** Standard Deviation is calculated on annualised basis using 1 year history of monthly returns.

### Investment Performance - Retail Plan - Growth

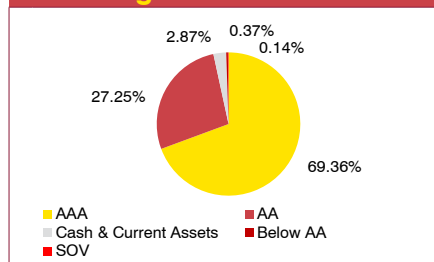
NAV as on June 30, 2015: ₹ 266.0049

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 June 30, 2015 (CAGR)	100.0000	7.46	N/A	5.84	26600	N/A	21634
June 30, 2014 to June 30, 2015 (Absolute)	243.4034	9.29	9.56	8.54	10929	10956	10854
June 28, 2013 to June 30, 2014 (Absolute)	221.9585	9.66	8.81	5.93	10966	10881	10593
June 29, 2012 to June 28, 2013 (Absolute)	203.7159	8.95	9.30	8.17	10895	10930	10817

# 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 96. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>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](http://www.birlasunlife.com)

### Rating Profile of Portfolio



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Talwandi Sabo Power Ltd	7.71%	CRISIL A1+(SO), CRISIL AA+ (SO)	Indiabulls Housing Finance Ltd	4.79%	CARE AAA
Vedanta Ltd	6.30%	CRISIL A1+	Cholamandalam Investment and Finance Company Ltd	4.25%	ICRA A1+,ICRA AA
Nabha Power Ltd	5.85%	ICRA AAA(SO)	Piramal Enterprises Ltd	4.15%	ICRA A1+,ICRA AA
Canara Bank	5.33%	CRISIL A1+	Tata Capital Financial Services Ltd	4.15%	CRISIL AA+,ICRA AA+
Dewan Housing Finance Corporation Ltd	4.89%	CARE AAA	Kotak Mahindra Prime Ltd	3.86%	CRISIL A1+,CRISIL AAA

# Birla Sun Life Treasury Optimizer Plan

(earlier 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 June 30, 2015

<b>Fund Manager:</b> Mr. Kaustubh Gupta & Mr. Prasad Dhonde <b>Managing Fund Since:</b> September 29, 2009 <b>Total Experience:</b> 9 years & 16 years <b>Date of inception:</b> April 19, 2002 <b>Nature of the scheme:</b> An Open-ended Short Term Income Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)^</b> <b>Retail Plan</b> Growth : 263.7448 Monthly Dividend: 103.6232	<b>Quarterly Dividend:</b> 105.8925 <b>Regular Plan<sup>§</sup></b> Growth : 175.6957 Monthly Dividend: 103.6448 Quarterly Dividend: 103.2677 Dividend: 118.9894 <b>Direct Plan<sup>§</sup></b> Growth : 176.5422 Monthly Dividend: 104.0546 Quarterly Dividend: 103.5259 Dividend: 119.4628 ^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  <b>Benchmark:</b> CRISIL Short Term Bond Fund Index  <b>Quarterly Average AUM:</b> ₹ 4604.11 Crores (as on 30th June 2015)	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load:</b> Nil (w.e.f. May 05, 2015)  <b>Other Parameter</b> <b>Modified Duration:</b> 3.42 years <b>Yield to Maturity:</b> 8.46% <b>Standard Deviation:</b> 1.16%
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**Note:**  
Standard Deviation is calculated on annualised basis using 1 year history of monthly returns.

### Investment Performance - Retail Plan - Growth

NAV as on June 30, 2015: ₹ 263.7448

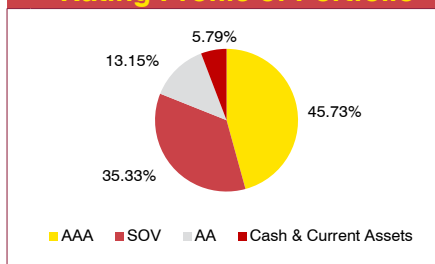
Date of Inception: April 19, 2002	NAV Per Unit. * (₹)	Birla Sun Life Treasury Optimizer Plan (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Treasury Optimizer Plan (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till June 30, 2015 (CAGR)	100.0000	7.62	7.07	5.78	26374	24637	21011
June 30, 2014 to June 30, 2015 (Absolute)	239.4218	10.16	9.56	8.54	11016	10956	10854
June 28, 2013 to June 30, 2014 (Absolute)	216.1633	10.76	8.81	5.93	11076	10881	10593
June 29, 2012 to June 28, 2013 (Absolute)	198.3409	8.99	9.30	8.17	10899	10930	10817

# 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 96. Total Schemes managed by Mr. Prasad Dhonde is 27. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>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



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	34.78%	SOV	Shriram Transport Finance Company Ltd	3.37%	CRISIL AA+, IND AA+
Power Finance Corporation Ltd	11.46%	CRISIL AAA	Reliance Jio Infocomm Limited	3.22%	CRISIL AAA
LIC Housing Finance Ltd	9.92%	CRISIL AAA	Power Grid Corporation of India Ltd	2.97%	CRISIL AAA
IDFC Ltd.	6.67%	ICRA AAA	Rural Electrification Corporation Ltd	2.63%	CRISIL AAA
Cholamandalam Investment and Finance Company Ltd	4.25%	ICRA AA	Housing Development Finance Corporation Ltd	2.11%	CRISIL AAA



### 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 June 30, 2015

**Fund Manager:** Mr. Maneesh Dangi  
**Managing Fund Since:** September 12, 2007  
**Total Experience:** 15 years  
**Date of inception:** September 27, 2004  
**Nature of the 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 : 24.6106  
 Monthly Dividend: 10.7766  
 Quarterly Dividend: 11.1423  
 Dividend: 10.6913

**Direct Plan<sup>§</sup>**  
 Growth : 24.8835  
 Monthly Dividend: 10.7910  
 Quarterly Dividend: 11.2969  
 Dividend: 10.7281  
 ^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)

**Quarterly Average AUM:** ₹ 14185.07 Crores (as on 30th June 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 Bonus & Dividend Reinvestment. (w.e.f. April 27, 2015)

**Other Parameter**  
**Modified Duration:** 4.88 years  
**Yield to Maturity:** 8.62%  
**Standard Deviation:** 3.05%

**Note:**  
 Standard Deviation is calculated on annualised basis using 3 years history of monthly returns.

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 24.6106

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 June 30, 2015 (CAGR)	10.0000	8.73	7.38	5.56	24611	21517	17894
June 30, 2014 to June 30, 2015 (Absolute)	21.8842	12.46	9.56	11.76	11246	10956	11176
June 28, 2013 to June 30, 2014 (Absolute)	20.5078	6.71	8.81	-2.47	10671	10881	9753
June 29, 2012 to June 28, 2013 (Absolute)	18.4231	11.32	9.30	12.10	11132	10930	11210

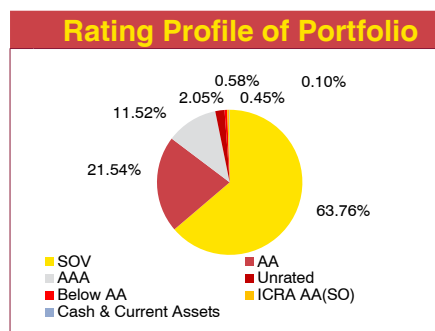
# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

**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. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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](http://www.birlasunlife.com)



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	63.44%	SOV	LIC Housing Finance Ltd	2.03%	CRISIL AAA
Indiabulls Housing Finance Ltd	8.02%	CARE AAA	Shriram Transport Finance Company Ltd	1.94%	CRISIL AA+, IND AA+
Tata Motors Finance Solutions Ltd	7.36%	CRISIL AA	Edelweiss Commodities Ltd	1.78%	ICRA AA
ECL Finance Ltd	4.04%	ICRA AA	Edelweiss Finance & Investments LTD	0.89%	ICRA AA
Cholamandalam Investment and Finance Company Ltd	2.75%	ICRA AA	Tata Capital Financial Services Ltd	0.86%	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 June 30, 2015

<b>Fund Manager:</b> Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha <b>Managing Fund Since:</b> September 11, 2014 & July 15, 2011 <b>Total Experience:</b> 9 years & 11 years <b>Date of inception:</b> May 09, 2003 <b>Nature of the scheme:</b> An Open-ended Income Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)^</b> <b>Regular Plan<sup>§</sup></b> Growth : 23.1905 Dividend: 14.8315	<b>Quarterly Dividend:</b> 10.4262 <b>Institutional Plan</b> Growth : 17.0603 Dividend: - <b>Direct Plan<sup>§</sup></b> Growth : 23.4722 Dividend: 15.0064 Quarterly Dividend: 10.5806 *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.  <b>Benchmark:</b> CRISIL AA Short Term Bond Fund Index (w.e.f May 27, 2013)  <b>Quarterly Average AUM:</b> ₹ 4187.18 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b>	<b>Entry Load:</b> Nil <b>Exit Load**:</b> 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 (w.e.f May 05, 2015) ** Exit Load is NIL for units issued in Bonus & Dividend Reinvestment.  <b>Other Parameter</b> <b>Modified Duration:</b> 2.47 years <b>Yield to Maturity:</b> 9.22% <b>Standard Deviation:</b> 1.73%
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**Note:** Standard Deviation Is calculated on Annualised basis using 3 years history of monthly returns.

### Investment Performance - Regular Plan - Growth

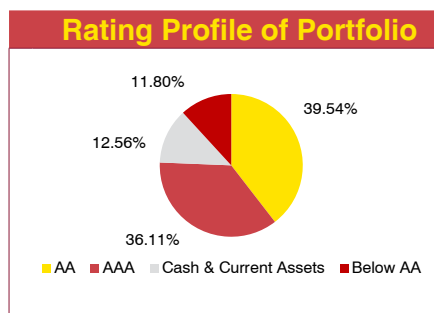
NAV as on June 30, 2015: ₹ 23.1905

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 June 30, 2015 (CAGR)	10.0000	7.17	8.79	5.72	23191	27827	19647
June 30, 2014 to June 30, 2015 (Absolute)	21.1450	9.67	10.07	8.54	10967	11007	10854
June 28, 2013 to June 30, 2014 (Absolute)	19.3256	9.41	9.95	5.93	10941	10995	10593
June 29, 2012 to June 28, 2013 (Absolute)	17.2192	12.23	10.94	8.17	11223	11094	10817

# 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 96. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>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](http://www.birlasunlife.com)



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Tata Motors Finance Solutions Ltd	9.83%	CRISIL AA	SREI Equipment Finance Ltd	4.92%	CARE AA
Cholamandalam Investment and Finance Company Ltd	7.59%	ICRA AA, ICRA AA-	Rural Electrification Corporation Ltd	4.59%	CRISIL AAA
Reliance Utilities & Power Pvt Ltd	7.20%	CRISIL AAA	Power Finance Corporation Ltd	4.53%	CRISIL AAA
Indiabulls Housing Finance Ltd	7.15%	CARE AAA	Reliance Jio Infocomm Limited	3.56%	CRISIL AAA
S.D. Corporation Pvt. Ltd	4.93%	ICRA AA+(SO)	Shriram Transport Finance Company Ltd	3.15%	CRISIL AA+



### 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 June 30, 2015

**Fund Manager:** Mr. Maneesh Dangi  
**Managing Fund Since:** September 01, 2014  
**Total Experience:** 15 years  
**Date of inception:** March 25, 2009  
**Nature of the 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<sup>§</sup>**  
 Growth : 17.3455  
 Quarterly Dividend: 10.3499  
 Half Yearly Dividend: 10.9662  
 Dividend: 12.8577

**Institutional Plan**  
 Growth : 16.8396  
 Quarterly Dividend: -  
 Half Yearly Dividend: -  
**Direct Plan<sup>§</sup>**  
 Growth : 17.5897  
 Quarterly Dividend: 10.4502  
 Half Yearly Dividend: 11.2711  
 Dividend: 13.0352

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

**Quarterly Average AUM:** ₹ 4041.62 Crores (as on 30th June 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.  
 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 Bonus & Dividend Reinvestment.**

**Other Parameter**  
**Modified Duration:** 1.79 years  
**Yield to Maturity:** 10.39%  
**Standard Deviation**  
 Institutional Plan: 2.02%

**Note:**  
 Standard Deviation Is calculated on Annualised basis using 3 years history of monthly returns.

### Investment Performance - Regular Plan - Growth

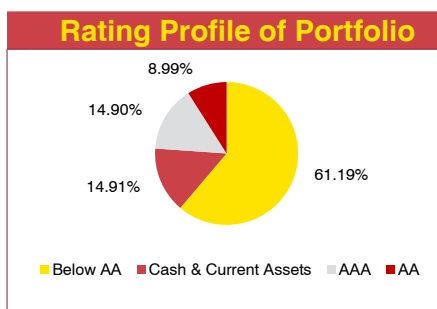
NAV as on June 30, 2015: ₹ 17.3455

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 June 30, 2015 (CAGR)	10.0000	9.18	9.82	5.26	17346	17993	13791
June 30, 2014 to June 30, 2015 (Absolute)	15.7151	10.37	10.07	11.76	11037	11007	11176
June 28, 2013 to June 30, 2014 (Absolute)	14.3240	9.71	9.95	-2.47	10971	10995	9753
June 29, 2012 to June 28, 2013 (Absolute)	12.7784	12.10	10.94	12.10	11210	11094	11210

# 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. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>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](http://www.birlasunlife.com)



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
RHC Holding Pvt Ltd	9.75%	CARE A(SO)	DLF Ltd	6.09%	ICRA A
Adani Power Ltd	9.49%	BWR AA-(SO)	Relationships Properties Pvt Ltd	5.43%	CARE AA-(SO)
RKN RETAIL PVT. LTD	8.87%	BWR A-(SO)	S.D. Corporation Pvt. Ltd	3.18%	ICRA AA+(SO)
IL & FS Education and Technology Services Ltd	7.83%	IND AA-(SO)	Sterlite Technologies Ltd	3.01%	CRISIL A+
Reliance Jio Infocomm Limited	7.60%	CRISIL AAA	Hero Realty Ltd	2.98%	ICRA A+(SO)



# 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.

### Fund Details

As on June 30, 2015

<b>Fund Manager:</b> Mr. Prasad Dhonde <b>Managing Fund Since:</b> July 01, 2011 <b>Total Experience:</b> 16 years <b>Date of inception:</b> March 3, 1997 <b>Nature of the scheme:</b> An Open-ended Income Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-	<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth : 53.2059 Dividend: 10.6037 Monthly Dividend: 11.7594 <b>Direct Plan<sup>§</sup></b> Growth : 53.3451 Dividend: 10.5737 Monthly Dividend: 11.7695  <b>Benchmark:</b> CRISIL Short Term Bond Fund Index (w.e.f May 27, 2013)  <b>Quarterly Average AUM:</b> ₹ 6959.29 Crores (as on 30th June 2015)	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> Nil (w.e.f May 05, 2015) **Exit Load is NIL for units issued in Bonus & Dividend Reinvestment.  <b>Other Parameter</b> <b>Modified Duration:</b> 1.95 years <b>Yield to Maturity:</b> 8.24% <b>Standard Deviation:</b> 1.59%
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**Note:** Standard Deviation is calculated on Annualised basis using 3 years history of monthly returns.

### Investment Performance - Regular Plan - Growth

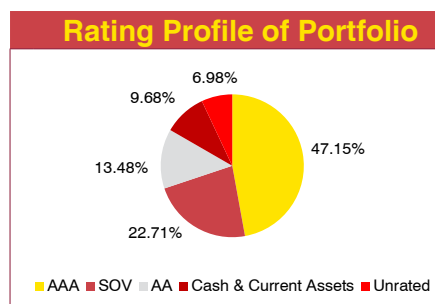
NAV as on June 30, 2015: ₹ 53.2059

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 June 30, 2015 (CAGR)	10.0000	9.54	N/A	N/A	53206	N/A	N/A
June 30, 2014 to June 30, 2015 (Absolute)	48.5076	9.69	9.56	11.76	10969	10956	11176
June 28, 2013 to June 30, 2014 (Absolute)	44.4961	9.02	8.81	-2.47	10902	10881	9753
June 29, 2012 to June 28, 2013 (Absolute)	40.3490	10.28	9.30	12.10	11028	10930	11210

# 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 27. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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](http://www.birlasunlife.com)



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	16.57%	SOV	Power Finance Corporation Ltd	5.27%	CRISIL AAA
IDFC Ltd.	7.47%	ICRA AAA	Birla Sun Life Mutual Fund	4.89%	
National Bank For Agriculture and Rural Development	6.17%	CRISIL A1+, CRISIL AAA	LIC Housing Finance Ltd	4.85%	CARE AAA, CRISIL AAA
State Government Securities	6.14%	SOV	Housing Development Finance Corporation Ltd	3.71%	CRISIL AAA, ICRA A1+
Small Industries Dev Bank of India	5.73%	CARE AAA	L&T Finance Ltd	2.80%	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 June 30, 2015

<b>Fund Manager:</b> Mr. Prasad Dhonde <b>Managing Fund Since:</b> January 11, 2010 <b>Total Experience:</b> 16 years <b>Date of inception:</b> October 21, 1995 <b>Nature of the scheme:</b> An Open-ended Income Scheme	<b>Quarterly Dividend:</b> 12.8118 <b>Dividend:</b> 9.9089 <b>Direct Plan<sup>§</sup></b> <b>Growth :</b> 63.2684 <b>Quarterly Dividend:</b> 13.0743 <b>Dividend:</b> 9.9479 ^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.	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load:</b> Nil  <b>Other Parameter</b> <b>Modified Duration:</b> 7.18 years <b>Yield to Maturity:</b> 8.09% <b>Standard Deviation:</b> 5.03%
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b> CRISIL Composite Bond Fund Index  <b>Quarterly Average AUM:</b> ₹ 4702.34 Crores (as on 30th June 2015)	
<b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-		
<b>NAV of Plans / Options (₹)<sup>^</sup></b> <b>Regular Plan</b> Growth : 62.3537		

**Note:**  
Standard Deviation is calculated on annualised basis using 1 year history of monthly returns.

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 62.3537

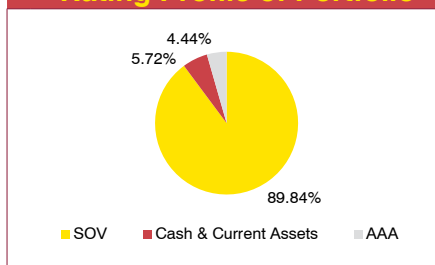
Date of Inception: Oct 21, 1995	NAV Per Unit. * (₹)	Birla Sun Life Income Plus (%)	CRISIL Composite Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Income Plus (₹)	CRISIL Composite Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till June 30, 2015 (CAGR)	10.0000	9.73	N/A	N/A	62354	N/A	N/A
June 30, 2014 to June 30, 2015 (Absolute)	55.9353	11.47	11.10	11.76	11147	11110	11176
June 28, 2013 to June 30, 2014 (Absolute)	55.6001	0.60	4.60	-2.47	10060	10460	9753
June 29, 2012 to June 28, 2013 (Absolute)	48.9131	13.67	10.72	12.10	11367	11072	11210

# 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 27. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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](http://www.birlasunlife.com)

### Rating Profile of Portfolio



### Top Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	89.78%	SOV	State Government Securities	0.05%	SOV
HDB Financial Services Ltd	2.12%	CRISIL AAA	Cash & Current Assets	5.72%	
India Infradebt Ltd	1.14%	CRISIL AAA			
Power Finance Corporation Ltd	1.11%	CRISIL AAA			
ICICI Bank Ltd	0.07%	CRISIL AAA			



### 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.)

As on June 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha <b>Managing Fund Since:</b> July 15, 2011 <b>Total Experience:</b> 9 years & 11 years <b>Date of inception:</b> June 05, 2003 <b>Nature of the scheme:</b> An Open-ended Income Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>NAV of Plans / Options (₹)^</b> <b>Retail Plan</b> Growth : 234.1576 Daily Dividend: 100.0150 Weekly Dividend: 103.8403	<b>Regular Plan<sup>§</sup></b> Growth : 190.0139 Daily Dividend: 100.0200 Weekly Dividend: 100.1679 <b>Direct Plan<sup>§</sup></b> Growth : 190.2903 Daily Dividend: 100.0200 Weekly Dividend: 100.1686 *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  <b>Benchmark:</b> CRISIL Liquid Fund Index	<b>Quarterly Average AUM:</b> ₹ 4990.67 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> Nil ** Exit Load is NIL for units issued in Bonus & Dividend Reinvestment.  <b>Other Parameter</b> <b>Modified Duration:</b> 0.12 years <b>Yield to Maturity:</b> 8.10% <b>Standard Deviation:</b> 0.25%
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**Note:** Standard Deviation is calculated on annualised basis using 1 year history of monthly returns.

### Investment Performance - Retail Plan - Growth

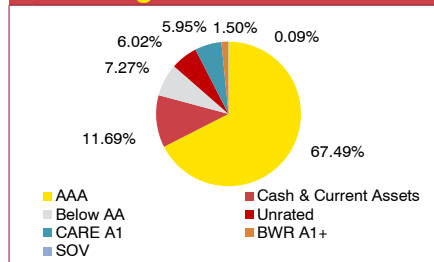
NAV as on June 30, 2015: ₹ 234.1576

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 June 30, 2015 (CAGR)	100.0000	7.30	6.79	5.72	23415	22114	19584
June 30, 2014 to June 30, 2015 (Absolute)	215.0427	8.89	8.77	8.54	10889	10877	10854
June 28, 2013 to June 30, 2014 (Absolute)	196.5130	9.43	9.68	5.93	10943	10968	10593
June 29, 2012 to June 28, 2013 (Absolute)	180.7953	8.69	8.12	8.17	10869	10812	10817

# 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 96. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>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](http://www.birlasunlife.com)

### Rating Profile of Portfolio



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Syndicate Bank	12.00%	CARE A1+	Allahabad Bank	5.25%	ICRA A1+
Kotak Mahindra Bank Ltd	11.26%	CRISIL A1+	Reliance Capital Ltd	5.21%	CARE AAA, CRISIL A1+
South Indian Bank Ltd	8.27%	CARE A1+	JM Financial Products Ltd	3.77%	ICRA A1+
TRIL Infopark Ltd (TATA Realty SPV)	7.27%	BWR A(SO)	Housing Development Finance Corporation Ltd	3.65%	CRISIL AAA
RHC Holding Pvt Ltd	5.95%	CARE A1	Vedanta Ltd	3.48%	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.

As on June 30, 2015

## Fund Details

**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 inception:** June 05, 2003  
**Nature of the 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 : 247.4470  
 Weekly Dividend: 100.4822  
**Regular Plan<sup>§</sup>**  
 Growth : 171.0844  
 Daily Dividend: 100.3952  
 Weekly Dividend: 100.4822  
**Direct Plan<sup>§</sup>**  
 Growth : 171.9659  
 Daily Dividend: 100.3918  
 Weekly Dividend: 100.4864

^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

**Quarterly Average AUM:** ₹ 1190.46 Crores (as on 30th June 2015)

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

**Entry Load:** Nil  
**Exit Load:** Nil

### Other Parameter

**Modified Duration:** 0.51 years  
**Yield to Maturity:** 8.02%  
**Standard Deviation:** 0.63%

**Note:**  
 Standard Deviation is calculated on annualised basis using 1 year history of monthly returns.

## Investment Performance - Retail Plan - Growth

NAV as on June 30, 2015: ₹ 247.4470

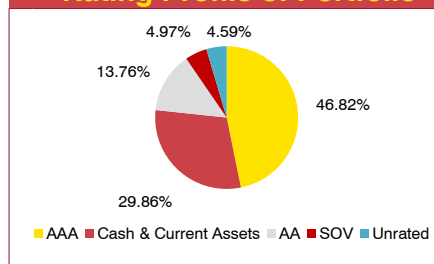
Date of Inception: June 05, 2003	NAV Per Unit. * (₹)	Birla Sun Life Floating Rate Fund - Long Term Plan (%)	CRISIL Liquid Fund Index # (%)	CRISIL 1 Year T - Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Floating Rate Fund - Long Term Plan (₹)	CRISIL Liquid Fund Index # (₹)	CRISIL 1 Year T - Bill Index ## (₹)
Since inception till June 30, 2015 (CAGR)	100.0000	7.79	6.79	5.72	24745	22114	19584
June 30, 2014 to June 30, 2015 (Absolute)	226.5929	9.20	8.77	8.54	10920	10877	10854
June 28, 2013 to June 30, 2014 (Absolute)	206.8250	9.56	9.68	5.93	10956	10968	10593
June 29, 2012 to June 28, 2013 (Absolute)	189.3450	9.23	8.12	8.17	10923	10812	10817

# 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 27. Total Schemes managed by Mr. Kaustubh Gupta is 96. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>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



## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Canara Bank	15.24%	CRISIL A1+	Indiabulls Housing Finance Ltd	4.85%	CARE AAA
Shriram Transport Finance Company Ltd	13.76%	CRISIL AA+	Birla Sun Life Mutual Fund	4.59%	
Andhra Bank	8.68%	CARE A1+	Government of India	4.51%	SOV
Small Industries Dev Bank of India	8.27%	CARE AAA	IDFC Ltd.	1.53%	ICRA AAA
Housing Development Finance Corporation Ltd	6.45%	CRISIL AAA	Power Finance Corporation Ltd	0.93%	CRISIL AAA

### What is it?

A fund that aims to generate income and capital appreciation by investing exclusively in Government Securities.

### Fund Details

As on June 30, 2015

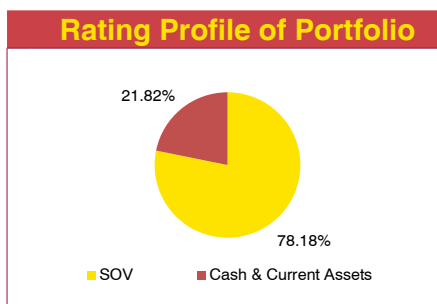
<b>Fund Manager:</b> Mr. Prasad Dhonde & Mr. Kaustubh Gupta <b>Managing Fund Since:</b> July 01, 2011 & June 20, 2014 <b>Total Experience:</b> 16 years & 9 years <b>Date of inception:</b> October 12, 1999 <b>Nature of the scheme:</b> An Open-ended Government Securities Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-	<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth : 31.2670 Daily Dividend: 10.0100 Weekly Dividend: 10.0180 Quarterly Dividend: 10.7039 Annual Dividend Option: 10.5623 <b>Direct Plan<sup>§</sup></b> Growth: 31.4527 Daily Dividend: 10.4256 Annual Dividend: 10.7598 Quarterly Dividend: 10.8053 Weekly Dividend: 10.0192  <b>Benchmark:</b> I-Sec SI-BEX	<b>Quarterly Average AUM:</b> ₹ 8.51 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load:</b> Nil  <b>Other Parameter</b> <b>Modified Duration:</b> 0.14 years <b>Yield to Maturity:</b> 7.50% <b>Standard Deviation:</b> 0.74%
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**Note:**  
Standard Deviation is calculated on annualised basis using 3 years history of monthly returns.

Investment Performance - Liquid Plan - Regular Plan - Growth				NAV as on June 30, 2015: ₹ 31.2670			
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 June 30, 2015 (CAGR)	10.0000	7.52	N/A	6.43	31267	N/A	26628
June 30, 2014 to June 30, 2015 (Absolute)	29.0133	7.77	9.16	8.54	10777	10916	10854
June 28, 2013 to June 30, 2014 (Absolute)	26.3902	9.94	6.84	5.93	10994	10684	10593
June 29, 2012 to June 28, 2013 (Absolute)	24.5300	7.58	9.51	8.17	10758	10951	10817

# 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 27. Total Schemes managed by Mr. Kaustubh Gupta is 96. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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](http://www.birlasunlife.com)



### Top Portfolio Holdings

Issuer	% to net Assets	Rating
364 Days Tbill (MD 03/09/2015)	78.18%	SOV
Cash & Current Assets	21.82%	





### What is it?

A fund that aims to generate income and capital appreciation by investing exclusively in Government Securities.

### Fund Details

As on June 30, 2015

<b>Fund Manager:</b> Mr. Prasad Dhonde & Mr. Kaustubh Gupta <b>Managing Fund Since:</b> July 01, 2011 & June 20, 2014 <b>Total Experience:</b> 16 years & 9 years <b>Date of inception:</b> October 12, 1999 <b>Nature of the scheme:</b> An Open-ended Government Securities Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-	<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth : 37.6400 Quarterly Dividend: 10.1721 <b>Direct Plan<sup>§</sup></b> Growth: 38.0942 Quarterly Dividend: 10.3635  <b>Benchmark:</b> I-Sec LI-BEX  <b>Quarterly Average AUM:</b> ₹ 60.43 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> 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 Bonus & Dividend Reinvestment.  <b>Other Parameter</b> <b>Modified Duration:</b> 8.34 years <b>Yield to Maturity:</b> 8.11% <b>Standard Deviation:</b> 5.66%
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**Note:** Standard Deviation is calculated on annualised basis using 3 years history of monthly returns.

### Investment Performance - PF Plan - Regular Plan Growth

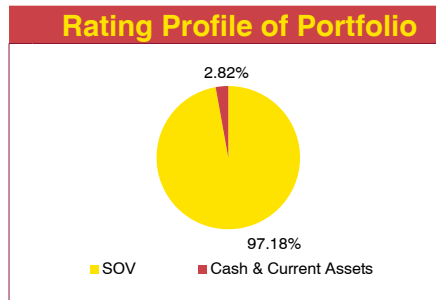
NAV as on June 30, 2015: ₹ 37.6400

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 June 30, 2015 (CAGR)	10.0000	8.79	N/A	N/A	37640	N/A	N/A
June 30, 2014 to June 30, 2015 (Absolute)	33.3384	12.90	13.34	11.76	11290	11334	11176
June 28, 2013 to June 30, 2014 (Absolute)	32.6033	2.25	1.71	-2.47	10225	10171	9753
June 29, 2012 to June 28, 2013 (Absolute)	28.4723	14.51	14.49	12.10	11451	11449	11210

# 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 27. Total Schemes managed by Mr. Kaustubh Gupta is 96. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

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### Top Portfolio Holdings

Issuer	% to net Assets	Rating
8.60% GOI (MD 02/06/2028)	43.99%	SOV
8.17% GOI (MD 01/12/2044)	26.62%	SOV
8.15% GOI (MD 24/11/2026)	26.56%	SOV
Cash & Current Assets	2.82%	



### What is it?

A fund that aims to generate income and capital appreciation by investing exclusively in Government Securities.

### Fund Details

As on June 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 inception:** October 12, 1999  
**Nature of the 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 : 41.7097

Quarterly Dividend: 12.3936

**Direct Plan<sup>§</sup>**

Growth: 41.9498

Quarterly Dividend: 11.2091

**Benchmark:** I-Sec LI-BEX

**Quarterly Average AUM:** ₹ 36.06 Crores  
(as on 30th June 2015)

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

**Entry Load:** Nil

**Exit Load:** Nil

**Other Parameter**

**Modified Duration:** 6.10 years

**Yield to Maturity:** 7.79%

**Standard Deviation:** 4.33%

**Note:**

Standard Deviation is calculated on annualised basis using 3 years history of monthly returns.

### Investment Performance - Regular Plan - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 41.7097

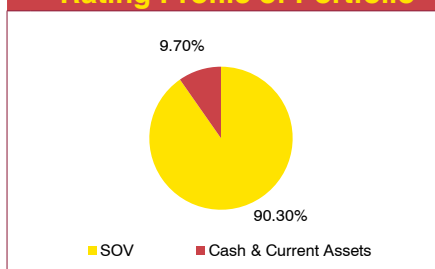
Date of Inception: Oct 12, 1999	NAV Per Unit. * (₹)	Birla Sun Life Gilt Plus - Regular Plan (%)	I-Sec LI-BEX # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Gilt Plus- Regular Plan (₹)	I-Sec LI-BEX # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till June 30, 2015 (CAGR)	10.0000	9.51	N/A	N/A	41710	N/A	N/A
June 30, 2014 to June 30, 2015 (Absolute)	37.7114	10.60	13.34	11.76	11060	11334	11176
June 28, 2013 to June 30, 2014 (Absolute)	38.4203	-1.85	1.71	-2.47	9815	10171	9753
June 29, 2012 to June 28, 2013 (Absolute)	34.5882	11.08	14.49	12.10	11108	11449	11210

# 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 27. Total Schemes managed by Mr. Kaustubh Gupta is 96. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

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### Rating Profile of Portfolio



### Top Portfolio Holdings

Issuer	% to net Assets	Rating
7.72% GOI (MD 25/05/2025)	88.77%	SOV
8.40% GOI (MD 28/07/2024)	1.53%	SOV
Cash & Current Assets	9.70%	

### What is it?

A fund that aims to generate current income consistent with the portfolio invested exclusively in Government Securities.

As on June 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Prasad Dhonde & Mr. Kaustubh Gupta <b>Managing Fund Since:</b> October 03, 2012 & June 20, 2014 <b>Total Experience:</b> 16 years & 9 years <b>Date of inception:</b> October 28, 1999 <b>Nature of the scheme:</b> An Open-ended Gilt Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-	<b>NAV of Plans / Options (₹)^</b> <b>Regular Plan</b> Growth : 41.1312 Half Yearly Dividend: 10.7876 Dividend: 10.1928 <b>Direct Plan<sup>§</sup></b> Growth: 41.5578 Half Yearly Dividend: 11.2438 Dividend: 10.2238 ^ 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.  <b>Benchmark:</b> I-Sec LI-BEX	<b>Quarterly Average AUM:</b> ₹ 933.10 Crores (as on 30th June 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil  <b>Exit Load:</b> Nil (w.e.f November 11, 2014)  <b>Other Parameter</b> <b>Modified Duration:</b> 8.36 years <b>Yield to Maturity:</b> 8.10% <b>Standard Deviation:</b> 5.48%
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**Note:**  
Standard Deviation is calculated on annualised basis using 1 year history of monthly returns.

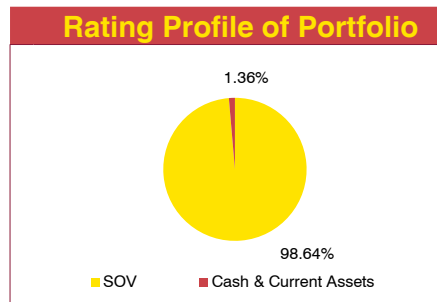
### Investment Performance - Long Term Plan - Regular Plan - Growth NAV as on June 30, 2015: ₹ 41.1312

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 June 30, 2015 (CAGR)	10.0000	9.44	N/A	N/A	41131	N/A	N/A
June 30, 2014 to June 30, 2015 (Absolute)	36.4258	12.92	13.34	11.76	11292	11334	11176
June 28, 2013 to June 30, 2014 (Absolute)	36.2037	0.61	1.71	-2.47	10061	10171	9753
June 29, 2012 to June 28, 2013 (Absolute)	31.8306	13.74	14.49	12.10	11374	11449	11210

# 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 27. Total Schemes managed by Mr. Kaustubh Gupta is 96. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

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### Top Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
8.15% GOI (MD 24/11/2026)	41.52%	SOV	9.20% GOI (MD 30/09/2030)	2.33%	SOV
7.88% GOI (MD 19/03/2030)	31.11%	SOV	8.40% GOI (MD 28/07/2024)	2.19%	SOV
8.17% GOI (MD 01/12/2044)	10.75%	SOV	8.30% GOI (MD 02/07/2040)	0.01%	SOV
8.13% GOI (MD 22/06/2045)	10.73%	SOV	Cash & Current Assets	1.36%	



### What is it?

A fund that aims to generate current income consistent with the portfolio invested exclusively in Government Securities.

As on June 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Prasad Dhonde & Mr. Kaustubh Gupta <b>Managing Fund Since:</b> October 03, 2012 & June 20, 2014 <b>Total Experience:</b> 16 years & 9 years <b>Date of inception:</b> October 28, 1999 <b>Nature of the scheme:</b> An Open-ended Gilt Scheme <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-	<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth : 26.1144 Daily Dividend: 10.0031 Weekly Dividend: - <b>Direct Plan<sup>§</sup></b> Growth: 11.8646 Daily Dividend: 10.7886 Weekly Dividend: - <b>Benchmark:</b> I-Sec SI-BEX <b>Quarterly Average AUM:</b> ₹ 0.71 Crores (as on 30th June 2015)	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> Nil **Exit Load is NIL for units issued in Bonus & Dividend Reinvestment. <b>Other Parameter</b> <b>Modified Duration:</b> - <b>Yield to Maturity:</b> 7.15% <b>Standard Deviation:</b> 0.39%
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**Note:**  
Standard Deviation is calculated on annualised basis using 1 year history of monthly returns.

### Investment Performance - Short Term Plan - Regular Plan - Growth

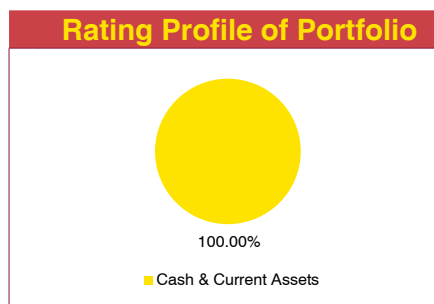
NAV as on June 30, 2015: ₹ 26.1144

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 June 30, 2015 (CAGR)	10.0000	6.31	N/A	6.41	26114	N/A	26500
June 30, 2014 to June 30, 2015 (Absolute)	24.2751	7.58	9.16	8.54	10758	10916	10854
June 28, 2013 to June 30, 2014 (Absolute)	22.4393	8.18	6.84	5.93	10818	10684	10593
June 29, 2012 to June 28, 2013 (Absolute)	20.8306	7.72	9.51	8.17	10772	10951	10817

# 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 27. Total Schemes managed by Mr. Kaustubh Gupta is 96. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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](http://www.birlasunlife.com)



### 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 June 30, 2015

<b>Fund Manager:</b> Mr. Lovelish Solanki <b>Managing Fund Since:</b> December 15, 2014 <b>Total Experience:</b> 7 years <b>Date of inception:</b> July 24, 2009 <b>Nature of the scheme:</b> An Open-ended Equity Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-	<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth : 15.2049 Dividend: 10.8991 <b>Direct Plan<sup>§</sup></b> Growth: 15.3642 Dividend: 11.0048  <b>Benchmark:</b> CRISIL Liquid Fund Index  <b>Quarterly Average AUM:</b> ₹ 347.19 Crores (as on 30th June 2015)	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load:</b> 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
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### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 15.2049

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 June 30, 2015 (CAGR)	10.0000	7.31	7.66	10.47	15205	15495	18064
June 30, 2014 to June 30, 2015 (Absolute)	14.0331	8.35	8.77	9.31	10835	10877	10931
June 28, 2013 to June 30, 2014 (Absolute)	12.9172	8.64	9.68	31.03	10864	10968	13103
June 29, 2012 to June 28, 2013 (Absolute)	11.8706	8.82	8.12	11.28	10882	10812	11128

# 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 2. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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](http://www.birlasunlife.com)

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Reliance Industries Ltd	7.46%		Allahabad Bank	2.86%	UNRATED
HDFC Bank Ltd	5.25%		Maruti Suzuki India Ltd	2.59%	
Corporation Bank	4.29%		Infosys Ltd	2.50%	
Axis Bank Ltd	3.70%		IDFC Ltd.	2.21%	
Sun Pharmaceuticals Industries Ltd	3.02%		Yes Bank Ltd	2.14%	



# 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 June 30, 2015

<b>Fund Manager:</b> Mr. Shravan Sreenivasula	<b>Dividend:</b> 11.9392	<b>Dividend Reinvestment:</b> (w.e.f. May 25, 2015)
<b>Managing Fund Since:</b> December 15, 2014	<b>Benchmark:</b> CRISIL Composite Bond Fund Index	
<b>Total Experience:</b> 14 years	<b>Quarterly Average AUM:</b> ₹ 118.70 Crores (as on 30th June 2015)	<b>Other Parameter</b>
<b>Date of inception:</b> December 29, 2006	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	<b>Standard Deviation:</b> 4.32%
<b>Nature of the scheme:</b> An Open ended Fund of Funds Scheme	<b>Entry Load:</b> Nil	<b>Sharpe Ratio##:</b> 0.12
	<b>Exit Load**:</b> 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	<b>Beta:</b> 1.00
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1)		
<b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)		
<b>SIP: Monthly:</b> Minimum ₹ 1,000/-		
<b>NAV of Plans / Options (₹)</b>		
<b>Regular Plan</b>		
Growth: 18.8744		
Dividend: 11.8356		
<b>Direct Plan<sup>§</sup></b>		
Growth: 19.0579		

**Note:**  
Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk-free rate assumed to be 7.6448% (91 day T-bill yield as on Jun 30, 2015)

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 18.8744

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 June 30, 2015 (CAGR)	10.0000	7.75	7.29	6.27	18874	18191	16779
June 30, 2014 to June 30, 2015 (Absolute)	17.1801	9.86	11.10	11.76	10986	11110	11176
June 28, 2013 to June 30, 2014 (Absolute)	16.8538	1.94	4.60	-2.47	10194	10460	9753
June 29, 2012 to June 28, 2013 (Absolute)	14.9100	13.04	10.72	12.10	11304	11072	11210

# 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 8. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'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](http://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."

## Top Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
IDFC Dynamic Bond Fund-Direct Plan-Growth	24.48%	Cash & Current Assets	0.74%
Templeton India Govt.Sec. Fund-Long Term Direct Gr	21.73%	Net receivables / payables	-0.10%
ICICI Prude Gilt Fund Inv Plan PF Opt-Dir Plan-Grw	21.46%		
Birla Sun Life Govt Sec. Long Term Grwth Direct	21.38%		
SBI Dynamic Bond Fund - Direct Plan - Growth	10.31%		

## 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	%
8.40% GOI (MD 28/07/2024)	SOV	5.34%
8.15% GOI (MD 24/11/2026)	SOV	4.57%
HDFC Bank Ltd		3.97%
IDBI Bank Ltd	CRISIL AA-	3.21%
ICICI Bank Ltd		3.01%
Larsen & Toubro Ltd		2.65%
Reliance Industries Ltd		2.64%
8.26% GOI (MD 02/08/2027)	SOV	2.30%
Axis Bank Ltd		2.29%
Sun Pharmaceuticals Industries Ltd		2.20%
Zee Entertainment Enterprises Ltd		1.97%
HDB Financial Services Ltd	CRISIL AAA	1.68%
Tata Motors Ltd		1.54%
Infosys Ltd		1.52%
DLF Ltd	ICRA A	1.47%
HCL Technologies Ltd		1.47%
Federal Bank Ltd		1.43%
India Infradebt Ltd	CRISIL AAA	1.38%
FAG Bearings India Ltd		1.36%
Muthoot Finance Ltd		1.31%
Sundaram Finance Ltd		1.29%
7.88% GOI (MD 19/03/2030)	SOV	1.28%
7.68% GOI (MD 15/12/2023)	SOV	1.27%
Finolex Cables Ltd		1.26%
Lupin Ltd		1.23%
Cummins India Ltd		1.20%
Indusind Bank Ltd		1.14%
Kotak Mahindra Bank Ltd		1.13%
Glaxosmithkline Pharmaceuticals Ltd		1.09%
Whirlpool of India Ltd		1.09%
IDFC Ltd.		1.06%
State Bank of India		1.03%
Indian Oil Corporation Ltd		1.03%
8.83% GOI (MD 25/11/2023)	SOV	1.02%
Repcos Home Finance Ltd		1.01%
Bayer Cropscience Ltd		0.98%
Maruti Suzuki India Ltd		0.98%
Dewan Housing Finance Corporation Ltd		0.96%
Pfizer Ltd		0.96%
Tata Consultancy Services Ltd		0.96%
Crompton Greaves Ltd		0.95%
Shoppers Stop Ltd		0.95%
ITC Ltd		0.93%
Hindustan Petroleum Corporation Ltd		0.92%
Bharat Electronics Ltd		0.91%
Reliance Capital Ltd		0.89%
Hindustan Zinc Ltd		0.87%
Grasim Industries Ltd		0.87%
Ashoka Buildcon Ltd		0.85%
Gujarat State Petronet Ltd		0.85%
Cyient Limited		0.83%
Wipro Ltd		0.81%
LIC Housing Finance Ltd		0.78%
Bank Of Baroda		0.75%
Raymond Ltd		0.74%
Apollo Tyres Ltd		0.72%
Bharat Forge Ltd		0.69%
Tech Mahindra Ltd		0.69%
Tata Chemicals Ltd		0.69%
Motherson Sumi Systems Ltd		0.68%
Colgate Palmolive India Ltd		0.67%
PTC India Ltd		0.66%
8.12% GOI (MD 10/12/2020)	SOV	0.65%
Natco Pharma Ltd		0.64%
Eicher Motors Ltd		0.63%
Jagran Prakashan Ltd		0.62%
Inox Wind Ltd		0.61%
Oracle Financial Services Software Ltd		0.60%
Procter & Gamble Hygiene and Health Care Ltd		0.56%
Orient Cement Ltd		0.54%
Glaxosmithkline Consumer Healthcare Ltd		0.50%
Oriental Bank Of Commerce		0.49%
Tata Motors Ltd DVR Shares		0.47%
Credit Analysis and Research Limited		0.46%
Berger Paints India Ltd		0.45%
Glenmark Pharmaceuticals Ltd		0.42%
Persistent Systems Ltd		0.42%
MRF Ltd		0.41%
Bosch Ltd		0.40%
Titan Company Limited		0.29%
Oil & Natural Gas Corporation Ltd		0.20%

TATAMOTORS_30/07/2015	0.19%
Cipla Ltd	0.16%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.02%
Globsyn Technologies Ltd	0.00%
Brillio Technologies Pvt Ltd	0.00%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	3.29%
<b>Total</b>	<b>100.00%</b>

### Birla Sun Life Frontline Equity Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		6.61%
Birla Sun Life Cash Plus - Growth - Direct Plan		4.27%
ICICI Bank Ltd		4.10%
Reliance Industries Ltd		4.08%
Larsen & Toubro Ltd		3.71%
Axis Bank Ltd		3.60%
Infosys Ltd		3.43%
ITC Ltd		3.07%
Tata Motors Ltd		2.44%
HCL Technologies Ltd		2.40%
Sun Pharmaceuticals Industries Ltd		2.31%
Indusind Bank Ltd		2.14%
Maruti Suzuki India Ltd		2.02%
Power Grid Corporation of India Ltd		2.01%
Zee Entertainment Enterprises Ltd		2.01%
Dr Reddy Laboratories Ltd		1.89%
IDFC Ltd.		1.88%
Tech Mahindra Ltd		1.81%
Grasim Industries Ltd		1.76%
Motherson Sumi Systems Ltd		1.76%
State Bank of India		1.75%
Federal Bank Ltd		1.67%
Cummins India Ltd		1.65%
Crompton Greaves Ltd		1.52%
Kotak Mahindra Bank Ltd		1.51%
Wipro Ltd		1.43%
Tata Consultancy Services Ltd		1.43%
LIC Housing Finance Ltd		1.42%
Lupin Ltd		1.41%
Housing Development Finance Corporation Ltd		1.33%
Oil & Natural Gas Corporation Ltd		1.31%
Britannia Industries Ltd		1.14%
Bosch Ltd		1.03%
Godrej Consumer Products Ltd		1.01%
Muthoot Finance Ltd		1.00%
Bajaj Finance Ltd		0.98%
Yes Bank Ltd		0.92%
Glenmark Pharmaceuticals Ltd		0.90%
Coal India Ltd		0.89%
Reliance Capital Ltd		0.88%
Hindustan Zinc Ltd		0.86%
United Spirits Ltd		0.81%
Hero MotoCorp Ltd		0.80%
Bayer Cropscience Ltd		0.76%
Eicher Motors Ltd		0.67%
Alstom India Limited		0.66%
Sanofi India Ltd		0.64%
Glaxosmithkline Pharmaceuticals Ltd		0.63%
Bharat Petroleum Corp Ltd		0.63%
Coromandel International Ltd		0.57%
Vedanta Ltd		0.56%
Ultratech Cement Ltd		0.53%
Glaxosmithkline Consumer Healthcare Ltd		0.51%
Bajaj Auto Ltd		0.45%
IRB Infrastructure Developers Ltd		0.44%
Tata Motors Ltd DVR Shares		0.38%
Shriram Transport Finance Company Ltd		0.37%
Akzo India Nobel Ltd		0.36%
Bank Of Baroda		0.35%
Titan Company Limited		0.31%
Bharti Airtel Ltd		0.30%
Procter & Gamble Hygiene and Health Care Ltd		0.27%
DB Corp Ltd		0.26%
Jagran Prakashan Ltd		0.26%
Mahindra & Mahindra Ltd		0.24%
Oberoi Realty Ltd		0.23%
Cipla Ltd		0.20%
TATAMOTORS_30/07/2015		0.18%
NTPC Ltd		0.17%
Bank of India Ltd		0.17%

Adani Port and Special Economic Zone Ltd		0.16%
Hindustan Petroleum Corporation Ltd		0.16%
IDFC_30/07/2015		0.13%
IL&FS Transportation Networks Ltd		0.13%
Hindustan Unilever Ltd		0.10%
NTPC Ltd	CRISIL AAA	0.05%
Jet Airways India Ltd		0.05%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd		0.02%
LT_30/07/2015		-0.32%
RELIANCE_30/07/2015		-0.43%
Cash & Current Assets		2.38%
Net receivables / payables		1.55%
<b>Total</b>		<b>100.00%</b>

### Birla Sun Life Top 100 Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		5.52%
Birla Sun Life Cash Plus - Growth - Direct Plan		4.24%
Reliance Industries Ltd		3.51%
Larsen & Toubro Ltd		3.31%
ICICI Bank Ltd		3.24%
Axis Bank Ltd		2.94%
HCL Technologies Ltd		2.51%
Infosys Ltd		2.40%
Maruti Suzuki India Ltd		2.26%
IDFC Ltd.		2.17%
Zee Entertainment Enterprises Ltd		2.08%
ITC Ltd		2.07%
Sun Pharmaceuticals Industries Ltd		2.02%
Indian Oil Corporation Ltd		1.98%
Power Grid Corporation of India Ltd		1.94%
Tata Motors Ltd		1.94%
NIFTY_30/07/2015		1.90%
Grasim Industries Ltd		1.88%
Indusind Bank Ltd		1.78%
Dr Reddy Laboratories Ltd		1.76%
State Bank of India		1.68%
Crompton Greaves Ltd		1.59%
Kotak Mahindra Bank Ltd		1.52%
Tata Consultancy Services Ltd		1.44%
Bharat Electronics Ltd		1.39%
Tech Mahindra Ltd		1.39%
LIC Housing Finance Ltd		1.35%
Federal Bank Ltd		1.29%
Cummins India Ltd		1.23%
Oil & Natural Gas Corporation Ltd		1.13%
Muthoot Finance Ltd		1.07%
Glenmark Pharmaceuticals Ltd		1.07%
Yes Bank Ltd		1.04%
Housing Development Finance Corporation Ltd		1.04%
MRF Ltd		1.02%
Wipro Ltd		0.96%
Reliance Capital Ltd		0.94%
Apollo Tyres Ltd		0.91%
Cadila Healthcare Ltd		0.91%
Coal India Ltd		0.91%
Gujarat State Petronet Ltd		0.89%
Tata Communications Ltd		0.75%
Lupin Ltd		0.74%
Mahindra & Mahindra Ltd		0.73%
Motherson Sumi Systems Ltd		0.71%
PTC India Ltd		0.70%
Sanofi India Ltd		0.70%
Bata India Ltd		0.69%
Bajaj Finserv Ltd		0.68%
Bank Of Baroda		0.65%
Eicher Motors Ltd		0.63%
Cipla Ltd		0.60%
Britannia Industries Ltd		0.60%
Colgate Palmolive India Ltd		0.58%
Pfizer Ltd		0.57%
Tata Chemicals Ltd		0.54%
Oracle Financial Services Software Ltd		0.52%
Ultratech Cement Ltd		0.47%
Cognizant Technology Solutions Corp		0.44%
Glaxosmithkline Consumer Healthcare Ltd		0.43%
Shoppers Stop Ltd		0.41%
Bank of India Ltd		0.40%
TATAMOTORS_30/07/2015		0.39%
Hindustan Zinc Ltd		0.39%
Coromandel International Ltd		0.38%
Tata Motors Ltd DVR Shares		0.37%
Glaxosmithkline Pharmaceuticals Ltd		0.35%



# Portfolio

National Aluminium Company Ltd	0.35%
Union Bank of India	0.34%
Oil India Ltd	0.34%
Bosch Ltd	0.28%
Akzo India Nobel Ltd	0.25%
Hero MotoCorp Ltd	0.24%
Oberoi Realty Ltd	0.23%
Bharti Airtel Ltd	0.22%
Shriram Transport Finance Company Ltd	0.22%
Jet Airways India Ltd	0.15%
NTPC Ltd	CRISIL AAA 0.08%
6% Cum. NCv. Prefer Zee Entertainment	
Enter'es Ltd	0.01%
Cash & Current Assets	8.69%
Net receivables / payables	-0.22%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Equity Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	6.66%
Maruti Suzuki India Ltd	5.20%
ICICI Bank Ltd	4.44%
Axis Bank Ltd	3.86%
Tata Chemicals Ltd	3.72%
Sun Pharmaceuticals Industries Ltd	3.02%
Dr Reddy Laboratories Ltd	2.79%
HCL Technologies Ltd	2.78%
Wipro Ltd	2.69%
ITC Ltd	2.39%
Bharat Forge Ltd	2.18%
Tata Motors Ltd	2.15%
Tech Mahindra Ltd	2.12%
Ultratech Cement Ltd	2.07%
Strides Arcolab Ltd	1.96%
Indusind Bank Ltd	1.86%
Tata Communications Ltd	1.86%
IDFC Ltd.	1.81%
LIC Housing Finance Ltd	1.68%
United Spirits Ltd	1.61%
Eicher Motors Ltd	1.60%
Cholamandalam Investment and Finance Company Ltd	1.53%
Cipla Ltd	1.43%
Motherson Sumi Systems Ltd	1.33%
Bank Of Baroda	1.32%
Lupin Ltd	1.32%
Kansai Nerolac Paints Ltd	1.30%
Glenmark Pharmaceuticals Ltd	1.29%
Infosys Ltd	1.21%
Karur Vysya Bank Ltd	1.15%
Century Textiles & Industries Ltd	1.15%
Cox and Kings Ltd	1.15%
Godrej Industries Ltd	1.14%
VA Tech Wabag Ltd	1.09%
Kewal Kiran Clothing Limited	1.08%
Cummins India Ltd	1.05%
Larsen & Toubro Ltd	1.04%
Glaxosmithkline Consumer Healthcare Ltd	0.98%
IRB Infrastructure Developers Ltd	0.95%
Kotak Mahindra Bank Ltd	0.94%
Dalmia Bharat Limited	0.89%
Blue Star Ltd	0.89%
Zee Entertainment Enterprises Ltd	0.86%
Bajaj Auto Ltd	0.83%
Indian Bank	0.82%
Yes Bank Ltd	0.74%
Radioo Khaitan Ltd	0.68%
Asian Paints Ltd	0.65%
Bata India Ltd	0.62%
AIA Engineering Ltd	0.60%
Shriram Transport Finance Company Ltd	0.58%
Bajaj Finance Ltd	0.47%
Idea Cellular Ltd	0.41%
Shasun Pharmaceuticals Ltd	0.41%
Reliance Industries Ltd	0.40%
Grasim Industries Ltd	0.40%
PVR Ltd	0.40%
The Jammu and Kashmir Bank Ltd	0.39%
Vedanta Ltd	0.38%
NIIT Technologies Ltd	0.28%
DQ Entertainment International Ltd	0.12%
Megasoft Ltd	0.04%
Mns Infrast Ltd	0.00%
MAESTROS MEDILINE SYSTEMS LIMITED	0.00%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	6.76%
Net receivables / payables	0.48%
<b>Total</b>	<b>100.00%</b>

Allocation as a % of Net Assets	%
HDFC Bank Ltd	5.36%
Axis Bank Ltd	3.87%

## Birla Sun Life Long Term Advantage Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	5.36%
Axis Bank Ltd	3.87%

Infosys Ltd	3.47%
HCL Technologies Ltd	2.97%
Chennai Petroleum Corporation Ltd	2.96%
ICICI Bank Ltd	2.88%
Gulf Oil Lubricants India Ltd	2.58%
ITC Ltd	2.48%
Tata Consultancy Services Ltd	2.48%
Federal Bank Ltd	2.26%
Housing Development Finance Corporation Ltd	2.22%
Maruti Suzuki India Ltd	2.22%
Tech Mahindra Ltd	2.18%
Tata Motors Ltd	2.10%
Indusind Bank Ltd	2.02%
Hindustan Petroleum Corporation Ltd	1.87%
Larsen & Toubro Ltd	1.84%
Lupin Ltd	1.68%
Mahindra & Mahindra Ltd	1.68%
Mangalore Refinery & Petrochemicals Ltd	1.58%
SKS Microfinance Ltd	1.55%
Yes Bank Ltd	1.50%
Dewan Housing Finance Corporation Ltd	1.48%
Hindustan Zinc Ltd	1.48%
Wabco India Ltd	1.39%
Sterling Holiday Resorts India Ltd	1.37%
Cyient Limited	1.32%
Orient Refractories Limited	1.27%
OMKAR SPECIALITY CHEMICALS LIMITED	1.21%
Cummins India Ltd	1.17%
Grasim Industries Ltd	1.15%
Eicher Motors Ltd	1.14%
Britannia Industries Ltd	1.13%
Kotak Mahindra Bank Ltd	1.13%
Asian Paints Ltd	1.12%
Motherson Sumi Systems Ltd	1.10%
Repco Home Finance Ltd	1.09%
Reliance Industries Ltd	1.08%
LIC Housing Finance Ltd	1.08%
Bharti Airtel Ltd	1.08%
IDFC Ltd.	1.06%
Sun Pharmaceuticals Industries Ltd	1.05%
IRB Infrastructure Developers Ltd	1.04%
Godrej Consumer Products Ltd	1.04%
Cipla Ltd	1.03%
Gujarat Fluorochemicals Ltd	1.02%
Muthoot Finance Ltd	0.98%
Orient Cement Ltd	0.98%
Crompton Greaves Ltd	0.97%
State Bank of India	0.96%
PTC India Ltd	0.94%
Natco Pharma Ltd	0.88%
Coromandel International Ltd	0.88%
Indian Bank	0.85%
Persistent Systems Ltd	0.74%
United Spirits Ltd	0.68%
Titan Company Limited	0.63%
J Kumar Infraprojects Ltd	0.60%
Castrol India Ltd (FV Rs. 5/-)	0.55%
Gujarat State Petronet Ltd	0.55%
Tata Communications Ltd	0.51%
Shoppers Stop Ltd	0.49%
Bata India Ltd	0.47%
Torrent Power Ltd	0.18%
Sanofi India Ltd	0.14%
Cash & Current Assets	3.31%
Net receivables / payables	1.98%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life MNC Fund

Allocation as a % of Net Assets	Rating	%
Bayer Cropscience Ltd		9.04%
ICRA Ltd		8.57%
Kotak Mahindra Bank Ltd		7.74%
Glaxosmithkline Pharmaceuticals Ltd		6.47%
Honeywell Automation India Ltd		6.36%
Maruti Suzuki India Ltd		6.15%
Hindustan Unilever Ltd		6.07%
Bosch Ltd		6.05%
Gillette India Ltd		5.84%
Pfizer Ltd		4.89%
Sterling Holiday Resorts India Ltd		4.10%
Hitachi Home and Life Solution India Ltd		3.97%
Capital First Limited		2.51%
Cummins India Ltd		2.02%
Crisil Ltd		1.89%
Wabco India Ltd		1.79%
Bata India Ltd		1.49%
ACC Ltd		1.15%
FAG Bearings India Ltd		1.03%
Colgate Palmolive India Ltd		1.03%
Kansai Nerolac Paints Ltd		0.91%
Procter & Gamble Hygiene and Health Care Ltd		0.90%

Oracle Financial Services Software Ltd	0.90%
SML Isuzu Ltd	0.87%
Ambuja Cements Ltd	0.64%
Fulford India Ltd	0.61%
Nestle India Ltd	0.58%
Alstom T&D India Ltd	0.50%
Siemens Ltd	0.48%
ITC Ltd	0.47%
Alstom India Limited	0.43%
Blue Dart Express Ltd	0.42%
Federal-Mogul Goetze (India) Ltd	0.39%
Sanofi India Ltd	0.33%
ABB India Ltd	0.32%
Akzo India Nobel Ltd	0.31%
Disa India Ltd	0.31%
Castrol India Ltd (FV Rs. 5/-)	0.28%
ITD Cementation India Ltd	0.26%
Schneider Electric Infrastructure Ltd	0.20%
Mphasis Ltd	0.05%
Blue Dart Express Ltd	ICRA AA 0.00%
Blue Dart Express Ltd	ICRA AA 0.00%
Blue Dart Express Ltd	ICRA AA 0.00%
Sree Jayalakshmi Autospin Ltd	0.00%
Jainpur Straw Brd and Paper Ltd	0.00%
Maruti Cottex Ltd	0.00%
Sri Venkatesha Mill Ltd	0.00%
Visakha Aqua Farm Ltd	0.00%
Cash & Current Assets	2.28%
Net receivables / payables	-0.58%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Dividend Yield Plus

Allocation as a % of Net Assets	%
ICICI Bank Ltd	8.85%
Infosys Ltd	5.83%
Axis Bank Ltd	4.61%
Cummins India Ltd	4.55%
Pfizer Ltd	3.98%
Tata Consultancy Services Ltd	3.88%
ITC Ltd	3.73%
Federal Bank Ltd	3.58%
Orient Cement Ltd	2.88%
Sundaram Finance Ltd	2.87%
Oracle Financial Services Software Ltd	2.56%
Tata Motors Ltd DVR Shares	2.54%
Sanofi India Ltd	2.38%
Bajaj Auto Ltd	2.36%
Bharat Petroleum Corp Ltd	2.23%
Hindustan Zinc Ltd	2.19%
Kewal Kiran Clothing Limited	2.15%
Akzo India Nobel Ltd	2.11%
Jagran Prakashan Ltd	1.99%
Housing Development Finance Corporation Ltd	1.97%
HCL Technologies Ltd	1.94%
Greaves Cotton Ltd	1.91%
Hindustan Petroleum Corporation Ltd	1.85%
Wipro Ltd	1.85%
Muthoot Finance Ltd	1.71%
Alstom India Limited	1.56%
Procter & Gamble Hygiene and Health Care Ltd	1.44%
Multi Commodity Exchange of India Ltd	1.32%
Oil India Ltd	1.32%
Gateway Distriparks Ltd	1.30%
The Jammu and Kashmir Bank Ltd	1.28%
Atul Auto Ltd	1.15%
Credit Analysis and Research Limited	1.09%
State Bank of India	1.06%
Crompton Greaves Ltd	1.02%
Apar Industries Ltd	0.93%
Dewan Housing Finance Corporation Ltd	0.89%
PTC India Ltd	0.87%
Karur Vysya Bank Ltd	0.86%
Orient Refractories Limited	0.85%
Kotak Mahindra Bank Ltd	0.85%
Automotive Axles Ltd	0.71%
Gujarat Industries Power Company Ltd	0.69%
Indian Bank	0.67%
Oriental Bank of Commerce	0.64%
Orbit Exports Ltd	0.51%
Oriental Hotels Ltd	0.50%
Coal India Ltd	0.50%
VRL Logistic Ltd	0.44%
Birla Corporation Ltd	0.10%
6% Cum. NCv. Prefer Zee Entertainment Enter'es Ltd	0.07%
Cash & Current Assets	0.88%
Net receivables / payables	-0.03%
<b>Total</b>	<b>100.00%</b>

# Portfolio

## Birla Sun Life Midcap Fund

Allocation as a % of Net Assets	%
Solar Industries (I) Ltd	3.88%
LIC Housing Finance Ltd	3.65%
Britannia Industries Ltd	3.58%
Indusind Bank Ltd	3.11%
Federal Bank Ltd	2.87%
Yes Bank Ltd	2.46%
SKS Microfinance Ltd	2.32%
Gujarat State Petronet Ltd	2.31%
Emami Ltd	2.26%
IRB Infrastructure Developers Ltd	2.12%
PNC Infratech Limited	2.10%
State Bank of India	2.04%
Eicher Motors Ltd	2.03%
Bajaj Finserv Ltd	1.99%
Hitachi Home and Life Solution India Ltd	1.98%
Bharat Electronics Ltd	1.96%
Lupin Ltd	1.83%
Glenmark Pharmaceuticals Ltd	1.77%
Bayer Cropscience Ltd	1.76%
Torrent Pharmaceuticals Ltd	1.71%
Kalpataru Power Transmission Ltd	1.69%
MRF Ltd	1.69%
Motherson Sumi Systems Ltd	1.68%
Crompton Greaves Ltd	1.58%
J Kumar Infraprojects Ltd	1.55%
Karur Vysya Bank Ltd	1.51%
Cyient Limited	1.50%
Mindtree Ltd	1.44%
HSIL Ltd	1.36%
Finolex Cables Ltd	1.36%
FAG Bearings India Ltd	1.34%
Zee Entertainment Enterprises Ltd	1.28%
Dewan Housing Finance Corporation Ltd	1.23%
Apollo Tyres Ltd	1.22%
Monte Carlo Fashions Ltd	1.14%
Tube Investments of India Ltd	1.12%
Balkrishna Industries Ltd	1.10%
Edelweiss Financial Services Ltd	1.04%
Aurobindo Pharma Ltd	1.04%
Pfizer Ltd	1.03%
Sundaram Finance Ltd	1.02%
Capital First Limited	1.01%
Bajaj Corp Ltd	1.00%
Indian Oil Corporation Ltd	1.00%
Hindustan Petroleum Corporation Ltd	0.95%
Firstsource Solutions Ltd	0.93%
Reliance Capital Ltd	0.93%
Oberoi Realty Ltd	0.93%
Hinduja Global Solutions Ltd	0.88%
Jyothy Laboratories Ltd	0.83%
Glaxosmithkline Consumer Healthcare Ltd	0.81%
Simplex Infrastructures Ltd	0.77%
KPIT Technologies Limited	0.73%
Akzo India Nobel Ltd	0.70%
Tech Mahindra Ltd	0.69%
Mahindra CIE Automotive Ltd	0.69%
SANGHI INDUSTRIES LTD	0.55%
Colgate Palmolive India Ltd	0.55%
Marico Ltd	0.52%
DB Corp Ltd	0.52%
National Aluminium Company Ltd	0.52%
Shoppers Stop Ltd	0.52%
Persistent Systems Ltd	0.50%
Sun TV Network Ltd	0.37%
Jagran Prakashan Ltd	0.28%
Divis Laboratories Ltd	0.26%
IPCA Laboratories Ltd	0.23%
Nirvikara Paper Mills Ltd	0.01%
Cash & Current Assets	6.28%
Net receivables / payables	0.35%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Small & Midcap Fund

Allocation as a % of Net Assets	%
Inox Wind Ltd	2.97%
VRL Logistic Ltd	2.84%
Bharat Electronics Ltd	2.56%
IRB Infrastructure Developers Ltd	2.54%
Federal Bank Ltd	2.41%
Recco Home Finance Ltd	2.37%
Kansai Nerolac Paints Ltd	2.33%
Balkrishna Industries Ltd	2.33%
Bajaj Corp Ltd	2.31%
Dewan Housing Finance Corporation Ltd	2.29%
SKS Microfinance Ltd	2.28%
Tube Investments of India Ltd	2.21%

Texmaco Rail & Engineering Ltd	2.20%
Wabco India Ltd	2.15%
Cyient Limited	2.14%
Capital First Limited	2.13%
Gujarat State Petronet Ltd	2.10%
Bajaj Finserv Ltd	2.08%
Finolex Cables Ltd	2.07%
Lupin Ltd	2.05%
SANGHI INDUSTRIES LTD	2.01%
LIC Housing Finance Ltd	1.96%
Indusind Bank Ltd	1.90%
J Kumar Infraprojects Ltd	1.89%
MRF Ltd	1.86%
Kalpataru Power Transmission Ltd	1.84%
Monte Carlo Fashions Ltd	1.80%
Crompton Greaves Ltd	1.77%
Cholamandalam Investment and Finance Company Ltd	1.70%
V-Mart Retail Limited	1.68%
PNC Infratech Limited	1.68%
Exide Industries Ltd	1.67%
Natco Pharma Ltd	1.65%
Birla Corporation Ltd	1.64%
Jyothy Laboratories Ltd	1.59%
Karur Vysya Bank Ltd	1.58%
Oberoi Realty Ltd	1.48%
HSIL Ltd	1.43%
HT Media Ltd	1.43%
Mindtree Ltd	1.39%
Yes Bank Ltd	1.38%
Dalmia Bharat Limited	1.35%
Oil India Ltd	1.21%
Apollo Tyres Ltd	1.18%
Firstsource Solutions Ltd	1.13%
Glenmark Pharmaceuticals Ltd	1.09%
Eicher Motors Ltd	1.07%
NIIT Technologies Ltd	1.06%
MT Educare Ltd	1.03%
Divis Laboratories Ltd	1.02%
Sasken Communication Technologies Ltd	0.96%
Disa India Ltd	0.75%
Nirvikara Paper Mills Ltd	0.03%
Cash & Current Assets	6.68%
Net receivables / payables	-0.26%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Advantage Fund

Allocation as a % of Net Assets	%
Eicher Motors Ltd	7.03%
Yes Bank Ltd	4.99%
HDFC Bank Ltd	4.78%
Axis Bank Ltd	4.53%
Natco Pharma Ltd	3.75%
Maruti Suzuki India Ltd	3.28%
Motherson Sumi Systems Ltd	3.13%
Bharat Forge Ltd	3.08%
Volta Ltd	2.88%
Sun Pharmaceuticals Industries Ltd	2.72%
Bharat Electronics Ltd	2.65%
Orient Cement Ltd	2.65%
Federal Bank Ltd	2.40%
Cyient Limited	2.33%
Recco Home Finance Ltd	2.29%
Emami Ltd	2.26%
Indusind Bank Ltd	2.11%
Dalmia Bharat Limited	2.08%
VA Tech Wabag Ltd	2.00%
Alstom T&D India Ltd	1.98%
Cummins India Ltd	1.94%
Cipla Ltd	1.85%
Glenmark Pharmaceuticals Ltd	1.71%
ICICI Bank Ltd	1.70%
HCL Technologies Ltd	1.70%
Amara Raja Batteries Ltd	1.65%
LIC Housing Finance Ltd	1.60%
Bosch Ltd	1.57%
Torrent Pharmaceuticals Ltd	1.51%
Asian Paints Ltd	1.49%
V GUARD INDUSTRIES LIMITED	1.44%
Dewan Housing Finance Corporation Ltd	1.38%
PI Industries Ltd	1.38%
AIA Engineering Ltd	1.34%
Lupin Ltd	1.23%
Berger Paints India Ltd	1.13%
Capital First Limited	1.08%
Wabco India Ltd	1.06%
Thomas Cook India Ltd	0.98%
Bayer Cropscience Ltd	0.98%
Kalpataru Power Transmission Ltd	0.90%
Tech Mahindra Ltd	0.85%
Texmaco Rail & Engineering Ltd	0.81%
Atul Auto Ltd	0.75%
JK Cements Ltd	0.58%
Greaves Cotton Ltd	0.54%
Sterling Holiday Resorts India Ltd	0.52%
Persistent Systems Ltd	0.48%
Monte Carlo Fashions Ltd	0.44%
Dharti Dredging	0.26%

Pfizer Ltd	0.22%
Karrox Technologies Ltd	0.00%
Cash & Current Assets	2.02%
Net receivables / payables	-0.03%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life India GenNext Fund

Allocation as a % of Net Assets	%
Eicher Motors Ltd	4.68%
HDFC Bank Ltd	4.59%
Britannia Industries Ltd	4.34%
Maruti Suzuki India Ltd	4.12%
Emami Ltd	4.02%
ICICI Bank Ltd	3.94%
Indusind Bank Ltd	3.43%
Lupin Ltd	3.22%
Axis Bank Ltd	3.04%
Sun Pharmaceuticals Industries Ltd	2.99%
Bajaj Corp Ltd	2.97%
United Spirits Ltd	2.89%
ITC Ltd	2.70%
Page Industries Ltd	2.58%
Jyothy Laboratories Ltd	2.34%
Asian Paints Ltd	2.27%
Recco Home Finance Ltd	2.20%
Whirlpool of India Ltd	2.18%
Federal Bank Ltd	2.02%
Kotak Mahindra Bank Ltd	1.97%
PVR Ltd	1.90%
Phoenix Mills Ltd	1.90%
Housing Development Finance Corporation Ltd	1.77%
Muthoot Finance Ltd	1.74%
Volta Ltd	1.72%
Karur Vysya Bank Ltd	1.70%
South Indian Bank Ltd	1.60%
Tata Motors Ltd	1.56%
Bata India Ltd	1.44%
Exide Industries Ltd	1.27%
Zee Entertainment Enterprises Ltd	1.26%
Marico Ltd	1.23%
Sun TV Network Ltd	1.22%
Monte Carlo Fashions Ltd	1.13%
Glaxosmithkline Consumer Healthcare Ltd	1.07%
Cox and Kings Ltd	1.02%
Colgate Palmolive India Ltd	0.91%
IPCA Laboratories Ltd	0.87%
Jubilant Foodworks Ltd	0.64%
Radico Khaitan Ltd	0.63%
MT Educare Ltd	0.62%
Bajaj Auto Ltd	0.52%
Relaxo Footwears Limited	0.51%
Prestige Estates Projects Ltd	0.50%
Mahindra & Mahindra Financial Services Ltd	0.48%
Hitachi Home and Life Solution India Ltd	0.42%
Trent Ltd	0.19%
6% Cum. NCv. Prefer Zee Entertainment Enterprises Ltd	0.19%
Cash & Current Assets	7.63%
Net receivables / payables	-0.10%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Buy India Fund

Allocation as a % of Net Assets	%
Sundaram Clayton Ltd	8.15%
ICRA Ltd	8.14%
Bayer Cropscience Ltd	7.85%
Sterling Holiday Resorts India Ltd	5.18%
Kotak Mahindra Bank Ltd	5.07%
MRF Ltd	4.22%
Hitachi Home and Life Solution India Ltd	4.11%
Pfizer Ltd	4.00%
Gillette India Ltd	3.65%
Housing Development Finance Corporation Ltd	3.36%
Zee Entertainment Enterprises Ltd	3.25%
Glaxosmithkline Pharmaceuticals Ltd	3.07%
Maruti Suzuki India Ltd	2.97%
Kansai Nerolac Paints Ltd	2.87%
Hindustan Unilever Ltd	2.79%
Shoppers Stop Ltd	2.53%
Biocon Ltd	2.43%
Jet Airways India Ltd	2.40%
Axis Bank Ltd	2.30%
Indusind Bank Ltd	2.22%
ICICI Bank Ltd	2.11%
Capital First Limited	1.92%

# Portfolio

Trent Ltd	1.91%
Colgate Palmolive India Ltd	1.86%
Yes Bank Ltd	1.81%
Mahindra & Mahindra Ltd	1.76%
Tata Motors Ltd	1.73%
IDFC Ltd.	1.24%
Bata India Ltd	1.22%
ITC Ltd	0.67%
United Breweries Holdings Ltd	0.29%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	3.11%
Net receivables / payables	-0.18%
<b>Total</b>	<b>100.00%</b>

ICRA Ltd	0.78%
Automotive Axles Ltd	0.68%
Reliance Capital Ltd	0.67%
Oberoi Realty Ltd	0.64%
NCC Ltd	0.52%
Sobha Ltd	0.49%
Bharat Forge Ltd	0.44%
Indusind Bank Ltd	0.36%
Sadbhav Engineering Ltd	0.34%
Jaiprakash Power Ventures Ltd	0.33%
Disa India Ltd	0.31%
STATE BANK OF BIKANER AND JAIPUR LTD	0.29%
Cash & Current Assets	2.48%
Net receivables / payables	-0.21%
<b>Total</b>	<b>100.00%</b>

Bharat Electronics Ltd	1.95%
Crompton Greaves Ltd	1.88%
9.23% GOI (MD 23/12/2043)	SOV 1.72%
Indian Bank	1.65%
Dewan Housing Finance Corporation Ltd	1.62%
Muthoot Finance Ltd	1.56%
Cummins India Ltd	1.38%
Tourism Finance Corporation of India Ltd	1.38%
Ashoka Buildcon Ltd	1.37%
Bosch Ltd	1.27%
Sundaram Finance Ltd	1.22%
PTC India Ltd	1.06%
Multi Commodity Exchange of India Ltd	1.01%
Bank Of Baroda	1.00%
IRB Infrastructure Developers Ltd	0.97%
Gujarat Industries Power Company Ltd	0.93%
Alstom India Limited	0.73%
J Kumar Infraprojects Ltd	0.52%
Torrent Power Ltd	0.49%
Jaiprakash Power Ventures Ltd	0.31%
Reliance Capital Ltd	0.28%
Atul Auto Ltd	0.19%
6% Cum. NCv. Prefer Zee Entertainment	0.04%
Enter'es Ltd	
Cash & Current Assets	0.27%
Net receivables / payables	3.24%
<b>Total</b>	<b>100.00%</b>

Birla Sunlife Banking And Financial Services Fund	
Allocation as a % of Net Assets	%
HDFC Bank Ltd	14.87%
Axis Bank Ltd	8.90%
ICICI Bank Ltd	7.87%
LIC Housing Finance Ltd	7.69%
Yes Bank Ltd	7.03%
Repco Home Finance Ltd	6.64%
Indusind Bank Ltd	6.09%
Bajaj Finance Ltd	5.73%
SKS Microfinance Ltd	3.91%
Federal Bank Ltd	3.27%
Housing Development Finance Corporation Ltd	2.95%
Bank Of Baroda	2.90%
Dewan Housing Finance Corporation Ltd	2.89%
IDFC Ltd.	2.85%
Capital First Limited	2.42%
Cholamandalam Investment and Finance Company Ltd	2.33%
Muthoot Finance Ltd	2.07%
Kotak Mahindra Bank Ltd	2.02%
ICRA Ltd	1.59%
Oriental Bank Of Commerce	1.51%
Karur Vysya Bank Ltd	1.31%
City Union Bank Ltd	0.82%
Edelweiss Financial Services Ltd	0.38%
Tourism Finance Corporation of India Ltd	0.30%
Cash & Current Assets	0.76%
Net receivables / payables	0.90%
<b>Total</b>	<b>100.00%</b>

Birla Sun Life Pure Value Fund	
Allocation as a % of Net Assets	%
J Kumar Infraprojects Ltd	5.36%
MRF Ltd	4.13%
Gujarat Fluorochemicals Ltd	3.82%
Gulf Oil Lubricants India Ltd	3.52%
Gujarat State Petronet Ltd	3.49%
Glenmark Pharmaceuticals Ltd	3.45%
Chennai Petroleum Corporation Ltd	3.43%
Federal Bank Ltd	3.29%
Zee Entertainment Enterprises Ltd	3.24%
Cipla Ltd	3.04%
Hindustan Petroleum Corporation Ltd	2.86%
Coromandel International Ltd	2.76%
Grasim Industries Ltd	2.52%
Dewan Housing Finance Corporation Ltd	2.39%
Indian Oil Corporation Ltd	2.34%
Sun Pharmaceuticals Industries Ltd	2.30%
OMKAR SPECIALITY CHEMICALS LIMITED	2.25%
Pfizer Ltd	2.18%
Cyient Limited	2.16%
Union Bank of India	2.14%
Bank Of Baroda	2.10%
Muthoot Finance Ltd	2.07%
Orient Cement Ltd	1.97%
Bharat Electronics Ltd	1.86%
Arvind Ltd	1.73%
Mangalore Refinery & Petrochemicals Ltd	1.63%
IDFC Ltd.	1.59%
HSIL Ltd	1.52%
Heritage Foods Limited	1.51%
Ashoka Buildcon Ltd	1.49%
Raymond Ltd	1.48%
Banco Products India Ltd	1.46%
Inox Wind Ltd	1.29%
Finolex Cables Ltd	1.27%
Bajaj Finserv Ltd	1.15%
Tata Chemicals Ltd	1.09%
Monte Carlo Fashions Ltd	1.07%
Tata Motors Ltd	1.06%
Power Grid Corporation of India Ltd	1.01%
Shemaroo Entertainment Ltd	0.97%
Indian Bank	0.93%
Sasken Communication Technologies Ltd	0.84%
NIIT Technologies Ltd	0.81%
PTC India Ltd	0.75%
Axis Bank Ltd	0.71%
HCL Technologies Ltd	0.69%
Tata Motors Ltd DVR Shares	0.60%
PNC Infratech Limited	0.50%
Tourism Finance Corporation of India Ltd	0.25%
RattanIndia Power Limited	0.03%
Cash & Current Assets	3.86%
Net receivables / payables	0.06%
<b>Total</b>	<b>100.00%</b>

Birla Sun Life New Millennium Fund	
Allocation as a % of Net Assets	%
Infosys Ltd	26.65%
Tata Consultancy Services Ltd	12.33%
HCL Technologies Ltd	10.70%
Tech Mahindra Ltd	9.44%
Cyient Limited	7.19%
Tata Communications Ltd	5.42%
Sasken Communication Technologies Ltd	4.37%
Persistent Systems Ltd	3.73%
NIIT Technologies Ltd	3.64%
Hexaware Technologies Ltd	1.98%
KPIT Technologies Limited	1.80%
Info Edge India Ltd	1.77%
Shemaroo Entertainment Ltd	1.70%
Firstsource Solutions Ltd	1.64%
Sonata Software Ltd	1.60%
Zee Entertainment Enterprises Ltd	1.52%
Just Dial Limited	1.23%
PVR Ltd	0.73%
6% Cum. NCv. Prefer Zee Entertainment Enter'es Ltd	0.20%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	1.24%
Net receivables / payables	1.14%
<b>Total</b>	<b>100.00%</b>

Birla Sun Life Infrastructure Fund	
Allocation as a % of Net Assets	%
ICICI Bank Ltd	8.29%
Reliance Industries Ltd	6.12%
Larsen & Toubro Ltd	5.41%
Cummins India Ltd	5.05%
HDFC Bank Ltd	4.96%
Tata Motors Ltd	4.25%
Bharat Electronics Ltd	4.12%
Wabco India Ltd	3.92%
Federal Bank Ltd	3.25%
Orient Cement Ltd	3.05%
Multi Commodity Exchange of India Ltd	3.00%
Crompton Greaves Ltd	2.78%
IRB Infrastructure Developers Ltd	2.00%
FAG Bearings India Ltd	1.90%
Honeywell Automation India Ltd	1.86%
PTC India Ltd	1.76%
Ashoka Buildcon Ltd	1.74%
Oil India Ltd	1.64%
The Jammu and Kashmir Bank Ltd	1.60%
Axis Bank Ltd	1.57%
J Kumar Infraprojects Ltd	1.56%
VA Tech Wabag Ltd	1.49%
Idea Cellular Ltd	1.29%
Kalpataru Power Transmission Ltd	1.29%
Birla Corporation Ltd	1.27%
Hindustan Zinc Ltd	1.23%
Gujarat Industries Power Company Ltd	1.15%
Blue Star Ltd	1.12%
Greaves Cotton Ltd	1.09%
Tata Communications Ltd	1.08%
Inox Wind Ltd	1.04%
Capital First Limited	1.01%
Muthoot Finance Ltd	0.99%
Indian Bank	0.96%
Finolex Cables Ltd	0.96%
Credit Analysis and Research Limited	0.95%
MEP Infrastructure Developers Ltd	0.94%
Reliance Infrastructure Ltd	0.93%
HSIL Ltd	0.86%
Bajaj Finance Ltd	0.83%
Oriental Bank Of Commerce	0.82%
Orient Refractories Limited	0.79%

Birla Sun Life India Reforms Fund	
Allocation as a % of Net Assets	%
8.60% GOI (MD 02/06/2028)	SOV 12.00%
8.83% GOI (MD 12/12/2041)	SOV 6.18%
Maruti Suzuki India Ltd	5.43%
HDFC Bank Ltd	5.15%
Kotak Mahindra Bank Ltd	4.28%
9.20% GOI (MD 30/09/2030)	SOV 4.19%
Larsen & Toubro Ltd	4.13%
Axis Bank Ltd	3.67%
ICICI Bank Ltd	3.57%
Bajaj Auto Ltd	2.94%
Shriram City Union Finance Limited	2.71%
Federal Bank Ltd	2.52%
Tata Motors Ltd	2.51%
Hero MotoCorp Ltd	2.43%
State Bank of India	2.23%
Capital First Limited	2.07%
Karur Vysya Bank Ltd	2.04%
8.30% GOI (MD 31/12/2042)	SOV 1.96%
8.32% GOI (MD 02/08/2032)	SOV 1.95%

Birla Sun Life India Opportunities Fund	
Allocation as a % of Net Assets	%
Cummins India Ltd	8.69%
Sanofi India Ltd	6.83%
Reliance Industries Ltd	6.47%
Infosys Ltd	6.36%
Wabco India Ltd	6.33%
Hindustan Zinc Ltd	6.30%
Honeywell Automation India Ltd	6.22%
HCL Technologies Ltd	4.96%
Oracle Financial Services Software Ltd	4.89%
Wipro Ltd	4.42%
Bajaj Auto Ltd	4.11%
Cipla Ltd	3.98%
Dr Reddy Laboratories Ltd	3.45%
AIA Engineering Ltd	3.26%
Crisil Ltd	3.18%
Tata Consultancy Services Ltd	2.75%
Persistent Systems Ltd	2.59%
Tech Mahindra Ltd	2.06%
Lupin Ltd	2.03%
KPIT Technologies Limited	2.01%
Orbit Exports Ltd	1.98%
Sun Pharmaceuticals Industries Ltd	1.88%
IPCA Laboratories Ltd	1.53%
Vedanta Ltd	0.39%
Brillio Technologies Pvt Ltd	0.00%
Jainpur Straw Bird and Paper Ltd	0.00%
Magnasound (I) Ltd	0.00%
Oriqua Ltd	0.00%
Sree Rama Polymer	0.00%
Cash & Current Assets	2.52%
Net receivables / payables	0.81%
<b>Total</b>	<b>100.00%</b>

# Portfolio

## Birla Sun Life Special Situations Fund

Allocation as a % of Net Assets	%
Wabco India Ltd	7.77%
Maruti Suzuki India Ltd	7.42%
Indusind Bank Ltd	6.44%
Strides Arcolab Ltd	5.76%
Tata Communications Ltd	4.90%
Wipro Ltd	4.84%
LIC Housing Finance Ltd	4.66%
ICICI Bank Ltd	4.55%
HCL Technologies Ltd	4.19%
Lupin Ltd	4.17%
HDFC Bank Ltd	3.94%
Century Textiles & Industries Ltd	3.90%
Motherson Sumi Systems Ltd	3.83%
Yes Bank Ltd	3.11%
Birla Corporation Ltd	2.77%
Bharat Forge Ltd	2.35%
Union Bank of India	2.34%
Tata Chemicals Ltd	2.33%
AIA Engineering Ltd	2.23%
Cummins India Ltd	2.22%
Tech Mahindra Ltd	2.12%
Simplex Infrastructures Ltd	1.80%
Jaiprakash Power Ventures Ltd	1.73%
Muthoot Finance Ltd	1.72%
Karur Vysya Bank Ltd	1.43%
Cox and Kings Ltd	0.87%
Radico Khaitan Ltd	0.79%
United Breweries Holdings Ltd	0.42%
Hinduja Ventures Ltd	0.02%
Cash & Current Assets	5.53%
Net receivables / payables	-0.16%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Dynamic Asset Allocation Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		5.09%
Eicher Motors Ltd		4.51%
Tata Consultancy Services Ltd		3.74%
Kewal Kiran Clothing Limited		3.54%
ICICI Bank Ltd		3.22%
Orbit Exports Ltd		3.19%
Repro Home Finance Ltd		2.97%
Axis Bank Ltd		2.92%
Infosys Ltd		2.88%
Bajaj Finance Ltd		2.85%
Reliance Industries Ltd		2.83%
Sun Pharmaceuticals Industries Ltd		2.81%
ITC Ltd		2.77%
Muthoot Finance Ltd		2.54%
Bharat Electronics Ltd		2.11%
Birla Corporation Ltd		1.73%
Pfizer Ltd		1.69%
Federal Bank Ltd		1.44%
Wipro Ltd		1.44%
Orient Refractories Limited		1.31%
Alstom India Limited		1.27%
Maruti Suzuki India Ltd		1.26%
HCL Technologies Ltd		1.25%
V-Mart Retail Limited		1.21%
Power Grid Corporation of India Ltd		1.14%
Tata Motors Ltd		0.99%
Jagran Prakashan Ltd		0.99%
Coal India Ltd		0.88%
State Bank of India		0.88%
Tourism Finance Corporation of India Ltd		0.85%
Atul Auto Ltd		0.81%
Inox Wind Ltd		0.76%
Oracle Financial Services Software Ltd		0.75%
Talwalkars Better Value Fitness Ltd		0.47%
Lupin Ltd		0.39%
VRL Logistic Ltd		0.29%
NTPC Ltd	CRISIL AAA	0.08%
6% Cum. NCv. Prefer Zee Entertainment Enter'es Ltd		0.07%
NIFTY_30/07/2015		-8.77%
Cash & Current Assets		27.00%
Net receivables / payables		11.82%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life International Equity Fund - Plan A

Allocation as a % of Net Assets	%
McKesson Corp	5.70%
Aetna Inc New	4.98%
VALERO ENERGY CORP	3.38%
APPLE INC	3.17%
FEDEX CORP	3.01%

The Boeing Co	2.98%
AXA SA	2.69%
NEXT PLC	2.64%
TELENOR	2.61%
SANOFI	2.55%
SWISS RE AG	2.54%
Delta Air Lines Inc	2.53%
CLP Holdings Ltd	2.49%
NORDEA BANK AB	2.48%
Telstra Corporation Ltd	2.46%
Westfield Corporation	2.44%
PING AN INS GRP-H	2.44%
HARMAN INTERNATIONAL	2.43%
T ROWE PRICE GROUP I	2.42%
Zurich Insurance Group Ag	2.41%
INTERNATIONAL BUSINESS MACHINES CORP IBM	2.39%
Koninklijke AHOLD NV	2.39%
GILEAD SCIENCES INC	2.37%
Japan Airlines Co Ltd	2.35%
EMC CORP	2.34%
AMERISOURCE BERGEN CORP	2.28%
EASTMAN CHEMICAL CO	2.18%
MARKS & SPENCER GROUP PLC	2.17%
Allianz SE	2.16%
Viacom Inc	2.03%
Vivendi SA	2.00%
CVS CAREMARK CORP	1.95%
EXPEDIA INC	1.93%
Michelin Cie Generale Des Etablissements	1.78%
TOYOTA MOTOR CORP	1.64%
HEWLETT PACKARD CO	1.58%
XEROX CORP	1.58%
CenturyLink Inc	1.56%
BEIERSDORF AG	1.17%
TECK Resources Ltd	0.83%
Cash & Current Assets	2.81%
Net receivables / payables	0.14%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life International Equity Fund - Plan B

Allocation as a % of Net Assets	%
HDFC Bank Ltd	4.19%
ITC Ltd	3.56%
J Kumar Infraprojects Ltd	3.12%
Repro Home Finance Ltd	2.92%
Reliance Industries Ltd	2.71%
Infosys Ltd	2.67%
Eicher Motors Ltd	2.48%
Kewal Kiran Clothing Limited	2.29%
ICICI Bank Ltd	2.22%
Axis Bank Ltd	2.02%
Federal Bank Ltd	2.00%
Bajaj Finance Ltd	1.97%
Tata Motors Ltd	1.96%
Housing Development Finance Corporation Ltd	1.93%
Power Grid Corporation of India Ltd	1.63%
Cummins India Ltd	1.59%
Shriram City Union Finance Limited	1.58%
Indusind Bank Ltd	1.58%
Emami Ltd	1.57%
McKesson Corp	1.55%
HCL Technologies Ltd	1.49%
Cognizant Technology Solutions Corp	1.41%
Aetna Inc New	1.39%
Hindustan Zinc Ltd	1.32%
Atul Auto Ltd	1.31%
DB Corp Ltd	1.21%
Tata Consultancy Services Ltd	1.15%
Maruti Suzuki India Ltd	1.09%
Cyient Limited	0.94%
Sterling Holiday Resorts India Ltd	0.94%
Orient Cement Ltd	0.93%
APPLE INC	0.93%
OMKAR SPECIALITY CHEMICALS LIMITED	0.92%
FEDEX CORP	0.88%
Orient Refractories Limited	0.84%
State Bank of India	0.83%
Sun Pharmaceuticals Industries Ltd	0.83%
AXA SA	0.82%
VST Industries Ltd	0.80%
EXPEDIA INC	0.80%
Sanofi India Ltd	0.80%
Oracle Financial Services Software Ltd	0.78%
VALERO ENERGY CORP	0.77%
NEXT PLC	0.74%
Japan Airlines Co Ltd	0.72%
The Boeing Co	0.72%
Delta Air Lines Inc	0.71%
Zurich Insurance Group Ag	0.71%
Telstra Corporation Ltd	0.69%
TELENOR	0.69%
Westfield Corporation	0.69%
HARMAN INTERNATIONAL	0.68%
V-Mart Retail Limited	0.68%
Koninklijke AHOLD NV	0.67%
Tourism Finance Corporation of India Ltd	0.67%

AMERISOURCE BERGEN CORP	0.67%
T ROWE PRICE GROUP I	0.67%
GILEAD SCIENCES INC	0.66%
Automotive Axles Ltd	0.66%
Hindustan Petroleum Corporation Ltd	0.66%
Akzo India Nobel Ltd	0.65%
CLP Holdings Ltd	0.64%
SANOFI	0.63%
EMC CORP	0.63%
MARKS & SPENCER GROUP PLC	0.63%
NORDEA BANK AB	0.63%
Grasim Industries Ltd	0.62%
PING AN INS GRP-H	0.62%
SWISS RE AG	0.62%
EASTMAN CHEMICAL CO	0.62%
Orbit Exports Ltd	0.60%
Yes Bank Ltd	0.57%
Larsen & Toubro Ltd	0.56%
Texmaco Rail & Engineering Ltd	0.56%
INTERNATIONAL BUSINESS MACHINES CORP IBM	0.54%
The Jammu and Kashmir Bank Ltd	0.54%
Allianz SE	0.54%
CVS CAREMARK CORP	0.54%
Vivendi SA	0.51%
TOYOTA MOTOR CORP	0.46%
XEROX CORP	0.43%
HEWLETT PACKARD CO	0.43%
Michelin Cie Generale Des Etablissements	0.43%
CenturyLink Inc	0.42%
Viacom Inc	0.41%
LIC Housing Finance Ltd	0.41%
City Union Bank Ltd	0.34%
INDO COUNT INDUSTRIES LIMITED	0.33%
BEIERSDORF AG	0.29%
Gulf Oil Lubricants India Ltd	0.21%
TECK Resources Ltd	0.20%
Procter & Gamble Hygiene and Health Care Ltd	0.12%
Inox Wind Ltd	0.12%
6% Cum. NCv. Prefer Zee Entertainment Enter'es Ltd	0.03%
Cash & Current Assets	3.48%
Net receivables / payables	0.18%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)

Allocation as a % of Net Assets	%
SYNGENTA LTD REG SHS	8.74%
MONSANTO CO	8.52%
ASSOCIATED BRITISH FOODS PLC	8.50%
ARCHER-DANIELS-MIDLAND CO	7.96%
BRF SA	7.50%
TYSON FOODS INC	7.18%
BUNGE LTD	6.85%
DEERE & CO	5.67%
Kubota Corp	4.51%
Potash Corp Of Saskatchewan Inc USD	4.47%
AGRIUM INC	4.30%
CF INDUSTRIES HOLDINGS INC ORD SHS	4.27%
The Mosaic Company Limited	3.52%
WILMAR INTERNATIONAL LTD	3.19%
Marine Harvest ASA	2.71%
YARA INTERNATIONAL ASA	1.97%
INGREDION INC	1.88%
Nippon Meat Pack Ord	1.56%
GOLDEN AGRI-RESOURCES LTD	1.53%
Uralkali OJSC SHS GDR	1.17%
Israel Chemicals Ltd	0.57%
Sociedad Quimica yMinera de Chile SA	0.56%
Cash & Current Assets	3.57%
Net receivables / payables	-0.70%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Global Commodities Fund

Allocation as a % of Net Assets	%
Martin Currie Global Resources Fund	51.89%
First State Glob Umbrella Fund Global Res Fund - I	42.16%
Cash & Current Assets	7.03%
Net receivables / payables	-1.08%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Global Real Estate Fund

Allocation as a % of Net Assets	%
ING (L) Invest Global Real Estate - I Cap USD	98.03%
Cash & Current Assets	2.50%
Net receivables / payables	-0.53%
<b>Total</b>	<b>100.00%</b>

# Portfolio

## Birla Sun Life Latin America Equity Fund

Allocation as a % of Net Assets	%
ING (L) INV Latin America I Cap	95.52%
Cash & Current Assets	5.13%
Net receivables / payables	-0.64%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Index Fund

Allocation as a % of Net Assets	%
NIFTY_30/07/2015	31.02%
HDFC Bank Ltd	4.80%
Housing Development Finance Corporation Ltd	4.67%
Infosys Ltd	4.50%
ICICI Bank Ltd	4.09%
ITC Ltd	4.04%
Reliance Industries Ltd	3.77%
Larsen & Toubro Ltd	3.34%
Tata Consultancy Services Ltd	2.98%
Axis Bank Ltd	2.19%
Sun Pharmaceuticals Industries Ltd	2.18%
Tata Motors Ltd	1.88%
State Bank of India	1.88%
Kotak Mahindra Bank Ltd	1.62%
Hindustan Unilever Ltd	1.49%
Mahindra & Mahindra Ltd	1.36%
Bharti Airtel Ltd	1.33%
Oil & Natural Gas Corporation Ltd	1.27%
Coal India Ltd	1.24%
Maruti Suzuki India Ltd	1.22%
HCL Technologies Ltd	1.17%
Lupin Ltd	1.04%
Dr Reddy Laboratories Ltd	1.04%
Indusind Bank Ltd	0.87%
Wipro Ltd	0.82%
Bajaj Auto Ltd	0.79%
Asian Paints Ltd	0.78%
Hero MotoCorp Ltd	0.75%
Cipla Ltd	0.72%
Power Grid Corporation of India Ltd	0.70%
Ultratech Cement Ltd	0.70%
Tech Mahindra Ltd	0.67%
NTPC Ltd	0.65%
Yes Bank Ltd	0.63%
Bharat Petroleum Corp Ltd	0.52%
Bharat Heavy Electricals Ltd	0.51%
Grasim Industries Ltd	0.50%
Tata Steel Ltd	0.47%
Zee Entertainment Enterprises Ltd	0.46%
Bosch Ltd	0.45%
Idea Cellular Ltd	0.45%
Vedanta Ltd	0.44%
Gail (India) Ltd	0.42%
Ambuja Cements Ltd	0.41%
Hindalco Industries Ltd	0.33%
Bank Of Baroda	0.31%
ACC Ltd	0.31%
Tata Power Co Ltd	0.31%
Punjab National Bank	0.24%
Cairn India Ltd	0.24%
NMDC Ltd	0.22%
Cash & Current Assets	28.40%
Net receivables / payables	-27.16%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Asset Allocation Fund - Aggressive Plan

Allocation as a % of Net Assets	%
Birla Sun Life Advantage Fund - Gr - Dir PI	27.94%
Birla Sun Life Infra. Fund - Grth - Direct Plan	12.62%
Birla Sun Life Top 100 Fund - Growth - Direct Plan	12.11%
Birla Sun Life Banking and Fin Ser Fund-Dir P-GR	9.32%
Birla Sun Life Govt Sec. Long Term Grwth Direct	8.95%
Birla Sun Life New Millennium Fund Direct Plan Gro	7.58%
Birla Sun Life Income Plus - Growth - Direct Plan	6.67%
Cash & Current Assets	14.51%
Net receivables / payables	0.30%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Asset Allocation Fund - Moderate Plan

Allocation as a % of Net Assets	%
Birla Sun Life Advantage Fund - Gr - Dir PI	22.84%
Birla Sun Life Govt Sec. Long Term Grwth Direct	20.90%
Birla Sun Life Income Plus - Growth - Direct Plan	11.02%
Birla Sun Life Banking and Fin Ser Fund-Dir P-GR	8.43%
Birla Sun Life New Millennium Fund Direct Plan Gro	7.48%
Birla Sun Life Infra. Fund - Grth - Direct Plan	6.89%

Birla Sun Life Top 100 Fund - Growth - Direct Plan	6.16%
Cash & Current Assets	16.01%
Net receivables / payables	0.26%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Asset Allocation Fund - Conservative Plan

Allocation as a % of Net Assets	%
Birla Sun Life Govt Sec. Long Term Grwth Direct	35.96%
Birla Sun Life Income Plus - Growth - Direct Plan	29.86%
Birla Sun Life Advantage Fund - Gr - Dir PI	10.81%
Birla Sun Life Banking and Fin Ser Fund-Dir P-GR	3.51%
Birla Sun Life New Millennium Fund Direct Plan Gro	3.24%
Birla Sun Life Infra. Fund - Grth - Direct Plan	3.15%
Birla Sun Life Top 100 Fund - Growth - Direct Plan	2.54%
Cash & Current Assets	10.64%
Net receivables / payables	0.28%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life 5 Star Multi Manager FoF Scheme

Allocation as a % of Net Assets	%
MOST Focused Multicap 35-Direct Plan-Growth Option	20.89%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	19.84%
SBI Blue Chip Fund-Direct Plan -Growth	19.53%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	19.52%
ICICI Prudential Discovery Fund Direct Plan Grwth	7.39%
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	7.16%
Cash & Current Assets	5.44%
Net receivables / payables	0.23%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Asset Allocator Multi Manager FoF Scheme

Allocation as a % of Net Assets	%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	13.81%
Birla Sun Life Govt Sec. Long Term Grwth Direct	13.57%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	13.42%
MOST Focused Multicap 35-Direct Plan-Growth Option	13.16%
SBI Dynamic Bond Fund - Direct Plan - Growth	12.53%
SBI Blue Chip Fund-Direct Plan -Growth	11.72%
Franklin India PRIMA FUND - Direct - Growth	4.37%
ICICI Prudential Discovery Fund Direct Plan Grwth	4.35%
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	4.33%
Cash & Current Assets	9.57%
Net receivables / payables	-0.81%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Financial Planning FOF - Aggressive Plan

Allocation as a % of Net Assets	%
SBI Blue Chip Fund-Direct Plan -Growth	14.05%
MOST Focused Multicap 35-Direct Plan-Growth Option	14.02%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	14.01%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	14.00%
Birla Sun Life Cash Plus - Growth - Direct Plan	11.98%
Birla Sun Life Govt Sec. Long Term Grwth Direct	5.87%
IDFC Dynamic Bond Fund-Direct Plan-Growth	5.75%
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	4.91%
ICICI Prudential Discovery Fund Direct Plan Grwth	4.22%
Franklin India PRIMA FUND - Direct - Growth	4.22%
Goldman Sachs Gold ETF (Gold Bees)	2.16%
Kotak MF Gold ETF	1.97%
HDFC Equity Fund -Direct Plan - Growth Option	0.00%
Cash & Current Assets	2.26%
Net receivables / payables	-0.05%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Financial Planning FOF - Conservative Plan

Allocation as a % of Net Assets	%
Birla Sun Life Cash Plus - Growth - Direct Plan	34.77%
IDFC Dynamic Bond Fund-Direct Plan-Growth	14.94%
Birla Sun Life Govt Sec. Long Term Grwth Direct	11.60%
Kotak MF Gold ETF	10.09%
SBI Blue Chip Fund-Direct Plan -Growth	4.39%
MOST Focused Multicap 35-Direct Plan-Growth Option	4.39%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	4.38%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	4.38%
ICICI Prudential Discovery Fund Direct Plan Grwth	1.51%
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	1.46%
Franklin India PRIMA FUND - Direct - Growth	1.41%
Goldman Sachs Gold ETF (Gold Bees)	0.75%
Cash & Current Assets	6.09%
Net receivables / payables	-0.16%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Financial Planning FOF - Prudent Plan

Allocation as a % of Net Assets	%
Birla Sun Life Cash Plus - Growth - Direct Plan	21.36%
IDFC Dynamic Bond Fund-Direct Plan-Growth	14.83%
Birla Sun Life Govt Sec. Long Term Grwth Direct	9.90%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	9.14%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	9.04%
MOST Focused Multicap 35-Direct Plan-Growth Option	8.07%
Kotak MF Gold ETF	6.15%
SBI Blue Chip Fund-Direct Plan -Growth	5.93%
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	2.92%
Franklin India PRIMA FUND - Direct - Growth	2.58%
Goldman Sachs Gold ETF (Gold Bees)	2.57%
ICICI Prudential Discovery Fund Direct Plan Grwth	2.52%
Cash & Current Assets	4.97%
Net receivables / payables	0.04%
<b>Total</b>	<b>100.00%</b>

## Tax Savings Solutions

### Birla Sun Life Tax Relief '96

Allocation as a % of Net Assets	%
Sundaram Clayton Ltd	5.94%
Bayer Cropscience Ltd	5.58%
Honeywell Automation India Ltd	5.06%
ICRA Ltd	5.03%
Kotak Mahindra Bank Ltd	4.46%
Sterling Holiday Resorts India Ltd	3.22%
MRF Ltd	3.20%
Reliance Industries Ltd	3.06%
ICICI Bank Ltd	3.02%
Zee Entertainment Enterprises Ltd	3.00%
Pfizer Ltd	2.96%
Larsen & Toubro Ltd	2.95%
Tata Consultancy Services Ltd	2.86%
Housing Development Finance Corporation Ltd	2.81%
Bosch Ltd	2.75%
Shoppers Stop Ltd	2.72%
Cummins India Ltd	2.72%
HDFC Bank Ltd	2.35%
Axis Bank Ltd	2.33%
Biocon Ltd	2.04%
Shree Cement Ltd	1.97%
Yes Bank Ltd	1.95%
Grasim Industries Ltd	1.84%
Gillette India Ltd	1.77%
Glaxosmithkline Pharmaceuticals Ltd	1.76%
Tata Motors Ltd	1.72%
Hitachi Home and Life Solution India Ltd	1.70%
Sun Pharmaceuticals Industries Ltd	1.66%
HCL Technologies Ltd	1.54%
Hindustan Unilever Ltd	1.44%
Maruti Suzuki India Ltd	1.43%
Indusind Bank Ltd	1.40%
Century Textiles & Industries Ltd	1.31%
Infosys Ltd	1.28%
Jet Airways India Ltd	1.13%
Capital First Limited	1.02%
Tech Mahindra Ltd	0.91%
IDFC Ltd.	0.90%
ITC Ltd	0.72%
Mahindra & Mahindra Ltd	0.54%
Container Corporation of India Ltd	0.51%
Vedanta Ltd	0.48%
Colgate Palmolive India Ltd	0.45%
Ashok Leyland Ltd	0.44%
SKS Microfinance Ltd	0.40%
Kansai Nerolac Paints Ltd	0.19%
United Breweries Holdings Ltd	0.13%
Bharat Bijlee Ltd	0.11%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	1.48%
Net receivables / payables	-0.25%
<b>Total</b>	<b>100.00%</b>

### Birla Sun Life Tax Plan

Allocation as a % of Net Assets	%
Sundaram Clayton Ltd	5.94%
Bayer Cropscience Ltd	5.58%
Honeywell Automation India Ltd	5.06%
ICRA Ltd	5.02%
Kotak Mahindra Bank Ltd	4.45%
Sterling Holiday Resorts India Ltd	3.22%
MRF Ltd	3.19%
Reliance Industries Ltd	3.06%
ICICI Bank Ltd	3.01%
Zee Entertainment Enterprises Ltd	3.00%

# Portfolio

Pfizer Ltd	2.96%
Larsen & Toubro Ltd	2.95%
Tata Consultancy Services Ltd	2.86%
Housing Development Finance Corporation Ltd	2.81%
Bosch Ltd	2.75%
Shoppers Stop Ltd	2.72%
Cummins India Ltd	2.72%
HDFC Bank Ltd	2.35%
Axis Bank Ltd	2.33%
Biocon Ltd	2.03%
Shree Cement Ltd	1.97%
Yes Bank Ltd	1.96%
Grasim Industries Ltd	1.83%
Glaxosmithkline Pharmaceuticals Ltd	1.77%
Gillette India Ltd	1.77%
Tata Motors Ltd	1.72%
Hitachi Home and Life Solution India Ltd	1.71%
Sun Pharmaceuticals Industries Ltd	1.66%
HCL Technologies Ltd	1.54%
Hindustan Unilever Ltd	1.44%
Maruti Suzuki India Ltd	1.43%
Indusind Bank Ltd	1.38%
Century Textiles & Industries Ltd	1.31%
Infosys Ltd	1.28%
Jet Airways India Ltd	1.13%
Capital First Limited	1.03%
Tech Mahindra Ltd	0.91%
IDFC Ltd.	0.89%
ITC Ltd	0.72%
Mahindra & Mahindra Ltd	0.54%
Container Corporation of India Ltd	0.51%
Vedanta Ltd	0.47%
Colgate Palmolive India Ltd	0.45%
Ashok Leyland Ltd	0.44%
SKS Microfinance Ltd	0.40%
Kansai Nerolac Paints Ltd	0.19%
United Breweries Holdings Ltd	0.13%
Bharat Bijlee Ltd	0.11%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	1.47%
Net receivables / payables	-0.17%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Tax Savings Fund

Allocation as a % of Net Assets	%
Bayer Cropsience Ltd	5.80%
Sundaram Clayton Ltd	5.76%
Honeywell Automation India Ltd	5.03%
ICRA Ltd	4.98%
Kotak Mahindra Bank Ltd	4.44%
Reliance Industries Ltd	3.26%
Sterling Holiday Resorts India Ltd	3.19%
MRF Ltd	3.18%
Tata Consultancy Services Ltd	3.05%
ICICI Bank Ltd	3.00%
Pfizer Ltd	2.98%
Zee Entertainment Enterprises Ltd	2.95%
Larsen & Toubro Ltd	2.93%
Housing Development Finance Corporation Ltd	2.80%
Bosch Ltd	2.74%
Cummins India Ltd	2.71%
Shoppers Stop Ltd	2.62%
HDFC Bank Ltd	2.34%
Axis Bank Ltd	2.32%
Biocon Ltd	2.12%
Shree Cement Ltd	1.96%
Yes Bank Ltd	1.95%
Grasim Industries Ltd	1.83%
Sun Pharmaceuticals Industries Ltd	1.77%
Gillette India Ltd	1.72%
Tata Motors Ltd	1.71%
HCL Technologies Ltd	1.65%
Glaxosmithkline Pharmaceuticals Ltd	1.64%
Hindustan Unilever Ltd	1.43%
Hitachi Home and Life Solution India Ltd	1.42%
Maruti Suzuki India Ltd	1.43%
Indusind Bank Ltd	1.38%
Infosys Ltd	1.37%
Century Textiles & Industries Ltd	1.31%
Jet Airways India Ltd	1.15%
Capital First Limited	1.02%
Tech Mahindra Ltd	0.97%
IDFC Ltd.	0.89%
ITC Ltd	0.72%
Mahindra & Mahindra Ltd	0.58%
Container Corporation of India Ltd	0.53%
Vedanta Ltd	0.51%
Colgate Palmolive India Ltd	0.48%
Ashok Leyland Ltd	0.47%
SKS Microfinance Ltd	0.41%
Kansai Nerolac Paints Ltd	0.19%
United Breweries Holdings Ltd	0.13%
Bharat Bijlee Ltd	0.12%
Cash & Current Assets	2.01%
Net receivables / payables	-0.91%
<b>Total</b>	<b>100.00%</b>

## Regular Income Solutions

### Birla Sun Life Monthly Income

Allocation as a % of Net Assets	Rating	%
8.40% GOI (MD 28/07/2024)	SOV	19.66%
Power Finance Corporation Ltd	CRISIL AAA	15.93%
8.15% GOI (MD 24/11/2026)	SOV	15.39%
8.83% GOI (MD 25/11/2023)	SOV	10.01%
IDBI Bank Ltd	CRISIL AA-	4.91%
8.60% GOI (MD 02/06/2028)	SOV	3.98%
DLF Ltd	ICRA A	2.89%
Repco Home Finance Ltd		2.38%
8.17% GOI (MD 01/12/2044)	SOV	1.93%
8.28% GOI (M/D 21/09/2027)	SOV	1.55%
Eicher Motors Ltd		1.51%
Bajaj Finance Ltd		1.12%
Kewal Kiran Clothing Limited		1.05%
V-Mart Retail Limited		1.02%
Power Grid Corporation of India Ltd	CRISIL AAA	0.98%
9.40% Andhra Pradesh SDL (MD 30/01/2024)	SOV	0.82%
HDFC Bank Ltd		0.82%
Indusind Bank Ltd		0.76%
Axis Bank Ltd		0.59%
Power Grid Corporation of India Ltd	CRISIL AAA	0.59%
ICICI Bank Ltd		0.47%
Inox Wind Ltd		0.43%
IDBI Bank Ltd	CRISIL AA+	0.37%
Shriram City Union Finance Limited		0.34%
Cyient Limited		0.33%
Voltas Ltd		0.33%
Siemens Ltd		0.31%
Maruti Suzuki India Ltd		0.31%
City Union Bank Ltd		0.30%
Orbit Exports Ltd		0.30%
Cummins India Ltd		0.29%
Power Finance Corporation Ltd	CRISIL AAA	0.28%
OMKAR SPECIALITY CHEMICALS LIMITED		0.27%
Grasim Industries Ltd		0.26%
VRL Logistic Ltd		0.25%
Monte Carlo Fashions Ltd		0.25%
Gulf Oil Lubricants India Ltd		0.24%
Bank Of Baroda		0.23%
Emami Ltd		0.22%
Sun Pharmaceuticals Industries Ltd		0.19%
Oriental Hotels Ltd		0.13%
Atul Auto Ltd		0.09%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd		0.03%
Magnasound (I) Ltd		0.00%
Cash & Current Assets		5.88%
<b>Total</b>		<b>100.00%</b>

### Birla Sun Life MIP

Allocation as a % of Net Assets	Rating	%
8.40% GOI (MD 28/07/2024)	SOV	14.72%
Power Finance Corporation Ltd	CRISIL AAA	13.98%
DLF Ltd	ICRA A	13.55%
IDBI Bank Ltd	CRISIL AA-	7.07%
IDBI Bank Ltd	CRISIL AA+	6.23%
9.40% Andhra Pradesh SDL (MD 30/01/2024)	SOV	4.81%
8.17% GOI (MD 01/12/2044)	SOV	4.51%
8.15% GOI (MD 24/11/2026)	SOV	4.50%
6.90% GOI (MD 13/07/2019)	SOV	2.64%
HDFC Bank Ltd		0.86%
Bajaj Finance Ltd		0.83%
Repco Home Finance Ltd		0.75%
Eicher Motors Ltd		0.70%
ICICI Bank Ltd		0.63%
ITC Ltd		0.54%
Power Finance Corporation Ltd	CRISIL AAA	0.48%
HCL Technologies Ltd		0.48%
Infosys Ltd		0.48%
Reliance Industries Ltd		0.47%
Inox Wind Ltd		0.43%
Larsen & Toubro Ltd		0.42%
Indusind Bank Ltd		0.39%
Kotak Mahindra Bank Ltd		0.36%
Cummins India Ltd		0.35%
Axis Bank Ltd		0.34%
Sun Pharmaceuticals Industries Ltd		0.34%
Wipro Ltd		0.33%
Tata Motors Ltd DVR Shares		0.30%
LIC Housing Finance Ltd		0.30%
Federal Bank Ltd		0.27%
Cyient Limited		0.26%
Dr Reddy Laboratories Ltd		0.26%
Tata Consultancy Services Ltd		0.25%

VRL Logistic Ltd		0.25%
Yes Bank Ltd		0.24%
Britannia Industries Ltd		0.22%
Power Grid Corporation of India Ltd		0.22%
Grasim Industries Ltd		0.21%
Tata Motors Ltd		0.19%
Maruti Suzuki India Ltd		0.18%
Crompton Greaves Ltd		0.17%
Godrej Consumer Products Ltd		0.17%
Bharat Petroleum Corp Ltd		0.17%
Kewal Kiran Clothing Limited		0.16%
Akzo India Nobel Ltd		0.16%
Bayer Cropsience Ltd		0.14%
Alstom India Limited		0.14%
Hindustan Zinc Ltd		0.14%
Lupin Ltd		0.13%
Muthoot Finance Ltd		0.13%
Monte Carlo Fashions Ltd		0.13%
Glaxosmithkline Pharmaceuticals Ltd		0.12%
United Spirits Ltd		0.12%
Marico Ltd		0.11%
Oracle Financial Services Software Ltd		0.11%
Shriram City Union Finance Limited		0.10%
Atul Auto Ltd		0.09%
Zee Entertainment Enterprises Ltd		0.08%
INDO COUNT INDUSTRIES LIMITED		0.07%
Oil & Natural Gas Corporation Ltd		0.06%
DB Corp Ltd		0.05%
Tech Mahindra Ltd		0.04%
Jagran Prakashan Ltd		0.04%
Future Lifestyle Fashions Ltd		0.02%
Kaya Ltd		0.02%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd		0.01%
NTPC Ltd	CRISIL AAA	0.00%
Cash & Current Assets		12.98%
<b>Total</b>		<b>100.00%</b>

### Birla Sun Life MIP II - Wealth 25 Plan

Allocation as a % of Net Assets	Rating	%
8.40% GOI (MD 28/07/2024)	SOV	21.62%
8.15% GOI (MD 24/11/2026)	SOV	10.96%
8.83% GOI (MD 25/11/2023)	SOV	10.49%
8.60% GOI (MD 02/06/2028)	SOV	6.81%
8.17% GOI (MD 01/12/2044)	SOV	4.06%
7.88% GOI (MD 19/03/2030)	SOV	3.23%
Eicher Motors Ltd		2.41%
Power Finance Corporation Ltd	CRISIL AAA	1.93%
Repco Home Finance Ltd		1.45%
Axis Bank Ltd		1.35%
Yes Bank Ltd	ICRA AA+	1.12%
Motherhood Sumi Systems Ltd		1.03%
Cipla Ltd		0.94%
Orient Cement Ltd		0.90%
IDBI Bank Ltd	CRISIL AA-	0.86%
DLF Ltd	ICRA A	0.82%
Bharat Electronics Ltd		0.81%
Natco Pharma Ltd		0.75%
Voltas Ltd		0.73%
Sun Pharmaceuticals Industries Ltd		0.72%
LIC Housing Finance Ltd		0.69%
Wabco India Ltd		0.69%
Capital First Limited		0.68%
HDFC Bank Ltd		0.66%
VA Tech Wabag Ltd		0.65%
Bharat Forge Ltd		0.61%
Indusind Bank Ltd		0.58%
Bayer Cropsience Ltd		0.57%
Power Grid Corporation of India Ltd	CRISIL AAA	0.56%
Power Grid Corporation of India Ltd	CRISIL AAA	0.56%
Power Grid Corporation of India Ltd	CRISIL AAA	0.56%
Power Grid Corporation of India Ltd	CRISIL AAA	0.56%
Power Grid Corporation of India Ltd	CRISIL AAA	0.56%
8.35% GOI 2022 (M/d. 14.05.2022)	SOV	0.55%
Alstom T&D India Ltd		0.53%
Berger Paints India Ltd		0.51%
Page Industries Ltd		0.50%
Kalpataru Power Transmission Ltd		0.49%
Maruti Suzuki India Ltd		0.48%
Emami Ltd		0.46%
AIA Engineering Ltd		0.46%
PI Industries Ltd		0.44%
Gujarat Fluorochemicals Ltd		0.43%
Amara Raja Batteries Ltd		0.43%
Dewan Housing Finance Corporation Ltd		0.41%
Siemens Ltd		0.41%
Asian Paints Ltd		0.41%
Hindustan Petroleum Corporation Ltd		0.40%
V-Mart Retail Limited		0.38%
Cummins India Ltd		0.37%
Cyient Limited		0.37%
V GUARD INDUSTRIES LIMITED		0.37%
Dalmia Bharat Limited		0.37%
Bosch Ltd		0.36%
Yes Bank Ltd		0.34%

# Portfolio

Lupin Ltd	0.31%	
Thomas Cook India Ltd	0.29%	
Atul Auto Ltd	0.29%	
Hitachi Home and Life Solution India Ltd	0.29%	
JK Cements Ltd	0.28%	
J Kumar Infraprojects Ltd	0.28%	
Godrej Consumer Products Ltd	0.27%	
Ramkrishna Forgings Ltd	0.27%	
Monte Carlo Fashions Ltd	0.26%	
Oracle Financial Services Software Ltd	0.25%	
Federal Bank Ltd	0.25%	
Pidilite Industries Ltd	0.24%	
VRL Logistic Ltd	0.23%	
Inox Wind Ltd	0.22%	
MRF Ltd	0.22%	
HCL Technologies Ltd	0.20%	
Shriram City Union Finance Limited	0.19%	
Texmaco Rail & Engineering Ltd	0.18%	
Sterling Holiday Resorts India Ltd	0.14%	
Whirlpool of India Ltd	0.12%	
Yes Bank Ltd	ICRA AA+	0.08%
6% Cum. NCv. Prefer Zee		0.01%
Entertainment Enter'es Ltd		
Cash & Current Assets		4.71%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life MIP Saving 5 Plan

Allocation as a % of Net Assets	Rating	%
8.40% GOI (MD 28/07/2024)	SOV	27.82%
Power Finance Corporation Ltd	CRISIL AAA	21.03%
8.15% GOI (MD 24/11/2026)	SOV	12.03%
IDBI Bank Ltd	CRISIL AA-	8.38%
8.83% GOI (MD 25/11/2023)	SOV	6.34%
DLF Ltd	ICRA A	3.06%
8.60% GOI (MD 02/06/2028)	SOV	2.10%
Recco Home Finance Ltd		1.56%
9.40% Andhra Pradesh SDL (MD 30/01/2024)	SOV	1.30%
8.17% GOI (MD 01/12/2044)	SOV	1.22%
Eicher Motors Ltd		0.95%
V-Mart Retail Limited		0.80%
Kewal Kiran Clothing Limited		0.68%
HDFC Bank Ltd		0.56%
Shriram City Union Finance Limited		0.54%
Indusind Bank Ltd		0.49%
Inox Wind Ltd		0.39%
Axis Bank Ltd		0.38%
Bajaj Finance Ltd		0.38%
ICICI Bank Ltd		0.31%
City Union Bank Ltd		0.30%
Volitas Ltd		0.28%
VRL Logistic Ltd		0.25%
Maruti Suzuki India Ltd		0.24%
9.41% Kerala SDL (MD 30/01/2024)	SOV	0.22%
Orbit Exports Ltd		0.21%
Cummins India Ltd		0.18%
Grasim Industries Ltd		0.17%
OMKAR SPECIALITY CHEMICALS LIMITED		0.17%
Monte Carlo Fashions Ltd		0.16%
Emami Ltd		0.15%
Cyient Limited		0.14%
Bank Of Baroda		0.13%
Sun Pharmaceuticals Industries Ltd		0.13%
Gulf Oil Lubricants India Ltd		0.09%
Oriental Hotels Ltd		0.08%
Atul Auto Ltd		0.06%
8.62% Tamil Nadu SDL (MD 20/02/2023)	SOV	0.05%
Raymond Ltd		0.04%
Cash & Current Assets		6.65%
<b>Total</b>		<b>100.00%</b>

## Savings Solutions

## Birla Sun Life Cash Plus

Allocation as a % of Net Assets	Rating	%
91 Days Tbill (MD 24/09/2015)	SOV	2.84%
Allahabad Bank	ICRA A1+	2.69%
Kotak Mahindra Bank Ltd		2.59%
South Indian Bank Ltd	CARE A1+	2.59%
National Bank For Agriculture and Rural Development	CRISIL A1+	2.58%
Axis Bank Ltd		2.57%
Indusind Bank Ltd	CRISIL A1+	2.47%
Housing Development Finance Corporation Ltd	ICRA A1+	2.37%
Vedanta Ltd	CRISIL A1+	2.26%
L&T Finance Ltd	CARE A1+	2.05%

Mahindra & Mahindra Financial Services Ltd	CRISIL A1+	2.05%
Housing Development Finance Corporation Ltd	ICRA A1+	1.81%
Union Bank of India	CRISIL A1+	1.56%
Vijaya Bank	CARE A1+	1.53%
Mahindra & Mahindra Financial Services Ltd	CRISIL A1+	1.53%
Housing Development Finance Corporation Ltd	ICRA A1+	1.48%
IDBI Bank Ltd	CRISIL A1+	1.40%
Reliance Capital Ltd	CRISIL A1+	1.30%
Union Bank of India	CRISIL A1+	1.30%
Reliance Capital Ltd	CRISIL A1+	1.29%
Indusind Bank Ltd	CRISIL A1+	1.28%
Housing Development Finance Corporation Ltd	ICRA A1+	1.28%
Dewan Housing Finance Corporation Ltd	CRISIL A1+	1.24%
JSW Steel Ltd	CARE A1+	1.21%
Vedanta Ltd	CRISIL A1+	1.17%
91 Days Tbill (MD 17/09/2015)	SOV	1.11%
Citicorp Finance India Ltd	ICRA A1+	1.04%
IDFC Ltd.	ICRA A1+	1.03%
Adani Enterprises Ltd	BWR A1+	1.03%
Cholamandalam Investment and Finance Company Ltd	ICRA A1+	1.03%
JSW Steel Ltd	CARE A1+	1.03%
Tata Power Company Ltd	ICRA A1+	1.03%
Housing Development Finance Corporation Ltd	ICRA A1+	1.03%
Kotak Mahindra Prime Ltd	CRISIL A1+	1.01%
South Indian Bank Ltd	CARE A1+	1.01%
Kotak Mahindra Prime Ltd	CRISIL A1+	1.01%
Deutsche Investments India Pvt Ltd	CRISIL A1+	0.99%
JSW Steel Ltd	CARE A1+	0.96%
Andhra Bank	CARE A1+	0.91%
South Indian Bank Ltd	CARE A1+	0.91%
Housing Development Finance Corporation Ltd	ICRA A1+	0.88%
Fullerton India Credit Co Ltd	ICRA AA+	0.87%
Talwandi Sabo Power Ltd	CRISIL A1+(SO)	0.83%
Vijaya Bank	CARE A1+	0.78%
Religare Finvest Ltd	IND A1+	0.78%
IDFC Ltd.	ICRA AAA	0.76%
Tata Capital Ltd	CRISIL A1+	0.75%
Godrej Properties Ltd	ICRA A1+	0.70%
Edelweiss Financial Services Ltd	CRISIL A1+	0.68%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.66%
RBL Bank Limited	ICRA A1+	0.64%
Bharat Aluminium Co Ltd.	CRISIL A1+	0.62%
Export Import Bank of India	CRISIL AAA	0.58%
Deutsche Investments India Pvt Ltd	CRISIL A1+	0.57%
Vedanta Ltd	CRISIL A1+	0.54%
RBL Bank Limited	ICRA A1+	0.52%
HDB Financial Services Ltd	CARE A1+	0.52%
Kotak Mahindra Investments Ltd	CRISIL A1+	0.52%
Allahabad Bank	ICRA A1+	0.52%
Religare Finvest Ltd	IND A1+	0.52%
Hero Fincorp Limited	CRISIL A1+	0.52%
Jindal Steel & Power Ltd	CARE A1+	0.52%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	0.52%
TRIL Infopark Ltd (TATA Realty SPV)	BWR A(SO)	0.52%
Tata Capital Housing Finance Ltd	CRISIL A1+	0.52%
Cholamandalam Investment and Finance Company Ltd	ICRA A1+	0.52%
Adani Enterprises Ltd	BWR A1+	0.52%
Piramal Enterprises Ltd	ICRA A1+	0.52%
TATA Realty & Infrastructure Ltd	ICRA A1+	0.52%
Family Credit Ltd	CARE A1+	0.52%
Talwandi Sabo Power Ltd	CRISIL A1+(SO)	0.51%
Axis Finance Limited	IND A1+	0.49%
Karur Vysya Bank Ltd	CRISIL A1+	0.49%
SREI Equipment Finance Ltd	ICRA A1+	0.49%
SREI Equipment Finance Ltd	ICRA A1+	0.49%
91 Days Tbill (MD 10/09/2015)	SOV	0.46%
Tata Capital Ltd	CRISIL A1+	0.41%
Vedanta Ltd	CRISIL A1+	0.39%
Godrej Properties Ltd	ICRA A1+	0.39%
Godrej Properties Ltd	ICRA A1+	0.39%
Fedbank Financial Services Ltd	CRISIL A1+	0.36%
Tata Sons Ltd	CRISIL AAA	0.34%
JM Financial Products Ltd	ICRA A1+	0.33%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.31%
Godrej Properties Ltd	ICRA A1+	0.31%
Bharat Aluminium Co Ltd.	CRISIL A1+	0.31%
Barclays Invest & Loans India Ltd	ICRA A1+	0.28%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.26%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.26%

GIC Housing Finance Ltd	ICRA A1+	0.26%
ICICI Securities Ltd	CRISIL A1+	0.26%
Magma Housing Finance	CRISIL A1+	0.26%
Magma Housing Finance	CRISIL A1+	0.26%
JM Financial Products Ltd	ICRA A1+	0.26%
Godrej Industries Ltd	ICRA A1+	0.26%
Hero Fincorp Limited	CRISIL A1+	0.26%
Magma Fincorp Ltd	CRISIL A1+	0.26%
Punjab & Sind Bank	ICRA A1+	0.26%
Tata Housing Development Co Ltd	CARE A1+	0.26%
Hero Fincorp Limited	CRISIL A1+	0.26%
Religare Finvest Ltd	IND A1+	0.26%
Talwandi Sabo Power Ltd	CRISIL A1+(SO)	0.26%
Tata Housing Development Co Ltd	CARE A1+	0.26%
Tata Housing Development Co Ltd	CARE A1+	0.26%
IL&FS Transportation Networks Ltd	CARE A1	0.26%
JM Financial Products Ltd	ICRA A1+	0.26%
Toyota Financial Services India Ltd.	CRISIL A1+	0.26%
Standard Chartered Invest & Loans Ltd.	CRISIL A1+	0.21%
Godrej Industries Ltd	ICRA A1+	0.18%
MAHINDRA RURAL HOUSING FINANCE	IND A1+	0.17%
MAHINDRA RURAL HOUSING FINANCE	IND A1+	0.16%
Standard Chartered Invest & Loans Ltd.	CRISIL A1+	0.16%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.13%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.13%
Allahabad Bank	ICRA A1+	0.13%
Godrej Agrovet Ltd	ICRA A1+	0.13%
Karur Vysya Bank Ltd	CRISIL A1+	0.13%
Standard Chartered Invest & Loans Ltd.	CRISIL A1+	0.13%
The Jammu & Kashmir Bank Ltd	CRISIL A1+	0.13%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.08%
IDFC Ltd.	ICRA AAA	0.08%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.05%
JM Financial Products Ltd	CRISIL A1+	0.05%
L&T Finance Ltd	CARE A1+	0.05%
Godrej Properties Ltd	ICRA A1+	0.05%
LIC Housing Finance Ltd	CRISIL AAA	0.03%
LIC Housing Finance Ltd	CRISIL AAA	0.03%
Axis Bank Ltd	CRISIL A1+	0.03%
Cash & Current Assets		5.87%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Cash Manager

Allocation as a % of Net Assets	Rating	%
Indusind Bank Ltd	CRISIL A1+	4.85%
Vedanta Ltd	CRISIL A1+	4.67%
Housing Development Finance Corporation Ltd	ICRA A1+	4.18%
Vedanta Ltd	CRISIL A1+	4.02%
Talwandi Sabo Power Ltd	CRISIL A1+(SO)	2.86%
Housing Development Finance Corporation Ltd	ICRA A1+	2.79%
TATA Realty & Infrastructure Ltd	ICRA A1+	2.78%
Family Credit Ltd	CARE AA+	2.68%
Religare Finvest Ltd	ICRA AA-	2.48%
Dewan Housing Finance Corporation Ltd	CARE AAA	2.37%
Indiabulls Housing Finance Ltd	CARE AAA	2.35%
TATA Realty & Infrastructure Ltd	ICRA A1+	2.18%
Dewan Housing Finance Corporation Ltd	CARE AAA	2.13%
Piramal Enterprises Ltd	ICRA A1+	2.12%
Dena Bank	CRISIL A1+	2.09%
IL&FS Transportation Networks Ltd	IND A	1.84%
Tata Capital Financial Services Ltd	CRISIL AA+	1.84%
Sundaram Finance Ltd	ICRA AA+	1.84%
Piramal Enterprises Ltd	ICRA A1+	1.76%
IL&FS Transportation Networks Ltd	ICRA A1	1.73%
L & T Infrastructure Finance Co Ltd	CARE AA+	1.70%
Dena Bank	CRISIL A1+	1.61%
Indiabulls Housing Finance Ltd	CARE AAA	1.56%
RHC Holding Pvt Ltd	CARE A(SO)	1.51%
L & T Infrastructure Finance Co Ltd	CARE AA+	1.47%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	1.47%
Talwandi Sabo Power Ltd	CRISIL A1+(SO)	1.43%
Vedanta Ltd	CRISIL A1+	1.43%
Vedanta Ltd	CRISIL A1+	1.43%
IL&FS Transportation Networks Ltd	CARE A1	1.42%
Bank of Maharashtra	CRISIL A1+	1.40%
Cholamandalam Investment and Finance Company Ltd	ICRA A1+	1.39%
Power Finance Corporation Ltd	CRISIL AAA	1.33%

# Portfolio

Kotak Mahindra Prime Ltd	CRISIL A1+	1.28%
IL&FS Transportation Networks Ltd	ICRA A1	1.08%
UCO Bank	CRISIL A1+	1.07%
Tata Capital Financial Services Ltd	CRISIL AA+	1.03%
Canara Bank	CRISIL A1+	0.98%
S.D. Corporation Pvt. Ltd	CARE A1+(SO)	0.97%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.94%
Adani Ports and Special Economic Zone Ltd	ICRA AA-	0.89%
SREI Equipment Finance Ltd	CARE AA	0.89%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	0.80%
IL&FS Transportation Networks Ltd	CARE A1	0.77%
IDL Speciality Chemicals Ltd	IND A+(SO)	0.74%
TATA Realty & Infrastructure Ltd	ICRA A1+	0.72%
IL&FS Transportation Networks Ltd	CARE A1	0.72%
Barclays Invest & Loans India Ltd	ICRA A1+	0.72%
STCI Finance Limited	CRISIL A1+	0.71%
Piramal Enterprises Ltd	ICRA A1+	0.70%
Canara Bank	CRISIL A1+	0.70%
IL & FS Education and Technology Services Ltd	IND A1+(SO)	0.69%
Mahindra & Mahindra Financial Services Ltd	IND AAA	0.68%
Pantaloons Fashion & Retail India Ltd	ICRA AA	0.60%
Floreat Investments Ltd	ICRA AA+(SO)	0.59%
Standard Chartered Invest & Loans Ltd.	CRISIL A1+	0.57%
Punjab & Sind Bank	ICRA A1+	0.55%
Floreat Investments Ltd	ICRA AA+(SO)	0.50%
LIC Housing Finance Ltd	CRISIL AAA	0.46%
Adani Ports and Special Economic Zone Ltd	ICRA AA-	0.45%
Adani Ports and Special Economic Zone Ltd	ICRA AA-	0.44%
Adani Ports and Special Economic Zone Ltd	ICRA AA-	0.44%
LIC Housing Finance Ltd	CRISIL AAA	0.37%
HDB Financial Services Ltd	CRISIL AAA	0.37%
LIC Housing Finance Ltd	CRISIL AAA	0.37%
ING Vysya Bank Ltd	CRISIL A1+	0.36%
ING Vysya Bank Ltd	CRISIL A1+	0.36%
Canara Bank	CRISIL A1+	0.36%
Barclays Invest & Loans India Ltd	ICRA A1+	0.35%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	0.34%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.22%
Bank of Maharashtra	CRISIL A1+	0.21%
Rural Electrification Corporation Ltd	CRISIL AAA	0.20%
Andhra Bank	CARE A1+	0.08%
Cash & Current Assets		2.01%
<b>Total</b>		<b>100.00%</b>

Birla Sun Life Savings Fund		
Allocation as a % of Net Assets	Rating	%
Nabha Power Ltd	ICRA AAA(SO)	5.85%
Talwandi Sabo Power Ltd	CRISIL AA+(SO)	4.70%
Indiabulls Housing Finance Ltd	CARE AAA	3.95%
Canara Bank	CRISIL A1+	3.82%
Andhra Bank	CARE A1+	3.13%
ING Vysya Bank Ltd	CRISIL A1+	2.86%
GSPC Distribution Networks Ltd.	CARE AA+(SO)	2.79%
IDBI Bank Ltd	CRISIL A1+	2.60%
Vodafone India Ltd	CRISIL A1+	2.52%
Vedanta Ltd	CRISIL A1+	2.50%
Dewan Housing Finance Corporation Ltd	CARE AAA	2.44%
Dewan Housing Finance Corporation Ltd	CARE AAA	2.44%
Small Industries Dev Bank of India	CARE A1+	2.26%
Vedanta Ltd	CRISIL A1+	2.06%
Tata Capital Financial Services Ltd	CRISIL AA+	1.91%
Talwandi Sabo Power Ltd	CRISIL AA+(SO)	1.87%
Vedanta Ltd	CRISIL A1+	1.73%
Mahindra & Mahindra Financial Services Ltd	CRISIL AA+	1.60%
Piramal Enterprises Ltd	ICRA AA	1.59%
Indusind Bank Ltd	CRISIL A1+	1.56%
Piramal Enterprises Ltd	ICRA A1+	1.55%
Kotak Mahindra Prime Ltd	CRISIL A1+	1.51%
Small Industries Dev Bank of India	CARE A1+	1.51%
Shriram Transport Finance Company Ltd	CARE AA+	1.19%

Cholamandalam Investment and Finance Company Ltd	ICRA AA	1.07%
Sundaram Finance Ltd	CRISIL AA+	1.07%
LIC Housing Finance Ltd	CRISIL AAA	1.06%
STCI Finance Limited	CRISIL A1+	1.03%
Talwandi Sabo Power Ltd	CRISIL A1+(SO)	1.03%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	1.03%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	1.01%
Housing Development Finance Corporation Ltd	ICRA A1+	1.00%
Cholamandalam Investment and Finance Company Ltd	ICRA A1+	1.00%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.97%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.91%
L & T Infrastructure Finance Co Ltd	CARE AA+	0.90%
Tata Capital Financial Services Ltd	CRISIL AA+	0.85%
Indiabulls Housing Finance Ltd	CARE AAA	0.84%
Punjab & Sind Bank	ICRA A1+	0.83%
Tata Motors Finance Ltd	CRISIL AA	0.80%
Tata Capital Financial Services Ltd	CRISIL AA+	0.80%
Bank of Maharashtra	CRISIL A1+	0.77%
I L & F S Ltd	ICRA A1+	0.70%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.69%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.63%
Kotak Mahindra Prime Ltd	CRISIL A1+	0.62%
Power Finance Corporation Ltd	CRISIL AAA	0.59%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.59%
LIC Housing Finance Ltd	CRISIL AAA	0.57%
Power Finance Corporation Ltd	CRISIL AAA	0.53%
LIC Housing Finance Ltd	CRISIL AAA	0.53%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.53%
Shriram Transport Finance Company Ltd	CRISIL AA+	0.53%
LIC Housing Finance Ltd	CRISIL AAA	0.53%
Shriram Transport Finance Company Ltd	CRISIL AA+	0.53%
Power Finance Corporation Ltd	CRISIL AAA	0.53%
Shriram Transport Finance Company Ltd	CRISIL AA+	0.53%
Tata Motors Ltd	ICRA A1+	0.52%
Piramal Enterprises Ltd	ICRA A1+	0.51%
IDBI Bank Ltd	CRISIL A1+	0.50%
Canara Bank	CRISIL A1+	0.50%
Kotak Mahindra Investments Ltd	CRISIL A1+	0.50%
Piramal Enterprises Ltd	ICRA A1+	0.50%
Canara Bank	CRISIL A1+	0.50%
Dena Bank	CRISIL A1+	0.50%
Canara Bank	CRISIL A1+	0.50%
Fullerton India Credit Co Ltd	ICRA A1+	0.50%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.49%
Tata Motors Finance Ltd	CRISIL AA	0.48%
Bharat Aluminium Co Ltd.	CRISIL AA-	0.37%
Tata Capital Financial Services Ltd	CRISIL AA+	0.32%
Sundaram Finance Ltd	ICRA AA+	0.27%
Sundaram Finance Ltd	ICRA AA+	0.27%
Tata Capital Financial Services Ltd	ICRA AA+	0.27%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.27%
Kotak Mahindra Bank Ltd	CRISIL A1+	0.26%
Housing Development Finance Corporation Ltd	ICRA A1+	0.26%
Power Finance Corporation Ltd	ICRA A1+	0.26%
MAHINDRA RURAL HOUSING FINANCE	IND A1+	0.26%
Godrej Industries Ltd	ICRA A1+	0.26%
UCO Bank	CRISIL A1+	0.26%
Barclays Invest & Loans India Ltd	ICRA A1+	0.26%
Sundaram BNP Paribas Home Fina Ltd	CARE AA+	0.24%
Tata Motors Finance Ltd	CRISIL AA	0.21%
Hero Fincorp Limited	CRISIL AA+	0.17%
Housing Development Finance Corporation Ltd	ICRA A1+	0.16%
Housing Development Finance Corporation Ltd	ICRA A1+	0.15%
364 Days Tbill (MD 26/11/2015)	SOV	0.14%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.11%
Kotak Mahindra Investments Ltd	CRISIL AAA	0.11%
Talwandi Sabo Power Ltd	CRISIL AA+(SO)	0.11%
IOT Utkal Energy Services Limited	CRISIL AAA(SO)	0.08%
IOT Utkal Energy Services Limited	CRISIL AAA(SO)	0.07%
IOT Utkal Energy Services Limited	CRISIL AAA(SO)	0.07%
IOT Utkal Energy Services Limited	CRISIL AAA(SO)	0.06%

Tata Sons Ltd	CRISIL AAA	0.05%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.05%
IDFC Ltd.	ICRA AAA	0.05%
IDFC Ltd.	ICRA AAA	0.05%
IDBI Bank Ltd	CRISIL A1+	0.03%
Cash & Current Assets		2.87%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Treasury Optimizer Plan (earlier Birla Sun Life Ultra Short Term Fund)

Allocation as a % of Net Assets			Rating	%
8.12% GOI (MD 10/12/2020)			SOV	12.28%
8.15% GOI (MD 24/11/2026)			SOV	5.71%
Power Finance Corporation Ltd			CRISIL AAA	5.66%
8.40% GOI (MD 28/07/2024)			SOV	5.51%
8.60% GOI (MD 02/06/2028)			SOV	3.57%
LIC Housing Finance Ltd			CRISIL AAA	2.84%
7.68% GOI (MD 15/12/2023)			SOV	2.83%
IDFC Ltd.			ICRA AAA	2.68%
LIC Housing Finance Ltd			CRISIL AAA	2.15%
IDFC Ltd.			ICRA AAA	2.15%
Bajaj Finance Ltd			ICRA AA+	1.94%
8.08% GOI (MD 02/08/2022)			SOV	1.93%
Power Grid Corporation of India Ltd			CRISIL AAA	1.88%
Cholamandalam Investment and Finance Company Ltd			ICRA AA	1.72%
Shriram Transport Finance Company Ltd			CRISIL AA+	1.64%
Reliance Jio Infocomm Limited			CRISIL AAA	1.62%
Power Finance Corporation Ltd			CRISIL AAA	1.62%
Reliance Jio Infocomm Limited			CRISIL AAA	1.60%
Power Finance Corporation Ltd			CRISIL AAA	1.45%
LIC Housing Finance Ltd			CRISIL AAA	1.43%
Tata Capital Financial Services Ltd			CRISIL AA+	1.31%
LIC Housing Finance Ltd			CRISIL AAA	1.31%
IDFC Ltd.			ICRA AAA	1.11%
Rural Electrification Corporation Ltd			CRISIL AAA	1.09%
Nabha Power Ltd			ICRA AAA(SO)	1.09%
8.35% GOI 2022 (M/d. 14.05.2022)			SOV	1.09%
Shriram Transport Finance Company Ltd			IND AA+	1.08%
Cholamandalam Investment and Finance Company Ltd			ICRA AA	1.08%
Vedanta Ltd			CRISIL AA+	1.08%
Power Finance Corporation Ltd			CRISIL AAA	1.05%
Housing Development Finance Corporation Ltd			CRISIL AAA	1.03%
Rural Electrification Corporation Ltd			CRISIL AAA	0.99%
Powergrid Vizag Transmission Limited (SO)			CRISIL AAA(SO)	0.97%
7.80% GOI (MD 03/05/2020).			SOV	0.96%
8.83% GOI (MD 25/11/2023)			SOV	0.90%
India Infradebt Ltd			CRISIL AAA	0.89%
Cholamandalam Investment and Finance Company Ltd			ICRA AA	0.87%
LIC Housing Finance Ltd			CRISIL AAA	0.87%
Housing Development Finance Corporation Ltd			CRISIL AAA	0.75%
IDFC Ltd.			ICRA AAA	0.72%
Power Finance Corporation Ltd			CRISIL AAA	0.66%
ICICI Home Finance Company Ltd			ICRA AAA	0.65%
LIC Housing Finance Ltd			CRISIL AAA	0.65%
Talwandi Sabo Power Ltd			CRISIL AA+(SO)	0.61%
Talwandi Sabo Power Ltd			CRISIL AA+(SO)	0.60%
Cholamandalam Investment and Finance Company Ltd			ICRA AA	0.57%
Tata Sons Ltd			CRISIL AAA	0.57%
8.89% Assam SDL GOI (MD 12/03/2019)			SOV	0.55%
LIC Housing Finance Ltd			CRISIL AAA	0.55%
Rural Electrification Corporation Ltd			CRISIL AAA	0.55%
Shriram Transport Finance Company Ltd			IND AA+	0.54%
Power Finance Corporation Ltd			CRISIL AAA	0.35%
Power Finance Corporation Ltd			CRISIL AAA	0.33%
Housing Development Finance Corporation Ltd			CRISIL AAA	0.33%
Export Import Bank of India			CRISIL AAA	0.22%
Tata Sons Ltd			CRISIL AAA	0.22%
Power Finance Corporation Ltd			CRISIL AAA	0.22%
IOT Utkal Energy Services Limited			CRISIL AAA(SO)	0.13%
Power Finance Corporation Ltd			CRISIL AAA	0.11%
Power Grid Corporation of India Ltd			CRISIL AAA	0.11%
Power Grid Corporation of India Ltd			CRISIL AAA	0.11%
LIC Housing Finance Ltd			CRISIL AAA	0.11%
Power Grid Corporation of India Ltd			CRISIL AAA	0.11%



# Portfolio

Shriram Transport Finance Company Ltd	CRISIL AA+	0.11%	8.15% GOI (MD 24/11/2026)	SOV	2.78%	Reliance Utilities & Power Pvt Ltd	CRISIL AAA	6.25%
Power Grid Corporation of India Ltd	CRISIL AAA	0.11%	LIC Housing Finance Ltd	CRISIL AAA	2.01%	S.D. Corporation Pvt. Ltd	ICRA AA+(SO)	4.93%
Power Grid Corporation of India Ltd	CRISIL AAA	0.11%	Edelweiss Commodities Ltd	ICRA AA	1.78%	Power Finance Corporation Ltd	CRISIL AAA	3.51%
Power Grid Corporation of India Ltd	CRISIL AAA	0.11%	Indiabulls Housing Finance Ltd	CARE AAA	1.74%	SREI Equipment Finance Ltd	CARE AA	3.44%
Power Grid Corporation of India Ltd	CRISIL AAA	0.11%	Indiabulls Housing Finance Ltd	CARE AAA	1.63%	L&T Vrindavan Properties Ltd	CARE AA+(SO)	3.12%
Power Grid Corporation of India Ltd	CRISIL AAA	0.11%	7.80% GOI (MD 03/05/2020)	SOV	1.46%	Cholamandalam Investment and Finance Company Ltd	ICRA AA-	2.55%
Power Grid Corporation of India Ltd	CRISIL AAA	0.11%	Indiabulls Housing Finance Ltd	CARE AAA	1.32%	Sterlite Technologies Ltd	CRISIL A+	2.49%
Power Grid Corporation of India Ltd	CRISIL AAA	0.11%	8.08% GOI (MD 02/08/2022)	SOV	1.08%	Reliance Jio Infocomm Limited	CRISIL AAA	2.47%
Power Grid Corporation of India Ltd	CRISIL AAA	0.11%	Shriram Transport Finance Company Ltd	IND AA+	1.07%	Rural Electrification Corporation Ltd	CRISIL AAA	2.39%
Tata Sons Ltd	CRISIL AAA	0.11%	Edelweiss Finance & Investments LTD	ICRA AA	0.89%	RKN RETAIL PVT. LTD	BWR A-(SO)	1.95%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.10%	8.60% GOI (MD 02/06/2028)	SOV	0.71%	Securities Trading Corp Ind Ltd	ICRA AA	1.82%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.10%	Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.69%	Tata Housing Development Co Ltd	ICRA AA	1.80%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.10%	Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.69%	LIC Housing Finance Ltd	CRISIL AAA	1.76%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.10%	Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.69%	Reliance Ports and Terminals Ltd	CRISIL AAA	1.76%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.10%	Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.69%	SREI Equipment Finance Ltd	CARE AA	1.48%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.10%	Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.69%	Cholamandalam Investment and Finance Company Ltd	ICRA AA	1.30%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.10%	Piramal Enterprises Ltd	ICRA AA	0.69%	Cholamandalam Investment and Finance Company Ltd	ICRA AA	1.30%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.10%	Tata Capital Financial Services Ltd	CRISIL AA+	0.68%	Tata Motors Finance Ltd	CRISIL AA	1.25%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.10%	Bahadur Chand Investments Pvt Ltd	ICRA AA	0.66%	Shriram Transport Finance Company Ltd	CRISIL AA+	1.24%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.09%	Shriram Transport Finance Company Ltd	CRISIL AA+	0.59%	Hero Realty Ltd	ICRA A+(SO)	1.23%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.09%	8.33% GOI 2026 (M/D 09/07/2026)	SOV	0.59%	Steel Authority of India Ltd	CARE AAA	1.23%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.09%	Adani Power Ltd	BWR AA-(SO)	0.58%	Hindalco Industries Ltd	CRISIL AA	1.23%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.09%	Power Finance Corporation Ltd	CRISIL AAA	0.53%	Shriram Transport Finance Company Ltd	CRISIL AA+	1.15%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.05%	IDFC Ltd.	ICRA AAA	0.51%	Reliance Jio Infocomm Limited	CRISIL AAA	1.09%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	ECL Finance Ltd	ICRA AA	0.50%	Reliance Utilities & Power Pvt Ltd	CRISIL AAA	0.95%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	Grand View Estates Pvt Ltd	ICRA AA(SO)	0.45%	Rural Electrification Corporation Ltd	CRISIL AAA	0.87%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	8.40% GOI (MD 28/07/2024)	SOV	0.35%	Vedanta Ltd	CRISIL AA+	0.85%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	7.95% GOI (MD 28/08/2032)	SOV	0.34%	Shriram Transport Finance Company Ltd	CRISIL AA+	0.75%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	8.24% GOI (MD 10/11/2033)	SOV	0.31%	Adani Ports and Special Economic Zone Ltd	ICRA AA-	0.75%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	Shriram Transport Finance Company Ltd	CRISIL AA+	0.28%	Adani Ports and Special Economic Zone Ltd	ICRA AA-	0.75%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	Tata Motors Finance Ltd	CRISIL AA	0.24%	Adani Ports and Special Economic Zone Ltd	ICRA AA-	0.74%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	8.84% Assam SDL (MD 11/06/2024)	SOV	0.21%	Jyothy Laboratories Ltd	CARE AA-	0.72%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	Power Finance Corporation Ltd	CRISIL AAA	0.17%	Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.65%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	L&T Finance Ltd	CARE AA+	0.17%	Indiabulls Housing Finance Ltd	CARE AAA	0.65%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	Tata Motors Finance Ltd	CRISIL AA	0.17%	Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.64%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	Tata Capital Financial Services Ltd	CRISIL AA+	0.17%	Power Finance Corporation Ltd	CRISIL AAA	0.64%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	8.32% GOI (MD 02/08/2032)	SOV	0.13%	Rural Electrification Corporation Ltd	CRISIL AAA	0.63%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	8.35% GOI 2022 (M/d. 14.05.2022)	SOV	0.12%	Tata Motors Finance Ltd	CRISIL AA	0.62%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	8.27% GOI (MD 09/06/2020)	SOV	0.11%	Bharat Aluminium Co Ltd.	CRISIL AA-	0.62%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	9.03% Puducherry SDL - (21-Mar-2022)	SOV	0.07%	Hindalco Industries Ltd	CRISIL AA	0.61%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	HDB Financial Services Ltd	CRISIL AAA	0.07%	Housing Development Finance Corporation Ltd	CRISIL AAA	0.50%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	Housing Development Finance Corporation Ltd	CRISIL AAA	0.07%	Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.39%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	8.29% Rajasthan SDL (MD 13/05/2025)	SOV	0.04%	Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.39%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	8.30% GOI (MD 02/07/2040)	SOV	0.03%	Power Finance Corporation Ltd	CRISIL AAA	0.37%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	Power Grid Corporation of India Ltd	CRISIL AAA	0.03%	Housing Development Finance Corporation Ltd	CRISIL AAA	0.37%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	8.17% GOI (MD 01/12/2044)	SOV	0.03%	Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.37%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	Rural Electrification Corporation Ltd	CRISIL AAA	0.03%	Rural Electrification Corporation Ltd	CRISIL AAA	0.36%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	Tata Sons Ltd	CRISIL AAA	0.03%	Rural Electrification Corporation Ltd	CRISIL AAA	0.33%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	LIC Housing Finance Ltd	CRISIL AAA	0.02%	Indian Railway Finance Corp Ltd	CRISIL AAA	0.26%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	Rural Electrification Corporation Ltd	CRISIL AAA	0.01%	India Infradebt Ltd	CRISIL AAA	0.25%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	Housing Development Finance Corporation Ltd	CRISIL AAA	0.00%	Power Grid Corporation of India Ltd	CRISIL AAA	0.25%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	9.40% Madhya Pradesh SDL (MD 30/01/2024)	SOV	0.00%	Power Grid Corporation of India Ltd	CRISIL AAA	0.25%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	9.23% GOI (MD 23/12/2043)	SOV	0.00%	Power Grid Corporation of India Ltd	CRISIL AAA	0.25%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	8.33% GOI 2036 (07/06/2036)	SOV	0.00%	Indian Railway Finance Corp Ltd	CRISIL AAA	0.25%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	Forbes & Company Ltd	CRISIL AA-	0.00%	Vedanta Ltd	CRISIL AA+	0.25%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	7.26% Rec Fix & Pay Mibor (MD30/06/19) HSBC		0.00%	Reliance Ports and Terminals Ltd	CARE AAA	0.13%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	7.265% Rec Fix & Pay Mibor (MD30/06/17) HSBC		0.00%	Power Grid Corporation of India Ltd	CRISIL AAA	0.13%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%	7.26% Rec Fix & Pay Mibor (MD30/06/17) HDFCBK		0.00%	Housing Development Finance Corporation Ltd	CRISIL AAA	0.12%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.03%	7.26% Rec Fix & Pay Mibor (MD30/06/17) HSBC		0.00%	Power Grid Corporation of India Ltd	CRISIL AAA	0.12%
Power Finance Corporation Ltd	CRISIL AAA	0.02%	7.255% Rec Fix & Pay Mibor (MD30/06/17) ICICISECPD		0.00%	Power Grid Corporation of India Ltd	CRISIL AAA	0.12%
Cash & Current Assets		5.79%	7.8% Pay Fixed & Rec Mibor (MD11/07/2016) ICICIBK		0.00%	Power Grid Corporation of India Ltd	CRISIL AAA	0.12%
<b>Total</b>		<b>100.00%</b>	7.4550% Rec Mibor & Pay Fix (MD29/12/2016) ICICIBK		0.00%	Power Grid Corporation of India Ltd	CRISIL AAA	0.12%
			Cash & Current Assets		2.16%	Vedanta Ltd	CRISIL AA+	0.12%
			<b>Total</b>		<b>100.00%</b>	CRISIL AAA (SO)	CRISIL AAA	0.12%
						Powergrid Vizag Transmission Limited	CRISIL AAA (SO)	0.12%
						IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.06%
						IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.05%
						IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.05%
						IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.05%

## Birla Sun Life Dynamic Bond Fund

Allocation as a % of Net Assets	Rating	%
7.68% GOI (MD 15/12/2023)	SOV	19.82%
8.12% GOI (MD 10/12/2020)	SOV	13.40%
7.88% GOI (MD 19/03/2030)	SOV	8.20%
Tata Motors Finance Solutions Ltd	CRISIL AA	7.36%
8.83% GOI (MD 25/11/2023)	SOV	7.35%
8.13% GOI (MD 22/06/2045)	SOV	3.60%
ECL Finance Ltd	ICRA AA	3.54%
Indiabulls Housing Finance Ltd	CARE AAA	3.33%
9.20% GOI (MD 30/09/2030)	SOV	3.02%

## Birla Sun Life Short Term Opportunities Fund

Allocation as a % of Net Assets	Rating	%
Tata Motors Finance Solutions Ltd	CRISIL AA	9.83%
Indiabulls Housing Finance Ltd	CARE AAA	6.50%



# Portfolio

Allocation as a % of Net Assets	Rating	%
Shriram Transport Finance Company Ltd	CRISIL AA+	13.76%
Andhra Bank	CARE A1+	8.68%
Small Industries Dev Bank of India	CARE AAA	8.27%
Canara Bank	CRISIL A1+	6.54%
Indiabulls Housing Finance Ltd	CARE AAA	4.85%
Birla Sun Life Floating Rate - ShtTer- Gr-Dir Plan		4.59%
91 Days Tbill (MD 24/09/2015)	SOV	4.51%
Canara Bank	CRISIL A1+	4.35%
Canara Bank	CRISIL A1+	4.34%
Housing Development Finance Corporation Ltd	CRISIL AAA	3.22%
Housing Development Finance Corporation Ltd	CRISIL AAA	2.77%
Power Finance Corporation Ltd	CRISIL AAA	0.93%
IDFC Ltd.	ICRA AAA	0.92%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.87%
IDFC Ltd.	ICRA AAA	0.61%
8.7% GUJARATSDL (MD 20/09/2016)	SOV	0.46%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.46%
Cash & Current Assets		29.86%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Gilt Plus - Liquid Plan

Allocation as a % of Net Assets	Rating	%
364 Days Tbill (MD 03/09/2015)	SOV	78.18%
Cash & Current Assets		21.82%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Gilt Plus - PF Plan

Allocation as a % of Net Assets	Rating	%
8.60% GOI (MD 02/06/2028)	SOV	43.99%
8.17% GOI (MD 01/12/2044)	SOV	26.62%
8.15% GOI (MD 24/11/2026)	SOV	26.56%
Cash & Current Assets		2.82%
<b>Total Net Assets</b>		<b>100.00%</b>

## Birla Sun Life Gilt Plus - Regular Plan

Allocation as a % of Net Assets	Rating	%
7.72% GOI (MD 25/05/2025)	SOV	88.77%
8.40% GOI (MD 28/07/2024)	SOV	1.53%
Cash & Current Assets		9.70%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Government Securities Fund - Long Term Plan

Allocation as a % of Net Assets	Rating	%
8.15% GOI (MD 24/11/2026)	SOV	41.52%
7.88% GOI (MD 19/03/2030)	SOV	31.11%
8.17% GOI (MD 01/12/2044)	SOV	10.75%
8.13% GOI (MD 22/06/2045)	SOV	10.73%
9.20% GOI (MD 30/09/2030)	SOV	2.33%
8.40% GOI (MD 28/07/2024)	SOV	2.19%
8.30% GOI (MD 02/07/2040)	SOV	0.01%
Cash & Current Assets		1.36%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Government Securities Fund - Short Term Plan

Allocation as a % of Net Assets	Rating	%
Cash & Current Assets		100.00%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Enhanced Arbitrage Fund

Allocation as a % of Net Assets	Rating	%
Reliance Industries Ltd		7.46%
HDFC Bank Ltd		5.25%
Corporation Bank		4.29%
Axis Bank Ltd		3.70%
Sun Pharmaceuticals Industries Ltd		3.02%
Allahabad Bank	Unrated	2.86%

Maruti Suzuki India Ltd	2.59%
Infosys Ltd	2.50%
IDFC Ltd.	2.21%
Yes Bank Ltd	2.14%
UPL Limited	2.11%
Aurobindo Pharma Ltd	1.79%
Ashok Leyland Ltd	1.66%
Hero MotoCorp Ltd	1.58%
Jindal Steel and Power Ltd	1.42%
MRF Ltd	1.35%
Tata Motors Ltd DVR Shares	1.31%
Bharat Petroleum Corp Ltd	1.19%
Yes Bank Ltd	1.15%
Asian Paints Ltd	1.11%
ICICI Bank Ltd	1.10%
Grasim Industries Ltd	1.04%
Shriram Transport Finance Company Ltd	1.03%
Tata Consultancy Services Ltd	0.91%
Indusind Bank Ltd	0.86%
Indian Oil Corporation Ltd	0.81%
Bosch Ltd	0.78%
HCL Technologies Ltd	0.69%
Oil & Natural Gas Corporation Ltd	0.68%
ITC Ltd	0.68%
Tech Mahindra Ltd	0.64%
Tata Motors Ltd	0.62%
State Bank of India	0.58%
Bajaj Auto Ltd	0.54%
Century Textiles & Industries Ltd	0.50%
Titan Company Limited	0.50%
Federal Bank Ltd	0.49%
Reliance Communications Ltd	0.37%
Indiabulls Real Estate Ltd	0.36%
Cairn India Ltd	0.36%
Hexaware Technologies Ltd	0.32%
Ultratech Cement Ltd	0.30%
Rural Electrification Corporation Ltd	0.28%
Just Dial Limited	0.24%
Tata Global Beverages Ltd	0.22%
GMR Infrastructure Ltd	0.18%
Tata Communications Ltd	0.18%
Andhra Bank Ltd	0.09%
Apollo Tyres Ltd	0.04%
Ambuja Cements Ltd	0.02%
AMBUJACEM_30/07/2015	-0.02%
APOLLOTYRE_30/07/2015	-0.04%
ANDHRABANK_30/07/2015	-0.09%
TATACOMM_30/07/2015	-0.18%
GMRINFRA_30/07/2015	-0.18%
TATAGLOBAL_30/07/2015	-0.21%
JUSTDIAL_30/07/2015	-0.24%
RECLTD_30/07/2015	-0.28%
ULTRACEMCO_30/07/2015	-0.30%
HEXAWARE_30/07/2015	-0.32%
CAIRN_30/07/2015	-0.35%
IBREALEST_30/07/2015	-0.36%
RCOM_30/07/2015	-0.37%
HDFCBANK_27/08/2015	-0.38%
FEDERALBNK_30/07/2015	-0.49%
TITAN_30/07/2015	-0.50%
CENTURYTEX_30/07/2015	-0.50%
BAJAJ-AUTO_30/07/2015	-0.53%
SBIN_30/07/2015	-0.58%
TATAMOTORS_30/07/2015	-0.62%
TECHM_30/07/2015	-0.64%
ITC_30/07/2015	-0.68%
ONGC_30/07/2015	-0.68%
HCLTECH_30/07/2015	-0.69%
BOSCHLTD_30/07/2015	-0.78%
IOC_30/07/2015	-0.81%
TCS_30/07/2015	-0.92%
SRTRANSFIN_30/07/2015	-1.02%
GRASIM_30/07/2015	-1.04%
ICICIBANK_30/07/2015	-1.11%
ASIANPAINT_30/07/2015	-1.11%
YESBANK_30/07/2015	-1.16%
BPCL_30/07/2015	-1.19%
TATAMTRDVR_30/07/2015	-1.32%
MRF_30/07/2015	-1.35%
JINDALSTEL_30/07/2015	-1.43%
HEROMOTOCO_30/07/2015	-1.58%
ASHOKLEY_30/07/2015	-1.66%
AUROPHARMA_30/07/2015	-1.79%
UPL_30/07/2015	-2.11%
IDFC_30/07/2015	-2.17%
INFY_30/07/2015	-2.51%
MARUTI_30/07/2015	-2.60%
SUNPHARMA_30/07/2015	-3.03%
AXISBANK_30/07/2015	-3.69%
HDFCBANK_30/07/2015	-4.85%
RELIANCE_30/07/2015	-7.50%

Cash & Current Assets	37.24%
Net receivables / payables	52.67%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Active Debt Multi Manager FoF Scheme

Allocation as a % of Net Assets	%
IDFC Dynamic Bond Fund-Direct Plan-Growth	24.48%
Templeton India Govt.Sec. Fund-Long Term Direct Gr	21.73%
ICICI Prude Gilt Fund Inv Plan PF Opt-Dir Plan-Grw	21.46%
Birla Sun Life Govt Sec. Long Term Grwth Direct	21.38%
SBI Dynamic Bond Fund - Direct Plan - Growth	10.31%
Cash & Current Assets	0.74%
Net receivables / payables	-0.10%
<b>Total</b>	<b>100.00%</b>

## 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 <sup>d</sup> (₹ per unit)	Dividend <sup>d</sup> (₹ per unit)	Face value (₹)	Cum Dividend NAV (₹ per unit)
Birla Sun Life Equity Fund - Regular Plan	17-Mar-15	3.80	3.80	10.00	101.16
	16-Oct-14	4.50	4.50	10.00	89.18
Birla Sun Life Equity Fund - Direct Plan	21-Mar-14	0.00	4.00	10.00	70.10
	17-Mar-15	2.00	2.00	10.00	108.75
Birla Sun Life Advantage Fund - Regular Plan	16-Oct-14	4.50	4.50	10.00	95.17
	21-Mar-14	0.00	4.00	10.00	74.18
Birla Sun Life Advantage Fund - Direct Plan	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 - Regular Plan	17-May-13	0.00	4.00	10.00	75.70
	05-Sep-14	15.00	15.00	10.00	105.26
Birla Sun Life Advantage Fund - Direct Plan	23-May-14	0.00	7.20	10.00	101.77
	17-May-13	0.00	4.00	10.00	75.79
Birla Sun Life Midcap Fund - Regular Plan	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	22-Jun-12	1.50	1.50	10.00	19.97
	24-Jul-14	0.00	1.50	10.00	18.20
Birla Sun Life Frontline Equity Fund - Regular Plan	19-Jul-13	0.00	0.35	10.00	11.79
	24-Apr-15	1.75	1.75	10.00	29.44
Birla Sun Life India GenNext Fund - Regular Plan	05-Nov-14	1.20	1.20	10.00	29.41
	17-Apr-14	0.00	1.20	10.00	23.88
Birla Sun Life India GenNext Fund - Direct Plan	18-Jun-15	2.60	2.60	10.00	23.42
	27-Jun-14	0.00	2.00	10.00	19.57
Birla Sun Life India GenNext Fund - Regular Plan	28-Jun-13	0.00	1.00	10.00	16.47
	18-Jun-15	2.60	2.60	10.00	25.63
Birla Sun Life New Millennium Fund - Regular Plan	27-Jun-14	0.00	2.00	10.00	21.07
	11-Sep-14	1.60	1.60	10.00	19.90
Birla Sun Life Top 100 Fund - Regular Plan	27-Sep-13	0.00	0.85	10.00	15.20
	09-Sep-10	0.85	0.85	10.00	14.16
Birla Sun Life Buy India 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
Birla Sun Life Buy India Fund - Direct Plan	24-Jan-14	0.00	0.80	10.00	13.99
	18-Sep-14	3.00	3.00	10.00	36.23
Birla Sun Life Buy India Fund - Regular Plan	27-Sep-13	0.00	1.20	10.00	22.65
	21-Sep-12	1.00	1.00	10.00	22.81
Birla Sun Life Buy India Fund - Direct Plan	18-Sep-14	3.00	3.00	10.00	36.56
	27-Sep-13	0.00	1.20	10.00	22.73
Birla Sun Life MNC Fund - Regular Plan	22-Apr-15	10.00	10.00	10.00	166.22
	20-Nov-14	5.50	5.50	10.00	141.24
Birla Sun Life Index Fund - Regular Plan	17-Apr-14	0.00	4.75	10.00	94.32
	25-Feb-15	5.20	5.20	10.00	22.06
Birla Sun Life Index Fund - Direct Plan	07-Oct-14	6.00	6.00	10.00	25.83
	24-Jan-14	0.00	1.00	10.00	21.68
Birla Sun Life India Opportunities Fund - Regular Plan	25-Feb-15	5.20	5.20	10.00	22.23
	07-Oct-14	6.00	6.00	10.00	25.97
Birla Sun Life India Opportunities Fund - Direct Plan	24-Jan-14	0.00	1.00	10.00	21.72
	13-Nov-14	2.76	2.76	10.00	28.13
Birla Sun Life Dividend Yield Plus - Regular Plan	27-Dec-13	0.00	1.50	10.00	19.86
	09-Nov-12	0.00	0.75	10.00	16.29
Birla Sun Life '95 Fund - Regular Plan	19-Jun-15	0.40	0.40	10.00	16.10
	20-Mar-15	0.18	0.18	10.00	16.82
Birla Sun Life '95 Fund - Direct Plan	29-Dec-14	0.50	0.50	10.00	17.29
	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	145.91
Birla Sun Life Pure Value Fund - Regular Plan	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 Enhanced Arbitrage Fund - Dividend - Regular Plan	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 - Direct Plan	26-Jun-15	0.07	0.07	10.00	10.96
	29-May-15	0.07	0.07	10.00	10.95
Birla Sun Life Enhanced Arbitrage Fund - Dividend - Regular Plan	30-Apr-15	0.07	0.07	10.00	10.93
	26-Jun-15	0.07	0.07	10.00	11.07
Birla Sun Life Enhanced Arbitrage Fund - Dividend - Direct Plan	29-May-15	0.07	0.07	10.00	11.05
	30-Apr-15	0.07	0.07	10.00	11.02
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
BSL CEF - Global Agri Plan - Dividend - Regular Plan	21-May-15	1.44	1.34	10.00	19.26
	23-May-14	1.50	1.12	10.00	18.20
BSL CEF - Global Agri Plan - Dividend - Direct Plan	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
Birla Sun Life Special Situations Fund - Dividend - Regular Plan	28-Aug-14	1.30	1.30	10.00	14.57
Birla Sun Life AAF - Aggressive Plan - Dividend - Regular Plan	14-Aug-14	4.00	2.99	10.00	44.13
Birla Sun Life AAF - Aggressive Plan - Dividend - Direct Plan	14-Aug-14	4.00	2.99	10.00	44.10
Birla Sun Life India Reforms Fund - Dividend - Regular Plan	08-Aug-14	0.80	0.80	10.00	11.90
Birla Sun Life International Equity - Plan A - Dividend - Regular Plan	27-Nov-14	1.30	0.88	10.00	16.15
Birla Sun Life Financial Planning FOF Aggressive Plan - Quarterly - Regular Plan	25-Sep-14	0.19	0.19	10.00	13.7617
	25-Jun-14	0.16	0.15	10.00	13.1969
Birla Sun Life Financial Planning FOF Aggressive Plan - Quarterly - Direct Plan	20-Mar-14	0.12	0.11	10.00	11.3962
	25-Sep-14	0.19	0.19	10.00	13.8724
Birla Sun Life Financial Planning FOF Conservative Plan - Quarterly - Regular Plan	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 Conservative 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
Birla Sun Life Financial Planning FOF Prudent Plan - Quarterly - Regular Plan	20-Mar-14	0.08	0.07	10.00	11.5070
	25-Sep-14	0.12	0.11	10.00	12.3607
Birla Sun Life Financial Planning FOF Prudent Plan - Quarterly - Direct Plan	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 Prudent Plan - Quarterly - Regular Plan	25-Sep-14	0.16	0.15	10.00	12.6900
	25-Jun-14	0.12	0.11	10.00	12.3845
Birla Sun Life Financial Planning FOF Prudent Plan - Quarterly - Direct Plan	20-Mar-14	0.10	0.09	10.00	11.3392
	25-Sep-14	0.16	0.15	10.00	12.9017
Birla Sun Life Dynamic Asset Allocation Fund - Dividend	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 Dynamic Asset Allocation Fund - Dividend - Direct Plan	22-Mar-13	6.00	6.00	10.00	18.4600
	26-Dec-05	4.50	4.50	10.00	15.0000
Birla Sun Life Dynamic Asset Allocation Fund - Dividend - Direct Plan	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.

## TAX SAVINGS SOLUTIONS

EQUITY SCHEMES	Declared on date	Non Corporate Dividend <sup>#</sup> (₹ per unit)	Dividend <sup>#</sup> (₹ 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 <sup>#</sup> (₹ per unit)
			Dividend <sup>#</sup> (₹ per unit)	Dividend <sup>#</sup> (₹ per unit)	
Birla Sun Life Monthly Income - Monthly Dividend - Regular Plan	30-Jun-15	10.00	0.0546	0.0506	12.3442
	29-May-15	10.00	0.0493	0.0457	12.4273
	30-Apr-15	10.00	0.0536	0.0497	12.3617
Birla Sun Life Monthly Income - Monthly Dividend - Direct Plan	30-Jun-15	10.00	0.0586	0.0543	13.2409
	29-May-15	10.00	0.0529	0.0490	13.3229
	30-Apr-15	10.00	0.0573	0.0531	13.2456
Birla Sun Life Monthly Income - Quarterly Dividend - Regular Plan	30-Jun-15	10.00	0.2055	0.1904	12.6629
	30-Mar-15	10.00	0.2015	0.1869	12.8521
	31-Dec-14	10.00	0.1980	0.1836	12.9212
Birla Sun Life Monthly Income - Quarterly Dividend - Direct Plan	30-Jun-15	10.00	0.2113	0.1958	13.0477
	30-Mar-15	10.00	0.2069	0.1918	13.2199
	31-Dec-14	10.00	0.2030	0.1882	13.2666
Birla Sun Life MIP - Monthly Dividend Plan - Regular Plan	26-Jun-15	10.00	0.0468	0.0434	12.1120
	29-May-15	10.00	0.0586	0.0543	12.1899
	24-Apr-15	10.00	0.0471	0.0436	12.1615
Birla Sun Life MIP - Monthly Dividend Plan - Direct Plan	27-Mar-15	10.00	0.0479	0.0444	12.2068
	26-Jun-15	10.00	0.0515	0.0477	13.3179
	29-May-15	10.00	0.0644	0.0597	13.3965
Birla Sun Life MIP II - Wealth 25 Plan Monthly Dividend Plan - Regular Plan	24-Apr-15	10.00	0.0517	0.0479	13.3574
	27-Mar-15	10.00	0.0526	0.0487	13.4014
	26-Jun-15	10.00	0.0540	0.0500	13.8416
Birla Sun Life MIP II - Wealth 25 Plan Monthly Dividend Plan - Direct Plan	29-May-15	10.00	0.0667	0.0618	14.0457
	24-Apr-15	10.00	0.0539	0.0499	13.8237
	27-Mar-15	10.00	0.0547	0.0508	13.9664
Birla Sun Life MIP II - Wealth 25 Plan Monthly Dividend Plan - Direct Plan	26-Jun-15	10.00	0.0632	0.0586	16.2238
	29-May-15	10.00	0.0780	0.0723	16.4496
	24-Apr-15	10.00	0.0630	0.0584	16.1745
Birla Sun Life MIP II - Savings 5 Plan Monthly Dividend Plan - Regular Plan	26-Jun-15	10.00	0.0493	0.0456	12.7197
	29-May-15	10.00	0.0615	0.0570	12.8162
	24-Apr-15	10.00	0.0494	0.0458	12.7638
Birla Sun Life MIP II - Savings 5 Plan Monthly Dividend Plan - Direct Plan	27-Mar-15	10.00	0.0502	0.0465	12.8098
	26-Jun-15	10.00	0.0514	0.0476	13.2900
	29-May-15	10.00	0.0643	0.0596	13.3868
Birla Sun Life MIP II - Savings 5 Plan Monthly Dividend Plan - Direct Plan	24-Apr-15	10.00	0.0516	0.0478	13.3270
	27-Mar-15	10.00	0.0523	0.0485	13.3708

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 <sup>#</sup> (₹ per unit)
			Dividend <sup>#</sup> (₹ per unit)	Dividend <sup>#</sup> (₹ 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-Jun-15	10.00	1.7218	1.5952	107.9067
	16-Mar-15	10.00	1.7371	1.6110	108.9248
	15-Dec-14	10.00	1.7006	1.5770	109.0014
Birla Sun Life Treasury Optimizer Plan - Retail - Monthly Dividend	26-Jun-15	10.00	0.4609	0.4271	104.3136
	29-May-15	10.00	0.5789	0.5363	105.0751
	24-Apr-15	10.00	0.4623	0.4283	105.1261
Birla Sun Life Treasury Optimizer Plan - Monthly Dividend - Regular Plan	27-Mar-15	10.00	0.4652	0.4314	104.9465
	26-Jun-15	10.00	0.4610	0.4271	104.3353
	29-May-15	10.00	0.5790	0.5365	105.0970
Birla Sun Life Treasury Optimizer Plan - Monthly Dividend - Direct Plan	24-Apr-15	10.00	0.4625	0.4285	105.1482
	27-Mar-15	10.00	0.4653	0.4315	104.9685
	26-Jun-15	10.00	0.4628	0.4287	104.7444
Birla Sun Life Treasury Optimizer Plan - Monthly Dividend - Direct Plan	29-May-15	10.00	0.5810	0.5383	105.4845
	24-Apr-15	10.00	0.4639	0.4298	105.5053
	27-Mar-15	10.00	0.4667	0.4328	105.3007
Birla Sun Life Treasury Optimizer Plan - Quarterly Dividend - Regular Plan	15-Jun-15	10.00	1.6791	1.5557	105.2320
	16-Mar-15	10.00	1.6941	1.5710	106.2249
	15-Dec-14	10.00	1.6584	1.5379	106.2994
Birla Sun Life Treasury Optimizer Plan - Quarterly Dividend - Direct Plan	15-Jun-15	10.00	1.6818	1.5581	105.4802
	16-Mar-15	10.00	1.6955	1.5724	106.3940
	15-Dec-14	10.00	1.6585	1.5381	106.3871
Birla Sun Life Dynamic Bond Fund - Retail Plan - Monthly Dividend - Regular Plan	26-Jun-15	10.00	0.0480	0.0445	10.8475
	29-May-15	10.00	0.0605	0.0560	10.9532
	24-Apr-15	10.00	0.0483	0.0448	10.9745
Birla Sun Life Dynamic Bond Fund - Retail Plan - Monthly Dividend - Direct Plan	27-Mar-15	10.00	0.0486	0.0451	10.9617
	26-Jun-15	10.00	0.0481	0.0446	10.8611
	29-May-15	10.00	0.0605	0.0560	10.9607
Birla Sun Life Dynamic Bond Fund - Retail Plan - Monthly Dividend - Direct Plan	24-Apr-15	10.00	0.0482	0.0447	10.9740
	27-Mar-15	10.00	0.0486	0.0450	10.9542
	30-Jun-15	10.00	0.2407	0.2230	11.1423
Birla Sun Life Dynamic Bond Fund - Retail - Quarterly Dividend - Regular Plan	30-Mar-15	10.00	0.2355	0.2184	11.3739
	31-Dec-14	10.00	0.2348	0.2178	11.4108

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-Jun-15 30-Mar-15 31-Dec-14	10.00 10.00 10.00	0.2435 0.2379 0.2368	0.2256 0.2206 0.2196	11.2969 11.5082 11.5248
Birla Sun Life Short Term Opportunities Fund - Quarterly Dividend - Regular Plan	15-Jun-15 16-Mar-15 15-Dec-14	10.00 10.00 10.00	0.1884 0.1907 0.1881	0.1745 0.1768 0.1745	10.6650 10.7540 10.7969
Birla Sun Life Short Term Opportunities Fund - Quarterly Dividend - Direct Plan	15-Jun-15 16-Mar-15 15-Dec-14	10.00 10.00 10.00	0.1910 0.1933 0.1905	0.1769 0.1793 0.1767	10.8208 10.9024 10.9423
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	16-Mar-15 15-Sep-14 18-Mar-14	10.00 10.00 10.00	0.4186 0.5019 0.4980	0.3882 0.3746 0.3717	11.2974 11.1487 11.0629
Birla Sun Life Medium Term Plan - Half Yearly Dividend - Direct Plan	16-Mar-15 15-Sep-14 18-Mar-14	10.00 10.00 10.00	0.4500 0.5512 0.5464	0.4173 0.4114 0.4078	11.6273 11.4790 11.3838
Birla Sun Life Medium Term Plan - Quarterly Dividend - Regular Plan	15-Jun-15 16-Mar-15 15-Dec-14	10.00 10.00 10.00	0.1781 0.1770 0.2235	0.1650 0.1641 0.2073	10.5550 10.6042 10.6756
Birla Sun Life Medium Term Plan - Quarterly Dividend - Direct Plan	15-Jun-15 16-Mar-15 15-Dec-14	10.00 10.00 10.00	0.1847 0.1793 0.2249	0.1711 0.1663 0.2086	10.6623 10.7036 10.7658
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	15-Jun-15 15-May-15 15-Apr-15	10.00 10.00 10.00	0.0646 0.0628 0.0628	0.0599 0.0582 0.0582	11.8130 11.8239 11.8734
Birla Sun Life Short Term Fund - Monthly Dividend - Direct Plan	15-Jun-15 15-May-15 15-Apr-15	10.00 10.00 10.00	0.0646 0.0628 0.0629	0.0599 0.0582 0.0583	11.8226 11.8325 11.8811
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	29-Dec-14 05-Sep-14 26-Sep-14	10.00 10.00 10.00	0.1669 0.7000 0.1500	0.1548 0.5224 0.1119	10.3952 10.8741 10.2400
Birla Sun Life Short Term Fund - Dividend-Direct Plan	29-Dec-14 05-Sep-14 26-Sep-14	10.00 10.00 10.00	0.1887 0.7000 0.2500	0.1750 0.5224 0.1866	10.3915 10.9668 10.3339
Birla Sun Life Income Plus - Quarterly Dividend - Regular Plan	15-Jun-15 16-Mar-15 15-Dec-14	10.00 10.00 10.00	0.2131 0.2163 0.2032	0.1974 0.2006 0.1885	13.0399 13.4829 13.5604
Birla Sun Life Income Plus - Quarterly Dividend - Direct Plan	15-Jun-15 16-Mar-15 15-Dec-14	10.00 10.00 10.00	0.2170 0.2199 0.2063	0.2010 0.2039 0.1913	13.3024 13.7284 13.7827
Birla Sun Life Gilt Plus - Liquid Plan - Quarterly Dividend - Regular Plan	15-Jun-15 16-Mar-15 15-Dec-14	10.00 10.00 10.00	0.1534 0.1548 0.1551	0.1421 0.1436 0.1439	10.8846 10.8903 10.9089
Birla Sun Life Gilt Plus - Liquid Plan - Quarterly Dividend - Direct Plan	15-Jun-15 16-Mar-15 15-Dec-14	10.00 10.00 10.00	0.1547 0.1561 0.1563	0.1433 0.1447 0.1449	10.9863 10.9852 10.9968
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-Jun-15 16-Mar-15 15-Dec-14	10.00 10.00 10.00	0.2875 0.2935 0.2794	0.2664 0.2722 0.2591	10.5074 11.0793 11.1974
Birla Sun Life Gilt Plus - PF Plan Quarterly Dividend - Direct Plan	15-Jun-15 16-Mar-15 15-Dec-14	10.00 10.00 10.00	0.2924 0.2980 0.2831	0.2709 0.2763 0.2625	10.7017 11.2652 11.3660
Birla Sun Life Gilt Plus - Regular Plan Quarterly Dividend - Regular Plan	15-Jun-15 16-Mar-15 15-Dec-14	10.00 10.00 10.00	0.0608 0.2717 0.2633	0.0563 0.2520 0.2441	12.4179 12.7590 12.8749
Birla Sun Life Gilt Plus - Regular Plan Quarterly Dividend - Direct Plan	15-Jun-15 16-Mar-15 15-Dec-14	10.00 10.00 10.00	0.2469 0.2510 0.2429	0.2287 0.2328 0.2253	11.4971 11.8020 11.8920
Birla Sun Life Government Securities Fund - Long Term Dividend - Regular Plan - Half Yearly Dividend	16-Mar-15 15-Sep-14 18-Mar-14	10.00 10.00 10.00	0.4462 0.6119 0.6373	0.4138 0.4567 0.4756	11.4769 10.8844 10.9208
Birla Sun Life Government Securities Fund - Long Term Dividend - Direct Plan - Half Yearly Dividend	16-Mar-15 15-Sep-14 18-Mar-14	10.00 10.00 10.00	0.4627 0.6339 0.6587	0.4291 0.4731 0.4916	11.9344 11.2875 11.3130
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 10 - Regular Plan

Date of Inception: Jul 11, 2012 Fund Manager: Mr. Prasad Dhonde & Vineet Maloo NAV (as on 30 <sup>th</sup> June 2015): ₹ 13.3302	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 10 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 10 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till June 30, 2015 (CAGR)	10.0000	10.16	10.02	7.51	13330	13280	12399
June 30, 2014 to June 30, 2015 (Absolute)	12.2362	8.94	11.05	8.54	10894	11105	10854
June 28, 2013 to June 30, 2014 (Absolute)	10.8201	13.09	8.28	5.93	11309	10828	10593

# 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 10. Total Schemes managed by Mr. Prasad Dhonde is 27. Total Schemes managed by Mr. Vineet Maloo is 15. Refer annexure on page no. 95 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 11 - Regular Plan

Date of Inception: Oct 15, 2012 Fund Manager: Mr. Prasad Dhonde & Vineet Maloo NAV (as on 30 <sup>th</sup> June 2015): ₹ 12.8382	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 11 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 11 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till June 30, 2015 (CAGR)	10.0000	9.67	9.66	7.46	12838	12836	12151
June 30, 2014 to June 30, 2015 (Absolute)	11.7571	9.20	11.05	8.54	10920	11105	10854
June 28, 2013 to June 30, 2014 (Absolute)	10.4361	12.66	8.28	5.93	11266	10828	10593

# 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 10. Total Schemes managed by Mr. Prasad Dhonde is 27. Total Schemes managed by Mr. Vineet Maloo is 15. Refer annexure on page no. 95 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 12 - Regular Plan

Date of Inception: Aug 29, 2012 Fund Manager: Mr. Prasad Dhonde & Ajay Garg NAV (as on 30 <sup>th</sup> June 2015): ₹ 14.4438	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 12 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 12 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till June 30, 2015 (CAGR)	10.0000	13.84	10.14	7.52	14444	13150	12282
June 30, 2014 to June 30, 2015 (Absolute)	13.4024	7.77	11.05	8.54	10777	11105	10854
June 28, 2013 to June 30, 2014 (Absolute)	11.2485	19.15	8.28	5.93	11915	10828	10593

# 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 5. Total Schemes managed by Mr. Prasad Dhonde is 27. Total Schemes managed by Mr. Ajay Garg is 11. Refer annexure on page no. 95 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 13 - Regular Plan

Date of Inception: Nov 08, 2012 Fund Manager: Mr. Prasad Dhonde & Ajay Garg NAV (as on 30 <sup>th</sup> June 2015): ₹ 13.9689	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 13 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 13 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till June 30, 2015 (CAGR)	10.0000	13.49	9.75	7.49	13969	12786	12102
June 30, 2014 to June 30, 2015 (Absolute)	12.8296	8.88	11.05	8.54	10888	11105	10854
June 28, 2013 to June 30, 2014 (Absolute)	10.5738	21.33	8.28	5.93	12133	10828	10593

# 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 5. Total Schemes managed by Mr. Prasad Dhonde is 27. Total Schemes managed by Mr. Ajay Garg is 11. Refer annexure on page no. 95 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 14 - Regular Plan

Date of Inception: Dec 13, 2012 Fund Manager: Mr. Prasad Dhonde & Ajay Garg NAV (as on 30 <sup>th</sup> June 2015): ₹ 13.1962	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 June 30, 2015 (CAGR)	10.0000	11.51	9.72	7.46	13196	12663	12008
June 30, 2014 to June 30, 2015 (Absolute)	12.2700	7.55	11.05	8.54	10755	11105	10854
June 28, 2013 to June 30, 2014 (Absolute)	10.5265	16.56	8.28	5.93	11656	10828	10593

# 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 5. Total Schemes managed by Mr. Prasad Dhonde is 27. Total Schemes managed by Mr. Ajay Garg is 11. Refer annexure on page no. 95 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 <sup>th</sup> June 2015): ₹ 12.0271	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 June 30, 2015 (CAGR)	10.0000	11.84	12.40	8.31	12027	12127	11408
June 30, 2014 to June 30, 2015 (Absolute)	10.9595	9.74	11.05	8.54	10974	11105	10854

# 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 10. Total Schemes managed by Mr. Prasad Dhonde is 27. Total Schemes managed by Mr. Vineet Maloo is 15. Refer annexure on page no. 95 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 17 - Regular Plan

Date of Inception: Dec 04, 2013 Fund Manager: Mr. Prasad Dhonde & Vineet Maloo NAV (as on 30 <sup>th</sup> June 2015): ₹ 11.9950	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 June 30, 2015 (CAGR)	10.0000	12.29	13.17	8.39	11995	12143	11348
June 30, 2014 to June 30, 2015 (Absolute)	10.9420	9.62	11.05	8.54	10962	11105	10854

# 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 10. Total Schemes managed by Mr. Prasad Dhonde is 27. Total Schemes managed by Mr. Vineet Maloo is 15. Refer annexure on page no. 95 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 <sup>th</sup> June 2015): ₹ 11.7963	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 June 30, 2015 (CAGR)	10.0000	12.50	14.22	8.58	11796	12050	11225
June 30, 2014 to June 30, 2015 (Absolute)	10.7530	9.70	11.05	8.54	10970	11105	10854

# 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 10. Total Schemes managed by Mr. Prasad Dhonde is 27. Total Schemes managed by Mr. Vineet Maloo is 15. Refer annexure on page no. 95 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 <sup>th</sup> June 2015): ₹ 11.5158	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 June 30, 2015 (CAGR)	10.0000	11.30	14.01	8.68	11516	11886	11160
June 30, 2014 to June 30, 2015 (Absolute)	10.5443	9.21	11.05	8.54	10921	11105	10854

# 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 10. Total Schemes managed by Mr. Prasad Dhonde is 27. Total Schemes managed by Mr. Vineet Maloo is 15. Refer annexure on page no. 95 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 <sup>th</sup> June 2015): ₹ 11.3000	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 June 30, 2015 (CAGR)	10.0000	11.04	13.46	8.67	11300	11588	11019
June 30, 2014 to June 30, 2015 (Absolute)	10.3333	9.36	11.05	8.54	10936	11105	10854

# 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 10. Total Schemes managed by Mr. Prasad Dhonde is 27. Total Schemes managed by Mr. Vineet Maloo is 15. Refer annexure on page no. 95 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 21 - Regular Plan

Date of Inception: Jun 09, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 <sup>th</sup> June 2015): ₹ 10.8822	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 June 30, 2015 (CAGR)	10.0000	8.32	10.24	8.41	10882	11086	10892
June 30, 2014 to June 30, 2015 (Absolute)	10.0548	8.23	11.05	8.54	10823	11105	10854

# 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 10. Total Schemes managed by Mr. Prasad Dhonde is 27. Total Schemes managed by Mr. Vineet Maloo is 15. Refer annexure on page no. 95 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. Maneesh Dangi	Refer page No
1	Birla Sun Life Dynamic Bond Fund	62
2	Birla Sun Life Medium Term Plan	64

Sr.no	Funds Managed By Mr. Kaustubh Gupta	Refer page No
1	Birla Sun Life MIP II - Wealth 25 Plan*	55
2	Birla Sun Life Monthly Income*	53
3	Birla Sun Life Government Securities Fund Long Term Plan <sup>§</sup>	72
4	Birla Sun Life Gilt Plus PF Plan <sup>§</sup>	70
5	Birla Sun Life MIP II - Savings 5 Plan*	56
6	Birla Sun Life Gilt Plus Regular Plan <sup>§</sup>	71
7	Birla Sun Life Treasury Optimizer Plan <sup>§</sup> (earlier Birla Sun Life Ultra Short Term Fund)	61
8	Birla Sun Life Short Term Opportunities Fund <sup>§</sup>	63
9	Birla Sun Life MIP*	54
10	Birla Sun Life Savings Fund <sup>§</sup>	60
11	Birla Sun Life Floating Rate Fund - Long Term Plan <sup>§</sup>	68
12	Birla Sun Life Floating Rate Fund - Short Term Plan <sup>§</sup>	67
13	Birla Sun Life Cash Plus <sup>§</sup>	58
14	Birla Sun Life Cash Manager <sup>§</sup>	59
15	Birla Sun Life Gilt Plus Liquid Plan <sup>§</sup>	69
16	Birla Sun Life Government Securities Fund Short Term Plan <sup>§</sup>	73

\* Funds co-managed by Mr. Satyabrata Mohanty

<sup>§</sup> Funds co-managed by Ms. Sunaina Da Cunha

<sup>§</sup> Funds co-managed by Mr. Prasad Dhonde

Sr.no	Funds Managed By Ms. Sunaina Da Cunha	Refer page No
1	Birla Sun Life Short Term Opportunities Fund*	63
2	Birla Sun Life Savings Fund*	60
3	Birla Sun Life Floating Rate Fund - Short Term Plan*	67
4	Birla Sun Life Cash Plus*	58
5	Birla Sun Life Cash Manager*	59

\* Funds co-managed by Mr. Kaustubh Gupta

Sr.no	Funds Managed By Mr. Ajay Garg	Refer page No
1	Birla Sun Life MNC Fund	16
2	Birla Sun Life Buy India Fund	22
3	Birla Sun Life Tax Relief '96	49
4	Birla Sun Life Tax Plan	50
5	Birla Sun Life Tax Savings Fund	51
6	Birla Sun Life Index Fund	37
7	Birla Sun Life Capital Protection Oriented Fund - Series 13 <sup>§</sup>	93
8	Birla Sun Life Capital Protection Oriented Fund - Series 12 <sup>§</sup>	93
9	Birla Sun Life Capital Protection Oriented Fund - Series 14 <sup>§</sup>	93

\* Funds co-managed by Mr. Prasad Dhonde

Sr.no	Funds Managed By Mr. Prasad Dhonde	Refer page No
1	Birla Sun Life '95 Fund*	11
2	Birla Sun Life Government Securities Fund Long Term Plan <sup>§</sup>	72
3	Birla Sun Life Gilt Plus PF Plan <sup>§</sup>	70
4	Birla Sun Life Income Plus	66
5	Birla Sun Life Gilt Plus Regular Plan <sup>§</sup>	71
6	Birla Sun Life Treasury Optimizer Plan <sup>§</sup> (earlier Birla Sun Life Ultra Short Term Fund)	61
7	Birla Sun Life Capital Protection Oriented Fund - Series 16 <sup>§</sup>	93
8	Birla Sun Life Capital Protection Oriented Fund - Series 18 <sup>§</sup>	94
9	Birla Sun Life Short Term Fund	65
10	Birla Sun Life Capital Protection Oriented Fund - Series 17 <sup>§</sup>	94
11	Birla Sun Life Capital Protection Oriented Fund - Series 20 <sup>§</sup>	94
12	Birla Sun Life Capital Protection Oriented Fund - Series 19 <sup>§</sup>	94
13	Birla Sun Life Floating Rate Fund - Long Term Plan <sup>§</sup>	68
14	Birla Sun Life Capital Protection Oriented Fund - Series 11 <sup>§</sup>	93
15	Birla Sun Life Capital Protection Oriented Fund - Series 10 <sup>§</sup>	93
16	Birla Sun Life Capital Protection Oriented Fund - Series 13 <sup>§</sup>	93
17	Birla Sun Life Dynamic Asset Allocation Fund*	30
18	Birla Sun Life Capital Protection Oriented Fund - Series 21 <sup>§</sup>	94
19	Birla Sun Life Capital Protection Oriented Fund - Series 12 <sup>§</sup>	93
20	Birla Sun Life Gilt Plus Liquid Plan <sup>§</sup>	69
21	Birla Sun Life Government Securities Fund Short Term Plan <sup>§</sup>	73
22	Birla Sun Life Capital Protection Oriented Fund - Series 14 <sup>§</sup>	93
23	Birla Sun Life Gold ETF	38

\* Funds co-managed by Mr. Mahesh Patil

<sup>§</sup> Funds co-managed by Mr. Ajay Garg

<sup>§</sup> Funds co-managed by Mr. Vineet Maloo

<sup>§</sup> Funds co-managed by Mr. Kaustubh Gupta

Sr.no	Funds Managed By Mr. Shravan Sreenivasula	Refer page No
1	Birla Sun Life 5 Star Multi Manager FoF Scheme	43
2	Birla Sun Life Asset Allocator Multi Manager FoF Scheme	44
3	Birla Sun Life Financial Planning FOF-Aggressive Plan	45
4	Birla Sun Life Financial Planning FOF-Prudent Plan	47
5	Birla Sun Life Active Debt Multi Manager FoF Scheme	75
6	Birla Sun Life Financial Planning FOF-Conservative Plan	46
7	Birla Sun Life Global Real Estate Fund	35
8	Birla Sun Life Gold Fund	39
9	Birla Sun Life Latin America Equity Fund	36
10	Birla Sun Life Global Commodities Fund	34

The Fund Manager-wise Scheme Details appearing above are As on June 30, 2015.

Schemes mentioned in order of performance for the period June 30, 2014 - June 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.

Sr.no	Funds Managed By Mr. Mahesh Patil	Refer page No
1	Birla Sun Life Long Term Advantage Fund	15
2	Birla Sun Life '95 Fund*	11
3	Birla Sun Life Frontline Equity Fund	12
4	Birla Sun Life Top 100 Fund	13
5	Birla Sun Life Infrastructure Fund*	24
6	Birla Sun Life Pure Value Fund <sup>§</sup>	25
7	Birla Sun Life Dynamic Asset Allocation Fund <sup>§</sup>	30

\* Funds co-managed by Mr. Naysar Shah

<sup>§</sup> Funds co-managed by Mr. Prasad Dhonde

<sup>§</sup> Funds co-managed by Mr. Milind Bafna

Sr.no	Funds Managed By Mr. Satyabrata Mohanty	Refer page No
1	Birla Sun Life Advantage Fund	20
2	Birla Sun Life Banking and Financial Services Fund	23
3	Birla Sun Life Asset Allocation Fund - Aggressive*	40
4	Birla Sun Life MIP II-Wealth 25 Plan*	55
5	Birla Sun Life Asset Allocation Fund - Moderate*	41
6	Birla Sun Life Asset Allocation Fund - Conservative*	42
7	Birla Sun Life Monthly Income*	53
8	Birla Sun Life MIP II-Savings 5 Plan*	56
9	Birla Sun Life MIP*	54

\* Funds co-managed by Mr. Kaustubh Gupta

<sup>§</sup> Funds co-managed by Mr. Vineet Maloo

Sr.no	Funds Managed By Mr. Jayesh Gandhi	Refer page No
1	Birla Sun Life Midcap Fund	18
2	Birla Sun Life Small & Midcap Fund	19

Sr.no	Funds Managed By Mr. Vineet Maloo	Refer page No
1	Birla Sun Life Asset Allocation Fund Aggressive Plan*	40
2	Birla Sun Life Asset Allocation Fund Moderate Plan*	41
3	Birla Sun Life Asset Allocation Fund Conservative Plan*	42
4	Birla Sun Life Dividend Yield Plus <sup>§</sup>	17
5	Birla Sun Life International Equity Fund - Plan B	32
6	Birla Sun Life Capital Protection Oriented Fund - Series 16 <sup>§</sup>	93
7	Birla Sun Life Capital Protection Oriented Fund - Series 18 <sup>§</sup>	94
8	Birla Sun Life Capital Protection Oriented Fund - Series 17 <sup>§</sup>	94
9	Birla Sun Life Capital Protection Oriented Fund - Series 20 <sup>§</sup>	94
10	Birla Sun Life Capital Protection Oriented Fund - Series 19 <sup>§</sup>	94
11	Birla Sun Life Capital Protection Oriented Fund - Series 11 <sup>§</sup>	93
12	Birla Sun Life Capital Protection Oriented Fund - Series 10 <sup>§</sup>	93
13	Birla Sun Life International Equity Fund - Plan A	31
14	Birla Sun Life Capital Protection Oriented Fund - Series 21 <sup>§</sup>	94
15	Birla Sun Life Commodity Equities Fund Global Agri Plan (GAP)	33

\* Funds co-managed by Mr. Satyabrata Mohanty

<sup>§</sup> Funds co-managed by Mr. Prasad Dhonde

<sup>§</sup> Funds co-managed by Mr. Naysar Shah

Sr.no	Funds Managed By Mr. Naysar Shah	Refer page No
1	Birla Sun Life India Opportunities Fund	28
2	Birla Sun Life Infrastructure Fund*	24
3	Birla Sun Life Dividend Yield Plus <sup>§</sup>	17
4	Birla Sun Life India Reforms Fund	26

\* Funds co-managed by Mr. Mahesh Patil

<sup>§</sup> Funds co-managed by Mr. Vineet Maloo

Sr.no	Funds Managed By Mr. Anil Shah	Refer page No
1	Birla Sun Life India GenNext Fund	21
2	Birla Sun Life Special Situations Fund	29
3	Birla Sun Life Equity Fund	14

Sr.no	Funds Managed By Mr. Milind Bafna	Refer page No
1	Birla Sun Life Pure Value Fund*	25

\* Funds co-managed by Mr. Mahesh Patil

Sr.no	Funds Managed By Mr. Kunal Sangoi	Refer page No
1	Birla Sun Life New Millennium Fund	27

Sr.no	Funds Managed By Mr. Lovelish Solanki	Refer page No
1	Birla Sun Life Enhanced Arbitrage Fund	74

# 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 (w.e.f. May 25, 2015)
	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 (w.e.f. May 25, 2015)
	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 (w.e.f. May 25, 2015)
	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 (w.e.f. May 05, 2015)
	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 (w.e.f. May 25, 2015)
	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. (w.e.f. May 25, 2015)
	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	Direct Plan				
Birla Sun Life Asset Allocation Fund - Conservative 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 (w.e.f. May 25, 2015)
	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 (w.e.f. May 25, 2015)
	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 (w.e.f. May 25, 2015)
	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: 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 (w.e.f. May 25, 2015)
	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 (w.e.f. May 25, 2015)
	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 (w.e.f. May 25, 2015)
	Direct Plan	Growth			
Birla Sun Life Gold Fund	Regular Plan	N/A	N/A	FP: ₹ 5,000/- <sup>®</sup> 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 (w.e.f. May 25, 2015)
	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
		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"> <li>Choice of Plan : Growth</li> <li>Choice of Option within Monthly Dividend : Dividend Reinvestment</li> <li>Choice of Plan within Quarterly Dividend : Dividend Reinvestment</li> </ul>	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"> <li>Choice of Option within Monthly Dividend : Dividend Reinvestment</li> <li>Choice of Plan within Monthly Payment Plan : Instant</li> </ul>	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"> <li>Choice of Option : Growth</li> <li>Choice of Sub-Option within Monthly Dividend Option : Dividend Reinvestment</li> </ul>	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"> <li>Choice of Option : Growth</li> <li>Choice of Sub-Option within Monthly Dividend Option : Dividend Reinvestment</li> </ul>	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 (earlier 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 (w.e.f. May 05, 2015)
	Direct Plan	Dividend (Payout / Reinvestment) Growth			
Birla Sun Life Dynamic Bond Fund	Regular Plan	Monthly Dividend Sweep	<ul style="list-style-type: none"> <li>Choice of Option : Quarterly Dividend</li> <li>Choice of Sub-Option : Dividend Reinvestment</li> </ul>	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 (w.e.f. April 27, 2015)
		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 (w.e.f. May 05, 2015)
	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 (w.e.f. May 05, 2015)
	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.

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# 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 <sup>^</sup>	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 Gilt Plus - Regular Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment /Sweep) Growth	Growth	FP: ₹ 5,000/- AP: ₹ 1,000/-	For Liquid Plan, Regular Plan & PF Plan (Quarterly/Annual Div) Nil For PF Plan (Growth) Within 90 days: 0.50% of applicable NAV. After 90 days: Nil.
Birla Sun Life Gilt Plus - Liquid Plan	Regular 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/-	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
	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 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
	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 (w.e.f. May 25, 2015)
	Direct Plan				

<sup>^</sup>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.**

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# 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 (earlier 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.

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# Investment Objective

## WEALTH CREATION SOLUTIONS

<b>Birla Sun Life '95 Fund</b>	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.
<b>Birla Sun Life Frontline Equity Fund</b>	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.
<b>Birla Sun Life Top 100 Fund</b>	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.
<b>Birla Sun Life Equity Fund</b>	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.
<b>Birla Sun Life Long Term Advantage Fund</b>	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.
<b>Birla Sun Life MNC Fund</b>	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.
<b>Birla Sun Life Dividend Yield Plus</b>	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.
<b>Birla Sun Life Midcap Fund</b>	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.
<b>Birla Sun Life Small &amp; Midcap Fund</b>	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.
<b>Birla Sun Life Advantage Fund</b>	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.
<b>Birla Sun Life India GenNext Fund</b>	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.
<b>Birla Sun Life Buy India Fund</b>	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.
<b>Birla Sun Life Banking and Financial Services Fund</b>	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
<b>Birla Sun Life Infrastructure Fund</b>	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.
<b>Birla Sun Life Pure Value Fund</b>	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.
<b>Birla Sun Life India Reforms Fund</b>	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.
<b>Birla Sun Life New Millennium Fund</b>	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.
<b>Birla Sun Life India Opportunities Fund</b>	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.
<b>Birla Sun Life Special Situations Fund</b>	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.
<b>Birla Sun Life Dynamic Asset Allocation Fund</b>	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.
<b>Birla Sun Life International Equity Fund - Plan A</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 international markets.
<b>Birla Sun Life International Equity Fund - Plan B</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.
<b>Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)</b>	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.
<b>Birla Sun Life Global Commodities Fund</b>	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.
<b>Birla Sun Life Global Real Estate Fund</b>	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.
<b>Birla Sun Life Latin America Equity Fund</b>	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.
<b>Birla Sun Life Index Fund</b>	An Open-ended index-linked growth scheme with the objective to generate returns commensurate with the performance of Nifty subject to tracking errors.

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# Investment Objective

<b>Birla Sun Life Gold ETF</b>	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.
<b>Birla Sun Life Gold Fund</b>	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).
<b>Birla Sun Life Asset Allocation Fund</b>	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.
<b>Birla Sun Life 5 Star Multi Manager FoF Scheme</b>	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.
<b>Birla Sun Life Asset Allocator Multi Manager FoF Scheme</b>	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.
<b>Birla Sun Life Financial Planning FOF-Aggressive Plan</b>	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
<b>Birla Sun Life Financial Planning FOF-Conservative Plan</b>	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
<b>Birla Sun Life Financial Planning FOF-Prudent Plan</b>	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

<b>Birla Sun Life Tax Relief '96</b>	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
<b>Birla Sun Life Tax Plan</b>	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.
<b>Birla Sun Life Tax Savings Fund</b>	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

<b>Birla Sun Life Monthly Income</b>	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
<b>Birla Sun Life MIP</b>	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.)
<b>Birla Sun Life MIP II - Wealth 25 Plan</b>	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.
<b>Birla Sun Life MIP II - Savings 5 Plan</b>	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

<b>Birla Sun Life Cash Plus</b>	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.
<b>Birla Sun Life Cash Manager</b>	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.
<b>Birla Sun Life Savings Fund</b>	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.
<b>Birla Sun Life Treasury Optimizer Plan (earlier Birla Sun Life Ultra Short Term Fund)</b>	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.
<b>Birla Sun Life Dynamic Bond Fund</b>	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.
<b>Birla Sun Life Short Term Opportunities Fund</b>	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.
<b>Birla Sun Life Medium Term Plan</b>	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.

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# Investment Objective

<b>Birla Sun Life Short Term Fund (Erstwhile Birla Sun Life Income Fund) Name change (w.e.f. 01 Feb, 2012)</b>	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.
<b>Birla Sun Life Income Plus</b>	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.
<b>Birla Sun Life Floating Rate Fund Short Term Plan</b>	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.
<b>Birla Sun Life Gilt Plus - Liquid Plan &amp; PF Plan</b>	An Open - ended government securities scheme with the objective to generate income and capital appreciation through investments exclusively in Government Securities.
<b>Birla Sun Life Gilt Plus - Regular Plan</b>	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.
<b>Birla Sun Life Government Securities Fund</b>	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.
<b>Birla Sun Life Enhanced Arbitrage Fund</b>	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).
<b>Birla Sun Life Active Debt Multi Manager FoF Scheme</b>	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.

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# Industry Allocation

## WEALTH CREATION SOLUTIONS

Birla Sun Life Equity Fund	
Allocation as a % of Net Assets	%
Banks	22.18%
Pharmaceuticals	12.22%
Auto	9.78%
Software	9.12%
Consumer Non Durables	8.75%
Finance	6.07%
Cement	4.51%
Industrial Products	3.84%
Chemicals	3.72%
Telecom - Services	2.27%
Consumer Durables	1.50%
Media & Entertainment	1.38%
Auto Ancillaries	1.33%
Transportation	1.15%
Engineering Services	1.09%
Textile Products	1.08%
Construction Project	1.04%
Construction	0.95%
Petroleum Products	0.40%
Non - Ferrous Metals	0.38%
Miscellaneous	0.00%
Cash & Current Assets	6.76%
Net receivables / payables	0.48%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Advantage Fund	
Allocation as a % of Net Assets	%
Banks	20.50%
Pharmaceuticals	12.99%
Auto	11.06%
Auto Ancillaries	7.41%
Industrial Products	6.91%
Industrial Capital Goods	6.89%
Finance	6.36%
Software	5.36%
Cement	5.32%
Consumer Non Durables	4.88%
Construction Project	2.88%
Pesticides	2.36%
Engineering Services	2.00%
Services	0.98%
Power	0.90%
Miscellaneous	0.79%
Textile Products	0.44%
Cash & Current Assets	2.02%
Net receivables / payables	-0.03%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Midcap Fund	
Allocation as a % of Net Assets	%
Finance	13.20%
Banks	12.00%
Consumer Non Durables	10.26%
Pharmaceuticals	7.87%
Construction	7.46%
Auto Ancillaries	6.82%
Software	6.67%
Chemicals	3.88%
Industrial Capital Goods	3.54%
Industrial Products	3.38%
Consumer Durables	3.34%
Media & Entertainment	2.46%
Gas	2.31%
Auto	2.03%
Petroleum Products	1.94%
Pesticides	1.76%
Power	1.69%
Textile Products	1.14%
Cement	0.55%
Non - Ferrous Metals	0.52%
Retailing	0.52%
Paper	0.01%
Cash & Current Assets	6.28%
Net receivables / payables	0.35%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Frontline Equity Fund	
Allocation as a % of Net Assets	%
Banks	22.82%
Software	10.50%
Pharmaceuticals	7.97%
Finance	7.86%
Consumer Non Durables	7.26%
Auto	7.00%
Petroleum Products	4.86%
Mutual Fund Units	4.27%
Construction Project	3.71%
Auto Ancillaries	2.79%
Media & Entertainment	2.55%
Cement	2.29%
Power	2.18%
Industrial Capital Goods	2.18%
Industrial Products	1.65%
Non - Ferrous Metals	1.42%
Oil	1.31%
Minerals/Mining	0.89%
Pesticides	0.76%
Construction	0.67%
Fertilisers	0.57%
Transportation	0.33%
Consumer Durables	0.31%
Telecom - Services	0.30%
Corporate Debt	0.05%
Futures and Options	-0.44%
Cash & Current Assets	2.38%
Net receivables / payables	1.55%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Infrastructure Fund	
Allocation as a % of Net Assets	%
Banks	22.11%
Industrial Products	10.22%
Industrial Capital Goods	10.11%
Finance	8.23%
Construction Project	8.00%
Petroleum Products	6.12%
Power	5.46%
Construction	4.68%
Auto Ancillaries	4.60%
Cement	4.32%
Auto	4.25%
Telecom - Services	2.38%
Consumer Durables	1.98%
Oil	1.64%
Engineering Services	1.49%
Non - Ferrous Metals	1.23%
Transportation	0.94%
Cash & Current Assets	2.48%
Net receivables / payables	-0.21%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life India GenNext Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	25.99%
Banks	22.29%
Auto	10.88%
Pharmaceuticals	7.08%
Finance	6.18%
Media & Entertainment	4.57%
Consumer Durables	4.55%
Textile Products	3.71%
Construction	2.40%
Construction Project	1.72%
Auto Ancillaries	1.27%
Transportation	1.02%
Diversified Consumer Services	0.62%
Retailing	0.19%
Cash & Current Assets	7.63%
Net receivables / payables	-0.10%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Top 100 Fund	
Allocation as a % of Net Assets	%
Banks	20.38%
Software	9.22%
Pharmaceuticals	8.72%
Finance	7.46%
Auto	6.17%
Petroleum Products	5.49%
Mutual Fund Units	4.24%
Consumer Non Durables	3.93%
Construction Project	3.31%
Industrial Capital Goods	2.98%
Auto Ancillaries	2.92%
Power	2.65%
Cement	2.35%
Futures and Options	2.29%
Media & Entertainment	2.09%
Oil	1.46%
Industrial Products	1.23%
Telecom - Services	0.97%
Minerals/Mining	0.91%
Gas	0.89%
Non - Ferrous Metals	0.74%
Consumer Durables	0.69%
Chemicals	0.54%
International Equity	0.44%
Retailing	0.41%
Fertilisers	0.38%
Construction	0.23%
Transportation	0.15%
Corporate Debt	0.08%
Cash & Current Assets	8.69%
Net receivables / payables	-2.02%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Buy India Fund	
Allocation as a % of Net Assets	%
Finance	14.95%
Banks	13.50%
Auto Ancillaries	12.37%
Consumer Non Durables	11.85%
Pharmaceuticals	9.50%
Pesticides	7.85%
Auto	6.46%
Consumer Durables	5.33%
Miscellaneous	5.18%
Retailing	4.44%
Media & Entertainment	3.25%
Transportation	2.40%
Cash & Current Assets	3.11%
Net receivables / payables	-0.18%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life New Millennium Fund	
Allocation as a % of Net Assets	%
Software	88.05%
Telecom - Services	5.42%
Media & Entertainment	4.15%
Miscellaneous	0.00%
Cash & Current Assets	1.24%
Net receivables / payables	1.14%
<b>Total Net Assets</b>	<b>100.00%</b>

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# Industry Allocation

Birla Sun Life MNC Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	16.10%
Finance	12.97%
Pharmaceuticals	11.69%
Pesticides	9.04%
Industrial Capital Goods	8.58%
Auto Ancillaries	8.23%
Banks	7.74%
Auto	7.02%
Consumer Durables	5.47%
Miscellaneous	4.71%
Industrial Products	3.05%
Cement	1.78%
Software	0.96%
Transportation	0.42%
Petroleum Products	0.28%
Construction	0.26%
Corporate Debt	0.01%
Cash & Current Assets	2.28%
Net receivables / payables	-0.58%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life '95 Fund	
Allocation as a % of Net Assets	%
Government Bond	16.44%
Banks	15.24%
Finance	7.75%
Corporate Debt	7.74%
Software	7.29%
Pharmaceuticals	6.70%
Petroleum Products	4.59%
Industrial Products	4.51%
Auto	3.61%
Construction Project	3.51%
Consumer Non Durables	3.10%
Media & Entertainment	2.61%
Industrial Capital Goods	2.47%
Auto Ancillaries	2.21%
Cement	1.42%
Consumer Durables	1.38%
Pesticides	0.98%
Retailing	0.95%
Non - Ferrous Metals	0.87%
Gas	0.85%
Textile Products	0.74%
Chemicals	0.69%
Power	0.66%
Oil	0.20%
Futures and Options	0.19%
Miscellaneous	0.00%
Cash & Current Assets	3.29%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Index Fund	
Allocation as a % of Net Assets	%
Futures and Options	31.02%
Banks	16.61%
Software	10.13%
Consumer Non Durables	6.31%
Auto	6.00%
Pharmaceuticals	4.97%
Finance	4.67%
Petroleum Products	4.29%
Construction Project	3.34%
Cement	1.92%
Telecom - Services	1.78%
Power	1.66%
Oil	1.51%
Minerals/Mining	1.46%
Non - Ferrous Metals	0.77%
Industrial Capital Goods	0.51%
Ferrous Metals	0.47%
Media & Entertainment	0.46%
Auto Ancillaries	0.45%
Gas	0.42%
Cash & Current Assets	28.40%
Net receivables / payables	-27.16%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life India Opportunities Fund	
Allocation as a % of Net Assets	%
Software	30.03%
Pharmaceuticals	19.71%
Industrial Products	11.95%
Non - Ferrous Metals	6.70%
Petroleum Products	6.47%
Auto Ancillaries	6.33%
Industrial Capital Goods	6.22%
Auto	4.11%
Finance	3.18%
Textile Products	1.98%
Miscellaneous	0.00%
Cash & Current Assets	2.52%
Net receivables / payables	0.81%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Dividend Yield Plus	
Allocation as a % of Net Assets	%
Banks	22.40%
Software	16.06%
Finance	9.85%
Industrial Products	7.31%
Consumer Non Durables	7.29%
Pharmaceuticals	6.36%
Auto	6.05%
Petroleum Products	4.08%
Industrial Capital Goods	3.51%
Cement	2.98%
Textile Products	2.66%
Non - Ferrous Metals	2.19%
Media & Entertainment	2.06%
Transportation	1.75%
Power	1.56%
Oil	1.32%
Auto Ancillaries	0.71%
Hotels, Resorts And Other Recreational Activities	0.50%
Minerals/Mining	0.50%
Cash & Current Assets	0.88%
Net receivables / payables	-0.03%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Small & Midcap Fund	
Allocation as a % of Net Assets	%
Finance	14.82%
Auto Ancillaries	11.40%
Industrial Capital Goods	10.25%
Construction	7.58%
Banks	7.27%
Software	6.67%
Consumer Non Durables	6.24%
Pharmaceuticals	5.81%
Cement	5.00%
Transportation	2.84%
Gas	2.10%
Industrial Products	2.07%
Power	1.84%
Textile Products	1.80%
Retailing	1.68%
Consumer Durables	1.43%
Media & Entertainment	1.43%
Oil	1.21%
Auto	1.07%
Diversified Consumer Services	1.03%
Paper	0.03%
Cash & Current Assets	6.68%
Net receivables / payables	-0.26%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Long Term Advantage Fund	
Allocation as a % of Net Assets	%
Banks	20.82%
Software	13.16%
Petroleum Products	10.62%
Finance	9.47%
Auto	7.13%
Consumer Non Durables	6.44%
Pharmaceuticals	4.78%
Auto Ancillaries	2.48%
Industrial Products	2.44%
Chemicals	2.23%
Cement	2.13%
Construction Project	1.84%
Construction	1.64%
Telecom - Services	1.59%
Non - Ferrous Metals	1.48%
Miscellaneous	1.37%
Power	1.12%
Consumer Durables	1.10%
Industrial Capital Goods	0.97%
Fertilisers	0.88%
Gas	0.55%
Retailing	0.49%
Cash & Current Assets	3.31%
Net receivables / payables	1.98%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life India Reforms Fund	
Allocation as a % of Net Assets	%
Government Bond	28.01%
Banks	26.10%
Auto	13.51%
Finance	11.84%
Construction Project	5.50%
Industrial Capital Goods	4.56%
Power	2.80%
Construction	1.49%
Industrial Products	1.38%
Auto Ancillaries	1.27%
Media & Entertainment	0.04%
Cash & Current Assets	0.27%
Net receivables / payables	3.24%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Pure Value Fund	
Allocation as a % of Net Assets	%
Petroleum Products	13.78%
Pharmaceuticals	10.97%
Banks	9.16%
Finance	7.45%
Chemicals	7.15%
Construction	5.86%
Auto Ancillaries	5.59%
Software	4.50%
Cement	4.50%
Textile Products	4.28%
Media & Entertainment	4.21%
Gas	3.49%
Industrial Capital Goods	3.14%
Fertilisers	2.76%
Power	1.78%
Auto	1.66%
Consumer Durables	1.52%
Consumer Non Durables	1.51%
Construction Project	1.49%
Industrial Products	1.27%
Cash & Current Assets	3.86%
Net receivables / payables	0.06%
<b>Total Net Assets</b>	<b>100.00%</b>

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# Industry Allocation

Birla Sun Life Dynamic Asset Allocation Fund	
Allocation as a % of Net Assets	%
Banks	13.56%
Software	10.06%
Finance	9.21%
Auto	7.58%
Textile Products	6.73%
Pharmaceuticals	4.89%
Industrial Capital Goods	4.15%
Petroleum Products	2.83%
Consumer Non Durables	2.77%
Cement	1.73%
Industrial Products	1.31%
Retailing	1.21%
Power	1.14%
Media & Entertainment	1.06%
Minerals/Mining	0.88%
Hotels, Resorts And Other Recreational Activities	0.47%
Transportation	0.29%
Corporate Debt	0.08%
Futures and Options	-8.77%
Cash & Current Assets	27.00%
Net receivables / payables	11.82%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Global Commodities Fund	
Allocation as a % of Net Assets	%
I_Mutual_Fund_Units	94.05%
Cash & Current Assets	7.03%
Net receivables / payables	-1.08%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Latin America Equity Fund	
Allocation as a % of Net Assets	%
I_Mutual_Fund_Units	95.52%
Cash & Current Assets	5.13%
Net receivables / payables	-0.64%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Global Real Estate Fund	
Allocation as a % of Net Assets	%
I_Mutual_Fund_Units	98.03%
Cash & Current Assets	2.50%
Net receivables / payables	-0.53%
<b>Total Net Assets</b>	<b>100.00%</b>

# Country/Industry Allocation

Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	
Allocation as a % of Net Assets	%
United States	58.39%
Switzerland	17.25%
Japan	6.07%
Mauritius	4.72%
Norway	4.68%
Canada	4.30%
Russian Federation	1.17%
Chile	0.56%
Cash & Current Assets	3.57%
Net receivables / payables	-0.70%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
United States	16.71%
Banks	14.29%
Finance	9.48%
Software	7.04%
Auto	6.84%
Consumer Non Durables	6.71%
Petroleum Products	3.57%
Construction	3.12%
Textile Products	2.89%
Industrial Products	2.44%
Power	1.63%
Pharmaceuticals	1.62%
France	1.57%
Cement	1.56%
Australia	1.38%
United Kingdom	1.37%
Non - Ferrous Metals	1.32%
Hong Kong	1.26%
Media & Entertainment	1.24%
Japan	1.18%
Miscellaneous	0.94%
Chemicals	0.92%
Germany	0.84%
Switzerland	0.71%
Norway	0.69%
Industrial Capital Goods	0.69%
Retailing	0.68%
Netherlands	0.67%
Auto Ancillaries	0.66%
Sweden	0.63%
Swaziland	0.62%

Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
Construction Project	0.56%
Textiles - Cotton	0.33%
Canada	0.20%
Cash & Current Assets	3.48%
Net receivables / payables	0.18%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life International Equity Fund - Plan A	
Allocation as a % of Net Assets	%
United States	55.50%
France	6.33%
Hong Kong	4.94%
Australia	4.91%
United Kingdom	4.81%
Japan	3.99%
Germany	3.33%
Norway	2.61%
Swaziland	2.54%
Sweden	2.48%
Switzerland	2.41%
Netherlands	2.39%
Canada	0.83%
Cash & Current Assets	2.81%
Net receivables / payables	0.14%
<b>Total Net Assets</b>	<b>100.00%</b>

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# 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	15.49%	Banks	15.51%	Banks	15.43%
Auto Ancillaries	11.89%	Auto Ancillaries	11.89%	Auto Ancillaries	11.68%
Finance	10.27%	Finance	10.29%	Finance	10.22%
Pharmaceuticals	8.43%	Pharmaceuticals	8.42%	Pharmaceuticals	8.50%
Software	6.59%	Software	6.59%	Software	7.03%
Pesticides	5.58%	Pesticides	5.58%	Pesticides	5.80%
Industrial Capital Goods	5.17%	Industrial Capital Goods	5.18%	Industrial Capital Goods	5.15%
Cement	5.11%	Cement	5.12%	Cement	5.10%
Consumer Non Durables	4.57%	Consumer Non Durables	4.57%	Consumer Non Durables	4.55%
Auto	4.13%	Auto	4.14%	Auto	4.17%
Miscellaneous	3.22%	Miscellaneous	3.22%	Petroleum Products	3.26%
Petroleum Products	3.06%	Petroleum Products	3.06%	Miscellaneous	3.19%
Media & Entertainment	3.00%	Media & Entertainment	3.00%	Media & Entertainment	2.95%
Construction Project	2.95%	Construction Project	2.95%	Construction Project	2.93%
Retailing	2.72%	Retailing	2.72%	Industrial Products	2.71%
Industrial Products	2.72%	Industrial Products	2.72%	Retailing	2.62%
Consumer Durables	1.71%	Consumer Durables	1.70%	Transportation	1.67%
Transportation	1.64%	Transportation	1.64%	Consumer Durables	1.43%
Non - Ferrous Metals	0.47%	Non - Ferrous Metals	0.48%	Non - Ferrous Metals	0.51%
Cash & Current Assets	1.47%	Cash & Current Assets	1.48%	Cash & Current Assets	2.01%
Net receivables / payables	-0.17%	Net receivables / payables	-0.25%	Net receivables / payables	-0.91%
<b>Total Net Assets</b>	<b>100.00%</b>	<b>Total Net Assets</b>	<b>100.00%</b>	<b>Total Net Assets</b>	<b>100.00%</b>

## SAVINGS SOLUTIONS

Birla Sun Life Enhanced Arbitrage Fund	
Allocation as a % of Net Assets	%
Banks	12.36%
Margin Fixed Deposit	10.15%
Petroleum Products	9.46%
Auto	8.30%
Software	5.30%
Pharmaceuticals	4.81%
Finance	3.51%
Auto Ancillaries	2.17%
Pesticides	2.11%
Consumer Non Durables	2.00%
Cement	1.86%
Ferrous Metals	1.42%
Oil	1.04%
Telecom - Services	0.55%
Consumer Durables	0.50%
Construction	0.36%
Construction Project	0.18%
Futures and Options	-56.00%
Cash & Current Assets	37.24%
Net receivables / payables	52.67%
<b>Total Net Assets</b>	<b>100.00%</b>

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# 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

[www.birlasunlife.com](http://www.birlasunlife.com)



## All India Telephone

Toll Free : **1-800-22-7000** (MTNL/BSNL)  
**1-800-270-7000**



## Mobile Investment Manager

[www.birlasunlife.com/mobile](http://www.birlasunlife.com/mobile)



For further details on our Funds, please contact our Customers Service Centres at 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			
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BHILLAI	LUDHIANA	SHIMLA	BHUBANESHWAR	0674 - 2535321 / 3413	MUMBAI (Head Office)	022 - 66923000
BHOPAL	MADURAI	SILIGURI	CHANDIGARH	0172 - 2783556	MYSORE	0821 - 4244400 / 1 / 2
CALICUT	MANDIGOBINDGARH	SURAT	CHENNAI (Anna Nagar)	044 - 43016850 / 1 / 2 / 4 / 6	NOIDA	0120 - 4203629
CHENNAI (Adiyar)	MANGALORE	TRICHY	CHENNAI (Egmore)	0484 - 2366817 / 2383969 / 4021722	PATNA	0612 - 2323265 / 66
COIMBATORE	MEERUT	JDAIPUR	COCHIN	011-40744500	THANE	022 - 67930660 / 1
DEHRADUN	MORADABAD	VALSAD	DELHI	011-40744500	TRIVANDRUM	0471 - 4017007
DHANBAD	MUMBAI (Borivali)	VARANASI	DURGAPUR	0343 - 6454621 / 19 / 3201241	VAPI	0260 - 6454735 / 6
ERODE	MUMBAI (Ghatkopar)	VASHI	GUWAHATI	0361-2463741	VISHAKAPATNAM	0891 - 6631337 / 8
GURGAON	MUMBAI (Churchgate)	VIJAYWADA	GWALIOR	0751 - 6499442 / 378		
HYDERABAD (Abids)	NAGPUR	VISAG				
INDORE	NASIK					
JABALPUR	PANIPAT					

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