

# Empower

Birla Sun Life Mutual Fund



Monthly Factsheet | September 2015

**Having an apple every day  
is a healthy habit.**



**NOW BEGIN THE  
WEALTHY HABIT**

**Systematic Investment Plans**  
from Birla Sun Life Mutual Fund



For more details, please turn overleaf.

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

Visit [mutualfund.birlasunlife.com](http://mutualfund.birlasunlife.com)

sms 'SIP' to 567679  
(Premium SMS charges apply.)

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

# Systematic Investment Plans from Birla Sun Life Mutual Fund

We are always in a quest to inculcate healthy habits for our well-being. So whether it is eating an apple a day, following a strict work-out regime or having a healthy meal, we leave no stone unturned to stay healthy. However, did you know that there is one Wealthy Habit that you can follow to ensure your financial well-being! It is the Systematic Investment Plan (SIP). When you invest in an SIP, it allows you to be worry-free because it:

- Eliminates the need to time the market
- Averages out the cost of investments
- Inculcates discipline
- Gives you the power of compounding

## Discover the many benefits of the Wealthy Habit

1

### SIPs average out the cost of investments:

By investing in an SIP over a longer time, you can make the volatility of the market work in your favour. **This phenomenon is enabled by the principle of 'Rupee Cost Averaging'**. This is how:



**When the markets are up:**  
₹ 1000 can buy 40 units at  
₹ 25 per unit



**When the markets are down:**  
₹ 1000 can buy 100 units at  
₹ 10 per unit

The two scenarios, taken together, averages out the cost of investment to ₹ 14.3 per unit.

2

### It inculcates financial discipline:

Just like you need to stick to your workout routine to get results, you must make investments regularly to remain financially fit.

SIPs are regular investments that can be fixed at a regular schedule. Here's an ideal scenario:



- You get your salary on the 1<sup>st</sup> of every month
- You want to save ₹ 5000 every month
- By the time the month ends you may have **overspent**
- If you schedule an **SIP** payment on the 2<sup>nd</sup> of every month, the amount will be **automatically saved**



So not only do you save, but savings become your priority.

3

### It gives you the benefit of compounding:

Not only returns, but SIPs give you returns on returns. That is the power of compounding.

**For instance, assuming a CAGR of 10%**



₹ 8000 in the  
1<sup>st</sup> year  
will get you  
₹ 800



In the 2<sup>nd</sup> year,  
you will get  
₹ 800  
+  
10% of ₹ 800  
=  
₹ 880



In the 3<sup>rd</sup> year,  
you will get  
₹ 880  
+  
10% on ₹ 880  
=  
₹ 968

4

### Savings of all sizes:

A six pack, or just a healthy body – your fitness regime depends on your goals.

Similarly, based on your financial goal, you can choose to invest any amount starting from ₹ 500 per month in an SIP.

**For example:**



To buy a four-poster bed,  
you can start an SIP for as  
low as ₹ 1,000

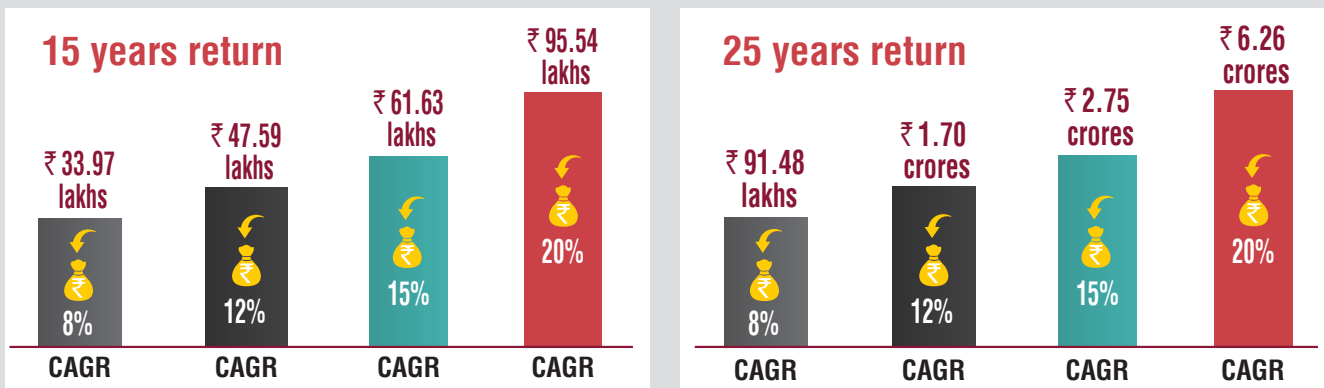


But for your retirement kitty,  
you can look at investing  
₹ 10,000 a month

SIPs can help you realise all your life's goals, big or small.

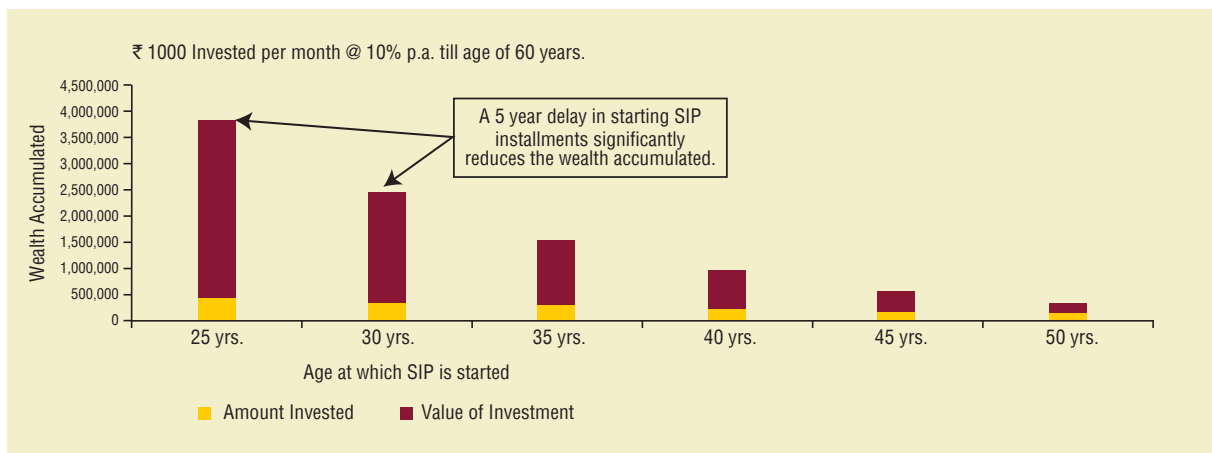
## The longer you practise the Wealthy Habit, more is the potential for wealth creation

If you invest ₹ 10,000 every month in an SIP, here is a look at the corpus you can create under various circumstances.



## Starting early on the Wealthy Habit has its own rewards!

When you start an SIP early, the power of compounding starts earlier, and thereby has the potential to generate better returns.



As the graph illustrates, an individual who starts planning for his retirement at 25 years of age by investing ₹ 1000 per month may collect up to ₹ 40 lakhs on retirement whereas his investment over the period may just be ₹ 4.2 lakhs. On the other hand, if the same individual delays his retirement planning by 5 years, his wealth upon retirement may reduce significantly (approx ₹ 15 lakhs).



### Few habits to keep you healthy

Eat an apple every day | Jog daily for 30 minutes | Eat less oily, less spicy food  
Sleep for 6-8 hours every night | Drink 2-3L water every day



### One habit to keep you wealthy

Systematic Investment Plan **So start now!**

Visit [sipnow.birlasunlife.com](http://sipnow.birlasunlife.com) to begin your Wealthy Habit

Begin your Wealthy Habit by investing in any one or all three of the following funds via an SIP:



**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.



**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.



**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.

For further details of the Schemes, refer Scheme Information Document and Key Information Memorandum on website of the Fund.

Visit [sipnow.birlasunlife.com](http://sipnow.birlasunlife.com) to begin your Wealthy Habit

# Systematic Investment Plans from Birla Sun Life Mutual Fund

call 1-800-270-7000

sms SIP to 567679



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Premium SMS charges apply.

**Disclaimer:** The illustrations based above are based on assumed rate of returns and is meant for illustrative purposes only. It is neither an investment advice nor should it be construed as indicative of the schemes of Birla Sun Life Mutual Fund. SIP does not assure a profit or guarantee protection against a loss in a declining market. The user before acting on any information herein should make his/her/their own investigation and seek appropriate professional advice and shall alone liable for any decision taken on the basis of information contained herein.

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>	

Since scale on the riskometer of all the products is the same, to know the risk details, kindly refer the diagram to the right.

\*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.

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

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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

The month of August was tumultuous to say the least. It was all about China for the entire month. It all started with the sudden devaluation of its currency by China at the back of July PMI which came in at 47.8, a two year low. Devaluation is something market was speculating but the sheer timing was intriguing. It came at the back of a falling stock market, which in the first place the government was trying to prop up. So, the market started speculating 1) as to the extent the Chinese would go in the Currency war with its trading competitors and 2) that the government might have lost control of rebalancing its economy. This has led to the global risk off. During the month, local Chinese equity markets were down 12%, down 38% from the peak but still up 57% from June 2014 levels when the stock market rally started. In spite of government intervention in various forms, the fall in Chinese markets continue. *(Source: Bloomberg)*

The global risk off affected India as well which has been holding steady until July. The large cap index Nifty was down 6.6%, worst monthly performance in almost four years, erasing the gains for the entire calendar year and more. The midcap index was down 4.9% and small cap index down 9.7%. FPIs have withdrawn USD 2.6 bn in one month which is the largest after Oct'08. However, domestic institutions were net buyers to the tune of USD 2.5bn. *(Source: NSE, BSE, Bloomberg)*

Most commodities touched multi year low during the month. Brent crude, aluminum, copper, zinc and nickel have all touched 6 year lows. The US markets corrected more than 10% from the peak for the first time in four years. *(Source: Bloomberg)*

On the Macro front, we continue to do well. July CPI came in at 3.78%, July WPI at -4.05%, forex reserves at USD 355 bn and most importantly the GDP for Q1 was at 7%. *(Source: Bloomberg)*

On the policy front, the government through its "Mission Indradhanush" is trying to tackle the issues with the public sector banks comprehensively. Among other things, it is allocating ₹ 25,000 crores to recapitalize the PSU banks. It has shelved its plan to go ahead with its version of land acquisition bill. However, it is committed towards passage of GST as soon as possible. The capital expenditure from the government side is quite encouraging. *(Source: Ministry of Finance)*

In the global risk off trade, India is treated as one among the emerging markets. But as dust settles, India as an investment destination should be preferable due to its growth at above 7% and with inflation under control. Even for domestic investors, it is probably the best asset class to be in. With the recent correction, the markets have become much more attractive. The returns in equities are non-linear. There have been 83 months in the past 36 years when Sensex has corrected more than 5%. That is one in every five months. Sensex has delivered over 17% CAGR for the last 36 years. Hence having a long term view on the portfolio could help tide over short term ups and downs. We prefer large cap and multi cap funds at this stage. *(Source: BSE)*

FPI: Foreign Portfolio Investor; PMI: Purchasing Manager's Index; GST: Goods and Services Tax; USD: United States Dollar; CPI: Consumer Price Index; WPI: Wholesale Price Index; PSU: Public Sector Undertaking; BSE: Bombay Stock Exchange; NSE: National Stock Exchange; CAGR: Compounded Annual Growth Rate



# Investment Outlook

## Debt Investment Outlook

With China devaluing taking the centre stage this month, domestic events took a back seat. In an unexpected move, the Chinese Central Bank tweaked the band around Yuan and that led to ~5% depreciation over 3 trading sessions. This exerted pressure across the emerging market space, with INR doing relatively better (guarded by the improvement in its fundamentals).

### Growth outlook

Overall most growth indicators released in the previous month showed some improvement. IIP growth improved from 2.5% in May to 3.8% YoY in June as both consumer durables and non-durables showed improvement. PMI manufacturing also improved to 52.7 in July from 51.3 in June and expansion was seen in PMI services as well.

Q1FY16's GVA and GDP data were also released. While the gross value added at basic prices (GVA<sub>bp</sub>) improved from 6.1% in Q4FY15 to 7.1% in Q1FY16, the reverse was seen in case of GDP<sub>mp</sub> (gross domestic product at market prices). The improvement in GVA<sub>bp</sub> was in tandem with other high frequency indicators, the decline in growth rate of GDP<sub>mp</sub> could be explained by lower/constant real net indirect tax growth (despite a jump in the nominal tax collection, as it was largely on account of higher rates). Going forward we expect improvement in both GDP<sub>mp</sub> and GVA<sub>bp</sub> in FY16 over FY15.

### Inflation outlook

The more than anticipated moderation in both CPI and WPI inflation in July stirred the talks of pre-ponement of rate cuts by the RBI. CPI inflation declined to 3.8% in July from 5.4% in June (which had previously caused concerns) on account of both disinflation in food and core CPI. WPI inflation marked a new low of the series @ -4.1% in July as broad based decline was seen in both global commodity prices and domestic food inflation. Some part of the moderation in the headline is on account of a favourable base effect, which in case of CPI should stay fading away from September onwards. But, even adjusting for that disinflationary process is well underway.

### External equation

The trade deficit for July unexpectedly rose to 13bn\$ from 11bn\$ in June, a large part of it was higher gold imports (despite price fall as volume demand went up by 30Mt in July v/s June). The non-oil export growth did turn positive but, that had a favourable effect at play. As of now, courtesy the decline in global commodity prices, particularly oil has helped us enough as a net importing country, but the persistent contraction in non oil exports is a thing to watch for. At current run rate, we expect FY16 CAD's to be close/ marginally better than FY15 levels.

### Fiscal front

The fiscal deficit increased by 263.6% YoY in Jul-15 vs. an increase of 36.9% YoY in Jun-15. For FYTD we have used up 69% of our budgeted FD as against 62% same period last year. This is the second consecutive month of acceleration in total expenditure. On

a 12-month trailing sum basis, expenditure as a proportion of GDP has increased to 13.5% in July vs. 12.9% in June and the historical low in May at 12.8%. The increase in July expenditure was partly accentuated by a jump in subsidy expenditure due to pick-up in food and petroleum subsidy. Total expenditure excluding subsidy and interest payments increased by 79.7% YoY in Jul-15 vs. a rise of 26.7% YoY in June. Capital expenditure has continued to grow faster than revenue expenditure since Feb-15 (ex. May-15), indicating the government's focus on reviving capex. With healthy indirect tax growth and some traction seen on the divestment front, we don't see any material risk to FY16's fiscal deficit target of 3.9% of GDP to be met.

### Outlook on Rates

Turn of the events since last monetary policy of RBI has been quite dramatic. China started moderate devaluation of its currency from 11 August 2015 for multiple reasons. This devaluation was quite drastic and very much unexpected. The event caught global markets off-guard and resulted into mayhem across markets. This mayhem culminated on 24<sup>th</sup> of August as the day turned out to be a black Monday for markets and global VIX shot-up.

Policy makers across the globe took efforts to soothe the market nerves. Their efforts along with major liquidation of long positions across asset classes brought some stability in the markets. We are yet see if the worst is behind us in the terms of global uncertainty, but the fall in equities and commodities markets and managed depreciation of CNY are all pointing towards infirmities in the global growth. After multiple QEs by global central banks in the aftermath of 2008 recession, and efforts of Chinese policy makers to boost domestic growth, the global growth is still tottering.

Possibility of hard landing in China and weakening CNY created fresh worries about lower global inflation.

It is in this backdrop, RBI's worry on domestic inflation appears a bit mystique. Recently released GDP growth data for Q1FY16 indicates that domestic GDP growth is weak and inflation as measured by GDP deflator is very low.

Weak prospects of global growth and re-emergence of global low inflation trade have further strengthened our conviction that it's just a matter of time before rates come-off in India. We thus advise our investors to not let-go of this opportunity to invest in duration funds with 12-18 months horizon.

7<sup>th</sup> pay commission, sudden rise in crude oil prices on account of geopolitical factors remain risks but global growth worries are too overpowering at this stage and locally the resolve of the Central Government to be with the RBI in its fight with inflation has been quite reassuring despite below normal monsoon in this season.

*PMI - Purchasing Managers Index*

*GVA - Gross Value Add*

*CPI - Consumer Price Index, WPI - Wholesale Price Index*

*(Source: Bloomberg)*





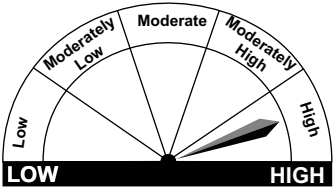
## Schemes



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.

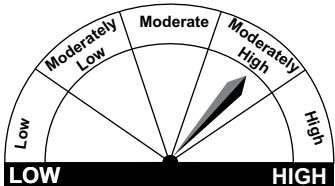


# All Product Labeling Disclosures

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>	
<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.		



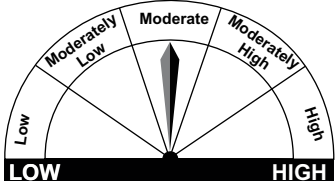
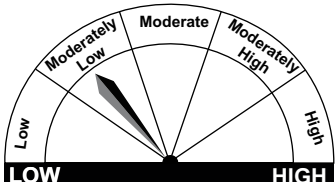
# All Product Labeling Disclosures

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.



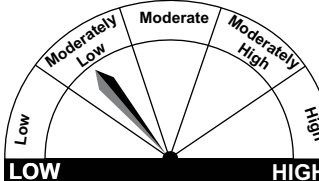
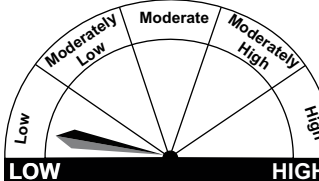
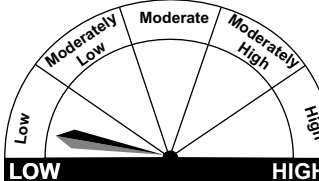
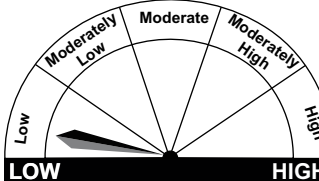
# All Product Labeling Disclosures

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 data-bbox="1236 1075 1508 1120">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 (erstwhile Birla Sun Life Ultra Short Term 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 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> </ul>		
<b>Birla Sun Life Income Plus</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>• investments in debt and money market instruments</li> <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 Constant Maturity 10 Year Gilt Fund (erstwhile 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 data-bbox="1236 1971 1508 2016">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>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Birla Sun Life Capital Protection Oriented Fund - Series 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>	 <p>Investors understand that their principal will be at Low risk</p>
<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>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>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 August 31, 2015

**Fund Manager:** Mr. Mahesh Patil & Mr. Pranay Sinha  
**Managing Fund Since:** January 16, 2014 & August 26, 2015  
**Total Experience:** 24 years & 10 years  
**Date of inception:** February 10, 1995  
**Nature of the scheme:** An Open-ended Balanced Scheme  
**Application Amount for fresh subscription\*:** ₹ 5,000 (plus in multiples of ₹ 1)  
**Min. Addl. Investment:** ₹ 1,000 (plus in multiples of ₹ 1)  
**SIP: Monthly:** Minimum ₹ 1,000/-

**NAV of Plans / Options (₹)**  
**Regular Plan**  
 Growth: 552.61  
 Dividend: 143.64  
**Direct Plan<sup>§</sup>**  
 Growth: 564.95  
 Dividend: 171.71  
**Benchmark:** CRISIL Balanced Fund Index  
**Quarterly Average AUM:** ₹ 1453.75 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 Dividend Reinvestment.**  
**Other Parameter**  
**Modified Duration:** 5.34 years  
**Yield to Maturity:** 8.14%  
**Standard Deviation:** 11.87%  
**Sharpe Ratio##:** 1.18  
**Beta:** 1.08

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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 1. Total Schemes managed by Mr. Mahesh Patil is 9. Total Schemes managed by Mr. Pranay Sinha is 6. 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)

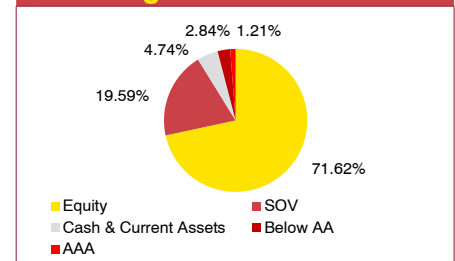
### SIP Performance – Regular Plan - Growth (assuming SIP of ₹ 5000 per month)

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	19.59%	SOV	Tata Motors Ltd	2.28%	
HDFC Bank Ltd	3.34%		Infosys Ltd	2.17%	
IDBI Bank Ltd	2.84%	CRISIL AA-	Larsen & Toubro Ltd	2.09%	
Sun Pharmaceuticals Industries Ltd	2.74%		Reliance Industries Ltd	1.98%	
ICICI Bank Ltd	2.38%		HCL Technologies Ltd	1.97%	



### 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 August 31, 2015

<b>Fund Manager:</b> Mr. Mahesh Patil <b>Managing Fund Since:</b> November 17, 2005 <b>Total Experience:</b> 24 years <b>Date of inception:</b> August 30, 2002 <b>Nature of the scheme:</b> An Open-ended Growth Scheme	<b>Dividend:</b> 27.51 <b>Direct Plan<sup>§</sup>:</b> <b>Growth:</b> 161.96 <b>Dividend:</b> 36.13  <b>Benchmark:</b> S&P BSE 200	365 days from the date of allotment <b>**Exit Load is NIL for units issued in 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: 158.39	<b>Quarterly Average AUM:</b> ₹ 9000.82 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	<b>Other Parameter</b> <b>Standard Deviation:</b> 14.98% <b>Sharpe Ratio##:</b> 1.06 <b>Beta:</b> 0.99

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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 9. 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	6.40%	Larsen & Toubro Ltd	3.29%
Infosys Ltd	4.59%	Axis Bank Ltd	3.23%
ICICI Bank Ltd	3.96%	HCL Technologies Ltd	2.95%
ITC Ltd	3.45%	Indusind Bank Ltd	2.95%
Reliance Industries Ltd	3.45%	Tata Motors Ltd	2.93%

### 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 August 31, 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>s</sup></b> Growth: 42.8917 Dividend: 24.4343  <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>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Standard Deviation:</b> 15.52% <b>Sharpe Ratio##:</b> 1.04 <b>Beta:</b> 1.01
<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: 42.0133 Dividend: 15.8049		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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 9. 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 (₹)	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	6.14%	HCL Technologies Ltd	3.36%
Infosys Ltd	4.16%	Tech Mahindra Ltd	3.03%
Reliance Industries Ltd	3.69%	Axis Bank Ltd	2.96%
ICICI Bank Ltd	3.40%	Sun Pharmaceuticals Industries Ltd	2.94%
Tata Motors Ltd	3.37%	Larsen & Toubro Ltd	2.87%

### 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 August 31, 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: 478.16  
 Dividend: 93.96

**Direct Plan<sup>§</sup>**  
 Growth: 488.36  
 Dividend: 103.44

**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 Dividend Reinvestment.**

**Other Parameter**

**Standard Deviation:** 16.89%  
**Sharpe Ratio##:** 1.13  
**Beta:** 1.06

**Note:**

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

## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on August 31, 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](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 (₹)	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	6.68%	HCL Technologies Ltd	3.85%
Maruti Suzuki India Ltd	5.16%	Tata Chemicals Ltd	3.74%
Axis Bank Ltd	4.71%	Indusind Bank Ltd	3.34%
Sun Pharmaceuticals Industries Ltd	4.29%	Tech Mahindra Ltd	2.77%
ICICI Bank Ltd	4.15%	Wipro Ltd	2.44%

### What is it?

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

As on August 31, 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: 26.74 Dividend: 24.71  <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<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 Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Standard Deviation:</b> 15.15% <b>Sharpe Ratio<sup>##</sup>:</b> 1.18 <b>Beta:</b> 1.01
<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: 26.20 Dividend: 19.52		

**Note:**  
 Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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 9. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

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# 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	5.20%	Axis Bank Ltd	2.97%
Infosys Ltd	4.46%	Tech Mahindra Ltd	2.91%
Gulf Oil Lubricants India Ltd	3.50%	ICICI Bank Ltd	2.61%
HCL Technologies Ltd	3.16%	ITC Ltd	2.57%
Indusind Bank Ltd	3.15%	Maruti Suzuki India Ltd	2.31%

### 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.

### Fund Details

As on August 31, 2015

<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: 606.18 Dividend: 205.49  <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> 16.41% <b>Sharpe Ratio<sup>##</sup>:</b> 1.76 <b>Beta:</b> 0.72  <b>**Exit Load is NIL for units issued in 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: 594.53 Dividend: 158.44		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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
Bosch Ltd	9.23%	Gillette India Ltd	6.20%
Maruti Suzuki India Ltd	8.91%	Glaxosmithkline Pharmaceuticals Ltd	6.04%
ICRA Ltd	7.77%	Pfizer Ltd	5.83%
Bayer CropScience Ltd	7.61%	Kotak Mahindra Bank Ltd	5.70%
Honeywell Automation India Ltd	6.58%	Hindustan Unilever Ltd	5.28%

### 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 August 31, 2015

<b>Fund Manager:</b> Mr. Satyabrata Mohanty & Mr. Vineet Maloo <b>Managing Fund Since:</b> July 16, 2015 & January 16, 2014 <b>Total Experience:</b> 16 years & 11 years <b>Date of inception:</b> February 26, 2003 <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: 137.40 Dividend: 15.78 <b>Direct Plan<sup>s</sup></b> Growth: 140.17 Dividend: 20.17  <b>Benchmark:</b> CNX 500  <b>Quarterly Average AUM:</b> ₹ 1201.67 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> 1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after	365 days from the date of allotment. **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 15.87% <b>Sharpe Ratio##:</b> 0.71 <b>Beta:</b> 0.97
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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 7.3931% (91 day T-bill yield as on Aug 31, 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 3. Total Schemes managed by Mr. Satyabrata Mohanty is 9. Total Schemes managed by Mr. Vineet Maloo is 17. 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 (₹)	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	7.77%	HCL Technologies Ltd	3.18%
Infosys Ltd	6.59%	The Federal Bank Ltd	3.03%
Cummins India Ltd	5.68%	Tata Consultancy Services Ltd	2.98%
Pfizer Ltd	4.73%	Oracle Financial Services Software Ltd	2.85%
Axis Bank Ltd	4.26%	Orient Cement Ltd	2.83%

### What is it?

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

As on August 31, 2015

### Fund Details

<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: 220.88 Dividend: 41.48  <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 Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Standard Deviation:</b> 17.58% <b>Sharpe Ratio##:</b> 1.18 <b>Beta:</b> 0.86
<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: 216.39 Dividend: 30.48		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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. 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
Britannia Industries Ltd	3.35%	PNC Infratech Limited	2.72%
SKS Microfinance Ltd	3.02%	Solar Industries India Ltd	2.45%
Yes Bank Ltd	2.93%	The Federal Bank Ltd	2.41%
LIC Housing Finance Ltd	2.90%	Bajaj Finserv Ltd	2.37%
Gujarat State Petronet Ltd	2.82%	Emami Ltd	2.34%

### 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 August 31, 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: 24.5384

Dividend: 18.8427

**Direct Plan<sup>§</sup>**

Growth: 25.0796

Dividend: 24.2985

**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 Dividend Reinvestment.

**Other Parameter**

**Standard Deviation:** 17.34%

**Sharpe Ratio##:** 1.24

**Beta:** 0.85

**Note:**

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

## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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
Kansai Nerolac Paints Ltd	2.81%	Tube Investments of India Ltd	2.59%
Wabco India Ltd	2.77%	Inox Wind Ltd	2.59%
Bajaj Corp Ltd	2.71%	IRB Infrastructure Developers Ltd	2.56%
Repco Home Finance Ltd	2.69%	Bajaj Finserv Ltd	2.47%
Yes Bank Ltd	2.64%	SKS Microfinance Ltd	2.28%



### 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 August 31, 2015

### Fund Details

**Fund Manager:** Mr. Satyabrata Mohanty  
**Managing Fund Since:** October 17, 2011  
**Total Experience:** 16 years  
**Date of inception:** February 24, 1995  
**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: 293.97  
 Dividend: 106.68

**Direct Plan<sup>§</sup>**  
 Growth: 297.58  
 Dividend: 108.05

**Benchmark:** S&P BSE 200

**Quarterly Average AUM:** ₹ 447.46 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 Dividend Reinvestment.**

#### Other Parameter

**Standard Deviation:** 17.38%  
**Sharpe Ratio##:** 1.22  
**Beta:** 1.09

#### Note:

Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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 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)

### 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.

# 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
Eicher Motors Ltd	5.48%	Yes Bank Ltd	3.27%
HDFC Bank Ltd	3.70%	Natco Pharma Ltd	2.97%
Maruti Suzuki India Ltd	3.63%	Bharat Electronics Ltd	2.89%
Indusind Bank Ltd	3.43%	Bharat Forge Ltd	2.72%
Axis Bank Ltd	3.30%	Cummins India Ltd	2.67%

### 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).

### Fund Details

As on August 31, 2015

<b>Fund Manager:</b> Mr. Anil Shah & Mr. Chanchal Khandelwal <b>Managing Fund Since:</b> September 23, 2013 & August 26, 2015 <b>Total Experience:</b> 26 years & 10 years <b>Date of inception:</b> August 05, 2005 <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: 53.79 Dividend: 21.13 <b>Direct Plan<sup>§</sup></b> Growth: 55.00 Dividend: 23.42  <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**:</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 Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 15.53% <b>Sharpe Ratio##:</b> 1.23 <b>Beta:</b> 0.93
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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 7.3931% (91 day T-bill yield as on Aug 31, 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 Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Anil Shah is 9. Total Schemes managed by Mr. Chanchal Khandelwal is 1. Refer annexure on page no. 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 (₹)	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.

# 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	5.54%	ICICI Bank Ltd	3.75%
Eicher Motors Ltd	4.78%	Bajaj Corp Ltd	3.64%
Maruti Suzuki India Ltd	4.49%	Britannia Industries Ltd	3.58%
Sun Pharmaceuticals Industries Ltd	4.20%	Indusind Bank Ltd	3.55%
Emami Ltd	4.03%	Axis Bank Ltd	3.29%

### 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 August 31, 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>s</sup></b> Growth: 93.70 Dividend: 41.13  <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**:</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 Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 16.54% <b>Sharpe Ratio##:</b> 1.42 <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: 92.38 Dividend: 40.52		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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.

<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 (₹)	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	8.37%	Kotak Mahindra Bank Ltd	4.68%
Bayer CropScience Ltd	7.50%	Pfizer Ltd	4.59%
ICRA Ltd	7.49%	Indusind Bank Ltd	4.01%
Thomas Cook (India) Ltd	5.00%	Gillette India Ltd	3.90%
MRF Ltd	4.89%	Hitachi Home and Life Solutions (India) Ltd	3.84%

### 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 August 31, 2015

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty & Mr. Dhaval Gala	<b>Dividend:</b>	13.65	<b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>
<b>Managing Fund Since:</b>	Since Inception & August 26, 2015	<b>Direct Plan<sup>§</sup></b>		
<b>Total Experience:</b>	16 years & 9 years	<b>Growth:</b>	16.39	<b>Other Parameter</b>
<b>Date of inception:</b>	December 14, 2013	<b>Dividend:</b>	13.88	
<b>Nature of the scheme:</b>	An Open ended Banking & Financial Services Sector Scheme	<b>Benchmark:</b>	CNX Finance	
<b>Application Amount for fresh subscription*:</b>	₹ 5,000 (plus in multiples of ₹ 1)	<b>Quarterly Average AUM:</b>	₹ 523.41 Crores (as on 30th June 2015)	
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>		<b>Standard Deviation:</b>
<b>SIP: Monthly:</b>	Minimum ₹ 1,000/-	<b>Entry Load:</b>	Nil	<b>Sharpe Ratio##:</b>
<b>NAV of Plans / Options (₹)</b>		<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>
<b>Regular Plan</b>	Growth: 16.11			

### Note:

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

## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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 Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Satyabrata Mohanty is 9. Total Schemes managed by Mr. Dhaval Gala is 1. 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)

### 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	14.83%	Indusind Bank Ltd	7.19%
Axis Bank Ltd	8.38%	Bajaj Finance Ltd	6.45%
LIC Housing Finance Ltd	7.83%	Yes Bank Ltd	5.96%
RepcO Home Finance Ltd	7.76%	Bank of Baroda	5.95%
ICICI Bank Ltd	7.36%	SKS Microfinance Ltd	4.02%

### 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.

### Fund Details

As on August 31, 2015

<b>Fund Manager:</b> Mr. Mahesh Patil <b>Managing Fund Since:</b> July 16, 2015 <b>Total Experience:</b> 24 years <b>Date of inception:</b> March 17, 2006 <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: 25.33 Dividend: 13.86 <b>Direct Plan<sup>§</sup></b> Growth: 25.84 Dividend: 17.73  <b>Benchmark:</b> CNX Nifty  <b>Quarterly Average AUM:</b> ₹ 821.74 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 Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 22.94% <b>Sharpe Ratio##:</b> 0.66 <b>Beta:</b> 1.35
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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 7.3931% (91 day T-bill yield as on Aug 31, 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 managed by Mr. Mahesh Patil is 9. 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 (₹)	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.

### DID YOU KNOW ?

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
Cummins India Ltd	7.01%	Bharat Electronics Ltd	4.35%
Larsen & Toubro Ltd	5.52%	Tata Motors Ltd	3.78%
HDFC Bank Ltd	5.42%	ICICI Bank Ltd	3.66%
Wabco India Ltd	4.96%	Orient Cement Ltd	3.34%
Reliance Industries Ltd	4.45%	Crompton Greaves Ltd	3.32%

### 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 August 31, 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: 38.1757 Dividend: 24.6924 <b>Direct Plan<sup>§</sup></b> Growth: 38.9197 Dividend: 34.0657  <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 Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 22.17% <b>Sharpe Ratio##:</b> 1.21 <b>Beta:</b> 1.13
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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 7.3931% (91 day T-bill yield as on Aug 31, 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 9. Total Schemes managed by Mr. Milind Bafna 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 (₹)	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
Tata Chemicals Ltd	5.70%	Cipla Ltd	4.02%
Gujarat Fluorochemicals Ltd	4.42%	The Federal Bank Ltd	3.62%
MRF Ltd	4.26%	Pfizer Ltd	3.23%
Gulf Oil Lubricants India Ltd	4.20%	Gujarat State Petronet Ltd	3.16%
J.Kumar Infraprojects Ltd	4.06%	Bank Nifty Index	3.02%

### 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 August 31, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Satyabrata Mohanty <b>Managing Fund Since:</b> July 16, 2015 <b>Total Experience:</b> 16 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: 13.65 Dividend: 12.73 <b>Direct Plan<sup>§</sup></b> Growth: 13.85 Dividend: 13.86	from the date of allotment: 1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
<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> 23.32% <b>Sharpe Ratio##:</b> 0.43 <b>Beta:</b> 1.40
<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 7.3931% (91 day T-bill yield as on Aug 31, 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. Satyabrata Mohanty is 9. 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	29.16%	SOV	Axis Bank Ltd	3.43%	
Maruti Suzuki India Ltd	5.80%		ICICI Bank Ltd	3.31%	
HDFC Bank Ltd	5.11%		Bajaj Auto Ltd	2.66%	
Larsen & Toubro Ltd	3.82%		Shriram City Union Finance Ltd	2.60%	
Bank of Baroda	3.53%		Hero MotoCorp Ltd	2.38%	



### 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 August 31, 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: 34.75 Dividend: 17.73	<b>Direct Plan<sup>§</sup></b> Growth: 35.43 Dividend: 18.16  <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> 18.90% <b>Sharpe Ratio##:</b> 0.96 <b>Beta:</b> 0.96  <b>**Exit Load is NIL for units issued in 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 7.3931% (91 day T-bill yield as on Aug 31, 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 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

### 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	28.35%	Tata Communications Ltd	4.87%
HCL Technologies Ltd	10.70%	Sasken Communication Technologies Ltd	4.52%
Tech Mahindra Ltd	10.43%	Mindtree Ltd	4.13%
Tata Consultancy Services Ltd	8.12%	Persistent Systems Ltd	3.77%
Cyient Limited	6.58%	NIIT Technologies Ltd	3.70%



### 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 August 31, 2015

<b>Fund Manager:</b> Mr. Kunal Sangoi <b>Managing Fund Since:</b> July 16, 2015 <b>Total Experience:</b> 8 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: 114.61 Dividend: 34.49  <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 Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 13.26% <b>Sharpe Ratio##:</b> 1.80 <b>Beta:</b> 0.52
<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: 112.92 Dividend: 28.40		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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. Kunal Sangoi is 2. 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	10.16%	Oracle Financial Services Software Ltd	5.11%
Wabco India Ltd	7.72%	Reliance Industries Ltd	5.08%
Sanofi India Ltd	7.29%	HCL Technologies Ltd	4.99%
Honeywell Automation India Ltd	7.09%	Hindustan Zinc Ltd	4.57%
Infosys Ltd	6.75%	Cipla Ltd	4.20%

### 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 August 31, 2015

**Fund Manager:** Mr. Anil Shah  
**Managing Fund Since:** January 04, 2013  
**Total Experience:** 26 years  
**Date of inception:** January 31, 2008  
**Nature of the scheme:** An Open-ended Diversified Equity Scheme

**Dividend:** 15.7842  
**Direct Plan\***  
**Growth:** 17.6186  
**Dividend:** 17.6065

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

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

**Benchmark:** S&P BSE 200  
**Quarterly Average AUM:** ₹ 138.30 Crores (as on 30th June 2015)

**Other Parameter**  
**Standard Deviation:** 18.42%  
**Sharpe Ratio##:** 1.00  
**Beta:** 1.09

**SIP: Monthly:** Minimum ₹ 1,000/-

**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

**NAV of Plans / Options (₹)**  
**Regular Plan**  
**Growth:** 17.3310

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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.

\*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 (₹)	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	9.13%	Strides Arcolab Ltd	4.56%
Maruti Suzuki India Ltd	7.73%	HCL Technologies Ltd	4.45%
Indusind Bank Ltd	6.37%	Tata Communications Ltd	4.37%
Wipro Ltd	5.09%	ICICI Bank Ltd	4.13%
LIC Housing Finance Ltd	4.60%	HDFC Bank Ltd	3.81%

# 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 August 31, 2015

<b>Fund Manager:</b> Mr. Prasad Dhonde & Mr. Vineet Maloo <b>Managing Fund Since:</b> October 11, 2014 & August 26, 2015 <b>Total Experience:</b> 16 years & 11 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 Plans</b> Growth: 37.15 Dividend: 17.52 <b>Direct Plan<sup>s</sup></b> Growth: 37.94 Dividend: 17.91  <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 **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 10.35% <b>Sharpe Ratio##:</b> 0.69 <b>Beta:</b> 1.00
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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 7.3931% (91 day T-bill yield as on Aug 31, 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 10. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Vineet Maloo is 17. 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 (₹)	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
Bank Nifty Index	4.38%	Orbit Exports Ltd	3.11%
Eicher Motors Ltd	4.26%	ICICI Bank Ltd	2.83%
Cummins India Ltd	3.36%	ACC Ltd	2.72%
Repco Home Finance Ltd	3.25%	Axis Bank Ltd	2.58%
Infosys Ltd	3.12%	Bajaj Finance Ltd	2.56%

### 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 August 31, 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> 15.1546 <b>Direct Plan<sup>s</sup></b> <b>Growth:</b> 16.7127 <b>Dividend:</b> 16.7248  <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 Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Standard Deviation:</b> 9.28% <b>Sharpe Ratio<sup>##</sup>:</b> 0.60 <b>Beta:</b> 0.81
<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: 16.4711		

**Note:**  
 Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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 17. 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.	5.56%	NEXT PLC	3.00%
Aetna Inc New	4.98%	Delta Air Lines Inc	2.95%
Valero Energy Corporation Ltd	3.58%	AXA SA	2.93%
Apple Inc.	3.14%	Fedex Corp	2.92%
THE BOEING CO	3.12%	SANOFI	2.74%

### 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.

As on August 31, 2015

### Fund Details

<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>Direct Plan<sup>s</sup></b> Growth: 14.1093 Dividend: 14.1018  <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<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. **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 10.92% <b>Sharpe Ratio<sup>##</sup>:</b> 0.72 <b>Beta:</b> 1.06
<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: 13.9086 Dividend: 13.9083		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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 17. 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.

<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 (₹)	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
Repc Home Finance Ltd	3.44%	Eicher Motors Ltd	2.52%
Infosys Ltd	3.10%	Housing Development Finance Corporation Ltd	2.41%
ITC Ltd	3.07%	J.Kumar Infraprojects Ltd	2.37%
HDFC Bank Ltd	2.91%	ICICI Bank Ltd	2.10%
Cummins India Ltd	2.70%	Indusind Bank Ltd	2.03%

### 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 August 31, 2015

<b>Fund Manager:</b> Mr. Milind Bafna <b>Managing Fund Since:</b> August 26, 2015 <b>Total Experience:</b> 15 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> <b>Growth:</b> 21.0638 <b>Dividend:</b> 16.2531  <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<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 Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 10.09% <b>Sharpe Ratio<sup>##</sup>:</b> -0.03 <b>Beta:</b> 0.54
<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> 20.8330 <b>Dividend:</b> 16.0440		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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. Milind Bafna is 4. 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
ASSOCIATED BRITISH FOODS PLC	9.65%	BRF SA	8.05%
Monsanto Co	9.46%	BUNGE LTD	6.11%
ARCHER-DANIELS-MIDLAND CO	8.55%	Deere And Co Ltd	5.74%
TYSON FOODS INC	8.31%	CF Industries Holdings Inc Ord Shs	4.57%
Syngenta Ltd Reg Shs	8.23%	AGRIUM ORD	4.37%

# 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 August 31, 2015

**Fund Manager:** Mr. Shravan Sreenivasula  
**Managing Fund Since:** December 15, 2014  
**Total Experience:** 14 years  
**Date of inception:** September 17, 2008  
**Nature of the scheme:** An Open-ended Fund of Funds Scheme

### Application Amount for fresh subscription\*:

₹ 5,000 (plus in multiples of ₹ 1)

### Min. Addl. Investment:

₹ 1,000 (plus in multiples of ₹ 1)

**SIP: Monthly:** Minimum ₹ 1,000/-

### NAV of Plans / Options (₹)

**Regular Plan**  
 Growth: 10.60  
 Dividend: 10.60

### Direct Plan<sup>§</sup>

Growth: 10.70  
 Dividend: 10.68

### Benchmark:

40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms

**Quarterly Average AUM:** ₹ 2.38 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 days from the date of allotment: Nil  
 \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

### Other Parameter

**Standard Deviation:** 16.93%  
**Sharpe Ratio##:** -0.77

### Note:

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

## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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 9. 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 (₹)	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	52.81%
First State Glob Umbrella Fund Global Res Fund - I	39.49%
Cash & Current Assets	8.65%
Net receivables / payables	-0.94%

## 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 August 31, 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: 16.93 Dividend: 16.94	<b>Direct Plan<sup>§</sup></b> Growth: 17.14 Dividend: 17.15 <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 **Exit Load is NIL for units issued in Dividend Reinvestment. <b>Other Parameter</b> <b>Standard Deviation:</b> 10.04% <b>Sharpe Ratio##:</b> 0.12
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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 7.3931% (91 day T-bill yield as on Aug 31, 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 9. 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	99.46%
Cash & Current Assets	0.97%
Net receivables / payables	-0.43%



# 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 August 31, 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>§</sup>**  
**Growth:** 7.74  
**Dividend:** 7.74

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

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

**Benchmark:** MSCI EM Latin America 10/40 ND Index

**Other Parameter**  
**Standard Deviation:** 16.37%  
**Sharpe Ratio##:** -1.07  
**Beta:** 0.90

**SIP: Monthly:** Minimum ₹ 1,000/-

**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

**NAV of Plans / Options (₹)**

**Regular Plan**  
**Growth:** 7.64  
**Dividend:** 7.64

### Note:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on August 31, 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 9. 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 (₹)	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	93.83%
Cash & Current Assets	6.37%
Net receivables / payables	-0.20%

### What is it?

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

As on August 31, 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: 78.1787 Dividend: 15.3724 <b>Direct Plan<sup>s</sup></b> Growth: 77.8825 Dividend: 15.5486 <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 **Exit Load is NIL for units issued in Dividend Reinvestment. <b>Other Parameter</b> <b>Standard Deviation:</b> 14.19%
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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

### 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.



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	21.75%	ICICI Bank Ltd	4.46%
Infosys Ltd	6.05%	Reliance Industries Ltd	3.90%
HDFC Bank Ltd	5.59%	Larsen & Toubro Ltd	3.63%
Housing Development Finance Corporation Ltd	5.17%	Tata Consultancy Services Ltd	3.63%
ITC Ltd	5.04%	Sun Pharmaceuticals Industries Ltd	2.71%

### 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 August 31, 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>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> 2565.96	<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. **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 19.72% <b>Sharpe Ratio##:</b> -0.68 <b>Beta:</b> 0.98
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#### Note:

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

## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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 24. 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	99.98%
Cash & Current Assets	0.04%
Net receivables / payables	-0.02%



### 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 August 31, 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> 9.06 <b>Dividend:</b> 9.06  <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 Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Standard Deviation:</b> 14.06% <b>Sharpe Ratio<sup>##</sup>:</b> -0.77 <b>Beta:</b> 0.85
<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> 9.01 <b>Dividend:</b> 9.00		

### Note:

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

## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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 9. 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	98.60%
Cash & Current Assets	1.55%
Net receivables / payables	-0.15%

# Birla Sun Life Asset Allocation Fund - Aggressive Plan

Wealth Creation Solutions

## What is it?

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

As on August 31, 2015

## Fund Details

<b>Fund Manager:</b> Mr. Shravan Sreenivasula <b>Managing Fund Since:</b> August 26, 2015 <b>Total Experience:</b> 14 years <b>Date of inception:</b> February 24, 2004 <b>Nature of the scheme:</b> An Open-ended Fund of Funds Scheme	<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 52.8554 Dividend: 48.0304 <b>Direct Plan<sup>§</sup></b> Growth: 52.8521 Dividend: 47.9818 <b>Benchmark:</b> CNX Nifty <b>Quarterly Average AUM:</b> ₹ 10.71 Crores (as on 30th June 2015) <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil	<b>Exit Load<sup>**</sup>:</b> Nil **Exit Load is NIL for units issued in Dividend Reinvestment. <b>Other Parameter</b> <b>Standard Deviation:</b> 11.88%
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Adtl. 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 managed by Mr. Shravan Sreenivasula is 9. 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	25.98%	Birla Sun Life New Millennium Fund Direct Plan Gro	7.33%
Birla Sun Life Infra. Fund - Grth - Direct Plan	11.36%	Birla Sun Life Income Plus - Growth - Direct Plan	6.27%
Birla Sun Life Top 100 Fund - Growth - Direct Plan	11.02%	Cash & Current Assets	20.76%
Birla Sun Life Govt Sec. Long Term Grwth Direct	8.45%	Net receivables / payables	0.47%
Birla Sunlife Banking and Fin Ser Fund-Dir P-GR	8.35%		

### 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 August 31, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Shravan Sreenivasula <b>Managing Fund Since:</b> August 26, 2015 <b>Total Experience:</b> 14 years <b>Date of inception:</b> February 24, 2004 <b>Nature of the scheme:</b> An Open-ended Fund of Funds Scheme	<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 44.0280 Dividend: 44.0284 <b>Direct Plan<sup>§</sup></b> Growth: 44.0536 Dividend: 44.0278  <b>Benchmark:</b> CRISIL Balanced Fund Index  <b>Quarterly Average AUM:</b> ₹ 5.00 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 **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 9.54%
<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 - 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 managed by Mr. Shravan Sreenivasula 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)

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	20.07%	Birla Sun Life Infra. Fund - Grth - Direct Plan	5.87%
Birla Sun Life Govt Sec. Long Term Grwth Direct	18.78%	Birla Sun Life Top 100 Fund - Growth - Direct Plan	5.31%
Birla Sun Life Income Plus - Growth - Direct Plan	9.85%	Cash & Current Assets	25.77%
Birla Sunlife Banking and Fin Ser Fund-Dir P-GR	7.11%	Net receivables / payables	0.33%
Birla Sun Life New Millennium Fund Direct Plan Gro	6.92%		

# 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 August 31, 2015

<b>Fund Manager:</b> Mr. Shravan Sreenivasula <b>Managing Fund Since:</b> August 26, 2015 <b>Total Experience:</b> 14 years <b>Date of inception:</b> February 24, 2004 <b>Nature of the scheme:</b> An Open-ended Fund of Funds Scheme	<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 30.5527 Dividend: 30.5527 <b>Direct Plan<sup>§</sup></b> Growth: 30.5524 Dividend: 12.4496  <b>Benchmark:</b> CRISIL MIP Blended Index  <b>Quarterly Average AUM:</b> ₹ 3.00 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 **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 5.93%
<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/-		

**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 managed by Mr. Shravan Sreenivasula 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)

## 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	35.87%	Birla Sun Life Infra. Fund - Grth - Direct Plan	2.98%
Birla Sun Life Income Plus - Growth - Direct Plan	29.67%	Birla Sun Life Top 100 Fund - Growth - Direct Plan	2.44%
Birla Sun Life Advantage Fund - Gr - Dir PI	10.54%	Cash & Current Assets	11.64%
Birla Sun Life New Millennium Fund Direct Plan Gro	3.34%	Net receivables / payables	0.23%
Birla Sunlife Banking and Fin Ser Fund-Dir P-GR	3.29%		

# 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 August 31, 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: 26.19 Dividend: 22.65 <b>Direct Plan<sup>§</sup></b> Growth: 26.43 Dividend: 9.69 <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<sup>**</sup>:</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> 15.21% <b>Sharpe Ratio<sup>##</sup>:</b> 0.97 <b>Beta:</b> 0.99
<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.

<sup>##</sup> Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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 9. 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	20.29%	ICICI Prudential Discovery Fund Direct Plan Grwth	7.25%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	19.33%	Cash & Current Assets	7.15%
SBI Blue Chip Fund-Direct Plan -Growth	18.85%	Net receivables / payables	-0.49%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	18.71%		
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	8.90%		



# Birla Sun Life Asset Allocator Multi Manager FoF Scheme

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

Wealth Creation Solutions

## What is it?

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

## Fund Details

As on August 31, 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> 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: 21.04 Dividend: 19.36 <b>Direct Plan<sup>s</sup></b> Growth: 10.51 Dividend: 10.02 <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<sup>**</sup>:</b> 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>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Standard Deviation:</b> 11.01% <b>Sharpe Ratio<sup>##</sup>:</b> 0.91 <b>Beta:</b> 1.03
<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>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 7.3931% (91 day T-bill yield as on Aug 31, 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 9. 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)

# 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 Govt Sec. Long Term Grwth Direct	29.68%	Franklin India PRIMA FUND - Direct - Growth	4.53%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	13.77%	Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	4.29%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	12.87%	ICICI Prudential Discovery Fund Direct Plan Grwth	4.10%
MOST Focused Multicap 35-Direct Plan-Growth Option	12.73%	Birla Sun Life Cash Plus - Growth - Direct Plan	0.01%
SBI Blue Chip Fund-Direct Plan -Growth	11.98%	Cash & Current Assets	7.06%

# 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)

As on August 31, 2015

## Fund Details

<b>Fund Manager:</b> Mr. Shravan Sreenivasula	<b>Dividend:</b> 14.95	<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 Dividend Reinvestment.
<b>Managing Fund Since:</b> December 15, 2014	<b>Direct Plan<sup>§</sup></b>	
<b>Total Experience:</b> 14 years	<b>Growth:</b> 16.56	
<b>Date of inception:</b> May 09, 2011	<b>Dividend:</b> 15.16	
<b>Nature of the scheme:</b> An Open ended Fund of Funds Scheme	<b>Benchmark:</b> 70% CNX Nifty + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index +5% INR price of Gold	
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1)	<b>Quarterly Average AUM:</b> ₹ 89.58 Crores (as on 30th June 2015)	<b>Other Parameter</b>
<b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)		<b>Standard Deviation:</b> 10.61%
<b>SIP: Monthly:</b> Minimum ₹ 1,000/-	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	<b>Sharpe Ratio##:</b> 0.95
<b>NAV of Plans / Options (₹)</b>	<b>Entry Load:</b> Nil	
<b>Regular Plan</b>		
<b>Growth:</b> 16.34		

**Note:**  
Standard Deviation, Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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 9. 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
Birla Sun Life Cash Plus - Growth - Direct Plan	14.20%	Birla Sun Life Govt Sec. Long Term Grwth Direct	6.03%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	13.72%	IDFC Dynamic Bond Fund-Direct Plan-Growth	5.92%
SBI Blue Chip Fund-Direct Plan -Growth	13.61%	ICICI Prudential Discovery Fund Direct Plan Grwth	4.77%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	13.53%	Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	4.69%
MOST Focused Multicap 35-Direct Plan-Growth Option	13.40%	Franklin India PRIMA FUND - Direct - Growth	4.20%

# Birla Sun Life Financial Planning FOF - Conservative Plan

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

Wealth Creation Solutions

## What is it?

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

## Fund Details

As on August 31, 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> 13.09 <b>Direct Plan<sup>§</sup></b> <b>Growth:</b> 14.58 <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 **Exit Load is NIL for units issued in Dividend Reinvestment.
<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> 20% CNX Nifty + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold  <b>Quarterly Average AUM:</b> ₹ 3.02 Crores (as on 30th June 2015)	
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 14.39	<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 7.3931% (91 day T-bill yield as on Aug 31, 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 9. 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	36.52%	Mirae Asset India Opp'ties Fund-Direct Plan-Growth	3.75%
IDFC Dynamic Bond Fund-Direct Plan-Growth	15.86%	Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	3.75%
Birla Sun Life Govt Sec. Long Term Grwth Direct	12.30%	MOST Focused Multicap 35-Direct Plan-Growth Option	3.70%
Kotak MF Gold ETF	10.54%	Franklin India PRIMA FUND - Direct - Growth	1.28%
SBI Blue Chip Fund-Direct Plan -Growth	3.78%	ICICI Prudential Discovery Fund Direct Plan Grwth	1.27%

# 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 August 31, 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: 15.37 Dividend: 13.92	from the date of allotment: 1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
<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> 6.27% <b>Sharpe Ratio##:</b> 0.82
<b>NAV of Plans / Options (₹)</b>  <b>Regular Plan</b> Growth: 15.19 Dividend: 13.62	<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 7.3931% (91 day T-bill yield as on Aug 31, 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 9. 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	23.79%	MOST Focused Multicap 35-Direct Plan-Growth Option	7.51%
IDFC Dynamic Bond Fund-Direct Plan-Growth	15.26%	Kotak MF Gold ETF	6.22%
Birla Sun Life Govt Sec. Long Term Grwth Direct	10.17%	SBI Blue Chip Fund-Direct Plan -Growth	5.83%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	8.75%	Goldman Sachs Gold ETF (Gold Bees)	2.59%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	8.36%	Franklin India PRIMA FUND - Direct - Growth	2.57%



## 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.

As on August 31, 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> March 29, 1996 <b>Nature of the scheme:</b> An Open-ended ELSS Scheme with a lock - in of 3 years from the date of allotment.	<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth (w.e.f. 06/03/08): 21.29 Dividend: 133.47 <b>Direct Plan<sup>§</sup></b> Growth: 21.73 Dividend: 149.93  <b>Benchmark:</b> S&P BSE 200  <b>Quarterly Average AUM:</b> ₹ 1964.79 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>Standard Deviation:</b> 15.52% <b>Sharpe Ratio##:</b> 1.05 <b>Beta:</b> 0.95
<b>Application Amount for fresh subscription*:</b> ₹ 500 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 500 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 500/-		

**Note:**  
Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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

Date of First Installment: April 01, 1996 & Scheme Inception Date: March 29, 1996. 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	6.35%	MRF Ltd	3.75%
Honeywell Automation India Ltd	6.03%	Pfizer Ltd	3.45%
Bayer CropScience Ltd	5.40%	Cummins India Ltd	3.32%
ICRA Ltd	4.68%	Thomas Cook (India) Ltd	3.16%
Kotak Mahindra Bank Ltd	4.17%	Zee Entertainment Enterprises Ltd	3.12%

### What is it?

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

As on August 31, 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: 26.94

Dividend: 74.83

**Direct Plan<sup>§</sup>**

Growth: 27.58

Dividend: 90.77

**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:** 14.90%  
**Sharpe Ratio##:** 1.31  
**Beta:** 0.94

**Note:**

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

## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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

# 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: March 01, 1999 & Scheme Inception Date: February 16, 1999. 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	6.32%	MRF Ltd	3.68%
Honeywell Automation India Ltd	5.91%	Pfizer Ltd	3.38%
Bayer CropScience Ltd	5.30%	Cummins India Ltd	3.25%
ICRA Ltd	4.59%	Thomas Cook (India) Ltd	3.15%
Kotak Mahindra Bank Ltd	4.09%	Zee Entertainment Enterprises Ltd	3.06%

# 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 August 31, 2015

<b>Fund Manager:</b> Mr. Ajay Garg	<b>Dividend:</b> 24.72	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>
<b>Managing Fund Since:</b> October 11, 2014	<b>Bonus:</b> 50.22	
<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> 14.60%
<b>Regular Plan</b>		<b>Sharpe Ratio##:</b> 1.00
Growth: 49.05		<b>Beta:</b> 0.94
Dividend: 24.19		
Bonus: 49.12		
<b>Direct Plan<sup>§</sup></b>		
Growth: 50.30		

### Note:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 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
Sundaram Clayton Ltd	6.24%	MRF Ltd	3.79%
Honeywell Automation India Ltd	6.08%	Pfizer Ltd	3.47%
Bayer CropScience Ltd	5.45%	Cummins India Ltd	3.34%
ICRA Ltd	4.73%	Thomas Cook (India) Ltd	3.17%
Kotak Mahindra Bank Ltd	4.21%	Zee Entertainment Enterprises Ltd	3.14%





## 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.)

### 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.

As on August 31, 2015

## Fund Details

<b>Fund Manager:</b> Mr. Vineet Maloo & Mr. Pranay Sinha <b>Managing Fund Since:</b> August 26, 2015 <b>Total Experience:</b> 11 years & 10 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 : 54.2070 Monthly Dividend: 12.3826 Quarterly Dividend: 12.5672	<b>Direct Plan<sup>§</sup></b> Growth : 55.1779 Monthly Dividend: 13.3026 Quarterly Dividend: 12.9698  <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 Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Modified Duration:</b> 5.67 years <b>Yield to Maturity:</b> 8.19% (for Debt Component) <b>Standard Deviation:</b> 4.49% <b>Sharpe Ratio##:</b> 0.76 <b>Beta:</b> 0.85
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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 7.3931% (91 day T-bill yield as on Aug 31, 2015)

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 53.3958

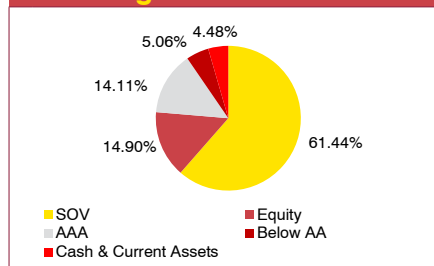
Date of Inception: July 14, 1999	NAV Per Unit. * (₹)	Birla Sun Life Monthly Income (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Monthly Income (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since 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. Vineet Maloo is 17. Total Schemes managed by Mr. Pranay Sinha is 6. 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 Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	60.60%	SOV	Eicher Motors Ltd	1.49%	
Power Finance Corporation Ltd	12.50%	CRISIL AAA	Bajaj Finance Ltd	1.05%	
IDBI Bank Ltd	5.06%	CRISIL AA-	V-Mart Retail Limited	0.85%	
Repcos Home Finance Ltd	2.69%		State Government Securities	0.84%	SOV
Power Grid Corporation of India Ltd	1.61%	CRISIL AAA	HDFC Bank Ltd	0.80%	

# 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.

As on August 31, 2015

### Fund Details

**Fund Manager:** Mr. Vineet Maloo & Mr. Pranay Sinha  
**Managing Fund Since:** August 26, 2015  
**Total Experience:** 11 years & 10 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 :** 38.3402  
**Monthly Dividend:** 12.0366

**Direct Plan<sup>§</sup>**  
**Growth :** 38.8593  
**Monthly Dividend:** 13.2498  
**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 Dividend Reinvestment.**

**Other Parameter**  
**Modified Duration:** 5.07 years  
**Yield to Maturity:** 8.28% (for Debt Component)  
**Standard Deviation:** 3.95%  
**Sharpe Ratio##:** 0.62  
**Beta:** 0.76

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 2015)

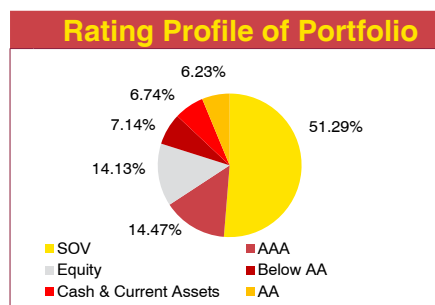
### Investment Performance - Regular Plan - Growth

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. Vineet Maloo is 17. Total Schemes managed by Mr. Pranay Sinha is 6. 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	46.50%	SOV	HDFC Bank Ltd	0.83%	
Power Finance Corporation Ltd	14.47%	CRISIL AAA	Kewal Kiran Clothing Ltd	0.77%	
IDBI Bank Ltd	13.37%	CRISIL AA+, CRISIL AA-	Bajaj Finance Ltd	0.77%	
State Government Securities	4.79%	SOV	Eicher Motors Ltd	0.68%	
Reppo Home Finance Ltd	0.85%		Indusind Bank Ltd	0.61%	

# 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 August 31, 2015

<b>Fund Manager:</b> Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo <b>Managing Fund Since:</b> June 18, 2009, August 26, 2015 & August 26, 2015 respectively <b>Total Experience:</b> 16 years, 10 years & 11 years respectively <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> Growth : 29.6276 Monthly Dividend: 13.7775 <b>Direct Plan<sup>s</sup></b> Growth : 30.1304 Monthly Dividend: 16.3305  <b>Benchmark:</b> CRISIL MIP Blended Index  <b>Quarterly Average AUM:</b> ₹ 879.20 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 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. <b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Modified Duration:</b> 6.50 years <b>Yield to Maturity:</b> 8.04% (for Debt Component) <b>Standard Deviation:</b> 6.07% <b>Sharpe Ratio##:</b> 1.33 <b>Beta:</b> 1.06
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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 7.3931% (91 day T-bill yield as on Aug 31, 2015)

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 29.1986

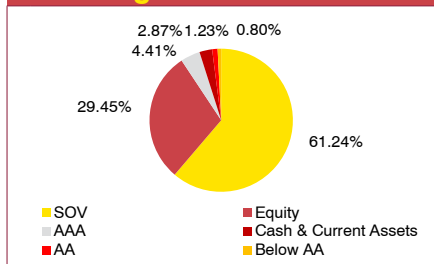
Date of Inception: May 22, 2004	NAV Per Unit. * (₹)	Birla Sun Life MIP II - Wealth 25 Plan (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life MIP II - Wealth 25 Plan (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt 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 2. Total Schemes managed by Mr. Satyabrata Mohanty is 9. Total Schemes managed by Mr. Pranay Sinha is 6. Total Schemes managed by Mr. Vineet Maloo is 17. 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

### Rating Profile of Portfolio



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	61.24%	SOV	Axis Bank Ltd	1.13%	
Power Finance Corporation Ltd	4.41%	CRISIL AAA	Cipla Ltd	0.96%	
Eicher Motors Ltd	2.15%		Granules India Ltd	0.91%	
Repco Home Finance Ltd	1.51%		IDBI Bank Ltd	0.90%	CRISIL AA+, CRISIL AA-
Yes Bank Ltd	1.39%	ICRA AA+	Motherson Sumi Systems Ltd	0.83%	

# 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 August 31, 2015

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo	<b>NAV of Plans / Options (₹)</b>	540 days from the date of allotment: Nil. **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Managing Fund Since:</b>	June 18, 2009, August 26, 2015 & August 26, 2015 respectively	<b>Regular Plan</b> Growth : 27.0658 Monthly Dividend: 12.7153	
<b>Total Experience:</b>	16 years, 10 years & 11 years respectively	<b>Direct Plan<sup>§</sup></b> Growth : 27.3654 Monthly Dividend: 13.2953	
<b>Date of inception:</b>	May 22, 2004	<b>Benchmark:</b>	CRISIL MIP Blended Index
<b>Nature of the scheme:</b>	An Open-ended Income Scheme	<b>Quarterly Average AUM:</b>	₹ 246.21 Crores (as on 30th June 2015)
<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>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)	<b>Entry Load:</b>	Nil
<b>SIP:</b>		<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
		<b>Other Parameter</b>	
		<b>Modified Duration:</b>	5.55 years
		<b>Yield to Maturity:</b>	8.28%
		<b>(for Debt Component)</b>	
		<b>Standard Deviation:</b>	4.06%
		<b>Sharpe Ratio##:</b>	0.85
		<b>Beta:</b>	0.78

**Note:**  
Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk-free rate assumed to be 7.3931% (91 day T-bill yield as on Aug 31, 2015)

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 26.5978

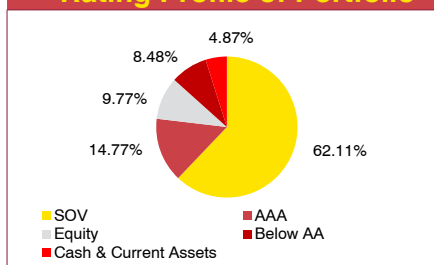
Date of Inception: May 22, 2004	NAV Per Unit. * (₹)	Birla Sun Life MIP II - Savings 5 Plan (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life MIP II - Savings 5 Plan (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt 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 2. Total Schemes managed by Mr. Satyabrata Mohanty is 10. Total Schemes managed by Mr. Pranay Sinha is 6. Total Schemes managed by Mr. Vineet Maloo is 17. 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)

## Rating Profile of Portfolio



## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	60.54%	SOV	Eicher Motors Ltd	0.93%	
Power Finance Corporation Ltd	14.77%	CRISIL AAA	V-Mart Retail Limited	0.79%	
IDBI Bank Ltd	8.48%	CRISIL AA-	HDFC Bank Ltd	0.54%	
Repco Home Finance Ltd	1.76%		Kewal Kiran Clothing Ltd	0.51%	
State Government Securities	1.57%	SOV	Indusind Bank Ltd	0.48%	



## 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 August 31, 2015

<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 16, 1997 <b>Nature of the scheme:</b> An Open-ended Liquid 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 : 376.6362 Daily Dividend: 163.6940 <b>Institutional Plan</b> Growth : 386.5047	Daily Dividend: 108.0230 Weekly Dividend: 108.1361 <b>Regular Plan<sup>§</sup></b> Growth : 232.0949 Daily Dividend: 100.1950 Weekly Dividend: 100.2881 <b>Direct Plan<sup>§</sup></b> Growth : 232.5016 Daily Dividend: 100.1950 Weekly Dividend: 100.2888 Dividend: 125.6675 ^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  <b>Benchmark:</b> CRISIL Liquid Fund Index  <b>Quarterly Average AUM:</b> ₹ 23825.60 Crores (as on 30th June 2015)	<b>Load Structure (as % of NAV)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> Nil **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Modified Duration:</b> 0.10 years <b>Yield to Maturity:</b> 7.70% <b>Standard Deviation</b> <b>Retail Plan:</b> 0.29% <b>Institutional Plan:</b> 0.28% <b>Regular Plan:</b> 0.29%
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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: ₹ 371.6613

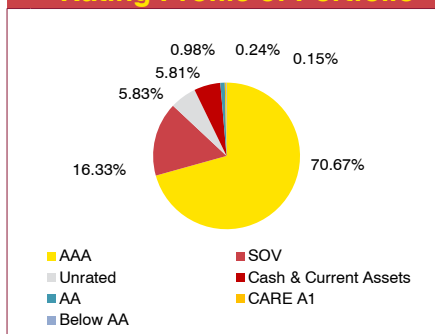
Date of Inception: June 16, 1997	NAV Per Unit. * (₹)	Birla Sun Life Cash Plus (%)	CRISIL Liquid Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Cash Plus (₹)	CRISIL Liquid Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception 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 93. 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
Housing Development Finance Corporation Ltd	16.70%	CRISIL AAA, ICRA A1+	Cholamandalam Investment and Finance Company Ltd	3.06%	ICRA A1+
Government of India	16.33%	SOV	Indusind Bank Ltd	2.72%	CRISIL A1+
Axis Bank Ltd	6.29%	CRISIL A1+	Vedanta Ltd	2.63%	CRISIL A1+
Kotak Mahindra Prime Ltd	3.13%	CRISIL A1+, CRISIL AAA	Tata Motors Finance Ltd	2.40%	ICRA A1+
South Indian Bank Ltd	3.07%	CARE A1+	IDBI Bank Ltd	2.39%	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 August 31, 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> <b>Retail Plan:</b> May 14, 1998 <b>Institutional Plan:</b> September 27, 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<sup>5</sup></b> Growth : 347.1270 Daily Dividend: 100.4272 Weekly Dividend: 100.4491 <b>Institutional Plan</b> Growth : 243.3855 Daily Dividend: 100.2151 Weekly Dividend: 100.4034 <b>Direct Plan<sup>5</sup></b> Growth : 354.9307 Daily Dividend: 100.3629 Weekly Dividend: 100.4177 ^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>Benchmark:</b> CRISIL Short Term Bond Fund Index	<b>Quarterly Average AUM:</b> ₹ 6318.82 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 Dividend Reinvestment.  <b>Other Parameter</b> <b>Modified Duration:</b> 0.56 years <b>Yield to Maturity:</b> 8.43% <b>Standard Deviation</b> Regular Plan: 0.68% Institutional Plan: 0.68%
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**Note:**  
Standard Deviation is calculated on Annualised basis using 3 years history of monthly returns.

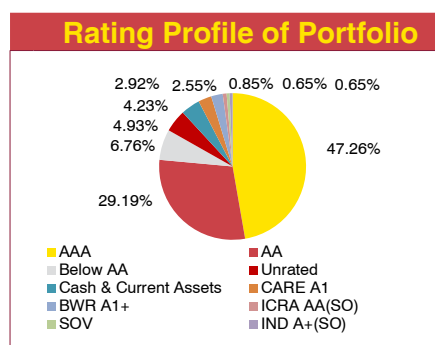
### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2015: ₹ 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 93. 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



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
IL&FS Transportation Networks Ltd	7.07%	CARE A1, ICRA A1, IND A	Tata Capital Financial Services Ltd	4.87%	CRISIL AA+
Vedanta Ltd	6.73%	CRISIL A1+	Cholamandalam Investment and Finance Company Ltd	3.85%	ICRA A1+, ICRA AA
Housing Development Finance Corporation Ltd	5.97%	CRISIL AAA, ICRA A1+	Talwandi Sabo Power Ltd	3.83%	CRISIL A1+(SO)
TATA Realty & Infrastructure Ltd	5.08%	ICRA A1+	Indiabulls Housing Finance Ltd	3.54%	CARE AAA
Birla Sun Life Mutual Fund	4.93%		GSPC Distribution Networks Ltd.	3.41%	CARE AA+(SO)



### 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 August 31, 2015

<b>Fund Manager:</b> Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha <b>Managing Fund Since:</b> July 15, 2011 & June 20, 2014 <b>Total Experience:</b> 9 years & 11 years <b>Date of inception:</b> November 27, 2001 <b>Retail Plan:</b> April 16, 2003 <b>Institutional Plan:</b> An Open-ended Short Term Income Scheme <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 : 270.1251 Daily Dividend: 100.2963 Weekly Dividend: 100.2378 <b>Regular Plan<sup>§</sup></b> Growth : 279.1675 Daily Dividend: 100.2970 Weekly Dividend: 100.2378 <b>Direct Plan<sup>§</sup></b> Growth : 279.8749 Daily Dividend: 100.2972 Weekly Dividend: 100.2390 ^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>Benchmark:</b> CRISIL Short Term Bond Fund Index	<b>Quarterly Average AUM:</b> ₹ 9456.20 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 Dividend Reinvestment. <b>Other Parameter</b> <b>Modified Duration:</b> 0.61 years <b>Yield to Maturity:</b> 8.30% <b>Standard Deviation</b> Retail Plan: 0.66% Regular Plan: 0.66%
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**Note:**  
Standard Deviation is calculated on annualised basis using 1 year history of monthly returns.

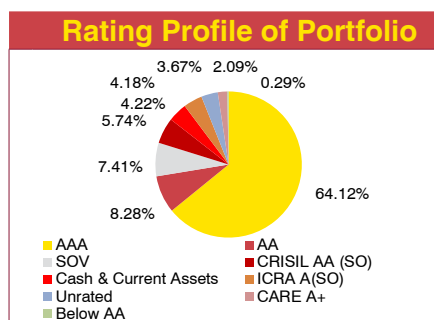
### Investment Performance - Retail Plan - Growth

NAV as on June 30, 2015: ₹ 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 93. 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



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Indiabulls Housing Finance Ltd	8.46%	CARE AAA	Vodafone India Ltd	4.75%	CRISIL A1+
Talwandi Sabo Power Ltd	7.38%	CRISIL A1+(SO), CRISIL AA (SO)	Nabha Power Ltd	4.59%	ICRA AAA(SO)
Dewan Housing Finance Corporation Ltd	6.51%	CARE AAA	Pune Solapur Expressway Pvt Ltd	4.18%	ICRA A(SO)
Piramal Enterprises Ltd	5.11%	ICRA A1+, ICRA AA	Government of India	3.75%	SOV
Vedanta Ltd	5.03%	CRISIL A1+	Birla Sun Life Mutual Fund	3.67%	

# Birla Sun Life Treasury Optimizer Plan

(erstwhile Birla Sun Life Ultra Short Term Fund)

Savings Solutions

## What is it?

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

## Fund Details

As on August 31, 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 : 268.6038 Monthly Dividend: 104.0972	<b>Quarterly Dividend:</b> 107.8434 <b>Regular Plan<sup>§</sup></b> Growth : 178.9326 Monthly Dividend: 104.1189 Quarterly Dividend: 105.1703 Dividend: 121.1816 <b>Direct Plan<sup>§</sup></b> Growth : 179.8861 Monthly Dividend: 104.5841 Quarterly Dividend: 105.4870 Dividend: 121.7255 ^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 **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Modified Duration:</b> 3.55 years <b>Yield to Maturity:</b> 8.31% <b>Standard Deviation:</b> 1.17%
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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

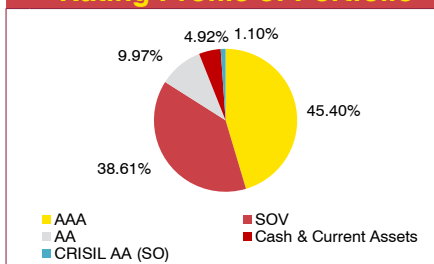
Date of Inception: April 19, 2002	NAV Per Unit. * (₹)	Birla Sun Life Treasury Optimizer Plan (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Treasury Optimizer Plan (₹)	CRISIL Short Term Bond Fund Index # (₹)	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 93. Total Schemes managed by Mr. Prasad Dhonde is 24. Refer annexure on page no. 95 to know more on performance of schemes managed by Fund Managers.

\*These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](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	38.11%	SOV	Cholamandalam Investment and Finance Company Ltd	3.90%	ICRA AA
Power Finance Corporation Ltd	10.13%	CRISIL AAA	Reliance Jio Infocomm Limited	3.49%	CRISIL AAA
LIC Housing Finance Ltd	6.80%	CRISIL AAA	Shriram Transport Finance Company Ltd	3.09%	CRISIL AA+, IND AA+
IDFC Ltd.	6.14%	ICRA AAA	Gruh Finance Ltd	2.95%	CRISIL A1+
SP Jammu Udhampur Highway Ltd	4.17%	ICRA AAA(SO)	Power Grid Corporation of India Ltd	2.55%	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 August 31, 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 : 25.0924  
 Monthly Dividend: 10.8383  
 Quarterly Dividend: 11.0213  
 Dividend: 10.9006

**Direct Plan<sup>§</sup>**  
 Growth : 25.4029  
 Monthly Dividend: 10.8667  
 Quarterly Dividend: 11.1892  
 Dividend: 10.9520  
 ^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 Dividend Reinvestment.

#### Other Parameter

**Modified Duration:** 7.19 years  
**Yield to Maturity:** 8.36%  
**Standard Deviation:** 3.05%

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

### Investment Performance - Regular Plan - Growth

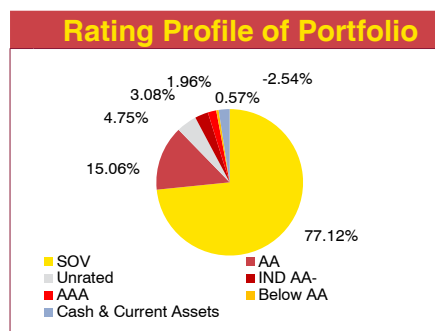
NAV as on June 30, 2015: ₹ 24.6106

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	77.01%	SOV	Edelweiss Commodities Services Ltd	1.76%	ICRA AA
Tata Motors Finance Solutions Ltd	7.20%	CRISIL AA	ECL Finance Ltd	1.20%	ICRA AA
Religare Finvest Ltd	3.08%	IND AA-	Bahadur Chand Investments Pvt Ltd	1.17%	ICRA AA
Cholamandalam Investment and Finance Company Ltd	2.68%	ICRA AA	Edelweiss Finance & Investments LTD	0.88%	ICRA AA
Indiabulls Housing Finance Ltd	1.80%	CARE AAA	Adani Power Ltd	0.57%	BWR AA-(SO)

### 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 August 31, 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 : 23.6099 Dividend: 15.0997	<b>Quarterly Dividend:</b> 10.6148 <b>Institutional Plan</b> Growth : 17.3688 Dividend: - <b>Direct Plan<sup>§</sup></b> Growth : 23.9130 Dividend: 15.2882 Quarterly Dividend: 10.7792 *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 **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Modified Duration:</b> 2.22 years <b>Yield to Maturity:</b> 9.01% <b>Standard Deviation:</b> 1.70%
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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

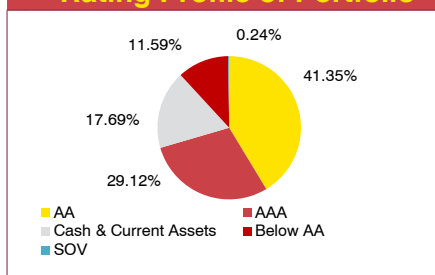
Date of Inception: May 09, 2003	NAV Per Unit. * (₹)	Birla Sun Life Short Term Opportunities Fund (%)	CRISIL AA Short Term Bond Fund Index # (%)	CRISIL 1 Year T - Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Short Term Opportunities Fund (₹)	CRISIL AA Short Term Bond 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 93. 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
Tata Motors Finance Solutions Ltd	9.67%	CRISIL AA	SREI Equipment Finance Ltd	4.88%	CARE AA
Indiabulls Housing Finance Ltd	7.71%	CARE AAA	Power Finance Corporation Ltd	3.85%	CRISIL AAA
Cholamandalam Investment and Finance Company Ltd	7.45%	ICRA AA, ICRA AA-	Piramal Enterprises Ltd	3.60%	ICRA AA
Reliance Utilities & Power Pvt Ltd	7.22%	CRISIL AAA	Reliance Jio Infocomm Limited	3.56%	CRISIL AAA
S.D. Corporation Pvt. Ltd	4.91%	ICRA AA+(SO)	Shriram Transport Finance Company Ltd	3.08%	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 August 31, 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 : 17.6910  
 Quarterly Dividend: 10.5560  
 Half Yearly Dividend: 11.1847  
 Dividend: 13.1139

**Institutional Plan**  
 Growth : 17.1751  
 Quarterly Dividend: -  
 Half Yearly Dividend: -  
**Direct Plan<sup>§</sup>**  
 Growth : 17.9523  
 Quarterly Dividend: 10.6656  
 Half Yearly Dividend: 11.5034  
 Dividend: 13.3038

**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 Dividend Reinvestment.**

**Other Parameter**  
**Modified Duration:** 1.95 years  
**Yield to Maturity:** 10.03%  
**Standard Deviation**  
 Institutional Plan: 1.36%

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

### Investment Performance - Regular Plan - Growth

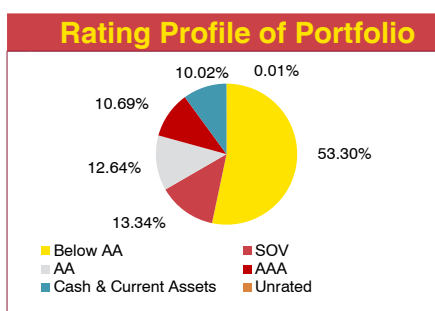
NAV as on June 30, 2015: ₹ 17.3455

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



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	13.34%	SOV	IL & FS Education and Technology Services Ltd	7.57%	IND AA-(SO)
ECL Finance Ltd	9.64%	ICRA AA	Relationships Properties Pvt Ltd	5.23%	CARE AA-(SO)
RHC Holding Pvt Ltd	9.47%	CARE A(SO)	Reliance Jio Infocomm Limited	5.14%	CRISIL AAA
Adani Power Ltd	9.18%	BWR AA-(SO)	Sterlite Technologies Ltd	2.89%	CRISIL A+
RKN Retail Pvt. Ltd	8.60%	BWR A-(SO)	Hero Realty Ltd	2.87%	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.

As on August 31, 2015

### Fund Details

<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>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth : 54.0993 Dividend: 10.7818 Monthly Dividend: 11.7739 <b>Direct Plan<sup>§</sup></b> Growth : 54.2500 Dividend: 10.7531 Monthly Dividend: 11.7861  <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<sup>**</sup>:</b> Nil **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Modified Duration:</b> 1.88 years <b>Yield to Maturity:</b> 8.09% <b>Standard Deviation:</b> 1.59%
<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/-		

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

### Investment Performance - Regular Plan - Growth

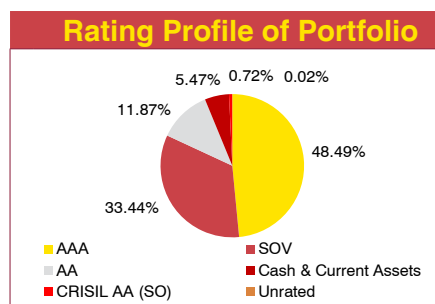
NAV as on June 30, 2015: ₹ 53.2059

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 24. 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



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	26.84%	SOV	Mahindra & Mahindra Financial Services Ltd	3.60%	IND AAA
Housing Development Finance Corporation Ltd	7.88%	CRISIL AAA, ICRA A1+	ICICI Bank Ltd	3.23%	ICRA A1+
State Government Securities	6.60%	SOV	Tata Capital Financial Services Ltd	3.12%	CRISIL AA+, ICRA AA+
IDFC Ltd.	5.93%	ICRA AAA	Indiabulls Housing Finance Ltd	2.86%	CARE AAA
Small Industries Dev Bank of India	4.03%	CARE AAA	Power Finance Corporation Ltd	2.83%	CRISIL AAA



### 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 August 31, 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> 13.0414 <b>Dividend:</b> 10.0947 <b>Direct Plan<sup>§</sup></b> <b>Growth :</b> 64.4927 <b>Quarterly Dividend:</b> 13.3274 <b>Dividend:</b> 10.1438 ^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<sup>**</sup>:</b> Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
<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>Other Parameter</b> <b>Modified Duration:</b> 8.82 years <b>Yield to Maturity:</b> 7.99% <b>Standard Deviation:</b> 5.04%
<b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-	<b>Quarterly Average AUM:</b> ₹ 4702.34 Crores (as on 30th June 2015)	
<b>NAV of Plans / Options (₹)<sup>^</sup></b> <b>Regular Plan</b> Growth : 63.4709		

**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

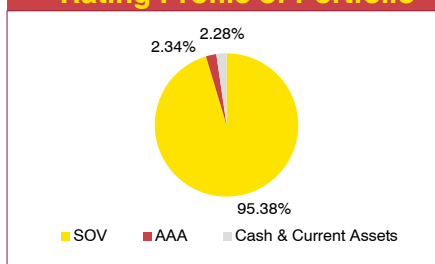
Date of Inception: Oct 21, 1995	NAV Per Unit. * (₹)	Birla Sun Life Income Plus (%)	CRISIL Composite Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Income Plus (₹)	CRISIL Composite Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
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 24. 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)

### Rating Profile of Portfolio



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
8.17% GOI (MD 01/12/2044)	26.33%	SOV	8.15% GOI (MD 24/11/2026)	5.39%	SOV
8.60% GOI (MD 02/06/2028)	25.28%	SOV	9.20% GOI (MD 30/09/2030)	4.88%	SOV
8.13% GOI (MD 22/06/2045)	11.95%	SOV	8.24% GOI (MD 10/11/2033)	2.81%	SOV
7.72% GOI (MD 25/05/2025)	10.27%	SOV	8.40% GOI (MD 28/07/2024)	1.90%	SOV
9.23% GOI (MD 23/12/2043)	6.13%	SOV	India Infradebt Ltd	1.15%	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 August 31, 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 : 237.3040 Daily Dividend: 100.0150 Weekly Dividend: 103.8106	<b>Regular Plan<sup>§</sup></b> Growth : 192.5671 Daily Dividend: 100.0200 Weekly Dividend: 100.1393 <b>Direct Plan<sup>§</sup></b> Growth : 192.8733 Daily Dividend: 100.0200 Weekly Dividend: 100.1400 *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 Dividend Reinvestment.  <b>Other Parameter</b> <b>Modified Duration:</b> 0.11 years <b>Yield to Maturity:</b> 7.75% <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

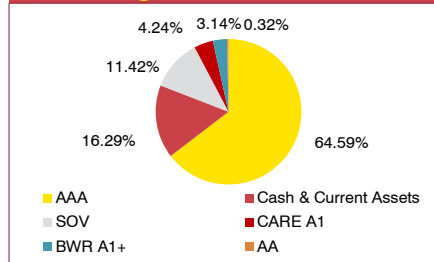
NAV as on June 30, 2015: ₹ 234.1576

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 93. 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
Government of India	11.42%	SOV	South Indian Bank Ltd	4.19%	CARE A1+
IDBI Bank Ltd	9.37%	CRISIL A1+	Adani Enterprises Ltd	3.14%	BWR A1+
Housing Development Finance Corporation Ltd	8.66%	CRISIL AAA, ICRA A1+	HDB Financial Services Ltd	3.06%	CARE A1+
RHC Holding Pvt Ltd	4.24%	CARE A1	Kotak Mahindra Investments Ltd	2.64%	CRISIL A1+
Kotak Mahindra Prime Ltd	4.21%	CRISIL A1+	Punjab & Sind Bank	2.13%	ICRA A1+



### What is it?

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

As on August 31, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Prasad Dhonde & Mr. Kaustubh Gupta <b>Managing Fund Since:</b> July 15, 2011 & June 20, 2014 <b>Total Experience:</b> 16 years & 9 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>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-	<b>NAV of Plans / Options (₹)^</b> <b>Retail Plan</b> Growth : 251.0465 Weekly Dividend: 100.4641 <b>Regular Plan<sup>§</sup></b> Growth : 173.5731 Daily Dividend: 100.3952 Weekly Dividend: 100.4641 <b>Direct Plan<sup>§</sup></b> Growth : 174.5414 Daily Dividend: 100.3918 Weekly Dividend: 100.4683 ^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 <b>Benchmark:</b> CRISIL Liquid Fund Index	<b>Quarterly Average AUM:</b> ₹ 1190.46 Crores (as on 30th June 2015) <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> Nil **Exit Load is NIL for units issued in Dividend Reinvestment. <b>Other Parameter</b> <b>Modified Duration:</b> 0.85 years <b>Yield to Maturity:</b> 8.15% <b>Standard Deviation:</b> 0.63%
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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: ₹ 247.4470

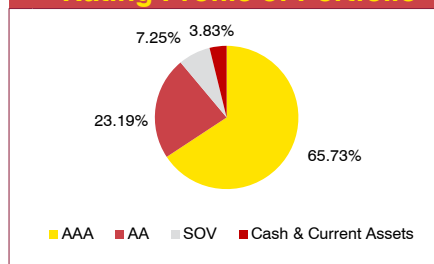
Date of Inception: June 05, 2003	NAV Per Unit * (₹)	Birla Sun Life Floating Rate Fund - Long Term Plan (%)	CRISIL Liquid Fund Index # (%)	CRISIL 1 Year T - Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Floating Rate Fund - Long Term Plan (₹)	CRISIL Liquid Fund Index # (₹)	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 24. Total Schemes managed by Mr. Kaustubh Gupta is 93. 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
Small Industries Dev Bank of India	13.95%	CARE AAA	State Government Securities	7.25%	SOV
Shriram Transport Finance Company Ltd	12.65%	CRISIL AA+	Sundaram Finance Ltd	6.32%	CRISIL AA+
Dena Bank	9.32%	CRISIL A1+	LIC Housing Finance Ltd	5.98%	CRISIL AAA
Canara Bank	8.11%	CRISIL A1+	Housing Development Finance Corporation Ltd	5.94%	ICRA A1+
Andhra Bank	8.10%	CARE A1+	Sun Pharmaceuticals Industries Ltd	5.03%	ICRA A1+

### What is it?

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

### Fund Details

As on August 31, 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 : 31.6583 Daily Dividend: 10.0100 Weekly Dividend: 10.0218 Quarterly Dividend: 10.8379 Annual Dividend Option: 10.6944 <b>Direct Plan<sup>§</sup></b> Growth: 31.8598 Daily Dividend: 10.5605 Annual Dividend: 10.8991 Quarterly Dividend: 10.9451 Weekly Dividend: 10.0230 <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 **Exit Load is NIL for units issued in Dividend Reinvestment. <b>Other Parameter</b> <b>Modified Duration:</b> -0.00 years <b>Yield to Maturity:</b> 7.31% <b>Standard Deviation:</b> 0.74%
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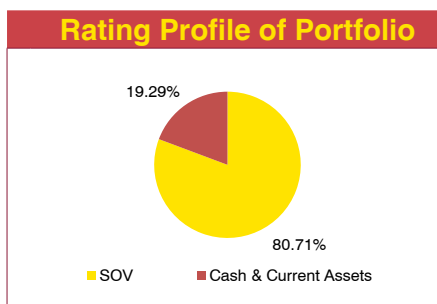
**Note:**  
Standard Deviation is calculated on annualised basis using 3 years history of monthly returns.

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 24. Total Schemes managed by Mr. Kaustubh Gupta is 93. 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)	80.71%	SOV
Cash & Current Assets	19.29%	



### What is it?

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

### Fund Details

As on August 31, 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 : 38.4475 Quarterly Dividend: 10.3903 <b>Direct Plan<sup>§</sup></b> Growth: 38.9545 Quarterly Dividend: 10.5975  <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 Dividend Reinvestment.  <b>Other Parameter</b> <b>Modified Duration:</b> 9.10 years <b>Yield to Maturity:</b> 7.98% <b>Standard Deviation:</b> 5.67%
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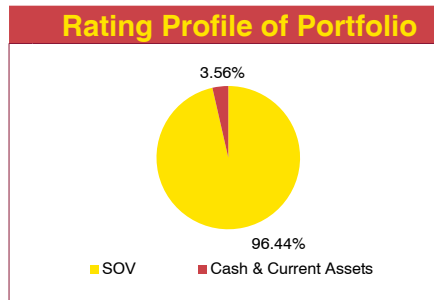
**Note:** Standard Deviation is calculated on annualised basis using 3 years history of monthly returns.

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 24. Total Schemes managed by Mr. Kaustubh Gupta is 93. 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
8.60% GOI (MD 02/06/2028)	46.86%	SOV
8.17% GOI (MD 01/12/2044)	29.79%	SOV
8.13% GOI (MD 22/06/2045)	19.79%	SOV
Cash & Current Assets	3.56%	



# Birla Sun Life Constant Maturity 10 Year Gilt Fund

(erstwhile Birla Sun Life Gilt Plus – Regular Plan. Name changed w.e.f August 06, 2015)

Savings Solutions

## What is it?

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

## Fund Details

As on August 31, 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 : 42.4051 Quarterly Dividend: 12.6002 <b>Direct Plan<sup>§</sup></b> Growth: 42.6716 Quarterly Dividend: 11.4027  <b>Benchmark:</b> I-Sec LI-BEX  <b>Quarterly Average AUM:</b> ₹ 36.06 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> Nil	<b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Modified Duration:</b> 5.89 years <b>Yield to Maturity:</b> 7.72% <b>Standard Deviation:</b> 4.33%
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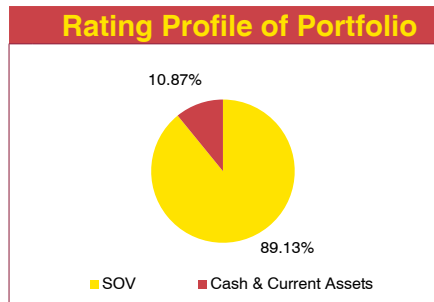
**Note:**  
Standard Deviation is calculated on annualised basis using 3 years history of monthly returns.

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 Constant Maturity 10 Year Gilt Fund (%)	I-Sec LI-BEX # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Constant Maturity 10 Year Gilt Fund (₹)	I-Sec LI-BEX # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till 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 24. Total Schemes managed by Mr. Kaustubh Gupta is 93. 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
7.72% GOI (MD 25/05/2025)	88.30%	SOV
8.40% GOI (MD 28/07/2024)	0.82%	SOV
Cash & Current Assets	10.87%	

### What is it?

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

As on August 31, 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 : 42.0371 Half Yearly Dividend: 11.0252 Dividend: 10.4173 <b>Direct Plan<sup>§</sup></b> Growth: 42.5272 Half Yearly Dividend: 11.5060 Dividend: 10.4623 ^ 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 **Exit Load is NIL for units issued in Dividend Reinvestment  <b>Other Parameter</b> <b>Modified Duration:</b> 9.33 years <b>Yield to Maturity:</b> 7.99% <b>Standard Deviation:</b> 5.49%
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### Note:

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

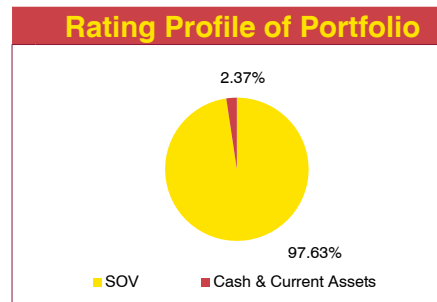
### Investment Performance - Long Term Plan - Regular Plan - Growth NAV as on June 30, 2015: ₹ 41.1312

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 24. Total Schemes managed by Mr. Kaustubh Gupta is 93. 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 Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
8.17% GOI (MD 01/12/2044)	44.66%	SOV	8.30% GOI (MD 31/12/2042)	2.07%	SOV
8.15% GOI (MD 24/11/2026)	28.25%	SOV	8.13% GOI (MD 22/06/2045)	1.08%	SOV
8.24% GOI (MD 10/11/2033)	14.09%	SOV	8.30% GOI (MD 02/07/2040)	0.01%	SOV
8.60% GOI (MD 02/06/2028)	3.88%	SOV	Cash & Current Assets	2.37%	
9.23% GOI (MD 23/12/2043)	3.59%	SOV			

### What is it?

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

As on August 31, 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 : 26.4060 Daily Dividend: 10.0031 Weekly Dividend: 10.1119 <b>Direct Plan<sup>§</sup></b> Growth: 12.0034 Daily Dividend: 10.9148 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 Dividend Reinvestment. <b>Other Parameter</b> <b>Modified Duration:</b> - <b>Yield to Maturity:</b> 7.17% <b>Standard Deviation:</b> 0.40%
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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

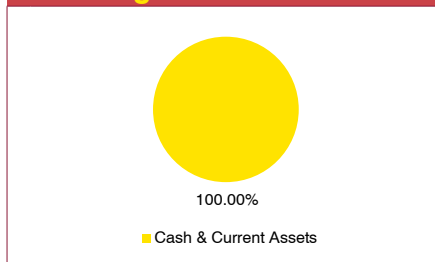
Date of Inception: Oct 28, 1999	NAV Per Unit * (₹)	Birla Sun Life Government Securities Fund - Short Term Plan (%)	I-Sec SI-BEX # (%)	CRISIL 1 Year T - Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Government Securities Fund - Short Term Plan (₹)	I-Sec SI-BEX # (₹)	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 24. Total Schemes managed by Mr. Kaustubh Gupta is 93. 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
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.

As on August 31, 2015

### Fund Details

<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 : 15.3515 Dividend: 10.9367 <b>Direct Plan<sup>§</sup></b> Growth: 15.5278 Dividend: 11.0546  <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 30 days from the date of allotment: 0.50% of applicable NAV For redemption/switch out of units after 30 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. (w.e.f. August 03, 2015)
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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 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
Reliance Industries Ltd	7.34%		ICICI Bank Ltd	4.32%	
Tata Power Company Ltd	7.23%	ICRA A1+	Axis Bank Ltd	4.10%	
HDFC Bank Ltd	6.49%		Corporation Bank	3.11%	
Housing Development Finance Corporation Ltd	5.17%	ICRA A1+	Allahabad Bank	2.59%	
Allahabad Bank	4.67%	UNRATED	The Jammu & Kashmir Bank Ltd	2.59%	CRISIL A1+



# 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 August 31, 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 29, 2006 <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: 19.2891 Dividend: 12.0956 <b>Direct Plan<sup>§</sup></b> Growth: 19.4931	<b>Dividend:</b> 12.2118  <b>Benchmark:</b> CRISIL Composite Bond Fund Index  <b>Quarterly Average AUM:</b> ₹ 118.70 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	<b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Standard Deviation:</b> 4.34% <b>Sharpe Ratio##:</b> 0.24 <b>Beta:</b> 1.02
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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 7.3931% (91 day T-bill yield as on Aug 31, 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 9. 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	24.92%	Cash & Current Assets	0.25%
ICICI Prude Gilt Fund Inv Plan PF Opt-Dir Plan-Grw	22.37%	Net receivables / payables	-0.15%
Templeton India Govt.Sec. Fund-Long Term Direct Gr	22.36%		
Birla Sun Life Govt Sec. Long Term Grwth Direct	22.35%		
SBI Dynamic Bond Fund - Direct Plan - Growth	7.90%		



## 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	%
8.15% GOI (MD 24/11/2026)	SOV	4.61%
7.72% GOI (MD 25/05/2025)	SOV	3.69%
HDFC Bank Ltd		3.34%
7.68% GOI (MD 15/12/2023)	SOV	3.09%
8.60% GOI (MD 02/06/2028)	SOV	2.98%
IDBI Bank Ltd	CRISIL AA-	2.84%
Sun Pharmaceuticals Industries Ltd		2.74%
8.12% GOI (MD 10/12/2020)	SOV	2.59%
ICICI Bank Ltd		2.38%
Infosys Ltd		2.17%
Larsen & Toubro Ltd		2.09%
Reliance Industries Ltd		1.98%
HCL Technologies Ltd		1.97%
Axis Bank Ltd		1.82%
Zee Entertainment Enterprises Ltd		1.80%
8.40% GOI (MD 28/07/2024)	SOV	1.76%
Indusind Bank Ltd		1.52%
Tech Mahindra Ltd		1.32%
Pfizer Ltd		1.31%
Crompton Greaves Ltd		1.31%
Cummins India Ltd		1.29%
Federal Bank Ltd		1.22%
Tata Motors Ltd		1.21%
FAG Bearings India Ltd		1.21%
India Infradebt Ltd	CRISIL AAA	1.21%
Maruti Suzuki India Ltd		1.18%
Finolex Cables Ltd		1.05%
Sundaram Finance Ltd		1.04%
Grasim Industries Ltd		1.01%
Repcos Home Finance Ltd		1.00%
Muthoot Finance Ltd		0.98%
Glaxosmithkline Pharmaceuticals Ltd		0.97%
Indian Oil Corporation Ltd		0.96%
Hindustan Petroleum Corporation Ltd		0.93%
Tata Chemicals Ltd		0.91%
Tata Consultancy Services Ltd		0.87%
Bajaj Finance Ltd		0.86%
Whirlpool of India Ltd		0.85%
State Bank of India		0.85%
BANKNIFTY_24/09/2015		0.84%
Bank Of Baroda		0.84%
Bayer Cropscience Ltd		0.84%
ITC Ltd		0.84%
IDFC Ltd.		0.82%
Shoppers Stop Ltd		0.80%
Bharat Electronics Ltd		0.80%
Ashoka Buildcon Ltd		0.78%
Just Dial Limited		0.77%
Gujarat State Petronet Ltd		0.77%
Dr Reddy Laboratories Ltd		0.74%
Mindtree Ltd		0.72%
PTC India Ltd		0.71%
TATAMOTORS_24/09/2015		0.70%
Reliance Capital Ltd		0.67%
Apollo Tyres Ltd		0.67%
LIC Housing Finance Ltd		0.67%
Bharat Forge Ltd		0.67%
CAIRN_24/09/2015		0.65%
Jagran Prakashan Ltd		0.62%
Cyient Limited		0.61%
8.17% GOI (MD 01/12/2044)	SOV	0.58%
Hindustan Zinc Ltd		0.58%
Oracle Financial Services Software Ltd		0.58%
Tata Steel Ltd		0.58%
Colgate Palmolive India Ltd		0.56%
Kotak Mahindra Bank Ltd		0.56%
Lupin Ltd		0.55%
Natco Pharma Ltd		0.55%
Eicher Motors Ltd		0.53%
Raymond Ltd		0.53%
Edelweiss Financial Services Ltd		0.52%
Motherson Sumi Systems Ltd		0.52%
Orient Cement Ltd		0.46%
Inox Wind Ltd		0.46%
Berger Paints India Ltd		0.43%
Procter & Gamble Hygiene and Health Care Ltd		0.43%
MRF Ltd		0.43%
Glaxosmithkline Consumer Healthcare Ltd		0.43%
Persistent Systems Ltd		0.42%
Ambuja Cements Ltd		0.40%
Tata Motors Ltd DVR Shares		0.37%
Bosch Ltd		0.37%

Credit Analysis and Research Limited	0.35%	
Oriental Bank Of Commerce	0.35%	
Bata India Ltd	0.33%	
8.13% GOI (MD 22/06/2045)	SOV	0.29%
Titan Company Limited	0.23%	
Glenmark Pharmaceuticals Ltd	0.23%	
Cadila Healthcare Ltd	0.11%	
Hexaware Technologies Ltd	0.06%	
Voltaas Ltd	0.03%	
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	4.74%	
<b>Total</b>	<b>100.00%</b>	

### Birla Sun Life Frontline Equity Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		6.40%
Infosys Ltd		4.59%
ICICI Bank Ltd		3.96%
ITC Ltd		3.45%
Reliance Industries Ltd		3.45%
Larsen & Toubro Ltd		3.29%
Axis Bank Ltd		3.23%
HCL Technologies Ltd		2.95%
Indusind Bank Ltd		2.95%
Dr Reddy Laboratories Ltd		2.75%
Sun Pharmaceuticals Industries Ltd		2.69%
Maruti Suzuki India Ltd		2.57%
Tech Mahindra Ltd		2.56%
Tata Motors Ltd		2.18%
Cummins India Ltd		2.05%
Power Grid Corporation of India Ltd		1.97%
Grasim Industries Ltd		1.94%
Zee Entertainment Enterprises Ltd		1.92%
Tata Consultancy Services Ltd		1.85%
Crompton Greaves Ltd		1.80%
State Bank of India		1.62%
IDFC Ltd.		1.62%
NIFTY_24/09/2015		1.60%
Federal Bank Ltd		1.53%
LIC Housing Finance Ltd		1.47%
Wipro Ltd		1.42%
Mahindra & Mahindra Ltd		1.21%
Housing Development Finance Corporation Ltd		1.20%
Kotak Mahindra Bank Ltd		1.20%
Britannia Industries Ltd		1.13%
Lupin Ltd		1.10%
Motherson Sumi Systems Ltd		1.09%
Bosch Ltd		1.08%
Godrej Consumer Products Ltd		1.07%
Coal India Ltd		0.93%
Bajaj Finance Ltd		0.89%
Muthoot Finance Ltd		0.84%
United Spirits Ltd		0.78%
Reliance Capital Ltd		0.75%
Hero MotoCorp Ltd		0.75%
Yes Bank Ltd		0.74%
Bayer Cropscience Ltd		0.73%
Sanofi India Ltd		0.70%
Hindustan Zinc Ltd		0.64%
Eicher Motors Ltd		0.64%
Glaxosmithkline Pharmaceuticals Ltd		0.63%
Bharat Petroleum Corp Ltd		0.62%
Alstom India Limited		0.61%
Bharti Airtel Ltd		0.59%
Glenmark Pharmaceuticals Ltd		0.57%
Oil & Natural Gas Corporation Ltd		0.56%
Ultratech Cement Ltd		0.50%
Glaxosmithkline Consumer Healthcare Ltd		0.49%
Bank Of Baroda		0.44%
IRB Infrastructure Developers Ltd		0.44%
Coromandel International Ltd		0.43%
BANKNIFTY_24/09/2015		0.42%
TATAMOTORS_24/09/2015		0.41%
Bajaj Auto Ltd		0.39%
Power Finance Corporation Ltd		0.37%
Akzo India Nobel Ltd		0.37%
Tata Motors Ltd DVR Shares		0.35%
Vedanta Ltd		0.34%
Indian Oil Corporation Ltd		0.34%
Jagran Prakashan Ltd		0.29%

Shriram Transport Finance Company Ltd	0.25%	
Titan Company Limited	0.25%	
Procter & Gamble Hygiene and Health Care Ltd	0.24%	
NTPC Ltd	0.24%	
DB Corp Ltd	0.24%	
TECHM_24/09/2015	0.23%	
ACC Ltd	0.22%	
Cipla Ltd	0.21%	
TATASTEEL_24/09/2015	0.21%	
Oberoi Realty Ltd	0.18%	
Hindustan Petroleum Corporation Ltd	0.18%	
VEDL_24/09/2015	0.17%	
Bank of India Ltd	0.09%	
Hindustan Unilever Ltd	0.09%	
IL&FS Transportation Networks Ltd	0.09%	
Jet Airways India Ltd	0.06%	
NTPC Ltd	CRISIL AAA	0.05%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.02%	
Cash & Current Assets	4.36%	
Net receivables / payables	-1.79%	
<b>Total</b>	<b>100.00%</b>	

### Birla Sun Life Top 100 Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		6.14%
Infosys Ltd		4.16%
Reliance Industries Ltd		3.69%
ICICI Bank Ltd		3.40%
HCL Technologies Ltd		3.36%
Tech Mahindra Ltd		3.03%
Axis Bank Ltd		2.96%
Sun Pharmaceuticals Industries Ltd		2.94%
Larsen & Toubro Ltd		2.87%
Indusind Bank Ltd		2.75%
Maruti Suzuki India Ltd		2.68%
ITC Ltd		2.64%
Indian Oil Corporation Ltd		2.56%
Dr Reddy Laboratories Ltd		2.52%
Grasim Industries Ltd		2.05%
Tata Consultancy Services Ltd		2.01%
Tata Motors Ltd		1.95%
Power Grid Corporation of India Ltd		1.88%
Zee Entertainment Enterprises Ltd		1.85%
Crompton Greaves Ltd		1.73%
IDFC Ltd.		1.71%
Cummins India Ltd		1.63%
LIC Housing Finance Ltd		1.60%
Cadila Healthcare Ltd		1.54%
State Bank of India		1.53%
Coal India Ltd		1.43%
Federal Bank Ltd		1.37%
Mahindra & Mahindra Ltd		1.35%
Bharat Electronics Ltd		1.35%
Housing Development Finance Corporation Ltd		1.32%
MRF Ltd		1.21%
NIFTY_24/09/2015		1.09%
TATAMOTORS_24/09/2015		1.09%
Sanofi India Ltd		0.97%
Bata India Ltd		0.97%
Wipro Ltd		0.94%
Apollo Tyres Ltd		0.93%
Muthoot Finance Ltd		0.88%
Gujarat State Petronet Ltd		0.86%
Kotak Mahindra Bank Ltd		0.84%
Bharti Airtel Ltd		0.83%
Bank Of Baroda		0.80%
Reliance Capital Ltd		0.78%
Bajaj Finserv Ltd		0.78%
Tata Chemicals Ltd		0.71%
Yes Bank Ltd		0.69%
Cipla Ltd		0.64%
Pfizer Ltd		0.64%
Britannia Industries Ltd		0.61%
Motherson Sumi Systems Ltd		0.60%
PTC India Ltd		0.59%
Eicher Motors Ltd		0.59%
Oracle Financial Services Software Ltd		0.56%
Tata Steel Ltd		0.55%
Colgate Palmolive India Ltd		0.53%
Cognizant Technology Solutions Corp		0.46%
Ultratech Cement Ltd		0.44%
Glenmark Pharmaceuticals Ltd		0.42%
Glaxosmithkline Consumer Healthcare Ltd		0.41%

# Portfolio

Shoppers Stop Ltd	0.38%
Glaxosmithkline Pharmaceuticals Ltd	0.33%
Tata Motors Ltd DVR Shares	0.33%
Jindal Steel and Power Ltd	0.30%
Hindustan Zinc Ltd	0.29%
Bosch Ltd	0.28%
Coromandel International Ltd	0.28%
Bank of India Ltd	0.27%
Akzo India Nobel Ltd	0.26%
Tata Communications Ltd	0.25%
Hero MotoCorp Ltd	0.22%
Oil India Ltd	0.22%
VEDL_24/09/2015	0.22%
Oberoi Realty Ltd	0.18%
NTPC Ltd	0.17%
Jet Airways India Ltd	0.17%
Shriram Transport Finance Company Ltd	0.16%
ACC Ltd	0.16%
Vedanta Ltd	0.15%
National Aluminium Company Ltd	0.09%
NTPC Ltd	CRISIL AAA 0.08%
6% Cum. NCV. Prefer Zee Entertainment	
Enter'es Ltd	0.01%
Cash & Current Assets	2.35%
Net receivables / payables	-0.62%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Equity Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	6.68%
Maruti Suzuki India Ltd	5.16%
Axis Bank Ltd	4.71%
Sun Pharmaceuticals Industries Ltd	4.29%
ICICI Bank Ltd	4.15%
HCL Technologies Ltd	3.85%
Tata Chemicals Ltd	3.74%
Indusind Bank Ltd	3.34%
Tech Mahindra Ltd	2.77%
Wipro Ltd	2.44%
Dr Reddy Laboratories Ltd	2.43%
Infosys Ltd	2.39%
ITC Ltd	2.36%
Tata Communications Ltd	2.10%
Ultratech Cement Ltd	1.88%
Strides Arcolab Ltd	1.64%
LIC Housing Finance Ltd	1.58%
Bajaj Finance Ltd	1.58%
Bharat Forge Ltd	1.56%
IDFC Ltd.	1.52%
Tata Motors Ltd	1.52%
United Spirits Ltd	1.51%
Kansai Nerolac Paints Ltd	1.49%
Eicher Motors Ltd	1.48%
Bank Of Baroda	1.48%
Cummins India Ltd	1.24%
Cipla Ltd	1.22%
Cholamandalam Investment and Finance Company Ltd	1.19%
Dishman Pharma & Chemicals Ltd	1.18%
Motherson Sumi Systems Ltd	1.12%
Godrej Industries Ltd	1.12%
Dalmia Bharat Limited	1.11%
Hexaware Technologies Ltd	1.09%
Karur Vysya Bank Ltd	1.06%
Cox and Kings Ltd	1.00%
VA Tech Wabag Ltd	0.98%
Blue Star Ltd	0.93%
Glaxosmithkline Consumer Healthcare Ltd	0.91%
Century Textiles & Industries Ltd	0.91%
Larsen & Toubro Ltd	0.89%
Mahindra & Mahindra Ltd	0.87%
Kewal Kiran Clothing Limited	0.86%
Kotak Mahindra Bank Ltd	0.86%
Grasim Industries Ltd	0.77%
Indian Bank	0.71%
Radico Khaitan Ltd	0.71%
UPL Limited	0.71%
Asian Paints Ltd	0.70%
Bata India Ltd	0.60%
The Jammu and Kashmir Bank Ltd	0.57%
Vedanta Ltd	0.55%
Shriram Transport Finance Company Ltd	0.53%
AIA Engineering Ltd	0.53%
Bajaj Auto Ltd	0.50%
CAIRN_24/09/2015	0.47%
Shasun Pharmaceuticals Ltd	0.45%
Reliance Industries Ltd	0.42%
SKS Microfinance Ltd	0.41%
NIIT Technologies Ltd	0.16%
DQ Entertainment International Ltd	0.10%
Megasoft Ltd	0.03%
Mms Infrastr Ltd	0.00%

MAESTROS MEDILINE SYSTEMS LIMITED	0.00%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	4.59%
Net receivables / payables	0.31%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Long Term Advantage Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	5.20%
Infosys Ltd	4.46%
Gulf Oil Lubricants India Ltd	3.50%
HCL Technologies Ltd	3.16%
Indusind Bank Ltd	3.15%
Axis Bank Ltd	2.97%
Tech Mahindra Ltd	2.91%
ICICI Bank Ltd	2.61%
ITC Ltd	2.57%
Maruti Suzuki India Ltd	2.31%
Sun Pharmaceuticals Industries Ltd	2.20%
Castrol India Ltd (FV Rs. 5/-)	2.17%
Housing Development Finance Corporation Ltd	2.04%
Federal Bank Ltd	1.89%
Wabco India Ltd	1.78%
UPL Limited	1.73%
Dalmia Bharat Limited	1.72%
Larsen & Toubro Ltd	1.67%
Dewan Housing Finance Corporation Ltd	1.63%
Mahindra & Mahindra Ltd	1.61%
Sanofi India Ltd	1.51%
IRB Infrastructure Developers Ltd	1.46%
Cummins India Ltd	1.45%
Tata Communications Ltd	1.40%
Asian Paints Ltd	1.26%
Repco Home Finance Ltd	1.24%
Britannia Industries Ltd	1.21%
OMKAR SPECIALITY CHEMICALS LIMITED	1.21%
Tata Steel Ltd	1.16%
Gujarat State Petronet Ltd	1.13%
Godrej Consumer Products Ltd	1.12%
Cyient Limited	1.12%
Glenmark Pharmaceuticals Ltd	1.11%
Eicher Motors Ltd	1.11%
Thomas Cook India Ltd	1.09%
Orient Refractories Limited	1.08%
Coal India Ltd	1.07%
Kotak Mahindra Bank Ltd	1.07%
LIC Housing Finance Ltd	1.07%
Tata Consultancy Services Ltd	1.06%
Tata Chemicals Ltd	1.04%
Crompton Greaves Ltd	1.03%
Cadila Healthcare Ltd	1.02%
Tata Motors Ltd	0.98%
Motherson Sumi Systems Ltd	0.97%
Orient Cement Ltd	0.95%
IDFC Ltd.	0.94%
Yes Bank Ltd	0.92%
Bank Of Baroda	0.92%
SKS Microfinance Ltd	0.91%
State Bank of India	0.91%
Divis Laboratories Ltd	0.89%
Natco Pharma Ltd	0.87%
Persistent Systems Ltd	0.87%
Gujarat Fluorochemicals Ltd	0.84%
Hindustan Petroleum Corporation Ltd	0.84%
Muthoot Finance Ltd	0.81%
Indian Bank	0.80%
Vedanta Ltd	0.72%
J Kumar Infraprojects Ltd	0.68%
United Spirits Ltd	0.67%
Coromandel International Ltd	0.66%
PNC Infratech Limited	0.60%
Titan Company Limited	0.58%
KPIT Technologies Limited	0.51%
Shoppers Stop Ltd	0.48%
Bata India Ltd	0.48%
Hindustan Zinc Ltd	0.46%
Reliance Industries Ltd	0.46%
Cash & Current Assets	1.49%
Net receivables / payables	0.49%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life MNC Fund

Allocation as a % of Net Assets	Rating	%
Bosch Ltd		9.23%
Maruti Suzuki India Ltd		8.91%
ICRA Ltd		7.77%
Bayer Cropscience Ltd		7.61%
Honeywell Automation India Ltd		6.58%
Gillette India Ltd		6.20%
Glaxosmithkline Pharmaceuticals Ltd		6.04%
Pfizer Ltd		5.83%
Kotak Mahindra Bank Ltd		5.70%

Hindustan Unilever Ltd	5.28%
Hitachi Home and Life Solution India Ltd	4.15%
Thomas Cook India Ltd	3.51%
Capital First Limited	2.46%
Cummins India Ltd	1.98%
Kansai Nerolac Paints Ltd	1.93%
Wabco India Ltd	1.79%
Crisil Ltd	1.48%
Bata India Ltd	1.19%
ACC Ltd	0.83%
FAG Bearings India Ltd	0.82%
Oracle Financial Services Software Ltd	0.78%
Colgate Palmolive India Ltd	0.77%
SML Isuzu Ltd	0.70%
Procter & Gamble Hygiene and Health Care Ltd	0.63%
Ambuja Cements Ltd	0.45%
Nestle India Ltd	0.42%
Alstom T&D India Ltd	0.38%
ITC Ltd	0.38%
Blue Dart Express Ltd	0.36%
Siemens Ltd	0.35%
Federal-Mogul Goetze (India) Ltd	0.33%
Alstom India Limited	0.31%
Sanofi India Ltd	0.29%
ITD Cementation India Ltd	0.26%
Disa India Ltd	0.26%
Akzo India Nobel Ltd	0.25%
ABB India Ltd	0.23%
Castrol India Ltd (FV Rs. 5/-)	0.22%
Schneider Electric Infrastructure Ltd	0.13%
Mphasis Ltd	0.04%
Blue Dart Express Ltd	ICRA AA 0.00%
Blue Dart Express Ltd	ICRA AA 0.00%
Blue Dart Express Ltd	ICRA AA 0.00%
Jainpur Straw Brd and Paper Ltd	0.00%
Maruti Cottex Ltd	0.00%
Sree Jayalakshmi Autospin Ltd	0.00%
Sri Venkatesha Mill Ltd	0.00%
Visakha Aqua Farm Ltd	0.00%
Cash & Current Assets	4.56%
Net receivables / payables	-1.40%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Dividend Yield Plus

Allocation as a % of Net Assets	%
ICICI Bank Ltd	7.77%
Infosys Ltd	6.59%
Cummins India Ltd	5.68%
Pfizer Ltd	4.73%
Axis Bank Ltd	4.26%
HCL Technologies Ltd	3.18%
Federal Bank Ltd	3.03%
Tata Consultancy Services Ltd	2.98%
Oracle Financial Services Software Ltd	2.85%
Orient Cement Ltd	2.83%
ITC Ltd	2.80%
Sanofi India Ltd	2.71%
Sundaram Finance Ltd	2.69%
Jagran Prakashan Ltd	2.33%
Kewal Kiran Clothing Limited	2.28%
Akzo India Nobel Ltd	2.23%
Bajaj Auto Ltd	2.11%
Greaves Cotton Ltd	2.03%
Housing Development Finance Corporation Ltd	1.84%
Hindustan Zinc Ltd	1.70%
Crompton Greaves Ltd	1.68%
Muthoot Finance Ltd	1.48%
Alstom India Limited	1.48%
Bharat Petroleum Corp Ltd	1.42%
Gateway Distriparks Ltd	1.40%
Hindustan Petroleum Corporation Ltd	1.37%
Oil India Ltd	1.35%
Procter & Gamble Hygiene and Health Care Ltd	1.30%
Multi Commodity Exchange of India Ltd	1.30%
The Jammu and Kashmir Bank Ltd	1.25%
ACC Ltd	1.07%
Apar Industries Ltd	1.05%
Cairn India Ltd	1.05%
Coal India Ltd	1.04%
State Bank of India	1.02%
Atul Auto Ltd	1.00%
Wipro Ltd	0.98%
Credit Analysis and Research Limited	0.96%
Bank Of Baroda	0.87%
Karur Vysya Bank Ltd	0.84%
Kotak Mahindra Bank Ltd	0.81%
Orient Refractories Limited	0.81%
Automotive Axles Ltd	0.79%
PTC India Ltd	0.77%
VRL Logistic Ltd	0.69%
Indian Bank	0.64%

# Portfolio

Gujarat Industries Power Company Ltd	0.62%
Vedanta Ltd	0.54%
Oriental Hotels Ltd	0.53%
Orbit Exports Ltd	0.52%
Castrol India Ltd (FV Rs. 5/-)	0.24%
Birla Corporation Ltd	0.11%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.08%
Oriental Bank Of Commerce	0.05%
Sonata Software Ltd	0.01%
Cash & Current Assets	2.74%
Net receivables / payables	-0.51%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Midcap Fund

Allocation as a % of Net Assets	%
Britannia Industries Ltd	3.35%
SKS Microfinance Ltd	3.02%
Yes Bank Ltd	2.93%
LIC Housing Finance Ltd	2.90%
Gujarat State Petronet Ltd	2.82%
PNC Infratech Limited	2.72%
Solar Industries (I) Ltd	2.45%
Federal Bank Ltd	2.41%
Bajaj Finserv Ltd	2.37%
Emami Ltd	2.34%
Crompton Greaves Ltd	2.24%
IRB Infrastructure Developers Ltd	2.14%
Torrent Pharmaceuticals Ltd	2.13%
Glenmark Pharmaceuticals Ltd	2.08%
Hitachi Home and Life Solution India Ltd	2.04%
MRF Ltd	2.01%
Eicher Motors Ltd	1.99%
Bayer Croscience Ltd	1.73%
J Kumar Infraprojects Ltd	1.72%
Kalpataru Power Transmission Ltd	1.63%
Mindtree Ltd	1.59%
Mahindra CIE Automotive Ltd	1.57%
Indusind Bank Ltd	1.53%
Cyient Limited	1.52%
Karur Vysya Bank Ltd	1.51%
Tube Investments of India Ltd	1.39%
FAG Bearings India Ltd	1.37%
Indian Oil Corporation Ltd	1.35%
Tech Mahindra Ltd	1.35%
Finolex Cables Ltd	1.31%
Apollo Tyres Ltd	1.30%
Cadila Healthcare Ltd	1.24%
Pfizer Ltd	1.21%
Glaxosmithkline Consumer Healthcare Ltd	1.20%
Voltas Ltd	1.16%
Firstsource Solutions Ltd	1.11%
Hindustan Petroleum Corporation Ltd	1.10%
Aurobindo Pharma Ltd	1.08%
Divis Laboratories Ltd	1.05%
HSIL Ltd	1.03%
Colgate Palmolive India Ltd	1.02%
Bajaj Corp Ltd	0.99%
Motherhood Sumi Systems Ltd	0.99%
Bharat Electronics Ltd	0.98%
Edelweiss Financial Services Ltd	0.97%
Monte Carlo Fashions Ltd	0.97%
Capital First Limited	0.97%
Sundaram Finance Ltd	0.95%
Aditya Birla Nuvo Ltd	0.94%
Jyothy Laboratories Ltd	0.91%
Grasim Industries Ltd	0.90%
Dewan Housing Finance Corporation Ltd	0.90%
Gujarat Fluorochemicals Ltd	0.86%
Balkrishna Industries Ltd	0.84%
Reliance Capital Ltd	0.81%
KPIT Technologies Limited	0.81%
Hinduja Global Solutions Ltd	0.77%
Oberoi Realty Ltd	0.77%
Akzo India Nobel Ltd	0.73%
Simplex Infrastructures Ltd	0.63%
Union Bank of India	0.58%
SANGHI INDUSTRIES LTD	0.57%
Persistent Systems Ltd	0.53%
Shoppers Stop Ltd	0.51%
DB Corp Ltd	0.49%
Cash & Current Assets	7.95%
Net receivables / payables	-1.33%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Small & Midcap Fund

Allocation as a % of Net Assets	%
Kansai Nerolac Paints Ltd	2.81%
Wabco India Ltd	2.77%

Bajaj Corp Ltd	2.71%
Repco Home Finance Ltd	2.69%
Yes Bank Ltd	2.64%
Tube Investments of India Ltd	2.59%
Inox Wind Ltd	2.59%
IRB Infrastructure Developers Ltd	2.56%
Bajaj Finserv Ltd	2.47%
SKS Microfinance Ltd	2.28%
Gujarat State Petronet Ltd	2.19%
PNC Infratech Limited	2.17%
Cyient Limited	2.16%
Crompton Greaves Ltd	2.10%
Sanofi India Ltd	2.05%
Capital First Limited	2.03%
Federal Bank Ltd	2.01%
Finolex Cables Ltd	1.99%
Divis Laboratories Ltd	1.94%
LIC Housing Finance Ltd	1.94%
MRF Ltd	1.93%
Firstsource Solutions Ltd	1.93%
Glenmark Pharmaceuticals Ltd	1.90%
Dewan Housing Finance Corporation Ltd	1.88%
SANGHI INDUSTRIES LTD	1.88%
Solar Industries (I) Ltd	1.88%
Birla Corporation Ltd	1.81%
Texmaco Rail & Engineering Ltd	1.80%
Kalpataru Power Transmission Ltd	1.77%
Karur Vysya Bank Ltd	1.74%
Exide Industries Ltd	1.73%
Jyothy Laboratories Ltd	1.72%
V-Mart Retail Limited	1.66%
Cholamandalam Investment and Finance Company Ltd	1.66%
Natco Pharma Ltd	1.63%
Dalmia Bharat Limited	1.59%
Mindtree Ltd	1.53%
Monte Carlo Fashions Ltd	1.53%
GRANULES INDIA LIMITED	1.32%
NIIT Technologies Ltd	1.28%
HT Media Ltd	1.27%
Apollo Tyres Ltd	1.25%
Oberoi Realty Ltd	1.23%
Oil India Ltd	1.23%
Relaxo Footwears Limited	1.14%
HSIL Ltd	1.08%
Hexaware Technologies Ltd	1.07%
Mangalore Refinery & Petrochemicals Ltd	1.03%
Sasken Communication Technologies Ltd	1.00%
Ashok Leyland Ltd	0.99%
Disa India Ltd	0.81%
J Kumar Infraprojects Ltd	0.80%
VRL Logistic Ltd	0.72%
Cash & Current Assets	6.26%
Net receivables / payables	-0.75%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Advantage Fund

Allocation as a % of Net Assets	%
Eicher Motors Ltd	5.48%
HDFC Bank Ltd	3.70%
Maruti Suzuki India Ltd	3.63%
Indusind Bank Ltd	3.43%
Axis Bank Ltd	3.30%
Yes Bank Ltd	3.27%
Natco Pharma Ltd	2.97%
Bharat Electronics Ltd	2.89%
Bharat Forge Ltd	2.72%
Cummins India Ltd	2.67%
ICICI Bank Ltd	2.60%
Dr Reddy Laboratories Ltd	2.52%
Sun Pharmaceuticals Industries Ltd	2.25%
Motherhood Sumi Systems Ltd	2.21%
Repco Home Finance Ltd	2.15%
Dalmia Bharat Limited	2.13%
Orient Cement Ltd	2.06%
Voltas Ltd	2.01%
Amara Raja Batteries Ltd	1.91%
Bank Of Baroda	1.91%
Emami Ltd	1.87%
Cyient Limited	1.74%
Bajaj Finance Ltd	1.73%
LIC Housing Finance Ltd	1.72%
Tech Mahindra Ltd	1.71%
Cipla Ltd	1.65%
Federal Bank Ltd	1.60%
Alstom T&D India Ltd	1.57%
VA Tech Wabag Ltd	1.51%
Torrent Pharmaceuticals Ltd	1.50%
HCL Technologies Ltd	1.44%
Asian Paints Ltd	1.35%
Bosch Ltd	1.34%
PI Industries Ltd	1.24%
V GUARD INDUSTRIES LIMITED	1.16%
Thomas Cook India Ltd	1.16%
GRANULES INDIA LIMITED	1.14%
Capital First Limited	1.09%
Siemens Ltd	1.09%
Wabco India Ltd	1.08%

Berger Paints India Ltd	0.99%
AIA Engineering Ltd	0.98%
Bayer Croscience Ltd	0.92%
Cadila Healthcare Ltd	0.85%
Persistent Systems Ltd	0.70%
Kalpataru Power Transmission Ltd	0.69%
Texmaco Rail & Engineering Ltd	0.61%
Atul Auto Ltd	0.51%
Greaves Cotton Ltd	0.46%
JK Cements Ltd	0.43%
Monte Carlo Fashions Ltd	0.30%
Dharti Dredging	0.21%
Pfizer Ltd	0.20%
Karrox Technologies Ltd	0.00%
Cash & Current Assets	8.20%
Net receivables / payables	-0.56%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life India GenNext Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	5.54%
Eicher Motors Ltd	4.78%
Maruti Suzuki India Ltd	4.49%
Sun Pharmaceuticals Industries Ltd	4.20%
Emami Ltd	4.03%
ICICI Bank Ltd	3.75%
Bajaj Corp Ltd	3.64%
Britannia Industries Ltd	3.58%
Indusind Bank Ltd	3.55%
Axis Bank Ltd	3.29%
United Spirits Ltd	2.97%
ITC Ltd	2.93%
Asian Paints Ltd	2.69%
Jyothy Laboratories Ltd	2.66%
Repco Home Finance Ltd	2.61%
Housing Development Finance Corporation Ltd	2.56%
Page Industries Ltd	2.55%
Whirlpool of India Ltd	2.11%
Kotak Mahindra Bank Ltd	1.95%
Phoenix Mills Ltd	1.80%
Federal Bank Ltd	1.77%
Karur Vysya Bank Ltd	1.72%
Voltas Ltd	1.57%
Muthoot Finance Ltd	1.56%
Bata India Ltd	1.54%
Cox and Kings Ltd	1.46%
South Indian Bank Ltd	1.46%
Zee Entertainment Enterprises Ltd	1.38%
Exide Industries Ltd	1.38%
Tata Motors Ltd	1.29%
Marico Ltd	1.17%
HEIDELBERGCEMENT INDIA LIMITED	1.10%
Glaxosmithkline Consumer Healthcare Ltd	1.10%
Mahindra & Mahindra Ltd	1.10%
Monte Carlo Fashions Ltd	1.00%
Sanofi India Ltd	0.99%
Colgate Palmolive India Ltd	0.91%
Bajaj Finance Ltd	0.90%
MT Educare Ltd	0.82%
Bajaj Auto Ltd	0.79%
Hindustan Unilever Ltd	0.77%
Radico Khaitan Ltd	0.72%
Relaxo Footwears Limited	0.59%
Mahindra & Mahindra Financial Services Ltd	0.45%
Prestige Estates Projects Ltd	0.43%
Hitachi Home and Life Solution India Ltd	0.40%
Jubilant Foodworks Ltd	0.39%
Trent Ltd	0.22%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.21%
IPCA Laboratories Ltd	0.00%
Cash & Current Assets	5.78%
Net receivables / payables	-0.67%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Buy India Fund

Allocation as a % of Net Assets	%
Sundaram Clayton Ltd	8.37%
Bayer Croscience Ltd	7.50%
ICRA Ltd	7.49%
Thomas Cook India Ltd	5.00%
MRF Ltd	4.89%
Kotak Mahindra Bank Ltd	4.68%
Pfizer Ltd	4.59%
Indusind Bank Ltd	4.01%
Gillette India Ltd	3.90%

# Portfolio

Hitachi Home and Life Solution India Ltd	3.84%
Jet Airways India Ltd	3.59%
Kansai Nerolac Paints Ltd	3.37%
Zee Entertainment Enterprises Ltd	3.34%
Glaxosmithkline Pharmaceuticals Ltd	3.06%
Maruti Suzuki India Ltd	3.02%
Housing Development Finance Corporation Ltd	3.02%
Hindustan Unilever Ltd	2.58%
Shoppers Stop Ltd	2.41%
Biocon Ltd	2.30%
Trent Ltd	2.05%
Axis Bank Ltd	2.05%
ICICI Bank Ltd	1.87%
Capital First Limited	1.78%
Colgate Palmolive India Ltd	1.75%
Mahindra & Mahindra Ltd	1.64%
Yes Bank Ltd	1.45%
Tata Motors Ltd	1.33%
Bata India Ltd	1.21%
IDFC Ltd.	1.07%
ITC Ltd	0.68%
United Breweries Holdings Ltd	0.32%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	2.09%
Net receivables / payables	-0.27%
<b>Total</b>	<b>100.00%</b>

Inox Wind Ltd	1.12%
Capital First Limited	1.09%
Tata Communications Ltd	1.09%
Finolex Cables Ltd	1.04%
Indian Bank	1.02%
Hindustan Zinc Ltd	1.01%
Muthoot Finance Ltd	0.96%
Grasim Industries Ltd	0.95%
Credit Analysis and Research Limited	0.93%
ACC Ltd	0.93%
Bajaj Finance Ltd	0.87%
Orient Refractories Limited	0.84%
Automotive Axles Ltd	0.84%
Bharti Airtel Ltd	0.84%
ICRA Ltd	0.83%
Reliance Capital Ltd	0.65%
Gujarat State Petronet Ltd	0.64%
HSIL Ltd	0.62%
Oberoi Realty Ltd	0.60%
PNC Infratech Limited	0.45%
Sobha Ltd	0.44%
Power Grid Corporation of India Ltd	0.41%
Disa India Ltd	0.37%
Jaiprakash Power Ventures Ltd	0.33%
STATE BANK OF BIKANER AND JAIPUR LTD	0.32%
NTPC Ltd	0.27%
Oriental Bank Of Commerce	0.07%
Cash & Current Assets	1.78%
Net receivables / payables	-0.77%
<b>Total</b>	<b>100.00%</b>

Shriram City Union Finance Limited	2.60%
Hero MotoCorp Ltd	2.38%
State Bank of India	2.16%
Federal Bank Ltd	2.16%
Kotak Mahindra Bank Ltd	2.07%
8.30% GOI (MD 31/12/2042)	SOV 2.05%
Crompton Greaves Ltd	2.04%
8.32% GOI (MD 02/08/2032)	SOV 2.04%
Capital First Limited	2.02%
Indusind Bank Ltd	2.02%
Karur Vysya Bank Ltd	2.02%
Bharat Electronics Ltd	2.01%
Dewan Housing Finance Corporation Ltd	1.83%
9.23% GOI (MD 23/12/2043)	SOV 1.80%
Cummins India Ltd	1.75%
Indian Bank	1.59%
Ashoka Buildcon Ltd	1.46%
Bosch Ltd	1.38%
Muthoot Finance Ltd	1.37%
Tourism Finance Corporation of India Ltd	1.28%
Sundaram Finance Ltd	1.15%
IRB Infrastructure Developers Ltd	1.00%
Multi Commodity Exchange of India Ltd	1.00%
Gujarat Industries Power Company Ltd	0.84%
Alstom India Limited	0.70%
J Kumar Infraprojects Ltd	0.60%
Orient Cement Ltd	0.50%
Torrent Power Ltd	0.32%
PTC India Ltd	0.30%
Reliance Capital Ltd	0.25%
Dalmia Bharat Limited	0.18%
Atul Auto Ltd	0.16%
6% Cum. N.Cv. Prefer Zee	0.04%
Entertainment Enter'es Ltd	0.04%
Cash & Current Assets	3.65%
Net receivables / payables	0.34%
<b>Total</b>	<b>100.00%</b>

## Birla Sunlife Banking And Financial Services Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	14.83%
Axis Bank Ltd	8.38%
LIC Housing Finance Ltd	7.83%
Repco Home Finance Ltd	7.76%
ICICI Bank Ltd	7.36%
Indusind Bank Ltd	7.19%
Bajaj Finance Ltd	6.45%
Yes Bank Ltd	5.96%
Bank Of Baroda	5.95%
SKS Microfinance Ltd	4.02%
Dewan Housing Finance Corporation Ltd	3.27%
Federal Bank Ltd	2.82%
Housing Development Finance Corporation Ltd	2.80%
IDFC Ltd.	2.59%
Capital First Limited	2.37%
Cholamandalam Investment and Finance Company Ltd	2.33%
ICRA Ltd	1.93%
Muthoot Finance Ltd	1.84%
Karur Vysya Bank Ltd	1.30%
City Union Bank Ltd	0.81%
Edelweiss Financial Services Ltd	0.37%
Tourism Finance Corporation of India Ltd	0.28%
Oriental Bank Of Commerce	0.21%
Cash & Current Assets	2.51%
Net receivables / payables	-1.15%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Pure Value Fund

Allocation as a % of Net Assets	%
Tata Chemicals Ltd	5.70%
Gujarat Fluorochemicals Ltd	4.42%
MRF Ltd	4.26%
Gulf Oil Lubricants India Ltd	4.20%
J Kumar Infraprojects Ltd	4.06%
Cipla Ltd	4.02%
Federal Bank Ltd	3.62%
Pfizer Ltd	3.23%
Gujarat State Petronet Ltd	3.16%
BANKNIFTY_24/09/2015	3.02%
Jet Airways India Ltd	2.94%
Edelweiss Financial Services Ltd	2.86%
Tech Mahindra Ltd	2.84%
Bank Of Baroda	2.80%
Glenmark Pharmaceuticals Ltd	2.73%
OMKAR SPECIALITY CHEMICALS LIMITED	2.61%
Sun Pharmaceuticals Industries Ltd	2.46%
Mahindra & Mahindra Ltd	2.30%
Chennai Petroleum Corporation Ltd	2.08%
Grasim Industries Ltd	2.02%
Orient Cement Ltd	1.98%
Cyient Limited	1.89%
Hindustan Petroleum Corporation Ltd	1.85%
Muthoot Finance Ltd	1.84%
Coromandel International Ltd	1.69%
Heritage Foods Limited	1.66%
Banco Products India Ltd	1.61%
UPL Limited	1.51%
Bajaj Finserv Ltd	1.41%
Ashoka Buildcon Ltd	1.28%
Finolex Cables Ltd	1.26%
Zee Entertainment Enterprises Ltd	1.26%
HSIL Ltd	1.19%
Inox Wind Ltd	1.16%
Indian Oil Corporation Ltd	1.04%
NIIT Technologies Ltd	1.00%
Monte Carlo Fashions Ltd	0.94%
Sasken Communication Technologies Ltd	0.91%
Indian Bank	0.90%
Tata Motors Ltd	0.86%
Shemaroo Entertainment Ltd	0.71%
PNC Infratech Limited	0.66%
Dishman Pharma & Chemicals Ltd	0.56%
Tourism Finance Corporation of India Ltd	0.16%
Cash & Current Assets	6.67%
Net receivables / payables	-1.35%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life New Millennium Fund

Allocation as a % of Net Assets	%
Infosys Ltd	28.35%
HCL Technologies Ltd	10.70%
Tech Mahindra Ltd	10.43%
Tata Consultancy Services Ltd	8.12%
Cyient Limited	6.58%
Tata Communications Ltd	4.87%
Sasken Communication Technologies Ltd	4.52%
Mindtree Ltd	4.13%
Persistent Systems Ltd	3.77%
NIIT Technologies Ltd	3.70%
Hexaware Technologies Ltd	2.70%
Firstsource Solutions Ltd	2.14%
KPIT Technologies Limited	2.12%
Sonata Software Ltd	2.05%
Just Dial Limited	1.75%
Info Edge India Ltd	1.55%
Shemaroo Entertainment Ltd	1.43%
6% Cum. N.Cv. Prefer Zee Entertainment Enter'es Ltd	0.21%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	1.24%
Net receivables / payables	-0.34%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Infrastructure Fund

Allocation as a % of Net Assets	%
Cummins India Ltd	7.01%
Larsen & Toubro Ltd	5.52%
HDFC Bank Ltd	5.42%
Wabco India Ltd	4.96%
Reliance Industries Ltd	4.45%
Bharat Electronics Ltd	4.35%
Tata Motors Ltd	3.78%
ICICI Bank Ltd	3.66%
Orient Cement Ltd	3.34%
Crompton Greaves Ltd	3.32%
Multi Commodity Exchange of India Ltd	3.14%
Federal Bank Ltd	3.07%
Honeywell Automation India Ltd	2.52%
IRB Infrastructure Developers Ltd	2.27%
FAG Bearings India Ltd	2.19%
Ashoka Buildcon Ltd	2.03%
Oil India Ltd	1.87%
J Kumar Infraprojects Ltd	1.81%
PTC India Ltd	1.74%
The Jammu and Kashmir Bank Ltd	1.74%
Axis Bank Ltd	1.62%
Birla Corporation Ltd	1.58%
VA Tech Wabag Ltd	1.58%
Kalpataru Power Transmission Ltd	1.40%
Blue Star Ltd	1.35%
Indusind Bank Ltd	1.31%
Greaves Cotton Ltd	1.29%
Gujarat Industries Power Company Ltd	1.16%

## Birla Sun Life India Opportunities Fund

Allocation as a % of Net Assets	%
Cummins India Ltd	10.16%
Wabco India Ltd	7.72%
Sanofi India Ltd	7.29%
Honeywell Automation India Ltd	7.09%
Infosys Ltd	6.75%
Oracle Financial Services Software Ltd	5.11%
Reliance Industries Ltd	5.08%
HCL Technologies Ltd	4.99%
Hindustan Zinc Ltd	4.57%
Cipla Ltd	4.20%
Bajaj Auto Ltd	3.44%
Sun Pharmaceuticals Industries Ltd	3.14%
Tech Mahindra Ltd	3.07%
Crisil Ltd	3.04%
Persistent Systems Ltd	2.88%
AIA Engineering Ltd	2.83%
Dr Reddy Laboratories Ltd	2.74%
Tata Consultancy Services Ltd	2.11%
KPIT Technologies Limited	2.11%
Hexaware Technologies Ltd	2.01%
Firstsource Solutions Ltd	1.97%
Orbit Exports Ltd	1.89%
IPCA Laboratories Ltd	1.63%
Dishman Pharma & Chemicals Ltd	1.60%
Mindtree Ltd	1.51%
Brillio Technologies Pvt Ltd	0.00%
Jainpur Straw Brd and Paper Ltd	0.00%
Magnasound (I) Ltd	0.00%

## Birla Sun Life India Reforms Fund

Allocation as a % of Net Assets	%
8.60% GOI (MD 02/06/2028)	SOV 12.46%
8.83% GOI (MD 12/12/2041)	SOV 6.46%
Maruti Suzuki India Ltd	5.80%
HDFC Bank Ltd	5.11%
9.20% GOI (MD 30/09/2030)	SOV 4.36%
Larsen & Toubro Ltd	3.82%
Bank Of Baroda	3.53%
Axis Bank Ltd	3.43%
ICICI Bank Ltd	3.31%
Bajaj Auto Ltd	2.66%

# Portfolio

Oriqua Ltd	0.00%
Sree Rama Polymer	0.00%
Cash & Current Assets	1.20%
Net receivables / payables	-0.12%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Special Situations Fund

Allocation as a % of Net Assets	%
Wabco India Ltd	9.13%
Maruti Suzuki India Ltd	7.73%
Indusind Bank Ltd	6.37%
Wipro Ltd	5.09%
LIC Housing Finance Ltd	4.60%
Strides Arcolab Ltd	4.56%
HCL Technologies Ltd	4.45%
Tata Communications Ltd	4.37%
ICICI Bank Ltd	4.13%
HDFC Bank Ltd	3.81%
Motherson Sumi Systems Ltd	3.38%
Birla Corporation Ltd	3.05%
Century Textiles & Industries Ltd	3.05%
Tata Chemicals Ltd	2.97%
Cummins India Ltd	2.74%
Bharat Forge Ltd	2.60%
Tech Mahindra Ltd	2.29%
AIA Engineering Ltd	2.04%
Tata Motors Ltd	1.89%
Dishman Pharma & Chemicals Ltd	1.65%
Jaiprakash Power Ventures Ltd	1.55%
Muthoot Finance Ltd	1.48%
Simplex Infrastructures Ltd	1.47%
Karur Vysya Bank Ltd	1.38%
Cox and Kings Ltd	0.89%
Radico Khaitan Ltd	0.87%
United Breweries Holdings Ltd	0.48%
Hinduja Ventures Ltd	0.02%
Cash & Current Assets	11.90%
Net receivables / payables	0.03%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Dynamic Asset Allocation Fund

Allocation as a % of Net Assets	Rating	%
BANKNIFTY_24/09/2015		4.38%
Eicher Motors Ltd		4.26%
Cummins India Ltd		3.36%
Repco Home Finance Ltd		3.25%
Infosys Ltd		3.12%
Orbit Exports Ltd		3.11%
ICICI Bank Ltd		2.83%
ACC Ltd		2.72%
Axis Bank Ltd		2.58%
Bajaj Finance Ltd		2.56%
Dalmia Bharat Limited		2.53%
Sanofi India Ltd		2.41%
Reliance Industries Ltd		2.35%
HDFC Bank Ltd		2.30%
Kewal Kiran Clothing Limited		2.22%
INDO COUNT INDUSTRIES LIMITED		2.03%
Pfizer Ltd		1.92%
Birla Corporation Ltd		1.84%
PTC India Ltd		1.83%
Tata Consultancy Services Ltd		1.83%
IFGL REFRACATORIES LTD		1.68%
Bajaj Auto Ltd		1.59%
NTPC Ltd		1.58%
HEIDELBERGCEMENT INDIA LIMITED		1.56%
Indian Terrain Fashions Ltd		1.48%
Wipro Ltd		1.46%
Indusind Bank Ltd		1.45%
HCL Technologies Ltd		1.29%
Maruti Suzuki India Ltd		1.27%
Cairn India Ltd		1.21%
Orient Refractories Limited		1.19%
Federal Bank Ltd		1.16%
Alstom India Limited		1.16%
V-Mart Retail Limited		1.15%
Atul Auto Ltd		1.03%
State Bank of India		0.81%
Oracle Financial Services Software Ltd		0.80%
Tourism Finance Corporation of India Ltd		0.75%
Tata Motors Ltd		0.69%
Bharat Electronics Ltd		0.69%
Inox Wind Ltd		0.64%
VRL Logistic Ltd		0.43%
Tahwalkars Better Value Fitness Ltd		0.38%
6% Cum. NCv. Prefer Zee Entertainment Enter'es Ltd		0.25%
Entertainment Enter'es Ltd		0.25%
NTPC Ltd	CRISIL AAA	0.08%
NIFTY_24/09/2015		-5.70%
Cash & Current Assets		21.99%
Net receivables / payables		4.49%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life International Equity Fund - Plan A

Allocation as a % of Net Assets	%
McKesson Corp	5.56%
Aetna Inc New	4.98%
VALERO ENERGY CORP	3.58%
APPLE INC	3.14%
The Boeing Co	3.12%
NEXT PLC	3.00%
Delta Air Lines Inc	2.95%
AXA SA	2.93%
FEDEX CORP	2.92%
SANOFI	2.74%
Koninklijke AHOLD NV	2.67%
SWISS RE AG	2.64%
CLP Holdings Ltd	2.64%
Westfield Corporation	2.64%
Japan Airlines Co Ltd	2.61%
TELENOR	2.56%
NORDEA BANK AB	2.54%
T ROWE PRICE GROUP I	2.47%
EMC CORP	2.44%
GILEAD SCIENCES INC	2.41%
Allianz SE	2.37%
INTERNATIONAL BUSINESS MACHINES CORP IBM	2.36%
AMERISOURCE BERGEN CORP	2.36%
Zurich Insurance Group Ag	2.35%
Telstra Corporation Ltd	2.34%
EXPEDIA INC	2.29%
HARMAN INTERNATIONAL	2.23%
MARKS & SPENCER GROUP PLC	2.19%
Vivendi SA	2.13%
CVS CAREMARK CORP	2.11%
EASTMAN CHEMICAL CO	2.09%
PING AN INS GRP-H	1.93%
Michelin Cie Generale Des Etablissements	1.76%
XEROX CORP	1.65%
HEWLETT PACKARD CO	1.61%
TOYOTA MOTOR CORP	1.58%
CenturyLink Inc	1.55%
Viacom Inc	1.48%
BEIERSDORF AG	1.24%
TECK Resources Ltd	0.62%
Cash & Current Assets	1.60%
Net receivables / payables	-0.39%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life International Equity Fund - Plan B

Allocation as a % of Net Assets	%
Repco Home Finance Ltd	3.44%
Infosys Ltd	3.10%
ITC Ltd	3.07%
HDFC Bank Ltd	2.91%
Cummins India Ltd	2.70%
Eicher Motors Ltd	2.52%
Housing Development Finance Corporation Ltd	2.41%
J Kumar Infraprojects Ltd	2.37%
ICICI Bank Ltd	2.10%
Indusind Bank Ltd	2.03%
Axis Bank Ltd	1.92%
Bajaj Finance Ltd	1.90%
Federal Bank Ltd	1.74%
Emami Ltd	1.69%
HCL Technologies Ltd	1.65%
Cognizant Technology Solutions Corp	1.60%
Kewal Kiran Clothing Limited	1.57%
Shriram City Union Finance Limited	1.54%
McKesson Corp	1.51%
Aetna Inc New	1.39%
Cairn India Ltd	1.35%
Bajaj Auto Ltd	1.27%
Tata Motors Ltd	1.25%
Tata Consultancy Services Ltd	1.21%
Maruti Suzuki India Ltd	1.18%
Atul Auto Ltd	1.17%
DB Corp Ltd	1.17%
OMKAR SPECIALITY CHEMICALS LIMITED	1.08%
Hindustan Zinc Ltd	1.05%
Cyient Limited	0.99%
PTC India Ltd	0.98%
Thomas Cook India Ltd	0.96%
EXPEDIA INC	0.95%
Orient Cement Ltd	0.94%
Sanofi India Ltd	0.93%
APPLE INC	0.93%
IFGL REFRACATORIES LTD	0.92%
Oracle Financial Services Software Ltd	0.90%
AXA SA	0.90%
Sun Pharmaceuticals Industries Ltd	0.89%
Indian Terrain Fashions Ltd	0.86%
FEDEX CORP	0.86%
NEXT PLC	0.85%
Delta Air Lines Inc	0.83%
Orient Refractories Limited	0.82%

State Bank of India	0.82%
VALERO ENERGY CORP	0.82%
Japan Airlines Co Ltd	0.80%
VST Industries Ltd	0.77%
Koninklijke AHOLD NV	0.76%
Automotive Axles Ltd	0.75%
The Boeing Co	0.75%
Westfield Corporation	0.75%
AMERISOURCE BERGEN CORP	0.70%
Zurich Insurance Group Ag	0.69%
V-Mart Retail Limited	0.69%
SANOFI	0.68%
T ROWE PRICE GROUP I	0.68%
TELENOR	0.68%
GILEAD SCIENCES INC	0.68%
CLP Holdings Ltd	0.68%
Telstra Corporation Ltd	0.66%
EMC CORP	0.66%
Grasim Industries Ltd	0.65%
SWISS RE AG	0.65%
ACC Ltd	0.64%
NORDEA BANK AB	0.64%
Tourism Finance Corporation of India Ltd	0.64%
MARKS & SPENCER GROUP PLC	0.64%
Orbit Exports Ltd	0.63%
HARMAN INTERNATIONAL	0.63%
Allianz SE	0.60%
EASTMAN CHEMICAL CO	0.59%
CVS CAREMARK CORP	0.59%
VEDL_24/09/2015	0.56%
Vedanta Ltd	0.56%
INTERNATIONAL BUSINESS MACHINES CORP IBM	0.56%
Texmaco Rail & Engineering Ltd	0.55%
The Jammu and Kashmir Bank Ltd	0.55%
Vivendi SA	0.54%
PING AN INS GRP-H	0.49%
Just Dial Limited	0.48%
INDO COUNT INDUSTRIES LIMITED	0.47%
XEROX CORP	0.45%
TOYOTA MOTOR CORP	0.45%
HEWLETT PACKARD CO	0.44%
Michelin Cie Generale Des Etablissements	0.43%
CenturyLink Inc	0.42%
LIC Housing Finance Ltd	0.42%
City Union Bank Ltd	0.33%
HEIDELBERGCEMENT INDIA LIMITED	0.33%
BEIERSDORF AG	0.31%
Viacom Inc	0.30%
TECK Resources Ltd	0.15%
Inox Wind Ltd	0.11%
6% Cum. NCv. Prefer Zee Entertainment Enter'es Ltd	0.04%
Cash & Current Assets	1.91%
Net receivables / payables	0.81%
<b>Total</b>	<b>100.00%</b>

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

Allocation as a % of Net Assets	%
ASSOCIATED BRITISH FOODS PLC	9.65%
MONSANTO CO	9.46%
ARCHER-DANIELS-MIDLAND CO	8.55%
TYSON FOODS INC	8.31%
SYNGENTA LTD REG SHS	8.23%
BRF SA	8.05%
BUNGE LTD	6.11%
DEERE & CO	5.74%
CF INDUSTRIES HOLDINGS INC ORD SHS	4.57%
AGRIUM INC	4.37%
Potash Corp Of Saskatchewan Inc USD	4.37%
The Mosaic Company Limited	3.67%
Marine Harvest ASA	3.20%
WILMAR INTERNATIONAL LTD	3.08%
INGREDION INC	2.34%
Kubota Corp	2.08%
YARA INTERNATIONAL ASA	1.81%
Uralkaliy OJSC SHS GDR	1.61%
GOLDEN AGRI-RESOURCES LTD	1.30%
Sociedad Quimica yMinera de Chile SA	0.65%
Israel Chemicals Ltd	0.55%
Nippon Meat Pack Ord	0.31%
Cash & Current Assets	4.29%
Net receivables / payables	-2.28%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Global Commodities Fund

Allocation as a % of Net Assets	%
Martin Currie Global Resources Fund	52.81%
First State Glob Umbrella Fund Global Res Fund - I	39.49%
Cash & Current Assets	8.65%
Net receivables / payables	-0.94%
<b>Total</b>	<b>100.00%</b>

# Portfolio

Birla Sun Life Global Real Estate Fund	
Allocation as a % of Net Assets	%
ING (L) Invest Global Real Estate - I Cap USD	99.46%
Cash & Current Assets	0.97%
Net receivables / payables	-0.43%
<b>Total</b>	<b>100.00%</b>

Birla Sun Life Latin America Equity Fund	
Allocation as a % of Net Assets	%
ING (L) INV Latin America I Cap	93.83%
Cash & Current Assets	6.37%
Net receivables / payables	-0.20%
<b>Total</b>	<b>100.00%</b>

Birla Sun Life Index Fund	
Allocation as a % of Net Assets	%
NIFTY_24/09/2015	21.75%
Infosys Ltd	6.05%
HDFC Bank Ltd	5.59%
Housing Development Finance Corporation Ltd	5.17%
ITC Ltd	5.04%
ICICI Bank Ltd	4.46%
Reliance Industries Ltd	3.90%
Larsen & Toubro Ltd	3.63%
Tata Consultancy Services Ltd	3.63%
Sun Pharmaceuticals Industries Ltd	2.71%
Axis Bank Ltd	2.40%
State Bank of India	2.14%
Kotak Mahindra Bank Ltd	1.84%
Tata Motors Ltd	1.78%
Hindustan Unilever Ltd	1.69%
Mahindra & Mahindra Ltd	1.56%
Maruti Suzuki India Ltd	1.53%
Dr Reddy Laboratories Ltd	1.51%
HCL Technologies Ltd	1.49%
Bharti Airtel Ltd	1.36%
Coal India Ltd	1.30%
Lupin Ltd	1.29%
Oil & Natural Gas Corporation Ltd	1.19%
Indusind Bank Ltd	1.15%
Asian Paints Ltd	1.06%
Wipro Ltd	1.04%
Cipla Ltd	0.96%
Tech Mahindra Ltd	0.87%
Hero MotoCorp Ltd	0.87%
Bajaj Auto Ltd	0.84%
Ultratech Cement Ltd	0.82%
Power Grid Corporation of India Ltd	0.80%
NTPC Ltd	0.69%
Bharat Petroleum Corp Ltd	0.63%
Yes Bank Ltd	0.62%
Grasim Industries Ltd	0.61%
Zee Entertainment Enterprises Ltd	0.58%
Bosch Ltd	0.58%
Bharat Heavy Electricals Ltd	0.57%
Idea Cellular Ltd	0.48%
Bank Of Baroda	0.48%
Ambuja Cements Ltd	0.44%
Tata Steel Ltd	0.42%
Gail (India) Ltd	0.38%
ACC Ltd	0.35%
Tata Power Co Ltd	0.30%
Vedanta Ltd	0.30%
Punjab National Bank	0.30%
Hindalco Industries Ltd	0.29%
Cairn India Ltd	0.23%
NMDC Ltd	0.22%
Cash & Current Assets	17.31%
Net receivables / payables	-17.23%
<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 Pl	25.98%
Birla Sun Life Infra. Fund - Grth - Direct Plan	11.36%
Birla Sun Life Top 100 Fund - Growth - Direct Plan	11.02%
Birla Sun Life Govt Sec. Long Term Grwth Direct	8.45%
Birla Sunlife Banking and Fin Ser Fund-Dir P-GR	8.35%
Birla Sun Life New Millennium Fund Direct Plan Gro	7.33%
Birla Sun Life Income Plus - Growth - Direct Plan	6.27%
Cash & Current Assets	20.76%
Net receivables / payables	0.47%
<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 Pl	20.07%
Birla Sun Life Govt Sec. Long Term Grwth Direct	18.78%
Birla Sun Life Income Plus - Growth - Direct Plan	9.85%
Birla Sunlife Banking and Fin Ser Fund-Dir P-GR	7.11%
Birla Sun Life New Millennium Fund Direct Plan Gro	6.92%
Birla Sun Life Infra. Fund - Grth - Direct Plan	5.87%
Birla Sun Life Top 100 Fund - Growth - Direct Plan	5.31%
Cash & Current Assets	25.77%
Net receivables / payables	0.33%
<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	35.87%
Birla Sun Life Income Plus - Growth - Direct Plan	29.67%
Birla Sun Life Advantage Fund - Gr - Dir Pl	10.54%
Birla Sun Life New Millennium Fund Direct Plan Gro	3.34%
Birla Sunlife Banking and Fin Ser Fund-Dir P-GR	3.29%
Birla Sun Life Infra. Fund - Grth - Direct Plan	2.98%
Birla Sun Life Top 100 Fund - Growth - Direct Plan	2.44%
Cash & Current Assets	11.64%
Net receivables / payables	0.23%
<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	20.29%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	19.33%
SBI Blue Chip Fund-Direct Plan -Growth	18.85%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	18.71%
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	8.90%
ICICI Prudential Discovery Fund Direct Plan Grwth	7.25%
Cash & Current Assets	7.15%
Net receivables / payables	-0.49%
<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 Govt Sec. Long Term Grwth Direct	29.68%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	13.77%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	12.87%
MOST Focused Multicap 35-Direct Plan-Growth Option	12.73%
SBI Blue Chip Fund-Direct Plan -Growth	11.98%
Franklin India PRIMA FUND - Direct - Growth	4.53%
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	4.29%
ICICI Prudential Discovery Fund Direct Plan Grwth	4.10%
Birla Sun Life Cash Plus - Growth - Direct Plan	0.01%
Cash & Current Assets	7.06%
Net receivables / payables	-1.02%
<b>Total</b>	<b>100.00%</b>

Birla Sun Life Financial Planning FOF - Aggressive Plan	
Allocation as a % of Net Assets	%
Birla Sun Life Cash Plus - Growth - Direct Plan	14.20%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	13.72%
SBI Blue Chip Fund-Direct Plan -Growth	13.61%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	13.53%
MOST Focused Multicap 35-Direct Plan-Growth Option	13.40%
Birla Sun Life Govt Sec. Long Term Grwth Direct	6.03%
IDFC Dynamic Bond Fund-Direct Plan-Growth	5.92%
ICICI Prudential Discovery Fund Direct Plan Grwth	4.77%
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	4.69%
Franklin India PRIMA FUND - Direct - Growth	4.20%
Goldman Sachs Gold ETF (Gold Bees)	2.18%
Kotak MF Gold ETF	1.99%
Cash & Current Assets	1.89%
Net receivables / payables	-0.14%
<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	36.52%
IDFC Dynamic Bond Fund-Direct Plan-Growth	15.86%
Birla Sun Life Govt Sec. Long Term Grwth Direct	12.30%
Kotak MF Gold ETF	10.54%
SBI Blue Chip Fund-Direct Plan -Growth	3.78%

Mirae Asset India Opp'ties Fund-Direct Plan-Growth	3.75%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	3.75%
MOST Focused Multicap 35-Direct Plan-Growth Option	3.70%
Franklin India PRIMA FUND - Direct - Growth	1.28%
ICICI Prudential Discovery Fund Direct Plan Grwth	1.27%
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	1.25%
Goldman Sachs Gold ETF (Gold Bees)	0.78%
Cash & Current Assets	5.61%
Net receivables / payables	-0.39%
<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	23.79%
IDFC Dynamic Bond Fund-Direct Plan-Growth	15.26%
Birla Sun Life Govt Sec. Long Term Grwth Direct	10.17%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	8.75%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	8.36%
MOST Focused Multicap 35-Direct Plan-Growth Option	7.51%
Kotak MF Gold ETF	6.22%
SBI Blue Chip Fund-Direct Plan -Growth	5.83%
Goldman Sachs Gold ETF (Gold Bees)	2.59%
Franklin India PRIMA FUND - Direct - Growth	2.57%
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	2.56%
ICICI Prudential Discovery Fund Direct Plan Grwth	2.51%
Cash & Current Assets	4.16%
Net receivables / payables	-0.28%
<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	6.35%
Honeywell Automation India Ltd	6.03%
Bayer Croscience Ltd	5.40%
ICRA Ltd	4.68%
Kotak Mahindra Bank Ltd	4.17%
MRF Ltd	3.75%
Pfizer Ltd	3.45%
Cummins India Ltd	3.32%
Thomas Cook India Ltd	3.16%
Zee Entertainment Enterprises Ltd	3.12%
Bosch Ltd	2.91%
Tata Consultancy Services Ltd	2.86%
Shoppers Stop Ltd	2.74%
ICICI Bank Ltd	2.71%
Larsen & Toubro Ltd	2.64%
Reliance Industries Ltd	2.61%
Housing Development Finance Corporation Ltd	2.56%
Indusind Bank Ltd	2.30%
HDFC Bank Ltd	2.25%
Axis Bank Ltd	2.11%
Biocon Ltd	1.95%
Gillette India Ltd	1.91%
Shree Cement Ltd	1.86%
Grasim Industries Ltd	1.83%
Glaxosmithkline Pharmaceuticals Ltd	1.79%
Sun Pharmaceuticals Industries Ltd	1.71%
Hitachi Home and Life Solution India Ltd	1.70%
HCL Technologies Ltd	1.62%
Yes Bank Ltd	1.59%
Maruti Suzuki India Ltd	1.47%
Jet Airways India Ltd	1.43%
Infosys Ltd	1.41%
Hindustan Unilever Ltd	1.34%
Tata Motors Ltd	1.34%
Century Textiles & Industries Ltd	1.01%
Capital First Limited	0.98%
Tech Mahindra Ltd	0.97%
IDFC Ltd.	0.78%
ITC Ltd	0.75%
Ashok Leyland Ltd	0.55%
Mahindra & Mahindra Ltd	0.51%
Colgate Palmolive India Ltd	0.44%
Container Corporation of India Ltd	0.44%
SKS Microfinance Ltd	0.40%
Vedanta Ltd	0.27%
Kansai Nerolac Paints Ltd	0.23%
United Breweries Holdings Ltd	0.15%
Bharat Bijlee Ltd	0.12%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	0.53%
Net receivables / payables	-0.18%
<b>Total</b>	<b>100.00%</b>













# Portfolio

Tata Housing Development Co Ltd	CARE A1+	1.05%
Barclays Invest & Loans India Ltd	ICRA A1+	0.84%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.74%
364 Days Tbill (MD 03/09/2015)	SOV	0.74%
Bank of Maharashtra	CRISIL A1+	0.53%
Godrej Agrovet Ltd	ICRA A1+	0.53%
ICICI Bank Ltd	ICRA A1+	0.53%
ICICI Bank Ltd	ICRA A1+	0.53%
ICICI Securities Ltd	CRISIL A1+	0.53%
SBI Global Factors Ltd	ICRA A1+	0.53%
Housing Development Finance Corporation Ltd	ICRA A1+	0.52%
Housing Development Finance Corporation Ltd	ICRA A1+	0.52%
Standard Chartered Invest & Loans Ltd.	CRISIL A1+	0.42%
Tata Motors Ltd	CARE AA+	0.32%
91 Days Tbill (MD 24/09/2015)	SOV	0.06%
Cash & Current Assets		16.29%
<b>Total</b>		<b>100.00%</b>

Birla Sun Life Floating Rate Fund - Long Term Plan		
Allocation as a % of Net Assets	Rating	%
Small Industries Dev Bank of India	CARE AAA	13.95%
Shriram Transport Finance Company Ltd	CRISIL AA+	12.65%
Dena Bank	CRISIL A1+	9.32%
Andhra Bank	CARE A1+	8.10%
Sundaram Finance Ltd	CRISIL AA+	6.32%
LIC Housing Finance Ltd	CRISIL AAA	5.98%
Housing Development Finance Corporation Ltd	ICRA A1+	5.94%
Sun Pharmaceuticals Industries Ltd	ICRA A1+	5.03%
Indiabulls Housing Finance Ltd	CARE AAA	4.52%
8.78% Haryana SDL (MD 23/07/2017)	SOV	4.28%
Tata Capital Financial Services Ltd	CRISIL AA+	4.22%
Canara Bank	CRISIL A1+	4.06%
Canara Bank	CRISIL A1+	4.05%
8.41% Andhra Pradesh SDL (MD 27/03/2018)	SOV	2.55%
Axis Bank Ltd	CRISIL A1+	2.38%
Power Finance Corporation Ltd	CRISIL AAA	0.86%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.81%
ICICI Bank Ltd	ICRA A1+	0.71%
8.7% GUJARATSDL (MD 20/09/2016)	SOV	0.43%
Cash & Current Assets		3.83%
<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	80.71%
Cash & Current Assets		19.29%
<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	46.86%
8.17% GOI (MD 01/12/2044)	SOV	29.79%
8.13% GOI (MD 22/06/2045)	SOV	19.79%
Cash & Current Assets		3.56%
<b>Total Net Assets</b>		<b>100.00%</b>

Birla Sun Life Constant Maturity 10 Year Gilt Fund (erstwhile Birla Sun Life Gilt Plus - Regular Plan)		
Allocation as a % of Net Assets	Rating	%
7.72% GOI (MD 25/05/2025)	SOV	88.30%
8.40% GOI (MD 28/07/2024)	SOV	0.82%
Cash & Current Assets		10.87%
<b>Total</b>		<b>100.00%</b>

Birla Sun Life Government Securities Fund - Long Term Plan		
Allocation as a % of Net Assets	Rating	%
8.17% GOI (MD 01/12/2044)	SOV	44.66%
8.15% GOI (MD 24/11/2026)	SOV	28.25%

8.24% GOI (MD 10/11/2033)	SOV	14.09%
8.60% GOI (MD 02/06/2028)	SOV	3.88%
9.23% GOI (MD 23/12/2043)	SOV	3.59%
8.30% GOI (MD 31/12/2042)	SOV	2.07%
8.13% GOI (MD 22/06/2045)	SOV	1.08%
8.30% GOI (MD 02/07/2040)	SOV	0.01%
Cash & Current Assets		2.37%
<b>Total</b>		<b>100.00%</b>

Birla Sun Life Government Securities Fund - Short Term Plan	
Allocation as a % of Net Assets	%
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		7.34%
Tata Power Company Ltd	ICRA A1+	7.23%
HDFC Bank Ltd		6.49%
Housing Development Finance Corporation Ltd	ICRA A1+	5.17%
Allahabad Bank	UNRATED	4.67%
ICICI Bank Ltd		4.32%
Axis Bank Ltd		4.10%
Corporation Bank		3.11%
Allahabad Bank		2.59%
The Jammu & Kashmir Bank Ltd	CRISIL A1+	2.59%
Sun Pharmaceuticals Industries Ltd		2.25%
Housing Development Finance Corporation Ltd		2.17%
Infosys Ltd		2.09%
ITC Ltd		2.07%
Maruti Suzuki India Ltd		1.97%
Bank Of Baroda		1.92%
Bharat Petroleum Corp Ltd		1.78%
Lupin Ltd		1.61%
Hero MotoCorp Ltd		1.59%
Ashok Leyland Ltd		1.50%
UPL Limited		1.44%
Aurobindo Pharma Ltd		1.35%
Yes Bank Ltd		1.24%
MRF Ltd		1.15%
Colgate Palmolive India Ltd		1.01%
Indiabulls Real Estate Ltd		0.93%
Asian Paints Ltd		0.90%
Jindal Steel and Power Ltd		0.88%
Tata Motors Ltd DVR Shares		0.87%
Grasim Industries Ltd		0.76%
Shriram Transport Finance Company Ltd		0.71%
Yes Bank Ltd		0.68%
Tata Consultancy Services Ltd		0.67%
Bosch Ltd		0.60%
HCL Technologies Ltd		0.53%
Tech Mahindra Ltd		0.50%
Rural Electrification Corporation Ltd		0.45%
State Bank of India		0.45%
Federal Bank Ltd		0.39%
Oil & Natural Gas Corporation Ltd		0.38%
Tata Global Beverages Ltd		0.35%
Century Textiles & Industries Ltd		0.28%
Hexaware Technologies Ltd		0.25%
Jubilant Foodworks Ltd		0.22%
Cairn India Ltd		0.21%
Ultratech Cement Ltd		0.21%
Indian Oil Corporation Ltd		0.15%
Idea Cellular Ltd		0.04%
Reliance Communications Ltd		0.02%
RCOM_24/09/2015		-0.02%
IDEA_24/09/2015		-0.04%
IOC_24/09/2015		-0.15%
ULTRACEMCO_24/09/2015		-0.21%
CAIRN_24/09/2015		-0.21%
JUBLFOOD_24/09/2015		-0.23%
HEXAWARE_24/09/2015		-0.25%
CENTURYTEX_24/09/2015		-0.29%
TATAGLOBAL_24/09/2015		-0.36%
ONGC_24/09/2015		-0.38%
FEDERALBNK_24/09/2015		-0.39%
RECLTD_24/09/2015		-0.44%
SBIN_24/09/2015		-0.45%
TECHM_24/09/2015		-0.51%
HCLTECH_24/09/2015		-0.53%
BOSCHLTD_24/09/2015		-0.61%
TCS_24/09/2015		-0.67%
YESBANK_24/09/2015		-0.69%
SRTRANSFIN_24/09/2015		-0.71%
GRASIM_24/09/2015		-0.75%
TATAMTRDVR_24/09/2015		-0.87%
JINDALSTEL_24/09/2015		-0.89%
ASIANPAINT_24/09/2015		-0.91%
IBREALEST_24/09/2015		-0.93%
COLPAL_24/09/2015		-1.01%

MRF_24/09/2015		-1.16%
AUROPHARMA_24/09/2015		-1.35%
UPL_24/09/2015		-1.44%
ASHOKLEY_24/09/2015		-1.51%
HEROMOTOCO_24/09/2015		-1.60%
LUPIN_24/09/2015		-1.61%
BPCL_24/09/2015		-1.79%
BANKBARODA_24/09/2015		-1.93%
MARUTI_24/09/2015		-1.98%
ITC_24/09/2015		-2.09%
INFY_24/09/2015		-2.10%
HDFC_24/09/2015		-2.18%
SUNPHARMA_24/09/2015		-2.26%
AXISBANK_24/09/2015		-4.12%
ICICIBANK_24/09/2015		-4.35%
HDFCBANK_24/09/2015		-6.51%
RELIANCE_24/09/2015		-7.39%
Cash & Current Assets		13.39%
Net receivables / payables		60.27%
<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	24.92%
ICICI Prude Gilt Fund Inv Plan PF Opt-Dir Plan-Grw	22.37%
Templeton India Govt.Sec. Fund-Long Term Direct Gr	22.36%
Birla Sun Life Govt Sec. Long Term Grwth Direct	22.35%
SBI Dynamic Bond Fund - Direct Plan - Growth	7.90%
Cash & Current Assets	0.25%
Net receivables / payables	-0.15%
<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 16-Oct-14	3.80 4.50	3.80 4.50	10.00 10.00	101.16 89.18
Birla Sun Life Equity Fund - Direct Plan	17-Mar-15 16-Oct-14	0.00 4.50	0.00 4.50	10.00 10.00	70.10 95.17
Birla Sun Life Advantage Fund - Regular Plan	17-Mar-15 05-Sep-14 23-May-14	2.00 15.00 0.00	2.00 15.00 7.20	10.00 10.00 10.00	108.75 104.59 101.29
Birla Sun Life Advantage Fund - Direct Plan	31-Aug-15 05-Sep-14 23-May-14	10.00 15.00 0.00	10.00 15.00 7.20	10.00 10.00 10.00	106.88 105.26 101.77
Birla Sun Life Midcap Fund - Regular Plan	28-Aug-15 24-Jul-14 19-Jul-13	3.75 2.50 1.50	3.75 2.50 1.50	10.00 10.00 10.00	34.29 28.67 20.01
Birla Sun Life Small & Midcap Fund - Regular Plan	28-Aug-15 24-Jul-14 19-Jul-13	2.30 0.00 0.00	2.30 1.50 0.35	10.00 10.00 10.00	21.10 18.20 11.79
Birla Sun Life Frontline Equity Fund - Regular Plan	24-Apr-15 05-Nov-14 17-Apr-14	1.75 1.20 0.00	1.75 1.20 1.20	10.00 10.00 10.00	29.44 29.41 23.88
Birla Sun Life India GenNext Fund - Regular Plan	18-Jun-15 27-Jun-14 28-Jun-13	2.60 0.00 0.00	2.60 1.00 1.00	10.00 10.00 10.00	23.42 19.57 16.47
Birla Sun Life India GenNext Fund - Direct Plan	18-Jun-15 27-Jun-14 31-Jul-15	2.60 0.00 2.00	2.60 2.00 2.00	10.00 10.00 10.00	25.63 21.07 19.96
Birla Sun Life New Millennium Fund - Regular Plan	11-Sep-14 27-Sep-13 24-Jul-15	1.60 0.00 2.30	1.60 0.85 2.30	10.00 10.00 10.00	19.90 15.20 19.01
Birla Sun Life Top 100 Fund - Regular Plan	22-Jan-15 27-Jun-14 18-Sep-14	0.85 0.00 3.00	0.85 0.85 3.00	10.00 10.00 10.00	19.73 17.16 36.23
Birla Sun Life Buy India Fund - Regular Plan	27-Sep-13 21-Sep-12 18-Sep-14	0.00 1.00 3.00	1.20 1.00 3.00	10.00 10.00 10.00	22.65 22.81 36.56
Birla Sun Life Buy India Fund - Direct Plan	27-Sep-13 22-Apr-15 20-Nov-14	0.00 10.00 5.50	1.20 10.00 5.50	10.00 10.00 10.00	22.73 166.22 141.24
Birla Sun Life MNC Fund - Regular Plan	17-Apr-14 25-Feb-15 07-Oct-14	0.00 5.20 6.00	4.75 5.20 6.00	10.00 10.00 10.00	94.32 22.06 25.83
Birla Sun Life Index Fund - Regular Plan	07-Oct-14 24-Jan-14 25-Feb-15	6.00 0.00 5.20	6.00 1.00 5.20	10.00 10.00 10.00	21.07 21.68 22.23
Birla Sun Life Index Fund - Direct Plan	07-Oct-14 24-Jan-14 13-Nov-14	6.00 0.00 2.76	6.00 1.00 2.76	10.00 10.00 10.00	25.97 21.72 28.13
Birla Sun Life India Opportunities Fund - Regular Plan	27-Dec-13 09-Nov-12 19-Jun-15	0.00 0.00 0.40	1.50 0.75 0.40	10.00 10.00 10.00	19.86 16.29 16.10
Birla Sun Life Dividend Yield Plus - Regular Plan	20-Mar-15 29-Dec-14 26-Jun-15	0.18 0.50 7.50	0.18 0.50 7.50	10.00 10.00 10.00	16.82 17.29 152.32
Birla Sun Life '95 Fund - Regular Plan	09-Mar-15 01-Oct-14 01-Oct-14	4.50 7.00 7.00	4.50 7.00 7.00	10.00 10.00 10.00	160.91 145.91 159.03
Birla Sun Life '95 Fund - Direct Plan	01-Oct-14 21-Mar-14 24-Jul-15	7.00 0.00 3.00	7.00 3.00 3.00	10.00 10.00 10.00	124.74 28.75 26.19
Birla Sun Life Pure Value Fund - Regular Plan	31-Jul-14 23-Aug-13 31-Aug-15	2.80 0.00 0.07	2.80 1.00 0.07	10.00 10.00 10.00	13.44 10.94 10.94
Birla Sun Life Enhanced Arbitrage Fund - Dividend - Regular Plan	31-Jul-15 26-Jun-15 31-Aug-15	0.07 0.07 0.07	0.07 0.07 0.07	10.00 10.00 10.00	10.94 10.96 11.05
Birla Sun Life Enhanced Arbitrage Fund - Dividend - Direct Plan	31-Jul-15 26-Jun-15 31-Aug-15	0.07 0.07 0.07	0.07 0.07 0.07	10.00 10.00 10.00	11.06 11.07 11.07
Birla Sun Life Long Term Advantage Fund - Dividend - Regular Plan	21-May-15 23-May-14 21-May-15	2.50 0.00 1.44	2.50 1.75 1.34	10.00 10.00 10.00	22.10 19.23 19.26
BSL CEF - Global Agri Plan - Dividend - Regular Plan	23-May-14 21-May-15 23-May-14	1.50 1.44 1.50	1.12 1.34 1.12	10.00 10.00 10.00	18.20 19.51 18.32
BSL CEF - Global Agri Plan - Dividend - Direct Plan	21-May-15 23-May-14 11-Jun-15	1.44 1.50 1.60	1.34 1.12 1.60	10.00 10.00 10.00	19.51 18.32 15.27
Birla Sun Life Infrastructure Fund - Dividend - Regular Plan	27-Jun-14 28-Aug-14 23-Aug-13	0.00 1.30 0.00	1.75 1.30 1.00	10.00 10.00 10.00	15.48 14.57 13.44
Birla Sun Life Special Situations Fund - Dividend - Regular Plan	28-Aug-14 14-Aug-14 14-Aug-14	1.30 4.00 4.00	1.30 2.99 2.99	10.00 10.00 10.00	14.57 44.13 44.10
Birla Sun Life AAF - Aggressive Plan - Dividend - Regular Plan	08-Aug-14 08-Aug-14 27-Nov-14	0.80 0.80 1.30	0.80 0.80 0.88	10.00 10.00 10.00	11.90 11.90 16.15
Birla Sun Life International Equity - Plan A - Dividend - Regular Plan	27-Sep-14 25-Jun-14 20-Mar-14	0.19 0.16 0.12	0.19 0.15 0.11	10.00 10.00 10.00	13.7617 13.1969 11.3962
Birla Sun Life Financial Planning FOF Aggressive Plan - Quarterly - Regular Plan	25-Sep-14 25-Jun-14 20-Mar-14	0.19 0.16 0.12	0.19 0.15 0.11	10.00 10.00 10.00	13.8724 13.2850 11.4450
Birla Sun Life Financial Planning FOF Aggressive Plan - Quarterly - Direct Plan	25-Sep-14 25-Jun-14 20-Mar-14	0.19 0.16 0.12	0.19 0.15 0.11	10.00 10.00 10.00	13.8724 13.2850 11.4450
Birla Sun Life Financial Planning FOF Conservative Plan - Quarterly - Regular Plan	25-Sep-14 25-Jun-14 20-Mar-14	0.12 0.08 0.08	0.11 0.07 0.07	10.00 10.00 10.00	12.2529 12.0721 11.5070
Birla Sun Life Financial Planning FOF Conservative Plan - Quarterly - Direct Plan	25-Sep-14 25-Jun-14 20-Mar-14	0.12 0.08 0.08	0.11 0.07 0.07	10.00 10.00 10.00	12.3607 12.1625 11.5772
Birla Sun Life Financial Planning FOF Prudent Plan - Quarterly - Regular Plan	25-Sep-14 25-Jun-14 20-Mar-14	0.16 0.12 0.10	0.15 0.11 0.09	10.00 10.00 10.00	12.6900 12.3845 11.3392
Birla Sun Life Financial Planning FOF Prudent Plan - Quarterly - Direct Plan	25-Sep-14 25-Jun-14 20-Mar-14	0.16 0.12 0.10	0.15 0.11 0.09	10.00 10.00 10.00	12.9017 12.5730 11.3818
Birla Sun Life Dynamic Asset Allocation Fund - Dividend	22-Mar-13 26-Dec-05	6.00 4.50	6.00 4.50	10.00 10.00	18.4600 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	31-Aug-15	10.00	0.0530	0.0491	12.3826
	31-Jul-15	10.00	0.0525	0.0486	12.4599
	30-Jun-15	10.00	0.0546	0.0506	12.3442
Birla Sun Life Monthly Income - Monthly Dividend - Direct Plan	31-Aug-15	10.00	0.0569	0.0527	13.3026
	31-Jul-15	10.00	0.0563	0.0522	13.3751
	30-Jun-15	10.00	0.0586	0.0543	13.2409
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	28-Aug-15	10.00	0.0469	0.0434	12.0974
	31-Jul-15	10.00	0.0582	0.0539	12.2031
	26-Jun-15	10.00	0.0468	0.0434	12.1120
Birla Sun Life MIP - Monthly Dividend Plan - Direct Plan	29-May-15	10.00	0.0586	0.0543	12.1899
	28-Aug-15	10.00	0.0516	0.0478	13.3159
	31-Jul-15	10.00	0.0641	0.0594	13.4263
Birla Sun Life MIP II - Wealth 25 Plan Monthly Dividend Plan - Regular Plan	26-Jun-15	10.00	0.0515	0.0477	13.3179
	29-May-15	10.00	0.0644	0.0597	13.3965
	28-Aug-15	10.00	0.0540	0.0501	13.8476
Birla Sun Life MIP II - Wealth 25 Plan Monthly Dividend Plan - Direct Plan	31-Jul-15	10.00	0.0666	0.0617	14.0535
	26-Jun-15	10.00	0.0540	0.0500	13.8416
	29-May-15	10.00	0.0667	0.0618	14.0457
Birla Sun Life MIP II - Savings 5 Plan Monthly Dividend Plan - Regular Plan	31-Jul-15	10.00	0.0307	0.0284	16.4887
	26-Jun-15	10.00	0.0632	0.0586	16.2238
	29-May-15	10.00	0.0780	0.0723	16.4496
Birla Sun Life MIP II - Savings 5 Plan Monthly Dividend Plan - Direct Plan	28-Aug-15	10.00	0.0493	0.0456	12.7745
	31-Jul-15	10.00	0.0612	0.0567	12.8289
	26-Jun-15	10.00	0.0493	0.0456	12.7197
Birla Sun Life MIP II - Savings 5 Plan Monthly Dividend Plan - Direct Plan	29-May-15	10.00	0.0615	0.0570	12.8162
	28-Aug-15	10.00	0.0515	0.0477	13.3567
	31-Jul-15	10.00	0.0639	0.0592	13.4094
Birla Sun Life MIP II - Savings 5 Plan Monthly Dividend Plan - Direct Plan	26-Jun-15	10.00	0.0514	0.0476	13.2900
	29-May-15	10.00	0.0643	0.0596	13.3868

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	28-Aug-15	10.00	0.4598	0.4260	104.7042
	31-Jul-15	10.00	0.5728	0.5307	104.8068
	26-Jun-15	10.00	0.4609	0.4271	104.3136
Birla Sun Life Treasury Optimizer Plan - Monthly Dividend - Regular Plan	29-May-15	10.00	0.5789	0.5363	105.0751
	28-Aug-15	10.00	0.4599	0.4261	104.7260
	31-Jul-15	10.00	0.5730	0.5308	104.8286
Birla Sun Life Treasury Optimizer Plan - Monthly Dividend - Direct Plan	26-Jun-15	10.00	0.4610	0.4271	104.3353
	29-May-15	10.00	0.5790	0.5365	105.0970
	28-Aug-15	10.00	0.4618	0.4279	105.1912
Birla Sun Life Treasury Optimizer Plan - Quarterly Dividend - Regular Plan	31-Jul-15	10.00	0.5752	0.5329	105.2700
	26-Jun-15	10.00	0.4628	0.4287	104.7444
	29-May-15	10.00	0.5810	0.5383	105.4845
Birla Sun Life Treasury Optimizer Plan - Quarterly Dividend - Direct 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	28-Aug-15	10.00	0.0478	0.0443	10.9056
	31-Jul-15	10.00	0.0596	0.0552	10.9014
	26-Jun-15	10.00	0.0480	0.0445	10.8475
Birla Sun Life Dynamic Bond Fund - Retail Plan - Monthly Dividend - Direct Plan	29-May-15	10.00	0.0605	0.0560	10.9532
	28-Aug-15	10.00	0.0479	0.0444	10.9335
	31-Jul-15	10.00	0.0597	0.0553	10.9231
Birla Sun Life Dynamic Bond Fund - Retail - Quarterly Dividend - Regular Plan	26-Jun-15	10.00	0.0481	0.0446	10.8611
	29-May-15	10.00	0.0605	0.0560	10.9607
	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	17-Aug-15 15-Jul-15 15-Jun-15	10.00 10.00 10.00	0.0688 0.0625 0.0646	0.0637 0.0579 0.0599	11.8425 11.8168 11.8130
Birla Sun Life Short Term Fund - Monthly Dividend - Direct Plan	17-Aug-15 15-Jul-15 15-Jun-15	10.00 10.00 10.00	0.0688 0.0625 0.0646	0.0638 0.0579 0.0599	11.8543 11.8274 11.8226
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 Constant Maturity 10 Year Gilt Fund - 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 Constant Maturity 10 Year Gilt Fund - 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 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 24. Total Schemes managed by Mr. Vineet Maloo is 17. 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 24. 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 24. 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 24. 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 24. Total Schemes managed by Mr. Vineet Maloo is 17. 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 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 24. Total Schemes managed by Mr. Vineet Maloo is 17. 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 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 24. Total Schemes managed by Mr. Vineet Maloo is 17. 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 24. Total Schemes managed by Mr. Vineet Maloo is 17. 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 24. Total Schemes managed by Mr. Vineet Maloo is 17. 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 24. Total Schemes managed by Mr. Vineet Maloo is 17. 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. Kaustubh Gupta	Refer page No
1	Birla Sun Life Government Securities Fund - Long Term Plan <sup>3</sup>	72
2	Birla Sun Life Gilt Plus - PF Plan <sup>2</sup>	70
3	Birla Sun Life Constant Maturity 10 Year Gilt Fund <sup>5</sup> (erstwhile Birla Sun Life Gilt Plus - Regular Plan)	71
4	Birla Sun Life Treasury Optimizer Plan <sup>5</sup> (erstwhile Birla Sun Life Ultra Short Term Fund)	61
5	Birla Sun Life Short Term Opportunities Fund <sup>4</sup>	63
6	Birla Sun Life Savings Fund <sup>4</sup>	60
7	Birla Sun Life Floating Rate Fund - Long Term Plan <sup>2</sup>	68
8	Birla Sun Life Floating Rate Fund - Short Term Plan <sup>2</sup>	67
9	Birla Sun Life Cash Plus <sup>2</sup>	58
10	Birla Sun Life Cash Manager <sup>4</sup>	59
11	Birla Sun Life Gilt Plus - Liquid Plan <sup>5</sup>	69
12	Birla Sun Life Government Securities Fund - Short Term Plan <sup>5</sup>	73

<sup>4</sup> Funds co-managed by Ms. Sunaina Da Cunha

<sup>5</sup> Funds co-managed by Mr. Prasad Dhonde

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>4</sup>	93
8	Birla Sun Life Capital Protection Oriented Fund - Series 12 <sup>4</sup>	93
9	Birla Sun Life Capital Protection Oriented Fund - Series 14 <sup>4</sup>	93

<sup>4</sup> Funds co-managed by Mr. Prasad Dhonde

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

<sup>6</sup> Funds co-managed by Mr. Ajay Garg

<sup>5</sup> Funds co-managed by Mr. Vineet Maloo

<sup>6</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 Asset Allocation Fund - Aggressive Plan	40
4	Birla Sun Life Financial Planning FOF - Aggressive Plan	45
5	Birla Sun Life Asset Allocation Fund - Moderate Plan	41
6	Birla Sun Life Asset Allocation Fund - Conservative Plan	42
7	Birla Sun Life Financial Planning FOF - Prudent Plan	47
8	Birla Sun Life Active Debt Multi Manager FoF Scheme	75
9	Birla Sun Life Financial Planning FOF - Conservative Plan	46
10	Birla Sun Life Global Real Estate Fund	35
11	Birla Sun Life Gold Fund	39
12	Birla Sun Life Latin America Equity Fund	36
13	Birla Sun Life Global Commodities Fund	34

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. Chanchal Khandelwal	Refer page No
1	Birla Sun Life India GenNext Fund <sup>4</sup>	21

<sup>4</sup>Funds co-managed by Mr. Anil Shah

Sr. no	Funds Managed By Mr. Dhaval Gala	Refer page No
1	Birla Sun Life Banking and Financial Services Fund <sup>6</sup>	23

<sup>6</sup> Funds co-managed by Mr. Satyabrata Mohanty

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 <sup>4</sup>	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>6</sup>	25

<sup>4</sup> Funds co-managed by Mr. Pranay Sinha

<sup>6</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 <sup>6</sup>	23
3	Birla Sun Life MIP II - Wealth 25 Plan <sup>**</sup>	55
4	Birla Sun Life Dividend Yield Plus <sup>4</sup>	17
5	Birla Sun Life MIP II - Savings 5 Plan <sup>**</sup>	56
6	Birla Sun Life India Reforms Fund	26

<sup>4</sup> Funds co-managed by Mr. Pranay Sinha

<sup>6</sup> Funds co-managed by Mr. Vineet Maloo

<sup>6</sup> Funds co-managed by Mr. Dhaval Gala

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 MIP II - Wealth 25 Plan <sup>**</sup>	55
2	Birla Sun Life Dividend Yield Plus <sup>4</sup>	17
3	Birla Sun Life Monthly Income <sup>6</sup>	53
4	Birla Sun Life MIP II - Savings 5 Plan <sup>**</sup>	56
5	Birla Sun Life International Equity Fund - Plan B	32
6	Birla Sun Life Capital Protection Oriented Fund - Series 16 <sup>4</sup>	93
7	Birla Sun Life Capital Protection Oriented Fund - Series 18 <sup>4</sup>	94
8	Birla Sun Life MIP <sup>6</sup>	54
9	Birla Sun Life Capital Protection Oriented Fund - Series 17 <sup>4</sup>	93
10	Birla Sun Life Capital Protection Oriented Fund - Series 20 <sup>4</sup>	94
11	Birla Sun Life Capital Protection Oriented Fund - Series 19 <sup>4</sup>	94
12	Birla Sun Life Capital Protection Oriented Fund - Series 11 <sup>4</sup>	93
13	Birla Sun Life Dynamic Asset Allocation Fund <sup>4</sup>	30
14	Birla Sun Life International Equity Fund - Plan A	31
15	Birla Sun Life Capital Protection Oriented Fund - Series 21 <sup>4</sup>	94

<sup>4</sup> Funds co-managed by Mr. Satyabrata Mohanty

<sup>6</sup> Funds co-managed by Mr. Prasad Dhonde

<sup>6</sup> Funds co-managed by Mr. Pranay Sinha

Sr. no	Funds Managed By Mr. Anil Shah	Refer page No
1	Birla Sun Life India GenNext Fund <sup>4</sup>	21
2	Birla Sun Life Special Situations Fund	29
3	Birla Sun Life Equity Fund	14

<sup>4</sup> Funds co-managed by Mr. Chanchal Khandelwal

Sr. no	Funds Managed By Mr. Milind Bafna	Refer page No
1	Birla Sun Life Pure Value Fund <sup>4</sup>	25
2	Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	33

<sup>4</sup> Funds co-managed by Mr. Mahesh Patil

Sr. no	Funds Managed By Mr. Kunal Sangoi	Refer page No
1	Birla Sun Life India Opportunities Fund	28
2	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

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

<sup>4</sup> Funds co-managed by Mr. Kaustubh Gupta

Sr. no	Funds Managed By Mr. Pranay Sinha	Refer page No
1	Birla Sun Life '95 Fund <sup>6</sup>	11
2	Birla Sun Life MIP II - Wealth 25 Plan <sup>**</sup>	55
3	Birla Sun Life Monthly Income <sup>4</sup>	53
4	Birla Sun Life MIP II - Savings 5 Plan <sup>**</sup>	56
5	Birla Sun Life MIP <sup>4</sup>	54

<sup>4</sup> Funds co-managed by Mr. Vineet Maloo

<sup>6</sup> Funds co-managed by Mr. Mahesh Patil

<sup>6</sup> Funds co-managed by Mr. Satyabrata Mohanty

The Fund Manager-wise Scheme Details appearing above are As on August 31, 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.

# Funds at a Glance

## WEALTH CREATION SOLUTIONS

SCHEME	PLAN/ OPTION		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life Equity Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Advantage Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Midcap Fund	Regular Plan	Dividend (Payout / Reinvestment / Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth (Growth with Triggered Facility)			
Birla Sun Life Frontline Equity Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Infrastructure Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life India GenNext Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life New Millennium Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Top 100 Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Buy India Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life MNC Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Index Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life India Opportunities Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life Small & Midcap Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Payout	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life India Reforms Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Dividend Yield Plus	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life '95 Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life Asset Allocation Fund - Aggressive Plan	Regular Plan	Dividend (Payout / Reinvestment) Growth	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
Birla Sun Life Asset Allocation Fund - Moderate Plan					
Birla Sun Life Asset Allocation Fund - Conservative Plan					
Birla Sun Life Special Situations Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	• Choice of Plan : Growth • Choice of Option : Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Dynamic Asset Allocation Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	Regular Plan	Dividend (Payout / Reinvestment /Sweep)	Growth / Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life International Equity Fund (Plan A)	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life International Equity Fund (Plan B)	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Pure Value Fund	Regular Plan	Dividend (Payout/Reinvestment)	• Choice of Plan : Growth • Choice of Option : Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Long Term Advantage Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			

\*Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

\*\*Default Plan: In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. The default option under the Regular or Direct Plan of the Scheme, as the case maybe, shall be applied accordingly. The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



# Funds at a Glance

## WEALTH CREATION SOLUTIONS

SCHEME	PLAN/ OPTION		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life Global Commodities Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil
	Direct Plan	Growth			
Birla Sun Life Global Real Estate Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil
	Direct Plan	Growth			
Birla Sun Life Latin America Equity Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil
	Direct Plan	Growth			
Birla Sun Life 5 Star Multi Manager FoF Scheme	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For all application amounts: if redeemed on or before 365 days from the date of allotment: 1% if redeemed after 365 days from the date of allotment: NIL
	Direct Plan	Growth			
Birla Sun Life Asset Allocator Multi Manager FoF Scheme	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil
	Direct Plan	Growth			
Birla Sun Life Financial Planning FOF - Aggressive Plan	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Financial Planning FOF - Conservative Plan	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	If redeemed within and including 1 year from the date of allotment: 1% if redeemed after 1 year from the date of allotment : Nil
	Direct Plan	Growth			
Birla Sun Life Financial Planning FOF - Prudent Plan	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Banking and Financial Services Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Gold Fund	Regular Plan	N/A	N/A	FP: ₹ 5,000/- <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
	Direct Plan				

## WEALTH CREATION SOLUTIONS

### LIST OF PLANS/OPTIONS DISCONTINUED FOR FURTHER SUBSCRIPTIONS W.E.F OCTOBER 01, 2012

SCHEME	PLAN	OPTION	EXIT LOAD For redemption-switch out consider from the date of allotment.
Birla Sun Life Dividend Yield Plus*	PF Plan*	Dividend Growth	within 365 days/1% of applicable NAV.
Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	Institutional Plan*	Dividend Growth	within 30 days/3% of applicable NAV. after 30 days but before 365 days/1% of applicable NAV.

\*Pursuant to SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 the aforesaid plans/options under respective scheme(s) stand discontinued for further subscriptions w.e.f October 01, 2012. The existing investments, if any, under above plan/option shall continue till such investors remain invested in the said plan/option.

\*\*Said Plans/Options stand discontinued and closed as there are no Unitholders thereunder.

## TAX SAVINGS SOLUTIONS

SCHEME	PLAN/ OPTION		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life Tax Relief '96*	Regular Plan	Dividend (Payout/Sweep)	Dividend Payout	FP: ₹ 500/- AP: ₹ 500/-	Nil
	Direct Plan	Growth			
Birla Sun Life Tax Plan*	Regular Plan	Dividend (Payout/Sweep)	Dividend Payout	FP: ₹ 500/- AP: ₹ 500/-	Nil
	Direct Plan	Growth			
Birla Sun Life Tax Savings Fund	Regular Plan	Dividend (Payout)	N.A as the scheme does not accept fresh subscriptions / Switch-in		Nil
	Direct Plan	Growth			
		Bonus			

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

^Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

\*\*Default Plan: In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. The default option under the Regular or Direct Plan of the Scheme, as the case maybe, shall be applied accordingly.

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

® For Subscription / Redemption of units directly with Mutual Fund:

Subscription / Redemption facility directly with the Mutual Fund would be restricted to Authorized Participants and Large Investors. Units of scheme may be subscribed to / redeemed only in Creation Unit size & in multiples thereof. Authorised Participants and Large Investors may subscribe to/redeem the units of the scheme on any business day directly with the Mutual Fund at applicable NAV and transaction charges, if any, by depositing/receiving physical gold of defined purity (fineness) and quantity and/or cash, value of which is equivalent to Creation Unit size. The Creation Unit size in case of Birla Sun Life Gold ETF shall be 1,000 units and in multiples thereof For Purchase / Sale of units through Stock Exchange: All categories of Investors may purchase/sell the units of the scheme through the Stock exchange on which the units of the scheme are listed on any trading day in round lot of 1 (one) Unit at the prevailing listed price.

# Funds at a Glance

## REGULAR INCOME SOLUTIONS

SCHEME	PLAN/ OPTION		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life Monthly Income	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Quarterly Dividend (Payout/Reinvestment/Sweep)	<ul style="list-style-type: none"> <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) Weekly Dividend (Reinvestment)	Daily Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil	
	Direct Plan	Growth				
Birla Sun Life Savings Fund	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment)	Daily Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil	
	Direct Plan	Growth				
Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)	Regular Plan	Monthly Dividend (Payout / Reinvestment) Quarterly Dividend (Payout / Reinvestment)	Monthly Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil	
	Direct Plan	Dividend (Payout / Reinvestment) Growth				
Birla Sun Life Dynamic Bond Fund	Regular Plan	Monthly Dividend Sweep Monthly Dividend (Payout / Reinvestment/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	
	Direct Plan	Quarterly Dividend (Payout / Reinvestment/Sweep) Growth Dividend (Payout / Reinvestment /Sweep)		FP: ₹ 5,000/- AP: ₹ 1,000/- FP: ₹ 5,000/- AP: ₹ 1,000/- FP: ₹ 5,000/- AP: ₹ 1,000/-		
Birla Sun Life Short Term Opportunities Fund	Regular Plan	Quarterly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment)	Growth	FP: ₹ 5,000/- AP: ₹ 1000/- Max Amt : ₹ 25 Crore \$	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil	
	Direct Plan	Growth				
Birla Sun Life Medium Term Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment) Half Yearly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment/Sweep)	Growth	FP: ₹ 5,000/- AP: ₹ 1,000/- Max Amt : ₹ 25 Crore \$	For redemption / switch-out of units within 365 days from the date of allotment: 2.00% of applicable NAV. For redemption / switch-out of units after 365 days but before 730 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 730 days from the date of allotment: Nil.	
	Direct Plan	Growth				
Birla Sun Life Short Term Fund (erstwhile Birla Sun Life Income Fund)	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil	
	Direct Plan	Growth				

^Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

\*\*Default Plan: In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. The default option under the Regular or Direct Plan of the Scheme, as the case maybe, shall be applied accordingly.

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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 Constant Maturity 10 Year Gilt Fund (erstwhile Birla Sun Life Gilt Plus - Regular Plan)	Regular Plan	Quarterly Dividend (Payout / Reinvestment /Sweep) Growth	Growth	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Gilt Plus - Liquid Plan	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment) Quarterly Dividend (Payout / Reinvestment /Sweep) Annual Dividend (Payout / Reinvestment /Sweep) Growth	Growth	FP: ₹ 5,000/- AP: ₹ 1,000/-	For Liquid Plan & PF Plan (Quarterly/Annual Div) Nil For PF Plan (Growth) Within 90 days: 0.50% of applicable NAV. After 90 days: Nil.
	Direct Plan				
Birla Sun Life Gilt Plus - PF Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment /Sweep) Growth (Quarterly Gain / Annual Gain)	Growth	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Government Securities Fund- Long Term Plan	Regular Plan	Half Yearly Dividend (Payout / Reinvestment) Growth	Growth	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Government Securities Fund- Short Term Plan	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment) Growth	Growth	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Enhanced Arbitrage Fund	Regular Plan	Dividend (Payout / Reinvestment /Sweep) Growth	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 30 days from the date of allotment: 0.50% of applicable NAV For redemption/switch out of units after 30 days from the date of allotment: Nil (w.e.f. August 03, 2015)
	Direct Plan				
Birla Sun Life Active Debt Multi Manager FoF Scheme	Regular Plan	Dividend (Payout/Reinvestment) Growth	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan				

<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 (erstwhile Birla Sun Life Ultra Short Term Fund)	Retail Plan	Daily Dividend Fortnightly Dividend Growth
Birla Sun Life Short Term Opportunities Fund	Institutional Plan	Quarterly Dividend Dividend Growth
Birla Sun Life Medium Term Plan	Institutional Plan	Quarterly Dividend Half Yearly Dividend Dividend Growth
Birla Sun Life Floating Rate Fund - Short Term Plan	Retail Plan	Daily Dividend Weekly Dividend Growth
Birla Sun Life Floating Rate Fund - Long Term Plan	Retail Plan	Weekly Dividend Growth
Birla Sun Life Government Securities Fund - Short Term Plan	Institutional Plan	Daily Dividend Weekly Dividend Dividend Growth
Birla Sun Life Enhanced Arbitrage Fund	Institutional Plan*	Dividend Growth

\*Pursuant to SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 the aforesaid plans/options under respective scheme(s) stand discontinued for further subscriptions w.e.f October 01, 2012. The existing investments, if any, under above plan/option shall continue till such investors remain invested in the said plan/option.

\*Said Plans/Options stand discontinued and closed as there are no Unitholders thereunder.

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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 may be 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 (erstwhile 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 Constant Maturity 10 Year Gilt Fund (erstwhile 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	23.56%
Software	12.73%
Pharmaceuticals	11.21%
Auto	9.53%
Consumer Non Durables	8.81%
Finance	6.81%
Cement	4.66%
Chemicals	3.74%
Industrial Products	3.32%
Telecom - Services	2.10%
Consumer Durables	1.53%
Auto Ancillaries	1.12%
Transportation	1.00%
Engineering Services	0.98%
Construction Project	0.89%
Textile Products	0.86%
Pesticides	0.71%
Non - Ferrous Metals	0.55%
Futures and Options	0.47%
Petroleum Products	0.42%
Media & Entertainment	0.10%
Miscellaneous	0.00%
Cash & Current Assets	4.59%
Net receivables / payables	0.31%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Advantage Fund	
Allocation as a % of Net Assets	%
Banks	19.82%
Pharmaceuticals	13.08%
Auto	9.62%
Industrial Capital Goods	7.32%
Industrial Products	6.82%
Finance	6.70%
Auto Ancillaries	6.55%
Software	5.59%
Cement	4.62%
Consumer Non Durables	4.20%
Pesticides	2.17%
Construction Project	2.01%
Engineering Services	1.51%
Services	1.16%
Power	0.69%
Textile Products	0.30%
Miscellaneous	0.21%
Cash & Current Assets	8.20%
Net receivables / payables	-0.56%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Midcap Fund	
Allocation as a % of Net Assets	%
Finance	12.88%
Consumer Non Durables	10.54%
Banks	8.96%
Pharmaceuticals	8.79%
Construction	7.98%
Software	7.69%
Auto Ancillaries	6.53%
Industrial Products	4.25%
Chemicals	3.31%
Industrial Capital Goods	3.22%
Consumer Durables	3.07%
Gas	2.82%
Petroleum Products	2.46%
Auto	1.99%
Pesticides	1.73%
Power	1.63%
Cement	1.47%
Construction Project	1.16%
Textile Products	0.97%
Services	0.94%
Retailing	0.51%
Media & Entertainment	0.49%
Cash & Current Assets	7.95%
Net receivables / payables	-1.33%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Frontline Equity Fund	
Allocation as a % of Net Assets	%
Banks	22.16%
Software	13.37%
Pharmaceuticals	8.66%
Auto	8.08%
Consumer Non Durables	7.61%
Finance	7.40%
Petroleum Products	4.58%
Construction Project	3.29%
Futures and Options	3.04%
Cement	2.66%
Media & Entertainment	2.47%
Industrial Capital Goods	2.40%
Power	2.21%
Auto Ancillaries	2.17%
Industrial Products	2.05%
Non - Ferrous Metals	0.98%
Minerals/Mining	0.93%
Pesticides	0.73%
Construction	0.62%
Telecom - Services	0.59%
Oil	0.56%
Fertilisers	0.43%
Consumer Durables	0.25%
Transportation	0.14%
Corporate Debt	0.05%
Cash & Current Assets	4.36%
Net receivables / payables	-1.79%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Infrastructure Fund	
Allocation as a % of Net Assets	%
Banks	18.22%
Industrial Products	12.37%
Industrial Capital Goods	11.69%
Finance	8.48%
Construction Project	7.54%
Cement	6.80%
Auto Ancillaries	5.79%
Construction	5.56%
Power	5.30%
Petroleum Products	4.45%
Auto	3.78%
Consumer Durables	1.97%
Telecom - Services	1.92%
Oil	1.87%
Engineering Services	1.58%
Non - Ferrous Metals	1.01%
Gas	0.64%
Cash & Current Assets	1.78%
Net receivables / payables	-0.77%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life India GenNext Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	27.57%
Banks	23.01%
Auto	12.46%
Finance	8.09%
Pharmaceuticals	5.19%
Consumer Durables	4.63%
Textile Products	3.56%
Construction	2.23%
Media & Entertainment	1.60%
Construction Project	1.57%
Transportation	1.46%
Auto Ancillaries	1.38%
Cement	1.10%
Diversified Consumer Services	0.82%
Retailing	0.22%
Cash & Current Assets	5.78%
Net receivables / payables	-0.67%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Top 100 Fund	
Allocation as a % of Net Assets	%
Banks	20.76%
Software	14.05%
Pharmaceuticals	10.02%
Finance	7.24%
Auto	7.13%
Petroleum Products	6.25%
Consumer Non Durables	4.45%
Industrial Capital Goods	3.08%
Auto Ancillaries	3.03%
Construction Project	2.87%
Cement	2.65%
Power	2.65%
Futures and Options	2.40%
Media & Entertainment	1.86%
Industrial Products	1.63%
Minerals/Mining	1.43%
Telecom - Services	1.07%
Consumer Durables	0.97%
Gas	0.86%
Ferrous Metals	0.85%
Chemicals	0.71%
Non - Ferrous Metals	0.53%
International Equity	0.46%
Retailing	0.38%
Fertilisers	0.28%
Oil	0.22%
Construction	0.18%
Transportation	0.17%
Corporate Debt	0.08%
Cash & Current Assets	2.35%
Net receivables / payables	-0.62%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Buy India Fund	
Allocation as a % of Net Assets	%
Banks	14.07%
Finance	13.69%
Auto Ancillaries	13.26%
Consumer Non Durables	12.28%
Pharmaceuticals	9.95%
Pesticides	7.50%
Auto	5.99%
Consumer Durables	5.05%
Services	5.00%
Retailing	4.47%
Transportation	3.59%
Media & Entertainment	3.34%
Miscellaneous	0.00%
Cash & Current Assets	2.09%
Net receivables / payables	-0.27%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life New Millennium Fund	
Allocation as a % of Net Assets	%
Software	92.59%
Telecom - Services	4.87%
Media & Entertainment	1.64%
Miscellaneous	0.00%
Cash & Current Assets	1.24%
Net receivables / payables	-0.34%
<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	15.86%
Pharmaceuticals	12.16%
Finance	11.71%
Auto Ancillaries	11.35%
Auto	9.61%
Industrial Capital Goods	8.25%
Pesticides	7.61%
Banks	5.70%
Consumer Durables	5.34%
Services	3.51%
Industrial Products	2.80%
Cement	1.28%
Software	0.82%
Transportation	0.36%
Construction	0.26%
Petroleum Products	0.22%
Corporate Debt	0.01%
Miscellaneous	0.00%
Cash & Current Assets	4.56%
Net receivables / payables	-1.40%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Dividend Yield Plus	
Allocation as a % of Net Assets	%
Banks	20.54%
Software	16.59%
Industrial Products	8.51%
Finance	8.28%
Pharmaceuticals	7.45%
Consumer Non Durables	6.33%
Industrial Capital Goods	4.22%
Cement	4.01%
Auto	3.11%
Petroleum Products	3.03%
Textile Products	2.81%
Media & Entertainment	2.41%
Oil	2.40%
Non - Ferrous Metals	2.23%
Transportation	2.08%
Power	1.40%
Minerals/Mining	1.04%
Auto Ancillaries	0.79%
Hotels, Resorts And Other Recreational Activities	0.53%
Cash & Current Assets	2.74%
Net receivables / payables	-0.51%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life '95 Fund	
Allocation as a % of Net Assets	%
Government Bond	19.59%
Banks	12.87%
Software	9.49%
Pharmaceuticals	7.20%
Finance	6.90%
Industrial Products	4.21%
Corporate Debt	4.05%
Petroleum Products	3.88%
Auto	3.30%
Construction Project	2.89%
Consumer Non Durables	2.68%
Industrial Capital Goods	2.57%
Media & Entertainment	2.45%
Futures and Options	2.20%
Auto Ancillaries	1.99%
Cement	1.87%
Consumer Durables	1.41%
Chemicals	0.91%
Pesticides	0.84%
Retailing	0.80%
Gas	0.77%
Power	0.71%
Non - Ferrous Metals	0.58%
Ferrous Metals	0.58%
Textile Products	0.53%
Miscellaneous	0.00%
Cash & Current Assets	4.74%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Small & Midcap Fund	
Allocation as a % of Net Assets	%
Finance	14.95%
Auto Ancillaries	10.28%
Software	8.96%
Pharmaceuticals	8.84%
Industrial Capital Goods	7.29%
Consumer Non Durables	7.25%
Construction	6.76%
Banks	6.40%
Cement	5.28%
Consumer Durables	2.22%
Gas	2.19%
Industrial Products	1.99%
Chemicals	1.88%
Power	1.77%
Retailing	1.66%
Textile Products	1.53%
Media & Entertainment	1.27%
Oil	1.23%
Petroleum Products	1.03%
Auto	0.99%
Transportation	0.72%
Cash & Current Assets	6.26%
Net receivables / payables	-0.75%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Index Fund	
Allocation as a % of Net Assets	%
Futures and Options	21.75%
Banks	18.99%
Software	13.07%
Consumer Non Durables	7.80%
Auto	6.58%
Pharmaceuticals	6.47%
Finance	5.17%
Petroleum Products	4.54%
Construction Project	3.63%
Cement	2.22%
Telecom - Services	1.84%
Power	1.80%
Minerals/Mining	1.53%
Oil	1.42%
Non - Ferrous Metals	0.59%
Media & Entertainment	0.58%
Auto Ancillaries	0.58%
Industrial Capital Goods	0.57%
Ferrous Metals	0.42%
Gas	0.38%
Cash & Current Assets	17.31%
Net receivables / payables	-17.23%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Long Term Advantage Fund	
Allocation as a % of Net Assets	%
Banks	20.44%
Software	14.08%
Finance	8.64%
Pharmaceuticals	7.60%
Petroleum Products	6.97%
Consumer Non Durables	6.84%
Auto	6.01%
Chemicals	3.09%
Auto Ancillaries	2.75%
Construction	2.74%
Cement	2.67%
Industrial Products	2.52%
Pesticides	1.73%
Construction Project	1.67%
Telecom - Services	1.40%
Non - Ferrous Metals	1.18%
Ferrous Metals	1.16%
Gas	1.13%
Services	1.09%
Minerals/Mining	1.07%
Consumer Durables	1.06%
Industrial Capital Goods	1.03%
Fertilisers	0.66%
Retailing	0.48%
Cash & Current Assets	1.49%
Net receivables / payables	0.49%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life India Opportunities Fund	
Allocation as a % of Net Assets	%
Software	32.50%
Pharmaceuticals	20.60%
Industrial Products	12.99%
Auto Ancillaries	7.72%
Industrial Capital Goods	7.09%
Petroleum Products	5.08%
Non - Ferrous Metals	4.57%
Auto	3.44%
Finance	3.04%
Textile Products	1.89%
Miscellaneous	0.00%
Cash & Current Assets	1.20%
Net receivables / payables	-0.12%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life India Reforms Fund	
Allocation as a % of Net Assets	%
Government Bond	29.16%
Banks	27.39%
Finance	11.50%
Auto	11.01%
Construction Project	5.28%
Industrial Capital Goods	4.75%
Industrial Products	1.75%
Construction	1.60%
Power	1.46%
Auto Ancillaries	1.38%
Cement	0.68%
Media & Entertainment	0.04%
Cash & Current Assets	3.65%
Net receivables / payables	0.34%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Pure Value Fund	
Allocation as a % of Net Assets	%
Pharmaceuticals	13.00%
Chemicals	12.73%
Petroleum Products	9.17%
Banks	7.32%
Software	6.64%
Finance	6.27%
Auto Ancillaries	5.86%
Construction	4.72%
Cement	4.00%
Auto	3.16%
Gas	3.16%
Futures and Options	3.02%
Transportation	2.94%
Media & Entertainment	1.97%
Fertilisers	1.69%
Consumer Non Durables	1.66%
Pesticides	1.51%
Construction Project	1.28%
Industrial Products	1.26%
Consumer Durables	1.19%
Industrial Capital Goods	1.16%
Textile Products	0.94%
Cash & Current Assets	6.67%
Net receivables / payables	-1.35%
<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	11.13%
Auto	8.84%
Cement	8.65%
Software	8.50%
Textile Products	6.82%
Finance	6.56%
Industrial Products	6.22%
Pharmaceuticals	4.33%
Power	3.41%
Industrial Capital Goods	2.48%
Petroleum Products	2.35%
Textiles - Cotton	2.03%
Oil	1.21%
Retailing	1.15%
Transportation	0.43%
Hotels, Resorts And Other Recreational Activities	0.38%
Media & Entertainment	0.25%
Corporate Debt	0.08%
Futures and Options	-1.32%
Cash & Current Assets	21.99%
Net receivables / payables	4.49%
<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	92.29%
Cash & Current Assets	8.65%
Net receivables / payables	-0.94%
<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	93.83%
Cash & Current Assets	6.37%
Net receivables / payables	-0.20%
<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	99.46%
Cash & Current Assets	0.97%
Net receivables / payables	-0.43%
<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	61.72%
Switzerland	17.89%
Norway	5.01%
Mauritius	4.38%
Canada	4.37%
Japan	2.38%
Russian Federation	1.61%
Chile	0.65%
Cash & Current Assets	4.29%
Net receivables / payables	-2.28%
<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	17.24%
Banks	12.40%
Finance	10.35%
Software	8.33%
Auto	7.38%
Consumer Non Durables	5.53%
Industrial Products	4.44%
Textile Products	3.06%
Cement	2.57%
Construction	2.37%
Pharmaceuticals	1.82%
France	1.65%
Non - Ferrous Metals	1.61%
United Kingdom	1.48%
Australia	1.41%
Oil	1.35%
Japan	1.25%
Media & Entertainment	1.20%
Hong Kong	1.17%
Chemicals	1.08%
Power	0.98%
Services	0.96%
Germany	0.91%
Netherlands	0.76%
Auto Ancillaries	0.75%
Switzerland	0.69%
Retailing	0.69%
Norway	0.68%
Industrial Capital Goods	0.66%
Swaziland	0.65%
Sweden	0.64%

Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
Futures and Options	0.56%
Textiles - Cotton	0.47%
Canada	0.15%
Cash & Current Assets	1.91%
Net receivables / payables	0.81%
<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	56.23%
France	6.63%
United Kingdom	5.19%
Australia	4.98%
Hong Kong	4.57%
Japan	4.19%
Germany	3.61%
Netherlands	2.67%
Swaziland	2.64%
Norway	2.56%
Sweden	2.54%
Switzerland	2.35%
Canada	0.62%
Cash & Current Assets	1.60%
Net receivables / payables	-0.39%
<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	14.83%	Banks	15.13%	Banks	15.27%
Auto Ancillaries	12.85%	Auto Ancillaries	13.01%	Auto Ancillaries	12.96%
Finance	9.35%	Finance	9.54%	Finance	9.62%
Pharmaceuticals	8.71%	Pharmaceuticals	8.89%	Pharmaceuticals	8.95%
Software	6.74%	Software	6.87%	Software	6.94%
Industrial Capital Goods	6.03%	Industrial Capital Goods	6.15%	Industrial Capital Goods	6.21%
Pesticides	5.30%	Pesticides	5.40%	Pesticides	5.45%
Cement	4.61%	Cement	4.70%	Cement	4.74%
Consumer Non Durables	4.56%	Consumer Non Durables	4.67%	Consumer Non Durables	4.69%
Auto	3.79%	Auto	3.88%	Auto	3.92%
Industrial Products	3.25%	Industrial Products	3.32%	Industrial Products	3.34%
Services	3.15%	Services	3.16%	Services	3.17%
Media & Entertainment	3.06%	Media & Entertainment	3.12%	Media & Entertainment	3.14%
Retailing	2.75%	Retailing	2.74%	Construction Project	2.66%
Construction Project	2.59%	Construction Project	2.64%	Retailing	2.65%
Petroleum Products	2.55%	Petroleum Products	2.61%	Petroleum Products	2.62%
Transportation	1.85%	Transportation	1.87%	Transportation	1.80%
Consumer Durables	1.68%	Consumer Durables	1.70%	Consumer Durables	1.54%
Non - Ferrous Metals	0.26%	Non - Ferrous Metals	0.27%	Non - Ferrous Metals	0.27%
Miscellaneous	0.00%	Miscellaneous	0.00%	Cash & Current Assets	0.48%
Cash & Current Assets	2.44%	Cash & Current Assets	0.53%	Net receivables / payables	-0.45%
Net receivables / payables	-0.36%	Net receivables / payables	-0.18%	<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	18.35%
Money Market Instruments	14.98%
Margin Fixed Deposit	11.62%
Petroleum Products	9.27%
Auto	5.93%
Pharmaceuticals	5.21%
Consumer Non Durables	4.57%
Software	4.03%
Finance	3.32%
Auto Ancillaries	1.75%
Pesticides	1.44%
Cement	1.25%
Construction	0.93%
Ferrous Metals	0.88%
Oil	0.59%
Telecom - Services	0.06%
Futures and Options	-57.85%
Cash & Current Assets	13.39%
Net receivables / payables	60.27%
<b>Total Net Assets</b>	<b>100.00%</b>

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# assistance round the clock

- View portfolio summary
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## Online Portfolio Access

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



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**Birla Sun Life Asset Management Company Limited (Investment manager for Birla Sun Life Mutual Fund) CIN: U65991MH1994PLC080811**  
One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013.

BRANCHES				IDEA Toll Free No. 1800-270-7000 & the centralised TOLL no. 022-66917777					
South Branches		East Branches		West Branches			North Branches		
Chennai	Kottayam	Kolkata	Bhillai	Madgaon	Valsad	Mumbai - India Bulls	Jammu	Jaipur	Udaipur
Madurai	Bangalore	Durgapur	Raipur	Panaji	Vapi	Mumbai - Industry House	Ludhiana	Jalandhar	Varanasi
Trichy	Mysore	Siliguri	Cuttack	Ahmedabad	Bhopal	Mumbai - Thane	Shimla	Jodhpur	
Coimbatore	Belgaum	Guwahati		Anand	Gwalior	Mumbai - Vashi	Agra	Kanpur	
Salem	Hubli	Patna		Bharuch	Indore	Mumbai - Borivali	Ajmer	Lucknow	
Pondicherry	Mangalore	Dhanbad		Bhavnagar	Jabalpur	Nagpur	Allahabad	Meerut	
Cochin	Hyderabad	Ranchi		Jamnagar	Amrawati	Nashik	Amritsar	Moradabad	
Calicut	Vijayawada	Jamshedpur		Navsari	Aurangabad	Pune	Chandigarh	New Delhi	
Trivandrum	Vishakapatnam	Bhubaneswar		Rajkot	Kolhapur		Dehradun	Noida	
Trichur		Rourkela		Surat	Mumbai - Ghatkopar		Gorakhpur	Panipat	
				Vadodara			Gurgaon	Patiala	

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