



Monthly Factsheet | April 2016



## Birla Sun Life Medium Term Plan

(An Open ended Income Scheme)

For more details, please refer to the SID and KIM of the fund on our website.

| Call toll-free 1-800-270-7<br>(BSNL/MTNL)                           | 000 Visit mutualfund.birlasunlife.com   | sms 'GAIN' to 567679<br>(Premium SMS charges apply) |  |  |
|---|---|---|--|--|
| Scheme:   | This product is suitable for investors who are seeking:   | Moderate Man  |  |  |
| Birla Sun Life Medium<br>Term Plan (An Open<br>ended Income Scheme) | <ul> <li>income with capital growth over medium to long term</li> <li>investments in debt and money market instruments</li> </ul> | LOW RISKOMETER HIGH                                 |  |  |
|   | the product is suitable for them.   | principal will be at <b>Moderate</b> risk           |  |  |

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.





# **Glossary Page**

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

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

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

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

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

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

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

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

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

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor. **Exit Load :** Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is Rs 100 and the exit load is 1%, the investor will receive Rs 99.

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

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

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

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

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

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

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

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





# **Investment Outlook**

### **Equity Investment Outlook**

The rebound in oil which started in January 2016 has extended to March 2016 which brought back risk taking in other asset classes globally. Domestically, this risk over lapped with the post Union Budget period which helped India participate.

The large cap index Nifty 50 was up 10.8% for the month outperforming both the midcap and small cap indices that were up 10.3% and 10.4% respectively. In terms of flows, the FPIs participated well with an inflow of over USD 4 bn. On the contrary, the mutual funds which were net buyers for 22 months sold over USD 1.2 bn for the month. (Source: Bloomberg)

On the macro front, the CPI at 5.2% and WPI at -0.9% (both for February) surprised the consensus on the positive as vegetable prices fell more than expected. The eight core industries (February) growth came in at 5.7% and the March PMI composite print at 54.3 are positive indicators of economic growth. (Source: Bloomberg)

During the month, the government was able to pass the Real Estate Regulator bill, the Aadhaar bill and was able to tweak the Mines & Mineral Development Regulation Act. This gives confidence post the stalemate seen on the legislative front.

In the April 2016 policy, the RBI cut repo rate by 25 bps and has reduced the rate corridor to 100 bps instead of the current 200 bps. It has taken steps to ease liquidity in the system which has been preventing rate transmission. This effectively leads to atleast one OMO of ₹ 15,000 crore per month to be conducted by RBI which would put a cap on yields. This is positive as rates come down in the economy. (Source: RBI website)

On the Equity market, the accommodative stance from leading central banks like ECB, US Fed and BoJ continues. The thesis of 3 Rs – lowering Rates & continuing Reforms to get Reflation continues. The earning season would begin in a few days and the expectations are muted. The market is looking at FY17 earnings as most of the pain of the corporate is behind. A bottom up estimate of the Nifty 50 companies is yielding a 15% growth in earnings under high probability conditions. Hence, we are positive on the market from a medium term view and suggest investors to invest in our balanced, large cap and multi cap funds.

USD: United States Dollar; CPI: Consumer Price Index; WPI: Wholesale Price Index; FPI: Foreign Portfolio Investors; OMO: Open Market Operations; ECB: European Central Bank; BoJ: Bank of Japan; RBI: Reserve Bank of India; PMI: Purchasing Managers Index





### **Debt Investment Outlook**

With uncertainty around the world taking a breather, the last month of FY16 saw some improvement across asset classes. Apart from markets faring better, Central bank decisions- both the RBI and Fed Chairperson's speech were important events. In on-oil export growth as well as in non-oil non gold imports. The latter showed positive growth rate after 7 consecutive months of de-growth. We also got CAD number for Q3FY16 that came in at 1.3% of GDP, while it was lower than Q2, it exceeded our

#### **Growth outlook**

Led by the 3<sup>rd</sup> consecutive print of negative growth rates in case of capital goods, IIP growth for Jan'16 slowed down further to -1.5% from -1.3% in Dec'15. Despite core industries showing steady growth, this de-growth was quite disappointing. We however look at IIP ex capital goods (capital goods growth is quite lumpy and volatile) which remained steady at 1.2% yoy. For Feb'16 things have started to look up, partially because of 2016 being a leap year, which pushed core IIP growth up from 2.9% in Jan'16 to 5.7%. Further, both PMI manufacturing and services showed improvement, up to 52.4 and 54.3 in March respectively. Overall, growth indicators have started to show some resilience at current levels. For FY16 we saw improvement in real GVA growth by 30bps, taking it to 7.6% (Advance Estimates). Going forward, we think that a lot of gains that emanated from falling global commodity prices may be behind us, some of this could get offset by better consumption demand (owing to a likely better monsoon and 7<sup>th</sup> pay commission award) and accordingly result in only a marginal improvement in headline GVA growth, if at all. (Source: Bloomberg, CSO)

#### Inflation outlook

Persistently high pulses prices prevented the decline in food prices and led to more than expected CPI inflation in Jan'16 (5.7%), this declined smartly to 5.2% in Feb'16 led by disinflation in fruits and vegetables and also some softening in prices of pulses (continuing now as well). WPI deflation persisted and it remained unchanged @ -0.9% in Feb'16. Duty driven increase in price of steel and some uptick in sugar led to moderation in the pace of disinflation in case of WPI of manufactured goods. Going forward, continued softening in prices of pulses is likely to keep CPI lower than the last reading. For FY17, excluding the direct and indirect effect (if at all) of 7<sup>th</sup> pay commission, we expect CPI to adhere to RBIs glide path. On WPI, administrative measures and base effect would start to show positive readings in the upcoming months, thus adding positively to the deflator and therefore to nominal GDP. (*Source- MoSPI, Bloomberg*)

#### **External Equation**

Trade deficit for Feb'16 went to FY16 lows and came in @ 6.5bn\$. The major driver of this decline was halving of gold imports. Gold imports are expected to remain subdued even in March as Jewellers are on strike because of regulations on PAN card requirement getting stringent. Keeping aside gold imports, this trade deficit number saw an underlying improvement in both

non-oil export growth as well as in non-oil non gold imports. The latter showed positive growth rate after 7 consecutive months of de-growth. We also got CAD number for Q3FY16 that came in at 1.3% of GDP, while it was lower than Q2, it exceeded our expectation as remittances from abroad started to ebb. We would wait for another reading to read that as the beginning of a new trend. Accounting for that we hold on to view of CAD remaining at current levels in FY17 as well. We expect FDI flows to remain robust and more than fund CAD requirements, thus creating a positive BoP in FY17. (*Source- Ministry of commerce, RBI*)

#### Portfolio positioning

The month of March was a welcome relief after long time as bonds rallied sharply the days after the Budget. Liquidity and term premia in Govt Securities also narrowed as lower fiscal deficit, lower than expected duration in Govt borrowing, a non-intrusive bond switch and OMO announcement by RBI ensured that market was surprised on a regular basis and this ensured a steep fall in yields. 10y yields were down by almost 45 bps from March peak. (*Source- Bloomberg*)

After the sharp fall in yields market was keenly awaiting the RBI policy in April first week. While the market was expecting 25 bps cut there was a hope for a 50 bps. RBI gave a 25 bps cut but the liquidity measures it announced proved to be a bigger impulse than the rate cut. It announced that the liquidity stance will move from deficit mode to a neutral stance and this will be done through durable measures like OMO (Open market operations). Also it assured markets that it will continue to supply durable liquidity through either domestic or foreign Assets. The first impact of this is that it means the rate cut in effect is more than 25 bps as just moving to a neutral stance would mean that uncollateralized rates will move to the repo rate levels so the surprise to markets was on upside. *(Source- RBI)* 

Moreover from the bond perspective it meant that there were additional two benefits 1) Moving to a neutral stance would mean that RBI will have to do over ₹ 80k crs of extra OMO over the natural run rate over a year, this in turns alleviates supply concerns if any 2) Overnight liquidity being neutral would mean that bond markets would be more willing to take term and credit risks thus narrowing spreads. (Source: RBI)

We remain constructive on the backdrop of dovish RBI policy, our prognosis of lower inflation and lower supply in Govt Bonds due to steps from both RBI and the Govt

Glossary: IIP: Index of industrial production, PMI: Purchasing Manager's Index, GVA: Gross Value Add, CPI: Consumer Price Index, WPI: Wholesale Price Index, BoP- Balance of Payments





| Name of Scheme   | This product is suitable for investors who are seeking*:  | Riskometer   |
|--|---|--|
| Birla Sun Life Banking and<br>Financial Services Fund  | long term capital growth  |  |
| (An Open ended Banking & Financial   | Investments in equity and equity related securities of companies engaged in banking and   |  |
| Services Sector Scheme)  | financial services  |  |
| Birla Sun Life Commodity Equities  | long term capital growth  |  |
| Fund - Global Agri Plan (GAP)<br>(An Open ended Growth Scheme)   | <ul> <li>investments in stocks of Agri commodity companies, i.e., companies engaged in or</li> </ul>  |  |
| · · · · · · · · · · · · · · · · · · ·  | focusing on the Agri business, whether issued in India or overseas  |  |
| Birla Sun Life Global Commodities  | Capital appreciation in the long term   |  |
| Fund<br>(An Open ended Fund of Funds   | <ul> <li>Investment in units of global mutual funds which invest in commodity related securities</li> </ul>   |  |
| Scheme)  |   |  |
| Birla Sun Life Global Real   | Capital appreciation in the long term   |  |
| Estate Fund<br>(An Open ended Fund of Funds  | Investment predominantly in units of Global Fund investing in Companies engaged in Real   |  |
| Scheme)  | Estate Sector   |  |
| Birla Sun Life India GenNext Fund  | long term capital growth  |  |
| (An Open ended Growth scheme)  | <ul> <li>investments in equity and equity related securities of companies that are expected to</li> </ul>   |  |
|  | benefit from the rising consumption patterns in India fuelled by high disposable incomes  |  |
|  |   |  |
| Birla Sun Life India Opportunities<br>Fund   | long term capital growth  |  |
| (An Open ended Growth Scheme)  | • investments in equity and equity related securities of companies that seek to leverage  | Moderate Ma  |
| Birla Sun Life Infrastructure Fund   | India's competitive advantages in global outsourcing theme.   | Noter and Hoger at Hoger and Hoger at the Ho |
| (An Open ended Growth Scheme)  | <ul> <li>long term capital growth</li> <li>investments in equity and equity related convirtion of companies that are participating in</li> </ul>  | Noderon Alighter   |
|  | <ul> <li>investments in equity and equity related securities of companies that are participating in<br/>the growth and development of infractructure in India</li> </ul>  |  |
| Birla Sun Life International Equity  | the growth and development of Infrastructure in India  I long term capital growth   | row high   |
| Fund-Plan A  | <ul> <li>investments predominantly in equity and equity related securities in the international</li> </ul>  |  |
| (An Open ended Diversified Equity  | markets   | LOW HIGH   |
| Scheme)<br>Birla Sun Life International Equity   | long term capital growth  | Investors understand that their  |
| Fund-Plan B  | <ul> <li>investments in equity and equity related securities in the domestic market (65 to 75%) and</li> </ul>  | principal will be at High risk   |
| (An Open ended Diversified Equity  | in international markets (25 to 35%)  |  |
| Scheme)<br>Birla Sun Life New Millennium   | Inniternational markets (25 to 55 %)     Inniternational markets (25 to 55 %)   |  |
| Fund   | <ul> <li>investments in equity and equity related securities with a focus on investing in IT, media,</li> </ul>   |  |
| (An Open ended Growth Scheme)  | telecom related and other technology enabled companies  |  |
|  | telecom related and other technology enabled companies  |  |
| Birla Sun Life Special Situations  | long term capital growth  |  |
| Fund<br>(An Open ended Diversified Equity  | <ul> <li>investments in equity and equity related securities by following investment strategy that</li> </ul>   |  |
| Scheme)  | would take advantage of Special Situations like buy backs, open offers, demerger etc. &   |  |
|  | contrarian investment style.  |  |
| Birla Sun Life India Reforms Fund<br>(An Open ended Equity Scheme)   | long term capital growth  |  |
| (An open ended Equity coneme)  | • investments in equity and equity related securities of companies expected to benefit from   |  |
| Birla Sun Life Manufacturing   | the economic reforms, PSU divestment and increased government spending <ul> <li>long term capital growth</li> </ul>   |  |
| Equity Fund  |   |  |
| (An Open ended Manufacturing   | <ul> <li>investments in equity and equity related securities of companies engaged in manufacturing<br/>sector.</li> </ul>   |  |
| Sector Scheme)<br>Birla Sun Life Balanced '95 Fund   | long term capital growth and income   |  |
| (An Open ended Balanced  | <ul> <li>investment predominantly in equity and equity related securities as well as debt and</li> </ul>  |  |
| Scheme)  | money market instruments  |  |
| Birla Sun Life Advantage Fund  | Indice indicates     Indice indicates     Indice indicates  | Noderate Mo  |
| (An Open ended Growth Scheme)  | investments in equity and equity related securities   | Noterately Moderate Mores  |
| Birla Sun Life Asset Allocator   | Capital appreciation in the long term   |  |
| Multi Manager FoF Scheme<br>(An Open ended Fund of Funds)  | <ul> <li>Investment in portfolio of equity and debt funds</li> </ul>  |  |
| Scheme)  |   | Tow  |
| Birla Sun Life Dynamic Asset   | Capital appreciation and regular income in the long term  | LOW HIGH   |
| Allocation Fund<br>(An Open ended Asset Allocation   | Investment in equity & equity related securities as well as fixed income securities (Debt &   | Investors understand that their  |
| Scheme)  | Money Market securities)  | principal will be at Moderately High risk  |
| Birla Sun Life Equity Fund   | long term capital growth  |  |
| (An Open ended Growth Scheme)  | investments in equity and equity related securities   |  |
| Birla Sun Life Financial<br>Planning FOF - Aggressive  | Capital appreciation through strategic asset allocation which is based on satisfying the  |  |
| Plan   | needs to a specific risk-return profile (Aggressive) of investors in the long term  |  |
| (An Open ended Fund of Funds   | <ul> <li>Investment in portfolio of mutual fund schemes (predominantly in equity funds)</li> </ul>  |  |
|  |   |  |
| Scheme)  | <ul> <li>Capital appreciation through strategic asset allocation which is based on satisfying the</li> </ul>  |  |
|  | Capital appreciation through strategic asset allocation which is based on satisfying the page to a specific rick-return profile (Prudent) of investors in the long term.  |  |
| Scheme)<br>Birla Sun Life Financial<br>Planning FOF - Prudent Plan<br>(An Open ended Fund of Funds   | needs to a specific risk-return profile (Prudent) of investors in the long term   |  |
| Scheme)<br>Birla Sun Life Financial<br>Planning FOF - Prudent Plan   | needs to a specific risk-return profile (Prudent) of investors in the long term<br>• Investment in portfolio of mutual fund schemes (predominantly in a combination of equity   |  |
| Scheme)<br>Birla Sun Life Financial<br>Planning FOF - Prudent Plan<br>(An Open ended Fund of Funds<br>Scheme)  | needs to a specific risk-return profile (Prudent) of investors in the long term<br>• Investment in portfolio of mutual fund schemes (predominantly in a combination of equity<br>funds, liquid / money market funds & debt funds)   |  |
| Scheme)<br>Birla Sun Life Financial<br>Planning FOF - Prudent Plan<br>(An Open ended Fund of Funds<br>Scheme)<br>Birla Sun Life Frontline Equity<br>Fund | needs to a specific risk-return profile (Prudent) of investors in the long term<br>• Investment in portfolio of mutual fund schemes (predominantly in a combination of equity<br><u>funds, liquid / money market funds &amp; debt funds</u> )<br>• long term capital growth |  |
| Scheme)<br>Birla Sun Life Financial<br>Planning FOF - Prudent Plan<br>(An Open ended Fund of Funds<br>Scheme)<br>Birla Sun Life Frontline Equity         | needs to a specific risk-return profile (Prudent) of investors in the long term<br>• Investment in portfolio of mutual fund schemes (predominantly in a combination of equity<br>funds, liquid / money market funds & debt funds)   |  |





| Name of Scheme   | This product is suitable for investors who are seeking*:  | Riskometer  |
|--|---|---|
| Birla Sun Life Gold ETF<br>(An Open ended Gold Exchange<br>Traded Fund)  | enois.  |   |
| Birla Sun Life Gold Fund   | <ul> <li>investments in physical gold of 99.5% purity (fineness)</li> <li>returns in line with performance of Birla Sun Life Gold ETF (BSL GETF) over long term</li> </ul>  |   |
| (An Open ended Fund of Fund Scheme)  | <ul> <li>investments predominantly in units of Birla Sun Life Gold ETF. BSL GETF invests in<br/>physical gold of 99.5% purity (fineness)</li> </ul>   |   |
| Birla Sun Life Index Fund<br>(An Open ended Index Linked<br>Scheme)  | long term capital growth  |   |
| Birla Sun Life Midcap Fund<br>(An Open ended Growth Scheme)  | <ul> <li>long term capital growth</li> <li>investments primarily in mid cap stocks</li> </ul>   |   |
| Birla Sun Life Pure Value Fund<br>(An Open ended Diversified Equity<br>Scheme)   | <ul> <li>long term capital growth</li> <li>investments in equity and equity related securities by following value investing strategy.</li> </ul>  |   |
| Birla Sun Life Small & Midcap  | <ul> <li>long term capital growth</li> <li>investments predominantly in equity and equity related securities of companies</li> </ul>  | Hoderstell Moderate Moderate  |
| (An Open ended Small and Mid Cap<br>Equity Scheme)<br>Birla Sun Life Tax Relief '96  | considered to be small and midcap.  I long term capital growth  |   |
| (An Open Ended Equity Linked<br>Savings Scheme (ELSS) with a<br>lock-in of 3 years)  |   | LOW HIGH  |
| Birla Sun Life Tax Plan<br>(An Open ended Equity Linked<br>Savings Scheme (ELSS) with a<br>lock-in of 3 years)   | <ul> <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>   | Investors understand that their principal will be at Moderately High risk         |
| Birla Sun Life Tax Savings<br>Fund<br>(An Open ended Equity Linked<br>Savings Scheme (ELSS) with a<br>lock-in of 3 years)  |   |   |
| Birla Sun Life Top 100 Fund<br>(An Open ended Growth Scheme)   | <ul> <li>long term capital growth</li> <li>investments in equity and equity related securities of top 100 companies as measured by<br/>market capitalisation</li> </ul>   |   |
| Birla Sun Life Dividend Yield Plus<br>(An Open ended Growth Scheme)  |   |   |
| Birla Sun Life MNC Fund<br>(An Open ended Growth Scheme)   | <ul> <li>long term capital growth</li> <li>investments primarily in equity and equity related securities of multinational companies<br/>(MNCs)</li> </ul>   |   |
| Birla Sun Life MIP II - Wealth 25<br>Plan<br>(An Open ended Income Scheme.<br>Monthly income is not assured and is<br>subject to availability of distributable<br>surplus) | <ul> <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>  |   |
|  | <ul> <li>long term capital growth and income</li> <li>An open ended equity scheme investing in equity and equity related securities including<br/>the use of equity derivatives strategies and arbitrage opportunities with balance exposure<br/>in debt and money market instruments</li> </ul>                          |   |
| Birla Sun Life Active Debt<br>Multi Manager FoF Scheme<br>(An Open ended Fund of Funds<br>Scheme)  | <ul> <li>Capital appreciation in the long term</li> <li>Investment in a dynamically managed portfolio of debt funds</li> </ul>  |   |
| Birla Sun Life Enhanced Arbitrage<br>Fund<br>(An Open ended Equity Scheme)   | <ul> <li>income over short term</li> <li>investments in equity and equity related securities including derivatives for taking<br/>advantage from the price differentials/mis-pricing prevailing for stock/index in various<br/>segments (Cash &amp; Futures)</li> </ul>   | Moderate Moderate Moderate  |
| Birla Sun Life Financial<br>Planning FOF - Conservative<br>Plan<br>(An Open ended Fund of Funds<br>Scheme)   | <ul> <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> | Modelow Close Close   |
| Birla Sun Life Treasury Optimizer<br>Plan<br>(erstwhile Birla Sun Life Ultra<br>Short Term Fund)<br>(An Open ended Short Term<br>Income Scheme)                            |   | LOW HIGH<br>Investors understand that their<br>principal will be at Moderate risk |





| Name of Scheme  | This product is suitable for investors who are seeking*:   | Riskometer   |
|---|--|--|
| Birla Sun Life Dynamic Bond   | income with capital growth over short term   |  |
| Fund  | <ul> <li>investments in actively managed portfolio of high quality debt and money market</li> </ul>  |  |
| (An Open ended Income Scheme)   | instruments including government securities.   |  |
| Birla Sun Life Short Term   | <ul> <li>income with capital growth over short to medium term</li> </ul>   |  |
| Opportunities Fund<br>(An Open ended Income Scheme)                           | • investments in debt and money market instruments with short to medium term maturities  |  |
| (An Open ended income Scheme)   | across the credit spectrum within the investment grade   |  |
| Birla Sun Life Medium Term Plan   | income with capital growth over medium to long term  |  |
| (An Open ended Income Scheme)   | <ul> <li>investments in debt and money market instruments</li> </ul>   |  |
| Birla Sun Life Income Plus  | <ul> <li>income with capital growth over medium to long term</li> </ul>  |  |
| (An Open ended Income Scheme)   | <ul> <li>investments in a combination of debt and money market instruments including</li> </ul>  |  |
|   | government securities of varying maturities  | _  |
| Birla Sun Life Gilt Plus - PF Plan  | <ul> <li>income with capital growth over medium to long term</li> </ul>  |  |
| (An Open ended Government Securities Scheme)                                  | <ul> <li>investments exclusively in Government Securities</li> </ul>   | Hoderate Mocerate Mocerate                                 |
| Securities Scheme)  |  | Noderaw Higher   |
| Birla Sun Life Constant Maturity  | credit risk-free returns based on their own view on interest rate scenario over short to   |  |
| 10 Year Gilt Fund (erstwhile  | medium term  |  |
| Birla Sun Life Gilt Plus – Regular<br>Plan) (An Open ended Government         | investments in a portfolio of Central Government securities of around 10 year average  | Town High  |
| Securities Scheme)  | maturity.  |  |
| Birla Sun Life Government   | income with capital growth over medium to long term  | LOW HIGH   |
| Securities Fund - Long Term   | investments exclusively in Government Securities   | Investors understand that their                            |
| Plan (An Open ended Gilt Scheme)  |  | principal will be at Moderate risk                         |
| Birla Sun Life Monthly Income<br>(An Open ended Income Scheme.                |  |  |
| Monthly income is not assured and is  | <ul> <li>investments in debt and money market instruments as well as equity and equity related</li> </ul>  |  |
| subject to availability of distributable                                      |  |  |
| surplus)  |  |  |
| Birla Sun Life MIP  | <ul> <li>regular income with capital growth over medium to long term.</li> </ul>   |  |
| (An Open ended Income Scheme.   | • investments in debt and money market instruments as well as equity and equity related  |  |
| Monthly income is not assured and is subject to availability of distributable |  |  |
| surplus)  |  |  |
| Birla Sun Life MIP II - Savings 5   | <ul> <li>regular income with capital growth over medium to long term</li> </ul>  |  |
| Plan  | • investments in debt and money market instruments as well as equity and equity related  |  |
| (An Open ended Income Scheme.   |  |  |
| Monthly income is not assured and is subject to availability of distributable |  |  |
| surplus)  |  |  |
|   |  |  |
| Birla Sun Life Cash Manager   | <ul> <li>reasonable returns with convenience of liquidity over short term</li> </ul>   |  |
| (An Open ended Income Scheme)   | investments in a basket of debt and money market instruments of very short maturities  |  |
| Birla Sun Life Savings Fund   |  | 1  |
| (An Open ended Short Term   | <ul> <li>reasonable returns with convenience of liquidity over short term</li> </ul>   |  |
| Income Scheme)  | <ul> <li>investments in debt and money market instruments</li> </ul>   |  |
| Birla Sun Life Floating Rate Fund   | a income with conital growth over abort term   | 1  |
| - Long Term Plan  | income with capital growth over short term   |  |
| (An Open ended Income Scheme)   | <ul> <li>investments in a mix of fixed and floating rate debt and money market instruments</li> </ul>  | tel Moderate   |
| Pielo Cup Life Chart Tarm Frond   | • income with capital growth over short term   | Hoderate Hoore   |
| Birla Sun Life Short Term Fund<br>(An Open ended Income Scheme)               | <ul> <li>income with capital growth over short term</li> <li>investments in debt and money market instruments</li> </ul>   | Moo Low Might area   |
| · · · · · · · · · · · · · · · · · · ·   | investments in debt and money market instruments.  |  |
| Birla Sun Life Capital Protection   | • capital protection and capital appreciation linked to equity market at the end of medium /   | row realized to the real real real real real real real rea |
| Oriented Fund - Series 25 & 26  | long term tenure   |  |
| (A Close ended Capital Protection<br>Oriented Scheme)                         | <ul> <li>investments in highest rated debt and money market instruments maturing on or before<br/>the tenure of the scheme and exposure to derivative instruments (long call options)</li> </ul> | LOW HIGH   |
|   |  | Investors understand that their                            |
|   |  | principal will be at Moderately Low risk                   |
| Birla Sun Life Capital Protection   | capital protection and capital appreciation linked to equity market at the end of medium /   | 1  |
| Oriented Fund - Series 16, 17, 18,  | long term tenure   |  |
| 19, 20, 21, 22 & 23   | investments in highest rates debt and money market instruments maturing on or before   |  |
| (A Close ended Capital Protection   | the tenure of the scheme and equity and equity related securities  |  |
| Oriented Scheme)  |  |  |
|   | <br>   |  |
| investors should consult the  | eir financial advisors if in doubt about whether the product is suitable for the   | iem.   |



| Name of Scheme  | This product is suitable for investors who are seeking*:   | Riskometer   |
|---|--|--|
| Birla Sun Life Cash Plus<br>(An Open ended Liquid Scheme)                               | <ul> <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> | Woderate Moderate Moderate   |
| Birla Sun Life Floating Rate<br>Fund - Short Term Plan<br>(An Open ended Income Scheme) | <ul> <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>  | LOW HIGH<br>Investors understand that their<br>principal will be at Low risk |
| *Investors should consult the   | eir financial advisors if in doubt about whether the product is suitable for th  | em.  |





# Adhoc Dividend – Equity Schemes – April 2015 – March 2016

| Serial<br>No. | Scheme Name  | Record Date | Dividend<br>Rate<br>(₹ per unit) | Cum<br>Dividend<br>NAV<br>(₹ per unit) | Face Value<br>(₹) per unit of<br>Scheme |
|---------------|--|-------------|----------------------------------|--|---|
| 1             | Birla Sun Life MNC Fund - Regular Plan - Dividend                                      | 22-Apr-15   | 10.00                            | 156.22                                 | 10.00                                   |
| 2             | Birla Sun Life Frontline Equity Fund -<br>Regular Plan - Dividend                      | 24-Apr-15   | 1.75                             | 27.69                                  | 10.00                                   |
| 3             | Birla Sun Life Enhanced Arbitrage Fund -<br>Direct Plan - Dividend                     | 30-Apr-15   | 0.067                            | 10.96                                  | 10.00                                   |
| 4             | Birla Sun Life Enhanced Arbitrage Fund -<br>Regular Plan - Dividend                    | 30-Apr-15   | 0.067                            | 10.86                                  | 10.00                                   |
| 5             | Birla Sun Life Commodity Equities Fund -<br>Global Agri Plan - Regular Plan - Dividend | 21-May-15   | 2.0                              | 17.26                                  | 10.00                                   |
| 6             | Birla Sun Life Commodity Equities Fund -<br>Global Agri Plan - Direct Plan - Dividend  | 21-May-15   | 2.0                              | 17.51                                  | 10.00                                   |
| 7             | Birla Sun Life Enhanced Arbitrage Fund -<br>Direct Plan - Dividend                     | 29-May-15   | 0.067                            | 10.98                                  | 10.00                                   |
| 8             | Birla Sun Life Enhanced Arbitrage Fund -<br>Regular Plan - Dividend                    | 29-May-15   | 0.067                            | 10.88                                  | 10.00                                   |
| 9             | Birla Sun Life Infrastructure Fund -<br>Regular Plan - Dividend                        | 11-Jun-15   | 1.6                              | 13.67                                  | 10.00                                   |
| 10            | Birla Sun Life India GenNext Fund -<br>Regular Plan - Dividend                         | 18-Jun-15   | 2.6                              | 20.82                                  | 10.00                                   |
| 11            | Birla Sun Life India GenNext Fund -<br>Direct Plan - Dividend                          | 18-Jun-15   | 2.6                              | 23.03                                  | 10.00                                   |
| 12            | Birla Sun Life Dividend Yield Plus -<br>Regular Plan - Dividend                        | 19-Jun-15   | 0.4                              | 15.70                                  | 10.00                                   |
| 13            | Birla Sun Life Enhanced Arbitrage Fund -<br>Direct Plan - Dividend                     | 26-Jun-15   | 0.067                            | 11.00                                  | 10.00                                   |
| 14            | Birla Sun Life Enhanced Arbitrage Fund -<br>Regular Plan - Dividend                    | 26-Jun-15   | 0.067                            | 10.90                                  | 10.00                                   |
| 15            | Birla Sun Life Balanced '95 Fund -<br>Regular Plan - Dividend                          | 26-Jun-15   | 7.5                              | 144.82                                 | 10.00                                   |
| 16            | Birla Sun Life Top 100 Fund -<br>Regular Plan - Dividend                               | 24-Jul-15   | 2.30                             | 19.1387                                | 10.00                                   |
| 17            | Birla Sun Life Pure Value Fund -<br>Regular Plan - Dividend                            | 24-Jul-15   | 3.00                             | 28.8725                                | 10.00                                   |
| 18            | Birla Sun Life New Millennium Fund -<br>Regular Plan - Dividend                        | 31-Jul-15   | 2.00                             | 19.78                                  | 10.00                                   |
| 19            | Birla Sun Life Enhanced Arbitrage Fund -<br>Direct Plan - Dividend                     | 31-Jul-15   | 0.067                            | 11.0418                                | 10.00                                   |
| 20            | Birla Sun Life Enhanced Arbitrage Fund -<br>Regular Plan - Dividend                    | 31-Jul-15   | 0.067                            | 10.9316                                | 10.00                                   |
| 21            | Birla Sun Life Midcap Fund - Regular Plan - Dividend                                   | 28-Aug-15   | 3.75                             | 35.51                                  | 10.00                                   |
| 22            | Birla Sun Life Small & Midcap Fund -<br>Regular Plan - Dividend                        | 28-Aug-15   | 2.30                             | 21.7342                                | 10.00                                   |
| 23            | Birla Sun Life Advantage Fund -<br>Regular Plan - Dividend                             | 31-Aug-15   | 20.00                            | 103.07                                 | 10.00                                   |
| 24            | Birla Sun Life Advantage Fund -<br>Direct Plan - Dividend                              | 31-Aug-15   | 10.00                            | 104.38                                 | 10.00                                   |
| 25            | Birla Sun Life Enhanced Arbitrage Fund -<br>Direct Plan - Dividend                     | 31-Aug-15   | 0.067                            | 11.0518                                | 10.00                                   |
| 26            | Birla Sun Life Enhanced Arbitrage Fund -<br>Regular Plan - Dividend                    | 31-Aug-15   | 0.067                            | 10.9352                                | 10.00                                   |
| 27            | Birla Sun Life Balanced '95 Fund -<br>Regular Plan - Dividend                          | 22-Sep-15   | 7.50                             | 142.06                                 | 10.00                                   |
| 28            | Birla Sun Life Dividend Yield Plus -<br>Regular Plan - Dividend                        | 24-Sep-15   | 0.35                             | 15.46                                  | 10.00                                   |
| 29            | Birla Sun Life Enhanced Arbitrage Fund -<br>Direct Plan - Dividend                     | 29-Sep-15   | 0.060                            | 11.0458                                | 10.00                                   |
| 30            | Birla Sun Life Enhanced Arbitrage Fund -<br>Regular Plan - Dividend                    | 29-Sep-15   | 0.060                            | 10.9234                                | 10.00                                   |
| 31            | Birla Sun Life Special Situations Fund -<br>Regular Plan - Dividend                    | 29-Sep-15   | 1.30                             | 15.7014                                | 10.00                                   |

NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Declaration of dividend is at the discretion of the trustees and subject to availability of distributable surplus. **Past Performance may or may not be sustained** 

in the future.





# Adhoc Dividend – Equity Schemes – April 2015 – March 2016

| Serial<br>No. | Scheme Name   | Record Date | Dividend<br>Rate<br>(₹ per unit) | Cum<br>Dividend<br>NAV<br>(₹ per unit) | Face Value<br>(₹) per unit of<br>Scheme |
|---------------|---|-------------|----------------------------------|--|---|
| 32            | Birla Sun Life MNC Fund - Regular Plan - Dividend                               | 09-Oct-15   | 10.00                            | 158.0700                               | 10.00                                   |
| 33            | Birla Sun Life Enhanced Arbitrage Fund -<br>Direct Plan - Dividend              | 30-Oct-15   | 0.06                             | 11.0557                                | 10.00                                   |
| 34            | Birla Sun Life Enhanced Arbitrage Fund -<br>Regular Plan - Dividend             | 30-Oct-15   | 0.06                             | 10.9257                                | 10.00                                   |
| 35            | Birla Sun Life Frontline Equity Fund -<br>Regular Plan - Dividend               | 30-Oct-15   | 3.50                             | 27.8400                                | 10.00                                   |
| 36            | Birla Sun Life Index Fund - Regular Plan - Dividend                             | 02-Nov-15   | 3.20                             | 15.5220                                | 10.00                                   |
| 37            | Birla Sun Life Index Fund - Direct Plan - Dividend                              | 02-Nov-15   | 3.20                             | 15.7054                                | 10.00                                   |
| 38            | Birla Sun Life Enhanced Arbitrage Fund -<br>Direct Plan - Dividend              | 30-Nov-15   | 0.06                             | 11.0321                                | 10.00                                   |
| 39            | Birla Sun Life Enhanced Arbitrage Fund -<br>Regular Plan - Dividend             | 30-Nov-15   | 0.06                             | 10.8962                                | 10.00                                   |
| 40            | Birla Sun Life India Opportunities Fund -<br>Regular Plan - Dividend            | 30-Nov-15   | 3.00                             | 28.9000                                | 10.00                                   |
| 41            | Birla Sun Life Equity Fund - Regular Plan - Dividend                            | 30-Nov-15   | 10.00                            | 93.1500                                | 10.00                                   |
| 42            | Birla Sun Life Equity Fund - Direct Plan - Dividend                             | 30-Nov-15   | 9.00                             | 102.7700                               | 10.00                                   |
| 43            | Birla Sun Life India Reforms Fund - Regular Plan -<br>Dividend                  | 30-Nov-15   | 1.30                             | 12.8000                                | 10.00                                   |
| 44            | Birla Sun Life Dividend Yield Plus - Regular Plan -<br>Dividend                 | 23-Dec-15   | 0.20                             | 15.0400                                | 10.00                                   |
| 45            | Birla Sun Life Balanced '95 Fund - Regular Plan -<br>Dividend                   | 23-Dec-15   | 2.85                             | 137.6700                               | 10.00                                   |
| 46            | Birla Sun Life Balanced '95 Fund - Direct Plan -<br>Dividend                    | 23-Dec-15   | 3.60                             | 174.2300                               | 10.00                                   |
| 47            | Birla Sun Life Banking and Financial Services Fund -<br>Regular Plan - Dividend | 29-Dec-15   | 1.10                             | 13.8700                                | 10.00                                   |
| 48            | Birla Sun Life Enhanced Arbitrage Fund - Direct Plan<br>- Dividend              | 29-Dec-15   | 0.055                            | 11.0298                                | 10.00                                   |
| 49            | Birla Sun Life Enhanced Arbitrage Fund - Regular<br>Plan - Dividend             | 29-Dec-15   | 0.054                            | 10.8878                                | 10.00                                   |
| 50            | Birla Sun Life Enhanced Arbitrage Fund - Regular<br>Plan - Dividend             | 29-Jan-16   | 0.050                            | 10.8809                                | 10.00                                   |
| 51            | Birla Sun Life Enhanced Arbitrage Fund - Direct Plan - Dividend                 | 29-Jan-16   | 0.051                            | 11.0281                                | 10.00                                   |
| 52            | Birla Sun Life Enhanced Arbitrage Fund - Regular<br>Plan - Dividend             | 26-Feb-16   | 0.050                            | 10.8642                                | 10.00                                   |
| 53            | Birla Sun Life Enhanced Arbitrage Fund - Direct Plan - Dividend                 | 26-Feb-16   | 0.051                            | 11.0158                                | 10.00                                   |
| 54            | Birla Sun Life Dividend Yield Plus - Regular Plan -<br>Dividend                 | 04-Mar-16   | 0.27                             | 13.6200                                | 10.00                                   |
| 55            | Birla Sun Life Tax Relief '96 Fund - Dividend -<br>Regular Plan                 | 11-Mar-16   | 6.5                              | 126.0900                               | 10.00                                   |
| 56            | Birla Sun Life Balanced '95 Fund - Regular Plan -<br>Dividend                   | 18-Mar-16   | 2.65                             | 131.0500                               | 10.00                                   |
| 57            | Birla Sun Life Tax Plan - Dividend - Regular Plan                               | 23-Mar-16   | 5.750                            | 72.5700                                | 10.00                                   |
| 58            | Birla Sun Life Index Fund - Regular Plan - Dividend                             | 28-Mar-16   | 1.15                             | 11.6893                                | 10.00                                   |
| 59            | Birla Sun Life Index Fund - Direct Plan - Dividend                              | 28-Mar-16   | 1.25                             | 11.8776                                | 10.00                                   |
| 60            | Birla Sun Life Enhanced Arbitrage Fund - Regular<br>Plan - Dividend             | 28-Mar-16   | 0.074                            | 10.8795                                | 10.00                                   |
| 61            | Birla Sun Life Enhanced Arbitrage Fund - Direct Plan - Dividend                 | 28-Mar-16   | 0.075                            | 11.0367                                | 10.00                                   |

NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Declaration of dividend is at the discretion of the trustees and subject to availability of distributable surplus. **Past Performance may or may not be sustained in the future.** 





# Schemes



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







## Wealth Creation Solutions

#### What are Wealth Creation Solutions?

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

#### Who can benefit from Wealth Creation Solutions?

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



### Tax Savings Solutions

#### What are Tax Savings Solutions?

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

#### Who can benefit from Tax Savings Solutions?

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

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

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

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



**Regular Income Solutions** 

#### What are Regular Income Solutions?

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

#### Who can benefit from Regular Income Solutions?

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



## Savings Solutions

#### What are Saving Solutions?

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

#### Who can benefit from Saving Solutions?

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

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





## Wealth Creation Solutions



#### What are Wealth Creation Solutions?

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

#### Who can benefit from Wealth Creation Solutions?

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

#### **Benefits of Wealth Creation Solutions:**

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

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

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





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 March 31, 2016         |
|---|------------------------|---------------------------|------------------------------|---------------------|------------------------------|
| Fund Manager:                           | Mr. Mahesh Patil &     | Direct Plan <sup>s</sup>  |                              |                     | For redemption/switch out    |
|   | Mr. Pranay Sinha       | Growth:                   | 568.36                       |                     | of units after 365 days from |
| Managing Fund Since:                    | January 16, 2014 &     | Dividend:                 | 169.19                       |                     | the date of allotment: Nil   |
| 0.0                                     | August 26, 2015        |                           |                              |                     | **Exit Load is NIL for units |
| Total Experience:                       | 24 years & 10 years    | Benchmark:                | CRISIL Balanced Fund         |                     | issued in Dividend           |
| Date of Allotment:                      | February 10, 1995      |                           | Index                        |                     | Reinvestment.                |
| Type of Scheme:                         | An Open-ended Balanced |                           |                              | Other Parameter     |                              |
| ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | Scheme                 | Monthly Average AUM:      | ₹ 2435.12 Crores             | Modified Duration:  | 7.64 years                   |
| Application Amount for                  | fresh subscription*:   | ,                         |                              | Average Maturity:   | 17.38 years                  |
| ₹ 5,000 (plus in multiplies             |                        |                           |                              | Yield to Maturity:  | 8.13%                        |
| Min. Addl. Investment:                  | ,                      | AUM as on last day:       | ₹ 2530.87 Crores             | Standard Deviation: | 12.81%                       |
| ₹ 1,000 (plus in multiplies             | of ₹ 1)                | (as on 31st March 2016)   |                              | Sharpe Ratio##:     | 0.74                         |
|   | 0. ( ))                | (ac chi c for march 2010) |                              | Beta:               | 1.13                         |
| SIP: Monthly: Minimum ₹                 | <sup>€</sup> 1 000/-   | Load Structure (as % of   | NAV) (Incl. for SIP)         | Portfolio Turnover: | 1.89                         |
| en i menning. Ivanina i                 | 1,000                  | Entry Load:               | Nil                          | Expense Ratio:      | 1.00                         |
| NAV of Plans / Options (                | (₹)                    | Exit Load**:              | For redemption/switch        | Regular             | 2.50                         |
| Regular Plan                            | ()                     | Exit Edua :               | out of units within 365 days | Direct              | 1.20                         |
| Growth:                                 | 552.35                 |                           | from the date of allotment:  | Diroct              | 1.20                         |
| Dividend:                               | 130 54                 |                           | 1.00% of applicable NAV      |                     |                              |
| Nete                                    |                        | រ                         |                              | <u> </u>            |                              |

Note:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

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

| NAV as on March 3 | 31, 2016: ₹ 552.35 |
|-------------------|--------------------|
|-------------------|--------------------|

| Date of Inception: Feb 10, 1995                | NAV Per Birla<br>Unit. * Sun Life |                          | CRISIL<br>Balanced  | Nifty 50 ##<br>(%) | Value of Standard Investment of ₹<br>10000 in    |   |                    |
|--|-----------------------------------|--------------------------|---------------------|--------------------|--|---|--------------------|
|  | (₹)                               | Balanced '95<br>Fund (%) | Fund<br>Index # (%) |                    | Birla<br>Sun Life<br>Balanced<br>'95 Fund<br>(₹) | CRISIL<br>Balanced<br>Fund<br>Index # (₹) | Nifty 50<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00                             | 20.88                    | N/A                 | 9.97               | 552350   | N/A                                       | 74611              |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 561.58                            | -1.64                    | -2.90               | -8.86              | 9836   | 9710                                      | 9114               |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 392.61                            | 43.04                    | 22.53               | 26.65              | 14304  | 12253                                     | 12665              |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 331.90                            | 18.29                    | 13.40               | 17.98              | 11829  | 11340                                     | 11798              |

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

| Particulars                                | Since Inception | last 5 years | last 3 years | last 1 year |
|--|-----------------|--------------|--------------|-------------|
| Total Amount Invested (₹)                  | 2530000         | 600000       | 360000       | 120000      |
| Market Value of amount Invested            | 33720222        | 873929       | 447561       | 119340      |
| Scheme Returns (CAGR)                      | 20.78           | 15.04        | 14.67        | -1.02       |
| CRISIL Balanced Fund Index returns# (CAGR) | NA              | 8.75         | 7.10         | -1.47       |
| Nifty 50 returns## (CAGR)                  | 11.91           | 8.05         | 5.19         | -7.07       |

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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

#### **Top Ten Portfolio Holdings**

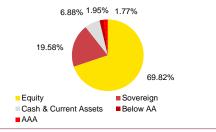
| Issuer                      | % to net Assets | Rating | Issuer                                 | % to net Assets | Rating |
|-----------------------------|-----------------|--------|--|-----------------|--------|
| Government of India         | 19.00%          | SOV    | ICICI Bank Limited                     | 2.26%           |        |
| HDFC Bank Limited           | 4.03%           |        | Sun Pharmaceuticals Industries Limited | 2.05%           |        |
| Infosys Limited             | 3.65%           |        | NTPC Limited                           | 1.91%           |        |
| Reliance Industries Limited | 2.46%           |        | Yes Bank Limited                       | 1.78%           |        |
| Maruti Suzuki India Limited | 2.29%           |        | FAG Bearings India Limited             | 1.58%           |        |

# 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 8. Total Schemes managed by Mr. Pranay Sinha is 6. Refer annexure on page no. 91 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





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 March 31, 2016  |
|--|--|--|---|--|---|
| Managing Fund Since: N<br>Total Experience: 2<br>Date of Allotment: A<br>Type of Scheme: A   | Mr. Mahesh Patil<br>November 17, 2005<br>24 years<br>August 30, 2002<br>An Open-ended Growth<br>Scheme | Direct Plan <sup>s</sup><br>Growth:<br>Dividend:<br>Benchmark:   | 159.88<br>35.67<br>S&P BSE 200  |  | the date of allotment. Nil if<br>redeemed /switched after<br>365 days from the date of<br>allotment<br>**Exit Load is NIL for units<br>issued in Dividend |
| Application Amount for fres<br>₹ 5,000 (plus in multiplies of ₹<br>Min. Addl. Investment:<br>₹ 1,000 (plus in multiplies of ₹<br>SIP: Monthly: Minimum ₹ 1,0<br>NAV of Plans / Options (₹)<br>Regular Plan | ₹1)<br>₹1)   | Monthly Average AUM:<br>AUM as on last day:<br>(as on 31st March 2016)<br>Load Structure (as % of N<br>Entry Load:<br>Exit Load**: | ₹ 10179.91 Crores<br>₹ 10083.61 Crores<br>IAV) (Incl. for SIP)<br>Nil<br>1% if redeemed /switched | Other Parameter<br>Standard Deviation:<br>Sharpe Ratio##:<br>Beta:<br>Portfolio Turnover:<br>Expense Ratio:<br>Regular<br>Direct | Reinvestment.<br>15.72%<br>0.57<br>1.00<br>0.80<br>2.25<br>1.08   |
| Growth: 1  | 155.45<br>23.60  |  | out within 365 days from  |  |   |

Note:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

| Investment Performance - Regular Plan - Growth |   |                      |                    | NAV   | as on Mar  | ch 31, 2016          | 6: ₹ 155.45        |
|--|---|----------------------|--------------------|---|--|----------------------|--------------------|
| Date of Inception: Aug 30, 2002                | NAV Per Birla Sun<br>Unit. * Life Frontline | S&P BSE<br>200 # (%) | Nifty 50 ##<br>(%) | Value of Standard Investment of ₹<br>10000 in |  |                      |                    |
|  | (₹)   | Equity Fund<br>(%)   |                    | (70)  | Birla<br>Sun Life<br>Frontline<br>Equity<br>Fund (₹) | S&P BSE<br>200 # (₹) | Nifty 50<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00                                       | 22.36                | 17.18              | 16.15   | 155450   | 86295                | 76572              |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 163.73                                      | -5.06                | -7.86              | -8.86   | 9494   | 9214                 | 9114               |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 116.17                                      | 40.94                | 31.93              | 26.65   | 14094  | 13193                | 12665              |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 94.67                                       | 22.71                | 17.19              | 17.98   | 12271  | 11719                | 11798              |

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

| Since Inception | last 5 years  | last 3 years  | last 1 year   |  |  |  |  |  |  |
|-----------------|---|---|---|--|--|--|--|--|--|
| 1630000         | 600000  | 360000  | 120000  |  |  |  |  |  |  |
| 6472498         | 868519  | 433417  | 117188  |  |  |  |  |  |  |
| 18.58           | 14.78   | 12.44   | -4.32   |  |  |  |  |  |  |
| 12.79           | 9.35  | 7.28  | -7.08   |  |  |  |  |  |  |
| 12.21           | 8.05  | 5.19  | -7.07   |  |  |  |  |  |  |
|                 | Since Inception<br>1630000<br>6472498<br>18.58<br>12.79 | Since Inception         last 5 years           1630000         600000           6472498         868519           18.58         14.78           12.79         9.35 | Since Inception         last 5 years         last 3 years           1630000         600000         360000           6472498         868519         433417           18.58         14.78         12.44           12.79         9.35         7.28 |  |  |  |  |  |  |

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

# 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 8. Refer annexure on page no. 91 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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

| Top Ten Portfolio Holdings  |                 |  |                 |
|-----------------------------|-----------------|--|-----------------|
| lssuer                      | % to net Assets | Issuer                                 | % to net Assets |
| HDFC Bank Limited           | 6.38%           | ICICI Bank Limited                     | 3.19%           |
| Infosys Limited             | 6.11%           | Larsen & Toubro Limited                | 2.81%           |
| Birla Sun Life Mutual Fund  | 5.62%           | Sun Pharmaceuticals Industries Limited | 2.71%           |
| ITC Limited                 | 3.83%           | HCL Technologies Limited               | 2.59%           |
| Reliance Industries Limited | 3.77%           | NTPC Limited                           | 2.59%           |





March 28, 2013 to

March 31, 2014 (Absolute)

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

| Fund Details                |                      |                           |                             |                     | As on March 31, 2016         |
|-----------------------------|----------------------|---------------------------|-----------------------------|---------------------|------------------------------|
| Fund Manager:               | Mr. Mahesh Patil     | Direct Plan <sup>s</sup>  |                             |                     | For redemption/switch out    |
| Managing Fund Since:        | July 29, 2010        | Growth:                   | 42.0003                     |                     | of units after 365 days from |
| Total Experience:           | 24 years             | Dividend:                 | 23.9266                     |                     | the date of allotment: Nil   |
| Date of Allotment:          | October 24, 2005     |                           |                             |                     | **Exit Load is NIL for units |
| Type of Scheme:             | An Open-ended Growth | Benchmark:                | Nifty 50                    |                     | issued in Dividend           |
|                             | Scheme               |                           | -                           |                     | Reinvestment.                |
|                             |                      | Monthly Average AUM:      | ₹ 1768.55 Crores            |                     |                              |
| Application Amount for      | fresh subscription*: | ,                         |                             | Other Parameter     |                              |
| ₹ 5.000 (plus in multiplies |                      |                           |                             | Standard Deviation: | 16.17%                       |
| Min. Addl. Investment:      |                      | AUM as on last day:       | ₹ 1731.81 Crores            | Sharpe Ratio##:     | 0.61                         |
| ₹ 1,000 (plus in multiplies | s of ₹ 1)            | (as on 31st March 2016)   |                             | Beta:               | 1.02                         |
|                             |                      | (40 01 0 101 114101 2010) |                             | Portfolio Turnover: | 0.87                         |
| SIP: Monthly: Minimum       | ₹1.000/-             | Load Structure (as % of   | NAV) (Incl. for SIP)        | Expense Ratio:      | 0.01                         |
|                             | (1,000/              | Entry Load:               | Nil                         | Regular             | 2.46                         |
| NAV of Plans / Options      | (7)                  | Exit Load**:              | For redemption/switch out   | Direct              | 1.25                         |
| Regular Plan                |                      | Exit Load .               | of units within 365 days    | Direct              | 1.25                         |
| Growth:                     | 40.8962              |                           | from the date of allotment: |                     |                              |
|                             |                      |                           |                             |                     |                              |
| Dividend:                   | 15.3848              |                           | 1.00% of applicable NAV     |                     |                              |
| Note:                       |                      |                           |                             |                     |                              |

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

| Date of Inception: Oct 24, 2005                | NAV Per |                                      |       | Nifty 50 # S&P BSE |  | 40000 im          |                             |
|--|---------|--------------------------------------|-------|--------------------|--|-------------------|-----------------------------|
|  | (₹)     | Unit. * Life Top 100<br>(マ) Fund (%) | (%)   | SENSEX ##<br>(%)   | Birla Sun<br>Life Top<br>100 Fund<br>(₹) | Nifty 50<br># (₹) | S&P BSE<br>SENSEX<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00   | 14.44                                | 11.89 | 11.78              | 40896                                    | 32313             | 31994                       |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 43.12   | -5.16                                | -8.86 | -9.36              | 9484                                     | 9114              | 9064                        |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 30.54   | 41.21                                | 26.65 | 24.89              | 14121                                    | 12665             | 12489                       |

17.98

18.85

12558

11798

11885

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

25.58

24.31

| Particulars                     | Since Inception | last 5 years | last 3 years | last 1 year |
|---------------------------------|-----------------|--------------|--------------|-------------|
| Total Amount Invested (₹)       | 1260000         | 600000       | 360000       | 120000      |
| Market Value of amount Invested | 2568978         | 871354       | 434890       | 116474      |
| Scheme Returns (CAGR)           | 12.97           | 14.92        | 12.68        | -5.41       |
| Nifty 50 returns# (CAGR)        | 8.47            | 8.05         | 5.19         | -7.07       |
| S&P BSE SENSEX returns## (CAGR) | 8.10            | 7.49         | 4.10         | -8.21       |

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.

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 8. Refer annexure on page no. 91 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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

| Top Ten Portfolio Holdings  |                 |  |                 |
|-----------------------------|-----------------|--|-----------------|
| Issuer                      | % to net Assets | Issuer                                 | % to net Assets |
| HDFC Bank Limited           | 6.58%           | HCL Technologies Limited               | 3.43%           |
| Infosys Limited             | 5.83%           | ICICI Bank Limited                     | 3.19%           |
| Birla Sun Life Mutual Fund  | 4.94%           | Sun Pharmaceuticals Industries Limited | 3.03%           |
| Reliance Industries Limited | 3.59%           | NTPC Limited                           | 2.94%           |
| ITC Limited                 | 3.51%           | Larsen & Toubro Limited                | 2.71%           |





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 March 31, 2016  |
|--|--|--|--|---|---|
| Fund Manager:<br>Managing Fund Since:<br>Total Experience:<br>Date of Allotment:<br>Type of Scheme:            | Mr. Anil Shah<br>October 03, 2012<br>26 years<br>August 27, 1998<br>An Open-ended Growth<br>Scheme | Direct Plan <sup>s</sup><br>Growth:<br>Dividend:<br>Benchmark:         | 476.28<br>92.07<br>S&P BSE 200   |   | of units after 365 days from<br>the date of allotment: Nil<br>**Exit Load is NIL for units<br>issued in Dividend<br>Reinvestment. |
| Application Amount for<br>₹ 5,000 (plus in multiplies<br>Min. Addl. Investment:<br>₹ 1,000 (plus in multiplies | of ₹ 1)  | Monthly Average AUM:<br>AUM as on last day:<br>(as on 31st March 2016) | ₹ 2254.62 Crores<br>₹ 2297.96 Crores   | Other Parameter<br>Standard Deviation:<br>Sharpe Ratio##:<br>Beta:<br>Portfolio Turnover: | 18.03%<br>0.74<br>1.10<br>0.76  |
| SIP: Monthly: Minimum  | ₹ 1,000/-  | Load Structure (as % of<br>Entry Load:                                 | NAV) (Incl. for SIP)<br>Nil  | Expense Ratio:<br>Regular   | 2.39  |
| NAV of Plans / Options<br>Regular Plan<br>Growth:<br>Dividend:   | <b>₹)</b><br>463.93<br>81.41   | Exit Load**:   | For redemption/switch out<br>of units within 365 days<br>from the date of allotment:<br>1.00% of applicable NAV<br>For redemption/switch out | Direct  | 1.50  |

Note:

Nifty 50 returns## (CAGR)

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

| Investment Performance - Regular Plan - Growth |  |                      |                    | NAV as on March 31, 2016: ₹ 463.93            |                                      |                      |                    |
|--|--|----------------------|--------------------|---|--------------------------------------|----------------------|--------------------|
| Date of Inception: Aug 27,1998                 | NAV Per Birla Sun<br>Unit. * Life Equity | S&P BSE<br>200 # (%) | Nifty 50 ##<br>(%) | value of Standard Investment of ₹<br>10000 in |                                      |                      |                    |
|  | (₹)                                      |                      |                    |   | Birla Sun<br>Life Equity<br>Fund (₹) | S&P BSE<br>200 # (₹) | Nifty 50<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00                                    | 24.35                | 14.29              | 13.16   | 463930                               | 104938               | 88192              |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 487.03                                   | -4.74                | -7.86              | -8.86   | 9526                                 | 9214                 | 9114               |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 319.89                                   | 52.25                | 31.93              | 26.65   | 15225                                | 13193                | 12665              |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 252.69                                   | 26.59                | 17.19              | 17.98   | 12659                                | 11719                | 11798              |

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month) |                 |              |              |             |  |  |  |
|---|-----------------|--------------|--------------|-------------|--|--|--|
| Particulars   | Since Inception | last 5 years | last 3 years | last 1 year |  |  |  |
| Total Amount Invested (₹)   | 2120000         | 600000       | 360000       | 120000      |  |  |  |
| Market Value of amount Invested   | 17212964        | 919745       | 460058       | 117454      |  |  |  |
| Scheme Returns (CAGR)   | 20.70           | 17.12        | 16.61        | -3.91       |  |  |  |
| S&P BSE 200# (CAGR)   | 13.74           | 9.35         | 7.28         | -7.08       |  |  |  |
|   | 10.7 1          | 0.00         | 1.20         | 1.00        |  |  |  |

12.66

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

8.05

# 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. 91 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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

5.19

-7.07

| Top Ten Portfolio Holdings             |                 |                                  |                 |
|--|-----------------|----------------------------------|-----------------|
| lssuer                                 | % to net Assets | Issuer                           | % to net Assets |
| HDFC Bank Limited                      | 6.34%           | HCL Technologies Limited         | 3.59%           |
| Sun Pharmaceuticals Industries Limited | 4.21%           | Yes Bank Limited                 | 3.39%           |
| Tata Chemicals Limited                 | 4.03%           | Tata Communications Limited      | 2.82%           |
| IndusInd Bank Limited                  | 3.97%           | Kotak Mahindra Bank Limited      | 2.73%           |
| Maruti Suzuki India Limited            | 3.94%           | Dr. Reddy's Laboratories Limited | 2.72%           |





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 March 31, 2016         |
|-----------------------------|----------------------|--------------------------|------------------------------|---------------------|------------------------------|
| Fund Manager:               | Mr. Ajay Garg        | Direct Plan <sup>s</sup> |                              |                     | 365 days from the date of    |
| Managing Fund Since:        | June 18, 2009        | Growth:                  | 575.73                       |                     | allotment.                   |
| Total Experience:           | 22 years             | Dividend:                | 195.27                       |                     | **Exit Load is NIL for units |
| Date of Allotment:          | December 27, 1999    |                          |                              |                     | issued in Dividend           |
| Type of Scheme:             | An Open-ended Growth | Benchmark:               | Nifty MNC                    |                     | Reinvestment.                |
|                             | Scheme               |                          |                              |                     |                              |
|                             |                      | Monthly Average AUM:     | ₹ 2959.53 Crores             | Other Parameter     |                              |
| Application Amount for      | fresh subscription*: |                          |                              | Standard Deviation: | 17.57%                       |
| ₹ 5,000 (plus in multiplies | of ₹ 1)              |                          |                              | Sharpe Ratio##:     | 1.33                         |
| Min. Addl. Investment:      |                      | AUM as on last day:      | ₹ 3100.65 Crores             | Beta:               | 0.77                         |
| ₹1,000 (plus in multiplies  | of ₹ 1)              | (as on 31st March 2016)  |                              | Portfolio Turnover: | 0.06                         |
|                             |                      |                          |                              | Expense Ratio:      |                              |
| SIP: Monthly: Minimum ₹     | £ 1,000/-            | Load Structure (as % of  | NAV) (Incl. for SIP)         | Regular             | 2.45                         |
| -                           |                      | Entry Load:              | Nil                          | Direct              | 1.16                         |
| NAV of Plans / Options (    | (₹)                  | Exit Load**:             | 1% if redeemed /switched     |                     |                              |
| Regular Plan                | . ,                  |                          | out within 365 days from     |                     |                              |
| Growth:                     | 560.98               |                          | the date of allotment.Nil if |                     |                              |
| Dividend:                   | 140.04               |                          | redeemed /switched after     |                     |                              |
| Note:                       |                      |                          |                              |                     |                              |
|                             |                      |                          |                              |                     |                              |

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

| Investment Performance - Regular Plan - Growth |  |       | NAV as on March 31, 2016: ₹ 560.98 |   |                    |       |       |
|--|--|-------|------------------------------------|---|--------------------|-------|-------|
| Date of Inception: Dec 27, 1999                | nception: Dec 27, 1999 NAV Per Birla Sun Nifty MNC Nifty 50 ##<br>Unit. * Life MNC # (%) (%)<br>(₹) Fund (%) |       |                                    | Value of Standard Investment of ₹<br>10000 in |                    |       |       |
|  |  |       | Birla Sun<br>Life MNC<br>Fund (₹)  | Nifty MNC<br># (₹)                            | Nifty 50<br>## (₹) |       |       |
| Since inception till<br>March 31, 2016 (CAGR)  | 36.11  | 18.36 | 10.58                              | 10.92   | 155353             | 51334 | 54035 |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 578.56   | -3.04 | -9.13                              | -8.86   | 9696               | 9087  | 9114  |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 308.44   | 87.58 | 52.90                              | 26.65   | 18758              | 15290 | 12665 |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 240.68   | 28.15 | 26.72                              | 17.98   | 12815              | 12672 | 11798 |

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

| Sir Performance - Regular Plan - Growin (assuming Sir Or Croood per month)  |                 |              |              |             |  |  |  |  |
|---|-----------------|--------------|--------------|-------------|--|--|--|--|
| Particulars   | Since Inception | last 5 years | last 3 years | last 1 year |  |  |  |  |
| Total Amount Invested (₹)   | 1960000         | 600000       | 360000       | 120000      |  |  |  |  |
| Market Value of amount Invested   | 15332407        | 1137978      | 538227       | 116344      |  |  |  |  |
| Scheme Returns (CAGR)   | 22.18           | 25.92        | 27.97        | -5.61       |  |  |  |  |
| Nifty MNC returns# (CAGR)   | 14.14           | 14.09        | 12.40        | -10.96      |  |  |  |  |
| Nifty 50 returns## (CAGR)   | 12.66           | 8.05         | 5.19         | -7.07       |  |  |  |  |
| 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.

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 7. Refer annexure on page no. 91 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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

| Top Ten Portfolio Holdings              |                 |                                    |                 |
|---|-----------------|------------------------------------|-----------------|
| lssuer                                  | % to net Assets | Issuer                             | % to net Assets |
| Bosch Limited                           | 9.04%           | Gillette India Limited             | 6.52%           |
| Bayer Cropscience Limited               | 8.43%           | Honeywell Automation India Limited | 5.94%           |
| GlaxoSmithKline Pharmaceuticals Limited | 7.96%           | Pfizer Limited                     | 5.46%           |
| Maruti Suzuki India Limited             | 6.99%           | Hindustan Unilever Limited         | 5.00%           |
| ICRA Limited                            | 6.73%           | Kotak Mahindra Bank Limited        | 4.61%           |





## **Birla Sun Life Dividend Yield Plus**

Wealth Creation Solutions

#### 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 March 31, 2016         |
|-----------------------------|--------------------------|--------------------------|-------------------------------|---------------------|------------------------------|
| Fund Manager:               | Mr. Satyabrata Mohanty & | Dividend:                | 13.69                         |                     | allotment.                   |
|                             | Mr. Vineet Maloo         | Direct Plan <sup>s</sup> | 100.00                        |                     | **Exit Load is NIL for units |
| Managing Fund Since:        | July 16, 2015 &          | Growth:                  | 129.23                        |                     | issued in Dividend           |
|                             | January 16, 2014         | Dividend:                | 18.59                         |                     | Reinvestment.                |
| Total Experience:           | 16 years & 11 years      |                          |                               |                     |                              |
| Date of Allotment:          | February 26, 2003        | Benchmark:               | Nifty 500                     | Other Parameter     |                              |
| Type of Scheme:             | An Open-ended Growth     |                          |                               | Standard Deviation: | 17.24%                       |
|                             | Scheme                   | Monthly Average AUM:     | ₹ 1001.36 Crores              | Sharpe Ratio##:     | 0.26                         |
|                             |                          |                          |                               | Beta:               | 1.03                         |
| Application Amount for      | fresh subscription*:     |                          |                               | Portfolio Turnover: | 0.43                         |
| ₹ 5,000 (plus in multiplies |                          | AUM as on last day:      | ₹ 1019.42 Crores              | Expense Ratio:      |                              |
| Min. Addl. Investment:      | 0. ( )                   | (as on 31st March 2016)  |                               | Regular             | 2.53                         |
| ₹ 1,000 (plus in multiplies | of ₹ 1)                  |                          |                               | Direct              | 1.68                         |
|                             |                          | Load Structure (as % of  | NAV) (Incl. for SIP)          | Direct              | 1.00                         |
| SIP: Monthly: Minimum ₹     | 1 000/                   | Entry Load:              | Nil                           |                     |                              |
|                             | 1,000/-                  |                          |                               |                     |                              |
|                             | <b>(1</b> )              | Exit Load**:             | 1% if redeemed /switched      |                     |                              |
| NAV of Plans / Options (    | <)                       |                          | out within 365 days from      |                     |                              |
|                             |                          |                          | the date of allotment. Nil if |                     |                              |
| Regular Plan                |                          |                          | redeemed /switched after      |                     |                              |
| Growth:                     | 126.08                   |                          | 365 days from the date of     |                     |                              |
| Note:                       |                          |                          |                               |                     |                              |

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

| Investment Performance - Regular Plan - Growth |  |                    | NAV as on March 31, 2016: ₹ 126.08 |            |  |                    |                    |
|--|--|--------------------|------------------------------------|------------|--|--------------------|--------------------|
| Date of Inception: Feb 26, 2003                | NAV Per Birla Sun<br>Unit. * Life Dividend | Nifty 500<br># (%) |                                    | Value of S | Standard Inves<br>10000 in                         | tment of ₹         |                    |
|  | (₹)  | Yield Plus<br>(%)  |                                    | (%)        | Birla<br>Sun Life<br>Dividend<br>Yield Plus<br>(₹) | Nifty 500<br># (₹) | Nifty 50<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00                                      | 21.34              | 17.82                              | 16.47      | 126080   | 85697              | 73724              |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 141.26                                     | -10.75             | -7.54                              | -8.86      | 8925   | 9246               | 9114               |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 98.88                                      | 42.86              | 33.56                              | 26.65      | 14286  | 13356              | 12665              |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 86.28                                      | 14.60              | 17.72                              | 17.98      | 11460  | 11772              | 11798              |

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month) |                 |              |              |             |  |  |  |
|---|-----------------|--------------|--------------|-------------|--|--|--|
| Particulars   | Since Inception | last 5 years | last 3 years | last 1 year |  |  |  |
| Total Amount Invested (₹)   | 1580000         | 600000       | 360000       | 120000      |  |  |  |
| Market Value of amount Invested   | 4656864         | 767151       | 409099       | 111499      |  |  |  |
| Scheme Returns (CAGR)   | 15.24           | 9.77         | 8.49         | -12.88      |  |  |  |
| Nifty 500 returns# (CAGR)   | 12.07           | 9.84         | 8.01         | -7.15       |  |  |  |
| Nifty 50 returns## (CAGR)   | 11.66           | 8.05         | 5.19         | -7.07       |  |  |  |

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

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

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 18. Refer annexure on page no. 91 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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

| Top Ten Portfolio Holdings |                 |                   |                 |
|----------------------------|-----------------|-------------------|-----------------|
| Issuer                     | % to net Assets | Issuer            | % to net Assets |
| ICICI Bank Limited         | 6.04%           | ITC Limited       | 3.43%           |
| Infosys Limited            | 5.98%           | Pfizer Limited    | 3.25%           |
| State Bank of India        | 4.24%           | Sanofi India Ltd  | 3.15%           |
| Axis Bank Limited          | 4.08%           | Orient Cement Ltd | 2.95%           |
| Cummins India Limited      | 3.88%           | Bank of Baroda    | 2.93%           |





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

| Fund Details  |                          |                             |                     | As on March 31, 2016                                    |
|---|--------------------------|-----------------------------|---------------------|---|
| Fund Manager: Mr. Jayesh Gandhi                                   | Direct Plan <sup>s</sup> |                             |                     | For redemption/switch out                               |
| Managing Fund Since: January 01, 2015                             | Growth:                  | 211.43                      |                     | of units after 365 days from                            |
| Total Experience: 15 years<br>Date of Allotment: October 03, 2002 | Dividend:                | 39.70                       |                     | the date of allotment: Nil **Exit Load is NIL for units |
| Type of Scheme: An Open-ended Growth Scheme                       | Benchmark:               | Nifty Midcap 100            |                     | issued in Dividend<br>Reinvestment.                     |
|   | Monthly Average AUM:     | ₹ 1431.82 Crores            |                     |   |
| Application Amount for fresh subscription*:                       |                          |                             | Other Parameter     |   |
| ₹ 5,000 (plus in multiplies of ₹ 1)                               |                          |                             | Standard Deviation: | 19.54%  |
| Min. Addl. Investment:  | AUM as on last day:      | ₹ 1483.54 Crores            | Sharpe Ratio##:     | 0.77  |
| ₹ 1,000 (plus in multiplies of ₹ 1)                               | (as on 31st March 2016)  |                             | Beta:               | 1.00  |
|   | , í                      |                             | Portfolio Turnover: | 0.61  |
| SIP: Monthly: Minimum ₹ 1,000/-                                   | Load Structure (as % of  | NAV) (Incl. for SIP)        | Expense Ratio:      |   |
|   | Entry Load:              | Nil                         | Regular             | 2.50  |
| NAV of Plans / Options (₹)  | Exit Load**:             | For redemption/switch out   | Direct              | 1.82  |
| Regular Plan  |                          | of units within 365 days    |                     |   |
| Growth: 206.26  |                          | from the date of allotment: |                     |   |
| Dividend: 29.05   |                          | 1.00% of applicable NAV     |                     |   |
| Note:   |                          |                             |                     |   |

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

| Investment Performance - Regular Plan - Growth |  |                     |                    | NAV as on March 31, 2016: ₹ 206.26            |   |                              |                    |
|--|--|---------------------|--------------------|---|---|------------------------------|--------------------|
| Date of Inception: Oct 03, 2002                | NAV Per Birla Sun<br>Unit. * Life Midcap | Nifty<br>Midcap 100 | Nifty 50 ##<br>(%) | Value of Standard Investment of ₹<br>10000 in |   |                              |                    |
|  | (₹)                                      |                     | # (%)              |   | Birla<br>Sun Life<br>Midcap<br>Fund (₹) | Nifty<br>Midcap 100<br># (₹) | Nifty 50<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00                                    | 25.13               | 21.70              | 16.82   | 206260                                  | 141748                       | 81611              |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 211.85                                   | -2.64               | -1.91              | -8.86   | 9736                                    | 9809                         | 9114               |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 126.92                                   | 66.92               | 50.96              | 26.65   | 16692                                   | 15096                        | 12665              |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 107.72                                   | 17.82               | 16.36              | 17.98   | 11782                                   | 11636                        | 11798              |

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

| Particulars   | Since Inception | last 5 years | last 3 years | last 1 year |  |  |  |
|---|-----------------|--------------|--------------|-------------|--|--|--|
| Total Amount Invested (₹)   | 1620000         | 600000       | 360000       | 120000      |  |  |  |
| Market Value of amount Invested   | 7122366         | 966804       | 490050       | 115458      |  |  |  |
| Scheme Returns (CAGR)   | 20.02           | 19.16        | 21.11        | -6.95       |  |  |  |
| Nifty Midcap 100 returns# (CAGR)  | 15.78           | 14.69        | 16.59        | -3.94       |  |  |  |
| Nifty 50 returns## (CAGR)   | 12.12           | 8.05         | 5.19         | -7.07       |  |  |  |
| 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.

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 5. Refer annexure on page no. 91 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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

| Top Ten Portfolio Holdings     |                 |   |                 |
|--------------------------------|-----------------|---|-----------------|
| Issuer                         | % to net Assets | Issuer                                  | % to net Assets |
| Gujarat State Petronet Limited | 3.45%           | Solar Industries India Limited          | 2.63%           |
| Yes Bank Limited               | 3.27%           | Aurobindo Pharma Limited                | 2.26%           |
| PNC Infratech Limited          | 2.96%           | Divi's Laboratories Limited             | 2.20%           |
| Voltas Limited                 | 2.81%           | IRB Infrastructure Developers Limited   | 2.20%           |
| Mahindra CIE Automotive Ltd    | 2.64%           | Hindustan Petroleum Corporation Limited | 2.12%           |





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

| Fund Details                   |                       |                          |   |                     | , to on march of, 2010       |
|--------------------------------|-----------------------|--------------------------|---|---------------------|------------------------------|
| Fund Manager:                  | Mr. Jayesh Gandhi     | Direct Plan <sup>s</sup> |   |                     | 365 days from the date of    |
| Managing Fund Since:           | December 15, 2014     | Growth:                  | 24,7064                                 |                     | allotment.                   |
| Total Experience:              | 15 years              | Dividend:                | 23.9389                                 |                     | **Exit Load is NIL for units |
| Date of Allotment:             | May 31, 2007          |                          |   |                     | issued in Dividend           |
| Type of Scheme:                | An Open-ended Small & | Benchmark:               | Nifty Midcap 100                        |                     | Reinvestment.                |
|                                | Mid Cap Equity Scheme |                          | , i                                     | Other Parameter     |                              |
|                                |                       | Monthly Average AUM:     | ₹ 174.16 Crores                         | Standard Deviation: | 19.37%                       |
| Application Amount for f       | fresh subscription*:  |                          |   | Sharpe Ratio##:     | 0.91                         |
| ₹ 5,000 (plus in multiplies of | of ₹ 1)               |                          |   | Beta:               | 0.98                         |
| Min. Addl. Investment:         |                       | AUM as on last day:      | ₹ 179.61 Crores                         | Portfolio Turnover: | 0.81                         |
| ₹ 1,000 (plus in multiplies of | of ₹ 1)               | (as on 31st March 2016)  |   | Expense Ratio:      |                              |
|                                |                       |                          |   | Regular             | 2.93                         |
| SIP: Monthly: Minimum ₹        | 1,000/-               | Load Structure (as % of  | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | Direct              | 2.07                         |
|                                | -                     | Entry Load:              | Nil                                     |                     |                              |
| NAV of Plans / Options (       | र)                    | Exit Load**:             | 1% if redeemed /switched                |                     |                              |
| Regular Plan                   |                       |                          | out within 365 days from                |                     |                              |
| Growth:                        | 24.0586               |                          | the date of allotment. Nil if           |                     |                              |
| Dividend:                      | 18.4735               |                          | redeemed /switched after                | <u> </u>            |                              |
| Note:                          |                       |                          |   |                     |                              |

Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

| Investment Performance - Regular Plan - Growth |   |                          |                       | NAV as on March 31, 2016: ₹ 24.0586             |                              |                    |       |
|--|---|--------------------------|-----------------------|---|------------------------------|--------------------|-------|
| Date of Inception: May 31, 2007                | NAV Per Birla Sun<br>Unit. * Life Small & | Nifty<br>Midcap 100      | 00 Nifty 50 ##<br>(%) | Value of S                                      | Standard Invest<br>10000 in  | ment of ₹          |       |
|  | (₹)                                       | Midcap Fund # (%)<br>(%) |                       | Birla Sun<br>Life Small<br>& Midcap<br>Fund (₹) | Nifty<br>Midcap 100<br># (₹) | Nifty 50<br>## (₹) |       |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00                                     | 10.44                    | 9.66                  | 6.88  | 24059                        | 22594              | 18014 |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 23.82                                     | 1.01                     | -1.91                 | -8.86   | 10101                        | 9809               | 9114  |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 14.78                                     | 61.12                    | 50.96                 | 26.65   | 16112                        | 15096              | 12665 |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 11.81                                     | 25.14                    | 16.36                 | 17.98   | 12514                        | 11636              | 11798 |

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

| Particulars   | Since Inception last 5 years |        | last 3 years | last 1 year |  |  |  |  |
|---|------------------------------|--------|--------------|-------------|--|--|--|--|
| Total Amount Invested (₹)   | 1070000                      | 600000 | 360000       | 120000      |  |  |  |  |
| Market Value of amount Invested   | 2265001                      | 992566 | 498821       | 118419      |  |  |  |  |
| Scheme Returns (CAGR)   | 16.22                        | 20.25  | 22.39        | -2.44       |  |  |  |  |
| Nifty Midcap 100 returns# (CAGR)  | 12.08                        | 14.69  | 16.59        | -3.94       |  |  |  |  |
| Nifty 50 returns## (CAGR)   | 8.00                         | 8.05   | 5.19         | -7.07       |  |  |  |  |
| 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.

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 5. Refer annexure on page no. 91 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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

| Top Ten Portfolio Holdings             |                 |                                       |                 |
|--|-----------------|---------------------------------------|-----------------|
| lssuer                                 | % to net Assets | Issuer                                | % to net Assets |
| Yes Bank Limited                       | 3.61%           | Granules India Limited                | 2.67%           |
| Firstsource Solutions Limited          | 2.80%           | IRB Infrastructure Developers Limited | 2.59%           |
| Pennar Engineered Building Systems Ltd | 2.79%           | Tube Investments of India Limited     | 2.53%           |
| Gujarat State Petronet Limited         | 2.76%           | Sterlite Technologies Limited         | 2.52%           |
| SKS Microfinance Limited               | 2.74%           | Capital First Limited                 | 2.47%           |





As on March 31, 2016

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

| Fund Details                |                        |                          |                          |                     | As on March 31, 2016         |
|-----------------------------|------------------------|--------------------------|--------------------------|---------------------|------------------------------|
| Fund Manager:               | Mr. Satyabrata Mohanty | Direct Plan <sup>s</sup> |                          |                     | applicable NAV.              |
| Managing Fund Since:        | October 17, 2011       | Growth:                  | 286.90                   |                     | For redemption / switch-     |
| Total Experience:           | 16 years               | Dividend:                | 94.33                    |                     | out of units after 365       |
| Date of Allotment:          | February 24, 1995      |                          |                          |                     | days from the date of        |
| Type of Scheme:             | An Open-ended Growth   | Benchmark:               | S&P BSE 200              |                     | allotment: Nil.              |
|                             | Scheme                 |                          |                          |                     | **Exit Load is NIL for units |
|                             |                        | Monthly Average AUM:     | ₹ 992.81 Crores          |                     | issued in Dividend           |
| Application Amount for f    | fresh subscription*:   |                          |                          |                     | Reinvestment.                |
| ₹ 5,000 (plus in multiplies | of ₹ 1)                |                          |                          | Other Parameter     |                              |
| Min. Addl. Investment:      |                        | AUM as on last day:      | ₹ 1028.15 Crores         | Standard Deviation: | 18.15%                       |
| ₹ 1,000 (plus in multiplies | of ₹ 1)                | (as on 31st March 2016)  |                          | Sharpe Ratio##:     | 0.84                         |
|                             |                        |                          |                          | Beta:               | 1.11                         |
| SIP: Monthly: Minimum ₹     | 1,000/-                | Load Structure (as % of  |                          | Portfolio Turnover: | 0.90                         |
|                             |                        | Entry Load:              | Nil                      | Expense Ratio:      |                              |
| NAV of Plans / Options (    | ₹)                     | Exit Load**:             | For redemption / switch- | Regular             | 2.71                         |
| Regular Plan                |                        |                          | out of units within 365  | Direct              | 1.41                         |
| Growth:                     | 281.88                 |                          | days from the date       |                     |                              |
| Dividend:                   | 82.74                  |                          | of allotment: 1.00% of   |                     |                              |
| Note:                       |                        |                          |                          |                     |                              |

Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

| Investment Performance - Regular Plan - Growth |                                   |                       |                    | NAV as on March 31, 2016: ₹ 281.88 |  |                      |                    |
|--|-----------------------------------|-----------------------|--------------------|------------------------------------|--|----------------------|--------------------|
| Date of Inception: Feb 24, 1995                | NAV Per Birla<br>Unit. * Sun Life | S&P BSE<br>200 # (%)  | Nifty 50 ##<br>(%) | Value of S                         | Standard Inves<br>10000 in                 | tment of ₹           |                    |
|  | (₹)                               | Advantage<br>Fund (%) |                    | 200 # (76) (76)                    | Birla<br>Sun Life<br>Advantage<br>Fund (₹) | S&P BSE<br>200 # (₹) | Nifty 50<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00                             | 17.13                 | 10.69              | 10.06                              | 281880                                     | 85357                | 75729              |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 294.95                            | -4.43                 | -7.86              | -8.86                              | 9557                                       | 9214                 | 9114               |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 189.18                            | 55.91                 | 31.93              | 26.65                              | 15591                                      | 13193                | 12665              |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 146.81                            | 28.86                 | 17.19              | 17.98                              | 12886                                      | 11719                | 11798              |

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

| Ŭ                               | · · · · · · · · · · · · · · · · · · · | U U          | • •          |             |
|---------------------------------|---------------------------------------|--------------|--------------|-------------|
| Particulars                     | Since Inception                       | last 5 years | last 3 years | last 1 year |
| Total Amount Invested (₹)       | 2540000                               | 600000       | 360000       | 120000      |
| Market Value of amount Invested | 24396082                              | 939306       | 473116       | 116565      |
| Scheme Returns (CAGR)           | 18.26                                 | 17.98        | 18.59        | -5.27       |
| S&P BSE 200 returns# (CAGR)     | 12.96                                 | 9.35         | 7.28         | -7.08       |
| Nifty 50 returns## (CAGR)       | 11.89                                 | 8.05         | 5.19         | -7.07       |

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.

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. 91 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 ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

| Top Ten Portfolio Holdings             |                 |   |                 |
|--|-----------------|---|-----------------|
| lssuer                                 | % to net Assets | Issuer                                  | % to net Assets |
| Infosys Limited                        | 6.42%           | State Bank of India                     | 3.81%           |
| HDFC Bank Limited                      | 6.36%           | Hindustan Petroleum Corporation Limited | 3.27%           |
| Yes Bank Limited                       | 5.98%           | Tata Motors Limited                     | 2.92%           |
| Eicher Motors Limited                  | 5.10%           | Natco Pharma Limited                    | 2.90%           |
| Sun Pharmaceuticals Industries Limited | 4.43%           | TVS Motor Company Limited               | 2.89%           |





India's first Manufacturing Oriented Fund, it is a thematic strategy geared to benefit from Indian economy's next big leap – Resurgence of the Indian manufacturing sector.

| Fund Details  |         |  |  |   | As on March 31, 2016   |
|---|---------|--|--|---|--|
| Fund Manager:<br>Managing Fund Since:<br>Total Experience:<br>Date of Allotment:<br>Type of Scheme:<br>Application Amount for f<br>₹ 5,000 (plus in multiplies of<br>Min. Addl. Investment:<br>₹ 1,000 (plus in multiplies of | of ₹ 1) | Direct Plan <sup>s</sup><br>Growth:<br>Dividend:<br>Benchmark:<br>Monthly Average AUM:<br>AUM as on last day:<br>(as on 31st March 2016) | 9.61<br>9.63<br>S&P BSE 500<br>₹ 866.44 Crores<br>₹ 880.72 Crores  | Other Parameter<br>Portfolio Turnover:<br>Expense Ratio:<br>Regular<br>Direct | of units after 365 days from<br>the date of allotment: Nil.<br>**Exit Load is NIL for units<br>issued in Dividend<br>Reinvestment.<br>0.40<br>2.52<br>1.45 |
| SIP: Monthly: Minimum ₹<br>NAV of Plans / Options (<br>Regular Plan<br>Growth:<br>Dividend:   |         | Load Structure (as % of<br>Entry Load:<br>Exit Load**:   | NAV) (Incl. for SIP)<br>Nil<br>For redemption/switch out<br>of units within 365 days<br>from the date of allotment:<br>1.00% of applicable NAV.<br>For redemption/switch out |   |  |

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

NAV as on March 31, 2016: ₹ 9.51

| Date of Inception: Jan 31, 2015                | NAV Per<br>Unit. *                                 |            | S&P BSE Nifty 50<br>500 # (%) ## (%) | Value of Standard Investment of ₹ 10000 in            |                      |                    |      |
|--|--|------------|--------------------------------------|---|----------------------|--------------------|------|
| 2013   | Unit.* Manufacturing 500<br>(₹) Equity Fund<br>(%) | 500 # (76) | * (70) ## (70)                       | Birla Sun Life<br>Manufacturing<br>Equity Fund<br>(₹) | S&P BSE<br>500 # (₹) | Nifty 50<br>## (₹) |      |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00  | -4.22      | -8.85                                | -10.53  | 9510                 | 8977               | 8785 |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 10.12  | -6.03      | -7.82                                | -8.86   | 9397                 | 9218               | 9114 |

# 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. 91 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 ₹ 10000 per month) |                 |             |  |  |  |  |  |
|---|-----------------|-------------|--|--|--|--|--|
| Particulars   | Since Inception | last 1 year |  |  |  |  |  |
| Total Amount Invested (₹)   | 140000          | 120000      |  |  |  |  |  |
| Market Value of amount Invested   | 134810          | 115949      |  |  |  |  |  |
| Scheme Returns (CAGR)   | -5.93           | -6.20       |  |  |  |  |  |
| S&P BSE 500 returns# (CAGR)   | -8.00           | -7.42       |  |  |  |  |  |
| Nifty 50 returns## (CAGR)   | -8.14           | -7.07       |  |  |  |  |  |

Date of First Installment: February 01, 2015 & Scheme Inception Date: January 31, 2015. Past Performance may or may not be sustained in future.

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

#### **Top Ten Portfolio Holdings**

| Issuer  | % to net Assets | Issuer                                      | % to net Assets |
|---|-----------------|---|-----------------|
| Maruti Suzuki India Limited                   | 5.06%           | Reliance Industries Limited                 | 3.46%           |
| Tata Chemicals Limited                        | 4.98%           | GlaxoSmithKline Consumer Healthcare Limited | 2.88%           |
| Sun Pharmaceuticals Industries Limited        | 4.63%           | ITC Limited                                 | 2.88%           |
| Hero MotoCorp Limited                         | 4.11%           | Bharat Forge Limited                        | 2.87%           |
| Dishman Pharmaceuticals and Chemicals Limited | 3.47%           | Larsen & Toubro Limited                     | 2.76%           |

#### Wealth Creation Solutions

#### 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 March 31, 2016                                |
|---|--|--|---|--|---|
| Fund Manager:   | Mr. Satyabrata Mohanty &<br>Mr. Dhaval Gala                        | Dividend:<br>Direct Plan <sup>s</sup>          | 12.64   |  | of units after 365 days from the date of allotment: |
| Managing Fund Since:  | Since Inception &<br>August 26, 2015                               | Growth:<br>Dividend:                           | 16.54<br>14.01  |  | Nil<br>**Exit Load is NIL for units                 |
| Total Experience:<br>Date of Allotment:<br>Type of Scheme:                        | 16 years & 9 years<br>December 14, 2013<br>An Open ended Banking & | Benchmark:                                     | Nifty Financial Services  |  | issued in Dividend<br>Reinvestment.                 |
|   | Financial Services Sector<br>Scheme                                | Monthly Average AUM:                           | ₹ 496.63 Crores   | Other Parameter<br>Portfolio Turnover:<br>Expense Ratio: | 0.25  |
| Application Amount for f<br>₹ 5,000 (plus in multiplies<br>Min. Addl. Investment: |  | AUM as on last day:<br>(as on 31st March 2016) | ₹ 513.05 Crores   | Regular<br>Direct  | 2.95<br>2.49  |
| ₹ 1,000 (plus in multiplies   | of ₹ 1)  | Load Structure (as % of<br>Entry Load:         | NAV) (Incl. for SIP)<br>Nil   |  |   |
| SIP: Monthly: Minimum ₹   | 1,000/-  | Exit Load**:                                   | For redemption/switch out of units within 365 days                                  |  |   |
| NAV of Plans / Options (<br>Regular Plan<br>Growth:                               | <b>₹)</b><br>16.22   |  | from the date of allotment:<br>1.00% of applicable NAV<br>For redemption/switch out |  |   |

| Investment Performance - Regular Plan - Growth |                    |  |                    | NAV as on March 31, 2016: ₹ 16.22 |  |   |                    |
|--|--------------------|--|--------------------|-----------------------------------|--|---|--------------------|
| Date of Inception: Dec 14, 2013                | NAV Per<br>Unit. * | Birla Sun<br>Life Banking                | Nifty<br>Financial | Nifty 50 ##<br>(%)                | Value of \$  | Standard Inves<br>10000 in              | tment of ₹         |
|  | (₹)                | and Financial<br>Services<br>Fund<br>(%) | Services<br># (%)  | (~)                               | Birla<br>Sun Life<br>Banking<br>and<br>Financial<br>Services<br>Fund (₹) | Nifty<br>Financial<br>Services<br># (₹) | Nifty 50<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00              | 23.45                                    | 15.53              | 10.38                             | 16220  | 13930                                   | 12545              |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 16.70              | -2.87                                    | -12.84             | -8.86                             | 9713   | 8716                                    | 9114               |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 11.22              | 48.84                                    | 43.14              | 26.65                             | 14884  | 14314                                   | 12665              |

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

| Particulars                                 | Since Inception | last 1 year |  |  |  |  |
|---|-----------------|-------------|--|--|--|--|
| Total Amount Invested (₹)                   | 280000          | 120000      |  |  |  |  |
| Market Value of amount Invested             | 323647          | 119012      |  |  |  |  |
| Scheme Returns (CAGR)                       | 12.49           | -1.52       |  |  |  |  |
| Nifty Financial Services returns#<br>(CAGR) | 2.81            | -13.10      |  |  |  |  |
| Nifty 50 returns## (CAGR)                   | 1.17            | -7.07       |  |  |  |  |

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

# 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. 91 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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

| Top Ten Portfolio Holdings |                 |                             |                 |
|----------------------------|-----------------|-----------------------------|-----------------|
| Issuer                     | % to net Assets | Issuer                      | % to net Assets |
| HDFC Bank Limited          | 15.58%          | Bank of Baroda              | 6.56%           |
| Yes Bank Limited           | 11.74%          | ICICI Bank Limited          | 6.31%           |
| Bajaj Finance Limited      | 8.43%           | Axis Bank Limited           | 6.17%           |
| IndusInd Bank Limited      | 8.17%           | SKS Microfinance Limited    | 4.78%           |
| Repco Home Finance Ltd     | 6.65%           | LIC Housing Finance Limited | 3.99%           |





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 March 31, 2016  |
|---|---|--|--|---|---|
| Fund Manager:<br>Managing Fund Since:   | Mr. Anil Shah &<br>Mr. Chanchal Khandelwal<br>September 23, 2013 &<br>August 26, 2015 | <b>Direct Plan<sup>s</sup></b><br>Growth:<br>Dividend: | 53.00<br>22.56   |   | **Exit Load is NIL for units<br>issued in Dividend<br>Reinvestment. |
| Total Experience:<br>Date of Allotment:   | 26 years & 10 years<br>August 05, 2005  | Benchmark:   | Nifty 50   | Other Parameter<br>Standard Deviation:          | 16.24%  |
| Type of Scheme:   | An Open-ended Growth Scheme   | Monthly Average AUM:                                   | ₹ 348.90 Crores  | Sharpe Ratio##:<br>Beta:<br>Portfolio Turnover: | 0.71<br>0.95<br>0.32  |
| Application Amount for t<br>₹ 5,000 (plus in multiplies<br>Min. Addl. Investment: | of ₹ 1)   | AUM as on last day:<br>(as on 31st March 2016)         | ₹ 358.85 Crores  | Expense Ratio:<br>Regular<br>Direct             | 2.71<br>1.71  |
| ₹ 1,000 (plus in multiplies   | of ₹ 1)   | Load Structure (as % of<br>Entry Load:                 | NAV) (Incl. for SIP)<br>Nil                            |   |   |
| SIP: Monthly: Minimum ₹   | 1,000/-   | Exit Load**:   | 1% if redeemed /switched<br>out within 365 days from   |   |   |
| NAV of Plans / Options (<br>Regular Plan  | ₹)  |  | the date of allotment. Nil if redeemed /switched after |   |   |
| Growth:<br>Dividend:  | 51.55<br>20.25  |  | 365 days from the date of allotment.                   |   |   |

Note:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

| Investment Performance                         | NAV as on March 31, 2016: ₹ 51.55  |       |  |   |                             |       |       |
|--|--|-------|--|---|-----------------------------|-------|-------|
| Date of Inception: Aug 05, 2005                | 5, 2005 NAV Per<br>Unit. *<br>(₹) Birla Sun<br>Life India<br>GenNext<br>Fund (%) SENSEX #<br>(%) |       |  | Value of Standard Investment of ₹<br>10000 in |                             |       |       |
|  |  |       | Birla Sun<br>Life India<br>GenNext<br>Fund (₹) | Nifty 50<br># (₹)                             | S&P BSE<br>SENSEX<br>## (₹) |       |       |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00  | 16.63 | 11.78  | 11.75   | 51550                       | 32773 | 32682 |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 53.61  | -3.84 | -8.86  | -9.36   | 9616                        | 9114  | 9064  |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 34.92  | 53.52 | 26.65  | 24.89   | 15352                       | 12665 | 12489 |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 29.40  | 18.78 | 17.98  | 18.85   | 11878                       | 11798 | 11885 |

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month) |                 |              |              |             |  |  |  |  |
|---|-----------------|--------------|--------------|-------------|--|--|--|--|
| Particulars   | Since Inception | last 5 years | last 3 years | last 1 year |  |  |  |  |
| Total Amount Invested (₹)   | 1280000         | 600000       | 360000       | 120000      |  |  |  |  |
| Market Value of amount Invested   | 3140569         | 933648       | 454242       | 116408      |  |  |  |  |
| Scheme Returns (CAGR)   | 15.96           | 17.73        | 15.71        | -5.51       |  |  |  |  |
| Nifty 50 returns# (CAGR)  | 8.60            | 8.05         | 5.19         | -7.07       |  |  |  |  |
| S&P BSE SENSEX returns## (CAGR)   | 8.25            | 7.49         | 4.10         | -8.21       |  |  |  |  |

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.

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. Anii Shah is 9. Total Schemes

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. 91 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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return).Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

| Top Ten Portfolio Holdings  |                 |   |                 |
|-----------------------------|-----------------|---|-----------------|
| Issuer                      | % to net Assets | Issuer  | % to net Assets |
| HDFC Bank Limited           | 4.93%           | Axis Bank Limited                               | 3.09%           |
| IndusInd Bank Limited       | 4.07%           | Kotak Mahindra Bank Limited                     | 3.06%           |
| ITC Limited                 | 3.88%           | Sun Pharmaceuticals Industries Limited          | 2.97%           |
| Maruti Suzuki India Limited | 3.56%           | Tata Motors Limited                             | 2.59%           |
| Eicher Motors Limited       | 3.21%           | Housing Development Finance Corporation Limited | 2.32%           |





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 March 31, 2016         |
|----------------------------|-------------------------|--------------------------|-------------------------------|---------------------|------------------------------|
| Fund Manager:              | Mr. Mahesh Patil        | Direct Plan <sup>s</sup> |                               |                     | date of allotment.           |
| Managing Fund Since        | : July 16, 2015         | Growth:                  | 23.98                         |                     | **Exit Load is NIL for units |
| Total Experience:          | 24 years                | Dividend:                | 16.45                         |                     | issued in Dividend           |
| Date of Allotment:         | March 17, 2006          |                          |                               |                     | Reinvestment.                |
| Type of Scheme:            | An Open-ended Growth    | Benchmark:               | Nifty 50                      | Other Parameter     |                              |
|                            | Scheme                  |                          |                               | Standard Deviation: | 23.59%                       |
|                            |                         | Monthly Average AUM:     | ₹ 575.90 Crores               | Sharpe Ratio##:     | 0.39                         |
| Application Amount for     | or fresh subscription*: |                          |                               | Beta:               | 1.36                         |
| ₹ 5,000 (plus in multiplie | es of ₹ 1)              |                          |                               | Portfolio Turnover: | 0.49                         |
| Min. Addl. Investment      | :                       | AUM as on last day:      | ₹ 583.68 Crores               | Expense Ratio:      |                              |
| ₹ 1,000 (plus in multiplie | es of ₹ 1)              | (as on 31st March 2016)  |                               | Regular             | 2.70                         |
|                            |                         |                          |                               | Direct              | 2.12                         |
| SIP: Monthly: Minimun      | n ₹ 1,000/-             | Load Structure (as % of  | NAV) (Incl. for SIP)          |                     |                              |
|                            |                         | Entry Load:              | Nil                           |                     |                              |
| NAV of Plans / Option      | s (₹)                   | Exit Load**:             | 1% if redeemed /switched      |                     |                              |
| Regular Plan               |                         |                          | out within 365 days from      |                     |                              |
| Growth:                    | 23.43                   |                          | the date of allotment. Nil if |                     |                              |
| Dividend:                  | 12.82                   |                          | redeemed /switched            |                     |                              |
|                            |                         |                          | after 365 days from the       |                     |                              |

Note:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

#### Investment Performance - Regular Plan - Growth

#### NAV as on March 31, 2016: ₹ 23.43

| Date of Inception: Mar 17, 2006                | NAV Per<br>Unit. *<br>(₹) Birla Sun Life<br>Infrastructure<br>Fund (%) |              | Nifty 50         | S&P BSE                                      | Value of Standard Investment of ₹ 10000 in |                             |       |  |
|--|--|--------------|------------------|--|--|-----------------------------|-------|--|
|  |  | <b># (%)</b> | SENSEX ##<br>(%) | Birla Sun Life<br>Infrastructure<br>Fund (₹) | Nifty 50<br># (₹)                          | S&P BSE<br>SENSEX<br>## (₹) |       |  |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00  | 8.84         | 9.07             | 8.80   | 23430                                      | 23928                       | 23335 |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 26.52  | -11.65       | -8.86            | -9.36  | 8835                                       | 9114                        | 9064  |  |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 17.15  | 54.64        | 26.65            | 24.89  | 15464                                      | 12665                       | 12489 |  |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 14.13  | 21.37        | 17.98            | 18.85  | 12137                                      | 11798                       | 11885 |  |

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

| Particulars                     | Since Inception | last 5 years | last 3 years | last 1 year |  |  |
|---------------------------------|-----------------|--------------|--------------|-------------|--|--|
| Total Amount Invested (₹)       | 1210000         | 600000       | 360000       | 120000      |  |  |
| Market Value of amount Invested | 1938139         | 820329       | 435283       | 110862      |  |  |
| Scheme Returns (CAGR)           | 9.03            | 12.47        | 12.74        | -13.82      |  |  |
| Nifty 50 returns# (CAGR)        | 8.16            | 8.05         | 5.19         | -7.07       |  |  |
| S&P BSE SENSEX returns## (CAGR) | 7.76            | 7.49         | 4.10         | -8.21       |  |  |
|                                 |                 |              |              |             |  |  |

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

# 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 8. Refer annexure on page no. 91 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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

| Top Ten Portfolio Holdings  |                 |   |                 |
|-----------------------------|-----------------|---|-----------------|
| Issuer                      | % to net Assets | Issuer  | % to net Assets |
| HDFC Bank Limited           | 5.51%           | Crompton Greaves Consumer Electricals Limited | 3.18%           |
| WABCO India Limited         | 4.82%           | Honeywell Automation India Limited            | 3.00%           |
| Cummins India Limited       | 4.47%           | Multi Commodity Exchange of India Limited     | 2.99%           |
| Orient Cement Ltd           | 3.78%           | PTC India Limited                             | 2.96%           |
| Reliance Industries Limited | 3.22%           | Larsen & Toubro Limited                       | 2.83%           |





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 |  |  |
|------|--|--|
|      |  |  |
|      |  |  |

| Fund Details                          |                                   |                                       |                          |                     |  |
|---------------------------------------|-----------------------------------|---------------------------------------|--------------------------|---------------------|--|
| Fund Manager:<br>Managing Fund Since: | Mr. Anil Shah<br>January 04, 2013 | Dividend:<br>Direct Plan <sup>s</sup> | 13.5780                  |                     | the date of allotment. Nil if redeemed /switched after |
| Total Experience:                     | 26 years                          | Growth:                               | 16.5386                  |                     | 365 days from the date of                              |
| Date of Allotment:                    | January 31, 2008                  | Dividend:                             | 16.5272                  |                     | allotment.   |
| Type of Scheme:                       | An Open-ended Diversified         |                                       |                          |                     | **Exit Load is NIL for units                           |
|                                       | Equity Scheme                     | Benchmark:                            | S&P BSE 200              |                     | issued in Dividend                                     |
|                                       |                                   |                                       |                          |                     | Reinvestment.  |
| Application Amount for                | fresh subscription*:              | Monthly Average AUM:                  | ₹ 115.64 Crores          | Other Parameter     |  |
| ₹ 5,000 (plus in multiplies           | of ₹ 1)                           |                                       |                          | Standard Deviation: | 20.25%   |
| Min. Addl. Investment:                | ,                                 |                                       |                          | Sharpe Ratio##:     | 0.58   |
| ₹ 1,000 (plus in multiplies           | of ₹ 1)                           | AUM as on last day:                   | ₹ 118.69 Crores          | Beta:               | 1.17   |
|                                       |                                   | (as on 31st March 2016)               |                          | Portfolio Turnover: | 0.67   |
| SIP: Monthly: Minimum ₹               | t 1,000/-                         |                                       |                          | Expense Ratio:      |  |
| 2                                     | ,                                 | Load Structure (as % of               | NAV) (Incl. for SIP)     | Regular             | 2.94   |
| NAV of Plans / Options (              | (₹)                               | Entry Load:                           | Nil                      | Direct              | 2.33   |
| Regular Plan                          |                                   | Exit Load**:                          | 1% if redeemed /switched |                     |  |
| Growth:                               | 16.2180                           |                                       | out within 365 days from |                     |  |
| Note:                                 |                                   |                                       |                          |                     |  |

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

| Investment Performance - Regular Plan - Growth |                    |                           |                      | NAV                | as on Marc   | h 31, 2016:                | ₹ 1 <mark>6.2</mark> 180 |
|--|--------------------|---------------------------|----------------------|--------------------|--|----------------------------|--------------------------|
| Date of Inception: Jan 31, 2008                | NAV Per<br>Unit. * | Birla Sun<br>Life Special | S&P BSE<br>200 # (%) | Nifty 50 ##<br>(%) | Value of \$  | Standard Inves<br>10000 in | tment of ₹               |
|  | (₹)                | Situations<br>Fund (%)    |                      | (%)                | Birla<br>Sun Life<br>Special<br>Situations<br>Fund (₹) | S&P BSE<br>200 # (₹)       | Nifty 50<br>## (₹)       |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00              | 6.10                      | 4.75                 | 5.14               | 16218  | 14613                      | 15063                    |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 17.85              | -9.12                     | -7.86                | -8.86              | 9088   | 9214                       | 9114                     |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 10.83              | 64.71                     | 31.93                | 26.65              | 16471  | 13193                      | 12665                    |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 9.19               | 17.84                     | 17.19                | 17.98              | 11784  | 11719                      | 11798                    |

#### **SID** Dorfor as Regular Plan Crowth (accuming SIR of ₹ 10000 per

| Particulars   | Since Inception | last 5 years | last 3 years | last 1 year |  |  |  |
|---|-----------------|--------------|--------------|-------------|--|--|--|
| Total Amount Invested (₹)   | 990000          | 600000       | 360000       | 120000      |  |  |  |
| Market Value of amount Invested   | 1661530         | 883472       | 453969       | 112499      |  |  |  |
| Scheme Returns (CAGR)   | 12.23           | 15.48        | 15.67        | -11.39      |  |  |  |
| S&P BSE 200 returns# (CAGR)   | 9.22            | 9.35         | 7.28         | -7.08       |  |  |  |
| Nifty 50 returns#(CAGR)   | 8.46            | 8.05         | 5.19         | -7.07       |  |  |  |
| Date of First Installment: February 01, 2008 & Scheme Inception Date: January 31, 2008. Past Performance may or may not |                 |              |              |             |  |  |  |

be sustained in future.

# 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. 91 to know more on performance of

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schemes managed by Fund Managers.

# Scheme Benchmark, ## Additional Benchmark, \* As on

start of period considered above. For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

| Top Ten Portfolio Holdings |                 |   |                 |
|----------------------------|-----------------|---|-----------------|
| Issuer                     | % to net Assets | Issuer                                  | % to net Assets |
| IndusInd Bank Limited      | 5.38%           | HCL Technologies Limited                | 3.13%           |
| HDFC Bank Limited          | 4.51%           | Gulf Oil Lubricants India Ltd           | 3.02%           |
| ITC Limited                | 4.15%           | Kotak Mahindra Bank Limited             | 3.01%           |
| Infosys Limited            | 4.11%           | Hindustan Petroleum Corporation Limited | 2.92%           |
| Yes Bank Limited           | 3.28%           | Indian Oil Corporation Limited          | 2.90%           |





As on March 31, 2016

Note:

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

| Fund Details                            |                           |                          |                             |                     | As on March 31, 2016         |
|---|---------------------------|--------------------------|-----------------------------|---------------------|------------------------------|
| Fund Manager:                           | Mr. Mahesh Patil &        | Direct Plan <sup>s</sup> |                             |                     | 1.00% of applicable NAV      |
|   | Mr. Milind Bafna          | Growth:                  | 38.6826                     |                     | For redemption/switch out    |
| Managing Fund Since:                    | January 16, 2014          | Dividend:                | 33.8594                     |                     | of units after 365 days from |
| Total Experience:                       | 24 years & 15 years       |                          |                             |                     | the date of allotment: Nil.  |
| Date of Allotment:                      | March 27, 2008            | Benchmark:               | S&P BSE 200                 |                     | **Exit Load is NIL for units |
| Type of Scheme:                         | An Open-ended Diversified |                          |                             |                     | issued in Dividend           |
| ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | Equity Scheme             | Monthly Average AUM:     | ₹ 400.62 Crores             |                     | Reinvestment.                |
|   | -1                        |                          |                             | Other Parameter     |                              |
| Application Amount fo                   | r fresh subscription*:    |                          |                             | Standard Deviation: | 24.19%                       |
| ₹ 5,000 (plus in multiplie              |                           | AUM as on last day:      | ₹ 416.32 Crores             | Sharpe Ratio##:     | 0.88                         |
| Min. Addl. Investment:                  |                           | (as on 31st March 2016)  |                             | Beta:               | 1.26                         |
| ₹ 1,000 (plus in multiplie              |                           | (ac ch c for march 2010) |                             | Portfolio Turnover: | 1.82                         |
|   |                           | Load Structure (as % of  | NAV) (Incl. for SIP)        | Expense Ratio:      | 1.02                         |
| SIP: Monthly: Minimum                   | ₹1.000/-                  | Entry Load:              | Nil                         | Regular             | 2.97                         |
| NAV of Plans / Options                  |                           | Exit Load**:             | For redemption/switch out   | Direct              | 1.97                         |
| Regular Plan                            |                           | Exit Load .              | of units within 365 days    | Direct              | 1.57                         |
| Growth:                                 | 37.7357                   |                          | from the date of allotment: |                     |                              |
|   |                           |                          | nom the date of allotment.  |                     |                              |
| Dividend:                               | 24.4078                   | i i i                    |                             |                     |                              |

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

| Investment Performance - Regular Plan - Growth |  |                        |                      | NAV as on March 31, 2016: ₹ 37.7357 |   |                      |                    |
|--|--|------------------------|----------------------|-------------------------------------|---|----------------------|--------------------|
| Date of Inception: Mar 27, 2008                | NAV Per Birla Sun<br>Unit. * Life Pure | Birla Sun<br>Life Pure | S&P BSE<br>200 # (%) |                                     | Value of Standard Investment of ₹<br>10000 in |                      |                    |
|  | (₹)                                    | Value Fund<br>(%)      |                      |                                     | Birla Sun<br>Life Pure<br>Value<br>Fund (₹)   | S&P BSE<br>200 # (₹) | Nifty 50<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00                                  | 18.02                  | 6.56                 | 6.06                                | 37736   | 16645                | 16021              |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 37.93                                  | -0.50                  | -7.86                | -8.86                               | 9950  | 9214                 | 9114               |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 22.32                                  | 69.93                  | 31.93                | 26.65                               | 16993   | 13193                | 12665              |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 16.97                                  | 31.52                  | 17.19                | 17.98                               | 13152   | 11719                | 11798              |

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

|  | · · · · · · · · · · · · · · · · · · · |              | • •          |             |  |  |
|--|---------------------------------------|--------------|--------------|-------------|--|--|
| Particulars  | Since Inception                       | last 5 years | last 3 years | last 1 year |  |  |
| Total Amount Invested (₹)  | 970000                                | 600000       | 360000       | 120000      |  |  |
| Market Value of amount Invested  | 2310964                               | 1076174      | 519347       | 119194      |  |  |
| Scheme Returns (CAGR)  | 20.84                                 | 23.59        | 25.33        | -1.24       |  |  |
| S&P BSE 200 returns# (CAGR)  | 9.44                                  | 9.35         | 7.28         | -7.08       |  |  |
| Nifty 50 returns## (CAGR)  | 8.62                                  | 8.05         | 5.19         | -7.07       |  |  |
| 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. |                                       |              |              |             |  |  |

# 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 8. Total Schemes

Schemes managed by Mr. Mahesh Patil is 8. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 91 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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

| Top Ten Portfolio Holdings              |                 |                                 |                 |
|---|-----------------|---------------------------------|-----------------|
| Issuer                                  | % to net Assets | Issuer                          | % to net Assets |
| GAIL (India) Limited                    | 6.10%           | K.P.R. Mill Limited             | 3.37%           |
| Hindustan Petroleum Corporation Limited | 5.95%           | Gujarat Fluorochemicals Limited | 3.31%           |
| Gulf Oil Lubricants India Ltd           | 4.30%           | Tata Chemicals Limited          | 3.12%           |
| Kaveri Seed Company Limited             | 4.26%           | Yes Bank Limited                | 3.01%           |
| Chennai Petroleum Corporation Limited   | 3.39%           | Bank of Baroda                  | 2.93%           |





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

| Fund Details                            |                           |                                       |                             |                     | As on March 31, 2016                               |
|---|---------------------------|---------------------------------------|-----------------------------|---------------------|--|
| Fund Manager:                           | Mr. Satyabrata Mohanty    | Direct Plan <sup>s</sup>              |                             |                     | of units after 365 days from                       |
| Managing Fund Since:                    |                           | Growth:                               | 13.41                       |                     | the date of allotment: Nil                         |
| Total Experience:<br>Date of Allotment: | 16 years<br>June 25, 2010 | Dividend:                             | 13.41                       |                     | **Exit Load is NIL for units<br>issued in Dividend |
| Type of Scheme:                         | An Open-ended Equity      | Benchmark:                            | Nifty 500                   |                     | Reinvestment.                                      |
|   | Scheme                    |                                       |                             |                     |  |
|   |                           | Monthly Average AUM:                  | ₹ 212.34 Crores             | Other Parameter     |  |
| Application Amount fo                   | r fresh subscription*:    |                                       |                             | Standard Deviation: | 22.44%   |
| ₹ 5,000 (plus in multiplie              | s of ₹ 1)                 |                                       |                             | Sharpe Ratio##:     | 0.29   |
| Min. Addl. Investment:                  | ,                         | AUM as on last day:                   | ₹ 213.53 Crores             | Beta:               | 1.28   |
| ₹ 1,000 (plus in multiplie              | s of ₹ 1)                 | (as on 31st March 2016)               |                             | Portfolio Turnover: | 0.45   |
|   | ,                         | , , , , , , , , , , , , , , , , , , , |                             | Expense Ratio:      |  |
| SIP: Monthly: Minimum                   | ₹1,000/-                  | Load Structure (as % of               | NAV) (Incl. for SIP)        | Regular             | 2.84   |
| NAV of Plans / Options                  | s (₹)                     | Entry Load:                           | Nil                         | Direct              | 2.34   |
|   |                           | Exit Load**:                          | For redemption/switch out   |                     |  |
| Regular Plan                            |                           |                                       | of units within 365 days    |                     |  |
| Growth:                                 | 13.18                     |                                       | from the date of allotment: |                     |  |
| Dividend:                               | 11.05                     |                                       | 1.00% of applicable NAV     |                     |  |
|   |                           |                                       | For redemption/switch out   |                     |  |

Note:

Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

| Investment Performance - Regular Plan - Growth |   |                     |                    | NAV as on March 31, 2016: ₹ 13.18             |  |                    |                    |
|--|---|---------------------|--------------------|---|--|--------------------|--------------------|
| Date of Inception: June 25, 2010               | NAV Per Birla Sun<br>Unit. * Life India | Nifty 500<br># (%)  | Nifty 50 ##<br>(%) | Value of Standard Investment of ₹<br>10000 in |  |                    |                    |
|  | (₹)                                     | Reforms<br>Fund (%) |                    |   | Birla Sun<br>Life India<br>Reforms<br>Fund (₹) | Nifty 500<br># (₹) | Nifty 50<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00                                   | 4.90                | 7.00               | 6.89  | 13180  | 14779              | 14687              |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 14.20                                   | -7.18               | -7.54              | -8.86   | 9282   | 9246               | 9114               |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 9.54                                    | 48.85               | 33.56              | 26.65   | 14885  | 13356              | 12665              |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 8.55                                    | 11.58               | 17.72              | 17.98   | 11158  | 11772              | 11798              |

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month) |                 |              |              |             |  |  |  |  |
|---|-----------------|--------------|--------------|-------------|--|--|--|--|
| Particulars   | Since Inception | last 5 years | last 3 years | last 1 year |  |  |  |  |
| Total Amount Invested (₹)   | 700000          | 600000       | 360000       | 120000      |  |  |  |  |
| Market Value of amount Invested   | 911506          | 786509       | 437203       | 115325      |  |  |  |  |
| Scheme Returns (CAGR)   | 8.96            | 10.77        | 13.04        | -7.15       |  |  |  |  |
| Nifty 500 returns# (CAGR)   | 8.84            | 9.84         | 8.01         | -7.15       |  |  |  |  |
| Nifty 50 returns## (CAGR)   | 7.48            | 8.05         | 5.19         | -7.07       |  |  |  |  |

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.

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

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

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

the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return).Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

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| Top Ten Portfolio Holdings |                 |        |                       |                 |        |
|----------------------------|-----------------|--------|-----------------------|-----------------|--------|
| Issuer                     | % to net Assets | Rating | Issuer                | % to net Assets | Rating |
| Government of India        | 29.81%          | SOV    | ICICI Bank Limited    | 3.32%           |        |
| Eicher Motors Limited      | 5.57%           |        | Cummins India Limited | 3.15%           |        |
| Yes Bank Limited           | 5.39%           |        | State Bank of India   | 3.00%           |        |
| HDFC Bank Limited          | 4.81%           |        | Capital First Limited | 2.85%           |        |
| Repco Home Finance Ltd     | 3.40%           |        | Voltas Limited        | 2.74%           |        |





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 March 31, 2016   |
|--|---|--|--|--|--|
| Fund Manager:<br>Managing Fund Since:<br>Total Experience:<br>Date of Allotment: | Mr. Kunal Sangoi<br>January 16, 2014<br>8 years<br>January 15, 2000 | <b>Direct Plan<sup>s</sup></b><br>Growth:<br>Dividend: | 36.60<br>18.76   |  | date of allotment.<br>**Exit Load is NIL for units issued<br>in Dividend Reinvestment. |
| Type of Scheme:  | An Open-ended Growth<br>Scheme                                      | Benchmark:   | S&P BSE Teck   | Other Parameter<br>Standard Deviation: | 20.94%   |
| Application Amount for   | fresh subscription*:  | Monthly Average AUM:                                   | ₹ 68.95 Crores   | Sharpe Ratio##:<br>Beta:               | 0.57<br>1.06   |
| ₹ 5,000 (plus in multiplies<br>Min. Addl. Investment:                            |   | AUM as on last day:                                    | ₹ 71.06 Crores   | Portfolio Turnover:<br>Expense Ratio:  | 0.62   |
| ₹ 1,000 (plus in multiplies  | ,   | (as on 31st March 2016)                                |  | Regular<br>Direct                      | 2.94<br>2.19   |
| SIP: Monthly: Minimum ₹  |   | Load Structure (as % of<br>Entry Load:                 | Nil  |  |  |
| NAV of Plans / Options (<br>Regular Plan   |   | Exit Load**:   | 1% if redeemed /switched out<br>within 365 days from the date of |  |  |
| Growth:<br>Dividend:   | 35.80<br>18.26  |  | allotment. Nil if redeemed /<br>switched after 365 days from the |  |  |

Note:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

#### Investment Performance - Regular Plan - Growth

#### NAV as on March 31, 2016: ₹ 35.80

| Date of Inception: Jan 15, 2000                | NAV Per Birla Sun<br>Unit. * Life New | S&P BSE<br>Teck # (%)  | Nifty 50 ##<br>(%) | Value of Standard Investment of ₹<br>10000 in |   |                       |                    |
|--|---------------------------------------|------------------------|--------------------|---|---|-----------------------|--------------------|
|  | (₹)                                   | Millennium<br>Fund (%) |                    |   | Birla Sun<br>Life New<br>Millennium<br>Fund (₹) | S&P BSE<br>Teck # (₹) | Nifty 50<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00                                 | 8.18                   | N/A                | 10.11   | 35800   | N/A                   | 47687              |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 35.21                                 | 1.68                   | -2.43              | -8.86   | 10168   | 9757                  | 9114               |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 26.51                                 | 32.82                  | 27.57              | 26.65   | 13282   | 12757                 | 12665              |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 20.19                                 | 31.30                  | 25.73              | 17.98   | 13130   | 12573                 | 11798              |

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month) |                      |                       |                        |                      |  |  |  |  |
|---|----------------------|-----------------------|------------------------|----------------------|--|--|--|--|
| Particulars   | Since Inception      | last 5 years          | last 3 years           | last 1 year          |  |  |  |  |
| Total Amount Invested (₹)   | 1950000              | 600000                | 360000                 | 120000               |  |  |  |  |
| Market Value of amount Invested   | 6844615              | 920040                | 450506                 | 123469               |  |  |  |  |
| Scheme Returns (CAGR)   | 14.03                | 17.13                 | 15.13                  | 5.41                 |  |  |  |  |
| S&P BSE Teck returns# (CAGR)  | NA                   | 13.58                 | 10.55                  | 2.10                 |  |  |  |  |
| Nifty 50 returns## (CAGR)   | 12.68                | 8.05                  | 5.19                   | -7.07                |  |  |  |  |
| Date of First Installment: February   | 01. 2000 & Scheme Ir | ception Date: January | 15, 2000, Past Perform | nance may or may not |  |  |  |  |

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.

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. 91 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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

| Top Ten Portfolio Holdings        |                 |                               |                 |
|-----------------------------------|-----------------|-------------------------------|-----------------|
| lssuer                            | % to net Assets | Issuer                        | % to net Assets |
| Infosys Limited                   | 34.29%          | Tata Communications Limited   | 5.31%           |
| HCL Technologies Limited          | 9.17%           | Sonata Software Limited       | 4.51%           |
| Tech Mahindra Limited             | 8.56%           | Cyient Limited                | 4.50%           |
| Tata Consultancy Services Limited | 8.25%           | Firstsource Solutions Limited | 3.52%           |
| Dish TV India Limited             | 5.71%           | Persistent Systems Limited    | 3.22%           |





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

Fund Manager: Mr. Kunal Sangoi applicable NAV. Direct Plan<sup>\$</sup> Managing Fund Since: July 16, 2015 Growth: 114.19 For redemption / switch-out **Total Experience:** 8 years Dividend: 34.37 of units after 365 days from Date of Allotment: December 27, 1999 the date of allotment: Nil. Type of Scheme: Benchmark: \*\*Exit Load is NIL for units An Open-ended Growth Nifty 500 Scheme issued in Dividend Monthly Average AUM: ₹ 119.20 Crores Reinvestment. Application Amount for fresh subscription\*: Other Parameter 14.69% 5,000 (plus in multiplies of ₹ 1) Standard Deviation: AUM as on last day: ₹ 123.29 Crores Min. Addl. Investment: Sharpe Ratio##: 1.39 ₹ 1,000 (plus in multiplies of ₹ 1) (as on 31st March 2016) Beta: 0.64 Portfolio Turnover: 0.31 Load Structure (as % of NAV) (Incl. for SIP) SIP: Monthly: Minimum ₹ 1,000/-Expense Ratio: Entry Load: Nil Regular 3.16 NAV of Plans / Options (₹) Exit Load\*\*: For redemption / switch-Direct 2.32 **Regular Plan** out of units within 365 111.99 days from the date of Growth: Dividend allotment: 1.00% of 25.26 Note:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

| Investment Performance - Regular Plan - Growth |   |                |                    | NAV as on March 31, 2016: ₹ 111.99            |  |                       |                    |
|--|---|----------------|--------------------|---|--|-----------------------|--------------------|
| Date of Inception: Dec 27, 1999                | NAV Per Birla Sun<br>Unit. * Life India | Nifty<br>500 # | Nifty 50 ##<br>(%) | Value of Standard Investment of ₹<br>10000 in |  |                       |                    |
|  | (₹)                                     |                | (%)                | (%)   | Birla Sun<br>Life India<br>Opportunities<br>Fund (₹) | Nifty<br>500 #<br>(₹) | Nifty 50<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 23.70                                   | 10.01          | 11.17              | 10.92   | 47253  | 55988                 | 54035              |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 109.42                                  | 2.35           | -7.54              | -8.86   | 10235  | 9246                  | 9114               |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 71.39                                   | 53.27          | 33.56              | 26.65   | 15327  | 13356                 | 12665              |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 51.51                                   | 38.59          | 17.72              | 17.98   | 13859  | 11772                 | 11798              |

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

| Particulars   | Since Inception       | last 5 years         | last 3 years            | last 1 year      |  |  |  |  |
|---|-----------------------|----------------------|-------------------------|------------------|--|--|--|--|
| Total Amount Invested (₹)   | 1960000               | 600000               | 360000                  | 120000           |  |  |  |  |
| Market Value of amount Invested                                     | 8127694               | 1052022              | 504631                  | 120220           |  |  |  |  |
| Scheme Returns (CAGR)   | 15.69                 | 22.65                | 23.23                   | 0.34             |  |  |  |  |
| Nifty 500 returns# (CAGR)   | 13.58                 | 9.84                 | 8.01                    | -7.15            |  |  |  |  |
| Nifty 50 returns## (CAGR)   | 12.66                 | 8.05                 | 5.19                    | -7.07            |  |  |  |  |
| Date of First Installment: January (<br>not be sustained in future. | 01, 2000 & Scheme Inc | eption Date: Decembe | r 27, 1999. Past Perfor | mance may or may |  |  |  |  |

# 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. 91 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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

| Top Ten Portfolio Holdings  |                 |  |                 |
|-----------------------------|-----------------|--|-----------------|
| Issuer                      | % to net Assets | Issuer                                 | % to net Assets |
| Reliance Industries Limited | 6.78%           | Honeywell Automation India Limited     | 5.44%           |
| Cummins India Limited       | 6.49%           | Tech Mahindra Limited                  | 4.93%           |
| Infosys Limited             | 6.37%           | Sun Pharmaceuticals Industries Limited | 4.72%           |
| Sanofi India Ltd            | 5.94%           | HCL Technologies Limited               | 3.96%           |
| WABCO India Limited         | 5.57%           | Hindustan Zinc Limited                 | 3.50%           |





As on March 31, 2016

## **Birla Sun Life International Equity Fund - Plan A**

#### Wealth Creation Solutions

#### 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 March 31, 2016                 |
|---|--|-------------------------|--|--|--------------------------------------|
| Fund Manager:<br>Managing Fund Since:   | Mr. Vineet Maloo<br>Since Inception        | Dividend:               | 16.1284  |  | Nil.<br>**Exit Load is NIL for units |
| Total Experience:<br>Date of Allotment: | 11 years<br>October 31, 2007               | Benchmark:              | S&P Global 1200                                      |  | issued in Dividend<br>Reinvestment.  |
| Type of Scheme:                         | An Open-ended Diversified<br>Equity Scheme | Monthly Average AUM:    | ₹ 58.06 Crores                                       | Other Parameter<br>Portfolio Turnover:<br>Expense Ratio: | 0.40                                 |
| Application Amount for                  | fresh subscription*:                       | AUM as on last day:     | ₹ 58.62 Crores                                       | Regular  | 2.98                                 |
| ₹ 5,000 (plus in multiplies             | of₹1)                                      | (as on 31st March 2016) |  | Direct   | 2.45                                 |
| Min. Addl. Investment:                  |  |                         |  |  |                                      |
| ₹ 1,000 (plus in multiplies of ₹ 1)     |  | Load Structure (as % of | NAV) (Incl. for SIP)                                 |  |                                      |
|   |  | Entry Load:             | Nil  |  |                                      |
| SIP: Monthly: Minimum ₹                 |  | Exit Load**:            | For redemption / switch-out                          |  |                                      |
| NAV of Plans / Options (                | र)   |                         | of units within 365 days                             |  |                                      |
| Regular Plan                            | 15.0.100                                   |                         | from the date of allotment:                          |  |                                      |
| Growth:<br>Dividend:                    | 15.8420<br>14.5758                         |                         | 1.00% of applicable NAV.<br>For redemption / switch- |  |                                      |
| Dividend.<br>Direct Plan <sup>\$</sup>  | 14.0700                                    |                         | out of units after 365 days                          |  |                                      |
| Growth:                                 | 16.1170                                    |                         | from the date of allotment:                          |  |                                      |

| Investment Performance - Regular Plan - Growth |  |
|--|--|
|  |  |
|  |  |

NAV as on March 31, 2016: ₹ 15.8420

| Date of Inception: Oct 31, 2007                | NAV Per        | Birla  |                         |        | Value of Standa  | ue of Standard Investment of ₹10000 |                    |  |
|--|----------------|--|-------------------------|--------|--|-------------------------------------|--------------------|--|
|  | Unit. *<br>(₹) | Sun Life<br>International<br>Equity Fund -<br>Plan A (%) | Global<br>1200 #<br>(%) | ## (%) | Birla Sun Life<br>International<br>Equity Fund -<br>Plan A (₹) | S&P Global<br>1200 # (₹)            | Nifty 50<br>## (₹) |  |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00          | 5.61   | 5.99                    | 3.27   | 15842  | 16322                               | 13114              |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 16.89          | -6.20  | 0.55                    | -8.86  | 9380   | 10055                               | 9114               |  |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 15.23          | 10.93  | 7.91                    | 26.65  | 11093  | 10791                               | 12665              |  |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 12.25          | 24.32  | 27.49                   | 17.98  | 12432  | 12749                               | 11798              |  |

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

| Particulars                     | Since Inception | last 5 years | last 3 years | last 1 year |  |  |  |  |
|---------------------------------|-----------------|--------------|--------------|-------------|--|--|--|--|
| Total Amount Invested (₹)       | 1020000         | 600000       | 360000       | 120000      |  |  |  |  |
| Market Value of amount Invested | 1507148         | 729788       | 368023       | 115941      |  |  |  |  |
| Scheme Returns (CAGR)           | 8.97            | 7.77         | 1.44         | -6.22       |  |  |  |  |
| S&P Global 1200 returns# (CAGR) | 10.97           | 10.81        | 4.44         | -0.75       |  |  |  |  |
| Nifty 50 returns## (CAGR)       | 8.11            | 8.05         | 5.19         | -7.07       |  |  |  |  |

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.

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 18. Refer annexure on page no. 91 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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return).Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

| Top Ten Portfolio Holdings    |                 |                       |                 |
|-------------------------------|-----------------|-----------------------|-----------------|
| lssuer                        | % to net Assets | Issuer                | % to net Assets |
| Aetna Inc New                 | 5.16%           | THE BOEING CO         | 3.20%           |
| McKesson Corp.                | 4.81%           | Westfield Corporation | 3.10%           |
| Valero Energy Corporation Ltd | 3.62%           | Delta Air Lines Inc   | 2.95%           |
| Fedex Corp                    | 3.29%           | AXA SA                | 2.89%           |
| Apple Inc.                    | 3.22%           | Japan Airlines Co Ltd | 2.86%           |





#### Wealth Creation Solutions

#### What is it?

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

#### **Fund Details**

Fund Manager: Mr. Vineet Maloo Direct Plan<sup>\$</sup> out within 365 days from Managing Fund Since: Since Inception Growth: 13 5867 the date of allotment. Nil if **Total Experience:** 11 years Dividend: 13.5795 redeemed /switched after October 31, 2007 Date of Allotment: 365 days from the date of Type of Scheme: An Open-ended Diversified Benchmark: Customised Index † allotment. † A customized benchmark created using S&P BSE 200 Equity Scheme \*\*Exit Load is NIL for units to the extent of 65% of portfolio and S&P Global 1200 to issued in Dividend Application Amount for fresh subscription\*: the extent of 35% of portfolio. Reinvestment. 5,000 (plus in multiplies of ₹ 1) Other Parameter Monthly Average AUM: ₹ 94.69 Crores Min. Addl. Investment: Portfolio Turnover: 0.56 ₹ 1,000 (plus in multiplies of ₹ 1) Expense Ratio: 2.96 Regular SIP: Monthly: Minimum ₹ 1,000/-AUM as on last day: ₹ 96.28 Crores Direct 2.41 (as on 31st March 2016) NAV of Plans / Options (₹) Load Structure (as % of NAV) (Incl. for SIP) **Regular Plan** 13.3613 Growth: Entry Load: Nil Exit Load\*\* 1% if redeemed /switched Dividend 13.3611

NAV as on March 31, 2016: ₹ 13.3613

| Date of Inception: Oct 31, 2007                | NAV Per        | Birla  | Customised Nifty 50 Value of Standard Investmen |        |  |                                | nt of ₹10000 in    |  |
|--|----------------|--|---|--------|--|--------------------------------|--------------------|--|
|  | Unit. *<br>(₹) | Sun Life<br>International<br>Equity Fund -<br>Plan B (%) | Index † #<br>(%)                                | ## (%) | Birla Sun Life<br>International<br>Equity Fund -<br>Plan B (₹) | Customised<br>Index †<br># (₹) | Nifty 50<br>## (₹) |  |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00          | 3.50   | 5.16  | 3.27   | 13361  | 15272                          | 13114              |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 14.26          | -6.28  | -4.64   | -8.86  | 9372   | 9536                           | 9114               |  |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 11.02          | 29.33  | 23.33   | 26.65  | 12933  | 12333                          | 12665              |  |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 9.46           | 16.54  | 21.44   | 17.98  | 11654  | 12144                          | 11798              |  |

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month) |                 |              |              |             |  |  |  |
|---|-----------------|--------------|--------------|-------------|--|--|--|
| Particulars   | Since Inception | last 5 years | last 3 years | last 1 year |  |  |  |
| Total Amount Invested (₹)   | 1020000         | 600000       | 360000       | 120000      |  |  |  |
| Market Value of amount Invested   | 1452582         | 747020       | 399120       | 115858      |  |  |  |
| Scheme Returns (CAGR)   | 8.13            | 8.70         | 6.82         | -6.34       |  |  |  |
| Customised Index † returns# (CAGR)  | 10.08           | 10.24        | 6.59         | -4.58       |  |  |  |
| Nifty 50 returns## (CAGR)   | 8.11            | 8.05         | 5.19         | -7.07       |  |  |  |

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

As on March 31, 2016

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 18. Refer

annexure on page no. 91 to know more on performance of schemes managed by Fund Managers. † A customized benchmark created using S&P BSE 200 to

the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.

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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

| Top Ten Portfolio Holdings |                 |                       |                 |
|----------------------------|-----------------|-----------------------|-----------------|
| Issuer                     | % to net Assets | Issuer                | % to net Assets |
| Infosys Limited            | 3.80%           | Cairn India Limited   | 2.78%           |
| State Bank of India        | 3.34%           | Bajaj Finance Limited | 2.52%           |
| ICICI Bank Limited         | 3.13%           | Axis Bank Limited     | 2.49%           |
| Repco Home Finance Ltd     | 3.02%           | IndusInd Bank Limited | 2.42%           |
| HDFC Bank Limited          | 2.80%           | Tata Motors Limited   | 2.01%           |





#### Wealth Creation Solutions

#### 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 March 31, 2016  |
|---|--|--|--|--|---|
| Fund Manager:<br>Managing Fund Since:<br>Total Experience:<br>Date of Allotment:<br>Type of Scheme: | Mr. Milind Bafna<br>August 26, 2015<br>15 years<br>November 07, 2008<br>An Open-ended Growth<br>Scheme | Direct Plan <sup>s</sup><br>Growth:<br>Dividend:<br>Benchmark: | 20.4512<br>15.7816<br>S&P Global Agribusiness<br>Index                               |  | 1.00% of applicable NAV<br>For redemption/switch out<br>of units after 365 days from<br>the date of allotment: Nil.<br>**Exit Load is NIL for units<br>issued in Dividend |
| Application Amount for<br>₹ 5,000 (plus in multiplies<br>Min. Addl. Investment:                     | of ₹ 1)  | Monthly Average AUM:   | ₹ 8.82 Crores  | Other Parameter<br>Portfolio Turnover: | Reinvestment.<br>0.03   |
| ₹ 1,000 (plus in multiplies<br>SIP: Monthly: Minimum ₹  | ,  | AUM as on last day:<br>(as on 31st March 2016)                 | ₹ 8.77 Crores  | Expense Ratio:<br>Regular              | 1.77  |
| NAV of Plans / Options (  |  | Load Structure (as % of<br>Entry Load:                         | NAV) (Incl. for SIP)<br>Nil  | Direct                                 | 1.32  |
| Regular Plan<br>Growth:<br>Dividend:  | 20.1781<br>15.5393   | Exit Load**:   | For redemption/switch out<br>of units within 365 days<br>from the date of allotment: |  |   |

| Date of Inception: Nov 07, 2008                | NAV Per        | NAV Per Birla Sun Life  | S&P Global                 |       | Value of Stand  | ard Investment              | of ₹ 10000 in      |
|--|----------------|---|----------------------------|-------|---|-----------------------------|--------------------|
|  | Unit. *<br>(₹) | Commodity<br>Equities Fund<br>- Global Agri<br>Plan - Regular<br>Growth (%) | Agribusiness<br>Index #(%) | (%)   | Birla Sun Life<br>Commodity<br>Equities Fund<br>- Global Agri<br>Plan - Regular<br>Growth (₹) | Agribusiness<br>Index # (₹) | Nifty 50<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00          | 9.95  | 17.48                      | 13.80 | 20178   | 32941                       | 26029              |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 20.33          | -0.77   | 0.69                       | -8.86 | 9923  | 10069                       | 9114               |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 19.42          | 4.69  | 3.97                       | 26.65 | 10469   | 10397                       | 12665              |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 17.68          | 9.86  | 20.76                      | 17.98 | 10986   | 12076                       | 11798              |

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

| Particulars                                   | Since Inception | last 5 years | last 3 years | last 1 year |
|---|-----------------|--------------|--------------|-------------|
| Total Amount Invested (₹)                     | 890000          | 600000       | 360000       | 120000      |
| Market Value of amount Invested               | 1095961         | 663834       | 368959       | 118725      |
| Scheme Returns (CAGR)                         | 5.52            | 4.00         | 1.60         | -1.97       |
| S&P Global Agribusiness Index returns# (CAGR) | 11.82           | 8.44         | 2.80         | -2.06       |
| Nifty 50 returns## (CAGR)                     | 8.94            | 8.05         | 5.19         | -7.07       |

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.

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. 91 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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return).Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

| Top Ten Portfolio Holdings   |                 |                           |                 |
|------------------------------|-----------------|---------------------------|-----------------|
| lssuer                       | % to net Assets | Issuer                    | % to net Assets |
| TYSON FOODS INC              | 10.15%          | ARCHER-DANIELS-MIDLAND CO | 7.16%           |
| Syngenta Ltd Reg Shs         | 9.43%           | BRF SA                    | 5.80%           |
| ASSOCIATED BRITISH FOODS PLC | 8.43%           | BUNGE LTD                 | 5.42%           |
| Monsanto Co                  | 8.25%           | AGRIUM ORD                | 4.37%           |
| Deere And Co Ltd             | 8.17%           | Wilmar International Ltd  | 4.34%           |



### 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 March 31, 2016  |
|---|--|--|--|--|---|
| Fund Manager:<br>Managing Fund Since:<br>Total Experience:<br>Date of Allotment:<br>Type of Scheme:   | Mr. Shravan Sreenivasula<br>December 15, 2014<br>14 years<br>September 17, 2008<br>An Open-ended Fund of<br>Funds Scheme | Dividend:<br>Benchmark:  | -<br>40% Dow Jones World Basic<br>Materials Index + 40% Dow<br>Jones World Oil and Gas<br>Index + 20% MSCI AC World<br>in INR terms            |  | NAV. For redemption/<br>switch-out of units after 365<br>days from the date of<br>allotment: Nil<br>**Exit Load is NIL for units<br>issued in Dividend<br>Reinvestment. |
| Application Amount for f<br>₹ 5,000 (plus in multiplies of<br>Min. Addl. Investment:<br>₹ 1,000 (plus in multiplies of<br>SIP: Monthly: Minimum ₹ | of₹1)<br>of₹1)   | Monthly Average AUM:<br>AUM as on last day:<br>(as on 31st March 2016) | ₹ 2.18 Crores<br>₹ 2.19 Crores   | Other Parameter<br>Expense Ratio:<br>Regular<br>Direct | 0.85<br>0.74  |
| NAV of Plans / Options (<br>Regular Plan<br>Growth:<br>Dividend:<br>Direct Plan <sup>s</sup><br>Growth:   | <b>()</b><br>10.4517<br>10.4543<br>10.5598   | Load Structure (as % of<br>Entry Load:<br>Exit Load**:                 | NAV) (Incl. for SIP)<br>Nil<br>For redemption/ switch-out<br>of units on or before 365<br>days from the date of<br>allotment: 1% of applicable |  |   |

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

Top Portfolio Holdings

#### NAV as on March 31, 2016: ₹ 10.4517

| Date of Inception: Sep 17, 2008                | NAV<br>Per                          | Birla Sun<br>Life Global | 40% Dow Jones<br>World Basic   | S&P<br>BSE       | Value of Standard Investment of ₹10000<br>in        |   |                             |
|--|-------------------------------------|--------------------------|--|------------------|---|---|-----------------------------|
|  | Unit. * Commodities<br>(₹) Fund (%) |                          | Materials Index<br>+ 40% Dow<br>Jones World Oil<br>and Gas Index<br>+ 20% MSCI AC<br>World in INR<br>terms # (%) | SENSEX<br>## (%) | Birla Sun<br>Life Global<br>Commodities<br>Fund (₹) | 40% Dow<br>Jones<br>World Basic<br>Materials<br>Index + 40%<br>Dow Jones<br>World Oil<br>and Gas<br>Index + 20%<br>MSCI AC<br>World in INR<br>terms # (₹) | S&P BSE<br>SENSEX<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00                               | 0.59                     | 3.30   | 8.97             | 10452   | 12774   | 19107                       |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 11.47                               | -8.85                    | -8.29  | -9.36            | 9115  | 9171  | 9064                        |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 13.52                               | -15.21                   | -6.90  | 24.89            | 8479  | 9310  | 12489                       |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 12.28                               | 10.14                    | 18.19  | 18.85            | 11014   | 11819   | 11885                       |

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

| Particulars  | Since Inception | last 5 years | last 3 years | last 1 year |
|--|-----------------|--------------|--------------|-------------|
| Total Amount Invested (₹)  | 910000          | 600000       | 360000       | 120000      |
| Market Value of amount Invested  | 809865          | 500951       | 310495       | 117955      |
| Scheme Returns (CAGR)  | -3.06           | -7.07        | -9.39        | -3.15       |
| 40% Dow Jones World Basic Materials Index + 40% Dow<br>Jones World Oil and Gas Index + 20% MSCI AC World in<br>INR terms# (CAGR) | 2.79            | -0.96        | -5.98        | -5.28       |
| S&P BSE SENSEX ## (CAGR)   | 8.56            | 7.48         | 4.10         | -8.21       |
|  |                 |              |              |             |

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

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

Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

| Issuer   | % to net Assets |
|--|-----------------|
| Legg Manson Martin Currie Global Resources Fund    | 48.05%          |
| First State Glob Umbrella Fund Global Res Fund - I | 37.96%          |
| Cash & Current Assets                              | 13.71%          |
| Net receivables / payables                         | 0.28%           |
|  |                 |

# 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 6. Refer annexure on page no. 91 to know more on performance of schemes managed by Fund Managers.

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

# Scheme Benchmark, ## Additional Benchmark, \* As on

For SIP calculations above. For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.



### 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 provider capital appreciation.

| Fund Details                |                          |                          |                            |                 | As on March 31, 2016          |
|-----------------------------|--------------------------|--------------------------|----------------------------|-----------------|-------------------------------|
| Fund Manager:               | Mr. Shravan Sreenivasula | Direct Plan <sup>s</sup> |                            |                 | allotment: 1% of applicable   |
| Managing Fund Since:        | December 15, 2014        | Growth:                  | 18.43                      |                 | NAV. For redemption/          |
| Total Experience:           | 14 years                 | Dividend:                | 18.44                      |                 | switch-out of units after 365 |
| Date of Allotment:          | December 31, 2007        |                          |                            |                 | days from the date of         |
| Type of Scheme:             | An Open-ended Fund of    | Benchmark:               | 10/40 GPR 250 Global Net   |                 | allotment: Nil                |
|                             | Funds Scheme             |                          | Index                      |                 | **Exit Load is NIL for units  |
| Application Amount for      | fresh subscription*:     |                          |                            |                 | issued in Dividend            |
| ₹ 5,000 (plus in multiplies | of ₹ 1)                  | Monthly Average AUM:     | ₹ 22.70 Crores             |                 | Reinvestment.                 |
| Min. Addl. Investment:      |                          |                          |                            |                 |                               |
| ₹ 1,000 (plus in multiplies | of ₹ 1)                  |                          |                            | Other Parameter |                               |
|                             |                          | AUM as on last day:      | ₹ 23.08 Crores             | Expense Ratio:  |                               |
| SIP: Monthly: Minimum       | ₹ 1,000/-                | (as on 31st March 2016)  |                            | Regular         | 1.92                          |
| -                           |                          |                          |                            | Direct          | 1.46                          |
| NAV of Plans / Options      | (₹)                      | Load Structure (as % of  | NAV) (Incl. for SIP)       |                 |                               |
| Regular Plan                |                          | Entry Load:              | Nil                        |                 |                               |
| Growth:                     | 18.16                    | Exit Load**:             | For redemption/ switch-out |                 |                               |
| Dividend:                   | 18.17                    |                          | of units on or before 365  |                 |                               |
|                             |                          |                          | days from the date of      |                 |                               |

**Investment Performance - Regular Plan - Growth** 

#### NAV as on March 31, 2016: ₹ 18.16

| Date of Inception: Dec 31, 2007                | NAV Per Birla Sun<br>Unit. * Life Global | 10/40 GPR S&P BSE<br>250 Global SENSEX ## | Value of Standard Investment of ₹<br>10000 in |       |  |   |                             |
|--|--|---|---|-------|--|---|-----------------------------|
|  | (₹)                                      | Real Estate<br>Fund (%)                   | Net Index<br># (%)                            | (%)   | Birla Sun<br>Life Global<br>Real<br>Estate<br>Fund (₹) | 10/40 GPR<br>250 Global<br>Net Index<br># (₹) | S&P BSE<br>SENSEX<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00                                    | 7.50                                      | N/A   | 2.73  | 18160  | N/A   | 12492                       |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 17.74                                    | 2.37                                      | 7.58  | -9.36 | 10237  | 10758   | 9064                        |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 15.36                                    | 15.49                                     | 19.71   | 24.89 | 11549  | 11971   | 12489                       |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 14.32                                    | 7.26                                      | 9.06  | 18.85 | 10726  | 10906   | 11885                       |

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

| e e e e e e e e e e e e e e e e e e e             | , e             |              | · · · · · · · · · · · · · · · · · · · |             |
|---|-----------------|--------------|---------------------------------------|-------------|
| Particulars                                       | Since Inception | last 5 years | last 3 years                          | last 1 year |
| Total Amount Invested (₹)                         | 1000000         | 600000       | 360000                                | 120000      |
| Market Value of amount Invested                   | 1602966         | 773586       | 399176                                | 125166      |
| Scheme Returns (CAGR)                             | 11.04           | 10.11        | 6.83                                  | 8.09        |
| 10/40 GPR 250 Global Net Index<br>returns# (CAGR) | N/A             | 14.77        | 11.13                                 | 14.91       |
| S&P BSE SENSEX returns## (CAGR)                   | 7.95            | 7.48         | 4.10                                  | -8.21       |
|   |                 |              |                                       |             |

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."

# 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 6. Refer annexure on page no. 91 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 ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

| i op Portfolio Holdings                       |                 |
|---|-----------------|
| Issuer  | % to net Assets |
| ING (L) Invest Global Real Estate - I Cap USD | 99.05%          |
| Cash & Current Assets                         | 1.21%           |
| Net receivables / payables                    | -0.27%          |
|   |                 |





# **Birla Sun Life Index Fund**

Wealth Creation Solutions

### What is it?

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

| Fund Details   |                      |                          |                              |                     | As on March 31, 2016 |
|--|----------------------|--------------------------|------------------------------|---------------------|----------------------|
| Fund Manager:  | Mr. Ajay Garg        | Direct Plan <sup>s</sup> |                              | Other Parameter     |                      |
| Managing Fund Since:                                       | October 01, 2006     | Growth:                  | 75.9427                      | Standard Deviation: | 15.25%               |
| Total Experience:  | 22 years             | Dividend:                | 10.7955                      | Sharpe Ratio##:     | 0.14                 |
| Date of Allotment:   | September 18, 2002   |                          |                              | Beta:               | 0.99                 |
| Type of Scheme:  | An Open-ended Index  | Benchmark:               | Nifty 50                     | Portfolio Turnover: | 5.09                 |
|  | Linked Growth Scheme | Manthly Average ALIM     | ₹ 462.72 Crores              | Expense Ratio:      | 0.80                 |
| Application Amount for f                                   | rech cubecription*   | Monthly Average AUM:     | \$ 462.72 Clores             | Regular<br>Direct   | 0.80<br>0.50         |
| Application Amount for f<br>₹ 5,000 (plus in multiplies of | •                    |                          |                              | Tracking Error:     | 0.55%                |
| Min. Addl. Investment:                                     |                      | AUM as on last day:      | ₹ 276.22 Crores              | Hacking Error.      | 0.33 %               |
| ₹ 1,000 (plus in multiplies of                             | of ₹ 1)              | (as on 31st March 2016)  | ( 210.22 Ololog              |                     |                      |
| SIP: Monthly: Minimum ₹                                    | 1 000/-              | Load Structure (as % of  | NAV) (Incl. for SIP)         |                     |                      |
| •  | .,                   | Entry Load:              | Nil                          |                     |                      |
| NAV of Plans / Options (                                   | ₹)                   | Exit Load**:             | Nil                          |                     |                      |
| Regular Plan   | ,                    |                          | **Exit Load is NIL for units |                     |                      |
| Growth:  | 76.0810              |                          | issued in Dividend           |                     |                      |
| Dividend:  | 10.7083              |                          | Reinvestment.                |                     |                      |
| Note:  |                      | /                        |                              |                     |                      |

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio Tracking Ratio for BSL Index Fund is computed based on Nifty TR Index

**Investment Performance - Regular Plan - Growth** 

NAV as on March 31, 2016: ₹ 76.0810

| Date of Inception: Sept 18, 2002               | NAV Per<br>Unit. * | Birla Sun<br>Life Index | Nifty 50 #<br>(%)                   | S&P BSE<br>SENSEX ## | 10                          |       | dard Investment of ₹<br>0000 in |  |
|--|--------------------|-------------------------|-------------------------------------|----------------------|-----------------------------|-------|---------------------------------|--|
|  | (₹) Fund (%) (%)   | (%)                     | Birla Sun<br>Life Index<br>Fund (₹) | Nifty 50<br># (₹)    | S&P BSE<br>SENSEX<br>## (₹) |       |                                 |  |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00              | 16.16                   | 16.45                               | 16.87                | 76081                       | 78674 | 82553                           |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 83.28              | -8.64                   | -8.86                               | -9.36                | 9136                        | 9114  | 9064                            |  |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 65.71              | 26.73                   | 26.65                               | 24.89                | 12673                       | 12665 | 12489                           |  |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 55.47              | 18.47                   | 17.98                               | 18.85                | 11847                       | 11798 | 11885                           |  |

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

| Particulars                     | Since Inception | last 5 years | last 3 years | last 1 year |  |  |  |
|---------------------------------|-----------------|--------------|--------------|-------------|--|--|--|
| Total Amount Invested (₹)       | 1630000         | 600000       | 360000       | 120000      |  |  |  |
| Market Value of amount Invested | 3840237         | 736608       | 391050       | 115709      |  |  |  |
| Scheme Returns (CAGR)           | 11.81           | 8.14         | 5.45         | -6.57       |  |  |  |
| Nifty 50 returns# (CAGR)        | 12.22           | 8.05         | 5.19         | -7.07       |  |  |  |
| S&P BSE SENSEX returns## (CAGR) | 12.34           | 7.49         | 4.10         | -8.21       |  |  |  |
|                                 |                 |              |              |             |  |  |  |

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.

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 7. Refer annexure on page no. 91 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 ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

| Top Ten Portfolio Holdings  |                 |   |                 |
|-----------------------------|-----------------|---|-----------------|
| Issuer                      | % to net Assets | Issuer  | % to net Assets |
| Nifty Index                 | 14.69%          | Housing Development Finance Corporation Limited | 5.16%           |
| Infosys Limited             | 7.35%           | ICICI Bank Limited                              | 4.13%           |
| HDFC Bank Limited           | 6.18%           | Tata Consultancy Services Limited               | 3.82%           |
| ITC Limited                 | 5.51%           | Larsen & Toubro Limited                         | 3.01%           |
| Reliance Industries Limited | 5.18%           | Sun Pharmaceuticals Industries Limited          | 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 March 31, 2016   |
|---|---|---|---|--|
| Fund Manager:<br>Managing Fund Since:<br>Total Experience:<br>Date of Allotment:<br>Type of Scheme:   | Mr. Prasad Dhonde<br>October 03, 2012<br>16 years<br>May 13, 2011<br>An Open ended Gold<br>Exchange Traded Fund | Monthly Average AUM:<br>AUM as on last day:<br>(as on 31st March 2016)<br>Load Structure (as % of | ₹ 82.60 Crores<br>₹ 80.93 Crores  | other cost as charged by his<br>broker for transacting in units of<br>the scheme through secondary<br>market.<br>**Exit Load is NIL for units<br>issued in Dividend<br>Reinvestment. |
| Application Amount for t<br>₹ 5,000 (plus in multiplies<br>Min. Addl. Investment:<br>₹ 1,000 (plus in multiplies<br>SIP: Monthly: Minimum ₹<br>NAV (₹):<br>Benchmark: | of₹1)<br>of₹1)  | Entry Load:<br>Exit Load**(Including<br>fractional units, if any):                                | Nil<br>Nil; **The units of the scheme<br>are compulsorily traded in<br>dematerialized form, and hence,<br>there shall be no entry/exit load<br>for the units purchased or sold<br>through stock exchanges.<br>However,the investor shall have<br>to bear costs in form of bid/ask<br>spread and brokerage or such | 21.43%<br>-0.50<br>1.03<br>1.01<br>8.47%   |

Note:

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

## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

| Investment Performance NAV as on March 31, 2016: ₹ 2809.4461 |                        |                                |                               |   |   |  |  |
|--|------------------------|--------------------------------|-------------------------------|---|---|--|--|
| Date of Inception: May 13, 2011                              | NAV Per Unit. *<br>(₹) | Birla Sun Life<br>Gold ETF (%) | Domestic price<br>of physical | Value of Standard Investment of ₹<br>10000 in |   |  |  |
|  | gold # (%)             |                                |                               | Birla Sun Life<br>Gold ETF (₹)                | Domestic price<br>of physical gold<br># (₹) |  |  |
| Since inception till<br>March 31, 2016 (CAGR)                | 2227.8530              | 4.87                           | 5.72                          | 12611   | 13121                                       |  |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute)               | 2550.7149              | 10.14                          | 8.97                          | 11014   | 10897                                       |  |  |
| March 31, 2014 to<br>March 31, 2015 (Absolute)               | 2843.3841              | -10.29                         | -7.65                         | 8971  | 9235  |  |  |
| March 28, 2013 to<br>March 31, 2014 (Absolute)               | 2956.0084              | -3.81                          | -3.20                         | 9619  | 9680  |  |  |

# 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 23. Refer annexure on page no. 91 to know more on performance of schemes managed by Fund Managers.

| Top Portfolio Holdings     |                 |
|----------------------------|-----------------|
| Issuer                     | % to net Assets |
| Gold                       | 99.84%          |
| Cash & Current Assets      | 0.02%           |
| Net receivables / payables | 0.13%           |
|                            |                 |





9.3035

9.3019

### 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 March 31, 2016   |
|---|---|--|--|---|--|
| Fund Manager:<br>Managing Fund Since:<br>Total Experience:<br>Date of Allotment:<br>Type of Scheme: | Mr. Shravan Sreenivasula<br>December 15, 2014<br>14 years<br>March 20, 2012<br>An Open ended Fund of<br>Fund Scheme | Direct Plan <sup>s</sup><br>Growth:<br>Dividend:<br>Benchmark: | 9.3784<br>9.3736<br>Domestic price of physical<br>gold |   | For redemption/switch out<br>of units after 365 days from<br>the date of allotment: Nil<br>**Exit Load is NIL for units<br>issued in Dividend<br>Reinvestment. |
| Application Amount for f<br>₹ 5,000 (plus in multiplies<br>Min. Addl. Investment:                   |   | Monthly Average AUM:   | ₹ 57.36 Crores   | Other Parameter<br>Standard Deviation:<br>Sharpe Ratio##: | 19.25%<br>-0.61  |
| ₹ 1,000 (plus in multiplies   | of ₹ 1)   | AUM as on last day:<br>(as on 31st March 2016)                 | ₹ 55.10 Crores   | Beta:<br>Expense Ratio:                                   | 0.91   |
| SIP: Monthly: Minimum ₹   | 1,000/-   | Load Structure (as % of  | NAV) (Incl. for SIP)                                   | Regular<br>Direct   | 0.50<br>0.23   |
| NAV of Plans / Options (<br>Regular Plan  | <b>0</b> 2025   | Entry Load:<br>Exit Load**:                                    | Nil<br>For redemption/switch out                       | Tracking Error:   | 8.27%  |

of units within 365 days

from the date of allotment:

1.00% of applicable NAV

Note:

Growth:

Dividend:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 year history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

| Investment Performance                         | - Regular Plan -       | NAV as on March 31, 2016: ₹ 9.3035 |                               |   |   |  |
|--|------------------------|------------------------------------|-------------------------------|---|---|--|
| Date of Inception: Mar 20, 2012                | NAV Per Unit. *<br>(₹) | Birla Sun Life<br>Gold Fund (%)    | Domestic price<br>of physical | Value of Standard Investment of ₹<br>10000 in |   |  |
|  | gold # (%)             |                                    |                               | Birla Sun Life<br>Gold Fund (₹)               | Domestic price<br>of physical gold<br># (₹) |  |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.0000                | -1.77                              | 1.07                          | 9304  | 10437                                       |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 8.8583                 | 5.03                               | 8.97                          | 10503   | 10897                                       |  |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 9.7290                 | -8.95                              | -7.65                         | 9105  | 9235  |  |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 10.1004                | -3.68                              | -3.20                         | 9632  | 9680  |  |

# 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 6. Refer annexure on page no. 91 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.

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

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

| Top Portfolio Holdings     |                 |
|----------------------------|-----------------|
| Issuer                     | % to net Assets |
| Birla Sun Life Gold ETF    | 98.97%          |
| Cash & Current Assets      | 1.20%           |
| Net receivables / payables | -0.16%          |
|                            |                 |





### 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 March 31, 2016                               |
|---|--|--|--|--|--|--|
|   | Fund Manager:  | Mr. Prasad Dhonde &<br>Mr. Vineet Maloo                    | Direct Plan <sup>s</sup><br>Growth:                      | 38.41  |  | **Exit Load is NIL for units<br>issued in Dividend |
|   | Managing Fund Since:   | October 11, 2014 &<br>August 26, 2015                      | Dividend:  | 18.15  |  | Reinvestment.                                      |
|   | Total Experience:  | 16 years & 11 years  | Benchmark:   | CRISIL Balanced Fund Index                                       |  |  |
|   | Date of Allotment:<br>Type of Scheme:  | April 25, 2000<br>An Open ended Asset<br>Allocation Scheme | Monthly Average AUM:                                     | ₹4.69 Crores   | Other Parameter<br>Standard Deviation:<br>Sharpe Ratio##:<br>Beta: | 12.22%<br>0.25<br>1.09                             |
|   | Application Amount for f<br>₹ 5,000 (plus in multiplies of<br>Min. Addl. Investment: |  | AUM as on last day:<br>(as on 31st March 2016)           | ₹ 4.80 Crores  | Portfolio Turnover:<br>Expense Ratio:<br>Regular                   | 1.54<br>2.97                                       |
|   | ₹1,000 (plus in multiplies of  | of ₹ 1)  | Load Structure (as % of N<br>Entry Load:<br>Exit Load**: | IAV) (Incl. for SIP)<br>Nil<br>For redemption/ switch-out of     | Direct   | 2.47   |
|   | SIP: Monthly: Minimum ₹  |  |  | units on or before 365 days from the date of allotment: 1% of    |  |  |
|   | NAV of Plans / Options (<br>Regular Plan   | ₹)   |  | applicable NAV. For redemption/<br>switch-out of units after 365 |  |  |
|   | Growth:<br>Dividend:   | 37.50<br>17.69   |  | days from the date of allotment:<br>Nil                          |  |  |
| - | Nete:  |  | *  |  |  |  |

#### Note:

Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

**Investment Performance - Regular Plan - Growth** 

#### NAV as on March 31, 2016: ₹ 37.50

| Date of Inception: Apr 25, 2000                | NAV Per Birla Sun<br>Unit. * Life Dynami | Birla Sun<br>Life Dynamic          | CRISIL<br>Balanced  | S&P BSE<br>SENSEX ##<br>(%) | Value of Standard Investment of ₹<br>10000 in                   |   |                             |
|--|--|------------------------------------|---------------------|-----------------------------|---|---|-----------------------------|
|  | (₹)                                      | Asset<br>Allocation<br>Fund<br>(%) | Fund Index<br># (%) |                             | Birla<br>Sun Life<br>Dynamic<br>Asset<br>Allocation<br>Fund (₹) | CRISIL<br>Balanced<br>Fund Index<br># (₹) | S&P BSE<br>SENSEX<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00                                    | 8.64                               | N/A                 | 11.40                       | 37500   | N/A                                       | 55893                       |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 37.02                                    | 1.30                               | -2.90               | -9.36                       | 10130   | 9710                                      | 9064                        |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 30.09                                    | 23.03                              | 22.53               | 24.89                       | 12303   | 12253                                     | 12489                       |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 26.62                                    | 13.04                              | 13.40               | 18.85                       | 11304   | 11340                                     | 11885                       |

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month) |                 |              |              |             |  |  |  |  |
|---|-----------------|--------------|--------------|-------------|--|--|--|--|
| Particulars   | Since Inception | last 5 years | last 3 years | last 1 year |  |  |  |  |
| Total Amount Invested (₹)   | 1910000         | 600000       | 360000       | 120000      |  |  |  |  |
| Market Value of amount Invested   | 5185488         | 772019       | 414297       | 121605      |  |  |  |  |
| Scheme Returns (CAGR)   | 11.56           | 10.02        | 9.35         | 2.49        |  |  |  |  |
| CRISIL Balanced Fund Index<br>returns# (CAGR)                               | NA              | 8.75         | 7.10         | -1.47       |  |  |  |  |
| S&P BSE SENSEX returns## (CAGR)   | 13.08           | 7.49         | 4.10         | -8.21       |  |  |  |  |

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.

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 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 91 to know more on performance of schemes managed by Fund Managers..

<sup>5</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 ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return).Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

| Top Ten Portiono Holdings |                 |                             |                 |
|---------------------------|-----------------|-----------------------------|-----------------|
| Issuer                    | % to net Assets | Issuer                      | % to net Assets |
| Bajaj Finance Limited     | 3.61%           | Reliance Industries Limited | 2.94%           |
| Infosys Limited           | 3.55%           | Repco Home Finance Ltd      | 2.65%           |
| Eicher Motors Limited     | 3.40%           | ICICI Bank Limited          | 2.46%           |
| Axis Bank Limited         | 3.05%           | HDFC Bank Limited           | 2.45%           |
| Dalmia Bharat Ltd         | 3.00%           | Tata Motors Limited         | 2.42%           |





## 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**

be sustained in future.

on Portfolio Holdi

As on March 31, 2016

| Fund Manager:<br>Managing Fund Since:<br>Total Experience:<br>Date of Allotment: | Mr. Shravan Sreenivasula<br>December 15, 2014<br>14 years<br>August 17, 2006 | <b>Direct Plan<sup>s</sup></b><br>Growth:<br>Dividend: | 10.62<br>10.11   |                 | after 365 days from the<br>date of allotment: NIL<br>**Exit Load is NIL for units<br>issued in Dividend |
|--|--|--|--|-----------------|---|
| Type of Scheme:  | An Open ended Fund of  | Benchmark:   | CRISIL Balanced Fund                                   |                 | Reinvestment.   |
|  | Funds Scheme   |  | Index  |                 |   |
|  |  |  |  | Other Parameter |   |
| Application Amount for   | fresh subscription*:   | Monthly Average AUM:                                   | ₹ 3.13 Crores  | Expense Ratio:  |   |
| ₹ 5,000 (plus in multiplies  | of ₹ 1)  |  |  | Regular         | 1.53  |
| Min. Addl. Investment:   |  |  |  | Direct          | 1.48  |
| ₹ 1,000 (plus in multiplies  | s of ₹ 1)  | AUM as on last day:                                    | ₹ 3.18 Crores  |                 |   |
|  |  | (as on 31st March 2016)                                |  |                 |   |
| SIP: Monthly: Minimum  | ₹ 1,000/-  |  |  |                 |   |
|  |  | Load Structure (as % of                                | NAV) (Incl. for SIP)                                   |                 |   |
| NAV of Plans / Options   | (*)  |  |  |                 |   |
| Regular Plan   |  | Entry Load:  | Nil  |                 |   |
| Growth:  | 21.24  | Exit Load**:   | if redeemed on or before                               |                 |   |
| Dividend:  | 19.55  |  | 365 days from the date of<br>allotment: 1% if redeemed |                 |   |

NAV as on March 31, 2016: ₹ 21.24

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

| Date of Inception: Aug 17, 2006                | NAV Per<br>Unit. *<br>(₹)<br>Birla Sun<br>Life Asset<br>Allocator<br>Multi<br>Manager FoF<br>Scheme<br>(%) |                                | S&P BSE<br>SENSEX ## | Value of Standard Investment of ₹<br>10000 in |  |   |                             |
|--|--|--------------------------------|----------------------|---|--|---|-----------------------------|
|  |  | Multi<br>Manager FoF<br>Scheme | # (%)                | (%)   | Birla Sun<br>Life Asset<br>Allocator<br>Multi<br>Manager<br>FoF<br>Scheme<br>(₹) | CRISIL<br>Balanced<br>Fund Index<br># (र) | S&P BSE<br>SENSEX<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00  | 8.14                           | 9.16                 | 8.58  | 21239  | 23258                                     | 22080                       |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 21.15  | 0.42                           | -2.90                | -9.36   | 10042  | 9710                                      | 9064                        |
| March 28, 2014 to<br>March 31, 2015 (Absolute) | 15.45  | 36.88                          | 22.66                | 25.15   | 13688  | 12266                                     | 12515                       |
| March 28, 2013 to<br>March 28, 2014 (Absolute) | 13.79  | 12.04                          | 13.28                | 18.60   | 11204  | 11328                                     | 11860                       |

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

| Particulars                           | Since Inception | last 5 years | last 3 years | last 1 year |
|---------------------------------------|-----------------|--------------|--------------|-------------|
| Total Amount Invested (₹)             | 1160000         | 600000       | 360000       | 120000      |
| Market Value of amount Invested       | 1666809         | 795747       | 439092       | 120294      |
| Scheme Returns (CAGR)                 | 7.30            | 11.24        | 13.35        | 0.46        |
| CRISIL Balanced Fund Index#<br>(CAGR) | 8.52            | 8.74         | 7.08         | -1.55       |
| S&P BSE SENSEX## (CAGR)               | 7.59            | 7.47         | 4.05         | -8.32       |

# 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 6. Refer annexure on page no. 91 to know more on performance of schemes managed by Fund Managers.

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

# Scheme Benchmark, ## Additional Benchmark, \* As on

start of period considered above. For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

"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 Politiono Holdings                             |                 |   |                 |
|--|-----------------|---|-----------------|
| Issuer   | % to net Assets | Issuer  | % to net Assets |
| SBI Magnum Gilt Fund - Long Term-Dir PI - Growth   | 32.82%          | IDFC Dynamic Bond Fund-Direct Plan-Growth       | 3.20%           |
| Birla Sun Life Frontline Eq Fd - Gr - Direct Plan  | 19.67%          | Birla Sun Life Cash Plus - Growth - Direct Plan | 0.01%           |
| SBI Blue Chip Fund-Direct Plan -Growth             | 16.72%          | Cash & Current Assets                           | 5.97%           |
| MOSt Focused Multicap 35-Direct Plan-Growth Option | 16.30%          | Net receivables / payables                      | -1.02%          |
| Mirae Asset India Opp'ties Fund-Direct Plan-Growth | 6.33%           |   |                 |





## Birla Sun Life Financial Planning FOF - Aggressive Plan

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

Wealth Creation Solutions

#### What is it?

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

#### Fund Details

As on March 31, 2016

| Fund Manager:<br>Managing Fund Since:<br>Total Experience:<br>Date of Allotment:  | Mr. Shravan Sreenivasula<br>December 15, 2014<br>14 years<br>May 09, 2011 | <b>Direct Plan<sup>s</sup></b><br>Growth:<br>Dividend: | 16.56<br>15.16  |                           | of units within 365 days<br>from the date of allotment:<br>1.00% of applicable NAV<br>For redemption/switch out |
|---|---|--|---|---------------------------|---|
| Type of Scheme:   | An Open ended Fund of<br>Funds Scheme                                     | Benchmark:   | 70% Nifty 50 + 15% CRISIL<br>Liquid Fund index + 10%<br>CRISIL Composite Bond |                           | of units after 365 days from<br>the date of allotment: Nil<br>**Exit Load is NIL for units                      |
| Application Amount for f<br>₹ 5,000 (plus in multiplies<br>Min. Addl. Investment: |   |  | Fund index + 5% INR price<br>of Gold  | Other Parameter           | issued in Dividend<br>Reinvestment.   |
| ₹ 1,000 (plus in multiplies)<br>SIP: Monthly: Minimum ₹                           |   | Monthly Average AUM:                                   | ₹ 104.00 Crores   | Expense Ratio:<br>Regular | 0.80  |
| NAV of Plans / Options (  |   | AUM as on last day:<br>(as on 31st March 2016)         | ₹ 106.04 Crores   | Direct                    | 0.05  |
| <b>Regular Plan</b><br>Growth:<br>Dividend:                                       | 16.27<br>14.89  | Load Structure (as % of<br>Entry Load:<br>Exit Load**: | NAV) (Incl. for SIP)<br>Nil<br>For redemption/switch out                      |                           |   |
|   |   |  |   |                           |   |

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

#### NAV as on March 31, 2016: ₹ 16.27

| Date of Inception: May 09,                     | NAV                   | Birla   | 70% Nifty   | CRISIL                             | r BSE<br>SENSEX<br>## (%) | Value of Standard Investment of ₹ 10000 in                                  |  |   |                                |
|--|-----------------------|---|---|------------------------------------|---------------------------|---|--|---|--------------------------------|
| 2011   | Per<br>Unit. *<br>(₹) | Sun Life<br>Financial<br>Planning<br>FOF<br>Aggressive<br>Plan<br>(%) | 50 + 15%<br>CRISIL<br>Liquid Fund<br>index + 10%<br>CRISIL<br>Composite<br>Bond Fund<br>index +<br>5% INR<br>price of<br>Gold # (%) | 10 Year<br>Gilt<br>Index<br>## (%) |                           | Birla<br>Sun Life<br>Financial<br>Planning<br>FOF<br>Aggressive<br>Plan (र) | 70% Nifty 50 +<br>15% CRISIL<br>Liquid Fund<br>index + 10%<br>CRISIL<br>Composite<br>Bond Fund<br>index +<br>5% INR price<br>of Gold # (₹) | CRISIL<br>10<br>Year<br>Gilt<br>Index<br>## (₹) | S&P<br>BSE<br>SENSEX<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00                 | 10.44   | 7.39  | 7.47                               | 6.60                      | 16268   | 14183  | 14233   | 13677                          |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 16.41                 | -0.88   | -4.13   | 7.97                               | -9.36                     | 9912  | 9587   | 10797   | 9064                           |
| March 28, 2014 to<br>March 31, 2015 (Absolute) | 12.20                 | 34.53   | 20.82   | 14.63                              | 25.15                     | 13453   | 12082  | 11463   | 12515                          |
| March 28, 2013 to<br>March 28, 2014 (Absolute) | 10.65                 | 14.56   | 13.73   | -1.01                              | 18.60                     | 11456   | 11373  | 9899  | 11860                          |

# 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 6. Refer annexure on page no. 91 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

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

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

| Particulars  | Since Inception   | last 3 years   | last 1 year |
|--|-------------------|----------------|-------------|
| Total Amount Invested (₹)  | 590000            | 360000         | 120000      |
| Market Value of amount Invested  | 799465            | 430983         | 119213      |
| Scheme Returns (CAGR)  | 12.33             | 12.06          | -1.22       |
| 70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite<br>Bond Fund index + 5% INR price of Gold# (CAGR) | 7.85              | 5.85           | -2.61       |
| CRISIL 10 Year Gilt Index ## (CAGR)  | 8.24              | 9.31           | 9.68        |
| S&P BSE SENSEX## (CAGR)  | 7.57              | 4.05           | -8.32       |
| Data of First Installment: June 01, 2011 & Scheme Inception Date: May  | 00 2011 Deet Derf | ormonoo mov or | movingthe   |

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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

#### Top Ten Portfolio Holdings

| Issuer   | % to net Assets | Issuer   | % to net Assets |
|--|-----------------|--|-----------------|
| SBI Blue Chip Fund-Direct Plan -Growth             | 15.39%          | Mirae Asset India Opp'ties Fund-Direct Plan-Growth | 12.02%          |
| Birla Sun Life Frontline Eq Fd - Gr - Direct Plan  | 14.69%          | SBI Magnum Gilt Fund - Long Term-Dir PI - Growth   | 5.66%           |
| Birla Sun Life Advantage Fund - Gr - Dir Pl        | 14.24%          | IDFC Dynamic Bond Fund-Direct Plan-Growth          | 5.62%           |
| MOSt Focused Multicap 35-Direct Plan-Growth Option | 14.11%          | Goldman Sachs Gold ETF (Gold Bees)                 | 2.63%           |
| Birla Sun Life Cash Plus - Growth - Direct Plan    | 12.75%          | Kotak MF Gold ETF                                  | 1.84%           |



## 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)

| Fun   | d I        | De | tai  | ils |
|-------|------------|----|------|-----|
| 1 011 | <b>u</b> 1 |    | LCI. |     |

As on March 31, 2016

| Fund Manager:<br>Managing Fund Since:   | Mr. Shravan Sreenivasula<br>December 15, 2014 | Dividend:               | 10.18  |                 | applicable NAV. For                                      |
|---|---|-------------------------|--|-----------------|--|
| Total Experience:<br>Date of Allotment: | 14 years<br>May 09. 2011                      | Benchmark:              | 20% Nifty 50 + 44% CRISIL                        |                 | redemption/ switch-out of<br>units after 1 year from the |
| Type of Scheme:                         | An Open ended Fund of                         |                         | Liquid Fund index + 24%<br>CRISIL Composite Bond |                 | date of allotment: Nil<br>**Exit Load is NIL for units   |
|   | Funds Scheme                                  |                         | Fund index + 12% INR<br>price of Gold            |                 | issued in Dividend<br>Reinvestment.                      |
| Application Amount for f                | iresh subscription*:                          |                         |  | 1               |  |
| ₹ 5,000 (plus in multiplies of          | of₹1)   | Monthly Average AUM:    | ₹ 5.41 Crores                                    | Other Parameter |  |
| Min. Addl. Investment:                  | ,   | Montiny Average Adm.    | C 3.41 CIOIES                                    | Expense Ratio:  |  |
| ₹ 1,000 (plus in multiplies of          | of₹1)   |                         |  | Regular         | 1.34   |
|   | ,   | AUM as on last day:     | ₹ 5.41 Crores                                    | Direct          | 0.81   |
| SIP: Monthly: Minimum ₹                 | 1,000/-                                       | (as on 31st March 2016) | 0.41 010103                                      |                 | 0.01   |
| NAV of Plans / Options (                | ₹)  | Load Structure (as % of | NAV) (Incl. for SIP)                             |                 |  |
| Regular Plan                            |   | Entry Load:             | Nil  |                 |  |
| Growth:                                 | 14.76   | Exit Load**:            | For redemption/ switch-                          |                 |  |
| Dividend:                               | 13.43   |                         | out of units within and                          |                 |  |
| Direct Plan <sup>s</sup>                |   |                         | including 1 year from the                        |                 |  |
| Growth:                                 | 15.00   |                         | date of allotment: 1% of                         | 1               |  |
|   |   |                         |  | 1               |  |

NAV as on March 31, 2016: ₹ 14.76

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

| Date of Inception: May 09,                     | Per         Sun Life         50 + 44%         10 Year           Unit.*         Financial         CRISIL         Gilt         Si |                         |  | S&P   | Value of Standard Investment of ₹ 10000 in      |                                |       |       |       |
|--|---|-------------------------|--|---|---|--------------------------------|-------|-------|-------|
| 2011   |   | BSE<br>SENSEX<br>## (%) | Birla Sun<br>Life Financial<br>Planning<br>FOF<br>Conservative<br>Plan (₹) | 20% Nifty 50 +<br>44% CRISIL<br>Liquid Fund<br>index + 24%<br>CRISIL<br>Composite<br>Bond Fund<br>index +<br>12% INR price<br>of Gold # (₹) | CRISIL<br>10<br>Year<br>Gilt<br>Index<br>## (₹) | S&P<br>BSE<br>SENSEX<br>## (₹) |       |       |       |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00   | 8.27                    | 8.04   | 7.47  | 6.60  | 14760                          | 14608 | 14233 | 13677 |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 14.21   | 3.85                    | 4.49   | 7.97  | -9.36   | 10385                          | 10449 | 10797 | 9064  |
| March 28, 2014 to<br>March 31, 2015 (Absolute) | 12.37   | 14.91                   | 11.34  | 14.63   | 25.15   | 11491                          | 11134 | 11463 | 12515 |
| March 28, 2013 to<br>March 28, 2014 (Absolute) | 11.47   | 7.82                    | 8.04   | -1.01   | 18.60   | 10782                          | 10804 | 9899  | 11860 |

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

| Particulars   | Since Inception       | last 3 years    | last 1 year |
|---|-----------------------|-----------------|-------------|
| Total Amount Invested (₹)   | 590000                | 360000          | 120000      |
| Market Value of amount Invested   | 722625                | 406467          | 122841      |
| Scheme Returns (CAGR)   | 8.19                  | 8.06            | 4.44        |
| 20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL<br>Composite Bond Fund index + 12% INR price of Gold# (CAGR) | 7.70                  | 7.36            | 5.66        |
| CRISIL 10 Year Gilt Index ## (CAGR)   | 8.24                  | 9.31            | 9.68        |
| S&P BSE SENSEX ## (CAGR)  | 7.57                  | 4.05            | -8.32       |
| Date of First Installment: June 01, 2011 & Scheme Inception Date: Ma  | ay 09, 2011. Past Per | formance may or | may not be  |

sustained in future.

# 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 6. Refer annexure on page no. 91 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

"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."

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future**. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

| Top Ten Portfolio Holdings                       |                 |  |                 |
|--|-----------------|--|-----------------|
| Issuer   | % to net Assets | Issuer   | % to net Assets |
| Birla Sun Life Cash Plus - Growth - Direct Plan  | 41.76%          | SBI Blue Chip Fund-Direct Plan -Growth             | 4.89%           |
| SBI Magnum Gilt Fund - Long Term-Dir PI - Growth | 12.05%          | MOSt Focused Multicap 35-Direct Plan-Growth Option | 4.83%           |
| IDFC Dynamic Bond Fund-Direct Plan-Growth        | 11.92%          | Birla Sun Life Frontline Eq Fd - Gr - Direct Plan  | 4.59%           |
| Kotak MF Gold ETF                                | 5.99%           | Birla Sun Life Advantage Fund - Gr - Dir Pl        | 4.45%           |
| Goldman Sachs Gold ETF (Gold Bees)               | 5.27%           | Mirae Asset India Opp'ties Fund-Direct Plan-Growth | 2.14%           |



(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)

### Fund Details

As on March 31, 2016

| Fund Manager:<br>Managing Fund Since:<br>Total Experience:<br>Date of Allotment:<br>Type of Scheme: | Mr. Shravan Sreenivasula<br>December 15, 2014<br>14 years<br>May 09, 2011<br>An Open ended Fund of<br>Funds Scheme | Direct Plan <sup>s</sup><br>Growth:<br>Dividend:<br>Benchmark: | 15.60<br>14.13<br>40% Nifty 50 + 30% CRISIL<br>Liquid Fund index + 20%               |                                   | from the date of allotment:<br>1.00% of applicable NAV<br>For redemption/switch out<br>of units after 365 days from<br>the date of allotment: Nil<br>**Exit Load is NIL for units |
|---|--|--|--|-----------------------------------|---|
| Application Amount for f<br>₹ 5,000 (plus in multiplies of<br>Min. Addl. Investment:                |  |  | CRISIL Composite Bond<br>Fund index + 10% INR<br>price of Gold                       |                                   | issued in Dividend<br>Reinvestment.   |
| ₹ 1,000 (plus in multiplies of SIP: Monthly: Minimum ₹  | ,  | Monthly Average AUM:   | ₹ 16.35 Crores   | Other Parameter<br>Expense Ratio: |   |
| NAV of Plans / Options (  |  | AUM as on last day:<br>(as on 31st March 2016)                 | ₹ 16.55 Crores   | Regular<br>Direct                 | 1.44<br>0.91  |
| <b>Regular Plan</b><br>Growth:<br>Dividend:   | 15.37<br>13.79   | Load Structure (as % of<br>Entry Load:<br>Exit Load**:         | NAV) (Incl. for SIP)<br>Nil<br>For redemption/switch out<br>of units within 365 days |                                   |   |
|   |  |  |  |                                   |   |

NAV as on March 31, 2016: ₹ 15.37

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

| Date of Inception: May 09,                     | NAV                   | Birla   | 40% Nifty  | CRISIL                                | S&P                     | Value of   | Standard Investme   | tment of ₹10000 in                              |                                |  |
|--|-----------------------|---|--|---------------------------------------|-------------------------|--|---|---|--------------------------------|--|
| 2011   | Per<br>Unit. *<br>(र) | Sun Life<br>Financial<br>Planning<br>FOF Prudent<br>Plan<br>(%) | 50 + 30%<br>CRISIL<br>Liquid Fund<br>index + 20%<br>CRISIL<br>Composite<br>Bond Fund<br>index +<br>10% INR<br>price of<br>Gold # (%) | 10<br>Year<br>Gilt<br>Index<br>## (%) | BSE<br>SENSEX<br>## (%) | Birla<br>Sun Life<br>Financial<br>Planning<br>FOF<br>Prudent<br>Plan (₹) | 40% Nifty 50 +<br>30% CRISIL<br>Liquid Fund<br>index + 20%<br>CRISIL<br>Composite<br>Bond Fund<br>index +<br>10% INR price<br>of Gold # (₹) | CRISIL<br>10<br>Year<br>Gilt<br>Index<br>## (₹) | S&P<br>BSE<br>SENSEX<br>## (₹) |  |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00                 | 9.17  | 7.77   | 7.47                                  | 6.60                    | 15372  | 14425   | 14233   | 13677                          |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 15.12                 | 1.65  | 0.93   | 7.97                                  | -9.36                   | 10165  | 10093   | 10797   | 9064                           |  |
| March 28, 2014 to<br>March 31, 2015 (Absolute) | 12.34                 | 22.58   | 15.00  | 14.63                                 | 25.15                   | 12258  | 11500   | 11463   | 12515                          |  |
| March 28, 2013 to<br>March 28, 2014 (Absolute) | 11.17                 | 10.43   | 10.01  | -1.01                                 | 18.60                   | 11043  | 11001   | 9899  | 11860                          |  |

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

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 Shrayan

Total Schemes managed by Mr. Shravan Sreenivasula is 6. Refer annexure on page no. 91 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

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

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

| Particulars   | Since Inception | last 3 years | last 1 year |  |  |  |  |  |
|---|-----------------|--------------|-------------|--|--|--|--|--|
| Total Amount Invested (₹)   | 590000          | 360000       | 120000      |  |  |  |  |  |
| Market Value of amount Invested   | 750843          | 414653       | 121130      |  |  |  |  |  |
| Scheme Returns (CAGR)   | 9.75            | 9.41         | 1.76        |  |  |  |  |  |
| 40% Nifty 50 Index + 30% CRISIL Liquid Fund Index +20% CRISIL<br>Composite Bond Fund Index + 10% INR price of Gold # (CAGR) | 7.68            | 6.68         | 2.30        |  |  |  |  |  |
| CRISIL 10 Year Gilt Index ## (CAGR)   | 8.24            | 9.31         | 9.68        |  |  |  |  |  |
| S&P BSE SENSEX ## (CAGR)  | 7.57            | 4.05         | -8.32       |  |  |  |  |  |
| 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.

n Ten Portfolio Holdi

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

| Top Tell Tortiono Holdings                        |                 |  |                 |
|---|-----------------|--|-----------------|
| Issuer  | % to net Assets | lssuer   | % to net Assets |
| Birla Sun Life Cash Plus - Growth - Direct Plan   | 28.85%          | Birla Sun Life Advantage Fund - Gr - Dir Pl        | 8.02%           |
| IDFC Dynamic Bond Fund-Direct Plan-Growth         | 10.42%          | MOSt Focused Multicap 35-Direct Plan-Growth Option | 8.02%           |
| SBI Magnum Gilt Fund - Long Term-Dir PI - Growth  | 10.37%          | Mirae Asset India Opp'ties Fund-Direct Plan-Growth | 6.24%           |
| SBI Blue Chip Fund-Direct Plan -Growth            | 9.01%           | Goldman Sachs Gold ETF (Gold Bees)                 | 4.64%           |
| Birla Sun Life Frontline Eq Fd - Gr - Direct Plan | 8.70%           | Kotak MF Gold ETF                                  | 4.39%           |
|   |                 |  |                 |



### What is it?

Birla Sun Life Equity Savings Fund uses a unique combination of equity derivative strategies, arbitrage opportunities, pure equity investments, debt & money market instruments which together intends to deliver fax Efficient Growth with Low Volatility.

| Fund Details  |  |   |   |   | As on March 31, 2016  |
|---|--|---|---|---|---|
| Fund Manager:<br>Managing Fund Since:   | Mr. Satyabrata Mohanty,<br>Mr. Pranay Sinha &<br>Mr. Lovelish Solanki<br>Since Inception, August 26, | <b>Direct Plan<sup>\$</sup></b><br>Growth:<br>Dividend: | 10.58<br>10.37  |   | of units after 365 days from<br>the date of allotment: Nil.<br>**Exit Load is NIL for units<br>issued in Dividend |
|   | 2015 & August 26, 2015 respectively  | Benchmark:  | 30% S&P BSE 200 + 30%<br>Crisil Short Term Bond         |   | Reinvestment.   |
| Total Experience:<br>Date of Allotment:   | 16 years, 10 Years &<br>7 years<br>November 28, 2014   |   | Fund Index + 40% Crisil<br>Liquid Fund Index            | Other Parameter<br>Modified Duration:<br>Average Maturity:  | 1.37 years<br>2.33 years  |
| Type of Scheme:   | An Open ended Equity<br>Scheme   | Monthly Average AUM:                                    | ₹ 371.77 Crores   | Yield to Maturity:<br>Portfolio Turnover:<br>Expense Ratio: | 7.52%<br>4.90   |
| Application Amount for<br>₹ 5,000 (plus in multiplies<br>Min. Addl. Investment: |  | AUM as on last day:<br>(as on 31st March 2016)          | ₹ 374.45 Crores   | Regular<br>Direct   | 3.01<br>1.71  |
| ₹ 1,000 (plus in multiplies   | of ₹ 1)  | Load Structure (as % of<br>Entry Load:                  | NAV) (Incl. for SIP)<br>Nil                             |   |   |
| SIP: Monthly: Minimum ₹   | ₹1,000/-   | Exit Load**:  | For redemption/switch out of units within 365 days      |   |   |
| NAV of Plans / Options (<br>Regular Plan  |  |   | from the date of allotment:<br>1.00% of applicable NAV. |   |   |
| Growth:<br>Dividend:  | 10.43<br>10.22   |   | For redemption/switch out                               |   |   |

| Investment Performan                           | nce - Re       | gular Pla                                | an - Growth  |                                 |       | NAV a  | s on March 31   | , <b>2016</b> :                              | ₹ 1 <b>0.43</b>    |
|--|----------------|--|--|---------------------------------|-------|--|---|--|--------------------|
| Date of Inception: Nov 28, 2014                |                | Nifty<br>50 ##                           |  |                                 |       |  |   |  |                    |
|  | Unit. *<br>(₹) | Life<br>Equity<br>Savings<br>Fund<br>(%) | 30% Crisil<br>Short Term<br>Bond Fund<br>Index + 40%<br>Crisil Liquid<br>Fund Index<br># (%) | Year<br>Gilt<br>Index<br>## (%) | (%)   | Birla<br>Sun Life<br>Equity<br>Savings<br>Fund (₹) | 30% S&P BSE<br>200 + 30%<br>Crisil Short<br>Term Bond<br>Fund Index<br>+ 40% Crisil<br>Liquid Fund<br>Index # (र) | CRISIL<br>10 Year<br>Gilt<br>Index<br>## (₹) | Nifty 50<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00          | 3.19                                     | 3.53   | 9.76                            | -7.48 | 10430  | 10475   | 11329  | 9010               |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 10.39          | 0.38                                     | 2.27   | 7.97                            | -8.86 | 10038  | 10227   | 10797  | 9114               |

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

| Particulars   | Since Inception | last 1 year |
|---|-----------------|-------------|
| Total Amount Invested (₹)   | 170000          | 120000      |
| Market Value of amount Invested   | 171614          | 120321      |
| Scheme Returns (CAGR)   | 1.28            | 0.50        |
| 30% S&P BSE 200 + 30% Crisil Short Term<br>Bond Fund Index + 40% Crisil Liquid Fund<br>Index returns # (CAGR) | 2.52            | 2.11        |
| CRISIL 10 Year Gilt Index returns## (CAGR)  | 9.24            | 9.70        |
| Nifty 50 returns## (CAGR)   | -7.74           | -7.07       |

Date of First Installment: December 01, 2014 & Scheme Inception Date: November 28, 2014. Past Performance may or may not be sustained in future.

# 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. Pranay Sinha is 6. Total Schemes managed by Mr. Mr. Lovelish Solanki is 3. Refer annexure on page no. 91 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

For SIP calculations above. For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return).Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

**Top Ten Portfolio Holdings** 

| lssuer                 | % to net Assets | Rating | Issuer                                 | % to net Assets | Rating     |
|------------------------|-----------------|--------|--|-----------------|------------|
| Government of India    | 19.44%          | SOV    | Natco Pharma Limited                   | 1.36%           |            |
| Yes Bank Limited       | 2.65%           |        | State Bank of India                    | 1.35%           |            |
| Eicher Motors Limited  | 1.97%           |        | Kotak Mahindra Prime Ltd               | 1.33%           | CRISIL A1+ |
| Repco Home Finance Ltd | 1.92%           |        | Berger Paints (I) Limited              | 1.13%           |            |
| Infosys Limited        | 1.63%           |        | Sun Pharmaceuticals Industries Limited | 1.11%           |            |





## Tax Savings Solutions



#### What are Tax Savings Solutions?

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

#### Who can benefit from Tax Savings Solutions?

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

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

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

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

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

### **Benefits of Tax Savings Solutions:**

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

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

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

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

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

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

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

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





# Birla Sun Life Tax Relief '96

**Tax Savings Solutions** 

#### What is it?

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

| Fund Details   |   |  |                                 |  | As on March 31, 2016                        |
|--|---|--|---------------------------------|--|---|
| Fund Manager:<br>Managing Fund Since:<br>Total Experience:<br>Date of Allotment:<br>Type of Scheme:                | Mr. Ajay Garg<br>October 01, 2006<br>22 years<br>March 29, 1996<br>An Open-ended ELSS | NAV of Plans / Options (<br>Regular Plan<br>Growth (w.e.f. 06/03/08):<br>Dividend: | <b>₹)</b><br>20.96<br>124.60    | Load Structure (as % o<br>Entry Load:<br>Exit Load:<br>Other Parameter | f <b>NAV) (Incl. for SIP)</b><br>Nil<br>Nil |
|  | Scheme with a lock - in of 3 years from the date of allotment.                        | Direct Plan <sup>s</sup><br>Growth:<br>Dividend:                                   | 21.50<br>148.34                 | Standard Deviation:<br>Sharpe Ratio##:<br>Beta:<br>Portfolio Turnover: | 15.46%<br>0.67<br>0.90                      |
| Application Amount for f<br>₹ 500 (plus in multiplies of<br>Min. Addl. Investment:<br>₹ 500 (plus in multiplies of | ₹1)   | Benchmark:<br>Monthly Average AUM:   | S&P BSE 200<br>₹ 1932.51 Crores | Expense Ratio:<br>Regular<br>Direct                                    | 0.11<br>2.57<br>1.57                        |
| SIP: Monthly: Minimum ₹  | 500/-   | AUM as on last day:<br>(as on 31st March 2016)                                     | ₹ 2038.64 Crores                |  |   |

Note:

**Top Ten Portfolio Holdings** 

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

| Investment Performance                         | NA    | V as on Ma        | irch 31, 201         | 6: ₹ 20.96 |   |                         |                    |  |
|--|-------|-------------------|----------------------|------------|---|-------------------------|--------------------|--|
| Date of Inception: Mar 06, 2008                |       |                   | S&P BSE<br>200 # (%) |            | Value of Standard Investment of ₹<br>10000 in |                         |                    |  |
|  | (₹)   | Relief '96<br>(%) | (,                   |            | Birla Sun<br>Life Tax<br>Relief '96<br>(₹)    | S&P BSE<br>200<br># (₹) | Nifty 50<br>## (₹) |  |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00 | 9.60              | 5.81                 | 5.77       | 20960   | 15772                   | 15724              |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 21.73 | -3.54             | -7.86                | -8.86      | 9646  | 9214                    | 9114               |  |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 13.70 | 58.61             | 31.93                | 26.65      | 15861   | 13193                   | 12665              |  |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 11.00 | 24.55             | 17.19                | 17.98      | 12455   | 11719                   | 11798              |  |

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

| Particulars                     | Since Inception | last 5 years | last 3 years | last 1 year |  |  |  |
|---------------------------------|-----------------|--------------|--------------|-------------|--|--|--|
| Total Amount Invested (₹)       | 970000          | 600000       | 360000       | 120000      |  |  |  |
| Market Value of amount Invested | 1868352         | 962308       | 478543       | 118035      |  |  |  |
| Scheme Returns (CAGR)           | 15.77           | 18.97        | 19.40        | -3.03       |  |  |  |
| S&P BSE 200 returns# (CAGR)     | 9.44            | 9.35         | 7.28         | -7.08       |  |  |  |
| Nifty 50 returns## (CAGR)       | 8.63            | 8.05         | 5.19         | -7.07       |  |  |  |

Date of First Installment: April 01, 2008 & Scheme Inception Date: March 06, 2008. Past Performance may or may not be sustained in future.

# 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 7. Refer annexure on page no. 91 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>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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

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

| Issuer                             | % to net Assets | Issuer                                | % to net Assets |
|------------------------------------|-----------------|---------------------------------------|-----------------|
| Sundaram Clayton Ltd               | 6.71%           | MRF Limited                           | 3.45%           |
| Honeywell Automation India Limited | 5.28%           | Reliance Industries Limited           | 3.00%           |
| Bayer Cropscience Limited          | 4.80%           | Zee Entertainment Enterprises Limited | 2.96%           |
| ICRA Limited                       | 4.15%           | Jet Airways (India) Limited           | 2.70%           |
| Kotak Mahindra Bank Limited        | 4.11%           | Shoppers Stop Limited                 | 2.69%           |





# **Birla Sun Life Tax Plan**

**Tax Savings Solutions** 

### What is it?

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

| Fund Details                            |                            |                           |                 |                        | As on March 31, 2016   |
|---|----------------------------|---------------------------|-----------------|------------------------|------------------------|
| Fund Manager:                           | Mr. Ajay Garg              | NAV of Plans / Options (  | ₹)              | Load Structure (as % o | f NAV) (Incl. for SIP) |
| Managing Fund Since:                    | October 17, 2011           | Regular Plan              |                 | Entry Load:            | Nil                    |
| Total Experience:                       | 22 years                   | Growth:                   | 26.47           | Exit Load:             | Nil                    |
| Date of Allotment:                      | February 16, 1999          | Dividend:                 | 67.72           |                        |                        |
| Type of Scheme:                         | An Open-ended ELSS         | Direct Plan <sup>\$</sup> |                 | Other Parameter        |                        |
|   | Scheme with a lock - in of | Growth:                   | 27.27           | Standard Deviation:    | 15.83%                 |
|   | 3 years from the date of   | Dividend:                 | 89.80           | Sharpe Ratio##:        | 0.88                   |
|   | allotment.                 |                           |                 | Beta:                  | 0.98                   |
|   |                            | Benchmark:                | S&P BSE SENSEX  | Portfolio Turnover:    | 0.06                   |
| Application Amount for                  | fresh subscription*:       |                           |                 | Expense Ratio:         |                        |
| ₹ 500 (plus in multiplies of            | ·₹1)                       | Monthly Average AUM:      | ₹ 306.87 Crores | Regular                | 3.04                   |
| Min. Addl. Investment:                  | ,                          |                           |                 | Direct                 | 1.83                   |
| ₹ 500 (plus in multiplies of            | [₹1)                       |                           |                 |                        |                        |
| u i i i i i i i i i i i i i i i i i i i | ,                          | AUM as on last day:       | ₹ 323.96 Crores |                        |                        |
| SIP: Monthly: Minimum ₹                 | 500/-                      | (as on 31st March 2016)   |                 |                        |                        |
| ,                                       |                            | ,                         |                 |                        |                        |

#### Note:

Market Value of amount Invested

S&P BSE SENSEX returns# (CAGR)

Ton Ten Portfolio Holding

Scheme Returns (CAGR)

Nifty 50 returns## (CAGR)

be sustained in future.

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

| Investment Performance                         | NA  | V as on Ma                        | ırch 31, 201              | <mark>6: ₹ 26.47</mark>                       |       |       |       |
|--|---|-----------------------------------|---------------------------|---|-------|-------|-------|
| Date of Inception: Oct 03, 2006                | 2006NAV Per<br>Unit.*Birla Sun<br>Life Tax PlanS&P BSE<br>SENSEX<br>(%)Nifty 50 ##<br>(%)(?)(?)(%)# (%) |                                   |                           | Value of Standard Investment of ₹<br>10000 in |       |       |       |
|  |   | Birla Sun<br>Life Tax<br>Plan (₹) | S&P BSE<br>SENSEX<br>#(₹) | Nifty 50<br>## (₹)                            |       |       |       |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00   | 10.79                             | 7.85                      | 8.49  | 26470 | 20493 | 21679 |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 27.56   | -3.96                             | -9.36                     | -8.86   | 9604  | 9064  | 9114  |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 17.57   | 56.86                             | 24.89                     | 26.65   | 15686 | 12489 | 12665 |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 14.21   | 23.65                             | 18.85                     | 17.98   | 12365 | 11885 | 11798 |

| SIP Performance - Regular Plan - | SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month) |              |              |            |  |  |  |  |
|----------------------------------|---|--------------|--------------|------------|--|--|--|--|
| Particulars                      | Since Inception   | last 5 years | last 3 years | last 1 yea |  |  |  |  |
| Total Amount Invested (₹)        | 1140000   | 600000       | 360000       | 120000     |  |  |  |  |

2225443

13.55

7.59

7.99

# 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 7. Refer annexure on page no. 91 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

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

year

117848

-3.31

-8.21

-7.07

48

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return).Where Benchmark returns are not available, they have not been shown.

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

947778

18.35

7.49

8.05

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

472467

18.49

4.10

5.19

| Issuer                             | % to net Assets | lssuer                                | % to net Assets |
|------------------------------------|-----------------|---------------------------------------|-----------------|
| Sundaram Clayton Ltd               | 6.68%           | MRF Limited                           | 3.34%           |
| Honeywell Automation India Limited | 5.16%           | Reliance Industries Limited           | 2.91%           |
| Bayer Cropscience Limited          | 4.68%           | Zee Entertainment Enterprises Limited | 2.86%           |
| ICRA Limited                       | 4.05%           | Shoppers Stop Limited                 | 2.67%           |
| Kotak Mahindra Bank Limited        | 3.97%           | Jet Airways (India) Limited           | 2.61%           |
|                                    |                 |                                       |                 |





## **Birla Sun Life Tax Savings Fund**

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

### What is it?

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

| Fund Details             |                       |                         |                                 |                        | As on March 31, 2016   |
|--------------------------|-----------------------|-------------------------|---------------------------------|------------------------|------------------------|
| Fund Manager:            | Mr. Ajay Garg         | Application Amount for  | fresh subscription*:            | Load Structure (as % o | f NAV) (Incl. for SIP) |
| Managing Fund Since:     | October 11, 2014      | NA as the scheme does n | ot accept fresh subscriptions / | Entry Load:            | Nil                    |
| Total Experience:        | 22 years              | Switch-in               |                                 | Exit Load:             | Nil                    |
| Date of Allotment:       | March 28, 2004        | Min. Addl. Investment:  |                                 |                        |                        |
| Type of Scheme:          | An Open-ended Equity  | NA as the scheme does r | not accept fresh subscriptions  | Other Parameter        |                        |
|                          | Linked Savings Scheme | / Switch-in             |                                 | Standard Deviation:    | 15.91%                 |
|                          |                       | Benchmark:              | S&P BSE 100                     | Sharpe Ratio##:        | 0.59                   |
| NAV of Plans / Options ( | (₹)                   |                         |                                 | Beta:                  | 0.97                   |
| Regular Plan             |                       | Monthly Average AUM:    | ₹ 22.49 Crores                  | Portfolio Turnover:    | 0.12                   |
| Growth:                  | 47.99                 | ,                       |                                 | Expense Ratio:         |                        |
| Dividend:                | 23.67                 |                         |                                 | Regular                | 3.00                   |
| Bonus:                   | 48.06                 | AUM as on last day:     | ₹ 23.19 Crores                  | Direct                 | 2.70                   |
| Direct Plan <sup>s</sup> |                       | (as on 31st March 2016) |                                 |                        |                        |
| Growth:                  | 49.31                 | (                       |                                 |                        |                        |
| Dividend:                | 24.24                 |                         |                                 |                        |                        |
| Bonus:                   | 49.28                 |                         |                                 |                        |                        |

Note:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 9.0% (FBIL Overnight MIBOR for 31st Mar 2016) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth NAV as on March 31, 2016: ₹ 47.99

| Date of Inception: Mar 28, 2004                | NAV Per Birla Sun<br>Unit. * Life Tax | S&P BSE<br>100 # (%) | S&P BSE<br>SENSEX ##        | Value of Standard Investment of ₹<br>10000 in |  |                      |                             |
|--|---------------------------------------|----------------------|-----------------------------|---|--|----------------------|-----------------------------|
|  | (₹)                                   | Savings<br>Fund (%)  | Savings (%) B<br>Fund (%) L |   | Birla Sun<br>Life Tax<br>Savings<br>Fund (₹) | S&P BSE<br>100 # (₹) | S&P BSE<br>SENSEX<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.00                                 | 13.94                | 13.60                       | 13.51   | 47990  | 46284                | 45835                       |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 50.13                                 | -4.27                | -8.96                       | -9.36   | 9573   | 9104                 | 9064                        |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 33.19                                 | 51.04                | 28.32                       | 24.89   | 15104  | 12832                | 12489                       |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 28.82                                 | 15.16                | 18.11                       | 18.85   | 11516  | 11811                | 11885                       |

# 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 7. Refer annexure on page no. 91 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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

| SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month) |                      |                   |                   |                  |  |  |  |  |  |  |  |
|---|----------------------|-------------------|-------------------|------------------|--|--|--|--|--|--|--|
| Particulars Since Inception last 5 years last 3 years last 1 ye             |                      |                   |                   |                  |  |  |  |  |  |  |  |
| Total Amount Invested (₹)   | 1450000              | 600000            | 360000            | 120000           |  |  |  |  |  |  |  |
| Market Value of amount Invested   | 3070630              | 861720            | 453617            | 117510           |  |  |  |  |  |  |  |
| Scheme Returns (CAGR)   | 11.76                | 14.46             | 15.62             | -3.83            |  |  |  |  |  |  |  |
| S&P BSE 100 # (CAGR)  | 10.34                | 8.32              | 5.58              | -7.54            |  |  |  |  |  |  |  |
| S&P BSE SENSEX ## (CAGR)  | 10.10                | 7.49              | 4.10              | -8.21            |  |  |  |  |  |  |  |
| Date of First Installment: April 01, 2004 & Sche sustained in future.       | me Inception Date: I | March 28, 2004. P | ast Performance m | ay or may not be |  |  |  |  |  |  |  |

| Top Ten Portiono Holdings          |                 |                                       |                 |
|------------------------------------|-----------------|---------------------------------------|-----------------|
| Issuer                             | % to net Assets | Issuer                                | % to net Assets |
| Sundaram Clayton Ltd               | 6.94%           | MRF Limited                           | 3.39%           |
| Honeywell Automation India Limited | 5.66%           | Reliance Industries Limited           | 2.95%           |
| Bayer Cropscience Limited          | 4.75%           | Zee Entertainment Enterprises Limited | 2.90%           |
| ICRA Limited                       | 4.14%           | Shoppers Stop Limited                 | 2.66%           |
| Kotak Mahindra Bank Limited        | 4.02%           | Jet Airways (India) Limited           | 2.64%           |







## **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.





of distributable surplus.)

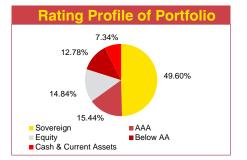
**Regular Income Solutions** 

## 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 March 31, 2016                |
|--|---|--|--|--|-------------------------------------|
| Fund Manager:  | Mr. Vineet Maloo &<br>Mr. Pranay Sinha        | Direct Plan <sup>s</sup><br>Growth :           | 56.9329  |  | from the date of allotment:<br>Nil. |
| Managing Fund Since:   | August 26, 2015                               | Monthly Dividend:                              | 13.1035  |  | **Exit Load is NIL for units        |
| Total Experience:<br>Date of Allotment:  | 11 years & 10 years<br>July 14, 1999          | Quarterly Dividend:                            | 12.5145  |  | issued in Dividend<br>Reinvestment. |
| Type of Scheme:  | An Open-ended Income<br>Scheme                | Benchmark:                                     | CRISIL MIP Blended Index   | Other Parameter  |                                     |
| Application Amount for<br>₹ 5,000 (plus in multiplies  |   | Monthly Average AUM:                           | ₹ 250.12 Crores  | Modified Duration:<br>Average Maturity:<br>Yield to Maturity:                | 5.86 years<br>10.97 years<br>8.43%  |
| Min. Addl. Investment:<br>₹ 1,000 (plus in multiplies  | ,   | AUM as on last day:<br>(as on 31st March 2016) | ₹ 251.37 Crores  | (for Debt Component)<br><b>Portfolio Turnover:</b><br>(for Equity Component) | 1.89                                |
| SIP:   |   | Load Structure (as % of                        | NAV) (Incl. for SIP)   | Expense Ratio:   |                                     |
| Monthly: Minimum ₹ 1,000   | D/-   | Entry Load:                                    | Nil  | Regular  | 2.56                                |
| NAV of Plans / Options<br>Regular Plan<br>Growth :<br>Monthly Dividend:<br>Quarterly Dividend: | ( <b>?</b> )<br>55.7015<br>12.1471<br>12.0750 | Exit Load**:                                   | For redemption/switch out of<br>units within 540 days from<br>the date of allotment: 1.00%<br>of the applicable NAV.<br>For redemption/switch out<br>of units after 540 days | Direct   | 1.87                                |

| Investment Performance - Regular Plan - Growth |   |                       |                        | NAV as on March 31, 2016: ₹ 55.7015           |  |                                      |   |
|--|---|-----------------------|------------------------|---|--|--------------------------------------|---|
| Date of Inception: July 14, 1999               | NAV Per Birla Sun<br>Unit. * Life Monthly | CRISIL MIP<br>Blended | CRISIL 10<br>Year Gilt | Value of Standard Investment of ₹<br>10000 in |  |                                      |   |
|  | (₹)                                       | Income (%)            | Index #<br>(%)         | Index ##<br>(%)                               | Birla<br>Sun Life<br>Monthly<br>Income (₹) | CRISIL MIP<br>Blended<br>Index # (₹) | CRISIL 10<br>Year Gilt<br>Index<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.0000                                   | 10.81                 | N/A                    | N/A   | 55702                                      | N/A                                  | N/A                                       |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 53.1529                                   | 4.79                  | 5.67                   | 7.97  | 10479                                      | 10567                                | 10797                                     |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 44.8576                                   | 18.49                 | 16.45                  | 14.57   | 11849                                      | 11645                                | 11457                                     |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 41.8609                                   | 7.16                  | 6.52                   | -0.96   | 10716                                      | 10652                                | 9904                                      |



# 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 18. Total Schemes managed by Mr. Pranay Sinha is 6. Refer annexure on page no. 91 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

| Top Ten Portfolio Holdings              |                 |            |                             |                 |        |
|---|-----------------|------------|-----------------------------|-----------------|--------|
| Issuer                                  | % to net Assets | Rating     | Issuer                      | % to net Assets | Rating |
| Government of India                     | 48.75%          | SOV        | Bajaj Finance Limited       | 1.27%           |        |
| Power Finance Corporation Limited       | 13.81%          | CRISIL AAA | Eicher Motors Limited       | 1.22%           |        |
| IDBI Bank Limited                       | 12.78%          | CRISIL A   | HDFC Bank Limited           | 0.85%           |        |
| Repco Home Finance Ltd                  | 2.18%           |            | State Government Securities | 0.85%           | SOV    |
| Power Grid Corporation of India Limited | 1.63%           | CRISIL AAA | Reliance Industries Limited | 0.75%           |        |





## Birla Sun Life MIP

en-ended income scheme. Monthly income is not assured and is subject to availability of istributable surplus.

**Regular Income Solutions** 

#### What is it?

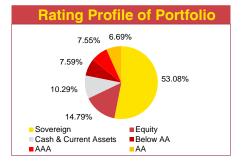
A fund that seeks to provide you regular income with an opportunity to grow your money through fixed income investments and a limited exposure to the equity markets.

| Fund Details  |  |   |   |   | As on March 31, 2016                |
|---|--|---|---|---|-------------------------------------|
| Fund Manager:<br>Managing Fund Since:   | Mr. Vineet Maloo &<br>Mr. Pranay Sinha<br>August 26, 2015                  | Direct Plan <sup>s</sup><br>Growth :<br>Monthly Dividend: | 40.0250<br>13.1036  |   | issued in Dividend<br>Reinvestment. |
| Total Experience:<br>Date of Allotment:<br>Type of Scheme:  | 11 years & 10 years<br>November 20, 2000<br>An Open-ended Income<br>Scheme | Benchmark:<br>Monthly Average AUM:                        | CRISIL MIP Blended Index<br>₹ 101.78 Crores   | Other Parameter<br>Modified Duration:<br>Average Maturity:<br>Yield to Maturity:        | 4.93 years<br>10.33 years<br>8.20%  |
| Application Amount for<br>₹5,000 (plus in multiplies<br>Min. Addl. Investment:<br>₹1,000 (plus in multiplies  | of ₹ 1)  | AUM as on last day:<br>(as on 31st March 2016)            | ₹ 102.60 Crores   | (for Debt Component)<br>Portfolio Turnover:<br>(for Equity Component)<br>Expense Ratio: | 1.08                                |
| SIP:<br>Monthly: Minimum ₹ 1,000<br>NAV of Plans / Options /<br>Regular Plan<br>Growth :<br>Monthly Dividend: | )/-  | Load Structure (as % of<br>Entry Load:<br>Exit Load**:    | NAV) (Incl. for SIP)<br>Nil<br>For redemption/switch out of<br>units within 1095 days from<br>the date of allotment: 1.00%<br>of the applicable NAV. For<br>redemption/switch out of<br>units after 1095 days from<br>the date of allotment: Nil.<br>**Exit Load is NIL for units | Regular<br>Direct   | 2.95<br>2.14                        |

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

#### NAV as on March 31, 2016: ₹ 39.3540

| Date of Inception: Nov 20, 2000                | NAV Per<br>Unit. * |       | CRISIL MIP<br>Blended | CRISIL 10<br>Year Gilt | Value of Standard Investment of ₹<br>10000 in |                                      |   |
|--|--------------------|-------|-----------------------|------------------------|---|--------------------------------------|---|
|  | (7)                | (//)  | Index #<br>(%)        | Index ##<br>(%)        | Birla Sun<br>Life MIP<br>(₹)                  | CRISIL MIP<br>Blended<br>Index # (₹) | CRISIL 10<br>Year Gilt<br>Index<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.0000            | 9.32  | N/A                   | N/A                    | 39354   | N/A                                  | N/A                                       |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 37.7313            | 4.30  | 5.67                  | 7.97                   | 10430   | 10567                                | 10797                                     |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 32.8954            | 14.70 | 16.45                 | 14.57                  | 11470   | 11645                                | 11457                                     |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 30.4733            | 7.95  | 6.52                  | -0.96                  | 10795   | 10652                                | 9904                                      |



# 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 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 18. Total Schemes managed by Mr. Pranay Sinha is 6. Refer annexure on page no. 91 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

| % to net Assets | Rating                             | Issuer   | % to net Assets   | Rating   |
|-----------------|------------------------------------|--|---|--|
| 47.86%          | SOV                                | Eicher Motors Limited  | 1.07%   |  |
| 14.29%          | CRISIL A,ICRA AA                   | Repco Home Finance Ltd   | 1.02%   |  |
| 7.55%           | CRISIL AAA                         | HDFC Bank Limited  | 0.94%   |  |
| 5.22%           | SOV                                | Reliance Industries Limited  | 0.75%   |  |
| 1.15%           |                                    | Kewal Kiran Clothing Limited   | 0.67%   |  |
|                 | 47.86%<br>14.29%<br>7.55%<br>5.22% | 47.86% SOV<br>14.29% CRISIL A,ICRA AA<br>7.55% CRISIL AAA<br>5.22% SOV | 47.86%SOVEicher Motors Limited14.29%CRISIL A,ICRA AARepco Home Finance Ltd7.55%CRISIL AAAHDFC Bank Limited5.22%SOVReliance Industries Limited | 47.86%SOVEicher Motors Limited1.07%47.86%SOVEicher Motors Limited1.02%14.29%CRISIL A,ICRA AARepco Home Finance Ltd1.02%7.55%CRISIL AAAHDFC Bank Limited0.94%5.22%SOVReliance Industries Limited0.75% |



of distributable surplus.)

#### What is it?

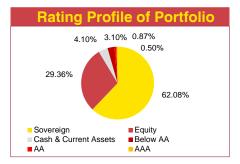
A fund that seeks to provide you regular income with an opportunity to grow your money through fixed income investments and a limited exposure to the equity markets.

| Fund Details  |   |   |   |   | As on March 31, 2016  |
|---|---|---|---|---|---|
| Fund Manager:   | Mr. Satyabrata Mohanty,<br>Mr. Pranay Sinha &                                 | NAV of Plans / Options<br>Regular Plan                    | (₹)   |   | of the applicable NAV. For redemption/switch out of                                       |
| Managing Fund Since:  | Mr. Vineet Maloo<br>June 18, 2009,<br>August 26, 2015 &                       | Growth :<br>Monthly Dividend:<br>Direct Plan <sup>s</sup> | 29.9408<br>13.3667  |   | units after 1095 days from<br>the date of allotment: Nil.<br>**Exit Load is NIL for units |
| Total Experience:   | August 26, 2015 respectively<br>16 years, 10 years &<br>11 years respectively | Growth :<br>Monthly Dividend:                             | 30.6130<br>16.5941  |   | issued in Dividend<br>Reinvestment.   |
| Date of Allotment:<br>Type of Scheme:   | May 22, 2004<br>An Open-ended Income<br>Scheme                                | Benchmark:  | CRISIL MIP Blended Index  | Other Parameter<br>Modified Duration:<br>Average Maturity:      | 7.98 years<br>15.88 years   |
| Application Amount for  | r fresh subscription*:  | Monthly Average AUM:                                      | ₹ 1024.11 Crores  | Yield to Maturity:<br>(for Debt Component)                      | 8.01%   |
| ₹ 5,000 (plus in multiplies<br>Min. Addl. Investment:<br>₹ 1,000 (plus in multiplies) | ,   | AUM as on last day:<br>(as on 31st March 2016)            | ₹ 1039.30 Crores  | Portfolio Turnover:<br>(for Equity Component)<br>Expense Ratio: | 5.30  |
| SIP:<br>Monthly: Minimum ₹ 1,00   | 0/  | Load Structure (as % of<br>Entry Load:                    | Nil   | Regular<br>Direct   | 2.16<br>1.13  |
| wonthy. Minimum < 1,00  | <b>₩</b> -  | Exit Load**:  | For redemption/switch out of<br>units within 1095 days from<br>the date of allotment: 1.00% |   |   |

Investment Performance - Regular Plan - Growth

NAV as on March 31, 2016: ₹ 29.9408

| Date of Inception: May 22, 2004                | NAV Per<br>Unit. * | Birla Sun<br>Life MIP II - | CRISIL MIP<br>Blended | CRISIL 10<br>Year Gilt | Value of S   | Standard Inves<br>10000 in           | tment of ₹                                |
|--|--------------------|----------------------------|-----------------------|------------------------|--|--------------------------------------|---|
|  | (₹)                | Wealth 25<br>Plan (%)      | Index #<br>(%)        | Index ##<br>(%)        | Birla Sun<br>Life MIP<br>II - Wealth<br>25 Plan<br>(₹) | CRISIL MIP<br>Blended<br>Index # (₹) | CRISIL 10<br>Year Gilt<br>Index<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.0000            | 9.68                       | 7.98                  | 5.29                   | 29941  | 24866                                | 18444                                     |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 29.2854            | 2.24                       | 5.67                  | 7.97                   | 10224  | 10567                                | 10797                                     |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 23.0439            | 27.09                      | 16.45                 | 14.57                  | 12709  | 11645                                | 11457                                     |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 20.4349            | 12.77                      | 6.52                  | -0.96                  | 11277  | 10652                                | 9904                                      |



# 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 18. Refer annexure on page no. 91 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

| Top Ten Portfolio Holdings  |                 |          |   |                 |        |
|-----------------------------|-----------------|----------|---|-----------------|--------|
| Issuer                      | % to net Assets | Rating   | Issuer                                  | % to net Assets | Rating |
| Government of India         | 57.22%          | SOV      | Hindustan Petroleum Corporation Limited | 1.52%           |        |
| State Government Securities | 4.86%           | SOV      | Repco Home Finance Ltd                  | 1.47%           |        |
| Yes Bank Limited            | 2.67%           | ICRA AA+ | Natco Pharma Limited                    | 1.45%           |        |
| Bharat Aluminium Co Ltd.    | 2.35%           | CRISIL A | Sun Pharmaceuticals Industries Limited  | 1.36%           |        |
| Eicher Motors Limited       | 2.07%           | l        | Bank of Baroda                          | 1.17%           |        |





of distributable surplus.)

### **Regular Income Solutions**

## What is it?

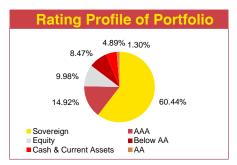
A fund that seeks to provide you regular income with an opportunity to grow your money through fixed income investments and a limited exposure to the equity markets.

| Fund Details                |                              |                          |   |                        | As on March 31, 2016         |
|-----------------------------|------------------------------|--------------------------|---|------------------------|------------------------------|
| Fund Manager:               | Mr. Satyabrata Mohanty,      | Monthly Dividend:        | 12.6701   |                        | allotment: Nil.              |
|                             | Mr. Pranay Sinha &           | Direct Plan <sup>s</sup> |   |                        | **Exit Load is NIL for units |
|                             | Mr. Vineet Maloo             | Growth :                 | 28.4626   |                        | issued in Dividend           |
| Managing Fund Since:        | June 18, 2009,               | Monthly Dividend:        | 13.2798   |                        | Reinvestment.                |
|                             | August 26, 2015 &            |                          |   |                        |                              |
|                             | August 26, 2015 respectively | Benchmark:               | CRISIL MIP Blended Index                              | Other Parameter        |                              |
| Total Experience:           | 16 years, 10 years &         |                          |   | Modified Duration:     | 6.88 years                   |
|                             | 11 years respectively        | Monthly Average AUM:     | ₹ 243.41 Crores                                       | Average Maturity:      | 13.77 years                  |
| Date of Allotment:          | May 22, 2004                 | ······, ····g·····       |   | Yield to Maturity:     | 8.24%                        |
| Type of Scheme:             | An Open-ended Income         |                          |   | (for Debt Component)   |                              |
|                             | Scheme                       | AUM as on last day:      | ₹ 241.49 Crores                                       | Portfolio Turnover:    | 1.78                         |
|                             |                              | (as on 31st March 2016)  |   | (for Equity Component) |                              |
| Application Amount for      | fresh subscription*:         |                          |   | Expense Ratio:         |                              |
| ₹ 5,000 (plus in multiplies |                              | Load Structure (as % of  | NAV) (Incl. for SIP)                                  | Regular                | 1.42                         |
| Min. Addl. Investment:      | ,                            | Entry Load:              | Nil   | Direct                 | 1.02                         |
| ₹ 1,000 (plus in multiplies | s of ₹ 1)                    | Exit Load**:             |   | Direct                 | 1.62                         |
| ,                           | ,                            | EXILLOAU .               | For redemption/switch out of<br>units within 540 days |                        |                              |
| SIP:                        |                              |                          | from the date of allotment:                           |                        |                              |
| Monthly: Minimum ₹ 1,00     | 0/-                          |                          | 1.00% of the applicable                               |                        |                              |
|                             | 6                            |                          | NAV. For redemption/                                  |                        |                              |
| NAV of Plans / Options      | (7)                          |                          | switch out of units after                             |                        |                              |
|                             | ()                           |                          | 540 days from the date of                             |                        |                              |
| Regular Plan                | 00.0000                      |                          | 540 days nom the date of                              |                        |                              |
| Growth :                    | 28.0869                      |                          |   |                        |                              |

**Investment Performance - Regular Plan - Growth** 

### NAV as on March 31, 2016: ₹ 28.0869

| Date of Inception: May 22, 2004                | NAV Per<br>Unit. * | Birla Sun<br>Life MIP      | CRISIL MIP<br>Blended | CRISIL 10<br>Year Gilt | Value of S  | /alue of Standard Investment of ₹<br>10000 in |   |  |
|--|--------------------|----------------------------|-----------------------|------------------------|---|---|---|--|
|  | (₹)                | II - Savings 5<br>Plan (%) | Index # (%)           | Index ##<br>(%)        | Birla Sun<br>Life MIP II<br>- Savings 5<br>Plan (₹) | CRISIL MIP<br>Blended<br>Index #<br>(₹)       | CRISIL 10<br>Year Gilt<br>Index<br>## (₹) |  |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.0000            | 9.09                       | 7.98                  | 5.29                   | 28087   | 24866   | 18444                                     |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 26.4858            | 6.05                       | 5.67                  | 7.97                   | 10605   | 10567   | 10797                                     |  |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 22.4831            | 17.80                      | 16.45                 | 14.57                  | 11780   | 11645   | 11457                                     |  |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 20.8859            | 7.65                       | 6.52                  | -0.96                  | 10765   | 10652   | 9904                                      |  |



# 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 18. Refer annexure on page no. 91 to know more on performance of schemes managed by Fund Managers.

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

| Top Ten Portiono Holdings         |                 |            |                       |                 |          |
|-----------------------------------|-----------------|------------|-----------------------|-----------------|----------|
| Issuer                            | % to net Assets | Rating     | Issuer                | % to net Assets | Rating   |
| Government of India               | 58.84%          | SOV        | Yes Bank Limited      | 1.30%           | ICRA AA+ |
| Power Finance Corporation Limited | 14.92%          | CRISIL AAA | Eicher Motors Limited | 0.79%           |          |
| IDBI Bank Limited                 | 8.47%           | CRISIL A   | Bajaj Finance Limited | 0.69%           |          |
| State Government Securities       | 1.60%           | SOV        | HDFC Bank Limited     | 0.58%           |          |
| Repco Home Finance Ltd            | 1.43%           |            | V-Mart Retail Limited | 0.52%           |          |
|                                   |                 |            |                       |                 |          |





# 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.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 Cash Plus**

**Savings Solutions** 

### What is it?

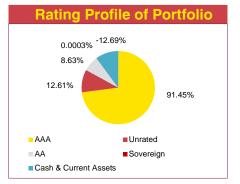
A fund that aims to provide the convenience of a savings account with the opportunity to earn higher post-tax returns. (Investors are advised to consult their tax advisor in view of individual nature of tax benefits.)

| Fund Details  |  |   |  |   | As on March 31, 2016  |
|---|--|---|--|---|---|
| Fund Manager:<br>Managing Fund Since:<br>Total Experience:<br>Date of Allotment:<br>Type of Scheme:                       | Mr. Kaustubh Gupta &<br>Ms. Sunaina Da Cunha<br>July 15, 2011<br>9 years & 11 years<br>June 16, 1997<br>An Open-ended Liquid | Regular Plan <sup>s</sup><br>Growth :<br>Daily Dividend:<br>Weekly Dividend:<br>Dividend:<br>Direct Plan <sup>s</sup> | 242.7740<br>100.1950<br>100.3746<br>101.4770   | Load Structure (as % o<br>Entry Load:<br>Exit Load**:   | f NAV)<br>Nil<br>Nil<br>**Exit Load is NIL for units<br>issued in Dividend<br>Reinvestment. |
| Application Amount for<br>₹ 5,000 (plus in multiplies<br>Min. Addl. Investment:<br>₹ 1,000 (plus in multiplies            | Scheme<br>fresh subscription*:<br>of ₹ 1)  | Growth :<br>Daily Dividend:<br>Weekly Dividend:<br>Dividend:<br>^The Face Value per unit of a                         | 243.3140<br>100.1950<br>100.3750<br>131.6312<br>all the plans/ options under Birla<br>to changed from ₹.10/- to ₹.100/-<br>1/1 | Other Parameter<br>Modified Duration:<br>Average Maturity:<br>Yield to Maturity:<br>Expense Ratio:<br>Regular | 0.22 years<br>0.22 years<br>8.58%<br>0.21   |
| NAV of Plans / Options<br>Retail Plan<br>Growth :<br>Daily Dividend:<br>Institutional Plan<br>Growth :<br>Daily Dividend: | <ul> <li>₹)^</li> <li>393.9656</li> <li>163.6940</li> <li>404.2900</li> <li>108.0230</li> </ul>                              | Benchmark:<br>Monthly Average AUM:<br>AUM as on last day:<br>(as on 31st March 2016)                                  | CRISIL Liquid Fund Index   | Direct  | 0.14  |
| Weekly Dividend:  | 108.2293   |   |  |   |   |

#### **Investment Performance - Retail Plan - Growth**

NAV as on March 31, 2016: ₹ 393.9656

| Date of Inception: June 16, 1997               | NAV Per<br>Unit. * | Birla Sun<br>Life Cash | CRISIL<br>Liquid    | CRISIL 1<br>Year T-Bill | Value of Standard Investment of ₹<br>10000 in |   |   |
|--|--------------------|------------------------|---------------------|-------------------------|---|---|---|
|  | (₹)                | Plus (%)               | Fund Index<br># (%) | Index ##<br>(%)         | Birla Sun<br>Life Cash<br>Plus (₹)            | CRISIL<br>Liquid<br>Fund Index<br># (₹) | CRISIL 1<br>Year T-Bill<br>Index ## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 100.0000           | 7.56                   | N/A                 | 6.69                    | 39397   | N/A                                     | 33810                                   |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 363.9611           | 8.24                   | 8.06                | 7.69                    | 10824   | 10806                                   | 10769                                   |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 333.9723           | 8.98                   | 8.98                | 8.74                    | 10898   | 10898                                   | 10874                                   |
| March 31, 2013 to<br>March 31, 2014 (Absolute) | 306.4663           | 8.98                   | 9.54                | 5.84                    | 10898   | 10954                                   | 10584                                   |



# 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 101. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 91 to know more on performance of schemes managed by Fund Managers.

<sup>s</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

Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

| Top Ten Portfolio Holdings         |                 |                        |                                  |                 |                               |
|------------------------------------|-----------------|------------------------|----------------------------------|-----------------|-------------------------------|
| Issuer                             | % to net Assets | Rating                 | Issuer                           | % to net Assets | Rating                        |
| Small Industries Dev Bank of India | 8.51%           | CARE A1+               | Steel Authority of India Limited | 3.64%           | IND A1+                       |
| IndusInd Bank Limited              | 8.42%           | CRISIL A1+,<br>UNRATED | Reliance Capital Limited         | 3.60%           | CRISIL A1+                    |
| Vedanta Ltd                        | 7.16%           | CRISIL A1+             | IL&FS Financial Services Ltd     | 3.44%           | CARE A1+,<br>ICRA A1+,IND A1+ |
| Oriental Bank of Commerce          | 5.91%           | CRISIL A1+             | ICICI Bank Limited               | 3.20%           |                               |
| Piramal Enterprises Ltd            | 3.65%           | ICRA A1+               | Tata Motors Finance Ltd          | 3.16%           | CRISIL AA,ICRA A1+            |





## Birla Sun Life Floating Rate Fund - Short Term Plan

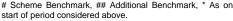
Savings Solutions

#### What is it?

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

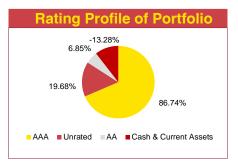
| Fund Details                |                      |                           |                                 |                         | As on March 31, 2016         |
|-----------------------------|----------------------|---------------------------|---------------------------------|-------------------------|------------------------------|
| Fund Manager:               | Mr. Kaustubh Gupta & | Regular Plan <sup>s</sup> |                                 | AUM as on last day:     | ₹ 1751.24 Crores             |
| -                           | Ms. Sunaina Da Cunha | Growth :                  | 201.3910                        | (as on 31st March 2016) |                              |
| Managing Fund Since:        | July 15, 2011        | Daily Dividend:           | 100.0574                        |                         |                              |
| Total Experience:           | 9 years & 11 years   | Weekly Dividend:          | 100.2120                        | Load Structure (as % of | NAV) (Incl. for SIP)         |
| Date of Allotment:          | June 05, 2003        | Direct Plan <sup>s</sup>  |                                 | Entry Load:             | Nil                          |
| Type of Scheme:             | An Open-ended Income | Growth :                  | 201.8112                        | Exit Load**:            | Nil                          |
|                             | Scheme               | Daily Dividend:           | 100.0574                        |                         | **Exit Load is NIL for units |
|                             |                      | Weekly Dividend:          | 100.2126                        |                         | issued in Dividend           |
| Application Amount for      |                      |                           | of all the plans/ options under |                         | Reinvestment.                |
| ₹ 5,000 (plus in multiplies | s of ₹ 1)            |                           | te Fund – Short Term Plan       | Other Parameter         |                              |
| Min. Addl. Investment:      |                      |                           | .10/- to ₹.100/- effective from | Modified Duration:      | 0.18 years                   |
| ₹ 1,000 (plus in multiplies | s of ₹ 1)            | October 07, 2011          |                                 | Average Maturity:       | 0.18 years                   |
|                             |                      |                           |                                 | Yield to Maturity:      | 8.78%                        |
| NAV of Plans / Options      | (*)^                 | Benchmark:                | CRISIL Liquid Fund Index        | Expense Ratio:          |                              |
| Retail Plan                 |                      |                           |                                 | Regular                 | 0.24                         |
| Growth :                    | 248.1802             | Monthly Average AUM:      | ₹ 3608.64 Crores                | Direct                  | 0.17                         |
| Daily Dividend:             | 100.0574             |                           |                                 |                         |                              |
| Weekly Dividend:            | 103.8859             |                           |                                 |                         |                              |
|                             |                      |                           |                                 |                         |                              |

| Investment Performance                         | Investment Performance - Retail Plan - Growth |                                       |                     | NAV as on March 31, 2016: ₹ 248.1802 |             |   |   |  |
|--|---|---------------------------------------|---------------------|--------------------------------------|-------------|---|---|--|
| Date of Inception: June 05, 2003               | NAV Per<br>Unit. *                            | Birla Sun<br>Life Floating            | CRISIL<br>Liquid    | CRISIL 1<br>Year T - Bill            | Value of \$ | Standard Inves<br>10000 in              | ment of ₹<br>CRISIL 1<br>Year T - Bill<br>Index ## (₹)<br>20711<br>10769<br>10874 |  |
|  | (?)   | Rate Fund -<br>Short Term<br>Plan (%) | Fund Index<br># (%) | Index<br>## (%)                      | Index Birla | CRISIL<br>Liquid<br>Fund Index<br># (₹) | Year T - Bill   |  |
| Since inception till<br>March 31, 2016 (CAGR)  | 100.0000                                      | 7.34                                  | 6.86                | 5.84                                 | 24818       | 23421                                   | 20711   |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 229.3268                                      | 8.22                                  | 8.06                | 7.69                                 | 10822       | 10806                                   | 10769   |  |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 210.3659                                      | 9.01                                  | 8.98                | 8.74                                 | 10901       | 10898                                   | 10874   |  |
| March 31, 2013 to<br>March 31, 2014 (Absolute) | 192.6104                                      | 9.22                                  | 9.54                | 5.84                                 | 10922       | 10954                                   | 10584   |  |



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 101. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 91 to know more on performance of schemes managed by Fund Managers.

<sup>s</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



Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

| Top Ten Portfolio Holdings                                |                 |            |  |                 |          |
|---|-----------------|------------|--|-----------------|----------|
| Issuer  | % to net Assets | Rating     | Issuer   | % to net Assets | Rating   |
| Kotak Mahindra Bank Limited                               | 14.07%          |            | Jhajjar Power Ltd                                | 5.67%           | IND A1+  |
| Kotak Mahindra Prime Ltd                                  | 12.72%          | CRISIL A1+ | Adani Ports and Special Economic Zone<br>Limited | 5.64%           | ICRA A1+ |
| Citicorp Finance India Ltd                                | 9.66%           | ICRA A1+   | RBL Bank Limited                                 | 5.64%           | ICRA A1+ |
| TATA Realty & Infrastructure Ltd                          | 8.48%           | ICRA A1+   | ICICI Bank Limited                               | 5.62%           |          |
| Cholamandalam Investment and Finance Com-<br>pany Limited | 7.04%           | ICRA A1+   | Sundaram Finance Limited                         | 5.43%           | ICRA AA+ |

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## Birla Sun Life Floating Rate Fund - Long Term Plan

Savings Solutions

#### What is it?

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

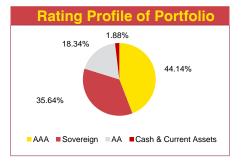
| Fund Details                            |                      |                           |                                 |                      | As on March 31, 2016         |
|---|----------------------|---------------------------|---------------------------------|----------------------|------------------------------|
| Fund Manager:                           | Mr. Prasad Dhonde &  | Regular Plan <sup>s</sup> |                                 | Load Structure (as % | of NAV) (Incl. for SIP)      |
| -                                       | Mr. Kaustubh Gupta   | Growth :                  | 182.0085                        | Entry Load:          | Nil                          |
| Managing Fund Since:                    | July 15, 2011 &      | Daily Dividend:           | 100.5428                        | Exit Load**:         | Nil                          |
| 0 0                                     | June 20, 2014        | Weekly Dividend:          | 100.5278                        |                      | **Exit Load is NIL for units |
| Total Experience:                       | 16 years & 9 years   | Direct Plan <sup>s</sup>  |                                 |                      | issued in Dividend           |
| Date of Allotment:                      | June 05, 2003        | Growth :                  | 183.2903                        |                      | Reinvestment.                |
| Type of Scheme:                         | An Open-ended Income | Daily Dividend:           | 100.4672                        |                      |                              |
| .,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | Scheme               | Weekly Dividend:          | 100.5293                        | Other Parameter      |                              |
|   | Conomo               |                           | of all the plans/ options under | Modified Duration:   | 1.03 years                   |
| Application Amount for                  | fresh subscription*  |                           | te Fund – Long Term Plan        | Average Maturity:    | 1.29 years                   |
| ₹ 5,000 (plus in multiplies             | •                    |                           | .10/- to ₹.100/- effective from | Yield to Maturity:   | 8.35%                        |
| Min. Addl. Investment:                  |                      | October 07, 2011          |                                 | Expense Ratio:       |                              |
| ₹ 1,000 (plus in multiplies             | s of ₹ 1)            |                           |                                 | Regular              | 0.35                         |
| ( i)eee (pide in maniphee               |                      | Benchmark:                | CRISIL Liquid Fund Index        | Direct               | 0.10                         |
| SIP:                                    |                      | Denominark.               |                                 | Direct               | 0.10                         |
| Monthly: Minimum ₹ 1,000                | $\gamma$             |                           |                                 |                      |                              |
|   | 0/-                  | Monthly Average AUM:      | ₹ 1358 03 Croros                |                      |                              |
| NAV of Plana ( Ontiona                  | (Ŧ\^                 | Monthly Average AOM.      | C 1556.95 Cibles                |                      |                              |
| NAV of Plans / Options                  | (1).                 |                           |                                 |                      |                              |
| Retail Plan                             | 262 2482             | AUM as on last day:       | ₹ 1200.39 Crores                |                      |                              |
| Growth :                                | 263.2482             | (as on 31st March 2016)   | 1200.33 010165                  |                      |                              |
| Weekly Dividend:                        | 100.5278             |                           |                                 |                      |                              |

| Investment Performance - Retail Plan - Growth  |                    |                                      |   | NAV a           | s on March   | n 31, 2016: 5                          | ₹ <mark>263.2482</mark>                      |
|--|--------------------|--------------------------------------|---|-----------------|--|--|--|
| Date of Inception: June 05, 2003               | NAV Per<br>Unit. * | Birla Sun<br>Life Floating           | CRISIL CRISIL 1<br>Liquid Year T - Bill |                 | Value of   | Standard Inves<br>10000 in             | tment of ₹                                   |
|  | (₹)                | Rate Fund -<br>Long Term<br>Plan (%) | Fund Index<br># (%)                     | Index ##<br>(%) | Birla<br>Sun Life<br>Floating<br>Rate Fund<br>- Long<br>Term Plan<br>(₹) | CRISIL<br>Liquid<br>Fund Index<br>#(₹) | CRISIL 1<br>Year T - Bill<br>Index<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 100.0000           | 7.84                                 | 6.86                                    | 5.84            | 26325  | 23421                                  | 20711  |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 242.3441           | 8.63                                 | 8.06                                    | 7.69            | 10863  | 10806                                  | 10769  |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 221.6187           | 9.35                                 | 8.98                                    | 8.74            | 10935  | 10898                                  | 10874  |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 201.9029           | 9.76                                 | 9.54                                    | 5.84            | 10976  | 10954                                  | 10584  |

# 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. Prasad Dhonde is 23. Total Schemes managed by Mr. Kaustubh Gupta is 101. Refer annexure on page no. 91 to know more on performance of schemes managed by Fund Managers.

<sup>s</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



Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

| Top Ten Portfolio Holdings                |                 |            |  |                 |            |
|---|-----------------|------------|--|-----------------|------------|
| Issuer                                    | % to net Assets | Rating     | Issuer   | % to net Assets | Rating     |
| Government of India                       | 26.36%          | SOV        | National Bank For Agriculture and<br>Rural Development | 8.34%           | CRISIL AAA |
| Power Finance Corporation Limited         | 10.14%          | CRISIL AAA | Andhra Bank  | 7.77%           | CARE A1+   |
| State Government Securities               | 9.28%           | SOV        | Sundaram Finance Limited                               | 5.82%           | CRISIL AA+ |
| LIC Housing Finance Limited               | 8.46%           | CRISIL AAA | Indiabulls Housing Finance Ltd                         | 4.61%           | CARE AAA   |
| Shriram Transport Finance Company Limited | 8.35%           | IND AA+    | Tata Capital Financial Services Ltd                    | 4.16%           | CRISIL AA+ |

## Birla Sun Life Cash Manager

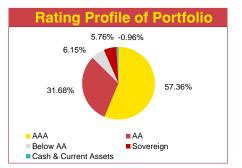
**Savings Solutions** 

### 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 March 31, 2016         |
|---|----------------------|---------------------------------------|---------------------------------|------------------------|------------------------------|
| Fund Manager:   | Mr. Kaustubh Gupta & | Weekly Dividend:                      | 100.3407                        | Load Structure (as % o | of NAV) (Incl. for SIP)      |
|   | Ms. Sunaina Da Cunha | Institutional Plan                    |                                 | Entry Load:            | Nil                          |
| Managing Fund Since:                                  | July 15, 2011        | Growth :                              | 254.5435                        | Exit Load**:           | Nil                          |
| Total Experience:                                     | 9 years & 11 years   | Daily Dividend:                       | 100.3063                        |                        | **Exit Load is NIL for units |
| Date of Allotment                                     |                      | Weekly Dividend:                      | 100.3408                        |                        | issued in Dividend           |
| Retail Plan:  | May 14, 1998         | Direct Plan <sup>\$</sup>             |                                 |                        | Reinvestment.                |
| Institutional Plan:                                   | September 27, 2004   | Growth :                              | 372.7762                        |                        |                              |
| Type of Scheme:                                       | An Open-ended Income | Daily Dividend:                       | 100.3629                        | Other Parameter        |                              |
|   | Scheme               | Weekly Dividend:                      | 100.3453                        | Modified Duration:     | 1.03 years                   |
|   |                      |                                       | of all the plans/ options under | Average Maturity:      | 1.14 years                   |
| Application Amount for                                |                      |                                       | ger has been changed from       | Yield to Maturity:     | 8.55%                        |
| ₹ 5,000 (plus in multiplies                           | s of ₹ 1)            | ₹.10/- to ₹.100/- effective           | from October 07, 2011           | Expense Ratio:         | 1.29                         |
| Min. Addl. Investment:<br>₹ 1 000 (plug in multiplier | o of 7 1)            | <b>D</b>                              |                                 | Regular<br>Direct      | 0.49                         |
| ₹ 1,000 (plus in multiplies                           | SOIX I)              | Benchmark:                            | CRISIL Short Term Bond          | Direct                 | 0.49                         |
| SIP:  |                      |                                       | Fund Index                      |                        |                              |
| Monthly: Minimum ₹ 1,00                               | Ω/-                  | Monthly Average AUM:                  | ₹ 6153 35 Croros                |                        |                              |
|   | 0/-                  | Montilly Average AOM.                 | C 0135.35 Cibles                |                        |                              |
| NAV of Plans / Options                                | (₹)^                 |                                       |                                 |                        |                              |
| Regular Plan <sup>s</sup>                             | ()                   | AUM as on last day:                   | ₹ 5789.32 Crores                |                        |                              |
| Growth :  | 363.0421             | (as on 31st March 2016)               |                                 |                        |                              |
| Daily Dividend:                                       | 100.5118             | · · · · · · · · · · · · · · · · · · · |                                 |                        |                              |
| •   |                      |                                       |                                 | 1                      |                              |

| Investment Performance - Regular Plan - Growth |                    |                        |  | NAV a  | s on March 31, 2016: ₹ 363.0421            |                            |            |  |
|--|--------------------|------------------------|--|--|--|----------------------------|------------|--|
| Date of Inception: May 14, 1998                | NAV Per<br>Unit. * | Birla Sun<br>Life Cash | CRISIL<br>Short Term                     | CRISIL 1<br>Year T-Bill                          | Value of \$                                | Standard Inves<br>10000 in | tment of ₹ |  |
|  |                    | Index ##               | Birla Sun<br>Life Cash<br>Manager<br>(₹) | CRISIL<br>Short Term<br>Bond Fund<br>Index # (₹) | CRISIL 1<br>Year<br>T-Bill Index<br>## (₹) |                            |            |  |
| Since inception till<br>March 31, 2016 (CAGR)  | 100.0000           | 7.47                   | N/A                                      | 6.58   | 36304                                      | N/A                        | 31298      |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 335.8720           | 8.09                   | 8.47                                     | 7.69   | 10809                                      | 10847                      | 10769      |  |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 308.6026           | 8.84                   | 10.33                                    | 8.74   | 10884                                      | 11033                      | 10874      |  |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 282.4841           | 9.25                   | 8.86                                     | 5.84   | 10925                                      | 10886                      | 10584      |  |



# 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 101. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 91 to know more on performance of schemes managed by Fund Managers.

<sup>s</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

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| % to net Assets | Rating                           | Issuer  | % to net Assets   | Rating  |
|-----------------|----------------------------------|---|---|---|
| 7.67%           | CRISIL A1+                       | State Government Securities   | 5.76%   | SOV   |
| 7.27%           | CARE A1+,<br>CARE AAA            | TATA Realty & Infrastructure Ltd  | 5.33%   | ICRA A1+  |
| 6.49%           | CRISIL AA+                       | Cholamandalam Investment and<br>Finance Company Limited   | 4.51%   | ICRA AA   |
| 6.33%           | CARE AAA                         | Corporation Bank  | 4.26%   | CRISIL A1+  |
| 6.27% CRI       | CARE AA+,<br>SIL AA+,IND AA+     | Reliance Jio Infocomm Limited   | 4.19%   | CRISIL AAA  |
|                 | 7.67%<br>7.27%<br>6.49%<br>6.33% | 7.67%         CRISIL A1+           7.27%         CARE A1+,<br>CARE AAA           6.49%         CRISIL AA+ | 7.67%CRISIL A1+State Government Securities7.27%CARE A1+,<br>CARE AAATATA Realty & Infrastructure Ltd6.49%CRISIL AA+Cholamandalam Investment and<br>Finance Company Limited6.33%CARE AAACorporation Bank | 7.67%CRISIL A1+State Government Securities5.76%7.27%CARE A1+,<br>CARE AAATATA Realty & Infrastructure Ltd5.33%6.49%CRISIL AA+Cholamandalam Investment and<br>Finance Company Limited4.51%6.33%CARE AAACorporation Bank4.26% |

# **Birla Sun Life Savings Fund**

**Savings Solutions** 

### What is it?

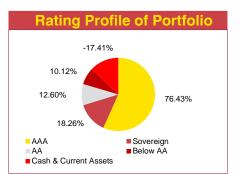
A fund that aims to provide the convenience of a savings account with the opportunity to earn higher post-tax returns. (Investors are advised to consult their tax advisor in view of individual nature of tax benefits.)

| Fund Details                |   |                             |                                 |   | As on March 31, 2016         |
|-----------------------------|---|-----------------------------|---------------------------------|---|------------------------------|
| Fund Manager:               | Mr. Kaustubh Gupta &                      | Weekly Dividend:            | 100.3175                        | Load Structure (as % of                 | of NAV) (Incl. for SIP)      |
|                             | Ms. Sunaina Da Cunha                      | Regular Plan <sup>s</sup>   |                                 | Entry Load:                             | Nil                          |
| Managing Fund Since:        | July 15, 2011 &                           | Growth :                    | 292.8624                        | Exit Load**:                            | Nil                          |
|                             | June 20, 2014                             | Daily Dividend:             | 100.2970                        |   | **Exit Load is NIL for units |
| Total Experience:           | 9 years & 11 years                        | Weekly Dividend:            | 100.3175                        |   | issued in Dividend           |
| Date of Allotment           | N 1 07 0001                               | Direct Plan <sup>s</sup>    |                                 |   | Reinvestment.                |
| Retail Plan:                | November 27, 2001                         | Growth :                    | 293.8176                        | Other Bergerseter                       |                              |
| Institutional Plan:         | April 16, 2003                            | Daily Dividend:             | 100.2972                        | Other Parameter                         | 4.00                         |
| Type of Scheme:             | An Open-ended Short Term<br>Income Scheme | Weekly Dividend:            | 100.3155                        | Modified Duration:<br>Average Maturity: | 1.32 years<br>1.48 years     |
|                             | Income Scheme                             |                             | of all the plans/ options under | Yield to Maturity:                      | 8.45%                        |
| Application Amount for      | fresh subscription*                       |                             | nd has been changed from        | Expense Ratio:                          | 0.4078                       |
| ₹ 5,000 (plus in multiplies |   | ₹.10/- to ₹.100/- effective | Irom October 07, 2011           | Regular                                 | 0.74                         |
| Min. Addl. Investment:      |   | Benehmerk                   | CRISIL Short Term Bond          | Direct                                  | 0.64                         |
| ₹ 1,000 (plus in multiplies | s of ₹ 1)                                 | Benchmark:                  | Fund Index                      | Direct                                  | 0.04                         |
| SIP:                        |   |                             |                                 |   |                              |
| Monthly: Minimum ₹ 1,000    | D/-                                       | Monthly Average AUM:        | ₹ 11857.79 Crores               |   |                              |
| NAV of Plans / Options      | (₹)^                                      |                             |                                 |   |                              |
| Retail Plan                 | . /                                       | AUM as on last day:         | ₹ 10201.77 Crores               |   |                              |
| Growth :                    | 283.3774                                  | (as on 31st March 2016)     |                                 |   |                              |
| Daily Dividend:             | 100.2963                                  | (                           |                                 |   |                              |

**Investment Performance - Retail Plan - Growth** 

NAV as on March 31, 2016: ₹ 283.3774

| Date of Inception: Nov 27, 2001                | NAV Per<br>Unit. * | Birla Sun<br>Life Savings | CRISIL<br>Short Term        | CRISIL 1<br>Year T-Bill      | Value of Standard Investment of<br>10000 in |  |   |
|--|--------------------|---------------------------|-----------------------------|------------------------------|---|--|---|
|  | (₹)                | Fund (%)                  | Bond Fund<br>Index #<br>(%) | d Fund Index ##<br>dex # (%) | Birla<br>Sun Life<br>Savings<br>Fund (₹)    | CRISIL<br>Short Term<br>Bond Fund<br>Index # (₹) | CRISIL 1<br>Year T-Bill<br>Index ## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 100.0000           | 7.53                      | N/A                         | 5.94                         | 28338                                       | N/A  | 22879                                   |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 260.3523           | 8.84                      | 8.47                        | 7.69                         | 10884                                       | 10847  | 10769                                   |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 237.9341           | 9.42                      | 10.33                       | 8.74                         | 10942                                       | 11033  | 10874                                   |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 216.8372           | 9.73                      | 8.86                        | 5.84                         | 10973                                       | 10886  | 10584                                   |



# 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 101. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 91 to know more on performance of schemes managed by Fund Managers.

<sup>s</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                             |
| Corporation Bank               | 14.01%          | CRISIL A1+ | Dewan Housing Finance Corporation Ltd                   | 5.61%           | CARE AAA                           |
| Government of India            | 10.71%          | SOV        | Cholamandalam Investment and<br>Finance Company Limited | 4.92%           | ICRA AA                            |
| State Government Securities    | 7.65%           | SOV        | Talwandi Sabo Power Ltd                                 | 4.90%           | CRISIL A1+(SO),<br>CRISIL AA- (SO) |
| Indiabulls Housing Finance Ltd | 7.64%           | CARE AAA   | Shriram Transport Finance<br>Company Limited            | 4.32%           | CRISIL AA+,IND AA+                 |
| IDBI Bank Limited              | 5.61%           | CRISIL A1+ | Canara Bank   | 4.22%           | CRISIL A1+                         |





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 March 31, 2016         |
|---|--------------------------|-----------------------------|---------------------------------|-------------------------|------------------------------|
| Fund Manager:                           | Mr. Kaustubh Gupta &     | Quarterly Dividend:         | 106.3873                        | AUM as on last day:     | ₹ 4629.69 Crores             |
|   | Mr. Prasad Dhonde        | Regular Plan <sup>s</sup>   |                                 | (as on 31st March 2016) |                              |
| Managing Fund Since:                    | September 29, 2009       | Growth :                    | 188.6779                        |                         |                              |
| Total Experience:                       | 9 years & 16 years       | Monthly Dividend:           | 104.8405                        | Load Structure (as % of | NAV) (Incl. for SIP)         |
| Date of Allotment:                      | April 19, 2002           | Quarterly Dividend:         | 103.7501                        | Entry Load:             | Nil                          |
| Type of Scheme:                         | An Open-ended Short Term | Dividend:                   | 127.7816                        | Exit Load**:            | Nil                          |
|   | Income Scheme            | Direct Plan <sup>s</sup>    |                                 |                         | **Exit Load is NIL for units |
|   |                          | Growth :                    | 190.0123                        |                         | issued in Dividend           |
| Application Amount for                  | fresh subscription*:     | Monthly Dividend:           | 105.4707                        |                         | Reinvestment.                |
| ₹ 5,000 (plus in multiplies             |                          | Quarterly Dividend:         | 104.2481                        |                         |                              |
| Min. Addl. Investment:                  | ,                        | Dividend:                   | 128.5789                        | Other Parameter         |                              |
| ₹ 1,000 (plus in multiplies             | s of ₹ 1)                |                             | of all the plans/ options under | Modified Duration:      | 3.92 years                   |
| ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | ,                        |                             | s been changed from ₹.10/- to   | Average Maturity:       | 5.62 years                   |
| SIP:                                    |                          | ₹.100/- effective from Octo |                                 | Yield to Maturity:      | 8.33%                        |
| Monthly: Minimum ₹ 1,00                 | D/-                      | (.100/- enective nom Oct    | 5561 07, 2011                   | Expense Ratio:          | 0.0070                       |
|   |                          | Benchmark:                  | CRISIL Short Term Bond          | Regular                 | 0.60                         |
| NAV of Plans / Options                  | (7)                      | Denchinark.                 | Fund Index                      | Direct                  | 0.30                         |
| Retail Plan                             | ()                       |                             | i ullu illuex                   | Direct                  | 0.00                         |
|   | 282 2220                 | Manthly Average ALIM        | ₹ 5400 07 Ororoo                |                         |                              |
| Growth :                                | 283.2329                 | Monthly Average AUM:        | < 5126.87 Grores                |                         |                              |
| Monthly Dividend:                       | 104.7978                 |                             |                                 |                         |                              |

Investment Performance - Retail Plan - Growth

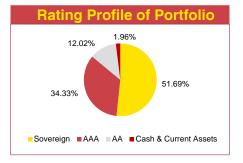
NAV as on March 31, 2016: ₹ 283.2329

| Date of Inception: April 19, 2002              | NAV Per<br>Unit. * | Birla Sun<br>Life Treasury | CRISIL<br>Short Term        | CRISIL 1<br>Year T-Bill | Value of Standard Investment of ₹<br>10000 in             |  |  |
|--|--------------------|----------------------------|-----------------------------|-------------------------|---|--|--|
|  | (₹)                | Optimizer<br>Plan<br>(%)   | Bond Fund<br>Index #<br>(%) | Index ##<br>(%)         | Birla<br>Sun Life<br>Treasury<br>Optimizer<br>Plan<br>(₹) | CRISIL<br>Short Term<br>Bond Fund<br>Index # (₹) | CRISIL 1<br>Year<br>T-Bill Index<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 100.0000           | 7.74                       | 7.16                        | 5.89                    | 28323   | 26260  | 22220                                      |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 260.8286           | 8.59                       | 8.47                        | 7.69                    | 10859   | 10847  | 10769                                      |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 232.1166           | 12.37                      | 10.33                       | 8.74                    | 11237   | 11033  | 10874                                      |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 211.1607           | 9.92                       | 8.86                        | 5.84                    | 10992   | 10886  | 10584                                      |

# 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 101. Total Schemes managed by Mr. Prasad Dhonde is 23. Refer annexure on page no. 91 to know more on performance of schemes managed by Fund Managers.

<sup>s</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



Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

| Top Ten Portfolio Holdings                |                 |                        |   |                 |                         |
|---|-----------------|------------------------|---|-----------------|-------------------------|
| Issuer                                    | % to net Assets | Rating                 | Issuer  | % to net Assets | Rating                  |
| Government of India                       | 47.34%          | SOV                    | State Government Securities                             | 4.35%           | SOV                     |
| Indiabulls Housing Finance Ltd            | 8.10%           | CARE AAA               | LIC Housing Finance Limited                             | 3.95%           | CRISIL AAA              |
| Shriram Transport Finance Company Limited | 5.84%           | CRISIL AA+,<br>IND AA+ | JM Financial Products Ltd                               | 3.54%           | ICRA A1+                |
| Reliance Jio Infocomm Limited             | 4.62%           | CRISIL AAA             | Cholamandalam Investment and<br>Finance Company Limited | 3.34%           | ICRA AA                 |
| SP Jammu Udhampur Highway Ltd             | 4.58%           | ICRA AAA(SO)           | Tata Capital Financial Services Ltd                     | 2.83%           | CRISIL AA+,<br>ICRA AA+ |



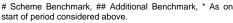
## Savings Solutions

#### What is it?

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

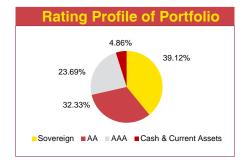
| Fund Details   |     |  |   |   | As on March 31, 2016  |
|--|-----|--|---|---|---|
| Fund Manager:<br>Managing Fund Since:<br>Total Experience:<br>Date of Allotment:<br>Type of Scheme:<br>Application Amount for<br>₹ 5,000 (plus in multiplies<br>Min. Addl. Investment: |     |  | 10.3500<br>-<br>-<br>-<br>25.2044<br>16.1134<br>10.5491<br>er the scheme have been<br>12. Please refer addendum<br>9, 2012 for further details. | Load Structure (as % of<br>Entry Load:<br>Exit Load**:  | NAV) (Incl. for SIP)<br>Nil<br>For redemption / switchout<br>of units within 365 days from<br>the date of allotment: 1.00%<br>of applicable NAV. For<br>redemption /switch-out of<br>units after 365 days from the<br>date of allotment: Nil<br>**Exit Load is NIL for units<br>issued in Dividend<br>Reinvestment. |
| ₹ 1,000 (plus in multiplies<br>SIP:<br>Monthly: Minimum ₹ 1,000<br>NAV of Plans / Options<br>Regular Plan <sup>s</sup><br>Growth :<br>Dividend:  | )/- | Benchmark:<br>Monthly Average AUM:<br>AUM as on last day:<br>(as on 31st March 2016) | CRISIL AA Short Term Bond<br>Fund Index<br>(w.e.f May 27, 2013)<br>₹ 3427.45 Crores<br>₹ 3457.76 Crores   | Other Parameter<br>Modified Duration:<br>Average Maturity:<br>Yield to Maturity:<br>Expense Ratio:<br>Regular<br>Direct | 3.90 years<br>5.70 years<br>8.55%<br>1.36<br>0.66   |

| Investment Performance - Regular Plan - Growth |                    |                              |                                  | NAV  | as on March   | <mark>31, 2016:</mark> ₹                               | 24.7954   |  |  |
|--|--------------------|------------------------------|----------------------------------|--|---|--|---|--|--|
| Date of Inception: May 09, 2003                | NAV Per<br>Unit. * | Birla Sun Life<br>Short Term | CRISIL<br>AA Short               | CRISIL 1<br>Year T - Bill<br>Index ##<br>(%) | Value of Sta  | ndard Investm<br>10000 in                              | dard Investment of ₹<br>I0000 in                |  |  |
|  | (₹)                | Opportunities<br>Fund (%)    | Term Bond<br>Fund Index<br># (%) |  | Birla Sun Life<br>Short Term<br>Opportunities<br>Fund (₹) | CRISIL AA<br>Short Term<br>Bond Fund<br>Index<br># (₹) | CRISIL 1<br>Year T -<br>Bill<br>Index<br>## (₹) |  |  |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.0000            | 7.29                         | 8.80                             | 5.83   | 24795   | 29707  | 20777   |  |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 22.8735            | 8.40                         | 9.18                             | 7.69   | 10840   | 10918  | 10769   |  |  |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 20.5519            | 11.30                        | 10.55                            | 8.74   | 11130   | 11055  | 10874   |  |  |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 18.6525            | 10.18                        | 9.81                             | 5.84   | 11018   | 10981  | 10584   |  |  |



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 101. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 91 to know more on performance of schemes managed by Fund Managers.

<sup>s</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



Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

| Top Ten Portfolio Holdings                              |                 |            |   |                 |                        |
|---|-----------------|------------|---|-----------------|------------------------|
| Issuer  | % to net Assets | Rating     | Issuer                                    | % to net Assets | Rating                 |
| Government of India                                     | 39.12%          | SOV        | Power Finance Corporation Limited         | 3.82%           | CRISIL AAA             |
| Cholamandalam Investment and Finance<br>Company Limited | 8.91%           | ICRA AA    | L&T Vrindavan Properties Ltd              | 3.65%           | CARE AA+(SO)           |
| Reliance Utilities & Power Pvt Ltd                      | 6.52%           | CRISIL AAA | Piramal Enterprises Ltd                   | 3.60%           | ICRA AA                |
| Indiabulls Housing Finance Ltd                          | 6.45%           | CARE AAA   | S.D. Corporation Pvt. Ltd                 | 3.28%           | ICRA AA+(SO)           |
| Tata Motors Finance Solutions Ltd                       | 4.34%           | CRISIL AA  | Shriram Transport Finance Company Limited | 2.32%           | CRISIL AA+,<br>IND AA+ |

### What is it?

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

| Fund Details   |   |  |  |  | As on March 31, 2016   |
|--|---|--|--|--|--|
| Fund Manager:<br>Managing Fund Since:<br>Total Experience:<br>Date of Allotment:<br>Type of scheme:            | Mr. Prasad Dhonde<br>July 01, 2011<br>16 years<br>March 3, 1997<br>An Open-ended Income<br>Scheme | Dividend:<br>Monthly Dividend:<br><b>Direct Plan<sup>s</sup></b><br>Growth :<br>Dividend:<br>Monthly Dividend: | 10.6549<br>11.7544<br>57.0682<br>10.6308<br>11.7735          | Load Structure (as % of<br>Entry Load:<br>Exit Load**:                           | f <b>NAV) (Incl. for SIP)</b><br>Nil<br>Nil<br>**Exit Load is NIL for units<br>issued in Dividend<br>Reinvestment. |
| Application Amount for<br>₹ 5,000 (plus in multiplies<br>Min. Addl. Investment:<br>₹ 1,000 (plus in multiplies | of ₹ 1)   | Benchmark:   | CRISIL Short Term Bond<br>Fund Index<br>(w.e.f May 27, 2013) | Other Parameter<br>Modified Duration:<br>Average Maturity:<br>Yield to Maturity: | 1.99 years<br>2.38 years<br>8.06%  |
| SIP:<br>Monthly: Minimum ₹ 1,000   | D/-   | Monthly Average AUM:   | ₹ 9348.75 Crores   | <b>Expense Ratio:</b><br>Regular<br>Direct                                       | 0.32<br>0.22   |
| NAV of Plans / Options<br>Regular Plan<br>Growth :   | <b>(₹)</b><br>56.8776   | AUM as on last day:<br>(as on 31st March 2016)   | ₹ 8505.91 Crores   |  |  |

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

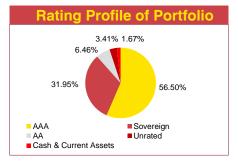
| Date of Inception: March 3, 1997               | NAV Per Birla Sun<br>Unit. * Life Short |                  | CRISIL<br>Short Term        | CRISIL 10<br>Year Gilt | Value of Standard Investment of ₹<br>10000 in |  |  |
|--|---|------------------|-----------------------------|------------------------|---|--|--|
|  | (₹)                                     | Term Fund<br>(%) | Bond Fund<br>Index #<br>(%) | Index<br>## (%)        | Birla Sun<br>Life Short<br>Term Fund<br>(₹)   | CRISIL<br>Short Term<br>Bond Fund<br>Index # (₹) | CRISIL 10<br>Year Gilt<br>Index ## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.0000                                 | 9.53             | N/A                         | N/A                    | 56878   | N/A  | N/A                                    |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 52.3251                                 | 8.70             | 8.47                        | 7.97                   | 10870   | 10847  | 10797                                  |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 47.1913                                 | 10.88            | 10.33                       | 14.57                  | 11088   | 11033  | 11457                                  |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 43.4029                                 | 8.73             | 8.86                        | -0.96                  | 10873   | 10886  | 9904                                   |

#### NAV as on March 31, 2016: ₹ 56.8776

# 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 23. Refer annexure on page no. 91 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



| Top Ten Portfolio Holdings         |                 |                         |  |                 |                         |
|------------------------------------|-----------------|-------------------------|--|-----------------|-------------------------|
| Issuer                             | % to net Assets | Rating                  | Issuer   | % to net Assets | Rating                  |
| Government of India                | 18.63%          | SOV                     | Steel Authority of India Limited                   | 4.51%           | IND A1+                 |
| State Government Securities        | 13.32%          | SOV                     | Reliance Jio Infocomm Limited                      | 3.84%           | CRISIL AAA              |
| Power Finance Corporation Limited  | 7.15%           | CRISIL AAA              | Birla Sun Life Mutual Fund                         | 3.41%           |                         |
| LIC Housing Finance Limited        | 5.54%           | CARE AAA,<br>CRISIL AAA | Housing Development Finance<br>Corporation Limited | 3.30%           | CRISIL AAA,<br>ICRA A1+ |
| Small Industries Dev Bank of India | 4.58%           | CARE AAA                | Corporation Bank                                   | 3.23%           | CRISIL A1+              |





## **Birla Sun Life Medium Term Plan**

Savings Solutions

#### 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 March 31, 2016   |
|--|---|--|--|---|--|
| Fund Manager:<br>Managing Fund Since:<br>Total Experience:<br>Date of Allotment:<br>Type of Scheme:            | Mr. Maneesh Dangi<br>September 01, 2014<br>15 years<br>March 25, 2009<br>An Open-ended Income<br>Scheme | Half Yearly Dividend:<br>Direct Plan <sup>s</sup><br>Growth :<br>Quarterly Dividend:<br>Half Yearly Dividend:<br>Dividend: | -<br>18.9824<br>10.4794<br>11.2945<br>14.0672  |   | For redemption / switchout<br>of units after 365 days but<br>before 730 days from the<br>date of allotment: 1.00% of<br>applicable NAV. For<br>redemption / switch-out of<br>units after 730 days from the |
| Application Amount for<br>₹ 5,000 (plus in multiplies<br>Min. Addl. Investment:<br>₹ 1,000 (plus in multiplies | of₹1)   | Benchmark:   | CRISIL AA Short Term Bond<br>Fund Index<br>(w.e.f May 27, 2013)  |   | date of allotment: Nil.<br>**Exit Load is NIL for units<br>issued in Dividend<br>Reinvestment.   |
| SIP:<br>Monthly: Minimum ₹ 1,000   | D/-   | Monthly Average AUM:   | ₹ 5233.09 Crores   | Other Parameter<br>Modified Duration:                     | 3.15 years   |
| NAV of Plans / Options<br>Regular Plan <sup>s</sup>  | (₹)   | AUM as on last day:<br>(as on 31st March 2016)   | ₹ 5362.41 Crores   | Average Maturity:<br>Yield to Maturity:<br>Expense Ratio: | 4.51 years<br>9.79%  |
| Growth :<br>Quarterly Dividend:<br>Half Yearly Dividend:   | 18.6426<br>10.4457<br>10.9886   | Load Structure (as % of<br>Entry Load:   | NAV) (Incl. for SIP)<br>Nil  | Regular<br>Direct   | 1.68<br>1.00   |
| Dividend:<br>Institutional Plan<br>Growth :<br>Quarterly Dividend:   | 13.8193<br>18.0990<br>-   | Exit Load**:   | For redemption / switch-out<br>of units within 365 days from<br>the date of allotment: 2.00%<br>of applicable NAV. |   |  |

Investment Performance - Regular Plan - Growth

NAV as on March 31, 2016: ₹ 18.6426

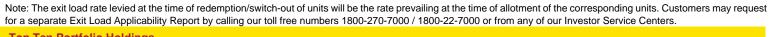
| Date of Inception: Mar 25, 2009                | NAV Per Birla Sun<br>Unit. * Life Medium |                  | CRISIL AA CRISIL 10<br>Short Term Year Gilt |            | Value of Standard Investment of ₹<br>10000 in   |  |  |  |
|--|--|------------------|---|------------|---|--|--|--|
|  | (₹)                                      | Term Plan<br>(%) | Bond Fund<br>Index #<br>(%)                 | ndex # (%) | Birla<br>Sun Life<br>Medium<br>Term Plan<br>(₹) | CRISIL AA<br>Short Term<br>Bond Fund<br>Index<br># (₹) | CRISIL 10<br>Year Gilt<br>Index ## (₹) |  |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.0000                                  | 9.28             | 9.74  | 5.83       | 18643   | 19209  | 14890                                  |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 17.0463                                  | 9.36             | 9.18  | 7.97       | 10936   | 10918  | 10797                                  |  |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 15.2344                                  | 11.89            | 10.55                                       | 14.57      | 11189   | 11055  | 11457                                  |  |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 13.7937                                  | 10.44            | 9.81  | -0.96      | 11044   | 10981  | 9904                                   |  |

Rating Profile of Portfolio

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

<sup>s</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 Portiono Holdings   |                 |            |  |                 |              |
|-----------------------------|-----------------|------------|--|-----------------|--------------|
| Issuer                      | % to net Assets | Rating     | Issuer   | % to net Assets | Rating       |
| Government of India         | 17.05%          | SOV        | IL & FS Education and Technology<br>Services Ltd | 6.15%           | IND AA-(SO)  |
| State Government Securities | 9.58%           | SOV        | Adani Power Limited                              | 5.47%           | BWR AA-(SO)  |
| RHC Holding Pvt Ltd         | 8.65%           | CARE A(SO) | Relationships Properties Pvt Ltd                 | 4.25%           | CARE AA-(SO) |
| ECL Finance Ltd             | 8.33%           | ICRA AA    | Tata Motors Finance Solutions Ltd                | 3.73%           | CRISIL AA    |
| RKN Retail Pvt. Ltd         | 7.26%           | BWR A-(SO) | Export Import Bank of India                      | 3.67%           | CRISIL A1+   |





## **Birla Sun Life Dynamic Bond Fund**

#### 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 March 31, 2016   |
|---|-----------------------------------|--|---|---|--|
| Fund Manager:<br>Managing Fund Since:<br>Total Experience:<br>Date of Allotment:<br>Type of Scheme:<br>Application Amount for |                                   | introduced w.e.f October 2                     | 26.7847<br>10.9392<br>10.7937<br>11.5475<br>nder the scheme have been<br>9 2014. Please refer addendum<br>r 12, 2014 for further details. | Exit Load**:  | For redemption / switch-out<br>of units within 90 days from<br>the date of allotment: 0.50%<br>of applicable NAV.<br>For redemption / switch-out<br>of units after 90 days from<br>the date of allotment: Nil.<br>**Exit Load is NIL for units<br>issued in Dividend |
| ₹ 5,000 (plus in multiplies<br>Min. Addl. Investment:<br>₹ 1,000 (plus in multiplies  | ,                                 | Benchmark:                                     | CRISIL Short Term Bond<br>Fund Index<br>(w.e.f 27 May, 2013)  | Other Parameter   | Reinvestment.  |
| SIP:<br>Monthly: Minimum ₹ 1,000  | 0/-                               | Monthly Average AUM:                           |   | Modified Duration:<br>Average Maturity:<br>Yield to Maturity: | 8.54 years<br>19.96 years<br>8.01%   |
| NAV of Plans / Options<br>Regular Plan<br>Growth :<br>Monthly Dividend:   | <b>(₹)^</b><br>26.3408<br>10.8623 | AUM as on last day:<br>(as on 31st March 2016) | ₹ 12501.93 Crores   | <b>Expense Ratio:</b><br>Regular<br>Direct                    | 1.54<br>0.80   |
| Quarterly Dividend:<br>Dividend:  | 10.5831<br>11.4429                | Load Structure (as % of<br>Entry Load:         | NAV) (Incl. for SIP)<br>Nil   |   |  |

|  | Regular Plan - Gro |  |
|--|--------------------|--|
|  |                    |  |
|  |                    |  |

NAV as on March 31, 2016: ₹ 26.3408

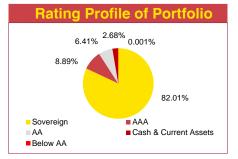
| Date of Inception: Sept 27, 2004               | NAV Per        |                  | CRISIL               | Short Term Year Gilt | Value of Standard Investment of ₹ 10000 in       |  |   |  |
|--|----------------|------------------|----------------------|----------------------|--|--|---|--|
|  | Unit. *<br>(₹) | Bond Fund<br>(%) | Bond Fund<br>Index # |                      | Birla<br>Sun Life<br>Dynamic<br>Bond Fund<br>(₹) | CRISIL<br>Short Term<br>Bond Fund<br>Index # (₹) | CRISIL 10<br>Year Gilt<br>Index<br>## (₹) |  |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.0000        | 8.77             | 7.47                 | 5.89                 | 26341  | 22934  | 19319                                     |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 24.4426        | 7.77             | 8.47                 | 7.97                 | 10777  | 10847  | 10797                                     |  |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 21.2163        | 15.21            | 10.33                | 14.57                | 11521  | 11033  | 11457                                     |  |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 19.8395        | 6.94             | 8.86                 | -0.96                | 10694  | 10886  | 9904                                      |  |

# 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. 91 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



Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

| Top Ten Portfolio Holdings         |                 |            |                                     |                 |            |
|------------------------------------|-----------------|------------|-------------------------------------|-----------------|------------|
| Issuer                             | % to net Assets | Rating     | Issuer                              | % to net Assets | Rating     |
| Government of India                | 79.91%          | SOV        | IndusInd Bank Limited               | 1.57%           | CRISIL A1+ |
| Reliance Jio Infocomm Limited      | 2.57%           | CRISIL AAA | Tata Motors Finance Solutions Ltd   | 1.20%           | CRISIL AA  |
| Edelweiss Commodities Services Ltd | 2.25%           | ICRA AA    | Edelweiss Finance & Investments Ltd | 1.13%           | ICRA AA    |
| Indian Bank                        | 2.16%           | IND A1+    | Indiabulls Housing Finance Ltd      | 0.81%           | CARE AAA   |
| State Government Securities        | 2.09%           | SOV        | Hero Fincorp Limited                | 0.79%           | CRISIL A1+ |
|                                    |                 |            |                                     |                 |            |



## **Birla Sun Life Income Plus**

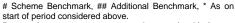
Savings Solutions

### 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.

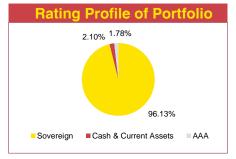
| Fund Details   |   |  |   |  | As on March 31, 2016   |
|--|---|--|---|--|--|
| Fund Manager:<br>Managing Fund Since:<br>Total Experience:<br>Date of Allotment:<br>Type of Scheme:            | Mr. Prasad Dhonde<br>January 11, 2010<br>16 years<br>October 21, 1995<br>An Open-ended Income<br>Scheme | Dividend:<br>Direct Plan <sup>s</sup><br>Growth :<br>Quarterly Dividend:<br>Dividend:<br>^the dividend option unde |   | Load Structure (as %<br>Entry Load:<br>Exit Load**:                              | of NAV) (Incl. for SIP)<br>Nil<br>Nil<br>**Exit Load is NIL for units<br>issued in Dividend<br>Reinvestment. |
| Application Amount for<br>₹ 5,000 (plus in multiplies<br>Min. Addl. Investment:<br>₹ 1,000 (plus in multiplies | s of ₹ 1)   | further details.   | ated December 17, 2014 for                              | Other Parameter<br>Modified Duration:<br>Average Maturity:<br>Yield to Maturity: | 8.49 years<br>17.20 years<br>7.90%   |
| SIP:<br>Monthly: Minimum ₹ 1,000   | 0/-   | Benchmark:<br>Monthly Average AUM:   | CRISIL Composite Bond<br>Fund Index<br>₹ 3868.54 Crores | <b>Expense Ratio:</b><br>Regular<br>Direct                                       | 1.86<br>0.86   |
| NAV of Plans / Options<br>Regular Plan<br>Growth :<br>Quarterly Dividend:                                      | <b>(₹)^</b><br>66.0580<br>12.6937   | AUM as on last day:<br>(as on 31st March 2016)   | ₹ 3704.17 Crores  |  |  |

| Investment Performance - Regular Plan - Growth |                    |                          |                             | NAV                 | as on Marc                              | <mark>:h 31, 2016</mark> :                      | ₹ 66.0580                                 |  |
|--|--------------------|--------------------------|-----------------------------|---------------------|---|---|---|--|
| Date of Inception: Oct 21, 1995                | NAV Per<br>Unit. * | Birla Sun<br>Life Income | Life Income Composite       | Composite Year Gilt | Year Gilt                               | Value of Standard Investment of ₹<br>10000 in   |   |  |
|  | (₹)                | Plus (%)                 | Bond Fund<br>Index #<br>(%) | Index<br>## (%)     | Birla<br>Sun Life<br>Income<br>Plus (₹) | CRISIL<br>Composite<br>Bond Fund<br>Index # (₹) | CRISIL 10<br>Year Gilt<br>Index<br>## (₹) |  |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.0000            | 9.67                     | N/A                         | N/A                 | 66058                                   | N/A   | N/A                                       |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 63.1005            | 4.69                     | 8.24                        | 7.97                | 10469                                   | 10824   | 10797                                     |  |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 54.0303            | 16.79                    | 14.59                       | 14.57               | 11679                                   | 11459   | 11457                                     |  |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 53.1973            | 1.57                     | 4.39                        | -0.96               | 10157                                   | 10439   | 9904                                      |  |



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 23. Refer annexure on page no. 91 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



| Top Ten Portfolio Holdings      |                 |        |   |                 |            |
|---------------------------------|-----------------|--------|---|-----------------|------------|
| Issuer                          | % to net Assets | Rating | Issuer                                      | % to net Assets | Rating     |
| 7.59% GOI (MD 20/03/2029)       | 45.50%          | SOV    | 8.82% Bihar SDL (MD 24/02/2026)             | 1.97%           | SOV        |
| 8.17% GOI (MD 01/12/2044)       | 23.98%          | SOV    | India Infradebt Ltd                         | 1.28%           | CRISIL AAA |
| 8.13% GOI (MD 22/06/2045)       | 7.94%           | SOV    | 8.72% Jammu And Kashmir SDL<br>(30/03/2031) | 0.55%           | SOV        |
| 7.88% GOI (MD 19/03/2030)       | 4.88%           | SOV    | 8.45% Jammu And Kashmir<br>SDL(30/03/2027)  | 0.55%           | SOV        |
| 8.60% Bihar SDL (MD 09/03/2026) | 3.35%           | SOV    | 8.65% Jammu And Kashmir SDL<br>(30/03/2028) | 0.55%           | SOV        |





## Birla Sun Life Gilt Plus - PF Plan

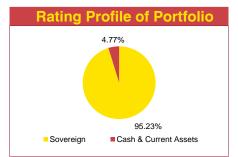
## Savings Solutions

### What is it?

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

| Fund Details                |                                       |   |                              |                    | As on March 31, 2016                                 |
|-----------------------------|---------------------------------------|---|------------------------------|--------------------|--|
| Fund Manager:               | Mr. Prasad Dhonde &                   | Quarterly Dividend:<br>Direct Plan <sup>s</sup> | 10.3806                      |                    | units after 90 days from the date of allotment: Nil. |
| Managing Fund Since:        | Mr. Kaustubh Gupta<br>July 01, 2011 & | Growth:   | 41.3028                      |                    | **Exit Load is NIL for units                         |
| Managing Fund Since.        | June 20. 2014                         | Quarterly Dividend:                             | 10.3983                      |                    | issued in Dividend                                   |
| Total Experience:           | 16 years & 9 years                    | Quarterly Dividend.                             | 10.5905                      |                    | Reinvestment.  |
| Date of Allotment:          | October 12, 1999                      | Benchmark:                                      | I-Sec LI-BEX                 | Other Parameter    |  |
| Type of Scheme:             | An Open-ended Government              | Benefinark.                                     | 1 Geo El DEX                 | Modified Duration: | 9.53 years   |
| Type of Genetice.           | Securities Scheme                     | Monthly Average AUM:                            | ₹ 57.62 Crores               | Average Maturity:  | 23.59 years  |
|                             |                                       | literary / terage / term                        |                              | Yield to Maturity: | 7.84%  |
| Application Amount for      | fresh subscription*:                  |   |                              | Expense Ratio:     |  |
| ₹ 5,000 (plus in multiplies |                                       | AUM as on last day:                             | ₹ 57.80 Crores               | Regular            | 1.51   |
| Min. Addl. Investment:      | ,                                     | (as on 31st March 2016)                         |                              | Direct             | 0.86   |
| ₹ 1,000 (plus in multiplies | s of ₹ 1)                             |   |                              |                    |  |
|                             |                                       | Load Structure (as % of                         | NAV) (Incl. for SIP)         |                    |  |
| SIP:                        |                                       | Entry Load:                                     | Nil                          |                    |  |
| Monthly: Minimum ₹ 1,000    | D/-                                   | Exit Load**:                                    | For redemption / switch-out  |                    |  |
|                             |                                       |   | of units within 90 days from |                    |  |
| NAV of Plans / Options      | (₹)                                   |   | the date of allotment: 0.50% |                    |  |
| Regular Plan                |                                       |   | of applicable NAV For        |                    |  |
| Growth :                    | 40.6365                               |   | redemption /switch-out of    |                    |  |

| Investment Performance - PF Plan - Regular Plan - Growth |   |                       |                   |  | NAV as on M                                    | larch 31, 201         | 6: ₹ 40.6365                              |
|--|---|-----------------------|-------------------|--|--|-----------------------|---|
| Date of Inception: Oct 12, 1999                          | NAV Per Birla Sun Life<br>Unit. * Gilt Plus- PF | I-Sec LI-BEX<br># (%) | CRISIL 10<br>Year | Value of Standard Investment of ₹10000<br>in |  |                       |   |
|  | (₹)   | Plan (%)              | " (70)            | Gilt Index<br>## (%)                         | Birla Sun<br>Life Gilt<br>Plus- PF<br>Plan (₹) | I-Sec LI-BEX<br># (₹) | CRISIL 10<br>Year<br>Gilt Index<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)            | 10.0000   | 8.88                  | N/A               | N/A  | 40637  | N/A                   | N/A                                       |
| March 31, 2015 to<br>March 31, 2016 (Absolute)           | 38.2200   | 6.32                  | 7.26              | 7.97   | 10632  | 10726                 | 10797                                     |
| March 31, 2014 to<br>March 31, 2015 (Absolute)           | 31.7777   | 20.27                 | 19.88             | 14.57  | 12027  | 11988                 | 11457                                     |
| March 28, 2013 to<br>March 31, 2014 (Absolute)           | 30.9467   | 2.69                  | 1.77              | -0.96  | 10269  | 10177                 | 9904                                      |



# 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. Prasad Dhonde is 23. Total Schemes managed by Mr. Kaustubh Gupta is 101. Refer annexure on page no. 91 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

| Top Portfolio Holdings    |                 |        |
|---------------------------|-----------------|--------|
| Issuer                    | % to net Assets | Rating |
| 8.17% GOI (MD 01/12/2044) | 42.64%          | SOV    |
| 8.13% GOI (MD 22/06/2045) | 26.59%          | SOV    |
| 7.73% GOI (MD 19/12/2034) | 17.09%          | SOV    |
| 8.27% GOI (MD 09/06/2020) | 8.90%           | SOV    |
| Cash & Current Assets     | 4.77%           |        |





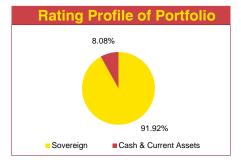
Savings Solutions

### What is it?

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

| Fund Details                |                          |                                       |                |                         | As on March 31, 2016         |
|-----------------------------|--------------------------|---------------------------------------|----------------|-------------------------|------------------------------|
| Fund Manager:               | Mr. Prasad Dhonde &      | NAV of Plans / Options                |                | Load Structure (as % of | of NAV) (Incl. for SIP)      |
|                             | Mr. Kaustubh Gupta       | Regular Plan                          |                | Entry Load:             | Nil                          |
| Managing Fund Since:        | July 01, 2011 &          | Growth :                              | 44.7646        | Exit Load**:            | Nil                          |
|                             | June 20, 2014            | Quarterly Dividend:                   | 12.3559        |                         | **Exit Load is NIL for units |
| Total Experience:           | 16 years & 9 years       | Direct Plan <sup>s</sup>              |                |                         | issued in Dividend           |
| Date of Allotment:          | October 12, 1999         | Growth:                               | 45.0638        |                         | Reinvestment.                |
| Type of Scheme:             | An Open-ended Government | Quarterly Dividend:                   | 11.0158        |                         |                              |
|                             | Securities Scheme        |                                       |                | Other Parameter         |                              |
|                             |                          | Benchmark:                            | I-Sec LI-BEX   | Modified Duration:      | 6.17 years                   |
| Application Amount for      | fresh subscription*:     |                                       |                | Average Maturity:       | 8.98 years                   |
| ₹ 5,000 (plus in multiplies | s of ₹ 1)                | Monthly Average AUM:                  | ₹ 35.50 Crores | Yield to Maturity:      | 7.46%                        |
| Min. Addl. Investment:      | ,                        |                                       |                | Expense Ratio:          |                              |
| ₹ 1,000 (plus in multiplies | s of ₹ 1)                |                                       |                | Regular                 | 0.50                         |
|                             |                          | AUM as on last day:                   | ₹ 32.78 Crores | Direct                  | 0.15                         |
| SIP:                        |                          | (as on 31st March 2016)               |                |                         |                              |
| Monthly: Minimum ₹ 1,00     | 0/-                      | · · · · · · · · · · · · · · · · · · · |                |                         |                              |
| - ,                         |                          |                                       |                |                         |                              |
|                             |                          |                                       |                |                         |                              |

| Date of Inception: Oct 12, 1999                | NAV Per<br>Unit. * |                                      | I-Sec LI-BEX<br># (%) | CRISIL 10<br>Year    | Value of Sta  | ndard Investme<br>in | nt of ₹10000                              |
|--|--------------------|--------------------------------------|-----------------------|----------------------|---|----------------------|---|
|  | (₹)                | Maturity 10<br>Year Gilt Fund<br>(%) | " (70)                | Gilt Index<br>## (%) | Birla<br>Sun Life<br>Constant<br>Maturity 10<br>Year Gilt<br>Fund (₹) | I-Sec LI-BEX<br>#(₹) | CRISIL 10<br>Year<br>Gilt Index<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.0000            | 9.52                                 | N/A                   | N/A                  | 44765   | N/A                  | N/A                                       |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 41.6795            | 7.40                                 | 7.26                  | 7.97                 | 10740   | 10726                | 10797                                     |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 36.8440            | 13.12                                | 19.88                 | 14.57                | 11312   | 11988                | 11457                                     |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 36.9914            | -0.40                                | 1.77                  | -0.96                | 9960  | 10177                | 9904                                      |



# 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. Prasad Dhonde is 23. Total Schemes managed by Mr. Kaustubh Gupta is 101. Refer annexure on page no. 91 to know more on performance of schemes managed by Fund Managers.

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| Top Portfolio Holdings    |                 |        |
|---------------------------|-----------------|--------|
| Issuer                    | % to net Assets | Rating |
| 7.59% GOI(MD 11/01/2026)  | 90.34%          | SOV    |
| 8.40% GOI (MD 28/07/2024) | 1.58%           | SOV    |
| Cash & Current Assets     | 8.08%           |        |
|                           |                 |        |

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

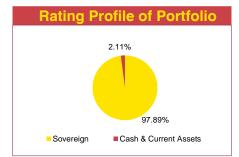
Savings Solutions

### What is it?

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

| Fund Details  |                           |   |                            |   | As on March 31, 2016               |
|---|---------------------------|---|----------------------------|---|------------------------------------|
| Fund Manager:   | Mr. Prasad Dhonde &       | Half Yearly Dividend:                               | 10.4544                    | Load Structure (as %  | of NAV) (Incl. for SIP)            |
|   | Mr. Kaustubh Gupta        | Dividend:   | 10.9215                    | Entry Load:   | Nil                                |
| Managing Fund Since:  | October 03, 2012 &        | Direct Plan <sup>s</sup>                            |                            | Exit Load**:  | Nil                                |
|   | June 20, 2014             | Growth:   | 44.7822                    |   | **Exit Load is NIL for units       |
| Total Experience:   | 16 years & 9 years        | Half Yearly Dividend:                               | 10.9481                    |   | issued in Dividend<br>Reinvestment |
| Date of Allotment:  | October 28, 1999          | Dividend:   | 11.0170                    |   | Reinvestment                       |
| Type of Scheme:   | An Open-ended Gilt Scheme | ^ the dividend option und<br>renamed w.e.f December |                            | Other Parameter   |                                    |
| Application Amount for<br>₹ 5,000 (plus in multiplies<br>Min. Addl. Investment: |                           |   | ated December 17, 2014 for | Modified Duration:<br>Average Maturity:<br>Yield to Maturity: | 8.91 years<br>19.45 years<br>7.94% |
| ₹ 1,000 (plus in multiplies   | of₹1)                     | Benchmark:  | I-Sec LI-BEX               | Expense Ratio:  | 1.5470                             |
|   |                           |   |                            | Regular   | 1.49                               |
| SIP:  |                           |   |                            | Direct  | 0.74                               |
| Monthly: Minimum ₹ 1,000  | D/-                       | Monthly Average AUM:                                | ₹ 941.77 Crores            |   |                                    |
| NAV of Plans / Options  | (₹)^                      |   |                            |   |                                    |
| Regular Plan  | ( )                       | AUM as on last day:                                 | ₹ 941.30 Crores            |   |                                    |
| Growth :  | 44.0734                   | (as on 31st March 2016)                             |                            |   |                                    |
|   |                           |   |                            |   |                                    |

| Investment Performance - Long Term Plan - Regular Plan - Growth NAV as on March 31, 2016: ₹ 44.0734 |                    |   |       |                 |  |                        |   |  |
|---|--------------------|---|-------|-----------------|--|------------------------|---|--|
| Date of Inception: Oct 28, 1999   | NAV Per<br>Unit. * | Birla I-Sec LI- CRISIL 10<br>Sun Life BEX Year Gilt         |       |                 | Value of Standard Investment of ₹<br>10000 in                                    |                        |   |  |
|   | (₹)                | Government<br>Securities<br>Fund - Long<br>Term Plan<br>(%) | # (%) | Index<br>## (%) | Birla<br>Sun Life<br>Government<br>Securities<br>Fund - Long<br>Term Plan<br>(₹) | I-Sec LI-<br>BEX # (₹) | CRISIL 10<br>Year Gilt<br>Index ##<br>(₹) |  |
| Since inception till<br>March 31, 2016 (CAGR)   | 10.0000            | 9.44  | N/A   | N/A             | 44073  | N/A                    | N/A                                       |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute)  | 41.6337            | 5.86  | 7.26  | 7.97            | 10586  | 10726                  | 10797                                     |  |
| March 31, 2014 to<br>March 31, 2015 (Absolute)  | 35.2402            | 18.14   | 19.88 | 14.57           | 11814  | 11988                  | 11457                                     |  |
| March 28, 2013 to<br>March 31, 2014 (Absolute)  | 34.4577            | 2.27  | 1.77  | -0.96           | 10227  | 10177                  | 9904                                      |  |



# 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. Prasad Dhonde is 23. Total Schemes managed by Mr. Kaustubh Gupta is 101. Refer annexure on page no. 91 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

| Top Ten Portfolio Holdings      |                 |        |  |                 |        |  |  |
|---------------------------------|-----------------|--------|--|-----------------|--------|--|--|
| Issuer                          | % to net Assets | Rating | Issuer                                   | % to net Assets | Rating |  |  |
| 8.17% GOI (MD 01/12/2044)       | 41.91%          | SOV    | 8.82% Bihar SDL (MD 24/02/2026)          | 3.88%           | SOV    |  |  |
| 8.60% Bihar SDL (MD 09/03/2026) | 19.21%          | SOV    | 8.13% GOI (MD 22/06/2045)                | 3.81%           | SOV    |  |  |
| 7.88% GOI (MD 19/03/2030)       | 10.67%          | SOV    | 8.50% Jammu And Kashmir SDL (30/03/2025) | 2.15%           | SOV    |  |  |
| 7.59% GOI (MD 20/03/2029)       | 10.46%          | SOV    | 8.50% Jammu And Kashmir SDL (30/03/2024) | 1.06%           | SOV    |  |  |
| 7.73% GOI (MD 19/12/2034)       | 4.72%           | SOV    | 8.30% GOI (MD 02/07/2040)                | 0.01%           | SOV    |  |  |



### What is it?

A fund that aims to generate income by investing in equity and equity related instruments and take advantage of the price differentials or mis-pricing prevailing in a stock or index.

| Fund Details                            |                          |                           |                               |                     | As on March 31, 2016                               |
|---|--------------------------|---------------------------|-------------------------------|---------------------|--|
| Fund Manager:                           | Mr. Lovelish Solanki     | Direct Plan <sup>\$</sup> |                               |                     | units after 30 days from the                       |
| Managing Fund Since:                    | December 15, 2014        | Growth:                   | 16.1236                       |                     | date of allotment: Nil                             |
| Total Experience:<br>Date of Allotment: | 7 years<br>July 24, 2009 | Dividend:                 | 10.9902                       |                     | **Exit Load is NIL for units<br>issued in Dividend |
| Type of Scheme:                         | An Open-ended Equity     | Benchmark:                | CRISIL Liquid Fund Index      |                     | Reinvestment.                                      |
| .,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | Scheme                   |                           | ·                             |                     | (w.e.f. August 03, 2015)                           |
|   |                          | Monthly Average AUM:      | ₹ 1013.24 Crores              | Other Parameter     |  |
| Application Amount for                  | fresh subscription*:     |                           |                               | Portfolio Turnover: | 9.10   |
| ₹ 5,000 (plus in multiplies             | s of ₹ 1)                |                           |                               | Expense Ratio:      |  |
| Min. Addl. Investment:                  |                          | AUM as on last day:       | ₹ 942.99 Crores               | Regular             | 0.93   |
| ₹ 1,000 (plus in multiplies             | s of ₹ 1)                | (as on 31st March 2016)   |                               | Direct              | 0.33   |
| SIP:                                    |                          | Load Structure (as % of   | NAV) (Incl. for SIP)          |                     |  |
| Monthly: Minimum ₹ 1,00                 | 0/-                      | Entry Load:               | Nil                           |                     |  |
|   |                          | Exit Load**:              | For redemption/switch out of  |                     |  |
| NAV of Plans / Options                  | (₹)                      |                           | units within 30 days from the |                     |  |
| Regular Plan                            | ( )                      |                           | date of allotment: 0.50% of   |                     |  |
| Growth :                                | 15.8855                  |                           | applicable NAV                |                     |  |
| Dividend:                               | 10.8330                  |                           | For redemption/switch out of  |                     |  |

| Investment Performance - Regular Plan - Growth |
|--|
|--|

| AV as on | March | <b>31, 2016</b> : | : ₹ 15.8855 |
|----------|-------|-------------------|-------------|
|----------|-------|-------------------|-------------|

| Date of Inception: July 24, 2009               | NAV Per<br>Unit. * | Birla<br>Sun Life                 | CRISIL<br>Liquid    | S&P BSE<br>SENSEX ## | Value of Standard Investment of ₹<br>10000 in          |   |                             |  |
|--|--------------------|-----------------------------------|---------------------|----------------------|--|---|-----------------------------|--|
|  | (₹)                | Enhanced<br>Arbitrage<br>Fund (%) | Fund Index<br># (%) | (%)                  | Birla<br>Sun Life<br>Enhanced<br>Arbitrage<br>Fund (₹) | CRISIL<br>Liquid<br>Fund Index<br># (₹) | S&P BSE<br>SENSEX<br>## (₹) |  |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.0000            | 7.16                              | 7.69                | 7.75                 | 15886  | 16412                                   | 16478                       |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute) | 14.8990            | 6.62                              | 8.06                | -9.36                | 10662  | 10806                                   | 9064                        |  |
| March 31, 2014 to<br>March 31, 2015 (Absolute) | 13.8072            | 7.91                              | 8.98                | 24.89                | 10791  | 10898                                   | 12489                       |  |
| March 28, 2013 to<br>March 31, 2014 (Absolute) | 12.5024            | 10.44                             | 9.54                | 18.85                | 11044  | 10954                                   | 11885                       |  |

# 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. 91 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

| Top Ten Portfolio Holdings |                 |         |   |                 |            |
|----------------------------|-----------------|---------|---|-----------------|------------|
| Issuer                     | % to net Assets | Rating  | Issuer  | % to net Assets | Rating     |
| Reliance Industries Ltd    | 9.44%           |         | Tata Capital Housing Finance Ltd                        | 5.30%           | CRISIL AA+ |
| Yes Bank Limited           | 7.95%           |         | Cholamandalam Investment and Finance<br>Company Limited | 5.23%           | ICRA A1+   |
| HDFC Bank Ltd              | 6.66%           |         | Housing Development Finance Corporation Ltd             | 3.70%           |            |
| Axis Bank Ltd              | 5.32%           |         | ITC Ltd   | 3.08%           |            |
| Allahabad Bank             | 5.30%           | UNRATED | Aurobindo Pharma Ltd                                    | 2.94%           |            |
|                            |                 |         |   |                 |            |





### 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.

| Fun |  |  |
|-----|--|--|

As on March 31, 2016

| Fund Manager:<br>Managing Fund Since:  | Mr. Shravan Sreenivasula<br>December 15. 2014          | Dividend:                                      | 12.7637                             |                                   | Nil<br>**Exit Load is NIL for units |
|--|--|--|-------------------------------------|-----------------------------------|-------------------------------------|
| Total Experience:<br>Date of Allotment:<br>Type of Scheme:                           | 14 years<br>December 29, 2006<br>An Open ended Fund of | Benchmark:                                     | CRISIL Composite Bond<br>Fund Index |                                   | issued in Dividend<br>Reinvestment. |
| . , , , , , , , , , , , , , , , , , , ,  | Funds Scheme   | Monthly Average AUM:                           | ₹ 98.82 Crores                      | Other Parameter<br>Expense Ratio: |                                     |
| Application Amount for   | r fresh subscription*:                                 |  |                                     | Regular                           | 1.18                                |
| ₹ 5,000 (plus in multiplies<br>Min. Addl. Investment:<br>₹ 1,000 (plus in multiplies | ,  | AUM as on last day:<br>(as on 31st March 2016) | ₹ 97.77 Crores                      | Direct                            | 0.68                                |
|  |  | Load Structure (as % of                        | NAV) (Incl. for SIP)                |                                   |                                     |
| SIP: Monthly: Minimum  | ₹ 1,000/-  | Entry Load:                                    | Nil                                 |                                   |                                     |
|  |  | Exit Load**:                                   | For redemption/switch out           |                                   |                                     |
| NAV of Plans / Options   | (え)  |  | of units within 365 days            |                                   |                                     |
| Regular Plan   |  |  | from the date of allotment:         |                                   |                                     |
| Growth:  | 20.1039  |  | 1.00% of applicable NAV             |                                   |                                     |
| Dividend:  | 12.6065  |  | For redemption/switch out           |                                   |                                     |
| Direct Plan <sup>\$</sup>  |  |  | of units after 365 days             |                                   |                                     |
| Growth:  | 20.3758  |  | from the date of allotment:         |                                   |                                     |

| Investment Performance - Regular Plan - Growth NAV as on March 31, 2016: ₹ |                    |  |                             |   | ₹ 20.1039   |   |  |
|--|--------------------|--|-----------------------------|---|---|---|--|
| Date of Inception: Dec 29, 2006  | NAV Per<br>Unit. * | Birla Sun<br>Life Active                   | CRISIL<br>Composite         | CRISIL 10<br>Year Gilt<br>Index ##<br>(%) | Value of Standard Investment of ₹<br>10000 in                             |   | tment of ₹                             |
|  | (₹)                | Debt Multi<br>Manager FoF<br>Scheme<br>(%) | Bond Fund<br>Index #<br>(%) |   | Birla Sun<br>Life Active<br>Debt Multi<br>Manager<br>FoF<br>Scheme<br>(₹) | CRISIL<br>Composite<br>Bond Fund<br>Index # (₹) | CRISIL 10<br>Year Gilt<br>Index ## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)                              | 10.0000            | 7.83                                       | 7.52                        | 6.63                                      | 20104   | 19569   | 18116                                  |
| March 31, 2015 to<br>March 31, 2016 (Absolute)                             | 19.1233            | 5.13                                       | 8.24                        | 7.97                                      | 10513   | 10824   | 10797                                  |
| March 31, 2014 to<br>March 31, 2015 (Absolute)                             | 16.7855            | 13.93                                      | 14.67                       | 14.63                                     | 11393   | 11467   | 11463                                  |
| March 28, 2013 to<br>March 31, 2014 (Absolute)                             | 16.2017            | 3.60                                       | 4.32                        | -1.01                                     | 10360   | 10432   | 9899                                   |

# 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 6. Refer annexure on page no. 91 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

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

Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

| Top Portiono holdings                              |                 |                            |                 |
|--|-----------------|----------------------------|-----------------|
| Issuer   | % to net Assets | Issuer                     | % to net Assets |
| IDFC Dynamic Bond Fund-Direct Plan-Growth          | 28.05%          | Net receivables / payables | -0.22%          |
| Birla Sun Life Govt Sec. Long Term Grwth Direct    | 25.91%          |                            |                 |
| ICICI Prude Gilt Fund Inv Plan PF Opt-Dir Plan-Grw | 24.54%          |                            |                 |
| SBI Magnum Gilt Fund - Long Term-Dir PI - Growth   | 21.32%          |                            |                 |
| Cash & Current Assets                              | 0.40%           |                            |                 |







To ensure that you strategically make all your investment moves, we provide you with the complete portfolio holdings of our funds.





#### Wealth Creation Solutions

#### Birla Sun Life Balanced '95 Fund

| Billa Sull Life Balance   | su 95 Full | u              |
|---|------------|----------------|
| Allocation as a %<br>of Net Assets  | Rating     | %              |
| 8.13% GOI (MD 22/06/2045)   | SOV        | 5.67%          |
| 7.59% GOI (MD 20/03/2029)   | SOV        | 4.31%          |
| HDFC Bank Ltd<br>Infosys Ltd  |            | 4.03%<br>3.65% |
| 8.17% GOI (MD 01/12/2044)   | SOV        | 3.25%          |
| Reliance Industries Ltd   | 801/       | 2.46%          |
| 7.59% GOI(MD 11/01/2026)<br>Maruti Suzuki India Ltd                       | SOV        | 2.39%<br>2.29% |
| ICICI Bank Ltd  |            | 2.26%          |
| 7.88% GOI (MD 19/03/2030)<br>Sun Pharmaceuticals Industries Ltd           | SOV        | 2.18%<br>2.05% |
| NTPC Ltd  |            | 1.91%          |
| Yes Bank Ltd<br>FAG Bearings India Ltd                                    |            | 1.78%<br>1.58% |
| HCL Technologies Ltd  |            | 1.46%          |
| Tata Chemicals Ltd<br>Sun TV Network Ltd                                  |            | 1.42%<br>1.40% |
| Indian Oil Corporation Ltd  |            | 1.40%          |
| Indusind Bank Ltd   |            | 1.36%          |
| Tata Motors Ltd<br>Axis Bank Ltd  |            | 1.32%<br>1.31% |
| Hindustan Petroleum Corporation Ltd                                       |            | 1.28%          |
| ITC Ltd<br>Kaveri Seed Company Ltd  |            | 1.27%<br>1.24% |
| Kotak Mahindra Bank Ltd   |            | 1.17%          |
| IDBI Bank Limited   | CRISIL A   | 1.15%          |
| Inox Wind Ltd<br>Zee Entertainment Enterprises Ltd                        |            | 1.14%<br>1.13% |
| Dish TV India Ltd   |            | 1.10%          |
| Larsen & Toubro Ltd<br>Aurobindo Pharma Ltd                               |            | 1.10%<br>1.07% |
| Hero MotoCorp Ltd   |            | 1.06%          |
| Bank Of Baroda  |            | 1.04%          |
| Crompton Greaves Consumer<br>Electricals Limited                          |            | 1.01%          |
| Tech Mahindra Ltd   |            | 0.95%          |
| Power Finance Corporation Limited<br>Federal Bank Ltd                     | CRISIL AAA | 0.94%<br>0.88% |
| Finolex Cables Ltd  |            | 0.86%          |
| India Infradebt Ltd<br>Bajaj Finance Ltd                                  | CRISIL AAA | 0.83%<br>0.82% |
| Divis Laboratories Ltd  |            | 0.82%          |
| Syndicate Bank  | CARE AA-   | 0.79%          |
| PTC India Ltd<br>Muthoot Finance Ltd                                      |            | 0.75%<br>0.72% |
| Gujarat State Petronet Ltd  |            | 0.70%          |
| Pfizer Ltd<br>Cummins India Ltd   |            | 0.69%<br>0.68% |
| Natco Pharma Ltd  |            | 0.67%          |
| Coal India Ltd<br>Glaxosmithkline Consumer                                |            | 0.67%          |
| Healthcare Ltd  |            | 0.65%          |
| Sundaram Finance Ltd  |            | 0.64%          |
| Crompton Greaves Ltd<br>VA Tech Wabag Ltd                                 |            | 0.62%<br>0.61% |
| MRF Ltd   |            | 0.61%          |
| Whirlpool of India Ltd<br>Bharat Electronics Ltd                          |            | 0.61%<br>0.60% |
| 7.8% GOI (MD 11/04/2021)  | SOV        | 0.60%          |
| Mangalore Refinery & Petrochemicals                                       |            | 0.58%          |
| Ltd<br>Bayer Cropscience Ltd  |            | 0.55%          |
| Repco Home Finance Ltd  |            | 0.55%          |
| Shoppers Stop Ltd<br>Jagran Prakashan Ltd                                 |            | 0.52%<br>0.51% |
| Ashoka Buildcon Ltd   |            | 0.51%          |
| SKS Microfinance Ltd<br>Blue Star Ltd                                     |            | 0.48%<br>0.44% |
| Bosch Ltd   |            | 0.44%          |
| LIC Housing Finance Ltd   |            | 0.42%          |
| Hindustan Zinc Ltd<br>Eicher Motors Ltd                                   |            | 0.39%<br>0.37% |
| Tata Communications Ltd   |            | 0.37%          |
| Edelweiss Financial Services Ltd<br>Raymond Ltd                           |            | 0.37%<br>0.36% |
| Lupin Ltd   |            | 0.34%          |
| Vedanta Ltd   |            | 0.34%          |
| Colgate Palmolive India Ltd<br>GRANULES INDIA LIMITED                     |            | 0.33%<br>0.32% |
| Persistent Systems Ltd  | 0011       | 0.32%          |
| 8.27% Karnataka SDL(MD 23/12/2025)<br>Procter & Gamble Hygiene and Health | SOV        | 0.32%          |
| Care Ltd  |            | 0.31%          |
| Cyient Limited<br>Titan Company Limited                                   |            | 0.31%<br>0.30% |
| Orient Cement Ltd   |            | 0.30%          |
| 8.26% Maharashtra SDL(MD  | SOV        | 0.26%          |
| 23/12/2025)<br>Housing Development Finance                                |            |                |
| Corporation Limited   |            | 0.24%          |
| Bata India Ltd  |            | 0.22%          |

| Torrent Pharmaceuticals Ltd    |     | 0.21%   |
|--------------------------------|-----|---------|
| 8.40% GOI (MD 28/07/2024)      | SOV | 0.21%   |
| 8.24% GOI (MD 10/11/2033)      | SOV | 0.20%   |
| 8.12% GOI (MD 10/12/2020)      | SOV | 0.20%   |
| Berger Paints India Ltd        |     | 0.19%   |
| Petronet LNG Ltd               |     | 0.19%   |
| NCC Ltd                        |     | 0.16%   |
| Coffee Day Enterprises Limited |     | 0.09%   |
| J.Kumar Infraprojects Ltd      |     | 0.02%   |
| 6% Cum. NCv. Prefer Zee        |     | 0.0404  |
| Entertainment Enter'es Ltd     |     | 0.01%   |
| Globsyn Technologies Ltd       |     | 0.00%   |
| Brillio Technologies Pvt Ltd   |     | 0.00%   |
| Magnasound (I) Ltd             |     | 0.00%   |
| LICHSGFIN 28/04/2016           |     | -0.05%  |
| Cash & Current Assets          |     | 6.88%   |
| Total                          |     | 100.00% |
|                                |     |         |

#### Birla Sun Life Frontline Equity Fund

| Allocation as a %<br>of Net Assets                             | Rating | %              |
|--|--------|----------------|
| HDFC Bank Ltd  |        | 6.38%          |
| Infosys Ltd  |        | 6.11%          |
| Birla Sun Life Cash Plus - Growth<br>- Direct Plan             |        | 5.62%          |
| ITC Ltd  |        | 3.83%          |
| Reliance Industries Ltd  |        | 3.77%          |
| ICICI Bank Ltd   |        | 3.19%          |
| Larsen & Toubro Ltd<br>Sun Pharmaceuticals Industries          |        | 2.81%          |
| Ltd  |        | 2.71%          |
| HCL Technologies Ltd   |        | 2.59%          |
| NTPC Ltd<br>Indusind Bank Ltd                                  |        | 2.54%<br>2.54% |
| Grasim Industries Ltd  |        | 2.26%          |
| Axis Bank Ltd  |        | 2.12%          |
| Tata Motors Ltd<br>Yes Bank Ltd                                |        | 2.00%          |
| Maruti Suzuki India Ltd  |        | 1.97%<br>1.80% |
| Kotak Mahindra Bank Ltd  |        | 1.75%          |
| Tech Mahindra Ltd  |        | 1.74%          |
| Tata Consultancy Services Ltd<br>Zee Entertainment Enterprises |        | 1.61%          |
| Ltd  |        | 1.59%          |
| Crompton Greaves Consumer                                      |        | 1.55%          |
| Electricals Limited<br>Indian Oil Corporation Ltd              |        | 1.51%          |
| Cummins India Ltd  |        | 1.51%          |
| Dr Reddys Laboratories Ltd                                     |        | 1.48%          |
| Hero MotoCorp Ltd  |        | 1.46%          |
| Housing Development Finance<br>Corporation Ltd                 |        | 1.42%          |
| Bajaj Finance Ltd  |        | 1.27%          |
| Coal India Ltd   |        | 1.26%          |
| Hindustan Petroleum  |        | 1.15%          |
| Corporation Ltd<br>Power Grid Corporation of India             |        |                |
| Ltd  |        | 1.13%          |
| DLF Ltd  |        | 1.09%          |
| Godrej Consumer Products Ltd<br>LIC Housing Finance Ltd        |        | 1.06%<br>1.05% |
| State Bank of India  |        | 1.04%          |
| Federal Bank Ltd   |        | 1.01%          |
| Muthoot Finance Ltd<br>Sanofi India Ltd                        |        | 0.93%<br>0.86% |
| Bosch Ltd  |        | 0.86%          |
| Bank Of Baroda   |        | 0.83%          |
| Britannia Industries Ltd<br>ACC Ltd                            |        | 0.78%<br>0.66% |
| Crompton Greaves Ltd   |        | 0.66%          |
| Reliance Capital Ltd   |        | 0.66%          |
| Hindustan Zinc Ltd   |        | 0.65%          |
| Glaxosmithkline<br>Pharmaceuticals Ltd                         |        | 0.63%          |
| Bayer Cropscience Ltd  |        | 0.62%          |
| Akzo India Nobel Ltd   |        | 0.56%          |
| Glaxosmithkline Consumer<br>Healthcare Ltd                     |        | 0.53%          |
| United Spirits Ltd   |        | 0.53%          |
| Alstom India Limited   |        | 0.52%          |
| Bharti Airtel Ltd<br>Gail (India) Ltd                          |        | 0.52%<br>0.51% |
| Lupin Ltd  |        | 0.31%          |
| Cipla Ltd  |        | 0.47%          |
| Corporation Bank<br>Torrent Pharmaceuticals Ltd                |        | 0.47%          |
| Mahindra & Mahindra Ltd  |        | 0.43%<br>0.42% |
| IRB Infrastructure Developers Ltd                              |        | 0.40%          |
| Oil & Natural Gas Corporation Ltd                              |        | 0.38%          |
| Coromandel International Ltd<br>Divis Laboratories Ltd         |        | 0.38%<br>0.35% |
| Hindustan Unilever Ltd   |        | 0.35%          |
| Bajaj Auto Ltd   |        | 0.32%          |
| Jagran Prakashan Ltd   |        | 0.30%          |
| Housing Development Finance<br>Corporation Limited             |        | 0.25%          |
| Vedanta Ltd  |        | 0.24%          |
| Sun TV Network Ltd   |        | 0.24%          |

| IDFC Bank Ltd<br>Titan Company Limited<br>Glenmark Pharmaceuticals Ltd |            | 0.23%<br>0.23%<br>0.23% |
|--|------------|-------------------------|
| MARUTI 28/04/2016  |            | 0.23%                   |
| Procter & Gamble Hygiene and Health Care Ltd                           |            | 0.22%                   |
| <br>D.B.Corp Ltd   |            | 0.21%                   |
| IDFC Ltd.  |            | 0.20%                   |
| Oberoi Realty Ltd  |            | 0.18%                   |
| Tata Motors Ltd DVR Shares   |            | 0.13%                   |
| Eicher Motors Ltd  |            | 0.06%                   |
| NTPC Limited   | CRISIL AAA | 0.05%                   |
| Hindalco Industries Ltd  |            | 0.05%                   |
| 6% Cum. NCv. Prefer Zee<br>Entertainment Enter'es Ltd                  |            | 0.02%                   |
| LICHSGFIN_28/04/2016   |            | -0.09%                  |
| HINDZINC_28/04/2016  |            | -0.10%                  |
| TCS_28/04/2016   |            | -0.40%                  |
| Net receivables / payables   |            | 1.15%                   |
| Cash & Current Assets  |            | 2.71%                   |
| Total  |            | 100.00%                 |

#### Birla Sun Life Top 100 Fund

| Allocation as a % Rating                         | %            |
|--|--------------|
| HDFC Bank Ltd                                    | 6.58         |
| Infosys Ltd                                      | 5.83         |
| Birla Sun Life Cash Plus - Growth -              | 4.94         |
| Direct Plan                                      |              |
| Reliance Industries Ltd                          | 3.59         |
| ITC Ltd<br>HCL Technologies Ltd                  | 3.51<br>3.43 |
| ICICI Bank Ltd                                   | 3.43         |
| Sun Pharmaceuticals Industries Ltd               | 3.03         |
| NTPC Ltd   | 2.86         |
| Larsen & Toubro Ltd                              | 2.71         |
| Indusind Bank Ltd                                | 2.69         |
| Indian Oil Corporation Ltd                       | 2.63         |
| Grasim Industries Ltd                            | 2.51         |
| Maruti Suzuki India Ltd                          | 2.11         |
| Yes Bank Ltd                                     | 2.06         |
| Tata Consultancy Services Ltd<br>Tata Motors Ltd | 1.99<br>1.99 |
| Axis Bank Ltd                                    | 1.93         |
| Kotak Mahindra Bank Ltd                          | 1.89         |
| Tech Mahindra Ltd                                | 1.63         |
| Crompton Greaves Consumer                        | 1.59         |
| Electricals Limited                              |              |
| Bharat Electronics Ltd                           | 1.47         |
| Cummins India Ltd                                | 1.42         |
| Coal India Ltd                                   | 1.28<br>1.27 |
| Dr Reddys Laboratories Ltd<br>DLF Ltd            | 1.27         |
| Zee Entertainment Enterprises Ltd                | 1.23         |
| Power Grid Corporation of India Ltd              | 1.21         |
| MRF Ltd  | 1.15         |
| Sanofi India Ltd                                 | 1.07         |
| Housing Development Finance<br>Corporation Ltd   | 1.06         |
| Cognizant Technology Solutions Corp              | 1.02         |
| Gujarat State Petronet Ltd                       | 1.00         |
| Hero MotoCorp Ltd                                | 1.00         |
| Federal Bank Ltd                                 | 0.99         |
| Muthoot Finance Ltd                              | 0.92         |
| PTC India Ltd                                    | 0.92         |
| Tata Chemicals Ltd                               | 0.88         |
| Bank Of Baroda<br>Bharti Airtel Ltd              | 0.86<br>0.78 |
| Bajaj Finserv Ltd                                | 0.70         |
| Tata Communications Ltd                          | 0.71         |
| LIC Housing Finance Ltd                          | 0.71         |
| Hindustan Petroleum Corporation Ltd              | 0.69         |
| Crompton Greaves Ltd                             | 0.68         |
| Cipla Ltd  | 0.67         |
| Vedanta Ltd<br>Pfizer Ltd                        | 0.58<br>0.49 |
| Akzo India Nobel Ltd                             | 0.49         |
| Colgate Palmolive India Ltd                      | 0.47         |
| Torrent Pharmaceuticals Ltd                      | 0.40         |
| Britannia Industries Ltd                         | 0.43         |
| Mahindra & Mahindra Ltd                          | 0.43         |
| Oracle Financial Services Software Ltd           | 0.43         |
| Bata India Ltd                                   | 0.41         |
| Glaxosmithkline Consumer<br>Healthcare Ltd       | 0.40         |
| ACC Ltd  | 0.37         |
| Shoppers Stop Ltd                                | 0.36         |
| Sun TV Network Ltd                               | 0.31         |
| Glaxosmithkline Pharmaceuticals Ltd              | 0.31         |
| Lupin Ltd  | 0.30         |
| IDFC Bank Ltd<br>Hindustan Zinc Ltd              | 0.29         |
| HINGUSTERI ZINC LIG                              | 0.28         |

Birla Sun Life Mutuel Fund

| Coromandel International Ltd                          | 0.28%   |
|---|---------|
| Bosch Ltd   | 0.26%   |
| Housing Development Finance<br>Corporation Limited    | 0.25%   |
| IDFC Ltd.   | 0.24%   |
| Hindalco Industries Ltd                               | 0.21%   |
| Oberoi Realty Ltd                                     | 0.20%   |
| Tata Power Co Ltd                                     | 0.18%   |
| Ultratech Cement Ltd                                  | 0.16%   |
| Oil India Ltd   | 0.15%   |
| Tata Motors Ltd DVR Shares                            | 0.13%   |
| NTPC Limited CRISIL AAA                               | 0.08%   |
| 6% Cum. NCv. Prefer Zee<br>Entertainment Enter'es Ltd | 0.01%   |
| LICHSGFIN_28/04/2016                                  | -0.06%  |
| TCS_28/04/2016  | -0.49%  |
| Cash & Current Assets                                 | 2.84%   |
| Net receivables / payables                            | 1.16%   |
| Total   | 100.00% |

#### **Birla Sun Life Equity Fund**

| Allocation as a %                                  | %              |
|--|----------------|
| of Net Assets                                      | 70             |
| HDFC Bank Ltd                                      | 6.34%          |
| Sun Pharmaceuticals Industries Ltd                 | 4.21%          |
| Tata Chemicals Ltd                                 | 4.03%          |
| Indusind Bank Ltd                                  | 3.97%          |
| Maruti Suzuki India Ltd                            | 3.94%          |
| HCL Technologies Ltd                               | 3.59%          |
| Yes Bank Ltd                                       | 3.39%          |
| Tata Communications Ltd<br>Kotak Mahindra Bank Ltd | 2.82%<br>2.73% |
| Dr Reddys Laboratories Ltd                         | 2.72%          |
| Infosys Ltd  | 2.65%          |
| Tata Motors Ltd                                    | 2.36%          |
| ITC Ltd  | 2.34%          |
| Axis Bank Ltd                                      | 2.32%          |
| Dishman Pharma & Chemicals Ltd                     | 2.19%          |
| Bajaj Finance Ltd                                  | 2.13%          |
| Reliance Industries Ltd                            | 2.10%          |
| Bank Of Baroda                                     | 2.08%          |
| Century Textiles & Industries Ltd<br>Lupin Ltd     | 2.01%          |
| Kansai Nerolac Paints Ltd                          | 1.59%          |
| Zee Entertainment Enterprises Ltd                  | 1.58%          |
| LIC Housing Finance Ltd                            | 1.57%          |
| Piramal Enterprises Ltd                            | 1.43%          |
| Cairn India Ltd                                    | 1.43%          |
| Cholamandalam Investment and Finance Company Ltd   | 1.40%          |
| Blue Star Ltd                                      | 1.31%          |
| Dalmia Bharat Limited                              | 1.31%          |
| Torrent Pharmaceuticals Ltd                        | 1.29%          |
| Tech Mahindra Ltd                                  | 1.24%<br>1.23% |
| Cipla Ltd<br>Bharat Forge Ltd                      | 1.23%          |
| Indian Oil Corporation Ltd                         | 1.03%          |
| UPL Limited  | 1.03%          |
| MRF Ltd  | 1.00%          |
| DLF Ltd  | 1.00%          |
| Glaxosmithkline Consumer Healthcare Ltd            | 0.96%          |
| Karur Vysya Bank Ltd                               | 0.95%          |
| United Spirits Ltd                                 | 0.95%          |
| Cummins India Ltd                                  | 0.92%          |
| Eicher Motors Ltd<br>Grasim Industries Ltd         | 0.90%          |
| Radico Khaitan Ltd                                 | 0.80%          |
| Cox and Kings Ltd                                  | 0.74%          |
| VA Tech Wabag Ltd                                  | 0.71%          |
| Bata India Ltd                                     | 0.55%          |
| Indian Bank  | 0.54%          |
| Larsen & Toubro Ltd                                | 0.53%          |
| Kewal Kiran Clothing Limited                       | 0.52%          |
| Hero MotoCorp Ltd                                  | 0.51%          |
| Bharat Electronics Ltd                             | 0.48%          |
| AIA Engineering Ltd                                | 0.47%          |
| IDFC Ltd.<br>Baiai Auto Ltd                        | 0.46%<br>0.42% |
| Bajaj Auto Ltd<br>SKS Microfinance Ltd             | 0.42%          |
| Vedanta Ltd  | 0.40%          |
| The Jammu and Kashmir Bank Ltd                     | 0.35%          |
| IDFC Bank Ltd                                      | 0.30%          |
| DQ Entertainment International Ltd                 | 0.06%          |
| Mms Infrastr Ltd                                   | 0.00%          |
| MAESTROS MEDILINE SYSTEMS LIMITED                  | 0.00%          |
| Magnasound (I) Ltd                                 | 0.00%          |
| Cash & Current Assets                              | 6.27%          |
| Net receivables / payables                         | -0.28%         |
| Total  | 100.00%        |

#### Birla Sun Life MNC Fund

| Rating | %      |
|--------|--------|
|        | 9.04%  |
|        | 8.43%  |
|        | Rating |

| Glaxosmithkline Pharmaceuticals Ltd    |         | 7.96%   |
|--|---------|---------|
| Maruti Suzuki India Ltd                |         | 6.99%   |
| ICRA Ltd                               |         | 6.73%   |
| Gillette India Ltd                     |         | 6.52%   |
| Honeywell Automation India Ltd         |         | 5.94%   |
| Pfizer Ltd                             |         | 5.46%   |
| Hindustan Unilever Ltd                 |         | 5.00%   |
| Kotak Mahindra Bank Ltd                |         | 4.61%   |
| Hitachi Home and Life Solution India   |         | 0.070/  |
| Ltd                                    |         | 3.87%   |
| Thomas Cook India Ltd                  |         | 3.72%   |
| Jet Airways India Ltd                  |         | 3.30%   |
| Capital First Limited                  |         | 2.85%   |
| Procter & Gamble Hygiene and Health    |         |         |
| Care Ltd                               |         | 2.57%   |
| Kansai Nerolac Paints Ltd              |         | 2.56%   |
| Cummins India Ltd                      |         | 1.90%   |
| FAG Bearings India Ltd                 |         | 1.65%   |
| Wabco India Ltd                        |         | 1.27%   |
| Crisil Ltd                             |         | 1.06%   |
| Bata India Ltd                         |         | 0.87%   |
| Colgate Palmolive India Ltd            |         | 0.81%   |
| ACC Ltd                                |         | 0.67%   |
| Oracle Financial Services Software Ltd |         | 0.51%   |
| Ambuja Cements Ltd                     |         | 0.39%   |
| SML Isuzu Ltd                          |         | 0.37%   |
| Nestle India Ltd                       |         | 0.32%   |
| ITC Ltd                                |         | 0.29%   |
| ITD Cementation India Ltd              |         | 0.25%   |
| Blue Dart Express Ltd                  |         | 0.25%   |
| Alstom T&D India Ltd                   |         | 0.25%   |
| Siemens Ltd                            |         | 0.23%   |
| Sanofi India Ltd                       |         | 0.24%   |
| Alstom India Limited                   |         | 0.23%   |
|  |         |         |
| Federal-Mogul Goetze (India) Ltd       |         | 0.21%   |
| Akzo India Nobel Ltd                   |         | 0.20%   |
| ABB India Ltd                          |         | 0.19%   |
| Castrol India Ltd (FV Rs. 5/-)         |         | 0.17%   |
| Disa India Ltd                         |         | 0.17%   |
| Schneider Electric Infrastructure Ltd  |         | 0.08%   |
| Mphasis Ltd                            |         | 0.04%   |
| Blue Dart Express Limited              | ICRA AA | 0.00%   |
| Blue Dart Express Limited              | ICRA AA | 0.00%   |
| Blue Dart Express Limited              | 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                  |         | 1.92%   |
| Net receivables / payables             |         | -0.08%  |
| Total                                  |         | 100.00% |
|  |         |         |

#### Birla Sun Life Dividend Yield Plus

| Allocation as a %                            |       |
|--|-------|
|  | %     |
| of Net Assets                                |       |
| ICICI Bank Ltd                               | 6.04% |
| Infosys Ltd                                  | 5.98% |
| State Bank of India                          | 4.24% |
| Axis Bank Ltd                                | 4.08% |
| Cummins India Ltd                            | 3.88% |
| ITC Ltd                                      | 3.43% |
| Pfizer Ltd                                   | 3.25% |
| Sanofi India Ltd                             | 3.15% |
| Orient Cement Ltd                            | 2.95% |
| Hindustan Petroleum Corporation Ltd          | 2.91% |
| Bharat Petroleum Corp Ltd                    | 2.86% |
| Oracle Financial Services Software Ltd       | 2.77% |
| Hero MotoCorp Ltd                            | 2.75% |
| Sundaram Finance Ltd                         | 2.74% |
| Greaves Cotton Ltd                           | 2.15% |
| Kaveri Seed Company Ltd                      | 2.11% |
| Kewal Kiran Clothing Limited                 | 2.08% |
| Cairn India Ltd                              | 2.05% |
| Bank Of Baroda                               | 2.03% |
| HCL Technologies Ltd                         | 2.00% |
| Hindustan Zinc Ltd                           | 1.86% |
| Sun TV Network Ltd                           | 1.85% |
| Jagran Prakashan Ltd                         | 1.71% |
| Procter & Gamble Hygiene and Health Care Ltd | 1.54% |
| Alstom India Limited                         | 1.53% |
| Atul Auto Ltd                                | 1.42% |
| Apar Industries Ltd                          | 1.30% |
| Multi Commodity Exchange of India Ltd        | 1.23% |
| Gateway Distriparks Ltd                      | 1.22% |
| Vedanta Ltd                                  | 1.11% |
| D.B.Corp Ltd                                 | 1.05% |
| Dalmia Bharat Limited                        | 1.02% |
| Torrent Pharmaceuticals Ltd                  | 1.01% |
| Kotak Mahindra Bank Ltd                      | 0.97% |
| PTC India Ltd                                | 0.94% |
| BANKBARODA_28/04/2016                        | 0.90% |
| The Jammu and Kashmir Bank Ltd               | 0.89% |
| Orient Refractories Limited                  | 0.86% |

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| Sonata Software Ltd                                | 0.85%   |
|--|---------|
| Gujarat Mineral Development Ltd                    | 0.85%   |
| Credit Analysis and Research Limited               | 0.84%   |
| Gail (India) Ltd                                   | 0.77%   |
| ACC Ltd  | 0.76%   |
| Automotive Axles Ltd                               | 0.74%   |
| Crompton Greaves Consumer Electricals Limited      | 0.68%   |
| VRL Logistic Ltd                                   | 0.62%   |
| Oriental Hotels Ltd                                | 0.61%   |
| Cognizant Technology Solutions Corp                | 0.57%   |
| Bajaj Corp Ltd                                     | 0.57%   |
| Akzo India Nobel Ltd                               | 0.57%   |
| Karur Vysya Bank Ltd                               | 0.53%   |
| Indian Bank  | 0.53%   |
| Havells India Ltd                                  | 0.52%   |
| Oil India Ltd                                      | 0.43%   |
| Orbit Exports Ltd                                  | 0.36%   |
| Crompton Greaves Ltd                               | 0.29%   |
| Aditya Birla Nuvo Ltd                              | 0.22%   |
| Swaraj Engines Ltd                                 | 0.20%   |
| Birla Corporation Ltd                              | 0.10%   |
| 6% Cum. NCv. Prefer Zee Entertainment Enter'es Ltd | 0.09%   |
| Cash & Current Assets                              | 5.10%   |
| Net receivables / payables                         | -2.65%  |
| Total  | 100.00% |

#### Birla Sun Life Midcap Fund

| Allocation as a %<br>of Net Assets                                | %     |
|---|-------|
| Gujarat State Petronet Ltd  | 3.45  |
| Yes Bank Ltd  | 3.279 |
| PNC Infratech Limited   | 2.969 |
| Voltas Ltd  | 2.81  |
| Mahindra CIE Automotive Ltd                                       | 2.649 |
| Solar Industries (I) Ltd  | 2.63  |
| Aurobindo Pharma Ltd  | 2.26  |
| Divis Laboratories Ltd  | 2.209 |
| IRB Infrastructure Developers Ltd                                 | 2.209 |
| Hindustan Petroleum Corporation Ltd<br>Indian Oil Corporation Ltd | 2.12  |
| Dish TV India Ltd   | 2.05  |
| Federal Bank Ltd  | 2.04  |
| Petronet LNG Ltd  | 2.039 |
| Crompton Greaves Consumer Electricals Limited                     | 2.019 |
| LIC Housing Finance Ltd   | 1.999 |
| MRF Ltd   | 1.969 |
| Bayer Cropscience Ltd   | 1.959 |
| KEC International Ltd   | 1.959 |
| SKS Microfinance Ltd  | 1.909 |
| Britannia Industries Ltd  | 1.889 |
| Hitachi Home and Life Solution India Ltd                          | 1.839 |
| Grasim Industries Ltd   | 1.819 |
| Torrent Pharmaceuticals Ltd                                       | 1.819 |
| Tech Mahindra Ltd   | 1.769 |
| Union Bank of India<br>Firstsource Solutions Ltd                  | 1.749 |
| Finolex Cables Ltd  | 1.669 |
| Emami Ltd   | 1.479 |
| Karur Vysya Bank Ltd  | 1.469 |
| Glaxosmithkline Consumer Healthcare Ltd                           | 1.459 |
| Tube Investments of India Ltd                                     | 1.389 |
| Dewan Housing Finance Corporation Ltd                             | 1.329 |
| FAG Bearings India Ltd  | 1.289 |
| HSIL Ltd  | 1.289 |
| Hexaware Technologies Ltd   | 1.279 |
| Edelweiss Financial Services Ltd                                  | 1.249 |
| IDFC Ltd.   | 1.239 |
| Gujarat Fluorochemicals Ltd                                       | 1.229 |
| Capital First Limited   | 1.199 |
| Aditya Birla Nuvo Ltd   | 1.179 |
| J.Kumar Infraprojects Ltd   | 1.169 |
| Bajaj Finserv Ltd<br>KBIT Tochnologios Limitod                    | 1.159 |
| KPIT Technologies Limited<br>Cyient Limited                       | 1.10  |
| Aditya Birla Fashion and Retail Limited                           | 1.06  |
| Jyothy Laboratories Ltd   | 0.999 |
| Pfizer Ltd  | 0.959 |
| Simplex Infrastructures Ltd                                       | 0.919 |
| Natco Pharma Ltd  | 0.90  |
| Colgate Palmolive India Ltd                                       | 0.909 |
| Apollo Tyres Ltd  | 0.889 |
| Sundaram Finance Ltd  | 0.889 |
| Crompton Greaves Ltd  | 0.869 |
| Oberoi Realty Ltd   | 0.85  |
| Kalpataru Power Transmission Ltd                                  | 0.839 |
| Monte Carlo Fashions Ltd  | 0.789 |
| SANGHI INDUSTRIES LTD   | 0.75  |
| Hinduja Global Solutions Ltd                                      | 0.719 |
| Narayana Hrudayalaya Limited                                      | 0.719 |
| TeamLease Services Limited  | 0.689 |
| Bharat Electronics Ltd  | 0.659 |

| Net receivables / payables<br>Total | 100.00%        |
|-------------------------------------|----------------|
| Cash & Current Assets               | 1.26%<br>1.77% |
| Prabhat Dairy Ltd                   | 0.15%          |

#### Birla Sun Life Small & Midcap Fund

| Allocation as a %                             |         |
|---|---------|
| of Net Assets                                 | %       |
| Yes Bank Ltd                                  | 3.61%   |
| Firstsource Solutions Ltd                     | 2.80%   |
| Pennar Engineered Building Systems Ltd        | 2.79%   |
| Guiarat State Petronet Ltd                    | 2.76%   |
| SKS Microfinance Ltd                          | 2.74%   |
| GRANULES INDIA LIMITED                        | 2.67%   |
| IRB Infrastructure Developers Ltd             | 2.59%   |
| Tube Investments of India Ltd                 | 2.53%   |
| Sterlite Technologies Ltd                     | 2.52%   |
| Capital First Limited                         | 2.47%   |
| Mahindra CIE Automotive Ltd                   | 2.45%   |
| Mangalore Refinery & Petrochemicals Ltd       | 2.44%   |
| Dish TV India Ltd                             | 2.41%   |
| Cvient Limited                                | 2.38%   |
| SANGHI INDUSTRIES LTD                         | 2.36%   |
| KEC International Ltd                         | 2.36%   |
| PNC Infratech Limited                         | 2.33%   |
| KPR Mill Ltd                                  | 2.32%   |
| IDFC Ltd.                                     | 2.25%   |
| Relaxo Footwears Limited                      | 2.23%   |
| Natco Pharma Ltd                              | 2.23%   |
| Divis Laboratories Ltd                        | 2.20%   |
| Dewan Housing Finance Corporation Ltd         | 2.19%   |
| Repco Home Finance Ltd                        | 2.19%   |
| Sanofi India Ltd                              | 2.12%   |
| Kaveri Seed Company Ltd                       | 2.10%   |
| Solar Industries (I) Ltd                      | 1.93%   |
| Crompton Greaves Consumer Electricals Limited | 1.92%   |
| Akzo India Nobel Ltd                          | 1.90%   |
| Dalmia Bharat Limited                         | 1.88%   |
| Prabhat Dairy Ltd                             | 1.87%   |
| Wabco India Ltd                               | 1.74%   |
| Precision Camshafts Ltd                       | 1.72%   |
| Karur Vysya Bank Ltd                          | 1.67%   |
| Jyothy Laboratories Ltd                       | 1.64%   |
| Union Bank of India                           | 1.64%   |
| Jet Airways India Ltd                         | 1.59%   |
| Federal Bank Ltd                              | 1.55%   |
| Ashok Leyland Ltd                             | 1.51%   |
| V-Mart Retail Limited                         | 1.37%   |
| Crompton Greaves Ltd                          | 1.36%   |
| Finolex Cables Ltd                            | 1.22%   |
| Monte Carlo Fashions Ltd                      | 1.21%   |
| Hexaware Technologies Ltd                     | 1.20%   |
| Disa India Ltd                                | 0.69%   |
| S H Kelkar & Company Ltd                      | 0.24%   |
| Cash & Current Assets                         | 3.59%   |
| Net receivables / payables                    | 2.54%   |
| Total   | 100.00% |

#### Birla Sun Life Advantage Fund

| Allocation as a %                   | %     |
|-------------------------------------|-------|
| of Net Assets                       | /0    |
| Infosys Ltd                         | 6.42% |
| HDFC Bank Ltd                       | 6.36% |
| Yes Bank Ltd                        | 5.98% |
| Eicher Motors Ltd                   | 5.10% |
| Sun Pharmaceuticals Industries Ltd  | 4.43% |
| State Bank of India                 | 3.81% |
| Hindustan Petroleum Corporation Ltd | 3.27% |
| Tata Motors Ltd DVR Shares          | 2.92% |
| Natco Pharma Ltd                    | 2.90% |
| TVS Motor Company Ltd               | 2.89% |
| Indusind Bank Ltd                   | 2.67% |
| Dalmia Bharat Limited               | 2.51% |
| Berger Paints India Ltd             | 2.15% |
| Ultratech Cement Ltd                | 2.14% |
| Bajaj Finance Ltd                   | 2.09% |
| ICICI Bank Ltd                      | 2.03% |
| BANKBARODA_28/04/2016               | 2.01% |
| Repco Home Finance Ltd              | 1.92% |
| Century Textiles & Industries Ltd   | 1.92% |
| Reliance Industries Ltd             | 1.85% |
| Emami Ltd                           | 1.84% |
| VEDL_28/04/2016                     | 1.65% |
| Kotak Mahindra Bank Ltd             | 1.64% |
| Voltas Ltd                          | 1.61% |
| Cummins India Ltd                   | 1.54% |
| Shree Cement Ltd                    | 1.51% |
| Hero MotoCorp Ltd                   | 1.49% |
| KPR Mill Ltd                        | 1.48% |
| Orient Cement Ltd                   | 1.31% |
| Bosch Ltd                           | 1.29% |
| Aurobindo Pharma Ltd                | 1.28% |
| Bajaj Finserv Ltd                   | 1.27% |
| Wabco India Ltd                     | 1.11% |
| Kaveri Seed Company Ltd             | 1.03% |
| Tata Steel Ltd                      | 1.03% |
|                                     |       |

| Net receivables / payables<br>Total     | -2.70%<br>100.00° |
|---|-------------------|
| Cash & Current Assets                   | 4.03%             |
| Karrox Technologies Ltd                 | 0.00%             |
| Dharti Dredging                         | 0.12%             |
| Kalpataru Power Transmission Ltd        | 0.40%             |
| Bayer Cropscience Ltd                   | 0.49%             |
| Bank Of Baroda                          | 0.50%             |
| PI Industries Ltd                       | 0.55%             |
| Persistent Systems Ltd                  | 0.56%             |
| AIA Engineering Ltd                     | 0.61%             |
| Astra Microwave Products Ltd            | 0.63%             |
| Atul Auto Ltd                           | 0.65%             |
| Divis Laboratories Ltd                  | 0.69%             |
| V GUARD INDUSTRIES LIMITED              | 0.69%             |
| SKS Microfinance Ltd                    | 0.80%             |
| VA Tech Wabag Ltd                       | 0.82%             |
| Narayana Hrudayalaya Limited            | 0.88%             |
| Alstom T&D India Ltd                    | 0.91%             |
| Capital First Limited                   | 0.95%             |
| Mangalore Refinery & Petrochemicals Ltd | 0.97%             |
| Torrent Pharmaceuticals Ltd             | 1.01%             |

Birla Sun Life India GenNext Fund

| Allocation as a %<br>of Net Assets                    | %               |
|---|-----------------|
| HDFC Bank Ltd   | 4.93%           |
| Indusind Bank Ltd                                     | 4.07%           |
| ITC Ltd   | 3.88%           |
| Maruti Suzuki India Ltd                               | 3.56%           |
| Eicher Motors Ltd                                     | 3.21%           |
| Axis Bank Ltd<br>Kotak Mahindra Bank Ltd              | 3.09%<br>3.06%  |
| Sun Pharmaceuticals Industries Ltd                    | 3.00%<br>2.97%  |
| Tata Motors Ltd                                       | 2.59%           |
| Housing Development Finance Corporation Ltd           | 2.32%           |
| Britannia Industries Ltd                              | 2.25%           |
| Yes Bank Ltd  | 2.19%           |
| Asian Paints Ltd                                      | 2.13%           |
| ICICI Bank Ltd  | 2.08%           |
| Zee Entertainment Enterprises Ltd                     | 2.02%           |
| Emami Ltd   | 1.92%           |
| Jyothy Laboratories Ltd<br>Dr Reddys Laboratories Ltd | 1.91%<br>1.85%  |
| Repco Home Finance Ltd                                | 1.78%           |
| United Spirits Ltd                                    | 1.74%           |
| Whirlpool of India Ltd                                | 1.68%           |
| Cipla Ltd   | 1.64%           |
| Colgate Palmolive India Ltd                           | 1.62%           |
| Voltas Ltd  | 1.55%           |
| Glaxosmithkline Consumer Healthcare Ltd               | 1.42%           |
| Bajaj Corp Ltd  | 1.41%           |
| Jubilant Foodworks Ltd                                | 1.39%           |
| Blue Star Ltd<br>Bajaj Finance Ltd                    | 1.35%<br>1.35%  |
| Bata India Ltd  | 1.33%           |
| Hindustan Unilever Ltd                                | 1.28%           |
| Muthoot Finance Ltd                                   | 1.25%           |
| Karur Vysya Bank Ltd                                  | 1.25%           |
| Phoenix Mills Ltd                                     | 1.24%           |
| Alkem Laboratories Limited                            | 1.23%           |
| Hero MotoCorp Ltd                                     | 1.23%           |
| Bajaj Auto Ltd  | 1.21%           |
| Dr. Lal Pathlabs Limited                              | 1.17%           |
| Nestle India Ltd<br>Century Textiles & Industries Ltd | 1.12%<br>1.11%  |
| Cox and Kings Ltd                                     | 1.11%           |
| Marico Ltd  | 1.09%           |
| Federal Bank Ltd                                      | 1.04%           |
| Havells India Ltd                                     | 1.03%           |
| HEIDELBERGCEMENT INDIA LIMITED                        | 1.00%           |
| Cholamandalam Investment and                          | 0.97%           |
| Finance Company Ltd                                   |                 |
| ACC Ltd   | 0.96%<br>0.93%  |
| Torrent Pharmaceuticals Ltd<br>Capital First Limited  | 0.93%           |
| Sanofi India Ltd                                      | 0.89%           |
| Aditya Birla Nuvo Ltd                                 | 0.83%           |
| Relaxo Footwears Limited                              | 0.75%           |
| Radico Khaitan Ltd                                    | 0.65%           |
| Aditya Birla Fashion and Retail Limited               | 0.62%           |
| DLF Ltd   | 0.59%           |
| Monte Carlo Fashions Ltd                              | 0.54%           |
| Lupin Ltd   | 0.25%           |
| 6% Cum. NCv. Prefer Zee Entertainment Enter'es Ltd    | 0.16%           |
| Magnasound (I) Ltd<br>Cash & Current Assets           | 0.00%<br>6.35%  |
| Net receivables / payables                            | 6.35%<br>-1.06% |
| Total   | 100.00%         |
|   |                 |

**Empower** Birla Sun Lite Matural Fund **Birla Sun Life Banking And** 

| Financial Services Fund                     |         |
|---|---------|
| Allocation as a %<br>of Net Assets          | %       |
| HDFC Bank Ltd                               | 15.58%  |
| Yes Bank Ltd                                | 11.74%  |
| Bajaj Finance Ltd                           | 8.43%   |
| Indusind Bank Ltd                           | 8.17%   |
| Repco Home Finance Ltd                      | 6.65%   |
| ICICI Bank Ltd                              | 6.31%   |
| Axis Bank Ltd                               | 6.17%   |
| SKS Microfinance Ltd                        | 4.78%   |
| Bank Of Baroda                              | 4.77%   |
| LIC Housing Finance Ltd                     | 3.99%   |
| Capital First Limited                       | 2.86%   |
| Dewan Housing Finance Corporation Ltd       | 2.81%   |
| Cholamandalam Investment and                | 2.80%   |
| Finance Company Ltd                         | 2.00%   |
| Muthoot Finance Ltd                         | 1.92%   |
| ICRA Ltd                                    | 1.90%   |
| Bajaj Finserv Ltd                           | 1.83%   |
| BANKBARODA_28/04/2016                       | 1.79%   |
| Housing Development Finance Corporation Ltd | 1.72%   |
| Federal Bank Ltd                            | 1.29%   |
| Karur Vysya Bank Ltd                        | 1.21%   |
| City Union Bank Ltd                         | 0.80%   |
| Tourism Finance Corporation of India Ltd    | 0.22%   |
| Net receivables / payables                  | -1.21%  |
| Cash & Current Assets                       | 3.47%   |
| Total                                       | 100 00% |

#### **Birla Sun Life Infrastructure Fund**

| of Net Assets<br>HDFC Bank Ltd<br>Wabco India Ltd<br>Cummins India Ltd<br>Orient Cement Ltd<br>Crompton Greaves Consumer Electricals Limited<br>Honeywell Automation India Ltd<br>Multi Commodity Exchange of India Ltd<br>PTC India Ltd<br>Larsen & Toubro Ltd<br>ICICI Bank Ltd<br>Ashoka Buildcon Ltd<br>VA Tech Wabag Ltd<br>Tata Motors Ltd<br>Blue Star Ltd<br>NTPC Ltd<br>The Jammu and Kashmir Bank Ltd<br>Crompton Greaves Ltd<br>FAG Bearings India Ltd<br>Inox Wind Ltd<br>Birla Corporation Ltd<br>Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Bharat Electronics Ltd<br>J.Kumar Infraprojects Ltd | 5.51%<br>4.82%<br>4.47%<br>3.78%<br>3.22% |
|---|---|
| Wabco India Ltd<br>Cummins India Ltd<br>Orient Cement Ltd<br>Refiance Industries Ltd<br>Crompton Greaves Consumer Electricals Limited<br>Honeywell Automation India Ltd<br>Multi Commodity Exchange of India Ltd<br>PTC India Ltd<br>Larsen & Toubro Ltd<br>ICICI Bank Ltd<br>Ashoka Buildcon Ltd<br>VA Tech Wabag Ltd<br>Tata Motors Ltd<br>Blue Star Ltd<br>NTPC Ltd<br>The Jammu and Kashmir Bank Ltd<br>Crompton Greaves Ltd<br>FAG Bearings India Ltd<br>Inox Wind Ltd<br>Birla Corporation Ltd<br>Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Greaves Cotton Ltd<br>Bharat Electronics Ltd               | 4.82%<br>4.47%<br>3.78%<br>3.22%          |
| Cummins India Ltd<br>Orient Cement Ltd<br>Reliance Industries Ltd<br>Crompton Greaves Consumer Electricals Limited<br>Honeywell Automation India Ltd<br>Multi Commodity Exchange of India Ltd<br>PTC India Ltd<br>Larsen & Toubro Ltd<br>ICICI Bank Ltd<br>Federal Bank Ltd<br>Ashoka Buildcon Ltd<br>VA Tech Wabag Ltd<br>Tata Motors Ltd<br>Blue Star Ltd<br>NTPC Ltd<br>The Jammu and Kashmir Bank Ltd<br>Crompton Greaves Ltd<br>FAG Bearings India Ltd<br>Inox Wind Ltd<br>Birla Corporation Ltd<br>Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Greaves Cotton Ltd  | 4.47%<br>3.78%<br>3.22%                   |
| Orient Cement Ltd<br>Reliance Industries Ltd<br>Crompton Greaves Consumer Electricals Limited<br>Honeywell Automation India Ltd<br>Multi Commodity Exchange of India Ltd<br>PTC India Ltd<br>Larsen & Toubro Ltd<br>ICICI Bank Ltd<br>Ashoka Buildcon Ltd<br>VA Tech Wabag Ltd<br>Tata Motors Ltd<br>Blue Star Ltd<br>NTPC Ltd<br>The Jammu and Kashmir Bank Ltd<br>Crompton Greaves Ltd<br>FAG Bearings India Ltd<br>Inox Wind Ltd<br>Birla Corporation Ltd<br>Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Bhartat Electronics Ltd  | 3.78%<br>3.22%                            |
| Reliance Industries Ltd<br>Crompton Greaves Consumer Electricals Limited<br>Honeywell Automation India Ltd<br>Multi Commodity Exchange of India Ltd<br>PTC India Ltd<br>Larsen & Toubro Ltd<br>ICICI Bank Ltd<br>Ashoka Buildcon Ltd<br>VA Tech Wabag Ltd<br>Tata Motors Ltd<br>Blue Star Ltd<br>NTPC Ltd<br>The Jammu and Kashmir Bank Ltd<br>Crompton Greaves Ltd<br>FAG Bearings India Ltd<br>Inox Wind Ltd<br>Birla Corporation Ltd<br>Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Greaves Cuton Ltd<br>Bharat Electronics Ltd   | 3.22%                                     |
| Crompton Greaves Consumer Electricals Limited<br>Honeywell Automation India Ltd<br>Multi Commodity Exchange of India Ltd<br>PTC India Ltd<br>Larsen & Toubro Ltd<br>ICICI Bank Ltd<br>Federal Bank Ltd<br>Ashoka Buildcon Ltd<br>VA Tech Wabag Ltd<br>Tata Motors Ltd<br>Blue Star Ltd<br>NTPC Ltd<br>The Jammu and Kashmir Bank Ltd<br>Crompton Greaves Ltd<br>FAG Bearings India Ltd<br>Inox Wind Ltd<br>Birla Corporation Ltd<br>Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd   |   |
| Honeywell Automation India Ltd<br>Multi Commodity Exchange of India Ltd<br>PTC India Ltd<br>Larsen & Toubro Ltd<br>ICICI Bank Ltd<br>Federal Bank Ltd<br>Ashoka Buildcon Ltd<br>VA Tech Wabag Ltd<br>Tata Motors Ltd<br>Blue Star Ltd<br>NTPC Ltd<br>The Jammu and Kashmir Bank Ltd<br>Crompton Greaves Ltd<br>FAG Bearings India Ltd<br>Inox Wind Ltd<br>Birla Corporation Ltd<br>Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd  | 2 4 00/                                   |
| Multi Commodity Exchange of India Ltd<br>PTC India Ltd<br>Larsen & Toubro Ltd<br>ICICI Bank Ltd<br>Federal Bank Ltd<br>Ashoka Buildcon Ltd<br>VA Tech Wabag Ltd<br>Tata Motors Ltd<br>Blue Star Ltd<br>NTPC Ltd<br>The Jammu and Kashmir Bank Ltd<br>Crompton Greaves Ltd<br>FAG Bearings India Ltd<br>Inox Wind Ltd<br>Birla Corporation Ltd<br>Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd  | 3.18%                                     |
| PTC India Ltd<br>Larsen & Toubro Ltd<br>ICICI Bank Ltd<br>Federal Bank Ltd<br>Ashoka Buildcon Ltd<br>VA Tech Wabag Ltd<br>Tata Motors Ltd<br>Blue Star Ltd<br>NTPC Ltd<br>The Jammu and Kashmir Bank Ltd<br>Crompton Greaves Ltd<br>FAG Bearings India Ltd<br>Inox Wind Ltd<br>Birla Corporation Ltd<br>Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Bharat Electronics Ltd   | 3.00%<br>2.99%                            |
| Larsen & Toubro Ltd<br>ICICI Bank Ltd<br>Federal Bank Ltd<br>Ashoka Buildcon Ltd<br>VA Tech Wabag Ltd<br>Tata Motors Ltd<br>Blue Star Ltd<br>NTPC Ltd<br>The Jammu and Kashmir Bank Ltd<br>Crompton Greaves Ltd<br>FAG Bearings India Ltd<br>Inox Wind Ltd<br>Birla Corporation Ltd<br>Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd  | 2.99%                                     |
| ICICI Bank Ltd<br>Federal Bank Ltd<br>Ashoka Buildcon Ltd<br>VA Tech Wabag Ltd<br>Tata Motors Ltd<br>Blue Star Ltd<br>NTPC Ltd<br>The Jammu and Kashmir Bank Ltd<br>Crompton Greaves Ltd<br>FAG Bearings India Ltd<br>Inox Wind Ltd<br>Birla Corporation Ltd<br>Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Bharat Electronics Ltd   | 2.90%                                     |
| Federal Bank Ltd<br>Ashoka Buildcon Ltd<br>VA Tech Wabag Ltd<br>Tata Motors Ltd<br>Blue Star Ltd<br>NTPC Ltd<br>The Jammu and Kashmir Bank Ltd<br>Crompton Greaves Ltd<br>FAG Bearings India Ltd<br>Inox Wind Ltd<br>Birla Corporation Ltd<br>Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Bharat Electronics Ltd   | 2.03%                                     |
| Ashoka Buildcon Ltd<br>VA Tech Wabag Ltd<br>Tata Motors Ltd<br>Blue Star Ltd<br>NTPC Ltd<br>The Jammu and Kashmir Bank Ltd<br>Crompton Greaves Ltd<br>FAG Bearings India Ltd<br>Inox Wind Ltd<br>Birla Corporation Ltd<br>Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Bharat Electronics Ltd   | 2.39%                                     |
| VA Tech Wabag Ltd<br>Tata Motors Ltd<br>Blue Star Ltd<br>NTPC Ltd<br>The Jammu and Kashmir Bank Ltd<br>Crompton Greaves Ltd<br>FAG Bearings India Ltd<br>Inox Wind Ltd<br>Birla Corporation Ltd<br>Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Bharat Electronics Ltd  | 2.33%                                     |
| Tata Motors Ltd<br>Blue Star Ltd<br>NTPC Ltd<br>The Jammu and Kashmir Bank Ltd<br>Crompton Greaves Ltd<br>FAG Bearings India Ltd<br>Inox Wind Ltd<br>Birla Corporation Ltd<br>Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Bharat Electronics Ltd   | 2.32%                                     |
| Blue Star Ltd<br>NTPC Ltd<br>The Jammu and Kashmir Bank Ltd<br>Crompton Greaves Ltd<br>FAG Bearings India Ltd<br>Inox Wind Ltd<br>Birla Corporation Ltd<br>Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Bharat Electronics Ltd  | 2.15%                                     |
| NTPC Ltd<br>The Jammu and Kashmir Bank Ltd<br>Crompton Greaves Ltd<br>FAG Bearings India Ltd<br>Inox Wind Ltd<br>Birla Corporation Ltd<br>Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Bharat Electronics Ltd   | 1.85%                                     |
| The Jammu and Kashmir Bank Ltd<br>Crompton Greaves Ltd<br>FAG Bearings India Ltd<br>Inox Wind Ltd<br>Birla Corporation Ltd<br>Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Bharat Electronics Ltd   | 1.77%                                     |
| Crompton Greaves Ltd<br>FAG Bearings India Ltd<br>Inox Wind Ltd<br>Birla Corporation Ltd<br>Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Bharat Electronics Ltd   | 1.75%                                     |
| FAG Bearings India Ltd<br>Inox Wind Ltd<br>Birla Corporation Ltd<br>Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Bharat Electronics Ltd   | 1.72%                                     |
| Inox Wind Ltd<br>Birla Corporation Ltd<br>Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Bharat Electronics Ltd   | 1.69%                                     |
| Capital First Limited<br>Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Bharat Electronics Ltd   | 1.60%                                     |
| Gujarat Industries Power Company Ltd<br>Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Bharat Electronics Ltd  | 1.60%                                     |
| Axis Bank Ltd<br>Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Bharat Electronics Ltd  | 1.59%                                     |
| Finolex Cables Ltd<br>Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Bharat Electronics Ltd   | 1.53%                                     |
| Bajaj Finance Ltd<br>Greaves Cotton Ltd<br>Bharat Electronics Ltd   | 1.53%                                     |
| Greaves Cotton Ltd<br>Bharat Electronics Ltd  | 1.49%                                     |
| Bharat Electronics Ltd  | 1.48%                                     |
|   | 1.48%                                     |
| J.Kumar Infraprojects Ltd   | 1.47%                                     |
|   | 1.46%                                     |
| Kalpataru Power Transmission Ltd  | 1.42%<br>1.29%                            |
| IRB Infrastructure Developers Ltd<br>Indusind Bank Ltd  | 1.29%                                     |
| Kaveri Seed Company Ltd   | 1.23%                                     |
| Muthoot Finance Ltd   | 1.22%                                     |
| Hindustan Zinc Ltd  | 1.21%                                     |
| ACC Ltd   | 1.18%                                     |
| Somany Ceramics Ltd   | 1.17%                                     |
| Alstom India Limited  | 1.15%                                     |
| Tata Communications Ltd   | 1.04%                                     |
| Indian Oil Corporation Ltd  | 1.01%                                     |
| ICRA Ltd  | 1.00%                                     |
| Gujarat Mineral Development Ltd   | 1.00%                                     |
| TD Power Systems Ltd  | 0.96%                                     |
| Orient Refractories Limited   | 0.96%                                     |
| Gujarat State Petronet Ltd  | 0.91%                                     |
| Indian Bank   | 0.89%                                     |
| Automotive Axles Ltd  | 0.85%                                     |
| Credit Analysis and Research Limited  | 0.80%                                     |
| Oberoi Realty Ltd   | 0.74%                                     |
| Hindustan Petroleum Corporation Ltd   | 0.67%                                     |
| PNC Infratech Limited   | 0.56%                                     |
| Astra Microwave Products Ltd  | 0.54%                                     |
| Oil India Ltd<br>Power Grid Corporation of India Ltd  | 0.54%<br>0.54%                            |
| Sobha Ltd   | 0.54%                                     |
| Hindalco Industries Ltd   |   |
| Disa India I tel  |   |
| Housing Development Finance Corporation Limited   | 0.47% 0.43% 0.39%                         |

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Birla Sun Life

| STATE BANK OF BIKANER AND JAIPUR LTD | 0.34%   |
|--------------------------------------|---------|
| Cash & Current Assets                | 0.82%   |
| Net receivables / payables           | 0.33%   |
| Total                                | 100.00% |

**Birla Sun Life Pure Value Fund** 

| Allocation as a %<br>of Net Assets      | %       |
|---|---------|
| Gail (India) Ltd                        | 6.10%   |
| Hindustan Petroleum Corporation Ltd     | 5.95%   |
| Gulf Oil Lubricants India Ltd           | 4.30%   |
| Kaveri Seed Company Ltd                 | 4.26%   |
| Chennai Petroleum Corporation Ltd       | 3.39%   |
| KPR Mill Ltd                            | 3.37%   |
| Gujarat Fluorochemicals Ltd             | 3.31%   |
| Tata Chemicals Ltd                      | 3.12%   |
| Yes Bank Ltd                            | 3.01%   |
| Bank Of Baroda                          | 2.93%   |
| UPL Limited                             | 2.75%   |
| Mangalore Refinery & Petrochemicals Ltd | 2.63%   |
| Dishman Pharma & Chemicals Ltd          | 2.60%   |
| J.Kumar Infraprojects Ltd               | 2.55%   |
| HCL Technologies Ltd                    | 2.35%   |
| OMKAR SPECIALITY CHEMICALS LIMITED      | 2.28%   |
| Sonata Software Ltd                     | 2.20%   |
| Muthoot Finance Ltd                     | 2.09%   |
| Pfizer Ltd                              | 1.99%   |
| Federal Bank Ltd                        | 1.95%   |
| Sun TV Network Ltd                      | 1.90%   |
| MRF Ltd                                 | 1.90%   |
| Cipla Ltd                               | 1.84%   |
| Reliance Industries Ltd                 | 1.76%   |
| Orient Cement Ltd                       | 1.74%   |
| Coromandel International Ltd            | 1.64%   |
| India Cements Ltd                       | 1.62%   |
| Banco Products India Ltd                | 1.37%   |
| Bajaj Finserv Ltd                       | 1.28%   |
| Edelweiss Financial Services Ltd        | 1.22%   |
| HSIL Ltd                                | 1.20%   |
| Kalpataru Power Transmission Ltd        | 1.18%   |
| Axis Bank Ltd                           | 1.07%   |
| Ashoka Buildcon Ltd                     | 1.01%   |
| Guiarat Gas Ltd                         | 0.97%   |
| Indian Oil Corporation Ltd              | 0.95%   |
| Deepak Fertilizers & Petro Corp Ltd     | 0.92%   |
| Gujarat Mineral Development Ltd         | 0.92%   |
| Inox Wind Ltd                           | 0.79%   |
| Monte Carlo Fashions Ltd                | 0.70%   |
| PTC India Ltd                           | 0.67%   |
| PNC Infratech Limited                   | 0.65%   |
| Aditya Birla Nuvo Ltd                   | 0.53%   |
| Shemaroo Entertainment Ltd              | 0.51%   |
| Crompton Greaves Ltd                    | 0.48%   |
| Unichem Laboratories Ltd                | 0.47%   |
| HBL POWER SYSTEMS LIMITED               | 0.04%   |
| Cash & Current Assets                   | 7.33%   |
| Net receivables / payables              | 0.23%   |
| Total                                   | 100.00% |

#### Birla Sun Life India Reforms Fund

| Allocation as a %<br>of Net Assets       | Rating | %      |
|--|--------|--------|
| 8.60% GOI (MD 02/06/2028)                | SOV    | 12.39% |
| 8.83% GOI (MD 12/12/2041)                | SOV    | 7.68%  |
| Eicher Motors Ltd                        |        | 5.57%  |
| Yes Bank Ltd                             |        | 5.39%  |
| 9.20% GOI (MD 30/09/2030)                | SOV    | 5.18%  |
| HDFC Bank Ltd                            |        | 4.81%  |
| Repco Home Finance Ltd                   |        | 3.40%  |
| ICICI Bank Ltd                           |        | 3.32%  |
| Cummins India Ltd                        |        | 3.15%  |
| State Bank of India                      |        | 3.00%  |
| Capital First Limited                    |        | 2.85%  |
| Voltas Ltd                               |        | 2.74%  |
| Indusind Bank Ltd                        |        | 2.68%  |
| Maruti Suzuki India Ltd                  |        | 2.61%  |
| Ultratech Cement Ltd                     |        | 2.57%  |
| 8.30% GOI (MD 31/12/2042)                | SOV    | 2.43%  |
| Kotak Mahindra Bank Ltd                  |        | 2.39%  |
| Karur Vysya Bank Ltd                     |        | 2.19%  |
| Dalmia Bharat Limited                    |        | 2.19%  |
| 9.23% GOI (MD 23/12/2043)                | SOV    | 2.13%  |
| Larsen & Toubro Ltd                      |        | 1.71%  |
| Bajaj Auto Ltd                           |        | 1.69%  |
| Muthoot Finance Ltd                      |        | 1.67%  |
| Bajaj Finserv Ltd                        |        | 1.60%  |
| Ashoka Buildcon Ltd                      |        | 1.60%  |
| Century Textiles & Industries Ltd        |        | 1.56%  |
| Bosch Ltd                                |        | 1.46%  |
| Sundaram Finance Ltd                     |        | 1.22%  |
| Tourism Finance Corporation of India Ltd |        | 1.15%  |
| Tata Motors Ltd DVR Shares               |        | 1.15%  |
| Orient Cement Ltd                        |        | 1.04%  |
| Atul Auto Ltd                            |        | 0.92%  |

| Alstom India Limited              | 0.75%   |
|-----------------------------------|---------|
| Indian Bank                       | 0.61%   |
| Torrent Power Ltd                 | 0.57%   |
| IRB Infrastructure Developers Ltd | 0.56%   |
| J.Kumar Infraprojects Ltd         | 0.47%   |
| PTC India Ltd                     | 0.37%   |
| 6% Cum. NCv. Prefer Zee           | 0.05%   |
| Entertainment Enter'es Ltd        | 0.0378  |
| Cash & Current Assets             | 0.60%   |
| Net receivables / payables        | 0.57%   |
| Total                             | 100.00% |

#### Birla Sun Life New Millennium Fund

| Allocation as a %                                  |         |
|--|---------|
| of Net Assets                                      | %       |
|  |         |
| Infosys Ltd  | 34.29%  |
| HCL Technologies Ltd                               | 9.17%   |
| Tech Mahindra Ltd                                  | 8.56%   |
| Tata Consultancy Services Ltd                      | 8.25%   |
| Dish TV India Ltd                                  | 5.71%   |
| Tata Communications Ltd                            | 5.31%   |
| Sonata Software Ltd                                | 4.51%   |
| Cyient Limited                                     | 4.50%   |
| Firstsource Solutions Ltd                          | 3.52%   |
| Persistent Systems Ltd                             | 3.22%   |
| KPIT Technologies Limited                          | 2.95%   |
| NIIT Technologies Ltd                              | 2.80%   |
| Shemaroo Entertainment Ltd                         | 1.56%   |
| Sasken Communication Technologies Ltd              | 1.27%   |
| Mindtree Ltd                                       | 1.03%   |
| 6% Cum. NCv. Prefer Zee Entertainment Enter'es Ltd | 0.21%   |
| Magnasound (I) Ltd                                 | 0.00%   |
| Cash & Current Assets                              | 3.15%   |
| Net receivables / payables                         | -0.01%  |
| Total  | 100.00% |

#### Birla Sun Life India Opportunities Fund

| Allocation as a %                      | 0/     |
|--|--------|
| of Net Assets                          | %      |
| Reliance Industries Ltd                | 6.78%  |
| Cummins India Ltd                      | 6.49%  |
| Infosys Ltd                            | 6.37%  |
| Sanofi India Ltd                       | 5.94%  |
| Wabco India Ltd                        | 5.57%  |
| Honeywell Automation India Ltd         | 5.44%  |
| Tech Mahindra Ltd                      | 4.93%  |
| Sun Pharmaceuticals Industries Ltd     | 4.72%  |
| HCL Technologies Ltd                   | 3.96%  |
| Hindustan Zinc Ltd                     | 3.50%  |
| Oracle Financial Services Software Ltd | 3.44%  |
| Aurobindo Pharma Ltd                   | 3.38%  |
| Persistent Systems Ltd                 | 3.09%  |
| Bajaj Auto Ltd                         | 3.02%  |
| KPIT Technologies Limited              | 3.02%  |
| Firstsource Solutions Ltd              | 2.91%  |
| Divis Laboratories Ltd                 | 2.48%  |
| AIA Engineering Ltd                    | 2.29%  |
| Crisil Ltd                             | 2.26%  |
| KPR Mill Ltd                           | 2.23%  |
| Sonata Software Ltd                    | 1.99%  |
| Dishman Pharma & Chemicals Ltd         | 1.63%  |
| Tata Consultancy Services Ltd          | 1.43%  |
| GRANULES INDIA LIMITED                 | 1.22%  |
| Mindtree Ltd                           | 1.04%  |
| Torrent Pharmaceuticals Ltd            | 0.92%  |
| Orbit Exports Ltd                      | 0.91%  |
| Brillio Technologies Pvt Ltd           | 0.00%  |
| Jainpur Straw Brd and Paper Ltd        | 0.00%  |
| Magnasound (I) Ltd                     | 0.00%  |
| Oriqua Ltd                             | 0.00%  |
| Sree Rama Polymer                      | 0.00%  |
| Cash & Current Assets                  | 7.13%  |
| Net receivables / payables             | 1.90%  |
| Total                                  | 100.00 |

#### Birla Sun Life Special Situations Fund

| Allocation as a %                   |       |
|-------------------------------------|-------|
| of Net Assets                       | %     |
| Indusind Bank Ltd                   | 5.38% |
| HDFC Bank Ltd                       | 4.51% |
| ITC Ltd                             | 4.15% |
| Infosys Ltd                         | 4.11% |
| Yes Bank Ltd                        | 3.28% |
| HCL Technologies Ltd                | 3.13% |
| Gulf Oil Lubricants India Ltd       | 3.02% |
| Kotak Mahindra Bank Ltd             | 3.01% |
| Hindustan Petroleum Corporation Ltd | 2.92% |
| Indian Oil Corporation Ltd          | 2.90% |
| Sun Pharmaceuticals Industries Ltd  | 2.76% |
| Century Textiles & Industries Ltd   | 2.50% |
| Tata Motors Ltd                     | 2.44% |
| Tech Mahindra Ltd                   | 2.40% |

| Birla Corporation Ltd                         | 2.40%   |
|---|---------|
| Cummins India Ltd                             | 2.38%   |
| Dish TV India Ltd                             | 2.26%   |
| Motherson Sumi Systems Ltd                    | 2.25%   |
| Bharat Forge Ltd                              | 2.21%   |
| Mangalore Refinery & Petrochemicals Ltd       | 2.19%   |
| Chennai Petroleum Corporation Ltd             | 2.10%   |
| LIC Housing Finance Ltd                       | 2.08%   |
| Tata Communications Ltd                       | 2.04%   |
| Maruti Suzuki India Ltd                       | 2.04%   |
| ICICI Bank Ltd                                | 1.99%   |
| Gail (India) Ltd                              | 1.92%   |
| Dishman Pharma & Chemicals Ltd                | 1.76%   |
| Hindalco Industries Ltd                       | 1.74%   |
| Vedanta Ltd                                   | 1.73%   |
| India Cements Ltd                             | 1.67%   |
| Housing Development Finance Corporation Ltd   | 1.40%   |
| United Spirits Ltd                            | 1.37%   |
| Crompton Greaves Consumer Electricals Limited | 1.21%   |
| Divis Laboratories Ltd                        | 1.21%   |
| Lupin Ltd                                     | 1.20%   |
| Aurobindo Pharma Ltd                          | 1.04%   |
| Glaxosmithkline Consumer Healthcare Ltd       | 1.02%   |
| Muthoot Finance Ltd                           | 1.00%   |
| Godrej Consumer Products Ltd                  | 0.95%   |
| Alstom India Limited                          | 0.94%   |
| Emami Ltd                                     | 0.86%   |
| Cyient Limited                                | 0.82%   |
| Crompton Greaves Ltd                          | 0.51%   |
| Larsen & Toubro Ltd                           | 0.51%   |
| United Breweries Holdings Ltd                 | 0.33%   |
| Firstsource Solutions Ltd                     | 0.33%   |
| Karur Vysya Bank Ltd                          | 0.24%   |
| Cash & Current Assets                         | 5.88%   |
| Net receivables / payables                    | -0.09%  |
| Total   | 100.00% |

#### Birla Sun Life Dynamic Asset Allocation Fund

| Allocation as a %                      | Deting     | 0/      |
|--|------------|---------|
| of Net Assets                          | Rating     | %       |
| Bajaj Finance Ltd                      |            | 3.61%   |
| Infosys Ltd                            |            | 3.55%   |
| Eicher Motors Ltd                      |            | 3.40%   |
| Axis Bank Ltd                          |            | 3.05%   |
| Dalmia Bharat Limited                  |            | 3.00%   |
| Reliance Industries Ltd                |            | 2.94%   |
| Repco Home Finance Ltd                 |            | 2.65%   |
| ICICI Bank Ltd                         |            | 2.46%   |
| HDFC Bank Ltd                          |            | 2.45%   |
| Tata Motors Ltd                        |            | 2.42%   |
| Hero MotoCorp Ltd                      |            | 2.09%   |
| Somany Ceramics Ltd                    |            | 2.04%   |
| PTC India Ltd                          |            | 2.00%   |
| Atul Auto Ltd                          |            | 1.94%   |
| Cairn India Ltd                        |            | 1.92%   |
| Sonata Software Ltd                    |            | 1.82%   |
| Kewal Kiran Clothing Limited           |            | 1.81%   |
| Century Textiles & Industries Ltd      |            | 1.77%   |
| HEIDELBERGCEMENT INDIA LIMITED         | )          | 1.69%   |
| Indusind Bank Ltd                      |            | 1.67%   |
| Sanofi India Ltd                       |            | 1.67%   |
| Indian Terrain Fashions Ltd            |            | 1.67%   |
| State Bank of India                    |            | 1.62%   |
| KPR Mill Ltd                           |            | 1.51%   |
| ACC Ltd                                |            | 1.44%   |
| Inox Wind Ltd                          |            | 1.35%   |
| Kaveri Seed Company Ltd                |            | 1.26%   |
| IFGL REFRACTORIES LTD                  |            | 1.23%   |
| Bank Of Baroda                         |            | 1.22%   |
| V-Mart Retail Limited                  |            | 1.15%   |
| Orient Refractories Limited            |            | 1.12%   |
| Vedanta Ltd                            |            | 1.12%   |
| Hindalco Industries Ltd                |            | 1.10%   |
| Indian Bank                            |            | 1.08%   |
| Orbit Exports Ltd                      |            | 0.99%   |
| Federal Bank Ltd                       |            | 0.90%   |
| India Cements Ltd                      |            | 0.90%   |
| Bharat Electronics Ltd                 |            | 0.77%   |
| Pfizer Ltd                             |            | 0.75%   |
| Oracle Financial Services Software Ltd |            | 0.70%   |
| Tourism Finance Corporation of India   |            | 0.65%   |
| Ltd                                    |            | 0.05%   |
| 6% Cum. NCv. Prefer Zee                |            | 0.64%   |
| Entertainment Enter'es Ltd             |            | 0.0470  |
| Crompton Greaves Consumer              |            | 0.41%   |
| Electricals Limited                    |            | 0.41%   |
| Hindustan Zinc Ltd                     |            | 0.38%   |
| VRL Logistic Ltd                       |            | 0.35%   |
| Dr. Lal Pathlabs Limited               |            | 0.25%   |
| Crompton Greaves Ltd                   |            | 0.17%   |
| NTPC Limited                           | CRISIL AAA | 0.08%   |
| NIFTY_28/04/2016                       |            | -2.43%  |
| Cash & Current Assets                  |            | 22.49%  |
| Net receivables / payables             |            | 5.17%   |
| Total                                  |            | 100.00% |
|  |            |         |

### 

#### Birla Sun Life International Equity Fund - Plan A

| r und - r lair A                         |                |
|--|----------------|
| Allocation as a %                        | %              |
| of Net Assets                            | /0             |
| Aetna Inc New                            | 5.16%          |
| McKesson Corp                            | 4.81%          |
| VALERO ENERGY CORP                       | 3.62%          |
| FEDEX CORP                               | 3.29%          |
| APPLE INC                                | 3.22%          |
| The Boeing Co                            | 3.20%          |
| Westfield Corporation                    | 3.10%          |
| Delta Air Lines Inc                      | 2.95%          |
| AXA SA                                   | 2.89%          |
| Japan Airlines Co Ltd                    | 2.86%          |
| EMC CORP                                 | 2.78%          |
| Koninklijke AHOLD NV                     | 2.67%          |
| T ROWE PRICE GROUP I                     | 2.67%          |
| SWISS RE AG                              | 2.62%          |
| Allianz SE                               | 2.61%          |
| HARMAN INTERNATIONAL                     | 2.56%          |
| INTERNATIONAL BUSINESS MACHINES CORP IBM | 2.52%          |
| Telstra Corporation Ltd                  | 2.47%          |
| TYSON FOODS INC                          | 2.44%          |
| EXPEDIA INC                              | 2.44%          |
| SANOFI                                   | 2.38%          |
| TELENOR                                  | 2.32%          |
| EASTMAN CHEMICAL CO                      | 2.24%          |
| CVS CAREMARK CORP                        | 2.23%          |
| NORDEA BANK AB<br>GILEAD SCIENCES INC    | 2.20%          |
| AMERISOURCE BERGEN CORP                  | 2.18%          |
| NEXT PLC                                 | 2.17%<br>2.08% |
| TJX ORD                                  | 2.08%          |
| ESTEE LAUDER CL A ORD                    | 2.03%          |
| CH ROBINSON WORLDWIDE ORD                | 2.03%          |
| PING AN INS GRP-H                        | 2.02%          |
| CenturyLink Inc                          | 1.94%          |
| XEROX CORP                               | 1.84%          |
| PUBLICIS GROUPE SA                       | 1.69%          |
| MARKS & SPENCER GROUP PLC                | 1.69%          |
| TOYOTA MOTOR CORP                        | 1.50%          |
| BEIERSDORF AG                            | 1.45%          |
| HEWLETT PACKARD CO                       | 0.75%          |
| Cash & Current Assets                    | 2.11%          |
| Net receivables / payables               | 0.25%          |
| Total                                    | 100.00%        |

### Birla Sun Life International Equity

| Fund - Plan B   |                |
|---|----------------|
| Allocation as a %   | 0/             |
| of Net Assets   | %              |
| Infosys Ltd   | 3.80%          |
| State Bank of India   | 3.34%          |
| ICICI Bank Ltd  | 3.13%          |
| Repco Home Finance Ltd  | 3.02%          |
| HDFC Bank Ltd   | 2.80%          |
| Cairn India Ltd   | 2.78%          |
| Bajaj Finance Ltd   | 2.52%          |
| Axis Bank Ltd   | 2.49%          |
| Indusind Bank Ltd   | 2.42%          |
| Tata Motors Ltd   | 2.01%          |
| Eicher Motors Ltd   | 1.99%          |
| Cummins India Ltd   | 1.75%          |
| Cognizant Technology Solutions Corp                             | 1.72%          |
| Century Textiles & Industries Ltd                               | 1.65%          |
| Atul Auto Ltd   | 1.61%          |
| Kewal Kiran Clothing Limited                                    | 1.47%          |
| Bank Of Baroda  | 1.44%          |
| Shriram City Union Finance Limited<br>J.Kumar Infraprojects Ltd | 1.43%<br>1.34% |
| D.B.Corp Ltd  | 1.34%          |
| Aetna Inc New   | 1.26%          |
| Federal Bank Ltd  | 1.24%          |
| Hero MotoCorp Ltd   | 1.22%          |
| Emami Ltd   | 1.21%          |
| McKesson Corp   | 1.19%          |
| Vedanta Ltd   | 1.15%          |
| PTC India Ltd   | 1.15%          |
| Hindustan Zinc Ltd  | 1.12%          |
| OMKAR SPECIALITY CHEMICALS LIMITED                              | 1.09%          |
| Indian Terrain Fashions Ltd                                     | 1.04%          |
| Sanofi India Ltd  | 1.04%          |
| LIC Housing Finance Ltd   | 1.03%          |
| VALERO ENERGY CORP  | 0.97%          |
| Hindalco Industries Ltd   | 0.95%          |
| Orient Cement Ltd   | 0.95%          |
| Larsen & Toubro Ltd   | 0.95%          |
| VST Industries Ltd  | 0.92%          |
| Sonata Software Ltd   | 0.91%          |
| India Cements Ltd   | 0.90%          |
| Sun Pharmaceuticals Industries Ltd                              | 0.89%          |
| ITC Ltd<br>Oracle Financial Services Software Ltd               | 0.85%<br>0.84% |
| Orient Refractories Limited                                     | 0.84%          |
| APPLE INC   | 0.84%          |
| The Boeing Co   | 0.80%          |
| Delta Air Lines Inc   | 0.78%          |
| FEDEX CORP  | 0.78%          |
|   | 0.7070         |

| EMC CORP   | 0.77%          |
|--|----------------|
| SWISS RE AG  | 0.77%          |
| Koninklijke AHOLD NV                               | 0.75%          |
| Westfield Corporation                              | 0.75%          |
| V-Mart Retail Limited                              | 0.74%          |
| IFGL REFRACTORIES LTD                              | 0.73%          |
| AXA SA   | 0.71%          |
| Kaveri Seed Company Ltd                            | 0.71%          |
| Japan Airlines Co Ltd                              | 0.68%          |
| Allianz SE   | 0.68%          |
| Automotive Axles Ltd                               | 0.67%          |
| EXPEDIA INC  | 0.67%          |
| Thomas Cook India Ltd                              | 0.66%          |
| Tata Steel Ltd                                     | 0.66%          |
| EASTMAN CHEMICAL CO                                | 0.66%          |
| TYSON FOODS INC                                    | 0.65%          |
| CVS CAREMARK CORP                                  | 0.64%          |
| TELENOR  | 0.64%          |
| GILEAD SCIENCES INC                                | 0.63%          |
| SANOFI   | 0.61%          |
| INTERNATIONAL BUSINESS MACHINES CORP IBM           | 0.61%          |
| T ROWE PRICE GROUP I                               | 0.61%          |
| NEXT PLC   | 0.61%          |
| HARMAN INTERNATIONAL                               | 0.60%          |
| Tourism Finance Corporation of India Ltd           | 0.60%          |
| Telstra Corporation Ltd                            | 0.59%          |
| NORDEA BANK AB                                     | 0.57%          |
| Crompton Greaves Consumer Electricals Limited      | 0.56%          |
| CenturyLink Inc<br>TJX ORD                         | 0.55%          |
| PING AN INS GRP-H                                  | 0.54%<br>0.53% |
| XEROX CORP   | 0.53%          |
| ESTEE LAUDER CL A ORD                              | 0.52%          |
| CH ROBINSON WORLDWIDE ORD                          | 0.52%          |
| MARKS & SPENCER GROUP PLC                          | 0.51%          |
| KPR Mill Ltd                                       | 0.48%          |
| AMERISOURCE BERGEN CORP                            | 0.48%          |
| Just Dial Limited                                  | 0.48%          |
| PUBLICIS GROUPE SA                                 | 0.48%          |
| TOYOTA MOTOR CORP                                  | 0.44%          |
| Orbit Exports Ltd                                  | 0.44%          |
| HEIDELBERGCEMENT INDIA LIMITED                     | 0.39%          |
| BEIERSDORF AG                                      | 0.38%          |
| The Jammu and Kashmir Bank Ltd                     | 0.30%          |
| Dalmia Bharat Limited                              | 0.28%          |
| Crompton Greaves Ltd                               | 0.24%          |
| HEWLETT PACKARD CO                                 | 0.24%          |
| Inox Wind Ltd                                      | 0.09%          |
| ACC Ltd  | 0.07%          |
| 6% Cum, NCv. Prefer Zee Entertainment Enter'es Ltd | 0.04%          |
| Cash & Current Assets                              | 1.87%          |
| Net receivables / payables                         | 0.29%          |
| Total  | 100.00%        |
|  | 100100/0       |

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

| Allocation as a %<br>of Net Assets   | %       |
|--------------------------------------|---------|
| TYSON FOODS INC                      | 10.15%  |
| SYNGENTA LTD REG SHS                 | 9.43%   |
| ASSOCIATED BRITISH FOODS PLC         | 8.43%   |
| MONSANTO CO                          | 8.25%   |
| DEERE & CO                           | 8.17%   |
| ARCHER-DANIELS-MIDLAND CO            | 7.16%   |
| BRF SA                               | 5.80%   |
| BUNGE LTD                            | 5.42%   |
| AGRIUM INC                           | 4.37%   |
| WILMAR INTERNATIONAL LTD             | 4.34%   |
| INGREDION INC                        | 3.74%   |
| Kubota Corp                          | 3.62%   |
| Potash Corp Of Saskatchewan Inc USD  | 3.34%   |
| The Mosaic Company Limited           | 2.87%   |
| Marine Harvest ASA                   | 2.53%   |
| CF INDUSTRIES HOLDINGS INC ORD SHS   | 2.41%   |
| GOLDEN AGRI-RESOURCES LTD            | 2.03%   |
| YARA INTERNATIONAL ASA               | 1.82%   |
| Uralkaliy OJSC SHS GDR               | 1.28%   |
| Sociedad Quimica yMinera de Chile SA | 0.99%   |
| Israel Chemicals Ltd                 | 0.48%   |
| Nippon Meat Pack Ord                 | 0.33%   |
| Cash & Current Assets                | 3.65%   |
| Net receivables / payables           | -0.60%  |
| Total                                | 100.00% |

#### Birla Sun Life Global Commodities Fund

| Allocation as a %<br>of Net Assets                 | %       |
|--|---------|
| Legg Manson Martin Currie Global Resources Fund    | 48.05%  |
| First State Glob Umbrella Fund Global Res Fund - I | 37.96%  |
| Cash & Current Assets                              | 13.71%  |
| Net receivables / payables                         | 0.28%   |
| Total  | 100.00% |

#### Birla Sun Life Global Real Estate Fund

| Allocation as a %<br>of Net Assets            | %       |
|---|---------|
| ING (L) Invest Global Real Estate - I Cap USD | 99.05%  |
| Cash & Current Assets                         | 1.21%   |
| Net receivables / payables                    | -0.27%  |
| Total   | 100.00% |

#### **Birla Sun Life Index Fund**

| Allocation as a %<br>of Net Assets                           | %              |
|--|----------------|
| NIFTY 28/04/2016   | 14.699         |
| Infosys Ltd  | 7.35%          |
| HDFC Bank Ltd  | 6.18%          |
| ITC Ltd  | 5.51%          |
| Reliance Industries Ltd                                      | 5.18%          |
| Housing Development Finance Corporation Ltd                  | 5.16%          |
| ICICI Bank Ltd   | 4.13%          |
| Tata Consultancy Services Ltd                                | 3.82%          |
| Larsen & Toubro Ltd  | 3.01%          |
| Sun Pharmaceuticals Industries Ltd                           | 2.71%          |
| Axis Bank Ltd  | 2.43%          |
| Tata Motors Ltd  | 2.17%          |
| Kotak Mahindra Bank Ltd                                      | 2.07%          |
| State Bank of India  | 1.91%          |
| Hindustan Unilever Ltd                                       | 1.86%          |
| Mahindra & Mahindra Ltd                                      | 1.70%          |
| Maruti Suzuki India Ltd                                      | 1.48%          |
| Bharti Airtel Ltd  | 1.47%          |
| Hero MotoCorp Ltd  | 1.40%          |
| Indusind Bank Ltd  | 1.36%          |
| HCL Technologies Ltd   | 1.35%          |
| Wipro Ltd  | 1.20%          |
| Asian Paints Ltd   | 1.19%          |
| Dr Reddys Laboratories Ltd                                   | 1.16%          |
| Oil & Natural Gas Corporation Ltd                            | 1.16%          |
| Coal India Ltd   | 1.15%          |
| Lupin Ltd  | 1.08%          |
| Ultratech Cement Ltd   | 1.00%          |
| Bajaj Auto Ltd   | 0.99%          |
| Power Grid Corporation of India Ltd                          | 0.93%          |
| Tech Mahindra Ltd  | 0.86%          |
| Yes Bank Ltd   | 0.85%          |
| Cipla Ltd  | 0.79%          |
| NTPC Ltd   | 0.74%          |
| Grasim Industries Ltd  | 0.74%          |
| Bharat Petroleum Corp Ltd                                    | 0.71%          |
| Adani Ports and Special Economic Zone Ltd                    | 0.68%          |
| Eicher Motors Ltd  | 0.67%          |
| Tata Steel Ltd   | 0.64%          |
| Zee Entertainment Enterprises Ltd<br>Bharti Infratel Limited | 0.64%          |
| Aurobindo Pharma Ltd   | 0.59%          |
|  | 0.57%          |
| Bosch Ltd  | 0.57%          |
| Ambuja Cements Ltd   | 0.54%          |
| Gail (India) Ltd<br>Bank Of Baroda                           | 0.50%          |
| Bank Of Baroda<br>Tata Motors Ltd DVR Shares                 | •••=           |
| ACC Ltd  | 0.41%<br>0.39% |
| Idea Cellular Ltd  | 0.39%          |
| Tata Power Co Ltd  | 0.37%          |
| Hindalco Industries Ltd                                      | 0.35%          |
| Bharat Heavy Electricals Ltd                                 | 0.34%          |
| Cash & Current Assets  | 11.649         |
| Net receivables / payables                                   | -11.13         |
| Total  | 100.00         |

#### Birla Sun Life Asset Allocator Multi Manager FoF Scheme

| manager i of ochemic                               |         |
|--|---------|
| Allocation as a %<br>of Net Assets                 | %       |
| SBI Magnum Gilt Fund - Long Term-Dir PI - Growth   | 32.82%  |
| Birla Sun Life Frontline Eq Fd - Gr - Direct Plan  | 19.67%  |
| SBI Blue Chip Fund-Direct Plan -Growth             | 16.72%  |
| MOSt Focused Multicap 35-Direct Plan-Growth Option | 16.30%  |
| Mirae Asset India Opp'ties Fund-Direct Plan-Growth | 6.33%   |
| IDFC Dynamic Bond Fund-Direct Plan-Growth          | 3.20%   |
| Birla Sun Life Cash Plus - Growth - Direct Plan    | 0.01%   |
| Cash & Current Assets                              | 5.97%   |
| Net receivables / payables                         | -1.02%  |
| Total  | 100.00% |

#### Birla Sun Life Financial Planning FOF - Aggressive Plan

|       | ocation as a %<br>Net Assets                     | %      |
|-------|--|--------|
| SBI I | Blue Chip Fund-Direct Plan -Growth               | 15.39% |
| Birla | Sun Life Frontline Eq Fd - Gr - Direct Plan      | 14.69% |
| Birla | Sun Life Advantage Fund - Gr - Dir Pl            | 14.24% |
| MOS   | St Focused Multicap 35-Direct Plan-Growth Option | 14.11% |
| Birla | Sun Life Cash Plus - Growth - Direct Plan        | 12.75% |
|       |  |        |

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| Mirae Asset India Opp'ties Fund-Direct Plan-Growth | 12.02%  |
|--|---------|
| SBI Magnum Gilt Fund - Long Term-Dir PI - Growth   | 5.66%   |
| IDFC Dynamic Bond Fund-Direct Plan-Growth          | 5.62%   |
| Goldman Sachs Gold ETF (Gold Bees)                 | 2.63%   |
| Kotak MF Gold ETF                                  | 1.84%   |
| Cash & Current Assets                              | 0.92%   |
| Net receivables / payables                         | 0.14%   |
| Total  | 100.00% |

Birla Sun Life Financial Planning FOF - Conservative Plan

# Allocation as a % of Net Assets % Birla Sun Life Cash Plus - Growth - Direct Plan 41.76% SBI Magnum Gilt Fund - Long Term-Dir Pl - Growth 12.05% DirC Dynamic Bond Fund-Direct Plan-Growth 11.92% Kotak MF Gold ETF 5.99% Goldman Sachs Gold ETF (Gold Bees) 5.27% SBI Blue Chip Fund-Direct Plan-Growth 4.83% MOSt Focused Multicap 35-Direct Plan-Growth Option 4.83% Birla Sun Life Advantage Fund - Gr - Dire Pl 4.45% Mirae Asset India Oppties Fund-Direct Plan-Growth 2.14% Cash & Current Assets 2.40% Net receivables / payables -0.27%

### Birla Sun Life Financial Planning

| FOF - Prudent Plan                                 |         |  |
|--|---------|--|
| Allocation as a %<br>of Net Assets                 | %       |  |
| Birla Sun Life Cash Plus - Growth - Direct Plan    | 28.85%  |  |
| IDFC Dynamic Bond Fund-Direct Plan-Growth          | 10.42%  |  |
| SBI Magnum Gilt Fund - Long Term-Dir PI - Growth   | 10.37%  |  |
| SBI Blue Chip Fund-Direct Plan -Growth             | 9.01%   |  |
| Birla Sun Life Frontline Eq Fd - Gr - Direct Plan  | 8.70%   |  |
| Birla Sun Life Advantage Fund - Gr - Dir Pl        | 8.02%   |  |
| MOSt Focused Multicap 35-Direct Plan-Growth Option | 8.02%   |  |
| Mirae Asset India Opp'ties Fund-Direct Plan-Growth | 6.24%   |  |
| Goldman Sachs Gold ETF (Gold Bees)                 | 4.64%   |  |
| Kotak MF Gold ETF                                  | 4.39%   |  |
| Cash & Current Assets                              | 1.21%   |  |
| Net receivables / payables                         | 0.14%   |  |
| Total  | 100.00% |  |

#### **Birla Sun Life Equity Savings Fund**

| All (1 - 0)                         |            |       |
|-------------------------------------|------------|-------|
| Allocation as a %                   | Rating     | %     |
| of Net Assets                       |            |       |
| HDFC Bank Ltd                       |            | 6.72% |
| Reliance Industries Ltd             |            | 5.51% |
| 8.15% GOI (MD 24/11/2026)           | SOV        | 5.48% |
| Axis Bank Ltd                       |            | 5.05% |
| Maruti Suzuki India Ltd             | 2014       | 4.67% |
| 9.20% GOI (MD 30/09/2030)           | SOV        | 4.43% |
| 8.12% GOI (MD 10/12/2020)           | SOV        | 4.10% |
| LIC Housing Finance Ltd             |            | 4.02% |
| Eicher Motors Ltd                   |            | 2.74% |
| Yes Bank Ltd                        |            | 2.65% |
| 7.59% GOI (MD 20/03/2029)           | SOV        | 2.65% |
| MRF Ltd                             | 307        | 2.50% |
| Oil & Natural Gas Corporation Ltd   |            | 2.29% |
| Housing Development Finance         |            |       |
| Corporation Ltd                     |            | 2.24% |
| Sun Pharmaceuticals Industries Ltd  |            | 2.23% |
| Repco Home Finance Ltd              |            | 1.92% |
| Infosys Ltd                         |            | 1.63% |
| 8.60% GOI (MD 02/06/2028)           | SOV        | 1.41% |
| 8.17% GOI (MD 01/12/2044)           | SOV        | 1.37% |
| Natco Pharma Ltd                    |            | 1.36% |
| State Bank of India                 |            | 1.35% |
| Kotak Mahindra Prime Ltd            | CRISIL A1+ | 1.33% |
| Berger Paints India Ltd             |            | 1.13% |
| Wabco India Ltd                     |            | 0.93% |
| Bajaj Finance Ltd                   |            | 0.92% |
| Dalmia Bharat Limited               |            | 0.82% |
| TVS Motor Company Ltd<br>Lupin Ltd  |            | 0.78% |
| Godrej Consumer Products Ltd        |            | 0.74% |
| Emami Ltd                           |            | 0.74% |
| Capital First Limited               |            | 0.63% |
| Voltas Ltd                          |            | 0.59% |
| Orient Cement Ltd                   |            | 0.56% |
| Bosch Ltd                           |            | 0.56% |
| Indusind Bank Ltd                   |            | 0.55% |
| AIA Engineering Ltd                 |            | 0.51% |
| Alstom T&D India Ltd                |            | 0.47% |
| V GUARD INDUSTRIES LIMITED          |            | 0.43% |
| Bajaj Finserv Ltd                   |            | 0.42% |
| VA Tech Wabag Ltd                   |            | 0.42% |
| Bayer Cropscience Ltd               |            | 0.42% |
| Hindustan Petroleum Corporation Ltd |            | 0.40% |
| Gulf Oil Lubricants India Ltd       |            | 0.36% |
| Torrent Pharmaceuticals Ltd         |            | 0.36% |

| Kaveri Seed Company Ltd                | 0.35%   |
|--|---------|
| IDFC Ltd.                              | 0.35%   |
| Page Industries Ltd                    | 0.35%   |
| KPR Mill Ltd                           | 0.33%   |
| Atul Auto Ltd                          | 0.33%   |
| Gail (India) Ltd                       | 0.32%   |
| Cyient Limited                         | 0.32%   |
| Gujarat Fluorochemicals Ltd            | 0.32%   |
| Narayana Hrudayalaya Limited           | 0.30%   |
| Siemens Ltd                            | 0.29%   |
| Cummins India Ltd                      | 0.27%   |
| Havells India Ltd                      | 0.24%   |
| PI Industries Ltd                      | 0.21%   |
| Glenmark Pharmaceuticals Ltd           | 0.21%   |
| Kalpataru Power Transmission Ltd       | 0.21%   |
| Pidilite Industries Ltd                | 0.18%   |
| V-Mart Retail Limited                  | 0.17%   |
| ICICI Bank Ltd                         | 0.14%   |
| HCL Technologies Ltd                   | 0.14%   |
| Whirlpool of India Ltd                 | 0.09%   |
| JK Cements Ltd                         | 0.09%   |
| Federal Bank Ltd                       | 0.08%   |
| Oracle Financial Services Software Ltd | 0.07%   |
| IDFC Bank Ltd                          | 0.07%   |
| Bharat Forge Ltd                       | 0.07%   |
| Raymond Ltd                            | 0.06%   |
| UPL Limited                            | 0.05%   |
| The South Indian Bank Ltd              | 0.04%   |
| IDFC_28/04/2016                        | -0.29%  |
| LUPIN_28/04/2016                       | -0.54%  |
| EICHERMOT_28/04/2016                   | -0.77%  |
| SUNPHARMA_28/04/2016                   | -1.12%  |
| HDFC_28/04/2016                        | -2.26%  |
| ONGC_28/04/2016                        | -2.30%  |
| MRF_28/04/2016                         | -2.31%  |
| LICHSGFIN_28/04/2016                   | -3.33%  |
| ITC_28/04/2016                         | -3.52%  |
| MARUTI_28/04/2016                      | -3.90%  |
| AXISBANK_28/04/2016                    | -4.18%  |
| RELIANCE_28/04/2016                    | -4.98%  |
| HDFCBANK_28/04/2016                    | -6.21%  |
| Cash & Current Assets                  | 2.91%   |
| Net receivables / payables             | 42.52%  |
| Total                                  | 100.00% |

#### Birla Sun Life Manufacturing Equity Fund

| Allocation as a %                            | Rating | %              |
|--|--------|----------------|
| of Net Assets                                | Rauny  | /0             |
| Maruti Suzuki India Ltd                      |        | 5.06%          |
| Tata Chemicals Ltd                           |        | 4.98%          |
| Sun Pharmaceuticals Industries Ltd           |        | 4.63%          |
| Hero MotoCorp Ltd                            |        | 4.11%          |
| Dishman Pharma & Chemicals Ltd               |        | 3.47%          |
| Reliance Industries Ltd                      |        | 3.46%          |
| Glaxosmithkline Consumer                     |        | 2.88%          |
| Healthcare Ltd                               |        |                |
| ITC Ltd                                      |        | 2.88%          |
| Bharat Forge Ltd                             |        | 2.87%          |
| Larsen & Toubro Ltd                          |        | 2.76%          |
| Bharat Electronics Ltd                       |        | 2.41%          |
| Ultratech Cement Ltd                         |        | 2.19%          |
| Grasim Industries Ltd                        |        | 2.18%          |
| Eicher Motors Ltd                            |        | 2.18%          |
| MRF Ltd                                      |        | 2.17%          |
| UPL Limited                                  |        | 2.17%          |
| United Spirits Ltd                           |        | 1.99%          |
| Asian Paints Ltd                             |        | 1.97%          |
| Cummins India Ltd                            |        | 1.91%          |
| Tata Motors Ltd                              |        | 1.85%          |
| Bosch Ltd                                    |        | 1.77%          |
| Piramal Enterprises Ltd                      |        | 1.77%          |
| Dr Reddys Laboratories Ltd                   |        | 1.72%          |
| Kansai Nerolac Paints Ltd                    |        | 1.69%          |
| Bata India Ltd                               |        | 1.65%          |
| S H Kelkar & Company Ltd                     |        | 1.61%          |
| Torrent Pharmaceuticals Ltd                  |        | 1.52%          |
| Greaves Cotton Ltd                           |        | 1.43%          |
| Tata Coffee Limited                          |        | 1.43%          |
| Exide Industries Ltd                         |        | 1.43%          |
| AIA Engineering Ltd                          |        | 1.39%          |
| Rallis India Ltd                             |        | 1.24%          |
| Hindustan Zinc Ltd                           |        | 1.14%          |
| Wabco India Ltd                              |        | 1.12%<br>1.04% |
| Voltas Ltd                                   |        | 1.04%          |
| Bajaj Auto Ltd<br>Motherson Sumi Systems Ltd |        | 1.04%          |
| Century Textiles & Industries Ltd            |        | 0.96%          |
| Cipla Ltd                                    |        | 0.98%          |
| HSIL Ltd                                     |        | 0.87%          |
| HEIDELBERGCEMENT INDIA LIMITED               |        | 0.79%          |
| Kewal Kiran Clothing Limited                 |        | 0.76%          |
| Vedanta Ltd                                  |        | 0.76%          |
| Crompton Greaves Consumer                    |        |                |
| Electricals Limited                          |        | 0.65%          |
|  |        |                |

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| Total                          | 100.00% |
|--------------------------------|---------|
| Net receivables / payables     | 0.51%   |
| Cash & Current Assets          | 8.56%   |
| IFGL REFRACTORIES LTD          | 0.02%   |
| Texmaco Rail & Engineering Ltd | 0.16%   |
| Crompton Greaves Ltd           | 0.28%   |
| Lupin Ltd                      | 0.37%   |
| Wockhardt Ltd                  | 0.44%   |
| Birla Corporation Ltd          | 0.46%   |
| Clariant Chemicals India Ltd   | 0.50%   |
| Raymond Ltd                    | 0.50%   |
| Inox Wind Ltd                  | 0.56%   |
|                                |         |

#### **Tax Savings Solutions**

#### Birla Sun Life Tax Relief '96

| Allocation as a %<br>of Net Assets           | %       |
|--|---------|
| Sundaram Clayton Ltd                         | 6.71%   |
| Honeywell Automation India Ltd               | 5.28%   |
| Bayer Cropscience Ltd                        | 4.80%   |
| ICRA Ltd                                     | 4.15%   |
| Kotak Mahindra Bank Ltd                      | 4.11%   |
| MRF Ltd                                      | 3.45%   |
| Reliance Industries Ltd                      | 3.00%   |
| Zee Entertainment Enterprises Ltd            | 2.96%   |
| Jet Airways India Ltd                        | 2.70%   |
| Shoppers Stop Ltd                            | 2.69%   |
| Tata Consultancy Services Ltd                | 2.66%   |
| Thomas Cook India Ltd                        | 2.60%   |
| Glaxosmithkline Pharmaceuticals Ltd          | 2.52%   |
| Bosch Ltd                                    | 2.46%   |
| Indusind Bank Ltd                            | 2.44%   |
| Pfizer Ltd                                   | 2.40%   |
| Gillette India Ltd                           | 2.33%   |
| Housing Development Finance Corporation Ltd  | 2.25%   |
| HDFC Bank Ltd                                | 2.21%   |
| ICICI Bank Ltd                               | 2.18%   |
| Biocon Ltd                                   | 2.05%   |
| Shree Cement Ltd                             | 2.02%   |
| Hitachi Home and Life Solution India Ltd     | 1.96%   |
| Grasim Industries Ltd                        | 1.92%   |
| Larsen & Toubro Ltd                          | 1.89%   |
| Yes Bank Ltd                                 | 1.88%   |
| Axis Bank Ltd                                | 1.74%   |
| Cummins India Ltd                            | 1.74%   |
| Infosys Ltd                                  | 1.48%   |
| Sun Pharmaceuticals Industries Ltd           | 1.47%   |
| Tata Motors Ltd                              | 1.44%   |
| Century Textiles & Industries Ltd            | 1.39%   |
| HCL Technologies Ltd                         | 1.28%   |
| Hindustan Unilever Ltd                       | 1.24%   |
| Maruti Suzuki India Ltd                      | 1.24%   |
| Procter & Gamble Hygiene and Health Care Ltd | 1.11%   |
| Capital First Limited                        | 1.06%   |
| Kansai Nerolac Paints Ltd                    | 0.95%   |
| Tech Mahindra Ltd                            | 0.85%   |
| ITC Ltd                                      | 0.71%   |
| Ashok Leyland Ltd                            | 0.62%   |
| IDFC Bank Ltd                                | 0.52%   |
| Mahindra & Mahindra Ltd                      | 0.48%   |
| SKS Microfinance Ltd                         | 0.44%   |
| Container Corporation of India Ltd           | 0.36%   |
| IDFC Ltd.                                    | 0.23%   |
| Vedanta Ltd                                  | 0.23%   |
| Bharat Bijlee Ltd                            | 0.18%   |
| United Breweries Holdings Ltd                | 0.14%   |
| Magnasound (I) Ltd                           | 0.00%   |
| Cash & Current Assets                        | 2.82%   |
| Net receivables / payables                   | 0.64%   |
| Total  | 100.00% |

#### **Birla Sun Life Tax Plan**

| Allocation as a %<br>of Net Assets  | %     |
|-------------------------------------|-------|
| Sundaram Clayton Ltd                | 6.68% |
| Honeywell Automation India Ltd      | 5.16% |
| Bayer Cropscience Ltd               | 4.68% |
| ICRA Ltd                            | 4.05% |
| Kotak Mahindra Bank Ltd             | 3.97% |
| MRF Ltd                             | 3.34% |
| Reliance Industries Ltd             | 2.91% |
| Zee Entertainment Enterprises Ltd   | 2.86% |
| Shoppers Stop Ltd                   | 2.67% |
| Jet Airways India Ltd               | 2.61% |
| Tata Consultancy Services Ltd       | 2.57% |
| Glaxosmithkline Pharmaceuticals Ltd | 2.52% |
| Thomas Cook India Ltd               | 2.52% |
| Bosch Ltd                           | 2.38% |
| Indusind Bank Ltd                   | 2.36% |
| Gillette India Ltd                  | 2.32% |
| Pfizer Ltd                          | 2.32% |

| Housing Development Finance Corporation Ltd2.18%HDFC Bank Ltd2.14%ICICI Bank Ltd2.11%Biocon Ltd1.99%Hitachi Home and Life Solution India Ltd1.96%Shree Cement Ltd1.85%Grasim Industries Ltd1.86%Larsen & Toubro Ltd1.81%Axis Bank Ltd1.69%Cummins India Ltd1.68%Inforsys Ltd1.43%Sun Pharmaceuticals Industries Ltd1.42%Tata Motors Ltd1.37%Century Textiles & Industries Ltd1.37%Maruti Suzuki India Ltd1.20%                                       |
|--|
| ICICI Bank Ltd2.11%Biocon Ltd1.99%Hitachi Home and Life Solution India Ltd1.96%Shree Cement Ltd1.95%Grasim Industries Ltd1.86%Larsen & Toubro Ltd1.83%Yes Bank Ltd1.81%Axis Bank Ltd1.69%Curmins India Ltd1.68%Infosys Ltd1.43%Sun Pharmaceuticals Industries Ltd1.42%Tata Motors Ltd1.39%Century Textiles & Industries Ltd1.37%HCL Technologies Ltd1.24%Maruti Suzuki India Ltd1.20%  |
| Biocon Ltd1.99%Hitachi Home and Life Solution India Ltd1.96%Shree Cement Ltd1.95%Grasim Industries Ltd1.86%Larsen & Toubro Ltd1.83%Yes Bank Ltd1.68%Cummins India Ltd1.68%Infosys Ltd1.68%Sun Pharmaceuticals Industries Ltd1.43%Century Textiles & Industries Ltd1.42%Tata Motors Ltd1.39%Century Textiles & Industries Ltd1.37%HCL Technologies Ltd1.24%Maruti Suzuki India Ltd1.20%   |
| Hitachi Home and Life Solution India Ltd1.96%Shree Cement Ltd1.95%Grasim Industries Ltd1.86%Larsen & Toubro Ltd1.83%Yes Bank Ltd1.81%Axis Bank Ltd1.69%Cummins India Ltd1.68%Infosys Ltd1.43%Sun Pharmaceuticals Industries Ltd1.39%Century Textiles & Industries Ltd1.37%HCL Technologies Ltd1.24%Maruti Suzuki India Ltd1.20%  |
| Shree Cement Ltd1.95%Grasim Industries Ltd1.86%Larsen & Toubro Ltd1.83%Yes Bank Ltd1.81%Axis Bank Ltd1.69%Curmins India Ltd1.68%Infosys Ltd1.43%Sun Pharmaceuticals Industries Ltd1.42%Tata Motors Ltd1.39%Century Textiles & Industries Ltd1.37%HCL Technologies Ltd1.24%Maruti Suzuki India Ltd1.20%   |
| Grasim Industries Ltd1.86%Larsen & Toubro Ltd1.83%Yes Bank Ltd1.81%Axis Bank Ltd1.68%Cummins India Ltd1.68%Infosys Ltd1.43%Sun Pharmaceuticals Industries Ltd1.39%Century Textiles & Industries Ltd1.37%HCL Technologies Ltd1.24%Maruti Suzuki India Ltd1.20%  |
| Larsen & Toubro Ltd         1.83%           Yes Bank Ltd         1.81%           Axis Bank Ltd         1.68%           Curmins India Ltd         1.68%           Infosys Ltd         1.43%           Sun Pharmaceuticals Industries Ltd         1.42%           Tata Motors Ltd         1.39%           Century Textiles & Industries Ltd         1.37%           HCL Technologies Ltd         1.24%           Maruti Suzuki India Ltd         1.20% |
| Yes Bank Ltd1.81%Axis Bank Ltd1.69%Curmins India Ltd1.68%Infosys Ltd1.43%Sun Pharmaceuticals Industries Ltd1.42%Tata Motors Ltd1.39%Century Textiles & Industries Ltd1.37%HCL Technologies Ltd1.24%Maruti Suzuki India Ltd1.20%  |
| Axis Bank Ltd1.69%Curmins India Ltd1.68%Infosys Ltd1.43%Sun Pharmaceuticals Industries Ltd1.42%Tata Motors Ltd1.39%Century Textiles & Industries Ltd1.37%HCL Technologies Ltd1.24%Maruti Suzuki India Ltd1.20%   |
| Cummins India Ltd1.68%Infosys Ltd1.43%Sun Pharmaceuticals Industries Ltd1.42%Tata Motors Ltd1.39%Century Textiles & Industries Ltd1.37%HCL Technologies Ltd1.24%Maruti Suzuki India Ltd1.20%   |
| Infosys Ltd1.43%Sun Pharmaceuticals Industries Ltd1.42%Tata Motors Ltd1.39%Century Textiles & Industries Ltd1.37%HCL Technologies Ltd1.24%Maruti Suzuki India Ltd1.20%   |
| Sun Pharmaceuticals Industries Ltd1.42%Tata Motors Ltd1.39%Century Textiles & Industries Ltd1.37%HCL Technologies Ltd1.24%Maruti Suzuki India Ltd1.20%   |
| Tata Motors Ltd     1.39%       Century Textiles & Industries Ltd     1.37%       HCL Technologies Ltd     1.24%       Maruti Suzuki India Ltd     1.20%   |
| Century Textiles & Industries Ltd1.37%HCL Technologies Ltd1.24%Maruti Suzuki India Ltd1.20%  |
| HCL Technologies Ltd1.24%Maruti Suzuki India Ltd1.20%  |
| Maruti Suzuki India Ltd 1.20%  |
|  |
|  |
| Hindustan Unilever Ltd 1.20%   |
| Procter & Gamble Hygiene and Health Care Ltd 1.05%   |
| Capital First Limited 1.03%  |
| Kansai Nerolac Paints Ltd 0.91%  |
| Tech Mahindra Ltd 0.82%  |
| ITC Ltd 0.69%  |
| Ashok Leyland Ltd 0.58%  |
| IDFC Bank Ltd 0.49%  |
| Mahindra & Mahindra Ltd 0.46%  |
| SKS Microfinance Ltd 0.43%   |
| Container Corporation of India Ltd 0.35%   |
| IDFC Ltd. 0.20%  |
| Vedanta Ltd 0.20%  |
| Bharat Bijlee Ltd 0.15%  |
| United Breweries Holdings Ltd 0.13%  |
| Magnasound (I) Ltd 0.00%   |
| Cash & Current Assets 5.09%  |
| Net receivables / payables 1.07%   |
| Total 100.00%  |

#### Birla Sun Life Tax Savings Fund

| Allocation as a %  | %              |
|--|----------------|
| of Net Assets  | 70             |
| Sundaram Clayton Ltd   | 6.94%          |
| Honeywell Automation India Ltd                               | 5.66%          |
| Bayer Cropscience Ltd  | 4.75%          |
| ICRA Ltd   | 4.14%          |
| Kotak Mahindra Bank Ltd                                      | 4.02%          |
| MRF Ltd  | 3.39%          |
| Reliance Industries Ltd                                      | 2.95%          |
| Zee Entertainment Enterprises Ltd                            | 2.90%          |
| Shoppers Stop Ltd  | 2.66%          |
| Jet Airways India Ltd  | 2.64%          |
| Tata Consultancy Services Ltd                                | 2.61%          |
| Thomas Cook India Ltd  | 2.57%          |
| Glaxosmithkline Pharmaceuticals Ltd                          | 2.48%          |
| Bosch Ltd  | 2.42%          |
| Indusind Bank Ltd  | 2.40%          |
| Pfizer Ltd<br>Gillette India Ltd                             | 2.37%          |
|  | 2.21%<br>2.20% |
| Housing Development Finance Corporation Ltd<br>HDFC Bank Ltd | 2.20%          |
| ICICI Bank Ltd   | 2.10%          |
| Biocon Ltd   | 2.01%          |
| Shree Cement Ltd   | 1.98%          |
| Hitachi Home and Life Solution India Ltd                     | 1.93%          |
| Grasim Industries Ltd  | 1.89%          |
| Larsen & Toubro Ltd  | 1.85%          |
| Yes Bank Ltd   | 1.84%          |
| Axis Bank Ltd  | 1.71%          |
| Cummins India Ltd  | 1.71%          |
| Infosys Ltd  | 1.45%          |
| Sun Pharmaceuticals Industries Ltd                           | 1.44%          |
| Tata Motors Ltd  | 1.41%          |
| Century Textiles & Industries Ltd                            | 1.38%          |
| HCL Technologies Ltd   | 1.26%          |
| Maruti Suzuki India Ltd                                      | 1.22%          |
| Hindustan Unilever Ltd                                       | 1.22%          |
| Procter & Gamble Hygiene and Health Care Ltd                 | 1.06%          |
| Capital First Limited  | 1.04%          |
| Kansai Nerolac Paints Ltd                                    | 0.92%          |
| Tech Mahindra Ltd  | 0.83%          |
| ITC Ltd  | 0.69%          |
| Ashok Leyland Ltd  | 0.58%          |
| IDFC Bank Ltd  | 0.51%          |
| Mahindra & Mahindra Ltd<br>SKS Microfinance Ltd              | 0.50%<br>0.44% |
| Container Corporation of India Ltd                           | 0.44%          |
| IDFC Ltd.  | 0.36%          |
| Vedanta Ltd  | 0.24%          |
| Bharat Bijlee Ltd  | 0.21%          |
| United Breweries Holdings Ltd                                | 0.15%          |
| Cash & Current Assets  | 4.83%          |
| Net receivables / payables                                   | -0.44%         |
| Total  | 100.00%        |
|  | 100100 /0      |

#### **Regular Income Solutions**

#### Birla Sun Life Monthly Income

| Allocation as a %  | Rating     | %              |
|--|------------|----------------|
| of Net Assets<br>7.59% GOI (MD 20/03/2029)                   | SOV        | 19.72%         |
| 7.73% GOI (MD 20/03/2029)<br>7.73% GOI (MD 19/12/2034)       | SOV        | 15.72%         |
| Power Finance Corporation Limited                            | CRISIL AAA | 13.52%         |
| IDBI Bank Limited  | CRISIL A   | 12.78%         |
| 8.12% GOI (MD 10/12/2020)                                    | SOV        | 6.10%          |
| Repco Home Finance Ltd                                       | 001        | 2.18%          |
| 8.17% GOI (MD 01/12/2044)                                    | SOV        | 2.04%          |
| 8.15% GOI (MD 24/11/2026)                                    | SOV        | 1.88%          |
| 8.28% GOI (M/D 21/09/2027)                                   | SOV        | 1.65%          |
| 8.13% GOI (MD 22/06/2045)                                    | SOV        | 1.63%          |
| Bajaj Finance Ltd  |            | 1.27%          |
| Eicher Motors Ltd  |            | 1.22%          |
| Power Grid Corporation of India Limited                      | CRISIL AAA | 1.02%          |
| HDFC Bank Ltd  |            | 0.85%          |
| 9.40% Andhra Pradesh SDL                                     | SOV        | 0.85%          |
| (MD 30/01/2024)  |            |                |
| Reliance Industries Ltd                                      |            | 0.75%          |
| V-Mart Retail Limited  |            | 0.73%          |
| Kewal Kiran Clothing Limited                                 |            | 0.62%          |
| Indusind Bank Ltd<br>Power Grid Corporation of India Limited |            | 0.62%          |
| Axis Bank Ltd  | CRISIL AAA | 0.61%          |
| Tata Motors Ltd  |            | 0.58%<br>0.46% |
| ICICI Bank Ltd   |            | 0.48%          |
| Hindustan Petroleum Corporation Ltd                          |            | 0.36%          |
| KPR Mill Ltd   |            | 0.36%          |
| LIC Housing Finance Ltd                                      |            | 0.35%          |
| Hero MotoCorp Ltd  |            | 0.35%          |
| Dr. Lal Pathlabs Limited                                     |            | 0.34%          |
| VRL Logistic Ltd   |            | 0.31%          |
| City Union Bank Ltd  |            | 0.29%          |
| Power Finance Corporation Limited                            | CRISIL AAA | 0.29%          |
| OMKAR SPECIALITY CHEMICALS                                   |            | 0.28%          |
| LIMITED  |            |                |
| Shriram City Union Finance Limited                           |            | 0.27%          |
| Inox Wind Ltd  |            | 0.27%          |
| Orbit Exports Ltd  |            | 0.19%          |
| Emami Ltd  |            | 0.19%          |
| Cairn India Ltd  |            | 0.18%          |
| Sun Pharmaceuticals Industries Ltd                           |            | 0.18%          |
| Crompton Greaves Consumer<br>Electricals Limited             |            | 0.18%          |
| TeamLease Services Limited                                   |            | 0.18%          |
| Monte Carlo Fashions Ltd                                     |            | 0.18%          |
| Oriental Hotels Ltd  |            | 0.17%          |
| Vedanta Ltd  |            | 0.14%          |
| Cummins India Ltd  |            | 0.12%          |
| Bank Of Baroda   |            | 0.12%          |
| Atul Auto Ltd  |            | 0.10%          |
| Crompton Greaves Ltd   |            | 0.08%          |
| 6% Cum. NCv. Prefer Zee                                      |            |                |
| Entertainment Enter'es Ltd                                   |            | 0.03%          |
| Magnasound (I) Ltd   |            | 0.00%          |
| Cash & Current Assets  |            | 7.34%          |
| Total  |            | 100.00%        |

#### **Birla Sun Life MIP**

| Allocation as a %<br>of Net Assets  | Rating     | %       |
|-------------------------------------|------------|---------|
| 8.12% GOI (MD 10/12/2020)           | SOV        | 19.94%  |
| 8.15% GOI (MD 24/11/2026)           | SOV        | 10.00%  |
| 8.13% GOI (MD 22/06/2045)           | SOV        | 9.99%   |
| IDBI Bank Limited                   | CRISIL A   | 7.59%   |
| Power Finance Corporation Limited   | CRISIL AAA | 7.02%   |
| IDBI Bank Limited                   | ICRA AA    | 6.69%   |
| 9.40% Andhra Pradesh SDL            | SOV        | 5.22%   |
| (MD 30/01/2024)                     | 300        | J.ZZ 70 |
| 8.17% GOI (MD 01/12/2044)           | SOV        | 5.00%   |
| 6.90% GOI (MD 13/07/2019)           | SOV        | 2.93%   |
| Bajaj Finance Ltd                   |            | 1.15%   |
| Eicher Motors Ltd                   |            | 1.07%   |
| Repco Home Finance Ltd              |            | 1.02%   |
| HDFC Bank Ltd                       |            | 0.94%   |
| Reliance Industries Ltd             |            | 0.75%   |
| Kewal Kiran Clothing Limited        |            | 0.67%   |
| V-Mart Retail Limited               |            | 0.66%   |
| Infosys Ltd                         |            | 0.64%   |
| Indusind Bank Ltd                   |            | 0.62%   |
| ITC Ltd                             |            | 0.61%   |
| ICICI Bank Ltd                      |            | 0.53%   |
| Power Finance Corporation Limited   | CRISIL AAA | 0.52%   |
| Axis Bank Ltd                       |            | 0.49%   |
| Tata Motors Ltd                     |            | 0.45%   |
| LIC Housing Finance Ltd             |            | 0.38%   |
| KPR Mill Ltd                        |            | 0.38%   |
| Hindustan Petroleum Corporation Ltd |            | 0.36%   |
| Hero MotoCorp Ltd                   |            | 0.34%   |
| Sun Pharmaceuticals Industries Ltd  |            | 0.34%   |

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| Dr. Lal Pathlabs Limited               |            | 0.34%   |
|--|------------|---------|
| VRL Logistic Ltd                       |            | 0.33%   |
| Inox Wind Ltd                          |            | 0.28%   |
| Shriram City Union Finance Limited     |            | 0.28%   |
| TeamLease Services Limited             |            | 0.24%   |
| Crompton Greaves Consumer              |            | 0.19%   |
| Electricals Limited                    |            | 0.19%   |
| Federal Bank Ltd                       |            | 0.18%   |
| Cairn India Ltd                        |            | 0.18%   |
| Emami Ltd                              |            | 0.14%   |
| Cummins India Ltd                      |            | 0.12%   |
| Bank Of Baroda                         |            | 0.11%   |
| Vedanta Ltd                            |            | 0.11%   |
| Oracle Financial Services Software Ltd |            | 0.11%   |
| Grasim Industries Ltd                  |            | 0.11%   |
| Hindustan Zinc Ltd                     |            | 0.11%   |
| Alstom India Limited                   |            | 0.11%   |
| Atul Auto Ltd                          |            | 0.11%   |
| Monte Carlo Fashions Ltd               |            | 0.09%   |
| Crompton Greaves Ltd                   |            | 0.08%   |
| Jagran Prakashan Ltd                   |            | 0.05%   |
| Orbit Exports Ltd                      |            | 0.05%   |
| D.B.Corp Ltd                           |            | 0.05%   |
| 6% Cum. NCv. Prefer Zee                |            | 0.01%   |
| Entertainment Enter'es Ltd             |            |         |
| NTPC Limited                           | CRISIL AAA | 0.00%   |
| Cash & Current Assets                  |            | 10.29%  |
| Total                                  |            | 100.00% |

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

| Allocation as a %<br>of Net Assets                                    | Rating     | %              |
|---|------------|----------------|
| 7.59% GOI (MD 20/03/2029)   | SOV        | 22.54%         |
| 8.13% GOI (MD 22/06/2045)   | SOV        | 9.56%          |
| 8.17% GOI (MD 01/12/2044)   | SOV        | 6.13%          |
| 7.73% GOI (MD 19/12/2034)   | SOV        | 5.70%          |
| 7.88% GOI (MD 19/03/2030)   | SOV        | 4.83%          |
| 7.35% GOI (MD 22/06/2024)   | SOV        | 4.24%          |
| 8.27% Karnataka SDL(MD 23/12/2025)                                    | SOV        | 2.43%          |
| 8.26% Maharashtra SDL   | SOV        | 2.43%          |
| (MD 23/12/2025)   | CRISIL A   | 0.050/         |
| Bharat Aluminium Co Ltd.<br>Eicher Motors Ltd                         | CRISIL A   | 2.35%<br>2.07% |
| 7.59% GOI(MD 11/01/2026)  | SOV        | 1.94%          |
| Yes Bank Ltd  | 001        | 1.89%          |
| Hindustan Petroleum Corporation Ltd                                   |            | 1.52%          |
| Repco Home Finance Ltd  |            | 1.47%          |
| Natco Pharma Ltd  |            | 1.45%          |
| Sun Pharmaceuticals Industries Ltd                                    |            | 1.36%          |
| BANKBARODA_28/04/2016   |            | 1.17%          |
| Bajaj Finance Ltd   |            | 1.07%          |
| Dalmia Bharat Limited   |            | 0.88%          |
| Berger Paints India Ltd<br>Tata Motors Ltd DVR Shares                 |            | 0.87%<br>0.83% |
| IDBI Bank Limited   | CRISIL A   | 0.75%          |
| SKS Microfinance Ltd  |            | 0.74%          |
| Wabco India Ltd   |            | 0.71%          |
| Yes Bank Limited  | ICRA AA+   | 0.70%          |
| TVS Motor Company Ltd   |            | 0.70%          |
| Orient Cement Ltd   |            | 0.70%          |
| Capital First Limited   |            | 0.68%          |
| Bajaj Finserv Ltd   |            | 0.66%          |
| KPR Mill Ltd  |            | 0.66%<br>0.59% |
| Infosys Ltd<br>Voltas Ltd   |            | 0.59%          |
| Indusind Bank Ltd   |            | 0.56%          |
| State Bank of India   |            | 0.56%          |
| Godrej Consumer Products Ltd  |            | 0.53%          |
| 8.35% GOI (MD 14/05/2022)   | SOV        | 0.50%          |
| Power Finance Corporation Limited                                     | CRISIL AAA | 0.50%          |
| 8.27% GOI (MD 09/06/2020)   | SOV        | 0.50%          |
| 8.15% GOI (MD 24/11/2026)   | SOV<br>SOV | 0.49%          |
| 8.12% GOI (MD 10/12/2020)<br>Bayer Cropscience Ltd                    | 300        | 0.49%<br>0.46% |
| Narayana Hrudayalaya Limited  |            | 0.43%          |
| VA Tech Wabag Ltd   |            | 0.40%          |
| Alstom T&D India Ltd  |            | 0.38%          |
| AIA Engineering Ltd   |            | 0.37%          |
| V GUARD INDUSTRIES LIMITED  |            | 0.35%          |
| PI Industries Ltd   |            | 0.34%          |
| Kalpataru Power Transmission Ltd                                      |            | 0.34%          |
| Emami Ltd   |            | 0.33%          |
| V-Mart Retail Limited   |            | 0.32%          |
| Gujarat Fluorochemicals Ltd   |            | 0.31%          |
| Cummins India Ltd<br>8.24% GOI (MD 10/11/2033)                        | SOV        | 0.31%<br>0.30% |
| Bosch Ltd   | 307        | 0.30%          |
| Kaveri Seed Company Ltd   |            | 0.29%          |
| Atul Auto Ltd   |            | 0.27%          |
| VRL Logistic Ltd  |            | 0.25%          |
| Pidilite Industries Ltd   |            | 0.23%          |
| MRF Ltd   |            | 0.21%          |
| TeamLease Services Limited  |            | 0.20%          |
| Oracle Financial Services Software Ltd                                |            | 0.20%          |
| Hitachi Home and Life Solution India Ltd<br>J.Kumar Infraprojects Ltd |            | 0.19%          |
| Astra Microwave Products Ltd  |            | 0.18%<br>0.13% |
| Notra Microwave Froducis Liu  |            | 0.1370         |

| Ramkrishna Forgings Ltd<br>Monte Carlo Fashions Ltd<br>Whirlpool of India Ltd<br>IDBI Bank Limited<br>Yes Bank Limited<br>6% Curn. NCv. Prefer Zee<br>Entertainment Enterfes Ltd<br>Cash & Current Assets | ICRA AA<br>ICRA AA+ | 0.13%<br>0.11%<br>0.10%<br>0.09%<br>0.07%<br>0.01%<br>4.10% |
|---|---------------------|---|
| Total   |                     | 100 00%   |

#### Birla Sun Life MIP - Savings 5 Plan

| Allocation as a %<br>of Net Assets         Rating         %           7.59% GOI (MD 20/03/2029)<br>Power Finance Corporation Limited<br>7.73% GOI (MD 19/12/2034)         SOV         28.74%<br>CRISIL AAA         14.92%<br>SOV         14.92%<br>28.74%           7.73% GOI (MD 19/12/2034)         SOV         12.27%<br>SOV         12.27%           8.13% GOI (MD 22/06/2045)         SOV         12.27%           BB Bank Limited         CRISIL AA         8.47%           8.17% GOI (MD 10/12/2024)         SOV         5.53%           8.12% GOI (MD 10/12/2020)         SOV         2.12%           Repco Home Finance Ltd         9.40% Andhra Pradesh SDL         SOV         1.33%           Yes Bank Limited         IICRA AA+         1.30%         Eicher Motors Ltd         0.69%           V-Mart Retail Limited         0.52%         Reliance Industries Ltd         0.50%         Indusind Bank Ltd         0.42%           Axis Bank Ltd         0.37%         0.37%         0.37%         0.36%         0.28%         0.28%         0.24%           VL Logistic Ltd         0.28%         0.24%         0.24%         0.24%         0.24%         0.24%         0.24%         0.24%         0.24%         0.24%         0.24%         0.24%         0.24%         0.24%         0.24%         0.24% <t< th=""></t<> |
|--|
| Or Net Assets           7.59% GOI (MD 20/03/2029)         SOV         28.74%           Power Finance Corporation Limited         CRISIL AAA         14.92%           7.39% GOI (MD 19/12/2034)         SOV         12.27%           8.13% GOI (MD 19/12/2034)         SOV         10.18%           IDBI Bank Limited         CRISIL AA         8.47%           8.17% GOI (MD 01/12/2044)         SOV         10.18%           8.12% GOI (MD 10/12/2020)         SOV         2.12%           Repco Home Finance Ltd         1.43%         9.40% Andhra Pradesh SDL         1.43%           9.40% Andhra Pradesh SDL         SOV         1.33%           Yes Bank Limited         ICRA AA+         1.30%           Eicher Motors Ltd         0.68%         0.58%           V-Mart Retail Limited         0.52%         6.68%           V-Mart Retail Limited         0.52%         6.68%           V-Mart Retail Limited         0.42%         0.33%           Axis Bank Ltd         0.42%         0.34%           Tata Motors Ltd         0.28%         0.30%           Cit Union Bank Ltd         0.28%         0.28%           LIC Housing Finance Ltd         0.28%         0.24%           Chusing Finance Ltd         0.24%  |
| Power Finance Corporation Limited         CRISIL AAA         14.92%           7.73% GOI (MD 19/12/2034)         SOV         12.27%           8.13% GOI (MD 22/06/2045)         SOV         10.18%           IDBI Bank Limited         CRISIL A         8.47%           8.13% GOI (MD 10/12/2044)         SOV         5.53%           8.12% GOI (MD 10/12/2020)         SOV         2.12%           Repco Home Finance Ltd         1.43%           9.40% Andhra Pradesh SDL         1.43%           MD 30/01/2024)         SOV         1.33%           Yes Bank Limited         ICRA AA+         1.30%           Eicher Motors Ltd         0.69%         0.69%           HDFC Bank Ltd         0.52%         0.50%           Indusind Bank Ltd         0.52%         0.50%           Indusind Bank Ltd         0.42%         0.50%           Kewal Kiran Clothing Limited         0.37%         0.37%           Dr. Lal Pathlabs Limited         0.37%         0.37%           Dr. Lal Pathlabs Ltd         0.28%         0.28%           LIC Housing Finance Ltd         0.28%         0.24%           Hindustan Petroleum Corporation Ltd         0.24%         0.24%           ICIC Bank Ltd         0.24%         0.24%   |
| 7.73% GOI (MD 19/12/2034)         SOV         12.27%           8.13% GOI (MD 22/06/2045)         SOV         10.18%           IDBI Bank Limited         CRISIL A         8.47%           BATS GOI (MD 01/12/2044)         SOV         5.53%           8.17% GOI (MD 10/12/2020)         SOV         2.12%           Repco Home Finance Ltd         1.43%           9.40% Andhra Pradesh SDL         SOV         1.33%           (MD 30/01/2024)         SOV         1.33%           Yes Bank Limited         ICRA AA+         1.30%           Eicher Motors Ltd         0.69%         0.79%           Bajaj Finance Ltd         0.52%         Reliance Industries Ltd         0.52%           Rewal Kiran Clothing Limited         0.52%         Kewal Kiran Clothing Limited         0.34%           Axis Bank Ltd         0.37%         0.34%         0.34%           Dr. Lal Pathlabs Limited         0.32%         City Union Bank Ltd         0.28%           LIC Housing Finance Ltd         0.28%         0.24%         0.24%           VRL Logistic Ltd         0.28%         0.24%         0.24%           Kerala SDL (MD 30/01/2024)         SOV         0.24%         0.24%           VRL Logistic Ltd         0.24%         0.24%  |
| 8.13% GOI (MD 22/06/2045)         SOV         10.18%           IDBI Bank Limited         CRISIL A         8.47%           8.17% GOI (MD 01/12/2044)         SOV         5.53%           8.17% GOI (MD 10/12/2020)         SOV         2.12%           Repco Home Finance Ltd         1.43%           9.40% Andhra Pradesh SDL         SOV         1.33%           MD 30/01/2024)         SOV         1.33%           Yes Bank Limited         ICRA AA+         1.30%           Eicher Motors Ltd         0.68%         0.79%           Bajaj Finance Ltd         0.58%         0.50%           HDFC Bank Ltd         0.58%         0.42%           Kewal Kiran Clothing Limited         0.52%         0.42%           Reliance Industries Ltd         0.37%         0.74%           Dr. Lal Pathlabs Limited         0.34%         0.30%           City Union Bank Ltd         0.28%         0.28%           LIC Housing Finance Ltd         0.28%         0.24%           Hindustan Petroleum Corporation Ltd         0.24%         0.24%           Next Raia SDL (MD 30/01/2024)         SOV         0.24%           Mind Ltd         0.24%         0.28%         0.18%           Chousing Finance Ltd MICALS         0.   |
| 8.13% GOI (MD 22/06/2045)         SOV         10.18%           IDBI Bank Limited         CRISIL A         8.47%           8.17% GOI (MD 01/12/2044)         SOV         5.53%           8.17% GOI (MD 10/12/2020)         SOV         2.12%           Repco Home Finance Ltd         1.43%           9.40% Andhra Pradesh SDL         SOV         1.33%           MD 30/01/2024)         SOV         1.33%           Yes Bank Limited         ICRA AA+         1.30%           Eicher Motors Ltd         0.68%         0.79%           Bajaj Finance Ltd         0.58%         0.50%           HDFC Bank Ltd         0.58%         0.42%           Kewal Kiran Clothing Limited         0.52%         0.42%           Reliance Industries Ltd         0.37%         0.74%           Dr. Lal Pathlabs Limited         0.34%         0.30%           City Union Bank Ltd         0.28%         0.28%           LIC Housing Finance Ltd         0.28%         0.24%           Hindustan Petroleum Corporation Ltd         0.24%         0.24%           Next Raia SDL (MD 30/01/2024)         SOV         0.24%           Mind Ltd         0.24%         0.28%         0.18%           Chousing Finance Ltd MICALS         0.   |
| IDBI Bank Limited         CRISIL A         8.47%           8.17% GOI (MD 01/12/2024)         SOV         5.53%           8.12% GOI (MD 10/12/2020)         SOV         2.12%           Repco Home Finance Ltd         1.43%         9.40%           9.40% Andhra Pradesh SDL         SOV         1.33%           (MD 30/01/2024)         SOV         1.33%           Yes Bank Limited         ICRA AA+         1.30%           Bajaj Finance Ltd         0.69%         0.69%           HDFC Bank Ltd         0.52%         0.53%           V-Mart Retail Limited         0.52%         0.50%           Indusind Bank Ltd         0.42%         0.42%           Kewal Kiran Clothing Limited         0.37%         0.37%           Dr. Lal Pathlabs Limited         0.30%         0.30%           City Union Bank Ltd         0.28%         0.28%           LIC Housing Finance Ltd         0.28%         0.24%           Hindustan Petroleum Corporation Ltd         0.24%         0.24%           UCIC Bank Ltd         0.24%         0.24%           9.41% Kerala SDL (MD 30/01/2024)         SOV         0.22%           OMKAR SPECIALITY CHEMICALS         0.18%         0.18%           LIMITED         0.18%   |
| 8.17% GOI (MD 01/12/2044)         SOV         5.53%           8.12% GOI (MD 10/12/2020)         SOV         2.12%           8.12% GOI (MD 10/12/2020)         SOV         2.12%           9.40% Andhra Pradesh SDL         SOV         1.43%           9.40% Andhra Pradesh SDL         SOV         1.33%           Yes Bank Limited         ICRA AA+         1.30%           Eicher Motors Ltd         0.69%         HDFC Bank Ltd         0.69%           V-Mart Retail Limited         0.52%         Reliance Industries Ltd         0.50%           Indusind Bank Ltd         0.42%         Axis Bank Ltd         0.37%           Dr. Lal Pathlabs Limited         0.30%         0.30%         0.30%           City Union Bank Ltd         0.28%         0.28%         0.28%           LIC Housing Finance Ltd         0.28%         0.24%         0.24%           VRL Logistic Ltd         0.28%         0.24%         0.24%         0.24%           KPR Mill Ltd         0.22%         0.24%         0.24%         0.24%         0.24%         0.24%           ICC Bank Ltd         0.24%         0.24%         0.24%         0.24%         0.24%         0.24%         0.24%         0.24%         0.24%         0.24%         0.24%  |
| Repco Home Finance Ltd1.43%9.40% Andhra Pradesh SDLSOV1.33%(MD 30/01/2024)ICRA AA+1.30%Yes Bank LimitedICRA AA+1.30%Eicher Motors Ltd0.69%Bajaj Finance Ltd0.58%V-Mart Retail Limited0.58%V-Mart Retail Limited0.50%Indusind Bank Ltd0.42%Kewal Kiran Clothing Limited0.37%Dr. Lal Pathlabs Limited0.34%Tata Motors Ltd0.30%VRL Logistic Ltd0.30%City Union Bank Ltd0.28%LIC Housing Finance Ltd0.28%LIC Housing Finance Ltd0.24%ICICI Bank Ltd0.24%IOCU Strata Detroleum Corporation Ltd0.24%IOX Wind Ltd0.24%OMKAR SPECIALITY CHEMICALS0.18%LIMITED0.18%Shriram City Union Finance Limited0.18%Orbit Exports Ltd0.13%  |
| 9.40% Andhra Pradesh SDL<br>(MD 30/01/2024)         SOV         1.33%           Yes Bank Limited         ICRA AA+         1.30%           Eicher Motors Ltd         0.79%         0.79%           Bajaj Finance Ltd         0.69%         0.58%           HDFC Bank Ltd         0.58%         0.52%           Reliance Industries Ltd         0.52%         0.69%           Indusind Bank Ltd         0.42%         0.42%           Axis Bank Ltd         0.37%         0.37%           Dr. Lal Pathlabs Limited         0.37%         0.30%           Tata Motors Ltd         0.28%         0.30%           City Union Bank Ltd         0.28%         0.28%           LICC Housing Finance Ltd         0.28%         0.28%           LICH Jourg Einste Ltd         0.28%         0.24%           Inox Wind Ltd         0.24%         0.24%           Inox Wind Ltd         0.24%         0.24%           Inox Wind Ltd         0.24%         0.24%           Netram City Union Finance Limited         0.24%         0.24%           OMKAR SPECIALITY CHEMICALS         0.18%         0.18%           Shriram City Union Finance Limited         0.18%         0.13%  |
| SOV         1.33%           Yes Bank Limited         ICRA AA+         1.30%           Eicher Motors Ltd         0.79%           Bajaj Finance Ltd         0.68%           HDFC Bank Ltd         0.58%           V-Mart Retail Limited         0.52%           Reliance Industries Ltd         0.50%           Indusind Bank Ltd         0.42%           Kewal Kiran Clothing Limited         0.34%           Axis Bank Ltd         0.37%           Dr. Lal Pathlabs Limited         0.30%           City Union Bank Ltd         0.28%           ICC Housing Finance Ltd         0.28%           ICC Hank Ltd         0.24%           Inox Wind Ltd         0.24%           Nox Wind Ltd         0.24%           OMKAR SPECIALITY CHEMICALS         0.18%           IMITED         0.18%           Shriram City Union Finance Limited         0.18%   |
| (MD 30/01/2024)         ICRA AA+         1.30%           Yes Bank Limited         ICRA AA+         1.30%           Bajaj Finance Ltd         0.69%         0.69%           HDFC Bank Ltd         0.52%         0.69%           HDFC Bank Ltd         0.52%         0.69%           Reliance Industries Ltd         0.52%         0.69%           Indusind Bank Ltd         0.42%         0.42%           Axis Bank Ltd         0.37%         0.7%           Dr. Lal Pathlabs Limited         0.37%         0.37%           VRL Logistic Ltd         0.30%         0.30%           City Union Bank Ltd         0.28%         1.0           LIC Housing Finance Ltd         0.28%         1.0           LICH Joank Ltd         0.24%         0.24%           Inox Wind Ltd         0.24%         0.24%           Mindustan Petroleum Corporation Ltd         0.24%         0.24%           Mindustan SPECIALITY CHEMICALS         0.18%         0.18%           Shriram City Union Finance Limited         0.18%         0.18%   |
| Eicher Motors Ltd         0.79%           Bajaj Finance Ltd         0.68%           HDFC Bank Ltd         0.58%           V-Mart Retail Limited         0.52%           Reliance Industries Ltd         0.50%           Indusind Bank Ltd         0.42%           Kewal Kiran Clothing Limited         0.42%           Axis Bank Ltd         0.34%           Dr. Lal Pathlabs Limited         0.34%           VRL Logistic Ltd         0.30%           VKL Logistic Ltd         0.30%           City Union Bank Ltd         0.28%           LIC Housing Finance Ltd         0.28%           ICIC I Bank Ltd         0.24%           Inox Wind Ltd         0.24%           Nox Wind Ltd         0.24%           Ner Hild Ltd         0.24%           Nox Wind Ltd         0.24%           Net and SDL (MD 30/01/2024)         SOV         0.22%           OMKAR SPECIALITY CHEMICALS         0.18%         0.18%           LIMITED         0.18%         0.18%           Shriram City Union Finance Limited         0.13%         0.13%   |
| Bajaj Finance Ltd0.69%HDFC Bank Ltd0.58%V-Mart Retail Limited0.52%Reliance Industries Ltd0.50%Indusind Bank Ltd0.42%Kewal Kiran Clothing Limited0.42%Axis Bank Ltd0.37%Dr. Lal Pathlabs Limited0.34%Tata Motors Ltd0.30%City Union Bank Ltd0.28%LIC Housing Finance Ltd0.28%LIC Housing Finance Ltd0.24%Hindustan Petroleum Corporation Ltd0.24%Num Kind Ltd0.25%ICICI Bank Ltd0.24%Mindustan Petroleum Corporation Ltd0.24%NAR SPECIALITY CHEMICALS0.18%LIMITED0.18%Shriram City Union Finance Limited0.18%   |
| HDFC Bank Ltd         0.58%           V-Mart Retail Limited         0.52%           Reliance Industries Ltd         0.50%           Indusind Bank Ltd         0.42%           Kewal Kiran Clothing Limited         0.43%           Axis Bank Ltd         0.37%           Dr. Lal Pathlabs Limited         0.34%           Tata Motors Ltd         0.30%           City Union Bank Ltd         0.30%           LIC Housing Finance Ltd         0.28%           LIC Housing Finance Ltd         0.28%           LIC Housing Finance Ltd         0.24%           Hindustan Petroleum Corporation Ltd         0.24%           Nox Wind Ltd         0.24%           OMKAR SPECIALITY CHEMICALS         0.18%           LIMITED         0.18%           Shriram City Union Finance Limited         0.18%   |
| V-Mart Retail Limited     0.52%       Reliance Industries Ltd     0.50%       Indusind Bank Ltd     0.42%       Kewal Kiran Clothing Limited     0.37%       Dr. Lal Pathlabs Limited     0.34%       Tata Motors Ltd     0.30%       VRL Logistic Ltd     0.30%       City Union Bank Ltd     0.28%       LIC Housing Finance Ltd     0.28%       ICICI Bank Ltd     0.24%       Inox Wind Ltd     0.24%       9.41% Kerala SDL (MD 30/01/2024)     SOV       OMKAR SPECIALITY CHEMICALS     0.18%       LIMITED     0.18%       Shriram City Union Finance Limited     0.18%   |
| Reliance Industries Ltd     0.50%       Indusind Bank Ltd     0.42%       Kewal Kiran Clothing Limited     0.42%       Axis Bank Ltd     0.37%       Dr. Lal Pathlabs Limited     0.34%       Tata Motors Ltd     0.30%       VRL Logistic Ltd     0.30%       City Union Bank Ltd     0.28%       LIC Housing Finance Ltd     0.28%       ICICI Bank Ltd     0.24%       Inox Wind Ltd     0.24%       Inox Wind Ltd     0.24%       New SPECIALITY CHEMICALS     0.18%       LIMITED     0.18%       Shriram City Union Finance Limited     0.18%  |
| Indusind Bank Ltd         0.42%           Kewal Kiran Clothing Limited         0.42%           Axis Bank Ltd         0.37%           Dr. Lal Pathlabs Limited         0.34%           Tata Motors Ltd         0.30%           VRL Logistic Ltd         0.30%           City Union Bank Ltd         0.28%           LIC Housing Finance Ltd         0.28%           ICICI Bank Ltd         0.24%           ICICI Bank Ltd         0.24%           Inox Wind Ltd         0.24%           Naw Wind Ltd         0.24%           OMKAR SPECIALITY CHEMICALS         0.18%           LIMITED         0.18%           Shriram City Union Finance Limited         0.18%  |
| Kewal Kiran Clothing Limited         0.42%           Axis Bank Ltd         0.37%           Dr. Lal Pathabs Limited         0.34%           Tata Motors Ltd         0.30%           VRL Logistic Ltd         0.30%           City Union Bank Ltd         0.28%           LC Housing Finance Ltd         0.28%           ICIC Bank Ltd         0.24%           Inox Wind Ltd         0.24%           9.41% Kerala SDL (MD 30/01/2024)         SOV           OMKAR SPECIALITY CHEMICALS         0.18%           LIMITED         0.18%           Shriram City Union Finance Limited         0.18%  |
| Axis Bank Ltd         0.37%           Dr. Lal Pathlabs Limited         0.34%           Tata Motors Ltd         0.30%           VRL Logistic Ltd         0.30%           City Union Bank Ltd         0.28%           LIC Housing Finance Ltd         0.28%           LIC Housing Finance Ltd         0.28%           ICICI Bank Ltd         0.25%           ICICI Bank Ltd         0.24%           Inox Wind Ltd         0.24%           Nox Wind Ltd         0.24%           9.41% Kerala SDL (MD 30/01/2024)         SOV         0.22%           OMKAR SPECIALITY CHEMICALS         0.18%         0.18%           LIMITED         0.18%         0.13%   |
| Dr. Lal Pathlabs Limited     0.34%       Tata Motors Ltd     0.30%       VRL Logistic Ltd     0.30%       City Union Bank Ltd     0.28%       LIC Housing Finance Ltd     0.28%       ICIC Bank Ltd     0.25%       ICICI Bank Ltd     0.24%       Inox Wind Ltd     0.24%       NMK AR SPECIALITY CHEMICALS     0.24%       UMKAR SPECIALITY CHEMICALS     0.18%       Shriram City Union Finance Limited     0.18%   |
| Tata Motors Ltd     0.30%       VRL Logistic Ltd     0.30%       City Union Bank Ltd     0.28%       LIC Housing Finance Ltd     0.28%       ICICI Bank Ltd     0.24%       Hindustan Petroleum Corporation Ltd     0.24%       Nox Wind Ltd     0.24%       9.41% Kerala SDL (MD 30/01/2024)     SOV       OMKAR SPECIALITY CHEMICALS     0.18%       LIMITED     0.18%       Shriram City Union Finance Limited     0.13%  |
| VRL Logistic Ltd         0.30%           City Union Bank Ltd         0.28%           LIC Housing Finance Ltd         0.28%           KPR Mill Ltd         0.25%           ICICI Bank Ltd         0.24%           Hindustan Petroleum Corporation Ltd         0.24%           Inox Wind Ltd         0.24%           9.41% Kerala SDL (MD 30/01/2024)         SOV         0.22%           OMKAR SPECIALITY CHEMICALS         0.18%         0.18%           LIMITED         0.18%         0.13%   |
| City Union Bank Ltd     0.28%       LIC Housing Finance Ltd     0.28%       KPR Mill Ltd     0.25%       ICICI Bank Ltd     0.24%       Hindustan Petroleum Corporation Ltd     0.24%       Inox Wind Ltd     0.24%       9.41% Kerala SDL (MD 30/01/2024)     SOV       OMKAR SPECIALITY CHEMICALS     0.18%       LIMITED     0.18%       Shriram City Union Finance Limited     0.13%   |
| LIČ Housing Finance Ltd 0.28%<br>KPR Mill Ltd 0.25%<br>ICICI Bank Ltd 0.24%<br>Hindustan Petroleum Corporation Ltd 0.24%<br>Inox Wind Ltd 0.24%<br>0.41% Kerala SDL (MD 30/01/2024) SOV 0.22%<br>OMKAR SPECIALITY CHEMICALS<br>LIMITED 0.18%<br>Shriram City Union Finance Limited 0.18%   |
| KPR Mill Ltd     0.25%       ICICI Bank Ltd     0.24%       Hindustan Petroleum Corporation Ltd     0.24%       Ionx Wind Ltd     0.24%       9.41% Kerala SDL (MD 30/01/2024)     SOV     0.22%       OMKAR SPECIALITY CHEMICALS     0.18%       LIMITED     0.18%       Shriram City Union Finance Limited     0.13%   |
| ICICI Bank Ltd     0.24%       Hindustan Petroleum Corporation Ltd     0.24%       Inox Wind Ltd     0.24%       9.41% Kerala SDL (MD 30/01/2024)     SOV       0MKAR SPECIALITY CHEMICALS     0.18%       LIMITED     0.18%       Shriram City Union Finance Limited     0.13%  |
| Hindustan Petroleum Corporation Ltd     0.24%       Inox Wind Ltd     0.24%       9.41% Kerala SDL (MD 30/01/2024)     SOV     0.22%       OMKAR SPECIALITY CHEMICALS     0.18%       LIMITED     0.18%       Shriram City Union Finance Limited     0.18%       Orbit Exports Ltd     0.13%   |
| Inox Wind Ltd         0.24%           9.41% Kerala SDL (MD 30/01/2024)         SOV         0.22%           OMKAR SPECIALITY CHEMICALS         0.18%           LIMITED         0.18%           Shriram City Union Finance Limited         0.18%           Orbit Exports Ltd         0.13%   |
| 9.41% Kerala SDL (MD 30/01/2024) SOV 0.22%<br>OMKAR SPECIALITY CHEMICALS<br>LIMITED 0.18%<br>Orbit Exports Ltd 0.13%   |
| OMKAR SPECIALITY CHEMICALS         0.18%           LIMITED         0.18%           Shriram City Union Finance Limited         0.18%           Orbit Exports Ltd         0.13%  |
| LIMITED 0.18%<br>Shriram City Union Finance Limited 0.18%<br>Orbit Exports Ltd 0.13%   |
| Shriram City Union Finance Limited0.18%Orbit Exports Ltd0.13%  |
| Orbit Exports Ltd 0.13%  |
|  |
|  |
| Emami Ltd 0.13%  |
| Sun Pharmaceuticals Industries Ltd 0.13%   |
| Crompton Greaves Consumer  |
| Electricals Limited  |
| Hero MotoCorp Ltd 0.12%  |
| Monte Carlo Fashions Ltd 0.12%   |
| Grasim Industries Ltd 0.10%  |
| TeamLease Services Limited 0.10%   |
| Oriental Hotels Ltd 0.08%  |
| Cummins India Ltd 0.08%  |
| Bank Of Baroda 0.07%   |
| Atul Auto Ltd 0.06%  |
| Crompton Greaves Ltd 0.05%   |
| 8 62% Tamil Nadu SDI   |
| (MD 20/02/2023) SOV 0.05%  |
| Vedanta Ltd 0.04%  |
| Cash & Current Assets 4.89%  |
| Total 100.00%  |

#### **Savings Solutions**

#### **Birla Sun Life Cash Plus**

| Allocation as a %<br>of Net Assets       | Rating     | %      |
|--|------------|--------|
| IndusInd Bank Limited                    | UNRATED    | 6.65%  |
| Small Industries Dev Bank of India       | CARE A1+   | 5.77%  |
| Vedanta Ltd                              | CRISIL A1+ | 3.96%  |
| ICICI Bank Limited                       |            | 3.20%  |
| Vedanta Ltd                              | CRISIL A1+ | 3.20%  |
| Oriental Bank of Commerce                | CRISIL A1+ | 2.99%  |
| Export Import Bank of India              | CRISIL A1+ | 2.78%  |
| Oriental Bank of Commerce                | CRISIL A1+ | 2.74%  |
| Steel Authority of India Limited         | IND A1+    | 2.42%  |
| Tata Power Company Limited               | ICRA A1+   | 2.41%  |
| Kotak Mahindra Bank Limited              |            | 2.13%  |
| Vijaya Bank                              | CARE A1+   | 1.93%  |
| South Indian Bank Ltd                    | CARE A1+   | 1.83%  |
| Tata Capital Ltd                         | CRISIL A1+ | 1.83%  |
| Reliance Capital Limited                 | CRISIL A1+ | 1.80%  |
| Karur Vysya Bank Limited                 | CRISIL A1+ | 1.67%  |
| GSPC Distribution Networks Ltd.          | CARE       | 1.61%  |
| GOP C DISTIDUTION NETWORKS Etc.          | AA+(SO)    | 1.0176 |
| Small Industries Dev Bank of India       | CARE A1+   | 1.52%  |
| Dewan Housing Finance<br>Corporation Ltd | CRISIL A1+ | 1.49%  |
| L and T Fincorp Limited                  | CARE A1+   | 1.37%  |
| Punjab & Sind Bank                       | ICRA A1+   | 1.37%  |

| State Bank of Bikaner and Jaipur  | CARE A1+   |
|---|--|
| Canara Bank   | CRISIL A1+   |
| Edelweiss Commodities Services Ltd<br>Shriram Transport Finance   | CRISIL A1+   |
| Company Limited   | CRISIL AA+   |
| Steel Authority of India Limited  | IND A1+  |
| IndusInd Bank Limited   | CRISIL A1+   |
| Small Industries Dev Bank of India  | CARE A1+   |
| Piramal Enterprises Ltd   | ICRA A1+   |
| ONGC Mangalore Petrochemicals Ltd   | ICRA A1+   |
| Vodafone India Ltd  | CRISIL A1+   |
| Punjab & Sind Bank<br>Reliance Capital Limited  | ICRA A1+<br>CRISIL A1+   |
| Vijaya Bank   | CARE A1+   |
|   | CRISIL   |
| Talwandi Sabo Power Ltd   | A1+(SO)  |
| PNB Housing Finance Ltd   | CARE A1+   |
| Nabha Power Ltd   | ICRA A1+   |
| RBL Bank Limited  | ICRA A1+   |
| Piramal Enterprises Ltd   | ICRA A1+   |
| Industrial And Commercial Bank Of<br>China Ltd  | CRISIL A1+   |
| Piramal Enterprises Ltd   | ICRA A1+   |
| Industrial And Commercial Bank Of   |  |
| China Ltd   | CRISIL A1+   |
| RHC Holding Pvt Ltd   | CARE A1  |
| Tata Capital Financial Services Ltd   | ICRA A1+   |
| Religare Finvest Ltd  | IND A1+  |
| Dewan Housing Finance   | CRISIL A1+   |
| Corporation Ltd<br>Deutsche Investments India Pvt Ltd   | CRISIL A1+   |
| Credila Financial Services Pvt Ltd  | ICRA A1+   |
| Housing Development Finance   |  |
| Corporation Limited   | ICRA A1+   |
| STCI Finance Limited  | CRISIL A1+   |
| Deutsche Bank   | UNRATED  |
| Tata Motors Finance Ltd   | CRISIL AA  |
| JM Financial Products Ltd   | ICRA A1+   |
| Deutsche Investments India Pvt Ltd<br>India Infoline Finance Ltd  | CRISIL A1+<br>ICRA A1+   |
| IL&FS Financial Services Ltd  | ICRA A1+   |
| Julius Baer Capital India Pvt Ltd.  | IND A1+  |
| Power Finance Corporation Limited   | CARE A1+   |
| Adani Transmission Ltd  | IND A1+  |
| Adani Transmission Ltd  | IND A1+  |
| India Infoline Finance Ltd  | ICRA A1+   |
| Deutsche Investments India Pvt Ltd  | CRISIL A1+   |
| Family Credit Ltd<br>IL&FS Financial Services Ltd   | CARE A1+   |
| IL&FS Financial Services Ltd  | CARE A1+<br>CARE A1+   |
| Tata Motors Finance Ltd   | ICRA A1+   |
| IL&FS Financial Services Ltd  | CARE A1+   |
|   |  |
| India Infoline Finance Ltd  | ICRA A1+   |
| Dalmia Bharat Ltd   | CARE A1+   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited  | CARE A1+<br>CRISIL A1+   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd   | CARE A1+   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and   | CARE A1+<br>CRISIL A1+   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited  | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and   | CARE A1+<br>CRISIL A1+<br>ICRA A1+   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial   | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited   | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd  | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>ICRA A1+<br>IND A1+  |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited  | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>ICRA A1+<br>IND A1+<br>CRISIL A1+  |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited   | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>ICRA A1+<br>IND A1+<br>CRISIL A1+<br>CRISIL A1+  |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and   | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>ICRA A1+<br>IND A1+<br>CRISIL A1+  |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited  | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>ICRA A1+<br>IND A1+<br>CRISIL A1+<br>CRISIL A1+<br>ICRA AA   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd   | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>ICRA A1+<br>IND A1+<br>CRISIL A1+<br>CRISIL A1+  |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltm  | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>ICRA A1+<br>IND A1+<br>CRISIL A1+<br>ICRA AA<br>CRISIL AA<br>CRISIL AA<br>ICRA AA+   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd   | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>ICRA AA+<br>CRISIL AA<br>CRISIL AA<br>CRISIL AA  |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Tata Motors Finance Ltd<br>Kotak Securities Ltd  | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL AA<br>CRISIL AA<br>CRISIL AA<br>ICRA A1+  |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Kotak Securities Ltd<br>Tata Motors Finance Ltd<br>Kotak Securities Ltd<br>Tata Motors Finance Ltd   | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA AA<br>CRISIL AA<br>ICRA AA+<br>CRISIL AA<br>ICRA A1+  |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Tata Motors Finance Ltd  | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>ICRA A1+<br>IND A1+<br>CRISIL A1+<br>ICRA AA<br>CRISIL AA<br>ICRA AA+<br>CRISIL AA<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Tata Motors Finance Ltd<br>JM Financial Products Ltd<br>Cholamandalam Investment and   | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA AA<br>CRISIL AA<br>ICRA AA+<br>CRISIL AA<br>ICRA A1+  |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Kotak Securities Ltd<br>Tata Motors Finance Ltd<br>Kotak Securities Ltd<br>Tata Motors Finance Ltd<br>JM Financial Products Ltd<br>Cholamandalam Investment and<br>Finance Company Limited   | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A4+<br>CRISIL AA<br>CRISIL AA<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Tata Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Tata Motors Finance Ltd<br>JM Financial Products Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Family Credit Ltd<br>Tata Apital Housing Finance Ltd  | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL AA<br>CRISIL AA<br>CRISIL AA<br>CRISIL AA<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL AA  |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Tata Motors Finance Ltd<br>Tata Capital Housing Finance Ltd<br>Kotak Mahindra Prime Ltd  | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA AA<br>CRISIL AA<br>ICRA AA+<br>CRISIL AA<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Kotak Securities Ltd<br>Tata Motors Finance Ltd<br>Motors Finance Ltd<br>JM Financial Products Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Zata Motors Finance Ltd<br>Motors Finance Ltd<br>JM Financial Products Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Finance Company Limited<br>Finance Ltd<br>Itata Atotors Finance Ltd<br>JM Financial Products Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Family Credit Ltd<br>Tata Capital Housing Finance Ltd<br>Kotak Mahindra Prime Ltd<br>ICICI Securities Ltd  | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>ICRA A1+<br>IND A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL AA<br>CRISIL AA<br>ICRA A1+<br>ICRA A1A<br>CRISIL AA   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Tata Motors Finance Ltd<br>JM Financial Products Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Family Credit Ltd<br>Tata Capital Housing Finance Ltd<br>Kotak Mahindra Prime Ltd<br>ICICI Securities Ltd<br>DCB Bank Ltd  | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL AA<br>CRISIL AA<br>CRISIL AA<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL AA<br>CARE AA+<br>CRISIL AAA<br>CRISIL A1+   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Tata Motors Finance Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Family Credit Ltd<br>Tata Capital Housing Finance Ltd<br>Kotak Mahindra Prime Ltd<br>ICIC Securities Ltd<br>DCB Bank Ltd<br>Kotak Mahindra Investments Ltd  | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>ICRA A1+<br>IND A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL AA<br>CRISIL AA<br>ICRA A1+<br>ICRA A1A<br>CRISIL AA   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Kotak Securities Ltd<br>Tata Motors Finance Ltd<br>Motors Finance Ltd<br>JM Financial Products Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>JM Financial Products Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Family Credit Ltd<br>Tata Capital Housing Finance Ltd<br>Kotak Mahindra Prime Ltd<br>ICICI Securities Ltd<br>CbBank Ltd<br>Kotak Mahindra Investment and<br>Finance Ltd<br>Cholamandalam Investment and<br>Cholamandalam Investment and  | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL AA<br>CRISIL AA<br>CRISIL AA<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL AA<br>CARE AA+<br>CRISIL AAA<br>CRISIL A1+   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Tata Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Motors Finance Ltd<br>Motors Finance Ltd<br>JM Financial Products Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Family Credit Ltd<br>Tata Qapital Housing Finance Ltd<br>Kotak Mahindra Prime Ltd<br>ICIC Securities Ltd<br>DCB Bank Ltd<br>Kotak Mahindra Investment and<br>Finance Company Limited   | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>ICRA A1+<br>IND A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL AA<br>CRISIL AA<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL AA<br>CRISIL AA<br>CRISIL AA<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Kotak Securities Ltd<br>Tata Motors Finance Ltd<br>Motors Finance Ltd<br>JM Financial Products Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>JM Financial Products Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Family Credit Ltd<br>Tata Capital Housing Finance Ltd<br>Kotak Mahindra Prime Ltd<br>ICICI Securities Ltd<br>CbBank Ltd<br>Kotak Mahindra Investment and<br>Finance Ltd<br>Cholamandalam Investment and<br>Cholamandalam Investment and  | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>IND A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL AA<br>CRISIL AA<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL AA<br>CRISIL AA<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+  |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Tata Motors Finance Ltd<br>Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Motors Finance Ltd<br>Motors Finance Ltd<br>Motors Finance Ltd<br>JM Financial Products Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Family Credit Ltd<br>Tata Qapital Housing Finance Ltd<br>Kotak Mahindra Prime Ltd<br>ICIC Securities Ltd<br>DCB Bank Ltd<br>Kotak Mahindra Investment and<br>Finance Company Limited<br>ONGC Mangalore Petrochemicals Ltd<br>Tata Housing Development Co Ltd<br>RebL Bank Limited   | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>IND A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL AA<br>CRISIL AA<br>ICRA AA+<br>CRISIL AA<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sudaram Finance Ltd<br>Sudaram Finance Ltd<br>Tata Motors Finance Ltd<br>Differ Stata Company Limited<br>Finance Company Limited<br>Family Credit Ltd<br>Cholamandalam Investment and<br>Finance Ltd<br>Sudata Housing Finance Ltd<br>Kotak Mahindra Prime Ltd<br>ICIC Securities Ltd<br>CoB Bank Ltd<br>Kotak Mahindra Investment and<br>Finance Company Limited<br>ONGC Mangalore Petrochemicals Ltd<br>Tata Housing Development Co Ltd<br>Rab Bank Limited  | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL AA<br>CRISIL AA<br>CRISIL AA<br>ICRA AA+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL AA+<br>CRISIL      |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Kotak Securities Ltd<br>Tata Motors Finance Ltd<br>Motors Finance Ltd<br>Sundaram Finance Ltd<br>Tata Motors Finance Ltd<br>Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Family Credit Ltd<br>Tata Capital Housing Finance Ltd<br>Kotak Mahindra Prime Ltd<br>ICICI Securities Ltd<br>DCB Bank Ltd<br>Kotak Mahindra Investment and<br>Finance Company Limited<br>ONGC Mangalore Petrochemicals Ltd<br>Tata Housing Development Co Ltd<br>RBL Bank Limited<br>Tata Housing Development Co Ltd<br>DCB Bank Ltd   | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA AA<br>CRISIL AA<br>ICRA AA+<br>CRISIL AA<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL AA<br>CRISIL AAA<br>CRISIL AAA<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1A   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Tata Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Family Credit Ltd<br>Tata Capital Housing Finance Ltd<br>Kotak Mahindra Prime Ltd<br>ICIC Securities Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>ONGC Mangalore Petrochemicals Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>ONGC Mangalore Petrochemicals Ltd<br>Rata Housing Development Co Ltd<br>RBL Bank Litd<br>Aditya Birla Fashion and Retail Limited   | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>IND A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL AA<br>CRISIL AA<br>CRISIL AA<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>CRIS   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Tata Motors Finance Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Family Credit Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Family Credit Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>CoB Bank Ltd<br>Kotak Mahindra Investments Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>ONGC Mangalore Petrochemicals Ltd<br>Tata Housing Development Co Ltd<br>RBL Bank Ltimited<br>Aditya Birla Fashion and Retail Limited<br>Kotak Mahindra Prime Ltd  | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>IND A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL AA<br>CRISIL AA<br>CRISIL AA<br>ICRA AA+<br>CRISIL AA<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL AA<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>ICRA A1+<br>CRISIL A1+ |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Tata Motors Finance Ltd<br>Kotak Securities Ltd<br>Tata Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Family Credit Ltd<br>Tata Capital Housing Finance Ltd<br>Kotak Mahindra Investments Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>ONGE Mangalore Petrochemicals Ltd<br>Tata Housing Development Co Ltd<br>DCB Bank Ltd<br>Kotak Mahindra Prime Ltd<br>ICCI Bank Ltd<br>Aditya Birla Fashion and Retail Limited<br>Kotak Mahindra Prime Ltd<br>Kotak Mahindra Prime Ltd   | CARE A1+<br>CRISIL A1+<br>ICRA A4<br>CRISIL AA<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>ICRA A1-<br>ICRA A1+<br>ICRA A1+   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Motors Finance Ltd<br>Motors Finance Ltd<br>DM Financial Products Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Family Credit Ltd<br>Tata Capital Housing Finance Ltd<br>Kotak Mahindra Prime Ltd<br>ICICI Securities Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>ONGC Mangalore Petrochemicals Ltd<br>Tata Housing Development Co Ltd<br>RBL Bank Ltd<br>Aditya Birla Fashion and Retail Limited<br>Kotak Mahindra Prime Ltd<br>Kotak Mahindra Prime Ltd   | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>IND A1+<br>CRISIL A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL AA<br>CRISIL AA<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL A14<br>ICRA A1+<br>ICRA A1+<br>CRISIL A14<br>ICRA A14<br>CRISIL A14<br>ICRA A1+<br>CRISIL A14<br>ICRA A1+<br>CRISIL A14<br>ICRA A1+  |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Tata Motors Finance Ltd<br>Kotak Securities Ltd<br>Tata Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Dholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Tata Motors Finance Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Family Credit Ltd<br>Tata Capital Housing Finance Ltd<br>Kotak Mahindra Investments Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>ONGC Mangalore Petrochemicals Ltd<br>Tata Housing Development Co Ltd<br>DCB Bank Ltd<br>Aditya Birla Fashion and Retail Limited<br>Kotak Mahindra Prime Ltd<br>Aditya Birla Fashion and Retail Limited<br>Kotak Mahindra Prime Ltd<br>Kotak Mahindra Prime Ltd  | CARE A1+<br>CRISIL A1+<br>ICRA A4<br>CRISIL AA<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>ICRA A1-<br>ICRA A1+<br>ICRA A1+   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Kotak Securities Ltd<br>Tata Motors Finance Ltd<br>JM Financial Products Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Motors Finance Ltd<br>JM Financial Products Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Family Credit Ltd<br>Tata Capital Housing Finance Ltd<br>Kotak Mahindra Prime Ltd<br>Cholamandalam Investments Ltd<br>Cholamandalam Investments Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>ONGC Mangalore Petrochemicals Ltd<br>Tata Housing Development Co Ltd<br>RBL Bank Ltd<br>Aditya Birla Fashion and Retail Limited<br>Kotak Mahindra Prime Ltd<br>Kotak Mahindra Prime Ltd<br>K | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>IND A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA AA<br>CRISIL AA<br>ICRA AA+<br>CRISIL AA<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL A1A<br>CRISIL A1+<br>ICRA A1+   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Tata Motors Finance Ltd<br>Kotak Securities Ltd<br>Tata Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Tata Motors Finance Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Family Credit Ltd<br>Tata Capital Housing Finance Ltd<br>Kotak Mahindra Prime Ltd<br>ICIC Securities Ltd<br>DCB Bank Ltd<br>Kotak Mahindra Investments Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Jita Housing Development Co Ltd<br>RBL Bank Limited<br>Tata Housing Development Co Ltd<br>DCB Bank Ltd<br>Aditya Birla Fashion and Retail Limited<br>Kotak Mahindra Prime Ltd<br>Kotak Mahindra Prime Ltd<br>Aditya Birla Fashion and Retail Limited<br>Kotak Mahindra Prime Ltd<br>Kotak Mahindra Prime Ltd<br>Kotak Mahindra Prime Ltd<br>Kotak Mahindra Prime Ltd<br>Kotak Mahindra Prime Ltd<br>Fata Housing Development Co Ltd<br>DCB Bank Ltd<br>Aditya Birla Fashion and Retail Limited<br>Kotak Mahindra Prime Ltd<br>Kotak Mahindra Prime Ltd<br>Fordia Financial Services Pvt Ltd   | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1<br>ICRA AA<br>CRISIL AA<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1A<br>CRISIL AAA  |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Kotak Securities Ltd<br>Tata Motors Finance Ltd<br>JM Financial Products Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Motors Finance Ltd<br>JM Financial Products Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Family Credit Ltd<br>Tata Capital Housing Finance Ltd<br>Kotak Mahindra Prime Ltd<br>Cholamandalam Investments Ltd<br>Cholamandalam Investments Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>ONGC Mangalore Petrochemicals Ltd<br>Tata Housing Development Co Ltd<br>RBL Bank Ltd<br>Aditya Birla Fashion and Retail Limited<br>Kotak Mahindra Prime Ltd<br>Kotak Mahindra Prime Ltd<br>K | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>IND A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL AA<br>CRISIL AA<br>ICRA AA<br>ICRA AA+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>ICRA A1+<br>CRISIL A1+<br>ICRA A1+<br>CRISIL A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL AAA<br>CRISIL AAA   |
| Dalmia Bharat Ltd<br>Kotak Mahindra Bank Limited<br>Piramal Enterprises Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Mahindra & Mahindra Financial<br>Services Limited<br>Tata Capital Housing Finance Ltd<br>Godrej Industries Limited<br>IL&FS Financial Services Ltd<br>Reliance Capital Limited<br>IndusInd Bank Limited<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Sundaram Finance Ltd<br>Sundaram Finance Ltd<br>Tata Motors Finance Ltd<br>Kotak Securities Ltd<br>Tata Motors Finance Ltd<br>JM Financial Products Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Tata Motors Finance Ltd<br>Kotak Securities Ltd<br>Tata Motors Finance Ltd<br>Kotak Mahindra Prime Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>Family Credit Ltd<br>Tata Capital Housing Finance Ltd<br>Kotak Mahindra Investments Ltd<br>Cholamandalam Investments Ltd<br>Cholamandalam Investment and<br>Finance Company Limited<br>ONGC Mangalore Petrochemicals Ltd<br>Tata Housing Development Co Ltd<br>RBL Bank Ltd<br>Kotak Mahindra Prime Ltd<br>Zord Bank Ltd<br>Kotak Mahindra Prime Ltd<br>Aditya Birla Fashion and Retail Limited<br>Kotak Mahindra Prime Ltd<br>Kotak Mahindra Prime Ltd<br>Kotak Mahindra Prime Ltd<br>Aditya Birla Fashion and Retail Limited<br>Kotak Mahindra Prime Ltd<br>Tata Motors Limited<br>Power Financei Services Pvt Ltd<br>Bank of Maharashtra<br>Fedbank Financial Services Ltd  | CARE A1+<br>CRISIL A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1<br>ICRA AA<br>CRISIL AA<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>ICRA A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1+<br>CRISIL A1A<br>CRISIL AAA  |

**Empower** Birds Sun Life Multural Fand

| Karvy Stock Broking Ltd                       | ICRA<br>A1+(SO) | 0.15%   |
|---|-----------------|---------|
| Oriental Bank of Commerce                     | CRISIL A1+      | 0.15%   |
| IL&FS Financial Services Ltd                  | IND A1+         | 0.15%   |
| Shapoorji Pallonji and Company Private<br>Ltd | ICRA A1+        | 0.15%   |
| IL&FS Financial Services Ltd                  | CARE A1+        | 0.15%   |
| Sundaram BNP Paribas Home Finance<br>Ltd      | CARE AA+        | 0.15%   |
| IL&FS Financial Services Ltd                  | CARE A1+        | 0.12%   |
| IDFC Bank Ltd                                 | ICRA AAA        | 0.03%   |
| Oriental Bank of Commerce                     | CRISIL A1+      | 0.03%   |
| Reliance Capital Limited                      | CRISIL A1+      | 0.03%   |
| 91 Days Tbill (MD 19/05/2016)                 | SOV             | 0.00%   |
| Cash & Current Assets                         |                 | -12.69% |
| Total   |                 | 100.00% |

1.37%

1.37% 1.25%

1.24%

1.23%

1.22% 1.22% 1.22%

1.22% 1.22%

1.22% 1.19%

1.16%

1.13% 1.07% 0.92% 0.92%

Birla Sun Li

#### **Birla Sun Life Cash Manager**

| 0.92%<br>0.92% | Birla Sun Life Cash Manager  |                        |                |
|----------------|--|------------------------|----------------|
| 0.92 %         | Allocation as a %  |                        |                |
|                | of Net Assets  | Rating                 | %              |
| 0.91%          | IDBI Bank Limited  | CRISIL A1+             | 4.42%          |
| 0.91%          | Reliance Jio Infocomm Limited  | CRISIL AAA             | 4.19%          |
| 0.90%          | Small Industries Dev Bank of India   | CARE AAA<br>ICRA       | 3.47%          |
| 0.89%<br>0.88% | S.D. Corporation Pvt. Ltd  | AA+(SO)                | 3.40%          |
| 0.88%          | TATA Realty & Infrastructure Ltd   | ICRA A1+               | 3.27%          |
|                | Andhra Bank<br>Tata Capital Financial Services Ltd                             | CARE A1+<br>CRISIL AA+ | 3.22%<br>3.11% |
| 0.79%<br>0.77% | Corporation Bank   | CRISIL A1+             | 3.01%          |
| 0.76%          | Indiabulls Housing Finance Ltd   | CARE AAA               | 2.86%          |
|                | 8.40% Rajasthan SDL (MD 27/03/2018)<br>National Bank For Agriculture and Rural | SOV                    | 2.62%          |
| 0.73%<br>0.62% | Development  | CRISIL AAA             | 2.60%          |
| 0.62%          | Export Import Bank of India  | CRISIL AAA             | 2.42%          |
| 0.61%          | Shriram Transport Finance Company<br>Limited                                   | IND AA+                | 2.33%          |
| 0.61%<br>0.61% | Small Industries Dev Bank of India   | CARE AAA               | 2.18%          |
| 0.61%          | Tata Capital Financial Services Ltd  | CRISIL AA+             | 2.16%          |
| 0.61%          | Sundaram Finance Limited<br>Family Credit Ltd                                  | ICRA AA+<br>CARE AA+   | 2.16%<br>1.99% |
| 0.61%<br>0.61% | Shriram Transport Finance Company  |                        |                |
| 0.61%          | Limited  | CARE AA+               | 1.91%          |
| 0.61%          | Indiabulls Housing Finance Ltd<br>Power Finance Corporation Limited            | CARE AAA<br>ICRA AAA   | 1.91%<br>1.73% |
| 0.61%<br>0.61% | Piramal Enterprises Ltd  | ICRA AA                | 1.73%          |
| 0.61%          | Sundaram Finance Limited   | CRISIL AA+             | 1.73%          |
| 0.61%          | National Housing Bank<br>Cholamandalam Investment and                          | CRISIL AAA             | 1.73%          |
| 0.61%<br>0.61% | Finance Company Limited  | ICRA AA                | 1.72%          |
| 0.61%          | TATA Realty & Infrastructure Ltd   | ICRA A1+               | 1.64%          |
| 0.61%          | Shapoorji Pallonji and Company Private<br>Ltd                                  | ICRA A1+               | 1.62%          |
| 0.61%<br>0.61% | IDBI Bank Limited  | CRISIL A1+             | 1.62%          |
| 0.61%          | IDBI Bank Limited  | CRISIL A1+             | 1.62%          |
| 0.01%          | Small Industries Dev Bank of India<br>Tata Housing Development Co Ltd          | CARE A1+<br>ICRA AA    | 1.61%<br>1.58% |
| 0.58%          | Indiabulls Housing Finance Ltd   | CARE AAA               | 1.56%          |
| 0.58%          | Shriram Transport Finance Company  | CRISIL AA+             | 1.50%          |
| 0.58%          | Limited<br>RKN Retail Pvt. Ltd   | BWR A-(SO)             | 1.43%          |
| 0.58%<br>0.58% | Corporation Bank   | CRISIL A1+             | 1.25%          |
| 0.55%          | Fullerton India Credit Co Ltd  | ICRA A1+               | 1.24%          |
| 0.53%          | Housing Development Finance<br>Corporation Limited                             | CRISIL AAA             | 1.21%          |
| 0.52%          | Tata Capital Financial Services Ltd  | CRISIL AA+             | 1.21%          |
| 0.49%          | Punjab & Sind Bank   | ICRA A1+               | 1.19%          |
| 0.49%          | Cholamandalam Investment and<br>Finance Company Limited                        | ICRA AA                | 1.18%          |
| 0.46%<br>0.46% | Grand View Estates Pvt Ltd   | ICRA AA(SO)            | 1.13%          |
| 0.46%          | RHC Holding Pvt Ltd  | CARE A(SO)             | 1.00%          |
| 0.46%          | Talwandi Sabo Power Ltd  | CRISIL AA-<br>(SO)     | 0.99%          |
| 0.43%          | Talwandi Sabo Power Ltd  | CRISIL AA-             | 0.98%          |
| 0.40%          |  | (SO)                   |                |
| 0.38%<br>0.31% | 8.39% Gujarat SDL (MD 27/03/2018)<br>Hero Realty Ltd                           | SOV<br>ICRA A+(SO)     | 0.87%<br>0.87% |
| 0.31%          | Cholamandalam Investment and   | ICRA AA                | 0.87%          |
| 0.30%          | Finance Company Limited  | ICRA                   | 0.01 /0        |
| 0.30%          | Satin Creditcare Network Ltd   | A1+(SO)                | 0.83%          |
| 0.30%          | Shapoorji Pallonji and Company Private   | ICRA A1+               | 0.82%          |
| 0.30%          | Ltd<br>Yes Bank Limited  |                        | 0.81%          |
| 0.30%<br>0.30% | ICICI Home Finance Company Ltd   | ICRA A1+<br>CARE AAA   | 0.81%          |
| 0.30%          | Cholamandalam Investment and   | ICRA AA                | 0.75%          |
| 0.30%          | Finance Company Limited<br>Power Finance Corporation Limited                   | CRISIL AAA             | 0.72%          |
| 0.25%<br>0.15% | 8.67% Karnataka SDL (MD 18/07/2017)  | SOV                    | 0.72%          |
| 0.15%          | Tata Housing Development Co Ltd  | ICRA AA                | 0.69%          |
| 0.15%          | Jyothy Laboratories Limited  | CARE AA-               | 0.54%          |
| 0.15%<br>0.15% | Shriram Transport Finance Company<br>Limited                                   | CRISIL AA+             | 0.52%          |
| 0.15%          | Power Finance Corporation Limited  | CRISIL AAA             | 0.44%          |
| 0.15%          | Rural Electrification Corporation Limited<br>8.00% Maharastra SDL (MD          | CRISIL AAA             | 0.44%          |
| 0.15%          | 18/02/2018)  | SOV                    | 0.43%          |
|                | 8.68% Karnatka SDL (MD 07/11/2017)   | SOV                    | 0.43%          |
|                |  |                        |                |

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| Axis Bank Limited                  | CRISIL A1+ | 0.42%   |
|------------------------------------|------------|---------|
| TATA Realty & Infrastructure Ltd   | ICRA A1+   | 0.42%   |
| 9.60% Gujarat SDL(MD 12/03/2018)   | SOV        | 0.36%   |
| Sterlite Technologies Limited      | CRISIL A+  | 0.35%   |
| 8.12% Tamilnadu SDL(MD 25/02/2018) | SOV        | 0.17%   |
| 9.90% West Bangal SDL              | SOV        | 0.09%   |
| (MD 01/08/2018)                    | 307        | 0.0978  |
| 9.86% Kerala SDL (MD 01/08/2018)   | SOV        | 0.09%   |
| Tata Sons Ltd                      | CRISIL AAA | 0.09%   |
| Cash & Current Assets              |            | -0.96%  |
| Total                              |            | 100.00% |
|                                    |            |         |

#### **Birla Sun Life Savings Fund**

| Allocation as a %<br>of Net Assets                                      | Rating                   | %              |
|---|--------------------------|----------------|
| Corporation Bank  | CRISIL A1+               | 6.63%          |
| 8.12% GOI (MD 10/12/2020)   | SOV<br>CRISIL            | 5.62%          |
| Talwandi Sabo Power Ltd   | A1+(SO)                  | 4.80%          |
| Corporation Bank  | CRISIL A1+               | 4.34%          |
| Dewan Housing Finance Corporation                                       | CARE AAA                 | 3.93%          |
| Ltd<br>Pune Solapur Expressway Pvt Ltd                                  | ICRA A(SO)               | 3.43%          |
| Indiabulls Housing Finance Ltd  | CARE AAA                 | 3.15%          |
| Power Finance Corporation Limited                                       | CRISIL AAA<br>SOV        | 3.00%<br>2.85% |
| 8.19% GOI (MD 16/01/2020)<br>Hinduja Leyland Finance Ltd                | CARE A+                  | 2.65%          |
| Corporation Bank  | CRISIL A1+               | 2.38%          |
| IDBI Bank Limited<br>Punjab & Sind Bank                                 | CRISIL A1+<br>ICRA A1+   | 2.33%<br>2.29% |
| National Bank For Agriculture and Rural                                 |                          |                |
| Development   | CRISIL AAA               | 2.22%          |
| Indian Railway Finance Corp Ltd<br>IDBI Bank Limited                    | CRISIL AAA<br>CRISIL A1+ | 2.15%<br>2.14% |
| Religare Finvest Ltd  | IND AA-                  | 2.14%          |
| Export Import Bank of India   | CRISIL AAA               | 2.07%          |
| Indiabulls Housing Finance Ltd  | CARE AAA<br>ICRA A1+     | 1.96%          |
| TATA Realty & Infrastructure Ltd<br>Canara Bank                         | CRISIL A1+               | 1.91%<br>1.86% |
| ICICI Bank Limited  | CRISIL A1+               | 1.83%          |
| Small Industries Dev Bank of India                                      | CARE A1+<br>CARE AAA     | 1.83%<br>1.73% |
| Small Industries Dev Bank of India<br>Dewan Housing Finance Corporation |                          |                |
| Ltd   | CARE AAA                 | 1.69%          |
| Religare Finvest Ltd  | IND AA-<br>CRISIL A1+    | 1.68%          |
| Axis Bank Limited<br>Shriram Transport Finance Company                  |                          | 1.67%          |
| Limited   | IND AA+                  | 1.52%          |
| Indiabulls Housing Finance Ltd  | CARE AAA                 | 1.49%          |
| Cholamandalam Investment and<br>Finance Company Limited                 | ICRA AA                  | 1.47%          |
| Cholamandalam Investment and  | ICRA AA                  | 1.47%          |
| Finance Company Limited   |                          |                |
| Canara Bank<br>Punjab & Sind Bank                                       | CRISIL A1+<br>ICRA A1+   | 1.43%<br>1.37% |
| 8.78% Haryana SDL (MD 23/07/2017)                                       | SOV                      | 1.34%          |
| Shriram Transport Finance Company                                       | IND AA+                  | 1.23%          |
| Limited<br>Export Import Bank of India                                  | CRISIL AAA               | 1.23%          |
| Shapoorji Pallonji and Company Private                                  | ICRA A1+                 | 1.22%          |
|   | SOV                      | 1.16%          |
| 8.27% GOI (MD 09/06/2020)<br>Shapoorji Pallonji and Company Private     |                          |                |
| Ltd   | ICRA A1+                 | 1.15%          |
| ECL Finance Ltd   | ICRA AA<br>SOV           | 1.09%          |
| 7.80% GOI (MD 03/05/2020).<br>Cholamandalam Investment and              |                          | 1.09%          |
| Finance Company Limited   | ICRA AA                  | 1.05%          |
| Indiabulls Housing Finance Ltd<br>8.39% TAMIL NADU SDL (MD              | CARE AAA                 | 1.03%          |
| 19/12/2017)   | SOV                      | 0.99%          |
| Piramal Enterprises Ltd   | ICRA A1+                 | 0.96%          |
| Tata Motors Finance Ltd<br>Canara Bank                                  | ICRA A1+<br>CRISIL A1+   | 0.96%<br>0.93% |
| IDBI Bank Limited   | CRISIL A1+               | 0.93%          |
| JM Financial Credit Solution Limited                                    | ICRA A1+                 | 0.90%          |
| Kotak Mahindra Prime Ltd  | CRISIL AAA               | 0.89%          |
| ICICI Home Finance Company Ltd<br>8.67% Karnataka SDL (MD 18/07/2017)   | ICRA A1+<br>SOV          | 0.87%<br>0.74% |
| Tata Capital Financial Services Ltd                                     | CRISIL AA+               | 0.74%          |
| Corporation Bank<br>8.52% Andhra Pradesh SDL (MD                        | CRISIL A1+               | 0.66%          |
| 27/10/2020)   | SOV                      | 0.62%          |
| National Bank For Agriculture and Rural                                 | CRISIL AAA               | 0.59%          |
| Development   |                          | 0.0070         |
| Shriram Transport Finance Company<br>Limited                            | IND AA+                  | 0.59%          |
| Cholamandalam Investment and  | ICRA AA                  | 0.57%          |
| Finance Company Limited   | 10101701                 | 0.0770         |
| 8.55% Uttar Pradesh SDL (MD 27/10/2020)                                 | SOV                      | 0.55%          |
| 8.51% Gujarat SDL(MD 27/10/2020)  | SOV                      | 0.53%          |
| 8.37% Uttar Prades SDL (MD  | SOV                      | 0.50%          |
| 04/08/2020)<br>8.39% Punjab SDL (MD 05/01/2021)                         | SOV                      | 0.49%          |
| Shriram Transport Finance Company                                       | CRISIL AA+               | 0.49%          |
| Limited   |                          | 0.4070         |
| Shriram Transport Finance Company<br>Limited                            | IND AA+                  | 0.49%          |
|   |                          |                |

| Power Finance Corporation Limited   | CRISIL AAA               | 0.49%          |
|---|--------------------------|----------------|
| Tata Motors Finance Ltd   | CRISIL AA                | 0.49%          |
| DCB Bank Ltd<br>Vodafone India Ltd  | CRISIL A1+<br>CRISIL A1+ | 0.48%<br>0.48% |
|   | ICRA                     |                |
| S.D. Corporation Pvt. Ltd   | AA+(SO)                  | 0.47%          |
| Barclays Invest & Loans India Ltd   | ICRA A1+                 | 0.47%          |
| Pune Solapur Expressway Pvt Ltd<br>8.53% Maharashtra SDL (MD              | ICRA A(SO)               | 0.39%          |
| 27/10/2020)   | SOV                      | 0.29%          |
| ,   | ICRA                     | 0.25%          |
| SP Jammu Udhampur Highway Ltd   | AAA(SO)                  | 0.25%          |
| SP Jammu Udhampur Highway Ltd   | ICRA                     | 0.25%          |
| 8.48% Andhra Pradesh SDL (MD  | AAA(SO)                  |                |
| 24/02/2020)   | SOV                      | 0.25%          |
| 8.35% Gujarat SDL (MD 06/10/2020)   | SOV                      | 0.25%          |
| Sundaram Finance Limited  | ICRA AA+<br>CRISIL AAA   | 0.25%          |
| Rural Electrification Corporation Limited<br>Cholamandalam Investment and |                          | 0.25%          |
| Finance Company Limited   | ICRA AA                  | 0.24%          |
| Shapoorji Pallonji and Company Private                                    | ICRA A1+                 | 0.24%          |
| Ltd<br>Avia Bank Limited  | CRISIL A1+               |                |
| Axis Bank Limited<br>Shapoorji Pallonji and Company                       |                          | 0.24%          |
| Private Ltd   | ICRA A1+                 | 0.23%          |
| IDBI Bank Limited   | CRISIL A1+               | 0.23%          |
| 8.51% Haryana SDL (MD 27/10/2020)   | SOV                      | 0.21%          |
| 8.48% Odisha SDL (MD 24/02/2021)<br>8.54% Haryana SDL (MD 10/03/2020)     | SOV<br>SOV               | 0.21%<br>0.20% |
| 8.44% Punjab SDL (MD 10/03/2020)  | SOV                      | 0.18%          |
| Tata Capital Financial Services Ltd                                       | CRISIL AA+               | 0.17%          |
| Hero Fincorp Limited  | CRISIL AA+               | 0.16%          |
| Power Grid Corporation of India Limited<br>Cholamandalam Investment and   | ICRA AAA                 | 0.15%          |
| Finance Company Limited   | ICRA AA                  | 0.11%          |
| 8.49% Bihar SDL (MD 07/10/2019)   | SOV                      | 0.10%          |
| 8.57% West Bengal SDL (MD   | SOV                      | 0.10%          |
| 16/02/2020)<br>8.52% Himachal Pradesh SDL (MD                             |                          |                |
| 10/03/2020)   | SOV                      | 0.10%          |
| Rural Electrification Corporation Limited                                 | CRISIL AAA               | 0.10%          |
| Talwandi Sabo Power Ltd   | CRISIL AA-               | 0.10%          |
| Power Finance Corporation Limited   | (SO)<br>CRISIL AAA       | 0.05%          |
| 6.635% Pay Fix & Rec Mibor (12/02/20)                                     | 0110127001               |                |
| HSBC BK   |                          | 0.00%          |
| 6.73% Pay Fix & Rec Mibor (21/10/20)                                      |                          | 0.00%          |
| HSBCBK<br>6.71% Pay Fix & Rec Mibor (01/02/20)                            |                          |                |
| HSBC BK   |                          | 0.00%          |
| 6.72% Pay Fix & Rec Mibor (01/02/20)                                      |                          | 0.00%          |
| HSBC BK   |                          | 0.0070         |
| 6.9025% Pay Fix & Rec Mibor<br>(21/09/20) ICICIBK                         |                          | 0.00%          |
| 6.76% Pay Fix & Rec Mibor (16/10/20)                                      |                          | 0.000/         |
| HSBCBK  |                          | 0.00%          |
| 6.9525% Pay Fix & Rec Mibor   |                          | 0.00%          |
| (MD10/09/20) HDFCBK<br>6.9550% Pay Fix & Rec Mibor                        |                          |                |
| (MD09/09/20) HSBCBK   |                          | 0.00%          |
| 6.8350% Pay Fix & Rec Mibor   |                          | 0.00%          |
| (30/09/20) HSBCBK<br>6.88% Pay Fix & Rec Mibor (21/09/20)                 |                          |                |
| HSBCBK  |                          | -0.01%         |
| 6.89% Pay Fix & Rec Mibor (21/09/20)                                      |                          | -0.01%         |
| HSBCBK  |                          | -0.01%         |
| 6.90% Pay Fix & Rec Mibor (21/09/20)<br>HSBCBK                            |                          | -0.01%         |
| 6.92% Pay Fix & Rec Mibor (21/09/20)                                      |                          | 0.0404         |
| HSBCBK  |                          | -0.01%         |
| 6.96% Pay Fix & Rec Mibor   |                          | -0.01%         |
| (MD09/09/20) HSBCBK<br>6.91% Pay Fix & Rec Mibor (21/09/20)               |                          |                |
| HSBCBK  |                          | -0.01%         |
| 6.98% Pay Fix & Rec Mibor (18/09/20)                                      |                          | -0.01%         |
| HSBCBK  |                          | -17.44%        |
| Cash & Current Assets<br>Total  |                          | 100.00%        |
|   |                          |                |

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

| Allocation as a %<br>of Net Assets  | Rating                      | %                                 |
|---|-----------------------------|-----------------------------------|
| 7.59% GOI (MD 20/03/2029)<br>7.80% GOI (MD 03/05/2020).<br>8.15% GOI (MD 24/11/2026)<br>7.68% GOI (MD 15/12/2023) | SOV<br>SOV<br>SOV<br>SOV    | 15.10%<br>9.92%<br>6.10%<br>4.98% |
| 8.40% GOI (MD 28/07/2024)<br>Reliance Jio Infocomm Limited  | SOV<br>CRISIL AAA           | 4.82%<br>4.62%                    |
| Indiabulls Housing Finance Ltd<br>Indiabulls Housing Finance Ltd<br>8.83% GOI (MD 25/11/2023)                     | CARE AAA<br>CARE AAA<br>SOV | 3.11%<br>3.03%<br>2.41%           |
| Shriram Transport Finance Company<br>Limited<br>JM Financial Products Ltd   | IND AA+<br>ICRA A1+         | 2.16%<br>1.98%                    |
| 8.12% GOI (MD 10/12/2020)   | SOV                         | 1.88%                             |

| Dewan Housing Finance Corporation<br>Ltd                                   | CARE AAA                 | 1.84%          |
|--|--------------------------|----------------|
| Tata Capital Financial Services Ltd  | ICRA AA+                 | 1.73%          |
| Cholamandalam Investment and<br>Finance Company Limited                    | ICRA AA                  | 1.69%          |
| LIC Housing Finance Limited<br>JM Financial Products Ltd                   | CRISIL AAA<br>ICRA A1+   | 1.62%<br>1.55% |
| Shriram Transport Finance Company  | IND AA+                  | 1.51%          |
| Limited<br>8.51% Haryana SDL(MD 27/10/2020)                                | SOV                      | 1.45%          |
| Shriram Transport Finance Company  | CRISIL AA+               | 1.31%          |
| Limited<br>LIC Housing Finance Limited                                     | CRISIL AAA               | 1.20%          |
| 7.35% GOI (MD 22/06/2024)<br>Tata Capital Financial Services Ltd           | SOV<br>CRISIL AA+        | 1.16%<br>1.10% |
| 8.50% Punjab SDL(MD 27/10/2020)  | SOV                      | 1.10%          |
| Housing Development Finance Corpora-<br>tion Limited                       | CRISIL AAA               | 1.09%          |
| Cholamandalam Investment and<br>Finance Company Limited                    | ICRA AA                  | 1.08%          |
| Indiabulls Housing Finance Ltd   | CARE AAA                 | 1.08%          |
| LIC Housing Finance Limited  | CRISIL AAA<br>CRISIL AAA | 1.08%          |
| Powergrid Vizag Transmission Limited<br>Reliance Utilities & Power Pvt Ltd | (SO)<br>CRISIL AAA       | 0.98%          |
| 9.20% GOI (MD 30/09/2030)  | SOV                      | 0.84%          |
| Indiabulls Housing Finance Ltd   | CARE AAA<br>ICRA         | 0.76%          |
| SP Jammu Udhampur Highway Ltd  | AAA(SO)                  | 0.73%          |
| IDFC Bank Ltd<br>SP Jammu Udhampur Highway Ltd                             | ICRA AAA<br>ICRA         | 0.69%<br>0.68% |
|  | AAA(SO)<br>ICRA          |                |
| SP Jammu Udhampur Highway Ltd  | AAA(SO)                  | 0.67%          |
| SP Jammu Udhampur Highway Ltd  | ICRA<br>AAA(SO)          | 0.64%          |
| SP Jammu Udhampur Highway Ltd  | ICRA<br>AAA(SO)          | 0.64%          |
| SP Jammu Udhampur Highway Ltd  | ICRA                     | 0.61%          |
|  | AAA(SO)<br>ICRA          |                |
| SP Jammu Udhampur Highway Ltd<br>Cholamandalam Investment and              | AAA(SO)                  | 0.61%          |
| Finance Company Limited  | ICRA AA                  | 0.57%          |
| India Infradebt Ltd<br>8.70% Uttar Pradesh SDL (MD                         | CRISIL AAA               | 0.55%          |
| 04/10/2020)<br>8.37% Punjab SDL (MD 22/09/2020)                            | SOV<br>SOV               | 0.55%<br>0.55% |
| Shriram Transport Finance Company  | IND AA+                  | 0.54%          |
| Limited<br>ICICI Home Finance Company Ltd                                  | ICRA AAA                 | 0.54%          |
| 8.53% Maharashtra SDL (MD  | SOV                      | 0.54%          |
| 27/10/2020)<br>Oriental Bank of Commerce                                   | CRISIL A1+               | 0.53%          |
| ICICI Home Finance Company Ltd<br>IDFC Bank Ltd                            | CARE AAA<br>ICRA AAA     | 0.39%<br>0.30% |
| Shriram Transport Finance Company  | IND AA+                  | 0.22%          |
| Limited<br>Rural Electrification Corporation Limited                       | CRISIL AAA               | 0.21%          |
| IOT Utkal Energy Services Limited  | CRISIL AAA<br>(SO)       | 0.13%          |
| Indiabulls Housing Finance Ltd   | CARE AAA                 | 0.12%          |
| 8.33% GOI 2026 (M/D 09/07/2026)<br>8.60% Bihar SDL (MD 09/03/2026)         | SOV<br>SOV               | 0.11%<br>0.11% |
| Shriram Transport Finance Company<br>Limited                               | CRISIL AA+               | 0.11%          |
| IOT Utkal Energy Services Limited  | CRISIL AAA               | 0.09%          |
|  | (SO)<br>CRISIL AAA       |                |
| IOT Utkal Energy Services Limited  | (SO)<br>CRISIL AAA       | 0.09%          |
| IOT Utkal Energy Services Limited  | (SO)                     | 0.09%          |
| IOT Utkal Energy Services Limited  | CRISIL AAA<br>(SO)       | 0.09%          |
| IOT Utkal Energy Services Limited  | CRISIL AAA               | 0.09%          |
| IOT Utkal Energy Services Limited  | (SO)<br>CRISIL AAA       | 0.09%          |
|  | (SO)<br>CRISIL AAA       |                |
| IOT Utkal Energy Services Limited  | (SO)                     | 0.09%          |
| IOT Utkal Energy Services Limited  | CRISIL AAA<br>(SO)       | 0.09%          |
| IOT Utkal Energy Services Limited  | CRISIL AAA<br>(SO)       | 0.09%          |
| IOT Utkal Energy Services Limited  | CRISIL AAA               | 0.09%          |
|  | (SO)<br>CRISIL AAA       |                |
| IOT Utkal Energy Services Limited  | (SO)<br>CRISIL AAA       | 0.09%          |
| IOT Utkal Energy Services Limited  | (SO)                     | 0.08%          |
| IOT Utkal Energy Services Limited  | CRISIL AAA<br>(SO)       | 0.08%          |
| IOT Utkal Energy Services Limited  | CRISIL AAA               | 0.08%          |
| IOT Utkal Energy Services Limited  | (SO)<br>CRISIL AAA       | 0.08%          |
|  | (SO)<br>CRISIL AAA       |                |
| IOT Utkal Energy Services Limited  | (SO)                     | 0.08%          |
| IOT Utkal Energy Services Limited  | CRISIL AAA<br>(SO)       | 0.08%          |
|  |                          |                |

| IOT Utkal Energy Services Limited  | CRISIL AAA<br>(SO)       | 0.08%   |
|--|--------------------------|---------|
| IOT Utkal Energy Services Limited  | CRISIL AAA<br>(SO)       | 0.08%   |
| IOT Utkal Energy Services Limited  | CRISIL AAA<br>(SO)       | 0.08%   |
| IOT Utkal Energy Services Limited  | CRISIL AAA<br>(SO)       | 0.07%   |
| Rural Electrification Corporation Limited<br>LIC Housing Finance Limited | CRISIL AAA<br>CRISIL AAA | 0.06%   |
| Housing Development Finance<br>Corporation Limited                       | CRISIL AAA               | 0.05%   |
| Nabha Power Ltd  | ICRA<br>AAA(SO)          | 0.04%   |
| IOT Utkal Energy Services Limited  | CRISIL AAA<br>(SO)       | 0.04%   |
| 8.83% Uttar Pradesh SDL (MD<br>24/02/2026)                               | SOV                      | 0.04%   |
| Tata Sons Ltd  | CRISIL AAA               | 0.03%   |
| 7.88% GOI (MD 19/03/2030)<br>8.82% Bihar SDL (MD 24/02/2026)             | SOV<br>SOV               | 0.03%   |
| 7.59% GOI(MD 11/01/2026)<br>6.76% Pay Fix & Rec Mibor (19/10/20)         | SOV                      | 0.00%   |
| HSBCBK<br>6.7350% Pay Fix & Rec Mibor                                    |                          | -0.01%  |
| (01/02/21)HSBC BK<br>6.7450% Pay Fix & Rec Mibor                         |                          | -0.01%  |
| (22/01/21)HSBC BK<br>6.76% Pay Fix & Rec Mibor (16/10/20)                |                          | -0.01%  |
| HSBCBK<br>Cash & Current Assets  |                          | 1.35%   |
| Total  |                          | 100.00% |
|  |                          |         |

#### **Birla Sun Life Dynamic Bond Fund**

| 8.13% GOI (MD 22/06/2045)         SOV         52.36%           7.59% GOI (MD 20/03/2029)         SOV         23.82%           8.17% GOI (MD 01/12/2044)         SOV         23.82%           Reliance Jio Infocomm Limited         CRISIL AAA         2.57%           Indian Bank         Imited         CRISIL AAA         2.57%           IndusInd Bank Limited         CRISIL AAA         2.57%           IndusInd Bank Limited         CRISIL AAA         2.57%           Tata Motors Finance & Investments LTD         CRISIL AAA         1.20%           Hero Fincorp Limited         CRISIL AAA         1.07%           Dewan Housing Finance Corporation         CARE AAA         0.68%           Indiabulls Housing Finance Ltd         ICRA AA         0.63%           Bahadur Chand Investments Pvt Ltd         8.69% Maharashtra SDL (MD         SOV         0.41%           SOV         0.41%         ICRA AA         0.60%           8.83% GOI (MD 23/01/92/030)         SOV         0.25%           8.72% Punjab SDL (30/03/2030)         SOV         0.25%           8.72% Jammu And Kashmir SDL         SOV         0.26%           3.62% Jammu And Kashmir SDL         SOV         0.26%           3.62% Jammu And Kashmir SDL         SOV         0.26% <th>Allocation as a %<br/>of Net Assets</th> <th>Rating</th> <th>%</th>  | Allocation as a %<br>of Net Assets | Rating     | %       |
|---|------------------------------------|------------|---------|
| 7.59% GOI (MD 20/03/2029)       SOV       23.82%         8.17% GOI (MD 01/12/2044)       SOV       2.92%         8.17% GOI (MD 01/12/2044)       SOV       2.92%         Reliance Jio Infocomm Limited       CRISIL AAA       2.57%         Edelweiss Commodities Services Ltd       IND A1+       2.16%         IndusInd Bank Limited       CRISIL AAA       1.20%         Idelweiss Finance & Investments LTD       ICRA AA       1.20%         Hero Fincorp Limited       CRISIL AAA       1.07%         Dewan Housing Finance Corporation       ICRA AA       0.63%         Indiabulls Housing Finance Ltd       ICRA AA       0.66%         Bahadur Chand Investments Pvt Ltd       SOV       0.41%         8.89% Maharashtra SDL (MD       SOV       0.41%         0.5/10/2021)       SOV       0.41%         8.60% Bihar SDL (MD 09/03/2026)       SOV       0.41%         6.104 Daylog/2030)       SOV       0.25%         8.72% Punjab SDL (30/03/2030)       SOV       0.25%         8.72% Jammu And Kashmir SDL       SOV       0.24%         (30/03/2030)       SOV       0.25%         8.62% Jammu And Kashmir SDL       SOV       0.26%         8.62% Gujarat SDL (MD 07/09/2021)       SOV   |                                    | SOV        | 52.36%  |
| Reliance Jio Infocomm Limited<br>Edelweiss Commodities Services Ltd<br>Indian Bank<br>IndusInd Bank LimitedCRISIL AAA<br>   | 7.59% GOI (MD 20/03/2029)          | SOV        | 23.82%  |
| Edelweiss Commodities Services Ltd<br>Indian BankICRA AA<br>IND A1+2.25%<br>IND A1+<br>2.16%IndusInd Bank LimitedCRISIL A1+<br>CRISIL A1+1.57%Tata Motors Finance & Investments LTD<br>Hero Fincorp LimitedCRISIL A1A<br>CRISIL A1A1.20%<br>ICRA AADewan Housing Finance Corporation<br>LtdICRA AA1.3%<br>CRISIL A1+Indiabulls Housing Finance Ltd<br>Indiabulls Housing Finance Ltd<br>Bahadur Chand Investments Pvt Ltd<br>8.89% Maharashtra SDL (MD<br>05/10/2021)CARE AAA0.63%<br>ICRA AABhadur Chand Investments Pvt Ltd<br>8.89% Maharashtra SDL (MD<br>05/10/2021)SOV0.41%<br>O.41%Cholamandalam Investment and<br>Finance Company Limited<br>9.20% GOI (MD 25/11/2023)SOV0.41%<br>O.25%8.72% Punjab SDL (30/03/2030)<br>8.72% Punjab SDL (30/03/2030)SOV0.25%<br>O.25%8.72% Quingab SDL (30/03/2030)<br>8.62% Jammu And Kashmir SDL<br>(30/03/2030)SOV0.25%<br>O.24%8.62% Gujarat SDL (MD 07/09/2021)<br>Indiabulls Housing Finance Ltd<br>CARE AAACARE AAA<br>O.20%<br>CARE AAA0.20%<br>CARE AAAVijaya Bank<br>9.23% GOI (MD 23/12/2043)<br>9.23% GOI (MD 23/12/2043)<br>SOVSOV0.24%<br>O.03%<br>CARE A1+9.23% GOI (MD 23/12/2043)<br>7.68% GU (MD 23/12/2023)<br>Rata Sons Ltd<br>CANE A1+CRISIL AAA<br>SOV0.04%<br>SOV9.23% GOI (MD 23/12/2043)<br>7.157% Rec Fix & Pay Mibor<br>MD09/07/201 CICISEC<br>Rural Electrification Corporation Limited<br>CARISIL AAA0.01%<br>CRISIL AAA0.01%<br>CRISIL AAA0.01%<br>Outing<br>7.457% Rec Fix & Pay Mibor<br>MD09/07/201 CICISECCRISIL AAA0.01%<br>CRISIL AAARural Electrifica |                                    |            |         |
| Indian BankIND A1+2.16%IndusInd Bank LimitedCRISIL A1+1.57%Tata Motors Finance Solutions LtdCRISIL A11.20%Edelweiss Finance & Investments LTDICRA AA1.13%Hero Fincorp LimitedCRISIL A1+0.79%Dewan Housing Finance CorporationICRA AA0.68%LtdICRA AA0.66%ECL Finance LtdICRA AA0.66%Indiabulls Housing Finance LtdICRA AA0.66%Bahadur Chand Investments Pvt LtdICRA AA0.60%8.69% Bihar SDL (MD 09/03/2026)SOV0.41%Cholamandalam Investment andICRA AA0.40%Finance Company LimitedSOV0.25%8.62% Punjab SDL (30/03/2031)SOV0.25%8.72% Punjab SDL (30/03/2030)SOV0.25%8.62% Punjab SDL (30/03/2031)SOV0.24%(30/03/2031)SOV0.24%(30/03/2030)SOV0.24%S0V0.24%SOV0.24%(30/03/2031)SOV0.26%8.62% Jammu And Kashmir SDLSOV0.24%(30/03/2030)SOV0.26%8.62% Gujarat SDL (MD 07/09/2021)SOV0.24%Nigaya BankCARE AAA0.60%9.23% GOI (MD 23/12/2043)SOV0.09%8.79% Maharashtra SDL (MDSOV0.03%7.157% Rec Fix & Pay MiborSOV0.03%7.68% GOI (MD 15/12/2023)SOV0.02%8.09% GOI (MD 15/12/2023)SOV0.02%8.15% GOI (MD 15/12/2023) <t< td=""><td></td><td></td><td></td></t<>   |                                    |            |         |
| IndusInd Bank LimitedCRISIL A1+<br>CRISIL AA1.57%<br>CRISIL AATata Motors Finance & Investments LTDICRA AA1.20%<br>ICRA AAHero Fincorp LimitedCRISIL A1+0.79%<br>ICRA AADewan Housing Finance Corporation<br>LtdICRA AA0.63%<br>CARE AAAECL Finance LtdICRA AA0.63%<br>CARE AAABahadur Chand Investments Pvt LtdSOV0.41%<br>ICRA AA8.89% Maharashtra SDL (MD<br>05/10/2021)SOV0.41%<br>SOV8.60% Bihar SDL (MD 09/03/2026)SOV0.41%<br>ICRA AAFoholamandalam Investment and<br>Finance Company LimitedICRA AA0.60%<br>SOV9.20% GOI (MD 30/09/2030)SOV0.25%<br>SOVSOV0.26%<br>SOV8.72% Punjab SDL (30/03/2031)SOV0.25%<br>SOVSOV0.25%<br>SOV8.62% Gujarat SDL (MD 07/09/2021)SOV0.24%<br>SOV0.24%30/03/2030)SOV0.25%<br>SOVSOV0.24%<br>SOV8.62% Gujarat SDL (MD 07/09/2021)SOV0.24%<br>SOV0.20%<br>CARE AAA9.23% GOI (MD 23/12/2043)SOV0.24%<br>SOV0.09%<br>SOV9.23% GOI (MD 23/12/2043)SOV0.04%<br>SOV0.04%<br>SOV9.23% GOI (MD 23/12/2043)SOV0.04%<br>SOV0.03%<br>SOV7.68% GOI (MD 2/08/2022)SOV0.03%<br>SOV0.03%<br>SOV7.68% GOI (MD 2/08/2022)SOV0.03%<br>SOV0.03%<br>SOV7.68% GOI (MD 2/08/2022)SOV0.03%<br>SOV0.03%<br>SOV7.68% GOI (MD 2/08/2022)SOV0.03%<br>SOV </td <td></td> <td></td> <td></td>   |                                    |            |         |
| Tata Motors Finance Solutions LtdCRISIL AA1.20%Edelweiss Finance & Investments LTDICRA AA1.13%Hero Fincorp LimitedCRISIL A1+0.79%Dewan Housing Finance CorporationCARE AAA0.68%LtdICRA AA0.63%Indiabulls Housing Finance LtdICRA AA0.63%Indiabulls Housing Finance LtdICRA AA0.63%Indiabulls Housing Finance LtdICRA AA0.60%8.89% Maharashtra SDL (MDSOV0.41%05/10/2021)SOV0.41%8.60% Bihar SDL (MD 09/03/2026)SOV0.41%Cholamandalam Investment andICRA AA0.60%8.83% GOI (MD 230/92/030)SOV0.25%8.72% Punjab SDL (30/03/2030)SOV0.25%8.72% Punjab SDL (30/03/2030)SOV0.25%8.72% Punjab SDL (30/03/2030)SOV0.25%8.72% Jammu And Kashmir SDLSOV0.24%(30/03/2030)SOV0.24%8.62% Jammu And Kashmir SDLSOV0.24%(30/03/2030)SOV0.24%8.62% Jammu And Kashmir SDLSOV0.20%Indiabulls Housing Finance LtdCARE AAA0.20%Tata Capital Financial Services LtdCRISIL AAA0.04%7.96% Gujarat SDL (MD 07/09/2021)SOV0.04%9.23% GOI (MD 23/12/2043)SOV0.03%8.15% GOI (MD 23/12/2043)SOV0.03%8.15% GOI (MD 23/12/2023)SOV0.03%7.157% Rec Fix & Pay MiborMohasSOV0.03%7.157   |                                    |            |         |
| Edelweiss Finance & Investments LTD         ICRA AA         1.13%           Hero Fincorp Limited         CRISIL A14         0.79%           Dewan Housing Finance Corporation<br>Ltd         ICRA AA         0.68%           ECL Finance Ltd         ICRA AA         0.68%           Indiabulls Housing Finance Ltd         ICRA AA         0.63%           Bahadur Chand Investments Pvt Ltd         ICRA AA         0.60%           8.89% Maharashtra SDL (MD         SOV         0.41%           Show Bihar SDL (MD 09/03/2026)         SOV         0.41%           Chalamandalam Investment and<br>Finance Company Limited         ICRA AA         0.60%           8.83% GOI (MD 25/11/2023)         SOV         0.25%           8.62% Punjab SDL (30/03/2030)         SOV         0.25%           8.62% Punjab SDL (30/03/2030)         SOV         0.24%           (30/03/2030)         SOV         0.24%           (30/03/2030)         SOV         0.24%           SOV         0.24%         SOV         0.24%           (30/03/2030)         SOV         0.24%         SOV         0.24%           (30/03/2030)         SOV         0.24%         SOV         0.24%           (30/03/2030)         SOV         0.24%         SOV <t< td=""><td></td><td></td><td></td></t<>  |                                    |            |         |
| HeroFinorop Limited<br>Dewan Housing Finance Corporation<br>LtdCRISIL A1+0.79%<br>CARE AAA0.68%ICRA AA0.68%ECL Finance LtdICRA AA0.63%<br>CARE AAABahadur Chand Investments Pvt LtdICRA AA0.60%8.89% Maharashtra SDL (MD<br>05/10/2021)SOV0.41%<br>ICRA AA6.89% Maharashtra SDL (MD 09/03/2026)SOV0.41%Cholamandalam Investment and<br>   |                                    |            |         |
| Dewan Housing Finance Corporation<br>LtdCARE AAA0.68%LtdICRA AA0.63%Indiabulls Housing Finance LtdICRA AA0.63%Bahadur Chand Investments Pvt LtdICRA AA0.60%8.89% Maharashtra SDL (MDSOV0.41%Cholamandalam Investment and<br>Finance Company LimitedICRA AA0.60%9.20% GOI (MD 30/09/2030)SOV0.36%8.83% GOI (MD 25/11/2023)SOV0.25%8.72% Punjab SDL (30/03/2030)SOV0.25%8.72% Punjab SDL (30/03/2030)SOV0.25%8.62% Jammu And Kashmir SDLSOV0.24%(30/03/2030)SOV0.25%8.62% Jammu And Kashmir SDLSOV0.24%(30/03/2030)SOV0.24%8.62% GOI (MD 23/12/2043)SOV0.24%9.23% GOI (MD 23/12/2043)SOV0.20%Tata Capital Financial Services LtdCARE AAA0.20%7.98% Maharashtra SDL (MDSOV0.04%9.23% GOI (MD 23/12/2043)SOV0.04%9.23% GOI (MD 23/12/2043)SOV0.03%8.15% GOI (MD 24/11/2026)SOV0.03%7.68% GOI (MD 15/12/2023)SOV0.03%8.15% GOI (MD 24/11/2026)SOV0.03%7.157% Rec Fix & Pay Mibor0.01%MD09/07/20) ICICISECCRISIL AAA0.01%Rural Electrification Corporation LimitedCRISIL AAA0.01%A0.40%SOV0.01%CRISIL AAA0.01%9.40% Madhya Pradesh SDLSOV0.01%  |                                    |            |         |
| Ltd         ICRA AA         0.63%           Indiabulls Housing Finance Ltd         ICRA AA         0.63%           Indiabulls Housing Finance Ltd         ICRA AA         0.61%           Bahadur Chand Investments Pvt Ltd         ICRA AA         0.60%           8.89% Maharashtra SDL (MD         SOV         0.41%           Schow Bihar SDL (MD 09/03/2026)         SOV         0.41%           Cholamandalam Investment and         ICRA AA         0.60%           Finance Company Limited         SOV         0.41%           9.20% GOI (MD 30/09/2030)         SOV         0.25%           8.72% Punjab SDL (30/03/2031)         SOV         0.25%           8.72% Jammu And Kashmir SDL         SOV         0.24%           30/03/2030)         SOV         0.24%           8.62% Jammu And Kashmir SDL         SOV         0.24%           (30/03/2030)         SOV         0.24%           8.62% Jammu And Kashmir SDL         SOV         0.24%           8.62% Jammu And Kashmir SDL         SOV         0.24%           9.23% GOI (MD 23/12/2043)         SOV         0.20%           Indiabulls Housing Finance Ltd         CARE AAA         0.20%           7.93% Maharashtra SDL (MD         SOV         0.04%   |                                    |            |         |
| Indiabulls Housing Finance Ltd         CARE AAA         0.61%           Bahadur Chand Investments Pvt Ltd         ICRA AA         0.60%           8.89% Maharashtra SDL (MD         SOV         0.41%           05/10/2021)         SOV         0.41%           8.69% Mihar SDL (MD 09/03/2026)         SOV         0.41%           Cholamandalam Investment and<br>Finance Company Limited         ICRA AA         0.40%           9.20% GOI (MD 30/09/2030)         SOV         0.36%           8.83% GOI (MD 25/11/2023)         SOV         0.25%           8.72% Punjab SDL (30/03/2030)         SOV         0.25%           8.72% Jammu And Kashmir SDL         SOV         0.24%           30/03/2030)         SOV         0.24%           8.62% Jammu And Kashmir SDL         SOV         0.24%           10/03/2030)         SOV         0.24%           8.62% Jammu And Kashmir SDL         SOV         0.24%           10/03/2030)         SOV         0.24%           8.62% Jammu And Kashmir SDL         SOV         0.24%           10/1abulls Housing Finance Ltd         CARE AAA         0.20%           11/1a/2021)         SOV         0.04%           9.23% GOI (MD 23/12/2043)         SOV         0.03% <t< td=""><td></td><td></td><td></td></t<>  |                                    |            |         |
| Bahadur Chand Investments Pvt Ltd         ICRA AA         0.60%           8.89% Maharashtra SDL (MD         SOV         0.41%           SOV         0.41%         SOV         0.41%           8.60% Bihar SDL (MD 09/03/2026)         SOV         0.41%           Cholamandalam Investment and         ICRA AA         0.40%           9.20% GOI (MD 30/09/2030)         SOV         0.25%           8.72% Punjab SDL (30/03/2031)         SOV         0.25%           8.72% Punjab SDL (30/03/2030)         SOV         0.25%           8.72% Punjab SDL (30/03/2031)         SOV         0.25%           8.62% Punjab SDL (30/03/2030)         SOV         0.26%           8.62% Jammu And Kashmir SDL         SOV         0.24%           (30/03/2030)         SOV         0.24%           8.62% Gujarat SDL (MD 07/09/2021)         SOV         0.24%           10riabulls Housing Finance Ltd         CARE AAA         0.20%           Chilabulls Housing Finance Ltd         CARE AA1         0.20%           7147/2021)         SOV         0.04%           9.23% GOI (MD 23/12/2043)         SOV         0.04%           9.23% GOI (MD 23/12/2043)         SOV         0.04%           9.240% Maharashtra SDL (MD         SOV         0.04%<  |                                    |            |         |
| 8.89% Maharashtra SDL (MD         SOV         0.41%           05/10/2021)         SOV         0.41%           8.60% Bihar SDL (MD 09/03/2026)         SOV         0.41%           Cholamandalam Investment and<br>Finance Company Limited         ICRA AA         0.40%           9.20% GOI (MD 30/09/2030)         SOV         0.36%           8.83% GOI (MD 25/11/2023)         SOV         0.25%           8.72% Punjab SDL (30/03/2030)         SOV         0.25%           8.72% Punjab SDL (30/03/2030)         SOV         0.25%           8.72% Jammu And Kashmir SDL         SOV         0.24%           (30/03/2031)         SOV         0.24%           8.62% Gujarat SDL (MD 07/09/2021)         SOV         0.24%           7ata Capital Financial Services Ltd         CARE AAA         0.20%           7.112/2021)         SOV         0.24%           9.23% GOI (MD 23/12/2043)         SOV         0.20%           8.79% Maharashtra SDL (MD         SOV         0.04%           9.23% GOI (MD 23/12/2043)         SOV         0.04%           8.08% GOI (MD 22/08/2022)         SOV         0.03%           8.15% GOI (MD 24/11/2026)         SOV         0.03%           8.15% GOI (MD 24/11/2023)         SOV         0.03%   |                                    |            |         |
| 05/10/2021)         SOV         0.41%           8.60% Bihar SDL (MD 09/03/2026)         SOV         0.41%           Cholamandalam Investment and<br>Finance Company Limited         ICRA AA         0.40%           9.20% GOI (MD 30/09/2030)         SOV         0.25%           8.83% GOI (MD 25/11/2023)         SOV         0.25%           8.72% Punjab SDL (30/03/2031)         SOV         0.25%           8.72% Punjab SDL (30/03/2030)         SOV         0.25%           8.72% Jammu And Kashmir SDL         SOV         0.24%           (30/03/2031)         SOV         0.25%           8.62% Jammu And Kashmir SDL         SOV         0.24%           (30/03/2030)         SOV         0.24%           8.62% Jammu And Kashmir SDL         SOV         0.24%           (30/03/2030)         SOV         0.24%           8.62% Jammu And Kashmir SDL         SOV         0.24%           9.23% GOI (MD 23/12/2043)         SOV         0.20%           9.23% GOI (MD 23/12/2043)         SOV         0.20%           8.79% Maharashtra SDL (MD         SOV         0.04%           9.09% Gujarat SDL (14/10/2025)         SOV         0.03%           7.185 KGOI (MD 22/08/2022)         SOV         0.03%           8.1  |                                    | ICRA AA    | 0.60%   |
| 8.60% Bihar SDL (MD 09/03/2026)         SOV         0.41%           Cholamandalam Investment and<br>Finance Company Limited         ICRA AA         0.40%           9.20% GOI (MD 30/09/2030)         SOV         0.25%           8.72% Punjab SDL (30/03/2031)         SOV         0.25%           8.72% Punjab SDL (30/03/2030)         SOV         0.25%           8.72% Punjab SDL (30/03/2031)         SOV         0.25%           8.62% Punjab SDL (30/03/2030)         SOV         0.25%           8.62% Jammu And Kashmir SDL         SOV         0.24%           (30/03/2030)         SOV         0.24%           8.62% Gujarat SDL (MD 07/09/2021)         SOV         0.24%           1diabulls Housing Finance Ltd         CARE AAA         0.20%           Tata Capital Financial Services Ltd         CRISIL AAA         0.20%           21/12/2021)         SOV         0.04%           9.23% GOI (MD 23/12/2043)         SOV         0.04%           7.96% Gujarat SDL (MD         SOV         0.04%           7.96% Gujarat SDL (14/10/2025)         SOV         0.03%           7.196% Gujarat SDL (14/10/2026)         SOV         0.03%           8.15% GOI (MD 15/12/2023)         SOV         0.02%           8.03% GOI (MD 15/12/2023)         SOV   |                                    | SOV        | 0.41%   |
| Cholamandalam Investment and<br>Finance Company Limited         ICRA AA         0.40%           9.20% GOI (MD 30/09/2030)         SOV         0.36%           8.83% GOI (MD 25/11/2023)         SOV         0.25%           8.72% Punjab SDL (30/03/2030)         SOV         0.25%           8.72% Jammu And Kashmir SDL         SOV         0.24%           (30/03/2031)         SOV         0.24%           8.62% Punjab SDL (30/03/2030)         SOV         0.24%           8.62% Jammu And Kashmir SDL         SOV         0.24%           (30/03/2030)         SOV         0.24%           8.62% Gujarat SDL (MD 07/09/2021)         SOV         0.24%           7ata Capital Finance Ltd         CARE AAA         0.20%           7.37% Maharashtra SDL (MD         SOV         0.20%           9.23% GOI (MD 23/12/2043)         SOV         0.20%           8.79% Maharashtra SDL (MD         SOV         0.04%           9.23% GOI (MD 23/12/2043)         SOV         0.04%           9.23% GOI (MD 22/08/2022)         SOV         0.03%           8.15% GOI (MD 24/11/2026)         SOV         0.03%           8.15% GOI (MD 12/08/2022)         SOV         0.03%           7.68% GOI (MD 14/05/2023)         SOV         0.02%   |                                    | SOV        | 0 41%   |
| Finance Company Limited         ICRA AA         0.40%           9.20% GOI (MD 30/09/2030)         SOV         0.36%           8.83% GOI (MD 25/11/2023)         SOV         0.25%           8.72% Punjab SDL (30/03/2031)         SOV         0.25%           8.72% Punjab SDL (30/03/2030)         SOV         0.25%           8.72% Jammu And Kashmir SDL         SOV         0.24%           (30/03/2031)         SOV         0.24%           8.62% Gujarat SDL (MD 07/09/2021)         SOV         0.24%           8.62% Gujarat SDL (MD 07/09/2021)         SOV         0.24%           8.62% Gujarat SDL (MD 07/09/2021)         SOV         0.20%           Indiabulls Housing Finance Ltd         CARE AAA         0.20%           733% GOI (MD 23/12/2043)         SOV         0.02%           9.23% GOI (MD 23/12/2043)         SOV         0.04%           90wer Grid Corporation of India Limited         CRISIL AAA         0.04%           7.96% Gujarat SDL (14/10/2025)         SOV         0.03%           7.16% GOI (MD 24/11/2026)         SOV         0.03%           8.15% GOI (MD 24/11/2023)         SOV         0.03%           8.15% GOI (MD 14/05/2022)         SOV         0.03%           7.1575% Rec Fix & Pay Mibor         SOV   |                                    |            |         |
| 8.83% GOI (MD 25/11/2023)         SOV         0.25%           8.72% Punjab SDL (30/03/2031)         SOV         0.25%           8.62% Punjab SDL (30/03/2030)         SOV         0.25%           8.62% Punjab SDL (30/03/2030)         SOV         0.25%           8.72% Jammu And Kashmir SDL         SOV         0.24%           (30/03/2031)         SOV         0.24%           8.62% Jammu And Kashmir SDL         SOV         0.24%           (30/03/2030)         SOV         0.24%           8.62% Gujarat SDL (MD 07/09/2021)         SOV         0.24%           Indiabulls Housing Finance Ltd         CARE AAA         0.20%           7.137 Capital Financial Services Ltd         CRISIL AA+         0.20%           9.23% GOI (MD 23/12/2043)         SOV         0.09%           8.79% Maharashtra SDL (MD         SOV         0.04%           7.96% Gujarat SDL (14/10/2025)         SOV         0.03%           8.15% GOI (MD 20/08/2022)         SOV         0.03%           8.15% GOI (MD 20/08/2022)         SOV         0.03%           8.15% GOI (MD 14/05/2023)         SOV         0.03%           8.15% GOI (MD 14/05/2023)         SOV         0.03%           8.15% GOI (MD 14/05/2022)         SOV         0.01%  | Finance Company Limited            |            |         |
| 8.72% Punjab SDL (30/03/2031)         SOV         0.25%           8.62% Punjab SDL (30/03/2030)         SOV         0.25%           8.72% Jammu And Kashmir SDL         SOV         0.24%           (30/03/2031)         SOV         0.24%           8.62% Jammu And Kashmir SDL         SOV         0.24%           (30/03/2031)         SOV         0.24%           8.62% Jammu And Kashmir SDL         SOV         0.24%           (30/03/2030)         SOV         0.24%           8.62% Gujarat SDL (MD 07/09/2021)         SOV         0.20%           Indiabulls Housing Finance Ltd         CARE AAA         0.20%           7.33% GOI (MD 23/12/2043)         SOV         0.20%           8.79% Maharashtra SDL (MD         SOV         0.09%           8.79% Goi (MD 23/12/2043)         SOV         0.04%           9.23% GOI (MD 23/12/2043)         SOV         0.04%           7.1675% Gujarat SDL (14/10/2025)         SOV         0.03%           7.48 GOI (MD 2/08/2022)         SOV         0.03%           8.15% GOI (MD 24/11/2026)         SOV         0.03%           8.15% GOI (MD 14/05/2022)         SOV         0.02%           CIC Housing Finance Limited         CRISIL AAA         0.02%           R.   |                                    |            |         |
| 8.62% Punjab SDL (30/03/2030)         SOV         0.25%           8.72% Jammu And Kashmir SDL         SOV         0.24%           30/03/2030)         SOV         0.24%           8.62% Jammu And Kashmir SDL         SOV         0.24%           8.62% Jammu And Kashmir SDL         SOV         0.24%           8.62% Jagraft SDL (MD 07/09/2021)         SOV         0.24%           8.62% Guigraft SDL (MD 07/09/2021)         SOV         0.20%           Indiabulls Housing Finance Ltd         CARE AAA         0.20%           Tata Capital Financial Services Ltd         CRISIL AA+         0.20%           9.23% GOI (MD 23/12/2043)         SOV         0.09%           8.79% Maharashtra SDL (MD         SOV         0.04%           9.09% Guigrat SDL (14/10/2025)         SOV         0.04%           7.96% Guigrat SDL (14/10/2025)         SOV         0.03%           7.185 GOI (MD 24/11/2026)         SOV         0.03%           8.08% GOI (MD 15/12/2023)         SOV         0.02%           8.15% GOI (MD 14/05/2022)         SOV         0.02%           1C Housing Finance Limited         CRISIL AAA         0.02%           8.15% GOI (MD 14/05/2022)         SOV         0.02%           1CH Ousing Finance Limited         CRISIL AAA <td></td> <td></td> <td></td>   |                                    |            |         |
| 8.72% Jammu And Kashmir SDL<br>(30/03/2031)         SOV         0.24%           8.62% Jammu And Kashmir SDL<br>(30/03/2030)         SOV         0.24%           8.62% Gujarat SDL (MD 07/09/2021)         SOV         0.20%           Indiabulls Housing Finance Ltd         CARE AAA         0.20%           Tata Capital Financial Services Ltd         CARE AAA         0.20%           9.23% GOI (MD 23/12/2043)         SOV         0.09%           8.79% Maharashtra SDL (MD         SOV         0.04%           Power Grid Corporation of India Limited         CRISIL AAA         0.04%           7.96% Gujarat SDL (14/10/2025)         SOV         0.03%           7.45% GOI (MD 24/11/2026)         SOV         0.03%           8.15% GOI (MD 15/12/2023)         SOV         0.03%           8.15% GOI (MD 15/12/2023)         SOV         0.02%           8.35% GOI (MD 15/12/2023)         SOV         0.02%           8.35% GOI (MD 14/05/2022)         SOV         0.01%           7.1575% Rec Fix & Pay Mibor         0.01%         0.01%           (MD09/07/20) ICICISEC         CRISIL AAA         0.01%           Currat Electrification Corporation Limited         CRISIL AAA         0.01%           Housing Development Finance         CRISIL AAA         0.01% <tr< td=""><td>8.72% Punjab SDL (30/03/2031)</td><td></td><td></td></tr<>  | 8.72% Punjab SDL (30/03/2031)      |            |         |
| (30/03/2031)         SUV         0.24%           8.62% Jammu And Kashmir SDL         SOV         0.24%           (30/03/2030)         SOV         0.24%           8.62% Gujarat SDL (MD 07/09/2021)         SOV         0.24%           Indiabulls Housing Finance Ltd         CARE AAA         0.20%           Tata Capital Financial Services Ltd         CRISIL AA+         0.20%           9.23% GOI (MD 23/12/2043)         SOV         0.09%           8.79% Maharashtra SDL (MD         SOV         0.04%           7.96% Gujarat SDL (14/10/2025)         SOV         0.04%           7.96% Gujarat SDL (14/10/2025)         SOV         0.03%           7.86% GOI (MD 02/08/2022)         SOV         0.03%           8.15% GOI (MD 12/08/2022)         SOV         0.03%           7.68% GOI (MD 12/08/2022)         SOV         0.03%           7.68% GOI (MD 14/05/2023)         SOV         0.02%           IC Housing Finance Limited         CRISIL AAA         0.02%           Rural Electrification Corporation Limited         CRISIL AAA         0.01%           MD90/07/20) ICICISEC         0.01%         0.01%           Rural Electrification Corporation Limited         CRISIL AAA         0.01%           GOUntimed         CRISIL AAA  |                                    |            | 0.25%   |
| 8.62% Jammu And Kashmir SDL<br>(30/03/2030)         SOV         0.24%           8.62% Guigrat SDL (MD 07/09/2021)         SOV         0.20%           Indiabulls Housing Finance Ltd         CARE AAA         0.20%           Tata Capital Financial Services Ltd         CRISIL AA+         0.20%           9.23% GOI (MD 23/12/2043)         SOV         0.09%           8.79% Maharashtra SDL (MD         SOV         0.09%           21/12/2021)         SOV         0.04%           Power Grid Corporation of India Limited         CRISIL AAA         0.04%           7.96% Guigrat SDL (14/10/2025)         SOV         0.03%           Tata Sons Ltd         CRISIL AAA         0.03%           8.08% GOI (MD 02/08/2022)         SOV         0.03%           8.15% GOI (MD 24/11/2026)         SOV         0.03%           8.15% GOI (MD 15/12/2023)         SOV         0.02%           ILC Housing Finance Limited         CRISIL AAA         0.02%           Rural Electrification Corporation Limited         CRISIL AAA         0.01%           MD90/97/20) ICICISEC         0.01%         0.01%           Rural Electrification Corporation Limited         CRISIL AAA         0.01%           Housing Development Finance         CRISIL AAA         0.01%           <  |                                    | SOV        | 0.24%   |
| (30/03/2030)         SOV         0.20%           8.62% Gujarat SDL (MD 07/09/2021)         SOV         0.20%           Indiabulls Housing Finance Ltd         CARE AAA         0.20%           Tata Capital Financial Services Ltd         CRISIL AA+         0.20%           9.23% GOI (MD 23/12/2043)         SOV         0.09%           8.79% Maharashtra SDL (MD         SOV         0.09%           21/12/2021)         SOV         0.04%           Power Grid Corporation of India Limited         CRISIL AAA         0.04%           7.96% Gujarat SDL (14/10/2025)         SOV         0.03%           Tata Sons Ltd         CRISIL AAA         0.04%           8.08% GOI (MD 02/08/2022)         SOV         0.03%           8.15% GOI (MD 24/11/2026)         SOV         0.03%           8.15% GOI (MD 15/12/2023)         SOV         0.02%           1C Housing Finance Limited         CRISIL AAA         0.02%           8.35% GOI (MD 14/05/2022)         SOV         0.01%           7.1575% Rec Fix & Pay Mibor         0.01%         0.01%           MD09/07/20) ICICISEC         CRISIL AAA         0.01%           Rural Electrification Corporation Limited         CRISIL AAA         0.01%           Goraporation Limited         SOV  | 8.62% Jammu And Kashmir SDL        | SOV        | 0.24%   |
| Indiabulls Housing Finance Ltd         CARE AAA         0.20%           Tata Capital Financial Services Ltd         CRISIL AA+         0.20%           9.23% GOI (MD 23/12/2043)         SOV         0.09%           8.79% Maharashtra SDL (MD         SOV         0.09%           21/12/2021)         SOV         0.04%           Power Grid Corporation of India Limited         CRISIL AAA         0.04%           8.08% GOI (MD 22/08/2022)         SOV         0.03%           8.15% GOI (MD 24/11/2026)         SOV         0.03%           8.15% GOI (MD 24/11/2026)         SOV         0.03%           8.15% GOI (MD 15/12/2023)         SOV         0.02%           ILC Housing Finance Limited         CRISIL AAA         0.02%           8.35% GOI (MD 15/12/2023)         SOV         0.02%           CRISIL CAD         SOV         0.01%           7.1575% Rec Fix & Pay Mibor         MD9/07/20) ICICISEC         0.01%           Rural Electrification Corporation Limited         CRISIL AAA         0.01%           Housing Development Finance         CRISIL AAA         0.01%           Corporation Limited         CRISIL AAA         0.01%           9.40% Madhya Pradesh SDL         SOV         0.01%   |                                    |            |         |
| Tata Capital Financial Services Ltd         CRISIL AA+         0.20%           Vijaya Bank         CARE A1+         0.20%           9.23% GOI (MD 23/12/2043)         SOV         0.09%           8.79% Maharashtra SDL (MD         SOV         0.04%           Power Grid Corporation of India Limited         CRISIL AAA         0.04%           7.96% Gujarat SDL (14/10/2025)         SOV         0.03%           8.15% GOI (MD 24/11/2026)         SOV         0.03%           8.15% GOI (MD 15/12/2023)         SOV         0.03%           7.68% GOI (MD 15/12/2023)         SOV         0.02%           8.35% GOI (MD 15/12/2022)         SOV         0.01%           7.1575% Rec Fix & Pay Mibor         0.01%         0.01%           MUM207/20) ICICISEC         CRISIL AAA         0.01%           Corporation Limited         CRISIL AAA         0.01%           9.40% Madhya Pradesh SDL         SOV         0.01%  |                                    |            |         |
| Vijaya Bank         CARE A1+         0.20%           9.23% GOI (MD 23/12/2043)         SOV         0.09%           8.79% Maharashtra SDL (MD         SOV         0.04%           21/12/2021)         SOV         0.04%           Power Grid Corporation of India Limited         CRISIL AAA         0.04%           7.96% Gujarat SDL (14/10/2025)         SOV         0.03%           Tata Sons Ltd         CRISIL AAA         0.03%           8.08% GOI (MD 02/08/2022)         SOV         0.03%           7.68% GOI (MD 14/05/2023)         SOV         0.03%           1C Housing Finance Limited         CRISIL AAA         0.02%           8.35% GOI (MD 14/05/2022)         SOV         0.01%           7.1575% Rec Fix & Pay Mibor         0.01%         0.01%           MD90/07/20) ICICISEC         CRISIL AAA         0.01%           Rural Electrification Corporation Limited         CRISIL AAA         0.01%           Gorporation Limited         CRISIL AAA         0.01%           9.40% Madhya Pradesh SDL         SOV         0.01%  |                                    |            |         |
| 9.23% GOI (MD 23/12/2043)         SOV         0.09%           8.79% Maharashtra SDL (MD         SOV         0.04%           Power Grid Corporation of India Limited         SOV         0.04%           Power Grid Corporation of India Limited         CRISIL AAA         0.04%           7.96% Gujarat SDL (14/10/2025)         SOV         0.03%           Tata Sons Ltd         CRISIL AAA         0.04%           8.08% GOI (MD 02/08/2022)         SOV         0.03%           8.15% GOI (MD 24/11/2026)         SOV         0.02%           ICH Housing Finance Limited         CRISIL AAA         0.02%           8.35% GOI (MD 14/05/2022)         SOV         0.02%           Rural Electrification Corporation Limited         CRISIL AAA         0.01%           MD90/07/20) ICICISEC         0.01%         0.01%           Rural Electrification Corporation Limited         CRISIL AAA         0.01%           9.40% Madhya Pradesh SDL         SOV         0.01%   |                                    |            |         |
| 8.79% Maharashtra SDL (MD         SOV         0.04%           21/12/2021)         SOV         0.04%           Power Grid Corporation of India Limited         CRISIL AAA         0.04%           7.96% Gujarat SDL (14/10/2025)         SOV         0.03%           Tata Sons Ltd         CRISIL AAA         0.03%           8.08% GOI (MD 02/08/2022)         SOV         0.03%           8.15% GOI (MD 15/12/2023)         SOV         0.02%           8.35% GOI (MD 15/12/2023)         SOV         0.02%           8.35% GOI (MD 14/05/2022)         SOV         0.01%           7.1575% Rec Fix & Pay Mibor         0.01%         0.01%           (MD09/07/20) ICICISEC         CRISIL AAA         0.01%           Rural Electrification Corporation Limited         CRISIL AAA         0.01%           Goroporation Limited         CRISIL AAA         0.01%           9.40% Madhya Pradesh SDL         SOV         0.01%   |                                    |            |         |
| 21/12/2021)         CRISIL AAA         0.04%           Power Grid Corporation of India Limited         CRISIL AAA         0.04%           7.96% Gujarat SDL (14/10/2025)         SOV         0.03%           Tata Sons Ltd         CRISIL AAA         0.03%           8.08% GOI (MD 02/08/2022)         SOV         0.03%           8.15% GOI (MD 15/12/2023)         SOV         0.02%           8.35% GOI (MD 15/12/2023)         SOV         0.02%           8.35% GOI (MD 14/05/2022)         SOV         0.01%           7.1575% Rec Fix & Pay Mibor         0.01%         0.01%           (MD09/07/20) ICICISEC         CRISIL AAA         0.01%           Corporation Limited         CRISIL AAA         0.01%           9.40% Madhya Pradesh SDL         SOV         0.01%  |                                    | SOV        | 0.04%   |
| 7.96% Gujarat SDL (14/10/2025)         SOV         0.03%           Tata Sons Ltd         CRISIL AAA         0.03%           8.08% GOI (MD 02/08/2022)         SOV         0.03%           8.15% GOI (MD 12/02/02)         SOV         0.03%           8.15% GOI (MD 15/12/2023)         SOV         0.02%           8.35% GOI (MD 14/05/2022)         SOV         0.02%           8.35% GOI (MD 14/05/2022)         SOV         0.01%           7.1575% Rec Fix & Pay Mibor         0.01%         0.01%           (MD09/07/20) ICICISEC         CRISIL AAA         0.01%           Rural Electrification Corporation Limited         CRISIL AAA         0.01%           Corporation Limited         CRISIL AAA         0.01%           9.40% Madhya Pradesh SDL         SOV         0.01%   |                                    |            |         |
| Tata Sons Ltd         CRISIL AAA         0.03%           8.08% GOI (MD 02/08/2022)         SOV         0.03%           8.15% GOI (MD 24/11/2026)         SOV         0.03%           7.68% GOI (MD 14/12/2023)         SOV         0.02%           LIC Housing Finance Limited         CRISIL AAA         0.02%           8.35% GOI (MD 14/05/2022)         SOV         0.01%           7.1575% Rec Fix & Pay Mibor         0.01%         0.01%           (MD09/07/20) ICICISEC         CRISIL AAA         0.01%           Rural Electrification Corporation Limited         CRISIL AAA         0.01%           Corporation Limited         CRISIL AAA         0.01%           9.40% Madhya Pradesh SDL         SOV         0.01%   |                                    |            |         |
| 8.08% GOI (MD 02/08/2022)         SOV         0.03%           8.15% GOI (MD 24/11/2026)         SOV         0.03%           7.68% GOI (MD 15/12/2023)         SOV         0.02%           ILC Housing Finance Limited         CRISIL AAA         0.02%           8.35% GOI (MD 14/05/2022)         SOV         0.01%           7.1575% Rec Fix & Pay Mibor         0.01%         0.01%           (MD9/07/20) ICICISEC         CRISIL AAA         0.01%           Rural Electrification Corporation Limited         CRISIL AAA         0.01%           Corporation Limited         CRISIL AAA         0.01%           9.40% Madhya Pradesh SDL         SOV         0.01%   |                                    |            |         |
| 8.15% GOI (MD 24/11/2026)         SOV         0.03%           7.68% GOI (MD 15/12/2023)         SOV         0.02%           ILC Housing Finance Limited         CRISIL AAA         0.02%           8.35% GOI (MD 14/05/2022)         SOV         0.01%           7.1575% Rec Fix & Pay Mibor         0.01%         0.01%           (MD9)9/72/20) ICICISEC         0.01%         0.01%           Rural Electrification Corporation Limited         CRISIL AAA         0.01%           Corporation Limited         CRISIL AAA         0.01%           9.40% Madhya Pradesh SDL         SOV         0.01%  |                                    |            |         |
| 7.68% GOI (MD 15/12/2023)     SOV     0.02%       LIC Housing Finance Limited     CRISIL AAA     0.02%       8.35% GOI (MD 14/05/2022)     SOV     0.01%       7.1575% Rec Fix & Pay Mibor     0.01%     0.01%       (MD09/07/20) ICICISEC     0.01%     0.01%       Rural Electrification Corporation Limited     CRISIL AAA     0.01%       Corporation Limited     CRISIL AAA     0.01%       9.40% Madhya Pradesh SDL     SOV     0.01%   |                                    |            |         |
| LIC Housing Finance Limited<br>8.35% GOI (MD 14/05/2022)<br>7.1575% Rec Fix & Pay Mibor<br>(MD09/07/20) ICICISEC<br>Rural Electrification Corporation Limited<br>Housing Development Finance<br>Corporation Limited<br>9.40% Madhya Pradesh SDL<br>SOV<br>0.01%   |                                    |            |         |
| 7.1575% Rec Fix & Pay Mibor<br>(MD09/07/20) ICICISEC     0.01%       Rural Electrification Corporation Limited<br>Housing Development Finance<br>Corporation Limited     CRISIL AAA     0.01%       9.40% Madhya Pradesh SDL     SOV     0.01%  | LIC Housing Finance Limited        | CRISIL AAA |         |
| (MD09/07/20) ICICISEC         0.01%           Rural Electrification Corporation Limited         CRISIL AAA         0.01%           Housing Development Finance         CRISIL AAA         0.01%           Corporation Limited         CRISIL AAA         0.01%           9.40% Madhya Pradesh SDL         SOV         0.01%   |                                    | SOV        | 0.01%   |
| Rural Electrification Corporation Limited         CRISIL AAA         0.01%           Housing Development Finance<br>Corporation Limited         CRISIL AAA         0.01%           9.40% Madhya Pradesh SDL         SOV         0.01%   |                                    |            | 0.01%   |
| Housing Development Finance<br>Corporation Limited<br>9.40% Madhya Pradesh SDL<br>SOV<br>0.01%  |                                    | CRISIL AAA | 0.01%   |
| Corporation Limited CRISIL AAA 0.01%<br>9.40% Madhya Pradesh SDL SOV 0.01%  |                                    |            |         |
|   |                                    | CRISIL AAA | 0.01%   |
| (MD 30/01/2024) 0.0170  |                                    | SOV        | 0.01%   |
|   | (MD 30/01/2024)                    |            |         |
| 8.33% GOI 2036 (07/06/2036) SOV 0.00%<br>7.96% Maharashtra SDL (14/10/2025) SOV 0.00%   |                                    |            |         |
| 7.96% Maharashtra SDL (14/10/2025)         SOV         0.00%           Forbes & Company Ltd         CRISIL AA-         0.00%  |                                    |            |         |
| 7.35% GOI (MD 22/06/2024) SOV 0.00%   |                                    |            |         |
| 7.88% GOI (MD 19/03/2030) SOV 0.00%   |                                    |            |         |
| 7.8% Pay Fixed & Rec Mibor 0.00%  |                                    |            | 0.00%   |
| (MD11/07/2016) ICICIBK  |                                    |            | 0.00%   |
| 7.4550% Rec Mibor & Pay Fix 0.00%   |                                    |            | 0.00%   |
| (MD29/12/2016) ICICIBK Cash & Current Assets 2.68%  |                                    |            | 2 68%   |
|   |                                    |            | 100.00% |

#### **Opportunities Fund** Allocation as a % Rating of Net Assets 7.59% GOI (MD 20/03/2029) 8.40% GOI (MD 28/07/2024) SOV 15.0 SOV 8.4 Reliance Utilities & Power Pvt Ltd CRISIL AAA 5.3 7.88% GOI (MD 19/03/2030) SOV 4.59 Tata Motors Finance Solutions Ltd CRISIL AA 4.3 Indiabulls Housing Finance Ltd CARE AAA 3.84 CARE 3.65 L&T Vrindavan Properties Ltd AA+(SO) ICRA S.D. Corporation Pvt. Ltd 3.28 AA+(SO) SOV 8.83% GOI (MD 25/11/2023) 3.07 Cholamandalam Investment and ICRA AA 3.01 Finance Company Limited Piramal Enterprises Ltd 7.68% GOI (MD 15/12/2023) **ICRA AA** 2.88 SOV 2.6 Indiabulls Housing Finance Ltd 8.19% GOI (MD 16/01/2020) CARE AAA SOV 2.60 2.5 Power Finance Corporation Limited CRISIL AAA 2.18 Securities Trading Corp Ind Ltd ICRA AA 2.13 Bank of Maharashtra CRISIL A1+ 2.02 Tata Housing Development Co Ltd ICRA AA 1.90 Dewan Housing Finance Corporation CARE AAA 1.89 Ltd Cholamandalam Investment and ICRA AA 1.53 Finance Company Limited Cholamandalam Investment and ICRA AA 1.53 Finance Company Limited Tata Motors Finance Ltd CRISIL AA 1.46 Shriram Transport Finance Company CRISIL AA+ 1.46 Limited 7.72% GOI (MD 25/05/2025) SOV 1.30 Reliance Utilities & Power Pvt Ltd CRISIL AAA 1.15 7.35% GOI (MD 22/06/2024) SOV ICRA 1.13 Nabha Power Ltd 0.88 AAA(SO) Cholamandalam Investment and ICRA AA 0.76 Finance Company Limited Cholamandalam Investment and ICRA AA 0.75 Finance Company Limited Power Finance Corporation Limited Housing Development Finance Corpora-CRISIL AAA 0.74 CRISIL AAA 0.73 tion Limited CRISIL AA Tata Motors Finance Ltd 0.73 Power Finance Corporation Limited Export Import Bank of India CRISIL AAA 0.73 CRISIL AAA 0.72 Indian Railway Finance Corp Ltd LIC Housing Finance Limited CRISII AAA 0.72 CRISIL AAA 0.72 National Housing Bank CRISIL AAA 0.72 Shriram Transport Finance Company IND AA+ 0.72 Limited Piramal Enterprises Ltd ICRA AA 0.72 Cholamandalam Investment and Finance Company Limited ICRA AA 0.4 Cholamandalam Investment and Finance Company Limited ICRA AA 0.4 8.15% GOI (MD 24/11/2026) SOV 0.45 Cholamandalam Investment and ICRA AA 0.43% Finance Company Limited CRISIL AAA 0.29% Reliance Jio Infocomm Limited Power Finance Corporation Limited CRISIL AAA CRISIL AAA 0.15% Powergrid Vizag Transmission Limited 0.15% (SO) Housing Development Finance Corpora-CRISIL AAA 0.15% tion Limited Shriram Transport Finance Company IND AA+ 0.14% Limited CRISIL AAA India Infradebt Ltd 0.06% Power Finance Corporation Limited CRISIL AAA 0.03% Rural Electrification Corporation Limited CRISIL AAA 0.02% Cash & Current Assets 2.69% 100.00%

**Birla Sun Life Short Term** 

#### **Birla Sun Life Medium Term Plan**

| Allocation as a %<br>of Net Assets               | Rating           | %      |
|--|------------------|--------|
| 7.59% GOI (MD 20/03/2029)                        | SOV              | 14.88% |
| ECL Finance Ltd                                  | ICRA AA          | 8.33%  |
| RKN Retail Pvt. Ltd                              | BWR A-(SO)       | 7.26%  |
| Adani Power Limited                              | BWR AA-(SO)      | 5.47%  |
| RHC Holding Pvt Ltd                              | CARE A(SO)       | 4.92%  |
| Relationships Properties Pvt Ltd                 | CARE AA-<br>(SO) | 4.25%  |
| IL & FS Education and Technology<br>Services Ltd | IND AA-(SO)      | 3.75%  |
| RHC Holding Pvt Ltd                              | CARE A(SO)       | 3.74%  |
| Tata Motors Finance Solutions Ltd                | CRISIL AA        | 3.73%  |
| Export Import Bank of India                      | CRISIL A1+       | 3.67%  |
| IL & FS Education and Technology<br>Services Ltd | IND AA-(SO)      | 2.40%  |
| Dewan Housing Finance Corporation<br>Ltd         | CARE AAA         | 2.23%  |

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|       | Coffee Day Natural Resources Private        | BWR A-(SO)  |
|-------|---|-------------|
|       | Limited                                     | BWIT A-(30) |
|       | Hero Realty Ltd                             | ICRA A+(SO) |
| ,     | Indiabulls Housing Finance Ltd              | CARE AAA    |
| 6     | Securities Trading Corp Ind Ltd             | ICRA AA     |
| )5%   | Powergrid Vizag Transmission Limited        | CRISIL AAA  |
| 1%    |   | (SO)        |
| 8%    | Syndicate Bank                              | CARE AA-    |
| 9%    | Coffee Day Enterprises Limited              | BWR AA-(SO) |
| 4%    | Reliance Jio Infocomm Limited               | CRISIL AAA  |
| 4%    | Grand View Estates Pvt Ltd                  | ICRA AA(SO) |
|       | IndusInd Bank Limited                       | CRISIL A1+  |
| 5%    | IDBI Bank Limited                           | CRISIL A1+  |
|       | 8.27% GOI (MD 09/06/2020)                   | SOV         |
| 8%    | Pune Solapur Expressway Pvt Ltd             | ICRA A(SO)  |
| 7%    | Coffee Day Enterprises Limited              | BWR AA-(SO) |
|       | Hero Fincorp Limited                        | CRISIL AA+  |
| 1%    | 8.45% Punjab SDL (30/03/2027)               | SOV         |
| 8%    | 8.65% Punjab SDL (30/03/2028)               | SOV         |
| 1%    | 8.48% Punjab SDL (30/03/2029)               | SOV         |
| 0%    | 8.53% Punjab SDL (30/03/2022)               | SOV         |
| 1%    | 8.45% Punjab SDL (30/03/2023)               | SOV         |
| 8%    | 8.22% Punjab SDL (30/03/2026)               | SOV         |
| 3%    | 8.50% Punjab SDL (30/03/2024)               | SOV         |
| 2%    | 8.50% Punjab SDL (30/03/2025)               | SOV         |
| 0%    | Sahyadri Agencies Ltd                       | BWR A(SO)   |
|       | 8.45% Jammu And Kashmir                     | SOV         |
| 9%    | SDL(30/03/2027)                             |             |
| ~~/   | 8.65% Jammu And Kashmir SDL                 | SOV         |
| 3%    | (30/03/2028)<br>8.48% Jammu And Kashmir SDL |             |
| 3%    | (30/03/2029)                                | SOV         |
| 3%    | 8.53% Jammu And Kashmir SDL                 |             |
| 6%    | (30/03/2022)                                | SOV         |
| 6%    | 8.45% Jammu And Kashmir                     |             |
| 070   | SDL(30/03/2023)                             | SOV         |
| 0%    | 8.22% Jammu And Kashmir SDL                 |             |
| 5%    | (30/03/2026)                                | SOV         |
| 3%    | 8.50% Jammu And Kashmir SDL                 |             |
| 8%    | (30/03/2024)                                | SOV         |
| 0 /0  | 8.50% Jammu And Kashmir SDL                 |             |
| 6%    | (30/03/2025)                                | SOV         |
| - / - | 7.73% GOI (MD 19/12/2034)                   | SOV         |
| 5%    | 8.24% GOI (MD 10/11/2033)                   | SOV         |
|       | 8.46% Gujarat SDL (MD 03/03/2021)           | SOV         |
| 4%    | Sterlite Technologies Limited               | CRISIL A+   |
| 3%    | Hero Realty Ltd                             | ICRA A+(SO) |
|       | Cholamandalam Investment and                |             |
| 3%    | Finance Company Limited                     | ICRA AA     |
| 3%    | IndusInd Bank Limited                       | CRISIL A1+  |
| 2%    | Vijaya Bank                                 | CARE A1+    |
| 2%    | Reliance Gas Transportation                 | CARE AAA    |
| 2%    | Infrastructure Ltd                          | CARE AAA    |
| 2%    | Housing Development Finance                 | CRISIL AAA  |
| 2%    | Corporation Limited                         |             |
| 2%    | Shriram Transport Finance Company           | IND AA+     |
| ∠%    | Limited                                     |             |
| 6%    | 7.35% GOI (MD 22/06/2024)                   | SOV         |
|       | Power Finance Corporation Limited           | CRISIL AAA  |
| 5%    | Pune Solapur Expressway Pvt Ltd             | ICRA A(SO)  |
| 5%    | Kotak Mahindra Prime Ltd                    | CRISIL AAA  |
|       | Cash & Current Assets                       |             |
| 3%    | Total                                       |             |
|       |   |             |

o Day Natural Po

1.87%

1.87%

1.59%

1.37%

1.32%

1.31%

1.13%

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0.92%

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0 46%

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0.28%

0.27% 0.13%

0.10% 0.01%

3.22%

#### **Birla Sun Life Short Term Fund**

| Allocation as a %<br>of Net Assets   | Rating  | %  |
|--|---|--|
| 8.27% GOI (MD 09/06/2020)<br>LIC Housing Finance Limited<br>Steel Authority of India Limited<br>8.12% GOI (MD 10/12/2020)<br>7.80% GOI (MD 03/05/2020).<br>Birla Sun Life Cash Plus - Growth -                     | SOV<br>CRISIL AAA<br>IND A1+<br>SOV<br>SOV  | 8.47%<br>5.37%<br>4.51%<br>4.12%<br>3.73%<br>3.41% |
| Direct Plan<br>Indiabulls Housing Finance Ltd<br>8.51% Gujarat SDL(MD 27/10/2020)<br>Small Industries Dev Bank of India<br>Small Industries Dev Bank of India<br>Corporation Bank<br>Reliance Jio Infocomm Limited | CARE AAA<br>SOV<br>CARE AAA<br>CARE AAA<br>CRISIL A1+<br>CRISIL AAA<br>CRISIL AAA | 2.70%<br>2.31%<br>2.30%<br>2.28%<br>2.13%<br>2.00% |
| Power Finance Corporation Limited<br>8.41% Andhra Pradesh SDL<br>(MD 27/03/2018)<br>Reliance Jio Infocomm Limited<br>Power Finance Corporation Limited<br>8.53% Maharashtra SDL (MD                                | SOV<br>CRISIL AAA<br>CRISIL AAA   | 1.95%<br>1.89%<br>1.85%<br>1.84%                   |
| 27/10/2020)<br>Kotak Mahindra Investments Ltd<br>Housing Development Finance<br>Corporation Limited<br>Bajaj Finance Limited   | SOV<br>CRISIL A1+<br>ICRA A1+<br>CRISIL AA+                                       | 1.74%<br>1.68%<br>1.60%<br>1.42%                   |
| Housing Development Finance<br>Corporation Limited<br>Rural Electrification Corporation Limited<br>Nabha Power Ltd   | CRISIL AAA<br>CRISIL AAA<br>ICRA  | 1.41%<br>1.31%<br>1.15%                            |
| Kotak Mahindra Prime Ltd   | AAA(SO)<br>CRISIL AAA   | 1.14%  |

| Bajaj Finance Limited  | ICRA AA+                 | 1.14%            |
|--|--------------------------|------------------|
| Fullerton India Credit Co Ltd  | ICRA A1+                 | 1.13%            |
| Tata Motors Finance Ltd  | ICRA A1+                 | 1.11%            |
| Canara Bank  | CRISIL A1+               | 1.10%            |
| Corporation Bank<br>IDBI Bank Limited                                    | CRISIL A1+<br>CRISIL A1+ | 1.10%<br>1.07%   |
| CICI Bank Limited  | ICRA A1+                 | 1.06%            |
| 6.35%GOI 2020 (MD 2/01/2020 )  | SOV                      | 1.04%            |
| Power Finance Corporation Limited  | CRISIL AAA               | 1.03%            |
| Aditya Birla Nuvo Limited  | ICRA AA+                 | 1.03%            |
| L&FS Financial Services Ltd  | IND AAA                  | 1.03%            |
| DFC Bank Ltd   | ICRA AAA                 | 1.02%            |
| 8.52% Punjab SDL (MD 17/02/2021)   | SOV                      | 1.01%            |
| 8.53% Andhra Pradesh SDL (MD   | SOV                      | 0.86%            |
| 19/01/2021)  |                          | 0.000/           |
| PNB Housing Finance Ltd<br>ICICI Home Finance Company Ltd                | CARE AAA<br>ICRA AAA     | 0.86%<br>0.85%   |
| 8.58% Karnataka SDL (MD 25/10/2016)                                      | SOV                      | 0.83%            |
| Sundaram Finance Limited   | ICRA AA+                 | 0.83%            |
| DFC Bank Ltd   | ICRA AAA                 | 0.72%            |
| Tata Capital Financial Services Ltd                                      | ICRA AA+                 | 0.72%            |
| DFC Bank Ltd   | ICRA AAA                 | 0.71%            |
| Punjab & Sind Bank   | ICRA A1+                 | 0.69%            |
| 7.8% GOI (MD 11/04/2021)   | SOV                      | 0.69%            |
| Power Finance Corporation Limited  | CRISIL AAA<br>ICRA       | 0.63%            |
| Nabha Power Ltd  | AAA(SO)                  | 0.63%            |
| 8.19% GOI (MD 16/01/2020)  | SOV                      | 0.58%            |
| 3.48% Maharashtra SDL (MD  |                          |                  |
| 24/02/2020)  | SOV                      | 0.58%            |
| 8.32% Gujrat SDL (MD 04/08/2020)   | SOV                      | 0.57%            |
| National Bank For Agriculture and Rural                                  | CRISIL AAA               | 0.57%            |
| Development  |                          |                  |
| Power Finance Corporation Limited  |                          | 0.57%            |
| CICI Home Finance Company Ltd<br>Tata Motors Finance Ltd                 | ICRA AAA<br>ICRA A1+     | 0.57%<br>0.55%   |
| Barclays Invest & Loans India Ltd  | ICRA A1+                 | 0.53%            |
| 8.42% Himachal Pradesh SDL (MD   |                          |                  |
| 16/03/2021)  | SOV                      | 0.46%            |
| 3.39% MAHARASHTRA SDL  | SOV                      | 0.44%            |
| (08/09/2020)   |                          |                  |
| 8.75% Gujarat SDL(MD 03/10/2016)   | SOV                      | 0.41%            |
| Tata Capital Financial Services Ltd                                      | CRISIL AA+               | 0.36%            |
| Tata Capital Financial Services Ltd<br>8.40% Gujarat SDL (MD 24/11/2020) | CRISIL AA+<br>SOV        | 0.34%<br>0.32%   |
| DFC Bank Ltd   | ICRA AAA                 | 0.30%            |
| Power Finance Corporation Limited  | CRISIL AAA               | 0.30%            |
| 8.75% Himmachal Pradesh SDL (MD  |                          |                  |
| 03/10/2017)  | SOV                      | 0.29%            |
| Power Finance Corporation Limited  | CRISIL AAA               | 0.29%            |
| 8.42% Maharashtra SDL (MD  | SOV                      | 0.29%            |
| 25/08/2020)  | ICRA                     |                  |
| Nabha Power Ltd  | AAA(SO)                  | 0.29%            |
| 8.38% Gujarat SDL (MD 05/01/2021)  | SOV                      | 0.29%            |
| Rural Electrification Corporation Limited                                | CRISIL AAA               | 0.29%            |
| Power Finance Corporation Limited  | CRISIL AAA               | 0.29%            |
| Tata Capital Housing Finance Ltd   | CRISIL AA+               | 0.28%            |
| DBI Bank Limited   | CRISIL A1+               | 0.28%            |
| CICI Bank Limited  | ICRA A1+                 | 0.28%            |
| 8.38% Gujarat SDL (MD 22/09/2020)<br>8.44% Rajasthan SDL (25/08/2020)    | SOV<br>SOV               | 0.27%<br>0.23%   |
| CICI Bank Limited  | ICRA A1+                 | 0.22%            |
| Tata Motors Finance Ltd  | CRISIL AA                | 0.21%            |
| 8.08% Odisha SDL (MD 11/03/2020)   | SOV                      | 0.18%            |
| Nabha Power Ltd  | ICRA                     | 0.18%            |
|  | AAA(SO)                  | 0.1070           |
| Housing Development Finance  | CRISIL AAA               | 0.17%            |
| Corporation Limited<br>DFC Bank Ltd                                      | ICRA AAA                 | 0.17%            |
| 8.78% Haryana SDL (MD 23/07/2017)  | SOV                      | 0.17%            |
| 8.39% Punjab SDL (MD 05/01/2021)   | SOV                      | 0.14%            |
| LIC Housing Finance Limited  | CRISIL AAA               | 0.13%            |
| Tata Capital Financial Services Ltd                                      | ICRA AA+                 | 0.13%            |
| Power Finance Corporation Limited  | CRISIL AAA               | 0.12%            |
| Housing Development Finance  | CRISIL AAA               | 0.11%            |
| Corporation Limited<br>Rural Electrification Corporation Limited         | CRISIL AAA               | 0.06%            |
| 8.43% Madhya Pradesh SDL (MD   |                          |                  |
| 19/12/2017)  | SOV                      | 0.06%            |
| Power Finance Corporation Limited  | CRISIL AAA               | 0.06%            |
| Power Finance Corporation Limited  | CRISIL AAA               | 0.06%            |
| Power Grid Corporation of India Limited                                  | CRISIL AAA               | 0.06%            |
| LIC Housing Finance Limited  | CARE AAA                 | 0.03%            |
| Rural Electrification Corporation Limited<br>HDB Financial Services Ltd  |                          | 0.02%            |
|  | CRISIL AAA<br>ICRA       | 0.02%            |
| Nabha Power Ltd  | AAA(SO)                  | 0.02%            |
| Power Finance Corporation Limited  | CRISIL AAA               | 0.01%            |
| Housing Development Finance  | CRISIL AAA               | 0.01%            |
| Corporation Limited  |                          |                  |
| Tata Motors Finance Ltd  | CRISIL AA                | 0.01%            |
| Power Finance Corporation Limited  | CRISIL AAA               | 0.00%            |
| Cash & Current Assets<br>Total   |                          | 1.67%<br>100.00% |
|  |                          | 100.00 %         |

| Birla Sun Life Income Plus                                     |                   |                |  |  |  |  |
|--|-------------------|----------------|--|--|--|--|
|  |                   |                |  |  |  |  |
| Allocation as a %<br>of Net Assets                             | Rating            | %              |  |  |  |  |
| 7.59% GOI (MD 20/03/2029)                                      | SOV               | 45.50%         |  |  |  |  |
| 8.17% GOI (MD 01/12/2044)                                      | SOV               | 23.98%         |  |  |  |  |
| 8.13% GOI (MD 22/06/2045)                                      | SOV               | 7.94%          |  |  |  |  |
| 7.88% GOI (MD 19/03/2030)                                      | SOV               | 4.88%          |  |  |  |  |
| 8.60% Bihar SDL (MD 09/03/2026)                                | SOV               | 3.35%          |  |  |  |  |
| 8.82% Bihar SDL (MD 24/02/2026)<br>India Infradebt Ltd         | SOV<br>CRISIL AAA | 1.97%<br>1.28% |  |  |  |  |
| 8.72% Jammu And Kashmir SDL                                    |                   |                |  |  |  |  |
| (30/03/2031)   | SOV               | 0.55%          |  |  |  |  |
| 8.45% Jammu And Kashmir  | SOV               | 0.55%          |  |  |  |  |
| SDL(30/03/2027)  | 300               | 0.55%          |  |  |  |  |
| 8.65% Jammu And Kashmir SDL                                    | SOV               | 0.55%          |  |  |  |  |
| (30/03/2028)<br>8.62% Jammu And Kashmir SDL                    |                   |                |  |  |  |  |
| (30/03/2030)   | SOV               | 0.55%          |  |  |  |  |
| 8.48% Jammu And Kashmir SDL                                    |                   |                |  |  |  |  |
| (30/03/2029)   | SOV               | 0.55%          |  |  |  |  |
| 8.53% Jammu And Kashmir SDL                                    | SOV               | 0.55%          |  |  |  |  |
| (30/03/2022)   | 001               | 0.0070         |  |  |  |  |
| 8.45% Jammu And Kashmir  | SOV               | 0.55%          |  |  |  |  |
| SDL(30/03/2023)<br>8.22% Jammu And Kashmir SDL                 |                   |                |  |  |  |  |
| (30/03/2026)   | SOV               | 0.55%          |  |  |  |  |
| Power Finance Corporation Limited                              | CRISIL AAA        | 0.42%          |  |  |  |  |
| 8.72% Punjab SDL (30/03/2031)                                  | SOV               | 0.37%          |  |  |  |  |
| 8.45% Punjab SDL (30/03/2027)                                  | SOV               | 0.37%          |  |  |  |  |
| 8.65% Punjab SDL (30/03/2028)<br>8.62% Punjab SDL (30/03/2030) | SOV<br>SOV        | 0.37%<br>0.37% |  |  |  |  |
| 8.48% Punjab SDL (30/03/2030)<br>8.48% Punjab SDL (30/03/2029) | SOV               | 0.37%          |  |  |  |  |
| 8.53% Punjab SDL (30/03/2022)                                  | SOV               | 0.37%          |  |  |  |  |
| 8.45% Punjab SDL (30/03/2023)                                  | SOV               | 0.37%          |  |  |  |  |
| 8.22% Punjab SDL (30/03/2026)                                  | SOV               | 0.36%          |  |  |  |  |
| 8.50% Punjab SDL (30/03/2024)                                  | SOV               | 0.36%          |  |  |  |  |
| 8.50% Punjab SDL (30/03/2025)<br>8.50% Jammu And Kashmir SDL   | SOV               | 0.36%          |  |  |  |  |
| (30/03/2024)   | SOV               | 0.28%          |  |  |  |  |
| ICICI Bank Limited   | CRISIL AAA        | 0.08%          |  |  |  |  |
| 7.59% GOI(MD 11/01/2026)                                       | SOV               | 0.05%          |  |  |  |  |
| 8.24% GOI (MD 10/11/2033)                                      | SOV               | 0.04%          |  |  |  |  |
| 7.73% GOI (MD 19/12/2034)                                      | SOV               | 0.04%          |  |  |  |  |
| 9.56% Maharashtra SDL (MD 28/08/2023)                          | SOV               | 0.03%          |  |  |  |  |
| 28/08/2023)<br>9.45% Rahasthan SDL (MD 26/03/2024)             | SOV               | 0.03%          |  |  |  |  |
| 8.51% Punjab SDL (MD 10/04/2023)                               | SOV               | 0.01%          |  |  |  |  |
| 8.64% Jharkhand SDL (MD 06/03/2023)                            |                   | 0.01%          |  |  |  |  |
| 6.61% Pay Fix & Rec Mibor (04/04/21)                           |                   | 0.00%          |  |  |  |  |
| HSBCBK   |                   | 5.0070         |  |  |  |  |
| 6.6150% Pay Fix & Rec Mibor<br>(04/04/21)HDFC                  |                   | 0.00%          |  |  |  |  |
| Cash & Current Assets  |                   | 2.10%          |  |  |  |  |
| Total  |                   | 100.00%        |  |  |  |  |

#### Birla Sun Life Floating Rate Fund -Short Term Plan

| Short renn Flan                                   |            |                |  |  |  |  |
|---|------------|----------------|--|--|--|--|
| Allocation as a %<br>of Net Assets                | Rating     | %              |  |  |  |  |
| Kotak Mahindra Bank Limited                       |            | 14.07%         |  |  |  |  |
| Citicorp Finance India Ltd                        | ICRA A1+   | 9.66%          |  |  |  |  |
| TATA Realty & Infrastructure Ltd                  | ICRA A1+   | 8.48%          |  |  |  |  |
| Jhajjar Power Ltd                                 | IND A1+    | 5.67%          |  |  |  |  |
| Adani Ports and Special Economic<br>Zone Limited  | ICRA A1+   | 5.64%          |  |  |  |  |
| RBL Bank Limited                                  | ICRA A1+   | 5.64%          |  |  |  |  |
| Kotak Mahindra Prime Ltd                          | CRISIL A1+ | 5.64%          |  |  |  |  |
| Cholamandalam Investment and                      |            | 5.0470         |  |  |  |  |
| Finance Company Limited                           | ICRA A1+   | 5.64%          |  |  |  |  |
| ICICI Bank Limited                                |            | 5.62%          |  |  |  |  |
| Piramal Enterprises Ltd                           | ICRA A1+   | 5.10%          |  |  |  |  |
| Religare Finvest Ltd                              | IND A1+    | 5.06%          |  |  |  |  |
| Sundaram Finance Limited                          | ICRA AA+   | 4.28%          |  |  |  |  |
| Kotak Mahindra Prime Ltd                          | CRISIL A1+ | 4.26%          |  |  |  |  |
| Godrej Industries Limited                         | ICRA A1+   | 3.96%          |  |  |  |  |
| Tata Housing Development Co Ltd                   | CARE A1+   | 2.84%          |  |  |  |  |
| Kotak Mahindra Prime Ltd                          | CRISIL A1+ | 2.82%          |  |  |  |  |
| Kotak Mahindra Investments Ltd                    | CRISIL A1+ | 2.82%          |  |  |  |  |
| Dewan Housing Finance<br>Corporation Ltd          | CRISIL A1+ | 2.81%          |  |  |  |  |
| Adani Enterprises Limited                         | BWR A1+    | 2.80%          |  |  |  |  |
| Godrej Agrovet Ltd                                | ICRA A1+   | 2.26%          |  |  |  |  |
| Shriram Transport Finance Company                 | IND AA+    | 1.43%          |  |  |  |  |
| STCI Finance Limited                              | CRISIL A1+ | 1 42%          |  |  |  |  |
| Rural Electrification Corporation Limited         | IND A1+    | 1.41%          |  |  |  |  |
| Cholamandalam Investment and                      | ICRA A1+   | 1.41%          |  |  |  |  |
| Finance Company Limited<br>IDBI Bank Limited      | CRISIL A1+ | 4 440/         |  |  |  |  |
|   | ICRA AA+   | 1.41%<br>1.14% |  |  |  |  |
| Sundaram Finance Limited<br>Cash & Current Assets | ICRA AA+   |                |  |  |  |  |
|   |            | -13.28%        |  |  |  |  |
| Total   |            | 100.00%        |  |  |  |  |

### Birla Sun Life Floating Rate Fund -

| Long Term Plan   |                   |                 |  |  |  |  |
|--|-------------------|-----------------|--|--|--|--|
| Allocation as a %  | Rating            | %               |  |  |  |  |
| of Net Assets  | 0.01/             | 04 700/         |  |  |  |  |
| 8.12% GOI (MD 10/12/2020)<br>LIC Housing Finance Limited | SOV<br>CRISIL AAA | 21.73%<br>8.39% |  |  |  |  |
| Shriram Transport Finance Company                        |                   |                 |  |  |  |  |
| Limited  | IND AA+           | 8.35%           |  |  |  |  |
| National Bank For Agriculture and Rural                  |                   | 0.040/          |  |  |  |  |
| Development  | CRISIL AAA        | 8.34%           |  |  |  |  |
| Andhra Bank  | CARE A1+          | 7.77%           |  |  |  |  |
| 8.40% Gujarat SDL (MD 24/11/2020)                        | SOV               | 6.34%           |  |  |  |  |
| Sundaram Finance Limited                                 | CRISIL AA+        | 5.82%           |  |  |  |  |
| Power Finance Corporation Limited                        | CRISIL AAA        | 5.08%           |  |  |  |  |
| Indiabulls Housing Finance Ltd                           | CARE AAA          | 4.61%           |  |  |  |  |
| Tata Capital Financial Services Ltd                      | CRISIL AA+        | 4.16%           |  |  |  |  |
| 7.8% GOI (MD 11/04/2021)                                 | SOV               | 3.36%           |  |  |  |  |
| Power Finance Corporation Limited                        | CRISIL AAA        | 2.95%           |  |  |  |  |
| Punjab & Sind Bank                                       | ICRA A1+          | 2.72%           |  |  |  |  |
| 8.41% Andhra Pradesh SDL (MD 27/03/2018)                 | SOV               | 2.53%           |  |  |  |  |
| Power Finance Corporation Limited                        | CRISIL AAA        | 2.11%           |  |  |  |  |
| Reliance Jio Infocomm Limited                            | CRISIL AAA        | 2.09%           |  |  |  |  |
| GOI 7.94PCT 24/05/2021                                   | SOV               | 1.26%           |  |  |  |  |
| 8.7% GUJARATSDL (MD 20/09/2016)                          | SOV               | 0.42%           |  |  |  |  |
| LIC Housing Finance Limited                              | CRISIL AAA        | 0.08%           |  |  |  |  |
| 6.68% Pay Fix & Rec Mibor (21/03/21)                     |                   |                 |  |  |  |  |
| HSBCBK   |                   | -0.01%          |  |  |  |  |
| 6.89% Pay Fix & Rec Mibor (22/09/20)                     |                   | 0.000/          |  |  |  |  |
| ICICIBK  |                   | -0.02%          |  |  |  |  |
| 6.90% Pay Fix & Rec Mibor (22/09/20)                     |                   | -0.02%          |  |  |  |  |
| ICICISECPD   |                   | -0.02 /0        |  |  |  |  |
| 6.9575% Pay Fix & Rec Mibor                              |                   | -0.03%          |  |  |  |  |
| (17/11/20) ICICISECPD                                    |                   | 0.0070          |  |  |  |  |
| 6.9575% Pay Fix & Rec Mibor                              |                   | -0.03%          |  |  |  |  |
| (17/11/20)HDFCBK   |                   |                 |  |  |  |  |
| 6.9375% Pay Fix & Rec Mibor                              |                   | -0.05%          |  |  |  |  |
| (MD08/09/20) HDFCBK<br>6.9525% Pay Fix & Rec Mibor       |                   |                 |  |  |  |  |
| (MD09/09/20) HDFCBK                                      |                   | -0.06%          |  |  |  |  |
| 6.9775% Pay Fix & Rec Mibor                              |                   |                 |  |  |  |  |
| (15/09/20) ICICISECPD                                    |                   | -0.06%          |  |  |  |  |
| 6.91% Pay Fix & Rec Mibor (21/09/20)                     |                   |                 |  |  |  |  |
| ICICIBK  |                   | -0.07%          |  |  |  |  |
| Cash & Current Assets                                    |                   | 2.24%           |  |  |  |  |
| Total  |                   | 100.00%         |  |  |  |  |

#### Birla Sun Life Gilt Plus - PF Plan

| Allocation as a %<br>of Net Assets | Rating | %       |
|------------------------------------|--------|---------|
| 8.17% GOI (MD 01/12/2044)          | 42.64% | SOV     |
| 8.13% GOI (MD 22/06/2045)          | 26.59% | SOV     |
| 7.73% GOI (MD 19/12/2034)          | 17.09% | SOV     |
| 8.27% GOI (MD 09/06/2020)          | 8.90%  | SOV     |
| Cash & Current Assets              | 4.77%  |         |
| Total Net Assets                   |        | 100.00% |

#### Birla Sun Life Constant Maturity 10 Year Gilt Fund (erstwhile Birla Sun Life Gilt Plus – Regular Plan)

| Allocation as a %<br>of Net Assets | Rating | %       |
|------------------------------------|--------|---------|
| 7.59% GOI(MD 11/01/2026)           | SOV    | 90.34%  |
| 8.40% GOI (MD 28/07/2024)          | SOV    | 1.58%   |
| Cash & Current Assets              |        | 8.08%   |
| Total                              |        | 100 00% |

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

| Allocation as a %<br>of Net Assets          | Rating | %       |
|---|--------|---------|
| 8.17% GOI (MD 01/12/2044)                   | SOV    | 41.91%  |
| 8.60% Bihar SDL (MD 09/03/2026)             | SOV    | 19.21%  |
| 7.88% GOI (MD 19/03/2030)                   | SOV    | 10.67%  |
| 7.59% GOI (MD 20/03/2029)                   | SOV    | 10.46%  |
| 7.73% GOI (MD 19/12/2034)                   | SOV    | 4.72%   |
| 8.82% Bihar SDL (MD 24/02/2026)             | SOV    | 3.88%   |
| 8.13% GOI (MD 22/06/2045)                   | SOV    | 3.81%   |
| 8.50% Jammu And Kashmir SDL<br>(30/03/2025) | SOV    | 2.15%   |
| 8.50% Jammu And Kashmir SDL<br>(30/03/2024) | SOV    | 1.06%   |
| 8.30% GOI (MD 02/07/2040)                   | SOV    | 0.01%   |
| Cash & Current Assets                       |        | 2.11%   |
| Total                                       |        | 100.00% |

| Allocation as a %<br>of Net Assets                      | Rating     | %                |
|---|------------|------------------|
| Reliance Industries Ltd                                 |            | 9.44%            |
| es Bank Limited   |            | 7.95%            |
| IDFC Bank Ltd<br>Axis Bank Ltd                          |            | 6.66%<br>5.32%   |
| Ilahabad Bank   | UNRATED    | 5.30%            |
| ata Capital Housing Finance Ltd                         | CRISIL AA+ | 5.30%            |
| Cholamandalam Investment and                            | ICRA A1+   | 5.23%            |
| lousing Development Finance                             |            |                  |
| Corporation Ltd   |            | 3.70%            |
| TC Ltd  |            | 3.08%            |
| urobindo Pharma Ltd<br>Corporation Bank                 |            | 2.94%<br>2.65%   |
| ata Motors Ltd  |            | 2.26%            |
| Kotak Mahindra Prime Ltd                                | CRISIL A1+ | 2.11%            |
| /aruti Suzuki India Ltd<br>upin Ltd                     |            | 2.00%<br>1.71%   |
| Idani Ports and Special Economic                        |            |                  |
| Cone Ltd  |            | 1.70%            |
| lindalco Industries Ltd<br>Eicher Motors Ltd            |            | 1.67%<br>1.65%   |
| SMR Infrastructure Ltd                                  |            | 1.61%            |
| Sun Pharmaceuticals Industries Ltd                      |            | 1.59%            |
| shok Leyland Ltd  |            | 1.43%            |
| ata Motors Ltd DVR Shares                               |            | 1.40%<br>1.12%   |
| Britannia Industries Ltd                                |            | 1.05%            |
| Bank Of Baroda  |            | 1.02%            |
| Cipla Ltd   |            | 0.93%            |
| DLF Ltd<br>Reliance Capital Ltd                         |            | 0.83%<br>0.79%   |
| ndiabulls Real Estate Ltd                               |            | 0.72%            |
| ata Power Co Ltd  |            | 0.71%            |
| Dish TV India Ltd<br>Dil & Natural Gas Corporation Ltd  |            | 0.64%<br>0.63%   |
| Federal Bank Ltd  |            | 0.59%            |
| DFC Ltd.  |            | 0.57%            |
| Reliance Communications Ltd<br>Jet Airways India Ltd    |            | 0.55%<br>0.52%   |
| Kotak Mahindra Bank Ltd                                 |            | 0.52%            |
| IC Housing Finance Ltd                                  |            | 0.48%            |
| Aditya Birla Nuvo Ltd<br>Sun TV Network Ltd             |            | 0.46%            |
| Fata Global Beverages Ltd                               |            | 0.40%<br>0.37%   |
| Rural Electrification Corporation Ltd                   |            | 0.37%            |
| Tata Consultancy Services Ltd                           |            | 0.34%            |
| MRF Ltd<br>nfosys Ltd                                   |            | 0.28%            |
| Glenmark Pharmaceuticals Ltd                            |            | 0.21%            |
| Coal India Ltd  |            | 0.22%            |
| Jaiprakash Associates Ltd<br>FVS Motor Company Ltd      |            | 0.22%<br>0.22%   |
| Jindal Steel and Power Ltd                              |            | 0.22%            |
| arsen & Toubro Ltd                                      |            | 0.21%            |
| Reliance Power Ltd                                      |            | 0.19%            |
| Zee Entertainment Enterprises Ltd<br>Hindustan Zinc Ltd |            | 0.17%<br>0.16%   |
| HCL Technologies Ltd                                    |            | 0.13%            |
| ndia Cements Ltd  |            | 0.13%            |
| Bosch Ltd<br>Hindustan Petroleum Corporation Ltd        |            | 0.08%<br>0.08%   |
| Housing Development and                                 |            |                  |
| nfrastructure Ltd                                       |            | 0.07%            |
| JPL Limited   |            | 0.07%            |
| /edanta Ltd<br>/es Bank Ltd                             |            | 0.06%<br>0.01%   |
| ESBANK_28/04/2016                                       |            | -0.01%           |
| /EDL_28/04/2016   |            | -0.06%           |
| JPL_28/04/2016<br>IDIL_28/04/2016                       |            | -0.07%<br>-0.07% |
| INDPETRO_28/04/2016                                     |            | -0.07%           |
| 3OSCHLTD_28/04/2016                                     |            | -0.08%           |
| NDIACEM_28/04/2016<br>HCLTECH 28/04/2016                |            | -0.13%<br>-0.13% |
| 1NDZINC_28/04/2016                                      |            | -0.13%           |
| ZEEL_28/04/2016   |            | -0.17%           |
| RPOWER_28/04/2016                                       |            | -0.19%           |
| IINDALSTEL_28/04/2016<br>.T_28/04/2016                  |            | -0.21%<br>-0.21% |
| IPASSOCIAT_28/04/2016                                   |            | -0.21%           |
| VSMOTOR_28/04/2016                                      |            | -0.22%           |
| COALINDIA_28/04/2016<br>GLENMARK 28/04/2016             |            | -0.22%<br>-0.24% |
|   |            | -0.24%           |
| NFY_28/04/2016<br>MRF_28/04/2016                        |            | -0.28%           |
| FCS_28/04/2016  |            | -0.34%           |
| RECLTD_28/04/2016                                       |            | -0.37%           |
| FATAGLOBAL_28/04/2016<br>SUNTV_28/04/2016               |            | -0.37%<br>-0.40% |
| ABIRLANUVO_28/04/2016                                   |            | -0.46%           |
| ICHSGFIN_28/04/2016                                     |            | -0.48%           |
| KOTAKBANK_28/04/2016<br>IETAIRWAYS_28/04/2016           |            | -0.51%           |
| ETAIR WATS 20/04/2010                                   |            | -0.53%           |

| IDFC_28/04/2016         -0.57%           FEDERALBNK_28/04/2016         -0.59%           ONGC_28/04/2016         -0.64%           DISHTV_28/04/2016         -0.64%           DISHTV_28/04/2016         -0.71%           IBREALEST_28/04/2016         -0.72%           RELCAPITAL_28/04/2016         -0.78%           CIPLA_28/04/2016         -0.80%           DLF_28/04/2016         -0.84%           CIPLA_28/04/2016         -0.94%           BANKBARODA_28/04/2016         -1.02%           BRITANNIA_28/04/2016         -1.02%           BRITANNIA_28/04/2016         -1.40%           ASHOKLEY_28/04/2016         -1.44%           SUNPHARMA_28/04/2016         -1.65%           HINDUNILVR_28/04/2016         -1.65%           HINDALCO_28/04/2016         -1.65%           HINDALCO_28/04/2016         -1.71%           LUPIN_28/04/2016         -2.27%           MARUTI_28/04/2016         -2.27%           MARUTI_28/04/2016         -3.33%           AUROPHARMA_28/04/2016         -3.33%           MARUTI_28/04/2016         -5.35%           HINDFCB_28/04/2016         -5.35%           MARUTI_28/04/2016         -5.35%           MARUTI_28/04/2016         -5.35% <th></th> <th></th>                  |                       |         |
|---|-----------------------|---------|
| ONGC_28/04/2016         -0.64%           DISHTV_28/04/2016         -0.64%           TATAPOWER_28/04/2016         -0.71%           IBREALEST_28/04/2016         -0.72%           RELCAPITAL_28/04/2016         -0.84%           CIPLA_28/04/2016         -0.84%           DLF_28/04/2016         -0.84%           CIPLA_28/04/2016         -0.84%           BANKBARODA_28/04/2016         -0.84%           BANKBARODA_28/04/2016         -0.94%           BANKDA_28/04/2016         -1.02%           BRITANNIA_28/04/2016         -1.02%           TATAMTRDVR_28/04/2016         -1.12%           TATAMTRDVR_28/04/2016         -1.40%           SUNPHARMA_28/04/2016         -1.59%           GMRINFRA_28/04/2016         -1.62%           EICHERMOT_28/04/2016         -1.67%           ADANIPORTS_28/04/2016         -1.71%           LUPIN_28/04/2016         -2.21%           AUROPHARMA_28/04/2016         -2.94%           TC_28/04/2016         -3.73%           AJSBANK_28/04/2016         -3.73%           AJSBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -6.72%           RELIANCE_28/04/2016         -6.72%           MARUTL_28/04/2016 <td< td=""><td></td><td>-0.57%</td></td<> |                       | -0.57%  |
| DISHTV_28/04/2016         -0.64%           TATAPOWER_28/04/2016         -0.71%           IBREALEST_28/04/2016         -0.72%           RELCAPITAL_28/04/2016         -0.80%           DLF_28/04/2016         -0.84%           CIPLA_28/04/2016         -0.84%           GIPLA_28/04/2016         -1.02%           BAINKBARODA_28/04/2016         -1.02%           BRITANNIA_28/04/2016         -1.02%           KINDUNILVR_28/04/2016         -1.40%           ASHOKLEY_28/04/2016         -1.42%           SUNPHARMA_28/04/2016         -1.65%           HINDUNILVR_28/04/2016         -1.65%           GMRINFRA_28/04/2016         -1.65%           HINDALCO_28/04/2016         -1.72%           MARUTI_28/04/2016         -1.72%           MARUTI_28/04/2016         -1.72%           MARUTI_28/04/2016         -2.27%           AUROPHARMA_28/04/2016         -2.27%           MUROPHARMA_28/04/2016         -3.30%           HDFC_28/04/2016         -3.73%           HDFCBANK_28/04/2016         -5.35%           HDFCBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -6.72%           RELANCE_28/04/2016         -9.48%           Cash & Current Assets                                   | FEDERALBNK_28/04/2016 | -0.59%  |
| TATAPOWER_28/04/2016         -0.71%           IBREALEST_28/04/2016         -0.72%           IBREALEST_28/04/2016         -0.80%           DLF_28/04/2016         -0.84%           CIPLA_28/04/2016         -0.94%           BANKBARODA_28/04/2016         -1.02%           BRITANNIA_28/04/2016         -1.02%           BRITANNIA_28/04/2016         -1.02%           BANKBARODA_28/04/2016         -1.12%           ASHOKLEY_28/04/2016         -1.40%           ASHOKLEY_28/04/2016         -1.42%           GMRINFRA_28/04/2016         -1.62%           EICHERMOT_28/04/2016         -1.62%           EICHERMOT_28/04/2016         -1.62%           UPIN_28/04/2016         -1.71%           ADANIPORTS_28/04/2016         -1.72%           MARUTI_28/04/2016         -1.72%           MARUTI_28/04/2016         -2.01%           TATAMOTORS_28/04/2016         -2.27%           MICC_28/04/2016         -3.03%           HDFC_28/04/2016         -3.10%           HDFC28/04/2016         -3.37%           HDFCBANK_28/04/2016         -5.35%           HDFCBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets <t< td=""><td></td><td>-0.64%</td></t<>  |                       | -0.64%  |
| IBREALEST_28/04/2016         -0.72%           RELCAPITAL_28/04/2016         -0.80%           DLF_28/04/2016         -0.84%           CIPLA_28/04/2016         -0.94%           BANKBARODA_28/04/2016         -1.02%           BANKBARODA_28/04/2016         -1.02%           BANKBARODA_28/04/2016         -1.02%           BANKDAA_28/04/2016         -1.02%           BANKDAA_28/04/2016         -1.12%           TATAMTRDVR_28/04/2016         -1.40%           SUNPHARMA_28/04/2016         -1.59%           GMRINFRA_28/04/2016         -1.62%           EICHERMOT_28/04/2016         -1.67%           ADANIPORTS_28/04/2016         -1.71%           LUPIN_28/04/2016         -2.01%           AUROPHARMA_28/04/2016         -2.24%           TC_28/04/2016         -3.73%           HDFC_28/04/2016         -3.73%           HDFC_28/04/2016         -3.73%           HDFCBANK_28/04/2016         -5.55%           HDFCBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%   |                       | -0.64%  |
| RELCAPITAL_28/04/2016         -0.80%           DLF_28/04/2016         -0.84%           GIPLA_28/04/2016         -0.94%           BANKBARODA_28/04/2016         -1.02%           BANKBARODA_28/04/2016         -1.02%           BRITANNIA_28/04/2016         -1.02%           BRITANNIA_28/04/2016         -1.12%           TATAMTRDVR_28/04/2016         -1.40%           ASHOKLEY_28/04/2016         -1.62%           GMRINFRA_28/04/2016         -1.62%           EICHERMOT_28/04/2016         -1.62%           HINDALCO_28/04/2016         -1.71%           LUPIN_28/04/2016         -1.72%           MARUTI_28/04/2016         -2.27%           AUROPHARMA_28/04/2016         -2.27%           AUROPHARMA_28/04/2016         -3.33%           HDFC_28/04/2016         -3.373%           HDFCBANK_28/04/2016         -5.35%           HDFCBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%  |                       | -0.71%  |
| DLF_28/04/2016         -0.84%           CIPLA_28/04/2016         -0.94%           BANKBARDDA_28/04/2016         -1.02%           BRITANNIA_28/04/2016         -1.02%           BRITANNIA_28/04/2016         -1.02%           BRITANNIA_28/04/2016         -1.12%           ATAMTRDVR_28/04/2016         -1.40%           ASHOKLEY_28/04/2016         -1.44%           SUNPHARMA_28/04/2016         -1.65%           HINDALCO_28/04/2016         -1.65%           HINDALCO_28/04/2016         -1.65%           HINDALCO_28/04/2016         -1.71%           LUPIN_28/04/2016         -1.72%           MARUTI_28/04/2016         -2.01%           TATAMOTORS_28/04/2016         -2.01%           TAISANKA.28/04/2016         -3.30%           HDFCBANK_28/04/2016         -3.37%           AUROPHARMA_28/04/2016         -5.35%           HDFCBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%   | IBREALEST_28/04/2016  | -0.72%  |
| CIPLA_28/04/2016         -0.94%           BANKBARODA_28/04/2016         -1.02%           BRITANNIA_28/04/2016         -1.05%           BITANNIA_28/04/2016         -1.12%           TATAMTRDVR_28/04/2016         -1.42%           SUNPHARMA_28/04/2016         -1.45%           GMRINFRA_28/04/2016         -1.55%           GMRINFRA_28/04/2016         -1.62%           EICHERMOT_28/04/2016         -1.65%           HINDALCO_28/04/2016         -1.67%           ADANIPORTS_28/04/2016         -1.77%           MARUTI_28/04/2016         -2.01%           TATAMOTORS_28/04/2016         -2.24%           ITC_28/04/2016         -3.10%           HDFC_28/04/2016         -3.73%           AXISBANK_28/04/2016         -5.35%           HDFCBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%  |                       | -0.80%  |
| BANKBARODA_28/04/2016         -1.02%           BRITANNIA_28/04/2016         -1.05%           HINDUNILVR_28/04/2016         -1.12%           TATAMTRDVR_28/04/2016         -1.40%           ASHOKLEY_28/04/2016         -1.62%           SUNPHARMA_28/04/2016         -1.62%           EICHERMOT_28/04/2016         -1.62%           EICHERMOT_28/04/2016         -1.65%           HINDALOO_28/04/2016         -1.71%           LUPIN_28/04/2016         -1.72%           MARUTI_28/04/2016         -2.21%           AUROPHARMA_28/04/2016         -2.24%           ITC_28/04/2016         -2.24%           ITC_28/04/2016         -3.73%           AXISBANK_28/04/2016         -3.73%           AXISBANK_28/04/2016         -5.55%           HDFCBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%  | DLF_28/04/2016        | -0.84%  |
| BRITANNIA_28/04/2016         -1.05%           HINDUNIL/R_28/04/2016         -1.12%           TATAMTRDVR_28/04/2016         -1.44%           SUNPHARMA_28/04/2016         -1.44%           SUNPHARMA_28/04/2016         -1.62%           EICHERMOT_28/04/2016         -1.65%           HINDALCO_28/04/2016         -1.65%           HINDALCO_28/04/2016         -1.67%           LUPIN_28/04/2016         -1.71%           LUPIN_28/04/2016         -2.01%           MARUTI_28/04/2016         -2.27%           AUROPHARMA_28/04/2016         -2.27%           MUROPHARMA_28/04/2016         -3.33%           HDFC_28/04/2016         -3.13%           HDFCBANK_28/04/2016         -5.5%           HDFCBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%   | CIPLA_28/04/2016      | -0.94%  |
| HINDUNIL/R_28/04/2016         -1.12%           TATAMTRDVR_28/04/2016         -1.40%           ASHOKLEY_28/04/2016         -1.44%           SUNPHARMA_28/04/2016         -1.59%           GMRINFRA_28/04/2016         -1.62%           EICHERMOT_28/04/2016         -1.67%           ADANIPORTS_28/04/2016         -1.67%           MARUTI_28/04/2016         -1.71%           LUPIN_28/04/2016         -2.01%           TATAMOTORS_28/04/2016         -2.27%           AUROPHARMA_28/04/2016         -2.94%           ITC_28/04/2016         -3.73%           AXISBANK_28/04/2016         -5.35%           HDFCBANK_28/04/2016         -6.72%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%   |                       | -1.02%  |
| TATAMTRDVR_28/04/2016         -1.40%           ASHOKLEY_28/04/2016         -1.44%           SUNPHARMA_28/04/2016         -1.59%           GMRINFRA_28/04/2016         -1.62%           EICHERMOT_28/04/2016         -1.67%           ADANIPORTS_28/04/2016         -1.67%           ADANIPORTS_28/04/2016         -1.71%           LUPIN_28/04/2016         -2.01%           MARUTI_28/04/2016         -2.24%           NUROHARMA_28/04/2016         -2.24%           MUROHARMA_28/04/2016         -3.10%           HDFC_28/04/2016         -3.73%           AXISBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%   |                       |         |
| ASHOKLEY_28/04/2016         -1.44%           SUNPHARMA_28/04/2016         -1.59%           GMRINFRA_28/04/2016         -1.65%           EICHERMOT_28/04/2016         -1.65%           HINDALCO_28/04/2016         -1.65%           HINDALCO_28/04/2016         -1.71%           LUPIN_28/04/2016         -1.71%           MARUTI_28/04/2016         -2.01%           MARUTI_28/04/2016         -2.21%           MUROPHARMA_28/04/2016         -2.24%           ITC_28/04/2016         -3.10%           HDFC_28/04/2016         -3.73%           HDFCBANK_28/04/2016         -5.55%           HDFCBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%  |                       |         |
| SUNPHARMA_28/04/2016         -1.59%           GMRINFRA_28/04/2016         -1.62%           EICHERMOT_28/04/2016         -1.65%           HINDALCO_28/04/2016         -1.67%           ADANIPORTS_28/04/2016         -1.71%           UPIN_28/04/2016         -1.72%           MARUTI_28/04/2016         -2.01%           TATAMOTORS_28/04/2016         -2.27%           MARUTI_28/04/2016         -2.24%           ITC_28/04/2016         -3.10%           HDFC_28/04/2016         -5.35%           HDFCBANK_28/04/2016         -5.35%           HDFCBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%  |                       | -1.40%  |
| GMRINFRA_28/04/2016         -1.62%           EICHERMOT_28/04/2016         -1.65%           HINDALCO_28/04/2016         -1.67%           ADANIPORTS_28/04/2016         -1.71%           LUPIN_28/04/2016         -1.72%           MARUTI_28/04/2016         -2.01%           TATAMOTORS_28/04/2016         -2.24%           IIC_28/04/2016         -2.94%           IDFC_28/04/2016         -3.10%           HDFC_28/04/2016         -5.35%           HDFCBANK_28/04/2016         -5.35%           HDFCBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%   |                       | -1.44%  |
| EICHERMOT_28/04/2016         -1.65%           HINDALCO_28/04/2016         -1.67%           ADANIPORTS_28/04/2016         -1.71%           LUPIN_28/04/2016         -1.72%           MARUTI_28/04/2016         -2.01%           TATAMOTORS_28/04/2016         -2.21%           AUROPHARMA_28/04/2016         -2.24%           ITC_28/04/2016         -3.10%           HDFC_28/04/2016         -3.373%           AXISBANK_28/04/2016         -5.35%           HDFCBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%   |                       |         |
| HINDALCO_28/04/2016         -1.67%           ADANIPORTS_28/04/2016         -1.71%           UUPIN_28/04/2016         -1.72%           MARUTI_28/04/2016         -2.01%           TATAMOTORS_28/04/2016         -2.27%           MIC_28/04/2016         -2.24%           ITC_28/04/2016         -3.10%           HDFC_28/04/2016         -3.37%           AXISBANK_28/04/2016         -5.55%           HDFCBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%   |                       |         |
| ADANIPORTS_28/04/2016         -1.71%           LUPIN_28/04/2016         -1.72%           MARUTI_28/04/2016         -2.01%           TATAMOTORS_28/04/2016         -2.27%           AUROPHARMA_28/04/2016         -2.94%           ITC_28/04/2016         -3.10%           HDFC_28/04/2016         -3.73%           AXISBANK_28/04/2016         -5.35%           HDFCBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%   |                       |         |
| LUPIN_28/04/2016         -1.72%           MARUTI_28/04/2016         -2.01%           TATAMOTORS_28/04/2016         -2.24%           ITC_28/04/2016         -2.94%           ITC_28/04/2016         -3.10%           HDFC_28/04/2016         -3.73%           AXISBANK_28/04/2016         -5.55%           HDFCBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%   |                       |         |
| MARUTI_28/04/2016         -2.01%           TATAMOTORS_28/04/2016         -2.27%           AUROPHARMA_28/04/2016         -2.94%           ITC_28/04/2016         -3.10%           HDFC_28/04/2016         -3.73%           AXISBANK_28/04/2016         -5.55%           HDFCBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%  |                       |         |
| TATAMOTORS_28/04/2016         -2.27%           AUROPHARMA_28/04/2016         -2.94%           ITC_28/04/2016         -3.10%           HDFC_28/04/2016         -3.73%           AXISBANK_28/04/2016         -5.35%           HDFCDANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%   |                       |         |
| AUROPHARMA_28/04/2016         -2.94%           ITC_28/04/2016         -3.10%           HDFC_28/04/2016         -3.73%           AXISBANK_28/04/2016         -5.35%           HDFCBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%  |                       |         |
| ITC_28/04/2016         -3.10%           HDFC_28/04/2016         -3.73%           AXISBANK_28/04/2016         -5.55%           HDFCBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%   |                       | ,.      |
| HDFC_28/04/2016         -3.73%           AXISBANK_28/04/2016         -5.35%           HDFCBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%   |                       |         |
| AXISBANK_28/04/2016         -5.35%           HDFCBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%  |                       |         |
| HDFCBANK_28/04/2016         -6.72%           RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%   |                       |         |
| RELIANCE_28/04/2016         -9.48%           Cash & Current Assets         0.29%           Net receivables / payables         71.50%  |                       |         |
| Cash & Current Assets     0.29%       Net receivables / payables     71.50%   |                       |         |
| Net receivables / payables 71.50%   |                       |         |
|   |                       |         |
| Total 100.00%   |                       |         |
|   | Total                 | 100.00% |

### Birla Sun Life Active Debt Multi

| Manager FOF Sch  | CITIC | 28.05%<br>25.91%<br>24.54%<br>21.32%<br>0.40% |
|--|-------|---|
| Allocation as a %<br>of Net Assets                     |       | %   |
| IDFC Dynamic Bond Fund-Direct<br>Plan-Growth           |       | 28.05%  |
| Birla Sun Life Govt Sec. Long Term<br>Grwth Direct     |       | 25.91%  |
| ICICI Prude Gilt Fund Inv Plan PF Opt-<br>Dir Plan-Grw |       | 24.54%  |
| SBI Magnum Gilt Fund - Long Term-Dir<br>PI - Growth    |       | 21.32%  |
| Cash & Current Assets                                  |       | 0.40%   |
| Net receivables / payables                             |       | -0.22%  |
| Total  |       | 100.00%                                       |







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>#</sup><br>(₹ per unit) | Dividend <sup>#</sup><br>(₹ per unit) | Face value (₹)                   | Cum Dividend NAV<br>(₹ per unit) |  |
| Birla Sun Life Equity Fund - Regular Plan  | 30-Nov-15                           | 10.00   | 10.00                                 | 10.00                            | 93.15                            |  |
|  | 17-Mar-15                           | 3.80  | 3.80                                  | 10.00                            | 101.16                           |  |
|  | 16-Oct-14                           | 4.50  | 4.50                                  | 10.00                            | 89.18                            |  |
| Birla Sun Life Equity Fund - Direct Plan   | 30-Nov-15                           | 9.00  | 9.00                                  | 10.00                            | 102.77                           |  |
|  | 17-Mar-15                           | 2.00  | 2.00                                  | 10.00                            | 108.75                           |  |
|  | 16-Oct-14                           | 4.50  | 4.50                                  | 10.00                            | 95.17                            |  |
| Birla Sun Life Advantage Fund - Regular Plan   | 31-Aug-15                           | 20.00   | 20.00                                 | 10.00                            | 106.68                           |  |
|  | 05-Sep-14                           | 15.00   | 15.00                                 | 10.00                            | 104.59                           |  |
|  | 23-May-14                           | 0.00  | 7.20                                  | 10.00                            | 101.29                           |  |
| Birla Sun Life Advantage Fund - Direct Plan  | 31-Aug-15                           | 10.00   | 10.00                                 | 10.00                            | 108.05                           |  |
|  | 05-Sep-14                           | 15.00   | 15.00                                 | 10.00                            | 105.26                           |  |
|  | 23-May-14                           | 0.00  | 7.20                                  | 10.00                            | 101.77                           |  |
| Sirla Sun Life Midcap Fund - Regular Plan  | 28-Aug-15                           | 3.75  | 3.75                                  | 10.00                            | 34.29                            |  |
|  | 24-Jul-14                           | 2.50  | 2.50                                  | 10.00                            | 28.67                            |  |
|  | 19-Jul-13                           | 1.50  | 1.50                                  | 10.00                            | 20.01                            |  |
| Sirla Sun Life Small & Midcap Fund - Regular Plan                                    | 28-Aug-15                           | 2.30  | 2.30                                  | 10.00                            | 21.10                            |  |
|  | 24-Jul-14                           | 0.00  | 1.50                                  | 10.00                            | 18.20                            |  |
|  | 19-Jul-13                           | 0.00  | 0.35                                  | 10.00                            | 11.79                            |  |
| sirla Sun Life Frontline Equity Fund - Regular Plan                                  | 30-Oct-15                           | 3.50  | 3.50                                  | 10.00                            | 27.84                            |  |
|  | 24-Apr-15                           | 1.75  | 1.75                                  | 10.00                            | 29.44                            |  |
|  | 05-Nov-14                           | 1.20  | 1.20                                  | 10.00                            | 29.41                            |  |
| sirla Sun Life India GenNext Fund - Regular Plan                                     | 18-Jun-15                           | 2.60  | 2.60                                  | 10.00                            | 23.42                            |  |
|  | 27-Jun-14                           | 0.00  | 2.00                                  | 10.00                            | 19.57                            |  |
|  | 28-Jun-13                           | 0.00  | 1.00                                  | 10.00                            | 16.47                            |  |
| Birla Sun Life India GenNext Fund - Direct Plan                                      | 18-Jun-15                           | 2.60  | 2.60                                  | 10.00                            | 25.63                            |  |
|  | 27-Jun-14                           | 0.00  | 2.00                                  | 10.00                            | 21.07                            |  |
| Birla Sun Life New Millennium Fund - Regular Plan                                    | 31-Jul-15                           | 2.00  | 2.00                                  | 10.00                            | 19.96                            |  |
|  | 11-Sep-14                           | 1.60  | 1.60                                  | 10.00                            | 19.90                            |  |
|  | 27-Sep-13                           | 0.00  | 0.85                                  | 10.00                            | 15.20                            |  |
| Birla Sun Life Top 100 Fund - Regular Plan   | 24-Jul-15                           | 2.30  | 2.30                                  | 10.00                            | 19.01                            |  |
|  | 22-Jan-15                           | 0.85  | 0.85                                  | 10.00                            | 19.73                            |  |
|  | 27-Jun-14                           | 0.00  | 0.85                                  | 10.00                            | 17.16                            |  |
| Birla Sun Life MNC Fund - Regular Plan   | 09-Oct-15                           | 10.00   | 10.00                                 | 10.00                            | 158.07                           |  |
|  | 22-Apr-15                           | 10.00   | 10.00                                 | 10.00                            | 166.22                           |  |
|  | 20-Nov-14                           | 5.50  | 5.50                                  | 10.00                            | 141.24                           |  |
| Sirla Sun Life Index Fund - Regular Plan   | 28-Mar-16                           | 1.15  | 1.15                                  | 10.00                            | 11.69                            |  |
|  | 02-Nov-15                           | 3.20  | 3.20                                  | 10.00                            | 15.52                            |  |
|  | 25-Feb-15                           | 5.20  | 5.20                                  | 10.00                            | 22.06                            |  |
| sirla Sun Life Index Fund - Direct Plan  | 28-Mar-16                           | 1.25  | 1.25                                  | 10.00                            | 11.88                            |  |
|  | 02-Nov-15                           | 3.20  | 3.20                                  | 10.00                            | 15.71                            |  |
|  | 25-Feb-15                           | 5.20  | 5.20                                  | 10.00                            | 22.23                            |  |
| irla Sun Life India Opportunities Fund - Regular Plan                                | 30-Nov-15                           | 3.00  | 3.00                                  | 10.00                            | 28.90                            |  |
|  | 13-Nov-14                           | 2.76  | 2.76                                  | 10.00                            | 28.13                            |  |
|  | 27-Dec-13                           | 0.00  | 1.50                                  | 10.00                            | 19.86                            |  |
| iirla Sun Life Dividend Yield Plus - Regular Plan                                    | 04-Mar-16                           | 0.27  | 0.27                                  | 10.00                            | 13.62                            |  |
|  | 23-Dec-15                           | 0.20  | 0.20                                  | 10.00                            | 15.04                            |  |
|  | 24-Sep-15                           | 0.35  | 0.35                                  | 10.00                            | 15.77                            |  |
| irla Sun Life Balanced '95 Fund - Regular Plan                                       | 18-Mar-16                           | 2.65  | 2.65                                  | 10.00                            | 131.05                           |  |
|  | 23-Dec-15                           | 2.85  | 2.85                                  | 10.00                            | 137.67                           |  |
|  | 22-Sep-15                           | 7.50  | 7.50                                  | 10.00                            | 142.58                           |  |
| Birla Sun Life Balanced '95 Fund - Direct Plan                                       | 23-Dec-15                           | 3.60  | 3.60                                  | 10.00                            | 174.23                           |  |
|  | 01-Oct-14                           | 7.00  | 7.00                                  | 10.00                            | 159.03                           |  |
|  | 21-Mar-14                           | 0.00  | 3.00                                  | 10.00                            | 124.74                           |  |
| irla Sun Life Pure Value Fund - Regular Plan   | 24-Jul-15                           | 3.00  | 3.00                                  | 10.00                            | 28.75                            |  |
|  | 31-Jul-14                           | 2.80  | 2.80                                  | 10.00                            | 26.19                            |  |
|  | 23-Aug-13                           | 0.00  | 1.00                                  | 10.00                            | 13.44                            |  |
| Sirla Sun Life Enhanced Arbitrage Fund - Dividend - Regular Plan                     | 28-Mar-16                           | 0.07  | 0.07                                  | 10.00                            | 10.88                            |  |
|  | 26-Feb-16                           | 0.05  | 0.05                                  | 10.00                            | 10.86                            |  |
|  | 29-Jan-16                           | 0.05  | 0.05                                  | 10.00                            | 10.88                            |  |
| Sirla Sun Life Enhanced Arbitrage Fund - Dividend - Direct Plan                      | 28-Mar-16                           | 0.08  | 0.08                                  | 10.00                            | 11.04                            |  |
|  | 26-Feb-16                           | 0.05  | 0.05                                  | 10.00                            | 11.02                            |  |
|  | 29-Jan-16                           | 0.05  | 0.05                                  | 10.00                            | 11.03                            |  |
| 3SL CEF - Global Agri Plan - Dividend- Regular Plan                                  | 21-May-15                           | 1.44  | 1.34                                  | 10.00                            | 19.26                            |  |
|  | 23-May-14                           | 1.50  | 1.12                                  | 10.00                            | 18.20                            |  |
| 3SL CEF - Global Agri Plan - Dividend- Direct Plan                                   | 21-May-15                           | 1.44  | 1.34                                  | 10.00                            | 19.51                            |  |
|  | 23-May-14                           | 1.50  | 1.12                                  | 10.00                            | 18.32                            |  |
| Birla Sun Life Infrastructure Fund - Dividend - Regular Plan                         | 11-Jun-15                           | 1.60  | 1.60                                  | 10.00                            | 15.27                            |  |
|  | 27-Jun-14                           | 0.00  | 1.75                                  | 10.00                            | 15.48                            |  |
| irla Sun Life Special Situations Fund - Dividend - Regular Plan                      | 29-Sep-15                           | 1.30  | 1.30                                  | 10.00                            | 15.91                            |  |
|  | 28-Aug-14                           | 1.30  | 1.30                                  | 10.00                            | 14.57                            |  |
| sirla Sun Life India Reforms Fund - Dividend - Regular Plan                          | 30-Nov-15                           | 1.30  | 1.30                                  | 10.00                            | 12.80                            |  |
|  | 08-Aug-14                           | 0.80  | 0.80                                  | 10.00                            | 11.90                            |  |
| Birla Sun Life International Equity - Plan A -Dividend - Regular Plan                | 27-Nov-14<br>25-Sep-14              | 1.30<br>0.19  | 0.88                                  | 10.00<br>10.00                   | 16.15<br>13.7617                 |  |
| Birla Sun Life Financial Planning FOF Aggressive Plan - Quarterly - Regular<br>Plan  | 25-Jun-14<br>20-Mar-14              | 0.16<br>0.12  | 0.15<br>0.11                          | 10.00<br>10.00<br>10.00<br>10.00 | 13.1969<br>11.3962               |  |
| Birla Sun Life Financial Planning FOF Aggressive Plan - Quarterly - Direct Plan      | 25-Sep-14<br>25-Jun-14<br>20-Mar-14 | 0.19<br>0.16<br>0.12                                | 0.19<br>0.15<br>0.11                  | 10.00<br>10.00                   | 13.8724<br>13.2850<br>11.4450    |  |
| sirla Sun Life Financial Planning FOF Conservative Plan - Quarterly - Regular<br>lan | 25-Sep-14<br>25-Jun-14<br>20-Mar-14 | 0.12<br>0.08<br>0.08                                | 0.11<br>0.07<br>0.07                  | 10.00<br>10.00<br>10.00          | 12.2529<br>12.0721<br>11.5070    |  |
| Birla Sun Life Financial Planning FOF Conservative Plan - Quarterly - Direct<br>Plan | 25-Sep-14<br>25-Jun-14<br>20-Mar-14 | 0.12<br>0.08<br>0.08                                | 0.11<br>0.07<br>0.07                  | 10.00<br>10.00<br>10.00          | 12.3607<br>12.1625<br>11.5772    |  |
| Sirla Sun Life Financial Planning FOF Prudent Plan - Quarterly - Regular Plan        | 25-Sep-14                           | 0.16  | 0.15                                  | 10.00                            | 12.6900                          |  |
|  | 25-Jun-14                           | 0.12  | 0.11                                  | 10.00                            | 12.3845                          |  |
|  | 20-Mar-14                           | 0.10  | 0.09                                  | 10.00                            | 11.3392                          |  |
| Birla Sun Life Financial Planning FOF Prudent Plan - Quarterly - Direct Plan         | 25-Sep-14                           | 0.16  | 0.15                                  | 10.00                            | 12.9017                          |  |
|  | 25-Jun-14                           | 0.12  | 0.11                                  | 10.00                            | 12.5730                          |  |
|  | 20-Mar-14                           | 0.10  | 0.09                                  | 10.00                            | 11.3818                          |  |
| Birla Sun Life Dynamic Asset Allocation Fund - Dividend                              | 22-Mar-13                           | 6.00  | 6.00                                  | 10.00                            | 18.4600                          |  |
|  | 26-Dec-05                           | 4.50  | 4.50                                  | 10.00                            | 15.0000                          |  |
| Birla Sun Life Dynamic Asset Allocation Fund - Dividend - Direct Plan                | 22-Mar-13                           | 6.00  | 6.00                                  | 10.00                            | 18.5100                          |  |
| Birla Sun Life Banking And Financial Services Fund - Regular Plan                    | 29-Dec-15                           | 1.10  | 1.10                                  | 10.00                            | 13.8700                          |  |

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.





#### **TAX SAVINGS SOLUTIONS** Non Corporate Dividend# Dividend# Cum Dividend NAV EQUITY SCHEMES Declared on date Face value (₹) (₹ per unit) (₹ per unit) (₹ per unit) 6.50 6.50 126.09 11-Mar-16 10.00 11-Mar-16 13-Mar-15 07-Feb-14 23-Mar-16 20-Mar-15 21-Mar-14 126.09 139.52 81.54 72.57 81.45 54.12 Birla Sun Life Tax Relief '96 2.75 0.00 2.75 3.00 10.00 10.00 5.75 4.50 4.25 10.00 10.00 10.00 5.75 4.50 Birla Sun Life Tax Plan 0.00

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<br>Dividend <sup>#</sup><br>(₹ per unit) | Corporate<br>Dividend <sup>#</sup><br>(₹ per unit) | Cum Dividend NAV<br>(₹ per unit)                    |  |
| Birla Sun Life Monthly Income - Monthly Dividend - Regular<br>Plan             | 30-Mar-16<br>29-Feb-16<br>29-Jan-16              | 10.00<br>10.00<br>10.00                   | 0.0490<br>0.0518<br>0.0490                             | 0.0454<br>0.0480<br>0.0454                         | 12.1884<br>11.9116<br>12.1586                       |  |
| Birla Sun Life Monthly Income - Monthly Dividend - Direct Plan                 | 30-Mar-16<br>29-Feb-16<br>29-Jan-16              | 10.00<br>10.00<br>10.00                   | 0.0529<br>0.0558<br>0.0528                             | 0.0490<br>0.0517<br>0.0489                         | 13.1479<br>12.8430<br>13.1013                       |  |
| Birla Sun Life Monthly Income - Quarterly Dividend - Regular<br>Plan           | 30-Mar-16<br>31-Dec-15<br>30-Sep-15              | 10.00<br>10.00<br>10.00                   | 0.1954<br>0.2035<br>0.2022                             | 0.1810<br>0.1886<br>0.1874                         | 12.3187<br>12.5053<br>12.7356                       |  |
| Birla Sun Life Monthly Income - Quarterly Dividend - Direct Plan               | 30-Mar-16<br>31-Dec-15<br>30-Sep-15              | 10.00<br>10.00<br>10.00                   | 0.2022<br>0.2102<br>0.2084                             | 0.1873<br>0.1947<br>0.1931                         | 12.7664<br>12.9378<br>13.1507                       |  |
| Birla Sun Life MIP - Monthly Dividend Plan - Regular Plan                      | 28-Mar-16<br>26-Feb-16<br>29-Jan-16<br>28-Dec-15 | 10.00<br>10.00<br>10.00<br>10.00<br>10.00 | 0.0492<br>0.0457<br>0.0527<br>0.0511                   | 0.0456<br>0.0424<br>0.0488<br>0.0473               | 11.8737<br>11.5472<br>11.8864<br>12.0004            |  |
| Birla Sun Life MIP - Monthly Dividend Plan - Direct Plan                       | 28-Mar-16<br>26-Feb-16<br>29-Jan-16<br>28-Dec-15 | 10.00<br>10.00<br>10.00<br>10.00<br>10.00 | 0.0543<br>0.0504<br>0.0581                             | 0.0503<br>0.0467<br>0.0539<br>0.0521               | 13.1192<br>12.7494<br>13.1178<br>13.2370            |  |
| Birla Sun Life MIP II - Wealth 25 Plan Monthly Dividend Plan<br>Regular Plan   | 28-Mar-16<br>26-Feb-16<br>29-Jan-16<br>28-Dec-15 | 10.00<br>10.00<br>10.00<br>10.00<br>10.00 | 0.0563<br>0.0541<br>0.0512<br>0.0598<br>0.0581         | 0.0521<br>0.0501<br>0.0474<br>0.0554<br>0.0539     | 13.3392<br>12.7070<br>13.3135<br>13.6163            |  |
| Birla Sun Life MIP II - Wealth 25 Plan Monthly Dividend Plan<br>Direct Plan    | 31-Jul-15<br>26-Jun-15<br>29-May-15              | 10.00<br>10.00<br>10.00<br>10.00          | 0.0307<br>0.0632<br>0.0780                             | 0.0539<br>0.0284<br>0.0586<br>0.0723               | 13.0163<br>16.4887<br>16.2238<br>16.4496            |  |
| Birla Sun Life MIP II - Savings 5 Plan Monthly Dividend Plan -<br>Regular Plan | 28-Mar-16<br>26-Feb-16<br>29-Jan-16<br>28-Dec-15 | 10.00<br>10.00<br>10.00<br>10.00          | 0.0524<br>0.0485<br>0.0560<br>0.0541                   | 0.0485<br>0.0449<br>0.0519<br>0.0501               | 12.7103<br>12.2923<br>12.6116<br>12.7319            |  |
| irla Sun Life MIP II - Savings 5 Plan Monthly Dividend Plan<br>Direct Plan     | 28-Mar-16<br>26-Feb-16<br>29-Jan-16<br>28-Dec-15 | 10.00<br>10.00<br>10.00<br>10.00<br>10.00 | 0.0548<br>0.0508<br>0.0586<br>0.0586                   | 0.0508<br>0.0470<br>0.0543<br>0.0525               | 12:7319<br>13:3219<br>12:8794<br>13:2099<br>13:3312 |  |

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<br>Dividend <sup>#</sup><br>(₹ per unit) | Corporate<br>Dividend <sup>#</sup><br>(₹ per unit) | Cum Dividend NAV#<br>(₹ per unit)            |  |
| Birla Sun Life Savings Fund – Institutional Monthly Dividend                        | 11-Feb-11<br>28-Jan-11<br>31-Dec-10              | 10.00<br>10.00<br>10.00                   | 0.0350<br>0.0497<br>0.0587                             | 0.0287<br>0.0607<br>0.0547                         | 10.3099<br>10.3384<br>10.3413                |  |
| Birla Sun Life Savings Fund – Retail Monthly Dividend                               | 11-Feb-11<br>28-Jan-11<br>31-Dec-10              | 10.00<br>10.00<br>10.00                   | 0.0350<br>0.0469<br>0.0529                             | 0.0287<br>0.0573<br>0.0493                         | 10.2848<br>10.3108<br>10.3105                |  |
| Birla Sun Life Treasury Optimizer Plan - Retail - Quarterly<br>Dividend             | 15-Mar-16<br>15-Dec-15<br>15-Sep-15              | 10.00<br>10.00<br>10.00                   | 1.7060<br>1.7079<br>1.7242                             | 1.5806<br>1.5824<br>1.5974                         | 107.6077<br>107.9199<br>108.0607             |  |
| Birla Sun Life Treasury Optimizer Plan - Retail - Monthly<br>Dividend               | 28-Mar-16<br>26-Feb-16<br>29-Jan-16<br>28-Dec-15 | 10.00<br>10.00<br>10.00<br>10.00          | 0.5026<br>0.4599<br>0.5258<br>0.5102                   | 0.4656<br>0.4261<br>0.4872<br>0.4727               | 105.2760<br>103.3222<br>104.7692<br>104.7853 |  |
| Birla Sun Life Treasury Optimizer Plan - Monthly Dividend -<br>Regular Plan         | 28-Mar-16<br>26-Feb-16<br>29-Jan-16<br>28-Dec-15 | 10.00<br>10.00<br>10.00<br>10.00<br>10.00 | 0.5028<br>0.4601<br>0.5260<br>0.5104                   | 0.4658<br>0.4263<br>0.4874<br>0.4728               | 105.3188<br>103.3643<br>104.8119<br>104.8279 |  |
| Birla Sun Life Treasury Optimizer Plan - Monthly Dividend -<br>Direct Plan          | 28-Mar-16<br>26-Feb-16<br>29-Jan-16<br>28-Dec-15 | 10.00<br>10.00<br>10.00<br>10.00<br>10.00 | 0.5057<br>0.4626<br>0.5288<br>0.5130                   | 0.4685<br>0.4286<br>0.4899<br>0.4752               | 105.9509<br>103.9580<br>105.3895<br>105.3778 |  |
| Birla Sun Life Treasury Optimizer Plan - Quarterly Dividend -<br>Regular Plan       | 15-Mar-16<br>15-Dec-15<br>15-Sep-15              | 10.00<br>10.00<br>10.00<br>10.00          | 1.6637<br>1.6655<br>1.6815                             | 1.5414<br>1.5431<br>1.5579                         | 104.9403<br>105.2448<br>105.3822             |  |
| Birla Sun Life Treasury Optimizer Plan - Quarterly Dividend - Direct Plan           | 15-Mar-16<br>15-Dec-15<br>15-Sep-15              | 10.00<br>10.00<br>10.00                   | 1.6702<br>1.6708<br>1.6855                             | 1.5474<br>1.5480<br>1.5616                         | 105.4301<br>105.6555<br>105.7126             |  |
| Birla Sun Life Dynamic Bond Fund - Retail Plan - Monthly<br>Dividend - Regular Plan | 28-Mar-16<br>26-Feb-16<br>29-Jan-16<br>28-Dec-15 | 10.00<br>10.00<br>10.00<br>10.00          | 0.0511<br>0.0471<br>0.0543<br>0.0530                   | 0.0474<br>0.0436<br>0.0503<br>0.0491               | 10.9229<br>10.5211<br>10.7256<br>10.8316     |  |
| Birla Sun Life Dynamic Bond Fund - Retail Plan - Monthly<br>Dividend - Direct Plan  | 28-Mar-16<br>26-Feb-16<br>29-Jan-16<br>28-Dec-15 | 10.00<br>10.00<br>10.00<br>10.00<br>10.00 | 0.0515<br>0.0474<br>0.0546<br>0.0532                   | 0.0477<br>0.0439<br>0.0506<br>0.0493               | 10.9998<br>10.5883<br>10.7878<br>10.8868     |  |
| Birla Sun Life Dynamic Bond Fund - Retail - Quarterly Dividend - Regular Plan       | 30-Mar-16<br>31-Dec-15<br>30-Sep-15              | 10.00<br>10.00<br>10.00<br>10.00          | 0.2253<br>0.2378<br>0.2355                             | 0.2088<br>0.2204<br>0.2181                         | 10.8649<br>10.9011<br>11.2443                |  |



| Birla Sun Life Dynamic Bond Fund - Quarterly Dividend - Direct<br>Plan                                  | 30-Mar-16<br>31-Dec-15<br>30-Sep-15              | 10.00<br>10.00<br>10.00          | 0.2293<br>0.2417<br>0.2388 | 0.2125<br>0.2239<br>0.2212           | 11.0804<br>11.0957<br>11.4226 |
|---|--|----------------------------------|----------------------------|--------------------------------------|-------------------------------|
| Birla Sun Life Short Term Opportunities Fund - Quarterly<br>Dividend - Regular Plan                     | 15-Mar-16<br>15-Dec-15<br>15-Sep-15              | 10.00<br>10.00<br>10.00          | 0.1852<br>0.1858<br>0.1889 | 0.1716<br>0.1722<br>0.1750           | 10.5105<br>10.5685<br>10.6109 |
| Birla Sun Life Short Term Opportunities Fund - Quarterly<br>Dividend - Direct Plan                      | 15-Mar-16<br>15-Dec-15<br>15-Sep-15              | 10.00<br>10.00<br>10.00          | 0.1884<br>0.1888<br>0.1917 | 0.1745<br>0.1749<br>0.1776           | 10.7094<br>10.7492<br>10.7771 |
| 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 -<br>Regular Plan                                | 15-Mar-16<br>15-Sep-15                           | 10.00<br>10.00                   | 0.2643<br>0.2944           | 0.2449<br>0.2728                     | 11.2589<br>11.2016            |
|   | 16-Mar-15<br>15-Mar-16                           | 10.00                            | 0.4186                     | 0.3882                               | 11.2974                       |
| Birla Sun Life Medium Term Plan - Half Yearly Dividend - Direct Plan                                    | 15-Mar-16<br>15-Sep-15<br>16-Mar-15              | 10.00<br>10.00<br>10.00          | 0.2922<br>0.3155<br>0.4500 | 0.2707<br>0.2923<br>0.4173           | 11.5975<br>11.5227<br>11.6273 |
| Birla Sun Life Medium Term Plan - Quarterly Dividend - Regular  | 15-Mar-16  | 10.00                            | 0.1239                     | 0.1148                               | 10.5266                       |
| Plan  | 15-Dec-15<br>15-Sep-15                           | 10.00<br>10.00                   | 0.1846<br>0.1666           | 0.1710<br>0.1543                     | 10.5793<br>10.5720            |
| Birla Sun Life Medium Term Plan - Quarterly Dividend - Direct<br>Plan                                   | 15-Mar-16<br>15-Dec-15                           | 10.00<br>10.00                   | 0.1908<br>0.2259           | 0.1767<br>0.2093                     | 10.6493<br>10.7393            |
| Birla Sun Life Medium Term Plan -Institutional - Half Yearly  | 15-Sep-15<br>18-Mar-14                           | 10.00                            | 0.1437<br>0.4980           | 0.1332<br>0.3717                     | 10.6835<br>11.0642            |
| Dividend  | 17-Sep-13<br>17-May-13                           | 10.00<br>10.00                   | 0.1716<br>0.2151           | 0.1281<br>0.1605                     | 10.6397<br>10.6706            |
| Birla Sun Life Medium Term Plan -Institutional - Quarterly  | 16-Dec-13  | 10.00                            | 0.3043                     | 0.2271                               | 10.5925                       |
| Dividend  | 17-Sep-13<br>17-May-13                           | 10.00<br>10.00                   | 0.1373<br>0.2106           | 0.1025<br>0.1572                     | 10.4170<br>10.4473            |
| Birla Sun Life Short Term Fund - Monthly Dividend - Regular<br>Plan                                     | 15-Mar-16<br>15-Feb-16<br>15-Jan-16              | 10.00<br>10.00<br>10.00          | 0.0602<br>0.0644<br>0.0644 | 0.0557<br>0.0597<br>0.0597           | 11.7520<br>11.7675<br>11.7845 |
| Birla Sun Life Short Term Fund - Monthly Dividend - Direct Plan   | 15-Mar-16<br>15-Feb-16<br>15-Jan-16              | 10.00<br>10.00<br>10.00          | 0.0602<br>0.0645<br>0.0645 | 0.0558<br>0.0598<br>0.0598           | 11.7707<br>11.7854<br>11.8014 |
| Birla Sun Life Short Term Fund- Half Yearly Dividend  | 15-Mar-10<br>16-Mar-09<br>17-Mar-08              | 10.00<br>10.00<br>10.00          | 0.2453<br>0.4467<br>0.4752 | 0.2283<br>0.4158<br>0.4423           | 11.5557<br>11.9496<br>11.6359 |
| Birla Sun Life Short Term Fund - Quarterly Dividend   | 15-Dec-11<br>15-Sep-11<br>15-Jun-11              | 10.00<br>10.00<br>10.00          | 0.1131<br>0.0856<br>0.1443 | 0.0854<br>0.0646<br>0.1090           | 11.6606<br>11.6201<br>11.4526 |
| Birla Sun Life Short Term Fund -Dividend-Regular Plan   | 22-Sep-15<br>29-Dec-14<br>05-Sep-14              | 10.00<br>10.00<br>10.00          | 0.4695<br>0.1669<br>0.7000 | 0.4350<br>0.1548<br>0.5224           | 10.8259<br>10.3952<br>10.8741 |
| Birla Sun Life Short Term Fund -Dividend-Direct Plan  | 22-Sep-15<br>29-Dec-14<br>05-Sep-14              | 10.00<br>10.00<br>10.00          | 0.4695<br>0.1887<br>0.7000 | 0.4350<br>0.1750<br>0.5224           | 10.7978<br>10.3915<br>10.9668 |
| Birla Sun Life Income Plus - Quarterly Dividend - Regular Plan  | 15-Mar-16<br>15-Dec-15<br>15-Sep-15              | 10.00<br>10.00<br>10.00          | 0.2042<br>0.2071<br>0.2082 | 0.1892<br>0.1918<br>0.1929           | 12.7327<br>12.9180<br>13.0999 |
| Birla Sun Life Income Plus - Quarterly Dividend - Direct Plan   | 15-Mar-16<br>15-Dec-15<br>15-Sep-15              | 10.00<br>10.00<br>10.00          | 0.2092<br>0.2117<br>0.2124 | 0.1939<br>0.1961<br>0.1968           | 13.0851<br>13.2403<br>13.3926 |
| Birla Sun Life Gilt Plus - PF Plan Quarterly Dividend - Regular<br>Plan                                 | 15-Mar-16<br>15-Dec-15<br>15-Sep-15              | 10.00<br>10.00<br>10.00          | 0.0230<br>0.1817<br>0.2130 | 0.0213<br>0.1684<br>0.1973           | 10.1413<br>10.3248<br>10.4444 |
| Birla Sun Life Gilt Plus - PF Plan Quarterly Dividend - Direct<br>Plan                                  | 15-Mar-16<br>15-Dec-15<br>15-Sep-15              | 10.00<br>10.00<br>10.00          | 0.0472<br>0.2539<br>0.2804 | 0.0437<br>0.2353<br>0.2598           | 10.1953<br>10.4617<br>10.6554 |
| Birla Sun Life Constant Maturity 10 Year Gilt Fund - Quarterly<br>Dividend - Regular Plan               | 15-Mar-16<br>15-Dec-15<br>15-Sep-15              | 10.00<br>10.00<br>10.00          | 0.1551<br>0.2361<br>0.2687 | 0.1437<br>0.2187<br>0.2489           | 12.4180<br>12.4782<br>12.6569 |
| Birla Sun Life Constant Maturity 10 Year Gilt Fund - Quarterly<br>Dividend - Direct Plan                | 15-Mar-16<br>15-Dec-15<br>15-Sep-15              | 10.00<br>10.00<br>10.00          | 0.2365<br>0.2396<br>0.2430 | 0.2191<br>0.2220<br>0.2252           | 11.2228<br>11.3039<br>11.4556 |
| Birla Sun Life Government Securities Fund - Long Term<br>Dividend - Regular Plan - Half Yearly Dividend | 15-Mar-16<br>15-Sep-15<br>16-Mar-15              | 10.00<br>10.00<br>10.00          | 0.3009<br>0.4707<br>0.4462 | 0.2788<br>0.4361<br>0.4138           | 10.6145<br>11.0765<br>11.4769 |
| Birla Sun Life Government Securities Fund - Long Term<br>Dividend - Direct Plan - Half Yearly Dividend  | 15-Mar-16<br>15-Sep-15<br>16-Mar-15              | 10.00<br>10.00<br>10.00          | 0.3239<br>0.4896<br>0.4627 | 0.3001<br>0.4536<br>0.4291           | 11.1243<br>11.5631<br>11.9344 |
| Birla Sun Life Active Debt Multi Manager FoF Scheme -<br>Dividend                                       | 25-Sep-14<br>25-Jun-14<br>20-Mar-14              | 10.00<br>10.00<br>10.00          | 0.1559<br>0.0312<br>0.0623 | 0.1493<br>0.0299<br>0.0597           | 11.1669<br>11.0097<br>10.7957 |
| Birla Sun Life Active Debt Multi Manager FoF Scheme - Quar-<br>terly - Direct Plan                      | 20-Mai-14<br>25-Sep-14<br>25-Jun-14<br>20-Mar-14 | 10.00<br>10.00<br>10.00<br>10.00 | 0.0623                     | 0.0597<br>0.1493<br>0.0299<br>0.0597 | 11.2196<br>11.0475<br>10.8183 |
| Note: The NAV of the scheme, pursuant to pay out of   |  |                                  |                            |                                      |                               |

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.





### **Close Ended Scheme Performance**

#### Birla Sun Life Capital Protection Oriented Fund - Series 16 -Regular Plan

| Date of Inception: Nov 05, 2013                                   | NAV Per | Birla Sun                                    | CRISIL MIP     | CRISIL 1                  | Value of Stan  | dard Invoctm                         | ont of ₹                                      |  |
|---|---------|--|----------------|---------------------------|--|--------------------------------------|---|--|
| Fund Manager: Mr. Prasad  | Unit. * | life Capital                                 | Blended        | Year                      |  | 10000 in                             |   |  |
| Dhonde & Vineet Maloo<br>NAV (as on 31º March 2016): ₹<br>12.3445 | (₹)     | Protection<br>Oriented<br>- Series<br>16 (%) | Index #<br>(%) | T-Bill<br>Index ##<br>(%) | Birla Sun<br>life Capital<br>Protection<br>Oriented<br>- Series 16 (₹) | CRISIL MIP<br>Blended<br>Index # (₹) | CRISIL 1<br>Year<br>T-Bill<br>Index<br>## (₹) |  |
| Since inception till<br>March 31, 2016 (CAGR)                     | 10.0000 | 9.16   | 10.71          | 8.12                      | 12345  | 12770                                | 12064   |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute)                    | 11.8953 | 3.78   | 5.67           | 7.69                      | 10378  | 10567                                | 10769   |  |
| March 31, 2014 to<br>March 31, 2015 (Absolute)                    | 10.4054 | 14.32  | 16.45          | 8.74                      | 11432  | 11645                                | 10874   |  |

# 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 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 91 to know more on performance of schemes managed by Fund Managers.

The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

#### Birla Sun Life Capital Protection Oriented Fund - Series 18 -Regular Plan

| Date of Inception: Feb 03, 2014<br>Fund Manager: Mr. Prasad                        | NAV Per<br>Unit. * | Birla Sun<br>life Capital                    | CRISIL MIP<br>Blended | Year                      | Funde er etan  | dard Investm<br>10000 in             | ent of ₹                                    |
|--|--------------------|--|-----------------------|---------------------------|--|--------------------------------------|---|
| Dhonde / Mr. Vineet Maloo<br>NAV (as on 31 <sup>st</sup> March 2016): ₹<br>12.1434 | (₹)                | Protection<br>Oriented<br>- Series<br>18 (%) | (%) Inde              | T-Bill<br>Index ##<br>(%) | Birla Sun<br>life Capital<br>Protection<br>Oriented<br>- Series 18 (₹) | CRISIL MIP<br>Blended<br>Index # (₹) | CRISIL<br>Year<br>T-Bill<br>Index<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)                                      | 10.0000            | 9.42   | 11.68                 | 8.28                      | 12143  | 12690                                | 11870                                       |
| March 31, 2015 to<br>March 31, 2016 (Absolute)                                     | 11.6651            | 4.10   | 5.67                  | 7.69                      | 10410  | 10567                                | 10769                                       |
| March 31, 2014 to<br>March 31, 2015 (Absolute)                                     | 10.1986            | 14.38  | 16.45                 | 8.74                      | 11438  | 11645                                | 10874                                       |

# 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 the sustained of the sustained in future.

Total Schemes Co-Managed by Fund Managers is 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 91 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

| ate of Inception: Apr 30, 2014<br>und Manager: Mr. Prasad                          | Unit. * life | Birla Sun<br>life Capital                                | Blended                   | CRISIL 1<br>Year   | Value of Standard Investment of ₹<br>10000 in |   |       |  |
|--|--------------|--|---------------------------|--|---|---|-------|--|
| Dhonde / Mr. Vineet Maloo<br>NAV (as on 31 <sup>st</sup> March 2016): ₹<br>11.6278 | (₹)          | Protection Index #<br>Oriented (%)<br>- Series<br>20 (%) | T-Bill<br>Index ##<br>(%) | Birla Sun<br>life Capital<br>Protection<br>Oriented<br>- Series 20 (₹) | CRISIL MIP<br>Blended<br>Index # (₹)          | CRISIL 1<br>Year<br>T-Bill<br>Index<br>## (₹) |       |  |
| Since inception till<br>March 31, 2016 (CAGR)                                      | 10.0000      | 8.17   | 10.92                     | 8.29   | 11628   | 12203   | 11653 |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute)                                     | 11.1785      | 4.02   | 5.67                      | 7.69   | 10402   | 10567   | 10769 |  |

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 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 91 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<br>Fund Manager: Mr. Prasad<br>Dhonde & Vineet Maloo | NAV Per<br>Unit. * | Birla Sun<br>life Capital<br>Protection | CRISIL MIP<br>Blended<br>Index # | CRISIL 1<br>Year          | Fundo or oran  | dard Investment of ₹<br>10000 in     |   |  |
|--|--------------------|---|----------------------------------|---------------------------|--|--------------------------------------|---|--|
| NAV (as on 31 <sup>st</sup> March 2016): ₹<br>12.3098                                | (₹)                | Oriented<br>- Series<br>17 (%)          | (%)                              | T-Bill<br>Index ##<br>(%) | Birla Sun<br>life Capital<br>Protection<br>Oriented<br>- Series 17 (₹) | CRISIL MIP<br>Blended<br>Index # (₹) | CRISIL 1<br>Year<br>T-Bill<br>Index<br>## (₹) |  |
| Since inception till<br>March 31, 2016 (CAGR)  | 10.0000            | 9.36                                    | 11.16                            | 8.17                      | 12310  | 12787                                | 12001   |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute)                                       | 11.8594            | 3.80                                    | 5.67                             | 7.69                      | 10380  | 10567                                | 10769   |  |
| March 31, 2014 to<br>March 31, 2015 (Absolute)                                       | 10.3445            | 14.64                                   | 16.45                            | 8.74                      | 11464  | 11645                                | 10874   |  |

# 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 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 91 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<br>Fund Manager: Mr. Prasad           | NAV Per<br>Unit. * | Birla Sun<br>life Capital                    | CRISIL MIP<br>Blended | CRISIL 1<br>Year          | Value of Stan  | dard Investm<br>10000 in             | ent of ₹                                      |
| Dhonde / Mr. Vineet Maloo<br>NAV (as on 31ª March 2016): ₹<br>11.8224 | 0<br>-             | Protection<br>Oriented<br>- Series<br>19 (%) | Index #<br>(%)        | T-Bill<br>Index ##<br>(%) | Birla Sun<br>life Capital<br>Protection<br>Oriented<br>- Series 19 (₹) | CRISIL MIP<br>Blended<br>Index # (₹) | CRISIL 1<br>Year<br>T-Bill<br>Index<br>## (₹) |
| Since inception till<br>March 31, 2016 (CAGR)                         | 10.0000            | 8.42   | 11.45                 | 8.33                      | 11822  | 12517                                | 11802   |
| March 31, 2015 to<br>March 31, 2016 (Absolute)                        | 11.4029            | 3.68   | 5.67                  | 7.69                      | 10368  | 10567                                | 10769   |
| March 31, 2014 to<br>March 31, 2015 (Absolute)                        | 10.0374            | 13.60  | 16.45                 | 8.74                      | 11360  | 11645                                | 10874   |

# 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 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 91 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<br>Fund Manager: Mr. Prasad<br>Dhonde / Mr. Vineet Maloo<br>NAV (as on 31¤ March 2016): ₹<br>11.2217 | NAV Per<br>Unit. *<br>(₹) | Birla Sun<br>life Capital<br>Protection<br>Oriented<br>- Series<br>21 (%) | CRISIL MIP<br>Blended<br>Index #<br>(%) | CRISIL 1<br>Year<br>T-Bill<br>Index ##<br>(%) | Value of Stan<br>Birla Sun<br>life Capital<br>Protection<br>Oriented<br>- Series 21 (₹) | 10000 in<br>CRISIL MIP<br>Blended<br>Index # (₹) |       |
|--|---------------------------|---|---|---|---|--|-------|
| Since inception till<br>March 31, 2016 (CAGR)  | 10.0000                   | 6.57  | 8.92                                    | 8.12  | 11222   | 11674  | 11518 |
| March 31, 2015 to<br>March 31, 2016 (Absolute)   | 10.7853                   | 4.05  | 5.67                                    | 7.69  | 10405   | 10567  | 10769 |

# 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 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 91 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

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 22 - Regular Plan

| Date of Inception: Aug 13, 2014<br>Fund Manager: Mr. Prasad                        | NAV Per<br>Unit. * | Birla Sun<br>life Capital<br>Protection | CRISIL MIP<br>Blended<br>Index # | CRISIL 1<br>Year<br>T-Bill<br>Index ##<br>(%) | Value of Standard Investment of ₹<br>10000 in                          |                                      |   |  |
|--|--------------------|---|----------------------------------|---|--|--------------------------------------|---|--|
| Dhonde / Mr. Vineet Maloo<br>NAV (as on 31 <sup>st</sup> March 2016): ₹<br>11.1382 | (₹)                | Oriented<br>- Series<br>22 (%)          | (%)                              |   | Birla Sun<br>life Capital<br>Protection<br>Oriented<br>- Series 22 (₹) | CRISIL MIP<br>Blended<br>Index # (₹) | CRISIL 1<br>Year<br>T-Bill<br>Index<br>## (₹) |  |
| Since inception till<br>March 31, 2016 (CAGR)                                      | 10.0000            | 6.82                                    | 9.49                             | 8.24  | 11138  | 11595                                | 11379   |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute)                                     | 10.6834            | 4.26                                    | 5.67                             | 7.69  | 10426  | 10567                                | 10769   |  |

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 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 91 to know more on performance of schemes managed by Fund Managers.

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 25 -Regular Plan

| Date of Inception: Nov 26, 2014<br>Fund Manager: Mr. Prasad                     | NAV Per<br>Unit. * | Birla Sun<br>life Capital                    | CRISIL MIP<br>Blended | CRISIL 1<br>Year          |  | ndard Investment of ₹<br>10000 in    |   |  |
|---|--------------------|--|-----------------------|---------------------------|--|--------------------------------------|---|--|
| Dhonde / Mr. Ajay Garg<br>NAV (as on 31 <sup>st</sup> March 2016): ₹<br>10.0675 | (₹)                | Protection<br>Oriented<br>- Series<br>25 (%) | Index #<br>(%)        | T-Bill<br>Index ##<br>(%) | Birla Sun<br>life Capital<br>Protection<br>Oriented<br>- Series 25 (₹) | CRISIL MIP<br>Blended<br>Index # (₹) | CRISIL 1<br>Year<br>T-Bill<br>Index<br>## (₹) |  |
| Since inception till<br>March 31, 2016 (CAGR)                                   | 10.0000            | 0.50   | 7.08                  | 8.06                      | 10068  | 10964                                | 11099   |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute)                                  | 10.1799            | -1.10  | 5.67                  | 7.69                      | 9890   | 10567                                | 10769   |  |

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 2. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Ajay Garg is 7. Refer annexure on page no. 91 to know more on performance of schemes managed by Fund Managers.

The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

#### Birla Sun Life Capital Protection Oriented Fund - Series 23 -Regular Plan

| Date of Inception: Sep 18, 2014<br>Fund Manager: Mr. Prasad                        | NAV Per<br>Unit. * | Birla Sun<br>life Capital                    | CRISIL MIP<br>Blended | Year                      | value el elan  | dard Investm<br>10000 in             | rd Investment of ₹<br>100 in                  |  |
|--|--------------------|--|-----------------------|---------------------------|--|--------------------------------------|---|--|
| Dhonde / Mr. Vineet Maloo<br>NAV (as on 31 <sup>st</sup> March 2016): ₹<br>10.9824 | (₹)                | Protection<br>Oriented<br>- Series<br>23 (%) | Index #<br>(%)        | T-Bill<br>Index ##<br>(%) | Birla Sun<br>life Capital<br>Protection<br>Oriented<br>- Series 23 (₹) | CRISIL MIP<br>Blended<br>Index # (₹) | CRISIL 1<br>Year<br>T-Bill<br>Index<br>## (₹) |  |
| Since inception till<br>March 31, 2016 (CAGR)                                      | 10.0000            | 6.30   | 8.81                  | 8.22                      | 10982  | 11383                                | 11288   |  |
| March 31, 2015 to<br>March 31, 2016 (Absolute)                                     | 10.5316            | 4.28   | 5.67                  | 7.69                      | 10428  | 10567                                | 10769   |  |

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 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 91 to know more on performance of schemes managed by Fund Managers.

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 26 - Regular Plan

| Date of Inception: Mar 30, 2015<br>Fund Manager: Mr. Prasad<br>Dhonde / Mr. Ajay Garg<br>NAV (as on 31ª March 2016):<br>₹ 9.7139 | NAV Per<br>Unit. *<br>(₹) | Birla Sun<br>life Capital<br>Protection<br>Oriented<br>- Series<br>26 (%) | CRISIL MIP<br>Blended<br>Index #<br>(%) | CRISIL 1<br>Year<br>T-Bill<br>Index ##<br>(%) | Fundo of Otali | 10000 in<br>CRISIL MIP<br>Blended<br>Index # (₹) |       |
|--|---------------------------|---|---|---|----------------|--|-------|
| Since inception till<br>March 31, 2016 (CAGR)  | 10.0000                   | -2.85   | 5.82                                    | 7.86  | 9714           | 10585  | 10791 |
| March 31, 2015 to<br>March 31, 2016 (Absolute)   | 10.0000                   | -2.86   | 5.67                                    | 7.69  | 9714           | 10567  | 10769 |

# 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 2. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Ajay Garg is 7. Refer annexure on page no. 91 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

|   | Funds Managed By Mr. Kaustubh Gupta  | Refer<br>page No  |
|---|--|---|
| 1 | Birla Sun Life Savings Fund <sup>#</sup>   | 60  |
| 2 |  | 58  |
| 3 |  | 61  |
| 4 | Birla Sun Life Short Term Opportunities Fund*  | 62  |
| 5 | Birla Sun Life Cash Plus <sup>#</sup>  | 56  |
| 6 | Birla Sun Life Floating Rate Fund - Short Term Plan*   | 57  |
| 7 | Birla Sun Life Cash Manager <sup>#</sup>   | 59  |
| B | Birla Sun Life Constant Maturity 10 Year Gilt Fund <sup>s</sup><br>(erstwhile Birla Sun Life Gilt Plus – Regular Plan) | 68  |
|   | Birla Sun Life Gilt Plus - PF Plan <sup>s</sup>  | 67  |
| 0 | Birla Sun Life Government Securities Fund -Long Term Plan <sup>s</sup>   | 69  |
|   | 2<br>3<br>4<br>5<br>6<br>7<br>8<br>9   | Funds Managed By Mr. Kaustubh Gupta         Birla Sun Life Savings Fund*         Birla Sun Life Floating Rate Fund - Long Term Plans         Birla Sun Life Floating Rate Fund - Long Term Plans         Birla Sun Life Short Term Opportunities Fund*         Birla Sun Life Short Term Opportunities Fund*         Birla Sun Life Cash Plus*         Birla Sun Life Cash Manager*         Birla Sun Life Constant Maturity 10 Year Gilt Fund*         Birla Sun Life Constant Maturity 10 Year Gilt Fund* |

Funds co-managed by Ms. Sunaina Da Cunha

|   | <sup>§</sup> Funds co-managed by Mr. Prasad Dhonde |  |    |  |  |
|---|--|--|----|--|--|
|   | Sr.<br>no Funds Managed By Mr. Ajay Garg           |  |    |  |  |
|   | 1  | Birla Sun Life Capital Protection Oriented Fund - Series 25* | 90 |  |  |
|   | 2  | Birla Sun Life Capital Protection Oriented Fund - Series 26* | 90 |  |  |
|   |  | Birla Sun Life MNC Fund                                      | 18 |  |  |
|   |  | Birla Sun Life Tax Relief '96                                | 47 |  |  |
| ļ | 5  | Birla Sun Life Tax Plan                                      | 48 |  |  |
|   |  | Birla Sun Life Tax Savings Fund                              | 49 |  |  |
|   | 7  | Birla Sun Life Index Fund                                    | 37 |  |  |
|   |  |  |    |  |  |

#### \*Funds co-managed by Mr. Prasad Dhonde

| Sr.<br>no | Funds Managed By Mr. Prasad Dhonde   | Refer<br>page No |
|-----------|--|------------------|
| 1         | Birla Sun Life Gold ETF  | 38               |
| 2         | Birla Sun Life Short Term Fund   | 63               |
| 3         | Birla Sun Life Floating Rate Fund - Long Term Plan®  | 58               |
| 4         | Birla Sun Life Treasury Optimizer Plan®<br>(erstwhile Birla Sun Life Ultra Short Term Fund)                | 61               |
| 5         | Birla Sun Life Constant Maturity 10 Year Gilt Fund®<br>(erstwhile Birla Sun Life Gilt Plus – Regular Plan) | 68               |
| 6         | Birla Sun Life Gilt Plus - PF Plan®  | 67               |
| 7         | Birla Sun Life Government Securities Fund -<br>Long Term Plan <sup>®</sup>                                 | 69               |
| 8         | Birla Sun Life Income Plus   | 66               |
| 9         | Birla Sun Life Capital Protection Oriented Fund - Series 23 <sup>s</sup>                                   | 90               |
| 10        | Birla Sun Life Capital Protection Oriented Fund - Series 22 <sup>s</sup>                                   | 90               |
| 11        | Birla Sun Life Capital Protection Oriented Fund - Series 18 <sup>s</sup>                                   | 89               |
| 12        |  | 89               |
| 13        | Birla Sun Life Capital Protection Oriented Fund - Series 20 <sup>\$</sup>                                  | 89               |
| 14        | Birla Sun Life Capital Protection Oriented Fund - Series 17 <sup>\$</sup>                                  | 89               |
| 15        | Birla Sun Life Capital Protection Oriented Fund - Series 16 <sup>\$</sup>                                  | 89               |
| 16        | Birla Sun Life Capital Protection Oriented Fund - Series 19 <sup>s</sup>                                   | 89               |
| 17        | Birla Sun Life Dynamic Asset Allocation Funds  | 40               |
| 18        | Birla Sun Life Capital Protection Oriented Fund - Series 25*   | 90               |
| 19        | Birla Sun Life Capital Protection Oriented Fund - Series 26*   | 90               |

19 Birla Sun Life Capital Frontier Control of Sundary Strands co-managed by Mr. Ajay Garg <sup>5</sup> Funds co-managed by Mr. Vineet Maloo <sup>8</sup> Funds co-managed by Mr. Kaustubh Gupta

| Sr.<br>no    | Funds Managed By Mr. Shravan Sreenivasula   | Refer<br>page No |
|--------------|---|------------------|
| 1            | Birla Sun Life Active Debt Multi Manager FoF Scheme<br>Birla Sun Life Gold Fund                     | 71<br>39         |
| 2            | Birla Sun Life Gold Fund<br>Birla Sun Life Financial Planning FOF - Conservative Plan               | 39<br>43         |
| <u>    3</u> | Birla Sun Life Financial Planning FOF - Conservative Plan<br>Birla Sun Life Global Real Estate Fund | 43<br>36         |
| 5            | Birla Sun Life Financial Planning FOF - Prudent Plan  | 44               |
| 6            | Birla Sun Life Asset Allocator Multi Manager FoF Scheme   | 41               |
| 7            | Birla Sun Life Financial Planning FOF - Aggressive Plan   | 42               |
| 8            | Birla Sun Life Global Commodities Fund  | 35               |
| Sr.          | Funds Managed By Mr. Maneesh Dangi  | Refer            |
| no           | Funds Managed by Mr. Maneesh Dangi  | page No          |
| 1            | Birla Sun Life Medium Term Plan   | 64               |
|              | Birla Sun Life Dynamic Bond Fund  | 65               |
| -            | -   |                  |
| Sr.          |   | Refer            |
| no           | Funds Managed By Mr. Chanchal Khandelwal  | page No          |
|              | Birla Sun Life India GenNext Fund*  | 25               |
| ·····        |   | 25               |
| r⊦un         | ds co-managed by Mr. Anil Shah  |                  |
| Sr.          |   | Refer            |
| -            | Funds Managed By Mr. Dhaval Gala  | page No          |
| no           |   |                  |
|              | Birla Sun Life Banking and Financial Services Fund®   | 24               |
| @ Fı         | unds co-managed by Mr. Satyabrata Mohanty   |                  |
| Sr.          |   | Refer            |
| no           | Funds Managed By Mr. Kunal Sangoi   | page No          |
| 1            | Birla Sun Life India Opportunities Fund   | 31               |
| 2            | Birla Sun Life New Millennium Fund  | 30               |
|              |   |                  |
| Sr.          | Funde Meneged Dy Mr. Anil Sheh  | Refer            |
| no           | Funds Managed By Mr. Anil Shah  | page No          |
| 1            | Birla Sun Life India GenNext Fund*  | 25               |
| 2            | Birla Sun Life Equity Fund  | 17               |
| 3            | Birla Sun Life Manufacturing Equity Fund  | 23               |
| 4            | Birla Sun Life Special Situations Fund  | 27               |
|              |   |                  |

| Sr.<br>no   | Funds Managed By Mr. Mahesh Patil    | Refer<br>page No |  |  |
|---|--------------------------------------|------------------|--|--|
| 1   | Birla Sun Life Pure Value Fund®      | 28               |  |  |
| 2   | Birla Sun Life Balanced '95 Fund#    | 14               |  |  |
| 3   | Birla Sun Life Frontline Equity Fund | 15               |  |  |
| 4   | Birla Sun Life Top 100 Fund          | 16               |  |  |
| 5   | Birla Sun Life Infrastructure Fund   | 26               |  |  |
| * Funds co-managed by Mr. Pranay Sinha            |                                      |                  |  |  |
| <sup>®</sup> Funds co-managed by Mr. Milind Bafna |                                      |                  |  |  |

| Sr.<br>no                              | Funds Managed By Mr. Satyabrata Mohanty                         | Refer<br>page No |  |  |  |
|--|---|------------------|--|--|--|
| 1                                      | Birla Sun Life MIP II - Savings 5 Plan*#                        | 54               |  |  |  |
| 2                                      | Birla Sun Life MIP II - Wealth 25 Plan*#                        | 53               |  |  |  |
| 3                                      | Birla Sun Life Equity Savings Fund**                            | 45               |  |  |  |
| 4                                      | Birla Sun Life Banking and Financial Services Fund <sup>®</sup> | 24               |  |  |  |
| 5                                      | Birla Sun Life Advantage Fund                                   | 22               |  |  |  |
| 6                                      | Birla Sun Life India Reforms Fund                               | 29               |  |  |  |
| 7                                      | Birla Sun Life Dividend Yield Plus*                             | 19               |  |  |  |
| * Funds co-managed by Mr. Pranay Sinha |   |                  |  |  |  |

Funds co-managed by Mr. Pranay Sinna
 Funds co-managed by Mr. Vineet Maloo
 Funds co-managed by Mr. Lovelish Solanki

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

|   |                                    | Refer<br>page No |
|---|------------------------------------|------------------|
| 1 | Birla Sun Life Small & Midcap Fund | 21               |
| 2 | Birla Sun Life Midcap Fund         | 20               |

| Sr. | Funds Managed By Mr. Vineet Maloo                            |         |
|-----|--|---------|
| no  |  | page No |
| 1   | Birla Sun Life MIP II - Savings 5 Plan*®                     | 54      |
| 2   | Birla Sun Life Monthly Income <sup>®</sup>                   | 51      |
| 3   | Birla Sun Life MIP®  | 52      |
| 4   | Birla Sun Life Capital Protection Oriented Fund - Series 23* | 90      |
| 5   | Birla Sun Life Capital Protection Oriented Fund - Series 22* | 90      |
| 6   | Birla Sun Life Capital Protection Oriented Fund - Series 18* | 89      |
| 7   | Birla Sun Life Capital Protection Oriented Fund - Series 21* | 89      |
| 8   | Birla Sun Life Capital Protection Oriented Fund - Series 20* | 89      |
| 9   | Birla Sun Life Capital Protection Oriented Fund - Series 17* | 89      |
| 10  | Birla Sun Life Capital Protection Oriented Fund - Series 16* | 89      |
| 11  | Birla Sun Life Capital Protection Oriented Fund - Series 19* | 89      |
| 12  | Birla Sun Life MIP II - Wealth 25 Plan*®                     | 53      |
| 13  | Birla Sun Life Dynamic Asset Allocation Fund*                | 40      |
|     | Birla Sun Life International Equity Fund - Plan A            | 32      |
| 15  | Birla Sun Life International Equity Fund - Plan B            | 33      |
| 16  | Birla Sun Life Dividend Yield Plus*                          | 19      |

\* Funds co-managed by Mr. Satyabrata Mohanty # Funds co-managed by Mr. Prasad Dhonde

<sup>&</sup>lt;sup>®</sup> Funds co-managed by Mr. Pranay Sinha

| Sr.<br>no                              | Funds Managed By Mr. Milind Bafna                                  | Refer<br>page No |  |  |
|--|--|------------------|--|--|
| 1                                      | Birla Sun Life Pure Value Fund*                                    | 28               |  |  |
|  | Birla Sun Life Commodity Equities Fund - Global Agri Plan<br>(GAP) | 34               |  |  |
| * Funds co-managed by Mr. Mahesh Patil |  |                  |  |  |
| Sr.                                    |  | Refer            |  |  |

| no              | Funds Managed By Mr. Lovelish Solanki    | page No |
|-----------------|--|---------|
| 1               | Birla Sun Life Enhanced Arbitrage Fund   | 70      |
| 2               | Birla Sun Life Equity Savings Fund*®     | 45      |
| * Fu            | nds co-managed by Mr. Satyabrata Mohanty |         |
| <sup>®</sup> Fu | nds co-managed by Mr. Pranay Sinha       |         |
| e.              |  | Defen   |

| or.<br>no                              | Funde Managed By Me, Sunaina Da Cunha                | Refer<br>page No |  |  |
|--|--|------------------|--|--|
| 1                                      | Birla Sun Life Savings Fund*                         | 60               |  |  |
| 2                                      | Birla Sun Life Short Term Opportunities Fund*        | 62               |  |  |
| 3                                      | Birla Sun Life Cash Plus*                            | 56               |  |  |
|  | Birla Sun Life Floating Rate Fund - Short Term Plan* | 57               |  |  |
| 5                                      | Birla Sun Life Cash Manager*                         | 59               |  |  |
| Funds co-managed by Mr. Kaustubh Gupta |  |                  |  |  |

| Sr.<br>no   | Funds Managed By Mr. Pranay Sinha        |    |  |  |
|---|--|----|--|--|
| 1   | Birla Sun Life MIP II - Savings 5 Plan*# | 54 |  |  |
| 2   | Birla Sun Life Monthly Income*           | 51 |  |  |
| 3   | Birla Sun Life MIP*                      | 52 |  |  |
| 4   | Birla Sun Life MIP II - Wealth 25 Plan*# | 53 |  |  |
| 5   | Birla Sun Life Equity Savings Fund*      | 45 |  |  |
| 6   | 6 Birla Sun Life Balanced '95 Fund®      |    |  |  |
| * Funds co-managed by Mr. Vineet Maloo<br><sup>®</sup> Funds co-managed by Mr. Mahesh Patil |  |    |  |  |

- Funds co-managed by Mr. Satyabrata Mohanty ^ Funds co-managed by Mr. Lovelish Solanki
- 4 Birla Sun Life Special Situations Fund \* Funds co-managed by Mr. Chanchal Khandelwal

The Fund Manager-wise Scheme Details appearing above are As on March 31, 2016. Schemes mentioned in order of performance for the period March 31, 2015 - March 31, 2016. 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.





### WEALTH CREATION SOLUTIONS

| SCHEME   | PLAN/ O                                    | PTION   | DEFAULT OPTION**  | MINIMUM   | EXIT LOAD  |
|--|--|---|---|---|--|
|  | PLAN <sup>^</sup>                          | OPTION  |   | INVESTMENT<br>AMOUNT                            | For redemption-switch out consider from the date of allotment.   |
| Birla Sun Life Equity Fund   | Regular Plan                               | Dividend (Payout/Reinvestment/Sweep)  | Dividend Reinvestment                                       | FP: ₹ 5,000/-                                   | For redemption/switch out of units within 365 days from the  |
|  | Direct Plan                                | Growth  |   | AP:₹1,000/-                                     | date of allotment: 1.00% of applicable NAV. For redemption/<br>switch out of units after 365 days from the date of allotment:<br>Nil   |
| Birla Sun Life Advantage Fund                                      | Regular Plan                               | Dividend (Payout/Reinvestment/Sweep)  | Dividend Reinvestment                                       | FP: ₹ 5,000/-                                   | within 365 days from the date of allotment: 1.00% of   |
|  | Direct Plan                                | Growth  |   | AP:₹1,000/-                                     | applicable NAV. after 365 days from the date of allotment: Nil<br>For redemption/switch out of units within 365 days from the  |
| Birla Sun Life Midcap Fund   | Regular Plan<br>Direct Plan                | Dividend (Payout / Reinvestment / Sweep)<br>Growth (Growth with Triggered Facility) | Dividend Reinvestment                                       | FP:₹5,000/-<br>AP:₹1,000/-                      | date of allotment: 1.00% of applicable NAV. For redemption/<br>switch out of units after 365 days from the date of allotment:<br>Nil   |
| Birla Sun Life Frontline Equity Fund                               | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/Sweep)<br>Growth                                      | Dividend Reinvestment                                       | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-                  | within 365 days/1% of applicable NAV.  |
| Birla Sun Life Infrastructure Fund                                 | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/Sweep)<br>Growth                                      | Dividend Reinvestment                                       | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-                  | within 365 days/1% of applicable NAV.  |
| Birla Sun Life India GenNext Fund                                  | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/Sweep)<br>Growth                                      | Dividend Reinvestment                                       | FP:₹5,000/-<br>AP:₹1,000/-                      | within 365 days/1% of applicable NAV.  |
| Birla Sun Life New Millennium Fund                                 | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/Sweep)<br>Growth                                      | Dividend Reinvestment                                       | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-                  | within 365 days/1% of applicable NAV.  |
| Birla Sun Life Top 100 Fund  | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/Sweep)<br>Growth                                      | Dividend Reinvestment                                       | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-                  | For redemption/switch out of units within 365 days from the<br>date of allotment: 1.00% of applicable NAV. For redemption/<br>switch out of units after 365 days from the date of allotment:<br>Nil    |
| Birla Sun Life MNC Fund  | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/Sweep)<br>Growth                                      | Dividend Reinvestment                                       | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-                  | within 365 days/1% of applicable NAV.  |
| Birla Sun Life Index Fund  | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/Sweep)<br>Growth                                      | Dividend Reinvestment                                       | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-                  | Nil  |
| Birla Sun Life India Opportunities Fund                            | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/Sweep)<br>Growth                                      | Dividend Reinvestment                                       | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-                  | 365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of allotment: Nil.  |
| Birla Sun Life Small & Midcap Fund                                 | Regular Plan<br>Direct Plan                | Dividend (Payout / Reinvestment)<br>Growth  | Dividend Payout   | FP: ₹ 5,000/-<br>AP : ₹ 1,000/-                 | within 365 days/1% of applicable NAV.  |
| Birla Sun Life India Reforms Fund                                  | Regular Plan<br>Direct Plan                | Dividend (Payout / Reinvestment)<br>Growth  | Dividend Reinvestment                                       | FP:₹5,000/-<br>AP:₹1,000/-                      | For redemption/switch out of units within 365 days from the<br>date of allotment: 1.00% of applicable NAV. For redemption/<br>switch out of units after 365 days from the date of allotment:<br>Ni     |
| Birla Sun Life Dividend Yield Plus                                 | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/Sweep)<br>Growth                                      | Dividend Reinvestment                                       | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-                  | within 365 days/1% of applicable NAV.  |
| Birla Sun Life Balanced '95 Fund                                   | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/Sweep)<br>Growth                                      | Dividend Reinvestment                                       | FP:₹5,000/-<br>AP:₹1,000/-                      | For redemption/switch out of units within 365 days from the<br>date of allotment: 1.00% of applicable NAV. For redemption/<br>switch out of units after 365 days from the date of allotment:<br>Nil.   |
| Birla Sun Life Special Situations Fund                             | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/Sweep)<br>Growth                                      | Choice of Plan : Growth     Choice of Option : Reinvestment | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-                  | within 365 days/1% of applicable NAV.  |
| Birla Sun Life Dynamic Asset Allocation Fund                       | Regular Plan                               |   |   |   | For redemption / switch-out of units within 365 days from the  |
|  | Direct Plan                                | Dividend (Payout/Reinvestment)<br>Growth  | Dividend Reinvestment                                       | FP:₹5,000/-<br>AP:₹1,000/-                      | date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil.   |
| Birla Sun Life Commodity Equities Fund - Global<br>Agri Plan (GAP) | Regular Plan<br>Direct Plan                | Dividend (Payout / Reinvestment /Sweep)<br>Growth                                   | Growth / Reinvestment                                       | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-                  | For redemption/switch out of units within 365 days from the<br>date of allotment: 1.00% of applicable NAV. For redemption/<br>switch out of units after 365 days from the date of allot-<br>ment: Nil  |
| Birla Sun Life International Equity Fund (Plan A)                  | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/Sweep)<br>Growth                                      | Dividend Reinvestment                                       | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-                  | within 365 daysfrom the date of allotment: 1.00% of<br>applicable NAV. after 365 days from the date of allotment:<br>Nil.  |
| Birla Sun Life International Equity Fund (Plan B)                  | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment/Sweep)<br>Growth                                      | Dividend Reinvestment                                       | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-                  | within 365 days/1% of applicable NAV.  |
| Birla Sun Life Pure Value Fund                                     | Regular Plan<br>Direct Plan                | Dividend (Payout/Reinvestment)<br>Growth  | Choice of Plan : Growth     Choice of Option : Reinvestment | FP : ₹ 5,000/-<br>AP : ₹ 1,000/-                | For redemption/switch out of units within 365 days from the<br>date of allotment: 1.00% of applicable NAV. For redemption/<br>switch out of units after 365 days from the date of allotment:<br>Nil    |
| Birla Sun Life Global Commodities Fund                             | Regular Plan                               | Dividend (Payout/Reinvestment)  | Dividend Reinvestment                                       | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-                  | If redeemed on or before 365 days from the date of allotment -<br>1% - if redeemed after 365 days from the date of allotment - Nil   |
| Birla Sun Life Global Real Estate Fund                             | Direct Plan<br>Regular Plan                | Growth<br>Dividend (Payout / Reinvestment)  | Dividend Reinvestment                                       | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-                  | If redeemed on or before 365 days from the date of allotment -<br>1% - if redeemed after 365 days from the date of allotment - Nil   |
| Birla Sun Life Asset Allocator Multi Manager FoF<br>Scheme         | Direct Plan<br>Regular Plan                | Growth<br>Dividend (Payout/Reinvestment)  | Dividend Reinvestment                                       | AP: ₹ 1,000/-<br>FP: ₹ 5,000/-<br>AP: ₹ 1,000/- | I% - If redeemed after 365 days from the date of allotment - Nil<br>If redeemed on or before 365 days from the date of allotment -<br>1% - if redeemed after 365 days from the date of allotment - Nil |
| Birla Sun Life Financial Planning FOF -<br>Aggressive Plan         | Direct Plan<br>Regular Plan                | Growth<br>Dividend (Payout/Reinvestment)  | Dividend Reinvestment                                       | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-                  | For redemption/switch out of units within 365 days from the date<br>of allotment: 1.00% of applicable NAV. For redemption/switch out   |
| Birla Sun Life Financial Planning FOF -<br>Conservative Plan       | Direct Plan<br>Regular Plan<br>Direct Plan | Growth<br>Dividend (Payout/Reinvestment)<br>Growth                                  | Dividend Reinvestment                                       | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-                  | of units after 365 days from the date of allotment: Nil<br>If redeemed within and including 1 year from the date of allotment:<br>1% If redeemed after 1 year from the date of allotment : Nil         |

^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 \*\*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 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





### WEALTH CREATION SOLUTIONS

| SCHEME  | PLAN/ OPTION |  | DEFAULT OPTION**      | MINIMUM           | EXIT LOAD  |  |
|---|--------------|--|-----------------------|-------------------|--|--|
|   | PLAN^        | OPTION                                     |                       | INVESTMENT AMOUNT | For redemption-switch out consider from the date of allotment.   |  |
| Birla Sun Life Financial Planning FOF -<br>Prudent Plan | Regular Plan | Dividend (Payout/Reinvestment)             | Dividend Reinvestment | FP:₹5,000/-       | For redemption/switch out of units within 365 days from the da<br>of allotment: 1.00% of applicable NAV. For redemption/switch o   |  |
|   | Direct Plan  | Growth                                     |                       | AP: ₹ 1,000/-     | of units after 365 days from the date of allotment: Nil  |  |
| Birla Sun Life Banking and Financial Services Fund      | Regular Plan | Dividend (Payout/Reinvestment)             | Dividend Reinvestment | FP: ₹ 5,000/-     | For redemption/switch out of units within 365 days from the dat<br>of allotment: 1.00% of applicable NAV. For redemption/switch or |  |
|   | Direct Plan  | Growth                                     |                       | AP: ₹ 1,000/-     | of units after 365 days from the date of allotment: Nil  |  |
| Birla Sun Life Gold Fund                                | Regular Plan | N/A  | N/A                   | FP: ₹ 5,000/-@    | For redemption/switch out of units within 365 days from the da<br>of allotment: 1.00% of applicable NAV For redemption/switch o    |  |
|   | Direct Plan  | N/A  | IN/A                  | AP:₹1,000/-       | of units after 365 days from the date of allotment: Nil **Exit Lo<br>is NIL for units issued in Bonus & Dividend Reinvestment      |  |
| Birla Sun Life Equity Savings Fund                      | Regular Plan | Dividend (Payout, Reinvestment & Sweep)    |                       | FP: ₹ 5,000/-     | For redemption/switch out of units within 365 days from the da   |  |
|   | Direct Plan  | Growth                                     | Dividend Reinvestment | AP: ₹ 1,000/-     | of allotment: 1.00% of applicable NAV. For redemption/switch or<br>of units after 365 days from the date of allotment: Nil.        |  |
| Birla Sun Life Manufacturing Equity Fund                | Regular Plan | Dividend (Payout & Reinvestment)<br>Growth | Dividend Reinvestment | FP:₹5,000/-       | For redemption/switch out of units within 365 days from the da<br>of allotment: 1.00% of applicable NAV.                           |  |
|   | Direct Plan  | GIUWUI                                     |                       | AP: ₹ 1,000/-     | For redemption/switch out of units after 365 days from the dat<br>of allotment: Nil.   |  |

### WEALTH CREATION SOLUTIONS

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

| SCHEME   | PLAN                |                    | EXIT LOAD<br>For redemption-switch out consider from the date<br>of allotment.                  |
|--|---------------------|--------------------|---|
| Birla Sun Life Dividend Yield Plus*                                | PF Plan*            | Dividend<br>Growth | within 365 days/1% of applicable NAV.   |
| Birla Sun Life Commodity Equities Fund - Global Agri Plan<br>(GAP) | Institutional Plan* | Dividend<br>Growth | within 30 days/3% of applicable NAV.<br>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<br>INVESTMENT | EXIT LOAD<br>For redemption-switch out consider |  |
|---------------------------------|-------------------|-------------------------|---------------------------------|-----------------------|---|--|
|                                 | PLAN <sup>^</sup> | OPTION                  |                                 | AMOUNT                | from the date of allotment.                     |  |
| Birla Sun Life Tax Relief '96″  | Regular Plan      | Dividend (Payout/Sweep) | Dividend Payout                 | FP: ₹ 500/-           | Nil   |  |
|                                 | Direct Plan       | Growth                  | Dividend Payout                 | AP : ₹ 500/-          |   |  |
| Birla Sun Life Tax Plan"        | Regular Plan      | Dividend (Payout/Sweep) | Dividend Payout                 | FP: ₹ 500/-           | Nil   |  |
|                                 | Direct Plan       | Growth                  | Dividenti Payout                | AP: ₹ 500/-           | TVII  |  |
| Birla Sun Life Tax Savings Fund | Regular Plan      | Dividend (Payout)       |                                 |                       |   |  |
|                                 | -                 | Growth                  | N.A as the scheme does not acce | Nil                   |   |  |
|                                 | Direct Plan       | Bonus                   |                                 |                       |   |  |

### **REGULAR INCOME SOLUTIONS**

| SCHEME                        | PLAN/ OPTION |  | DEFAULT OPTION**   |                                 | EXIT LOAD<br>For redemption-switch out consider from   |
|-------------------------------|--------------|--|--|---------------------------------|--|
|                               | PLAN^        | OPTION   |  |                                 | the date of allotment.   |
| Birla Sun Life Monthly Income | Regular Plan | Monthly Dividend (Payout/Reinvestment/Sweep)<br>Quarterly Dividend (Payout/Reinvestment/Sweep) | Choice of Plan : Growth     Choice of Option within Monthly Dividend :     Dividend Reinvestment | FP: ₹ 25,000/-<br>AP: ₹ 5,000/- | For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV.For |
|                               | Direct Plan  | Growth   | Choice of Plan within Quarterly Dividend :<br>Dividend Reinvestment                              | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-  | redemption/switch out of units after 540 days from the date of allotment: Nil.                                 |

"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.

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

Subscription / Redemption failing units unequively with would a 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 the 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.





| SCHEME                                 | PLAN/ OPTION      |  | DEFAULT OPTION**  |   | EXIT LOAD<br>For redemption-switch out consider from  |  |
|--|-------------------|--|---|---|---|--|
|  | PLAN <sup>^</sup> | OPTION   |   | INVESTMENT<br>AMOUNT                        | the date of allotment.  |  |
| Birla Sun Life MIP                     | Regular Plan      | Monthly Dividend (Payout/Reinvestment/Sweep)<br>Monthly Payment (Instant / Deferred) | Choice of Option within Monthly Dividend :<br>Dividend Reinvestment         | FP: Dividend & Payment<br>Option ₹ 25,000/- | For redemption/switch out of units within 1095 days<br>from the date of allotment: 1.00% of the applicable NAV. |  |
|  | Direct Plan       | Growth   | Choice of Option within Monthly Payment Plan : Instant                      | Growth: ₹ 5,000/-<br>AP: ₹ 1,000/-          | For redemption/switch out of units after 1095 days from the date of allotment: Nil.                             |  |
| Birla Sun Life MIP II - Savings 5 Plan | Regular Plan      | Monthly Dividend (Payout / Reinvestment /Sweep)                                      |   |   | For redemption/switch out of units within 1095 days<br>from the date of allotment: 1.00% of the applicable NAV. |  |
|  | Direct Plan       | Monthly Payment<br>Growth  | Choice of Option : Growth   | FP: Dividend & Payment<br>Option ₹ 25,000/- | For redemption/switch out of units after 1095 days from the date of allotment: Nil.                             |  |
| Birla Sun Life MIP II - Wealth 25 Plan | Regular Plan      | Monthly Dividend (Payout / Reinvestment /Sweep)<br>Monthly Payment                   | Choice of Sub-Option within Monthly Dividend Option : Dividend Reinvestment | Growth ₹ 5,000/-<br>AP: ₹ 1,000/-           | For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV.For  |  |
|  | Direct Plan       | Growth   |   |   | redemption/switch out of units after 540 days from the date of allotment: Nil.                                  |  |

### SAVINGS SOLUTIONS

| SCHEME  | PLAN/OPTION<br>(which continue for fresh<br>subscription) |   | DEFAULT OPTION**  | MINIMUN<br>INVESTN<br>AMOUNT  | IENT          | EXIT LOAD<br>For redemption-switch out consider from the date of<br>allotment.   |
|---|---|---|---|---|---------------|--|
|   | PLAN <sup>^</sup>   | OPTION  |   |   |               |  |
| Birla Sun Life Cash Plus  | Regular Plan  | Daily Dividend (Reinvestment)<br>Weekly Dividend (Payout / Reinvestment)  | Daily Dividend Reinvestment   | FP:₹5,000/-   |               | Nii  |
|   | Direct Plan   | Dividend (Payout / Reinvestment)<br>Growth  |   | AP:₹1,000/-   |               |  |
| Birla Sun Life Cash Manager   | Regular Plan  | Daily Dividend (Reinvestment)   | Daily Dividend Reinvestment   | FP:₹5,000/-   |               |  |
|   | Direct Plan   | Weekly Dividend (Reinvestment)<br>Growth  |   | AP:₹1,000/-   |               | Nil  |
| Birla Sun Life Savings Fund   | Regular Plan  | Daily Dividend (Reinvestment)   | Daily Dividend Reinvestment   | FP:₹5,000/-   |               |  |
|   | Direct Plan   | Weekly Dividend (Payout / Reinvestment)<br>Growth   |   | AP: ₹ 1,000/-   |               | Nil  |
| Birla Sun Life Treasury Optimizer Plan<br>(erstwhile Birla Sun Life Ultra Short | Regular Plan  | Monthly Dividend (Payout / Reinvestment)<br>Quarterly Dividend (Payout / Reinvestment)  | Monthly Dividend Reinvestment   | FP: ₹ 5,000/-   |               | Nii  |
| Term Fund)  | Direct Plan   | Dividend (Payout / Reinvestment) AP: ₹ 1,000/-<br>Growth  |   |   |               |  |
| Birla Sun Life Dynamic Bond Fund  | Regular Plan  | Monthly Dividend Sweep  |   | FP: ₹ 5,00,000/-  | AP:₹1,000/-   |  |
|   |   | Monthly Dividend (Payout / Reinvestment /Sweep)   | Choice of Option : Quarterly Dividend     Choice of Sub-Option : Dividend | FP: ₹ 5,000/-   | AP: ₹ 1,000/- | For redemption/switch out of units within 90 days from the date of allotment:  |
|   |   | Quarterly Dividend (Payout / Reinvestment /Sweep)   |   | FP: ₹ 5,000/-   | AP: ₹ 1,000/- | 0.50% of the applicable NAV. For redemption/switch out of units after 90 d from the date of allotment: Nil   |
|   | Direct Plan   | Growth  | Tomodulon   | FP: ₹ 5,000/-   | AP: ₹ 1,000/- |  |
|   |   | Dividend (Payout / Reinvestment /Sweep)   |   | FP:₹5,000/-   | AP: ₹ 1,000/- |  |
| Birla Sun Life Short Term<br>Opportunities Fund                                 | Regular Plan  | Quarterly Dividend (Payout / Reinvestment)<br>Dividend (Payout / Reinvestment)  | Growth  | FP: ₹ 5,000/-<br>AP: ₹ 1000/-                                       |               | For redemption/switch out of units within 365 days from the date of allotment:<br>1.00% of the applicable NAV. For redemption/switch out of units after 365 days |
|   | Direct Plan   | Growth  |   | Max Amt : ₹ 25 Crore <sup>s</sup>                                   |               | from the date of allotment: Nil  |
| Birla Sun Life Medium Term Plan   | Regular Plan  | Quarterly Dividend (Payout / Reinvestment)<br>Half Yearly Dividend (Payout / Reinvestment)<br>Dividend (Payout / Reinvestment /Sweep) | Growth  | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-<br>Max Amt : ₹ 25 Crore <sup>s</sup> |               | 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    |
|   | Direct Plan   | Growth  |   | Widt Affil . < 25   | GIULE *       | but before 730 days from the date of allotment: 1.00% of applicable NAV. For<br>redemption / switch-out of units after 730 days from the date of allotment: Nil. |
| Birla Sun Life Short Term Fund<br>(erstwhile Birla Sun Life Income Fund)        | Regular Plan  | Monthly Dividend (Payout/Reinvestment/Sweep)<br>Dividend (Payout/Reinvestment/Sweep)  | Dividend Delevation   | FP:₹5,000/-   |               | Nii  |
|   | Direct Plan   | Growth  | Dividend Reinvestment   | AP:₹1,000/-   |               | ive  |
| Birla Sun Life Income Plus  | Regular Plan  | Quarterly Dividend (Payout / Reinvestment)  | Dividend Reinvestment   | FP:₹5,000/-   |               | Nii  |
|   | Direct Plan   | Growth  | שאינערוע הפווועפטנוופוונ  | AP: ₹ 1,000/-   |               | Nil  |
| Birla Sun Life Floating Rate Fund -   | Regular Plan  | Daily Dividend (Reinvestment)   |   | ED: 7 5 000/  |               |  |
| Short Term Plan   | Direct Plan   | Weekly Dividend (Reinvestment)<br>Growth  | Daily Dividend Reinvestment   | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-                                      |               | Nil  |
| Birla Sun Life Floating Rate Fund -<br>Long Term Plan                           | Regular Plan  | Daily Dividend (Reinvestment)   |   | FP:₹5.000/-   |               |  |
|   | Direct Plan   | Weekly Dividend (Reinvestment)<br>Growth  | Daily Dividend Reinvestment   | AP: ₹ 1,000/-   |               | Nil  |

^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.





### SAVINGS SOLUTIONS

| SCHEME   | E PLAN/OPTION<br>(which continue for fresh<br>subscription) |   | DEFAULT OPTION**      | MINIMUM<br>INVESTMENT<br>AMOUNT | EXIT LOAD<br>For redemption-switch out consider from the date of<br>allotment.   |
|--|---|---|-----------------------|---------------------------------|--|
|  | PLAN^   | OPTION  |                       |                                 |  |
| Birla Sun Life Constant Maturity 10<br>Year Gilt Fund (erstwhile Birla Sun | Regular Plan  | Quarterly Dividend (Payout / Reinvestment /Sweep) | Growth                | FP:₹5,000/-                     | Nil  |
| Life Gilt Plus – Regular Plan)   | Direct Plan   | Growth  | GIOWUI                | AP: ₹ 1,000/-                   | 1911   |
| Birla Sun Life Gilt Plus - PF Plan   | Regular Plan  | Quarterly Dividend (Payout / Reinvestment /Sweep) |                       | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-  | Nil  |
|  | Direct Plan   | Growth (Quarterly Gain / Annual Gain)             |                       |                                 |  |
| Birla Sun Life Government Securities<br>Fund- Long Term Plan               | Regular Plan  | Half Yearly Dividend (Payout / Reinvestment)      |                       | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-  | Nil  |
|  | Direct Plan   | Growth  |                       |                                 |  |
| Birla Sun Life Enhanced Arbitrage<br>Fund                                  | Regular Plan  | Dividend (Payout / Reinvestment /Sweep)           | Dividend Reinvestment | FP: ₹ 5,000/-                   | For redemption/switch out of units within 30 days from the date of allotment:  |
|  | Direct Plan   | Growth  |                       | AP: ₹ 1,000/-                   | 0.50% of applicable NAV For redemption/switch out of units after 30 days from<br>the date of allotment: Nil (w.e.f. August 03, 2015) |
| Birla Sun Life Active Debt Multi   | Regular Plan  | Dividend (Payout/Reinvestment)                    | Dividend Reinvestment | FP: ₹ 5,000/-<br>AP: ₹ 1,000/-  | For redemption/switch out of units within 365 days from the date of allotment:   |
| Manager FoF Scheme   | Direct Plan   | Growth  | Dividend Reinvestment |                                 | 1.00% of applicable NAV. For redemption/switch out of units after 365 days<br>from the date of allotment: Nil                        |

^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. <sup>§</sup> 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),





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

| Bita Sun Life Cash Plus         Retail Plan         Daily Dividend           Institutional Plan         Daily Dividend         Growth           Bita Sun Life Cash Manager         Daily Dividend         Growth           Bita Sun Life Cash Manager         Daily Dividend         Growth           Bita Sun Life Cash Manager         Daily Dividend         Growth           Bita Sun Life Savings Fund         Cash Manager         Daily Dividend           Bita Sun Life Savings Fund         Retail Plan         Daily Dividend           Bita Sun Life Savings Fund         Retail Plan         Daily Dividend           Bita Sun Life Teasury Optimizer Plan<br>(Growth)         Bita Sun Life Teasury Optimizer Plan<br>(Growth)         Daily Dividend           Bita Sun Life Teasury Optimizer Plan<br>(Stat Sun Life Medium Term Plan)         Line Statutional Plan         Daily Dividend<br>(Growth)           Bita Sun Life Medium Term Plan         Line Statutional Plan         Daily Dividend<br>(Growth)         Dividend<br>(Growth)           Bita Sun Life Floating Rate Fund - Short Term Plan         Retail Plan         Daily Dividend<br>(Growth)         Daily Dividend<br>(Growth)           Bita Sun Life Floating Rate Fund - Long Term Plan         Retail Plan         Daily Dividend<br>(Growth)         Daily Dividend<br>(Growth)  |   |                     |                      |
|---|---|---------------------|----------------------|
| Bit a Sun Life Cash Manager         Growth           Bit a Sun Life Cash Manager         Dialy Dividend           Bit a Sun Life Cash Manager         Dialy Dividend           Bit a Sun Life Cash Manager         Bit a Sun Life Saw Manager           Bit a Sun Life Saw Manager         Dialy Dividend           Bit a Sun Life Saw Manager         Dialy Dividend           Bit a Sun Life Saw Diale Saw Manager         Dialy Dividend           Bit a Sun Life Saw Diale Saw Diale Saw Manager         Dialy Dividend           Bit a Sun Life Saw Diale  | SCHEME  | PLAN                | OPTION               |
| Institutional Plan         Daily Dividend<br>Weeky Dividend           Birda Sun Life Cash Manager         Institutional Plan         Oaly Dividend<br>Growth           Birda Sun Life Savings Fund         Institutional Plan         Daily Dividend<br>Weeky Dividend<br>Growth           Birda Sun Life Savings Fund         Retail Plan         Daily Dividend<br>Growth           Birda Sun Life Treasury Optimizer Plan<br>(serbahle Birla Sun Life Short Term Fund)         Retail Plan         Daily Dividend<br>Growth           Birda Sun Life Short Term Opportunities Fund         Institutional Plan         Oalur Terhy Dividend<br>Growth           Birda Sun Life Short Term Opportunities Fund         Institutional Plan         Oatur Terhy Dividend<br>Growth           Birda San Life Hoating Rate Fund - Short Term Plan         Institutional Plan         Oatur Terhy Dividend<br>Growth           Birda San Life Floating Rate Fund - Long Term Plan         Retail Plan         Weeky Dividend<br>Growth           Birda San Life Floating Rate Fund - Long Term Plan         Retail Plan         Weeky Dividend<br>Growth           Birda San Life Floating Rate Fund - Long Term Plan         Retail Plan         Weeky Dividend<br>Growth           Birda San Life Floating Rate Fund - Long Term Plan         Weeky Dividend<br>Growth         Browther           Birda San Life Floating Rate Fund - Long Term Plan         Weeky Dividend<br>Growth         Browther   | Birla Sun Life Cash Plus                            | Retail Plan         | Daily Dividend       |
| Institutional Plan     Weeky Dividend<br>Growth       Birla Sun Life Cash Manager     Institutional Plan     Daily Dividend<br>Growth       Birla Sun Life Savings Fand     Retail Plan     Daily Dividend<br>Growth       Birla Sun Life Savings Fand     Retail Plan     Daily Dividend<br>Growth       Birla Sun Life Savings Fand     Retail Plan     Daily Dividend<br>Growth       Birla Sun Life Saving Fand     Retail Plan     Daily Dividend<br>Growth       Birla Sun Life Saving Fand     Institutional Plan     Daily Dividend<br>Growth       Birla Sun Life Saving Fand     Institutional Plan     Daily Dividend<br>Growth       Birla Sun Life Saving Fand     Institutional Plan     Daily Dividend<br>Growth       Birla Sun Life Neelium Term Plan     Daily Dividend<br>Growth     Dividend<br>Growth       Birla Sun Life Fanding Rate Fund - Short Term Plan     Retail Plan     Daily Dividend<br>Growth       Birla Sun Life Fanding Rate Fund - Long Term Plan     Retail Plan     Daily Dividend<br>Growth   |   |                     | Growth               |
| Image: Construction of Constructio Construction of Construction of Constructio                |   |                     |                      |
| Birda Sun Life Cash Manager       Daily Dividend         Birda Sun Life Savings Fund       Retail Plan       Daily Dividend         Birda Sun Life Istasury Optimizer Plan       Retail Plan       Daily Dividend         Birda Sun Life Ultra Short Term Fund)       Retail Plan       Daily Dividend         Birda Sun Life Ultra Short Term Opportunities Fund       Retail Plan       Daily Dividend         Birda Sun Life Ultra Short Term Opportunities Fund       Retail Plan       Daily Dividend         Birda Sun Life Nedium Term Plan       Outarterly Dividend       Growth         Birda Sun Life Nedium Term Plan       Daily Dividend       Dividend         Birda Sun Life Foating Rate Fund - Short Term Plan       Institutional Plan       Quarterly Dividend         Birda Sun Life Foating Rate Fund - Short Term Plan       Retail Plan       Daily Dividend         Birda Sun Life Foating Rate Fund - Long Term Plan       Retail Plan       Daily Dividend         Birda Sun Life Foating Rate Fund - Long Term Plan       Retail Plan       Daily Dividend         Birda Sun Life Foating Rate Fund - Long Term Plan       Retail Plan       Weekly Dividend         Birda Sun Life Foating Rate Fund - Long Term Plan       Retail Plan       Weekly Dividend         Birda Sun Life Enbanced Arbitrage Fund       Dividend       Growth       Growth  |   | Institutional Plan  |                      |
| Institutional Plan     Weekly Dividend<br>Growth       Birla Sun Life Savings Fund     Daily Dividend<br>Weekly Dividend<br>Growth       Birla Sun Life Tressury Optimizer Plan<br>(strowth     Retail Plan       Birla Sun Life Tressury Optimizer Plan<br>(strowth     Retail Plan       Birla Sun Life Short Term Fund)     Retail Plan       Birla Sun Life Medium Term Plan<br>(Strowth)     Institutional Plan       Birla Sun Life Medium Term Plan<br>(Strowth)     Ouarterly Dividend<br>(Strowth)       Birla Sun Life Medium Term Plan<br>(Strowth)     Institutional Plan       Birla Sun Life Floating Rate Fund - Short Term Plan<br>(Strowth)     Ouarterly Dividend<br>(Strowth)       Birla Sun Life Floating Rate Fund - Short Term Plan<br>(Strowth)     Retail Plan       Birla Sun Life Floating Rate Fund - Long Term Plan<br>(Strowth)     Retail Plan       Birla Sun Life Floating Rate Fund - Long Term Plan<br>(Strowth)     Meekly Dividend<br>(Growth)       Birla Sun Life Floating Rate Fund - Long Term Plan<br>(Strowth)     Retail Plan   |   |                     |                      |
| Birla Sun Life Savings Fund       Daily Dividend         Retail Plan       Daily Dividend         Birla Sun Life Treasury Optimizer Plan       Daily Dividend         gerstwhile Birla Sun Life Ultra Short Term Fund)       Retail Plan       Fortnightly Dividend         Birla Sun Life Short Term Opportunities Fund       Institutional Plan       Quarterly Dividend         Birla Sun Life Short Term Plan       Quarterly Dividend       Growth         Birla Sun Life Floating Rate Fund - Short Term Plan       Institutional Plan       Quarterly Dividend         Birla Sun Life Floating Rate Fund - Long Term Plan       Retail Plan       Daily Dividend         Birla Sun Life Floating Rate Fund - Long Term Plan       Retail Plan       Daily Dividend         Birla Sun Life Floating Rate Fund - Long Term Plan       Retail Plan       Weekly Dividend         Birla Sun Life Floating Rate Fund - Long Term Plan       Retail Plan       Weekly Dividend         Birla Sun Life Floating Rate Fund - Long Term Plan       Retail Plan       Weekly Dividend  | Birla Sun Life Cash Manager                         | Institutional Plan  | Weekly Dividend      |
| Retail Plan     Weeky Dividend<br>Growth       Birla Sun Life Urra Short Term Fund)     Retail Plan       Birla Sun Life Wirz Short Term Fund)     Retail Plan       Birla Sun Life Medium Term Plan     Quarterly Dividend<br>Growth       Birla Sun Life Floating Rate Fund - Short Term Plan     Quarterly Dividend<br>Growth       Birla Sun Life Floating Rate Fund - Long Term Plan     Retail Plan       Birla Sun Life Floating Rate Fund - Long Term Plan     Retail Plan       Birla Sun Life Floating Rate Fund - Long Term Plan     Retail Plan       Birla Sun Life Floating Rate Fund - Long Term Plan     Retail Plan  |   |                     | Growth               |
| Ide Creasury Optimizer Plan       Growth         Birla Sun Life Treasury Optimizer Plan       Daily Dividend         Birla Sun Life Short Term Pund)       Retail Plan       Fortnightly Dividend         Birla Sun Life Short Term Opportunities Fund       Institutional Plan       Quarterly Dividend         Birla Sun Life Medium Term Plan       Quarterly Dividend       Dividend         Birla Sun Life Floating Rate Fund - Short Term Plan       Institutional Plan       August Plan         Birla Sun Life Floating Rate Fund - Short Term Plan       Retail Plan       Daily Dividend         Birla Sun Life Floating Rate Fund - Short Term Plan       Retail Plan       Weekly Dividend         Birla Sun Life Floating Rate Fund - Long Term Plan       Retail Plan       Weekly Dividend         Birla Sun Life Floating Rate Fund - Long Term Plan       Retail Plan       Weekly Dividend         Birla Sun Life Floating Rate Fund - Long Term Plan       Retail Plan       Dividend  | Birla Sun Life Savings Fund                         | Retail Plan         |                      |
| Ite Sun Life Utra Short Term Fund)       Retail Plan       Fortnightly Dividend Growth         Birla Sun Life Short Term Opportunities Fund       Quarterly Dividend       Dividend         Birla Sun Life Medium Term Plan       Quarterly Dividend       Growth         Birla Sun Life Medium Term Plan       Quarterly Dividend       Growth         Birla Sun Life Floating Rate Fund - Short Term Plan       Retail Plan       Quarterly Dividend         Birla Sun Life Floating Rate Fund - Long Term Plan       Retail Plan       Dividend         Birla Sun Life Floating Rate Fund - Long Term Plan       Retail Plan       Weekly Dividend         Birla Sun Life Enhanced Arbitrage Fund       Retail Plan       Weekly Dividend         Birla Sun Life Enhanced Arbitrage Fund       Dividend       Growth   |   | notarrian           |                      |
| Image: Construction of the second                | Birla Sun Life Treasury Optimizer Plan              |                     |                      |
| Institutional Plan     Dividend<br>Growth       Birla Sun Life Medium Term Plan     Quarterly Dividend<br>Half Yearly Dividend<br>Dividend<br>Growth       Birla Sun Life Floating Rate Fund - Short Term Plan     Retail Plan       Birla Sun Life Floating Rate Fund - Long Term Plan     Retail Plan       Birla Sun Life Floating Rate Fund - Long Term Plan     Retail Plan       Birla Sun Life Floating Rate Fund - Long Term Plan     Retail Plan       Birla Sun Life Floating Rate Fund - Long Term Plan     Dividend<br>Growth   | (erstwhile Birla Sun Life Ultra Short Term Fund)    | Retail Plan         |                      |
| Image: Construction of Constructio Construction of Construction of Constructio                | Birla Sun Life Short Term Opportunities Fund        |                     |                      |
| Institutional Plan     Cuarterly Dividend<br>Half YearD Dividend<br>Dividend<br>Growth       Birla Sun Life Floating Rate Fund - Short Term Plan     Retail Plan       Birla Sun Life Floating Rate Fund - Long Term Plan     Retail Plan       Birla Sun Life Floating Rate Fund - Long Term Plan     Retail Plan       Birla Sun Life Floating Rate Fund - Long Term Plan     Retail Plan       Birla Sun Life Enhanced Arbitrage Fund     Dividend<br>Growth   |   | Institutional Plan  |                      |
| Institutional Plan     Half Yearly Dividend<br>Dividend<br>Growth       Birla Sun Life Floating Rate Fund - Short Term Plan     Retail Plan       Birla Sun Life Floating Rate Fund - Long Term Plan     Retail Plan       Birla Sun Life Floating Rate Fund - Long Term Plan     Retail Plan       Birla Sun Life Floating Rate Fund - Long Term Plan     Retail Plan  | Birla Sun Life Medium Term Plan                     |                     |                      |
| Image: Section of Sectin of Section of Section of Section of Section of Section of |   | la stitutional Disc | Half Yearly Dividend |
| Birla Sun Life Floating Rate Fund - Long Term Plan     Control Contr          |   | insututional Plan   |                      |
| Retail Plan         Weekly Dividend<br>Growth           Birla Sun Life Floating Rate Fund - Long Term Plan         Retail Plan         Weekly Dividend<br>Growth           Birla Sun Life Enhanced Arbitrage Fund         Institutional Plan*         Dividend  |   |                     | Giowai               |
| Image: Constraint of the second sec       | Birla Sun Life Floating Rate Fund - Short Term Plan |                     |                      |
| Birla Sun Life Enhanced Arbitrage Fund     Institutional Plan*     Dividend   |   | Retail Plan         |                      |
| Retail Plan         Growth           Birla Sun Life Enhanced Arbitrage Fund         Institutional Plan*         Dividend  | Birla Sun Life Floating Rate Fund - Long Term Plan  |                     | Weekly Dividend      |
| Institutional Plan*   |   | Retail Plan         |                      |
|   | Birla Sun Life Enhanced Arbitrage Fund              |                     | Dividend             |
|   |   | Institutional Plan* |                      |

\*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.





## Investment Objective

### WEALTH CREATION SOLUTIONS

| Birla Sun Life Balanced '95 Fund                                   | An Open ended Balanced Scheme with the objective to generate long term growth of capital and current income, through a portfolio with a target allocation of 60% equity and 40% debt and money market securities. The secondary objective is income generation and distribution of dividend.  |  |  |
|--|---|--|--|
| Birla Sun Life Frontline Equity Fund                               | An Open-ended growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 100% equity by aiming at being as diversified across various industries and or sectors as its chosen benchmark index, S&P BSE 200.   |  |  |
| Birla Sun Life Top 100 Fund  | An Open-ended growth scheme with the objective to provide medium to long term capital appreciation, by investing predominantly in a diversified portfolio of equity and equity related securities of top 100 companies as measured by market capitalization.  |  |  |
| Birla Sun Life Equity Fund   | An Open-ended growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 90% equity and 10% de and money market securities.   |  |  |
| Birla Sun Life MNC Fund  | An Open-ended growth scheme with the objective to achieve long-term growth of capital at relatively moderate levels of risk by making investments in securities of multi-national companies through a research based investment approach.   |  |  |
| Birla Sun Life Dividend Yield Plus                                 | An Open-ended growth scheme with the objective to provide capital growth and income by investing primarily in a well-diversified portfolio of dividend paying companies that have a relatively high dividend yield.   |  |  |
| Birla Sun Life Midcap Fund   | An Open ended Growth Scheme with the objective to achieve long term growth of capital at controlled level of risk by investing primarily in 'Mid-Cap' Stocks. The level of risk is somewhat higher than a fund focused on large and liquid stocks. Concomitantly, the aim is to generate higher returns than a fund focused on large and liquid stocks.   |  |  |
| Birla Sun Life Small & Midcap Fund                                 | An Open ended Small and Mid Cap Equity Scheme with an objective to generate consistent long-term capital appreciation by investing predominantly<br>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<br>fixed income securities including money market instruments, in order to meet liquidity requirements from time to time.   |  |  |
| Birla Sun Life Advantage Fund                                      | An Open-ended growth scheme with the objective to achieve long-term growth of capital at relatively moderate levels of risk through a diversified research based investment approach.   |  |  |
| Birla Sun Life Manufacturing Equity<br>Fund                        | The primary investment objective of the Schemes 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 Manufacturing activity. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.  |  |  |
| Birla Sun Life Banking and Financial<br>Services Fund              | The primary investment objective of the Scheme is to generate long-term capital appreciation to unit holders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved  |  |  |
| Birla Sun Life India GenNext Fund                                  | An Open-ended growth scheme with the objective to target growth of capital by investing in equity/equity related instruments of companies that are expected to benefit from the rising consumption patterns in India, which in turn is getting fuelled by high disposable incomes of the young generation (Generation Next). The scheme will invest in companies that have the following characteristics: 1. Companies that seek growth in revenues arising out of demand from the younge generation (GenNext) for their products or services. 2. They should be engaged in manufacturing of products or rendering of services that go directly to the consumer. 3. The products and services should have distinct brand identity, thereby enabling choice. |  |  |
| Birla Sun Life Infrastructure Fund                                 | An Open-ended growth scheme with the objective to providing for medium to long-term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India.  |  |  |
| Birla Sun Life Special Situations Fund                             | An Open-ended diversified equity scheme with an objective of the scheme is to generate long-term growth of capital by investing in a portfolio of equity<br>and equity related securities. The Scheme would follow an investment strategy that would take advantage of Special Situations & Contrarian investment<br>style.   |  |  |
| Birla Sun Life Pure Value Fund                                     | An Open ended Diversified Equity Scheme with the objective to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities by following value investing strategy.  |  |  |
| Birla Sun Life India Reforms Fund                                  | An Open ended Equity Scheme with an investment objective is to generate growth and capital appreciation by building a portfolio of companies that are expected to benefit from the economic reforms, PSU divestment and increased government spending.  |  |  |
| Birla Sun Life New Millennium Fund                                 | A multi-sector open-ended growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 100% equity, focusing on investing in technology and technology dependent companies, hardware, peripherals and components, software, telecom, media, internet and e-commerce and other technology enabled companies. The secondary objective is income generation and distribution of dividend.  |  |  |
| Birla Sun Life India Opportunities Fund                            | An Open ended Growth Scheme with the objective to achieve superior long-term growth of capital by investing in shares of companies that do one or more of the following: 1. Leverage India's intellectual capital for providing services, research and creative inputs. 2. Seek to use current and impending changes in patent laws / import tariffs / quotas to supply goods and services. 3. Leverage India's lower labour costs for providing services and manufactured goods. 4. Leverage India's large population of English speaking people for providing services.   |  |  |
| Birla Sun Life International Equity Fund<br>- Plan A               | An Open-ended diversified equity scheme with an objective to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the international markets.  |  |  |
| Birla Sun Life International Equity Fund<br>- Plan B               | An Open-ended diversified equity scheme with an objective to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the domestic and international markets.   |  |  |
| Birla Sun Life Commodity Equities<br>Fund - Global Agri Plan (GAP) | The objective of the Scheme is to offer long term growth of capital, by investing in (1) stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business and/or (2) overseas mutual fund scheme(s) that have similar investment objectives. These securities could be issued in India or overseas.  |  |  |
| Birla Sun Life Global Commodities<br>Fund                          | The primary objective of the Scheme is to achieve long-term capital growth by investing primarily in units of global mutual funds which invest in commodity related securities. There can be no assurance that the investment objective of the Scheme will be realized.   |  |  |
| Birla Sun Life Global Real Estate Fund                             | The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in ING (L) Invest Global Real Estate. The Scheme may also invest a certain portion of its corpus in Money Market Instruments / liquid funds / money market mutual funds, in order to meet liquidity requirements from time to time. There can be no assurance that the investment objective of the Scheme will be realized.   |  |  |
| Birla Sun Life Index Fund  | An Open-ended index-linked growth scheme with the objective to generate returns commensurate with the performance of Nifty subject to tracking errors.  |  |  |
| Birla Sun Life Gold ETF  | An Open ended Gold Exchange Traded Fund with the investment objective to generate returns that are in line with the performance of gold, subject to tracking errors.  |  |  |
| Birla Sun Life Gold Fund   | An Open ended Fund of Fund Scheme with the investment objective to provide returns that tracks returns provided by Birla Sun Life Gold ETF (BSL Gold ETF).  |  |  |
| Birla Sun Life Dynamic Asset<br>Allocation Fund                    | The primary objective of the Scheme is to generate long term growth of capital and income distribution with relatively lower volatility by investing in a dynamically balanced portfolio of Equity & Equity linked investments and fixed-income securities.   |  |  |





## Investment Objective

| Birla Sun Life Asset Allocator Multi<br>Manager FoF Scheme  | The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity and debt funds accessed through the diversified investment styles of underlying schemes selected in accordance with the BSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.   |
|---|--|
| Birla Sun Life Financial Planning FOF-<br>Aggressive Plan   | The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the BSLAMC process, as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. There can be no assurance that the investment objective of the Scheme will be realized |
| Birla Sun Life Financial Planning FOF-<br>Conservative Plan | The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the BSLAMC process, as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. There can be no assurance that the investment objective of the Scheme will be realized |
| Birla Sun Life Financial Planning FOF-<br>Prudent Plan      | The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the BSLAMC process, as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. There can be no assurance that the investment objective of the Scheme will be realized |
| Birla Sun Life Equity Savings Fund                          | To provide capital appreciation and income distribution to the investors by using a blend of equity derivatives strategies, arbitrage opportunities and pure equity investments.<br>The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.   |

### TAX SAVINGS SOLUTIONS

| Birla Sun Life Tax Relief '96   | An Open-ended equity linked savings scheme (ELSS) with the objective of long term growth of capital through a portfolio with a target allocation of 80% equity, 20% debt and money market securities |
|---------------------------------|--|
| Birla Sun Life Tax Plan         | An Open-ended Equity Linked Savings Scheme (ELSS) with the objective to achieve long-term growth of capital along with income tax relief for investment.   |
| Birla Sun Life Tax Savings Fund | Birla Sun Life Tax Savings Fund is an open ended equity linked savings scheme which aims to provide medium to long term growth of capital along with income tax rebate.                              |

### **REGULAR INCOME SOLUTIONS**

| Birla Sun Life Monthly Income          | An Open-ended income scheme with the primary investment objective to generate regular income so as to make monthly and quarterly distributions to Unit holders and the secondary objective as growth of capital. Monthly income is not assured and is subject to availability of distributable surplus  |
|--|---|
| Birla Sun Life MIP                     | The primary objective of the scheme is to generate regular income so as to make monthly distributions to unit holders with the secondary objective being growth of capital. Income may be generated through the receipt of coupon payments, the amortization of the discount on debt instruments, receipt of dividends or the purchase and sale of securities in the underlying portfolio. The schemes will under normal market conditions, invest its net assets primarily in fixed income securities, money market instruments, cash and cash equivalents while at the same time maintaining a small exposure to equity markets. (Monthly income is not assured and is subject to availability of distributable surplus.) |
| Birla Sun Life MIP II - Wealth 25 Plan | An Open-ended income scheme with the objective to generate regular income so as to make monthly payment or distribution to unit holders with the secondary objective being growth of capital. Monthly Income is not assured and is subject to availability of distributable surplus.  |
| Birla Sun Life MIP II - Savings 5 Plan | An Open-ended income scheme with the objective to generate regular income so as to make monthly payment or distribution to unit holders with the secondary objective being growth of capital. Monthly Income is not assured and is subject to availability of distributable surplus.  |

### SAVINGS SOLUTIONS

| Birla Sun Life Cash Plus   | An Open-ended liquid scheme with the objective to provide reasonable returns at a high level of safety and liquidity through judicious investments in high quality debt and money market instruments.  |
|--|--|
| Birla Sun Life Floating Rate Fund<br>Short Term Plan   | The primary objective of the schemes is to generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments. The schemes may invest a portion of its net assets in fixed rate debt securities and money market instruments.   |
| Birla Sun Life Cash Manager  | An Open ended Income scheme with the objective to provide income which is consistent with a portfolio through investments in a basket of debt and money market instruments of very short maturities with a view to provide reasonable returns.   |
| Birla Sun Life Savings Fund  | The primary objective of the schemes is to generate regular income through investments in debt and money market instruments. Income maybe generated through the receipt of coupon payments or the purchase and sale of securities in the underlying portfolio. The schemes will under normal market conditions, invest its net assets in fixed income securities, money market instruments, cash and cash equivalents. |
| Birla Sun Life Treasury Optimizer<br>Plan<br>(erstwhile Birla Sun Life Ultra Short<br>Term Fund)                 | An Open-ended short term income scheme with the objective to generate income and capital appreciation by investing 100% of the corpus in a diversified portfolio of debt and money market securities with relatively low levels of interest rate risk.   |
| Birla Sun Life Short Term<br>Opportunties Fund   | An Open ended Income scheme with the objective to generate regular income by investing primarily in investment grade fixed income securities / money market instruments with short to medium term maturities and across the credit spectrum within the universe of investment grade rating.  |
| Birla Sun Life Short Term Fund<br>(erstwhile Birla Sun Life Income<br>Fund)<br>Name change (w.e.f. 01 Feb, 2012) | An Open-ended income scheme with the objective to generate income and capital appreciation by investing 100% of the corpus in a diversified portfolio of debt and money market securities.   |
| Birla Sun Life Medium Term Plan  | The primary investment objective of the Scheme is to generate regular income through investments in debt & money market instruments in order to make regular dividend payments to unit holders & secondary objective is growth of capital.   |
| Birla Sun Life Dynamic Bond Fund   | An Open-ended income scheme with the objective to generate optimal returns with high liquidity through active management of the portfolio by investing in high quality debt and money market instruments.  |
| Birla Sun Life Income Plus   | An Open-ended Income Scheme to generate consistent income through superior yields on its investments at moderate levels of risk through a diversified investment approach. This income may be complemented by price changes of instruments in the portfolio.   |
| Birla Sun Life Gilt Plus - PF Plan   | An Open - ended government securities scheme with the objective to generate income and capital appreciation through investments exclusively in Government Securities.  |





## Investment Objective

| Birla Sun Life Constant Maturity 10<br>Year Gilt Fund (erstwhile Birla Sun<br>Life Gilt Plus – Regular Plan) | The investment objective of the scheme is to enable investors to invest in Central Government Securities, based on their own view on the interest rate scenario & generate credit risk-free returns.   |
|--|--|
| Birla Sun Life Government<br>Securities Fund - Long Term Plan  | An Open-ended Gilt scheme with the objective to provide investors current income consistent with a portfolio invested 100% in securities issued by the Government of India or the State Governments, and the secondary objective is capital appreciation.  |
| Birla Sun Life Enhanced Arbitrage<br>Fund  | An Open ended Equity Scheme with an investment objective to generate income by investing predominantly in equity and equity related instruments. Scheme intends to take advantage from the price differentials / mis-pricing prevailing for stock / index in various market segments (Cash & Futures).               |
| Birla Sun Life Active Debt Multi<br>Manager FoF Scheme   | The primary objective of the Scheme is to generate returns from a portfolio of pure debt oriented funds accessed through the diverse investment styles of underlying schemes selected in accordance with the BSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized. |





### WEALTH CREATION SOLUTIONS

#### **Birla Sun Life Equity Fund**

| Allocation as a %          | 0/      |
|----------------------------|---------|
| of Net Assets              | %       |
| Banks                      | 22.97%  |
| Pharmaceuticals            | 14.87%  |
| Auto                       | 8.13%   |
| Software                   | 7.48%   |
| Consumer Non Durables      | 6.63%   |
| Finance                    | 5.95%   |
| Cement                     | 4.13%   |
| Chemicals                  | 4.03%   |
| Petroleum Products         | 3.13%   |
| Telecom - Services         | 2.82%   |
| Industrial Products        | 2.53%   |
| Consumer Durables          | 1.87%   |
| Media & Entertainment      | 1.64%   |
| Oil                        | 1.43%   |
| Pesticides                 | 1.03%   |
| Auto Ancillaries           | 1.00%   |
| Construction               | 1.00%   |
| Transportation             | 0.74%   |
| Engineering Services       | 0.71%   |
| Construction Project       | 0.53%   |
| Textile Products           | 0.52%   |
| Industrial Capital Goods   | 0.48%   |
| Non - Ferrous Metals       | 0.39%   |
| Miscellaneous              | 0.00%   |
| Cash & Current Assets      | 6.27%   |
| Net receivables / payables | -0.28%  |
| Total Net Assets           | 100.00% |

**Birla Sun Life** 

**Infrastructure Fund** 

#### **Birla Sun Life Advantage Fund**

| Allocation as a %<br>of Net Assets | %       |
|------------------------------------|---------|
| Banks                              | 23.00%  |
| Auto                               | 13.05%  |
| Pharmaceuticals                    | 10.31%  |
| Cement                             | 9.39%   |
| Finance                            | 7.02%   |
| Software                           | 6.99%   |
| Petroleum Products                 | 6.09%   |
| Consumer Non Durables              | 5.01%   |
| Futures and Options                | 3.67%   |
| Auto Ancillaries                   | 2.41%   |
| Industrial Products                | 2.15%   |
| Construction Project               | 1.61%   |
| Industrial Capital Goods           | 1.61%   |
| Textile Products                   | 1.48%   |
| Pesticides                         | 1.04%   |
| Ferrous Metals                     | 1.03%   |
| Healthcare Services                | 0.88%   |
| Engineering Services               | 0.82%   |
| Telecom - Equipment & Accessories  | 0.63%   |
| Power                              | 0.40%   |
| Miscellaneous                      | 0.12%   |
| Cash & Current Assets              | 4.03%   |
| Net receivables / payables         | -2.70%  |
| Total Net Assets                   | 100.00% |

| %     | Allocation as a %<br>of Net Assets      | %              |
|-------|---|----------------|
| .00%  | Finance                                 | 10.91%         |
| .05%  | Banks                                   | 8.51%          |
| .31%  | Pharmaceuticals                         | 8.11%          |
| 39%   | Construction                            | 8.09%          |
| 02%   | Software                                | 7.62%          |
| 99%   | Consumer Non Durables                   | 6.84%          |
| 09%   | Industrial Products                     | 5.58%          |
| 01%   | Gas                                     | 5.48%          |
| 67%   | Construction Project                    | 4.76%          |
| 41%   | Petroleum Products                      | 4.25%          |
| 15%   | Auto Ancillaries                        | 4.22%          |
| 61%   | Chemicals                               | 3.85%          |
| 61%   | Consumer Durables                       | 3.11%          |
| 48%   | Cement                                  | 2.56%          |
|       | Media & Entertainment                   | 2.05%          |
| 04%   | Miscellaneous                           | 2.01%          |
| 03%   | Pesticides                              | 1.95%          |
| 88%   | Industrial Capital Goods                | 1.50%          |
| 82%   | Services                                | 1.17%          |
| 63%   | Retailing                               | 1.02%          |
| 400/  | Power                                   | 0.83%          |
| 40%   | Textile Products                        | 0.78%          |
| 12%   | Healthcare Services                     | 0.71%          |
| 03%   | Commercial Services                     | 0.68%          |
| 70%   | Ferrous Metals<br>Cash & Current Assets | 0.38%          |
| 0.00% |   | 1.26%<br>1.77% |
|       | Net receivables / payables              |                |
|       | Total Net Assets                        | 100.00%        |

**Birla Sun Life Midcap Fund** 

#### **Birla Sun Life Top 100 Fund**

| Allocation as a % of Net Assets | %       |
|---------------------------------|---------|
| Banks                           | 20.47%  |
| Software                        | 13.30%  |
| Pharmaceuticals                 | 7.59%   |
| Petroleum Products              | 6.92%   |
| Auto                            | 5.64%   |
| Consumer Non Durables           | 5.27%   |
| Power                           | 5.17%   |
| Mutual Fund Units               | 4.94%   |
| Finance                         | 3.67%   |
| Cement                          | 3.03%   |
| Construction Project            | 2.71%   |
| Industrial Capital Goods        | 2.15%   |
| Miscellaneous                   | 1.59%   |
| Media & Entertainment           | 1.56%   |
| Telecom - Services              | 1.49%   |
| Construction                    | 1.45%   |
| Industrial Products             | 1.42%   |
| Auto Ancillaries                | 1.40%   |
| Minerals/Mining                 | 1.28%   |
| Non - Ferrous Metals            | 1.07%   |
| International Equity            | 1.02%   |
| Gas                             | 1.00%   |
| Chemicals                       | 0.88%   |
| Consumer Durables               | 0.41%   |
| Retailing                       | 0.36%   |
| Fertilisers                     | 0.28%   |
| WARRANT                         | 0.25%   |
| Oil                             | 0.15%   |
| Corporate Debt                  | 0.08%   |
| Futures and Options             | -0.55%  |
| Cash & Current Assets           | 2.84%   |
| Net receivables / payables      | 1.16%   |
| Total Net Assets                | 100.00% |

#### **Birla Sun Life Frontline Equity Fund**

| Allocation as a %<br>of Net Assets | %       |
|------------------------------------|---------|
| Banks                              | 21.06%  |
| Software                           | 12.05%  |
| Consumer Non Durables              | 7.85%   |
| Pharmaceuticals                    | 7.64%   |
| Petroleum Products                 | 6.42%   |
| Auto                               | 6.18%   |
| Mutual Fund Units                  | 5.62%   |
| Finance                            | 5.52%   |
| Power                              | 3.68%   |
| Cement                             | 2.92%   |
| Construction Project               | 2.81%   |
| Media & Entertainment              | 2.36%   |
| Construction                       | 1.67%   |
| Miscellaneous                      | 1.55%   |
| Industrial Products                | 1.51%   |
| Minerals/Mining                    | 1.26%   |
| Industrial Capital Goods           | 1.18%   |
| Non - Ferrous Metals               | 0.94%   |
| Auto Ancillaries                   | 0.86%   |
| Pesticides                         | 0.62%   |
| Telecom - Services                 | 0.52%   |
| Gas                                | 0.51%   |
| Margin Fixed Deposit               | 0.47%   |
| Oil                                | 0.38%   |
| Fertilisers                        | 0.38%   |
| WARRANT                            | 0.25%   |
| Consumer Durables                  | 0.23%   |
| Corporate Debt                     | 0.05%   |
| Futures and Options                | -0.36%  |
| Cash & Current Assets              | 2.71%   |
| Net receivables / payables         | 1.15%   |
| Total Net Assets                   | 100.00% |

#### **Birla Sun Life New Millennium Fund**

| Allocation as a %<br>of Net Assets | %       |
|------------------------------------|---------|
| Software                           | 84.06%  |
| Media & Entertainment              | 7.48%   |
| Telecom - Services                 | 5.31%   |
| Miscellaneous                      | 0.00%   |
| Cash & Current Assets              | 3.15%   |
| Net receivables / payables         | -0.01%  |
| Total Net Assets                   | 100.00% |

| Allocation as a %<br>of Net Assets   | %       |
|--------------------------------------|---------|
| Banks                                | 16.45%  |
| Industrial Capital Goods             | 10.28%  |
| Industrial Products                  | 10.09%  |
| Finance                              | 9.08%   |
| Power                                | 8.22%   |
| Cement                               | 6.56%   |
| Construction                         | 5.69%   |
| Auto Ancillaries                     | 5.67%   |
| Construction Project                 | 5.16%   |
| Petroleum Products                   | 4.91%   |
| Miscellaneous                        | 3.18%   |
| Engineering Services                 | 2.32%   |
| Auto                                 | 2.15%   |
| Consumer Durables                    | 1.85%   |
| Non - Ferrous Metals                 | 1.64%   |
| Consumer Non Durables                | 1.23%   |
| Telecom - Services                   | 1.04%   |
| Minerals/Mining                      | 1.00%   |
| Gas                                  | 0.91%   |
| Telecom - Equipment &<br>Accessories | 0.54%   |
| Oil                                  | 0.54%   |
| WARRANT                              | 0.35%   |
| Cash & Current Assets                | 0.82%   |
| Net receivables / payables           | 0.33%   |
| Total Net Assets                     | 100.00% |

| Allocation as a %<br>of Net Assets | %       |
|------------------------------------|---------|
| Consumer Non Durables              | 23.82%  |
| Banks                              | 21.70%  |
| Auto                               | 11.79%  |
| Pharmaceuticals                    | 9.77%   |
| Finance                            | 8.59%   |
| Consumer Durables                  | 6.14%   |
| Cement                             | 3.07%   |
| Media & Entertainment              | 2.18%   |
| Construction                       | 1.83%   |
| Construction Project               | 1.55%   |
| Healthcare Services                | 1.17%   |
| Transportation                     | 1.11%   |
| Services                           | 0.83%   |
| Retailing                          | 0.62%   |
| Textile Products                   | 0.54%   |
| Miscellaneous                      | 0.00%   |
| Cash & Current Assets              | 6.35%   |
| Net receivables / payables         | -1.06%  |
| Total Net Assets                   | 100.00% |

**Birla Sun Life India GenNext** 

Fund

#### Note: The above Allocation is As on March 31, 2016 as per Industry classification as recommended by AMFI.

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





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**Birla Sun Life MNC Fund** 

### Allocation as a %

| of Net Assets              | %       |
|----------------------------|---------|
| Consumer Non Durables      | 18.27%  |
| Pharmaceuticals            | 13.65%  |
| Finance                    | 10.65%  |
| Auto Ancillaries           | 10.51%  |
| Pesticides                 | 8.43%   |
| Auto                       | 7.36%   |
| Industrial Capital Goods   | 7.08%   |
| Consumer Durables          | 4.74%   |
| Banks                      | 4.61%   |
| Services                   | 3.72%   |
| Transportation             | 3.55%   |
| Industrial Products        | 3.55%   |
| Cement                     | 1.06%   |
| Software                   | 0.55%   |
| Construction               | 0.26%   |
| Petroleum Products         | 0.17%   |
| Corporate Debt             | 0.01%   |
| Miscellaneous              | 0.00%   |
| Cash & Current Assets      | 1.92%   |
| Net receivables / payables | -0.08%  |
| Total Net Assets           | 100.00% |

#### Birla Sun Life Dividend Yield Plus

| Allocation as a %<br>of Net Assets                   | %       |
|--|---------|
| Banks  | 19.31%  |
| Software   | 11.60%  |
| Consumer Non Durables                                | 8.21%   |
| Pharmaceuticals                                      | 7.41%   |
| Industrial Products                                  | 7.09%   |
| Petroleum Products                                   | 5.76%   |
| Cement   | 4.83%   |
| Finance  | 4.81%   |
| Media & Entertainment                                | 4.70%   |
| Auto   | 4.17%   |
| Industrial Capital Goods                             | 3.12%   |
| Non - Ferrous Metals                                 | 2.97%   |
| Oil  | 2.48%   |
| Textile Products                                     | 2.44%   |
| Transportation                                       | 1.84%   |
| Power  | 0.94%   |
| Futures and Options                                  | 0.90%   |
| Minerals/Mining                                      | 0.85%   |
| Gas  | 0.77%   |
| Auto Ancillaries                                     | 0.74%   |
| Miscellaneous  | 0.68%   |
| Hotels, Resorts And Other<br>Recreational Activities | 0.61%   |
| International Equity                                 | 0.57%   |
| Consumer Durables                                    | 0.52%   |
| Services   | 0.22%   |
| Cash & Current Assets                                | 5.10%   |
| Net receivables / payables                           | -2.65%  |
| Total Net Assets                                     | 100.00% |

| Birla Sun Life Balanced '95<br>Fund |         |  |
|-------------------------------------|---------|--|
| Allocation as a % of Net Assets     | %       |  |
| Government Bond                     | 19.00%  |  |
| Banks                               | 13.83%  |  |
| Software                            | 6.69%   |  |
| Pharmaceuticals                     | 6.17%   |  |
| Petroleum Products                  | 5.69%   |  |
| Auto                                | 5.05%   |  |
| Media & Entertainment               | 4.16%   |  |
| Consumer Non Durables               | 4.08%   |  |
| Finance                             | 4.00%   |  |
| Industrial Products                 | 3.12%   |  |
| Corporate Debt                      | 2.78%   |  |
| Power                               | 2.65%   |  |
| Industrial Capital Goods            | 2.36%   |  |
| Construction Project                | 1.77%   |  |
| Consumer Durables                   | 1.56%   |  |
| Chemicals                           | 1.42%   |  |
| Auto Ancillaries                    | 1.05%   |  |
| Miscellaneous                       | 1.02%   |  |
| Floating Rate Note                  | 0.94%   |  |
| Gas                                 | 0.89%   |  |
| Non - Ferrous Metals                | 0.73%   |  |
| Minerals/Mining                     | 0.67%   |  |
| Engineering Services                | 0.61%   |  |
| State Government Bond               | 0.58%   |  |
| Pesticides                          | 0.55%   |  |
| Retailing                           | 0.52%   |  |
| Telecom - Services                  | 0.37%   |  |
| Textile Products                    | 0.36%   |  |
| Cement                              | 0.29%   |  |
| WARRANT                             | 0.24%   |  |
| Construction                        | 0.02%   |  |
| Futures and Options                 | -0.05%  |  |
| Cash & Current Assets               | 6.88%   |  |
| Total Net Assets                    | 100.00% |  |

Birla Sun Life Small & Midcap Fund

| Allocation as a %<br>of Net Assets | %       |
|------------------------------------|---------|
| Finance                            | 11.83%  |
| Pharmaceuticals                    | 9.22%   |
| Banks                              | 8.47%   |
| Consumer Non Durables              | 7.75%   |
| Software                           | 6.38%   |
| Industrial Products                | 6.19%   |
| Auto Ancillaries                   | 5.99%   |
| Construction                       | 4.92%   |
| Cement                             | 4.24%   |
| Textile Products                   | 3.53%   |
| Ferrous Metals                     | 2.79%   |
| Gas                                | 2.76%   |
| Petroleum Products                 | 2.44%   |
| Media & Entertainment              | 2.41%   |
| Construction Project               | 2.36%   |
| Consumer Durables                  | 2.23%   |
| Industrial Capital Goods           | 2.05%   |
| Chemicals                          | 1.93%   |
| Miscellaneous                      | 1.92%   |
| Transportation                     | 1.59%   |
| Auto                               | 1.51%   |
| Retailing                          | 1.37%   |
| Cash & Current Assets              | 3.59%   |
| Net receivables / payables         | 2.54%   |
| Total Net Assets                   | 100.00% |

#### **Birla Sun Life Index Fund**

| Allocation as a %<br>of Net Assets   | %       |
|--------------------------------------|---------|
| Banks                                | 19.35%  |
| Futures and Options                  | 14.69%  |
| Software                             | 14.59%  |
| Auto                                 | 8.80%   |
| Consumer Non Durables                | 8.57%   |
| Pharmaceuticals                      | 6.31%   |
| Petroleum Products                   | 5.89%   |
| Finance                              | 5.16%   |
| Construction Project                 | 3.01%   |
| Cement                               | 2.67%   |
| Power                                | 2.02%   |
| Telecom - Services                   | 1.84%   |
| Oil                                  | 1.16%   |
| Minerals/Mining                      | 1.15%   |
| Transportation                       | 0.68%   |
| Ferrous Metals                       | 0.64%   |
| Media & Entertainment                | 0.64%   |
| Telecom - Equipment &<br>Accessories | 0.59%   |
| Auto Ancillaries                     | 0.57%   |
| Gas                                  | 0.50%   |
| Non - Ferrous Metals                 | 0.34%   |
| Industrial Capital Goods             | 0.31%   |
| Cash & Current Assets                | 11.64%  |
| Net receivables / payables           | -11.13% |
| Total Net Assets                     | 100.00% |

#### Birla Sun Life Pure Value Fund

| Allocation as a %          |         |
|----------------------------|---------|
| of Net Assets              | %       |
| Petroleum Products         | 18.97%  |
| Chemicals                  | 9.64%   |
| Banks                      | 8.96%   |
| Gas                        | 7.07%   |
| Pharmaceuticals            | 6.90%   |
| Finance                    | 4.59%   |
| Software                   | 4.55%   |
| Consumer Non Durables      | 4.31%   |
| Textile Products           | 4.07%   |
| Cement                     | 3.35%   |
| Auto Ancillaries           | 3.27%   |
| Construction               | 3.20%   |
| Pesticides                 | 2.75%   |
| Media & Entertainment      | 2.41%   |
| Power                      | 1.84%   |
| Fertilisers                | 1.64%   |
| Industrial Capital Goods   | 1.26%   |
| Consumer Durables          | 1.20%   |
| Construction Project       | 1.01%   |
| Minerals/Mining            | 0.92%   |
| Services                   | 0.53%   |
| Cash & Current Assets      | 7.33%   |
| Net receivables / payables | 0.23%   |
| Total Net Assets           | 100.00% |

#### Birla Sun Life India Opportunities Fund

| Allocation as a %<br>of Net Assets | %       |
|------------------------------------|---------|
| Software                           | 32.18%  |
| Pharmaceuticals                    | 20.30%  |
| Industrial Products                | 8.77%   |
| Petroleum Products                 | 6.78%   |
| Auto Ancillaries                   | 5.57%   |
| Industrial Capital Goods           | 5.44%   |
| Non - Ferrous Metals               | 3.50%   |
| Textile Products                   | 3.13%   |
| Auto                               | 3.02%   |
| Finance                            | 2.26%   |
| Miscellaneous                      | 0.00%   |
| Cash & Current Assets              | 7.13%   |
| Net receivables / payables         | 1.90%   |
| Total Net Assets                   | 100.00% |
|                                    |         |

#### Birla Sun Life India Reforms Fund

|     | location as a %<br>Net Assets | %       |
|-----|-------------------------------|---------|
| G   | overnment Bond                | 29.81%  |
| Ba  | inks                          | 24.39%  |
| Au  | ito                           | 11.94%  |
| Fir | nance                         | 11.90%  |
| Ce  | ement                         | 7.36%   |
| Co  | onstruction Project           | 6.05%   |
| Ind | dustrial Products             | 3.15%   |
| Au  | ito Ancillaries               | 1.46%   |
| Co  | onstruction                   | 1.02%   |
| Pc  | wer                           | 0.94%   |
| Ind | dustrial Capital Goods        | 0.75%   |
| Me  | edia & Entertainment          | 0.05%   |
| Ca  | ash & Current Assets          | 0.60%   |
| Ne  | et receivables / payables     | 0.57%   |
| Тс  | tal Net Assets                | 100.00% |

Note: The above Allocation is As on March 31, 2016 as per Industry classification as recommended by AMFI.





| Birla Sun Life Dynamic Asset<br>Allocation Fund |         |  |
|---|---------|--|
| Allocation as a %<br>of Net Assets              | %       |  |
| Banks   | 14.47%  |  |
| Auto  | 9.84%   |  |
| Cement  | 8.79%   |  |
| Finance   | 6.91%   |  |
| Software  | 6.07%   |  |
| Textile Products                                | 5.98%   |  |
| Petroleum Products                              | 2.94%   |  |
| Non - Ferrous Metals                            | 2.60%   |  |
| Pharmaceuticals                                 | 2.42%   |  |
| Industrial Products                             | 2.36%   |  |
| Industrial Capital Goods                        | 2.29%   |  |
| Construction                                    | 2.04%   |  |
| Power   | 2.00%   |  |
| Oil   | 1.92%   |  |
| Consumer Non Durables                           | 1.26%   |  |
| Retailing                                       | 1.15%   |  |
| Media & Entertainment                           | 0.64%   |  |
| Miscellaneous                                   | 0.41%   |  |
| Transportation                                  | 0.35%   |  |
| Healthcare Services                             | 0.25%   |  |
| Corporate Debt                                  | 0.08%   |  |
| Futures and Options                             | -2.43%  |  |
| Cash & Current Assets                           | 22.49%  |  |
| Net receivables / payables                      | 5.17%   |  |
| Total Net Assets                                | 100.00% |  |

| Birla Sun Life Global<br>Commodities Fund  |   |  |  |
|--|---|--|--|
| Allocation as a % of Net Assets  | %   |  |  |
| I_Mutual_Fund_Units<br>Cash & Current Assets<br>Net receivables / payables<br>Total Net Assets | 86.01%<br>13.71%<br>0.28%<br><b>100.00%</b> |  |  |
| Birla Sun Life Global Real Estate<br>Fund  |   |  |  |
| Allocation as a %<br>of Net Assets     %   |   |  |  |
| UI NEL ASSELS  | %   |  |  |
| I_Mutual_Fund_Units<br>Cash & Current Assets<br>Net receivables / payables<br>Total Net Assets | %<br>99.05%<br>1.21%<br>-0.27%<br>100.00%   |  |  |

| Birla Sun Life Equity S<br>Fund    | avings  | В            |
|------------------------------------|---------|--------------|
| Allocation as a %<br>of Net Assets | %       | Allo<br>of N |
| Government Bond                    | 19.44%  | Pha          |
| Banks                              | 16.67%  | Con          |
| Finance                            | 10.51%  | Auto         |
| Auto                               | 8.51%   | Indu         |
| Consumer Non Durables              | 6.45%   | Auto         |
| Petroleum Products                 | 6.28%   | Cerr         |
| Pharmaceuticals                    | 4.91%   | Che          |
| Auto Ancillaries                   | 3.98%   | Con          |
| Oil                                | 2.29%   | Petr         |
| Software                           | 2.16%   | Pest         |
| Cement                             | 1.47%   | Indu         |
| Money Market Instruments           | 1.33%   | Con          |
| Industrial Capital Goods           | 1.19%   | Non          |
| Industrial Products                | 0.85%   | Text         |
| Textile Products                   | 0.74%   | Misc         |
| Pesticides                         | 0.68%   | Cas          |
| Construction Project               | 0.59%   | Net          |
| Chemicals                          | 0.50%   | Tota         |
| Engineering Services               | 0.42%   |              |
| Consumer Durables                  | 0.33%   |              |
| Gas                                | 0.32%   |              |
| Healthcare Services                | 0.30%   |              |
| Power                              | 0.21%   |              |
| Retailing                          | 0.17%   |              |
| Futures and Options                | -35.72% |              |
| Cash & Current Assets              | 2.91%   |              |
| Net receivables / payables         | 42.52%  |              |
| Total Net Assets                   | 100.00% |              |
|                                    |         |              |

#### Birla Sun Life Manufacturing Equity Fund

| Allocation as a %<br>of Net Assets | %                |
|------------------------------------|------------------|
| Pharmaceuticals                    | 14.79%           |
| Consumer Non Durables              | 14.44%           |
| Auto                               | 14.24%           |
| Industrial Products                | 7.62%            |
| Auto Ancillaries                   | 7.50%            |
| Cement                             | 6.57%            |
| Chemicals                          | 5.48%            |
| Construction Project               | 3.81%            |
| Petroleum Products                 | 3.46%            |
| Pesticides                         | 3.41%            |
| Industrial Capital Goods           | 3.40%            |
| Consumer Durables                  | 2.44%            |
| Non - Ferrous Metals               | 1.86%            |
| Textile Products                   | 1.26%            |
| Miscellaneous                      | 0.65%            |
| Cash & Current Assets              | 8.56%            |
| Net receivables / payables         | 0.51%            |
| Total Net Assets                   | 1 <b>00.00</b> % |

## **Country/Industry Allocation**

#### Birla Sun Life Commodity Equities Fund - Global Agri Plan

| (GAP)                           |         |
|---------------------------------|---------|
| Allocation as a % of Net Assets | %       |
| United States                   | 57.79%  |
| Switzerland                     | 17.86%  |
| Mauritius                       | 6.36%   |
| Canada                          | 4.37%   |
| Norway                          | 4.35%   |
| Japan                           | 3.95%   |
| Russian Federation              | 1.28%   |
| Chile                           | 0.99%   |
| Cash & Current Assets           | 3.65%   |
| Net receivables / payables      | -0.60%  |
| Total Net Assets                | 100.00% |

| <b>Birla Sur</b> | Life  | Inter | natio | na |
|------------------|-------|-------|-------|----|
| Equity           | v Fun | d - P | lan B |    |

| Allocation as a %<br>of Net Assets | %      |
|------------------------------------|--------|
| United States                      | 17.67% |
| Banks                              | 17.16% |
| Finance                            | 8.60%  |
| Auto                               | 6.83%  |
| Software                           | 6.03%  |
| Cement                             | 4.24%  |
| Consumer Non Durables              | 3.68%  |
| Textile Products                   | 3.41%  |
| Industrial Products                | 3.31%  |
| Non - Ferrous Metals               | 3.22%  |
| Oil                                | 2.78%  |
| Pharmaceuticals                    | 1.94%  |
| Germany                            | 1.60%  |
| Australia                          | 1.34%  |
| Construction                       | 1.34%  |
| Media & Entertainment              | 1.32%  |
| Power                              | 1.15%  |
| Japan                              | 1.12%  |
| United Kingdom                     | 1.11%  |
| Chemicals                          | 1.09%  |
| France                             | 1.06%  |
| Construction Project               | 0.95%  |
| Swaziland                          | 0.77%  |
| Netherlands                        | 0.75%  |
| Retailing                          | 0.74%  |
| Auto Ancillaries                   | 0.67%  |
| Services                           | 0.66%  |
| Ferrous Metals                     | 0.66%  |
| Norway                             | 0.64%  |
| Sweden                             | 0.57%  |
| Miscellaneous                      | 0.56%  |
|                                    |        |

### Birla Sun Life International

| Equity Fund - Plar              | ы       |
|---------------------------------|---------|
| Allocation as a % of Net Assets | %       |
| Hong Kong                       | 0.53%   |
| Industrial Capital Goods        | 0.33%   |
| Cash & Current Assets           | 1.87%   |
| Net receivables / payables      | 0.29%   |
| Total Net Assets                | 100.00% |

| Birla Sun Life International<br>Equity Fund - Plan A |         |  |  |  |
|--|---------|--|--|--|
| Allocation as a % of Net Assets                      | %       |  |  |  |
| United States  | 61.94%  |  |  |  |
| Germany  | 6.11%   |  |  |  |
| Australia  | 5.57%   |  |  |  |
| Japan  | 4.36%   |  |  |  |
| France   | 4.07%   |  |  |  |
| United Kingdom                                       | 3.77%   |  |  |  |
| Netherlands  | 2.67%   |  |  |  |
| Swaziland  | 2.62%   |  |  |  |
| Norway   | 2.32%   |  |  |  |
| Sweden   | 2.20%   |  |  |  |
| Hong Kong  | 2.00%   |  |  |  |
| Cash & Current Assets                                | 2.11%   |  |  |  |
| Net receivables / payables                           | 0.25%   |  |  |  |
| Total Net Assets                                     | 100.00% |  |  |  |

Note: The above Allocation is As on March 31, 2016 as per Industry classification as recommended by AMFI.





### TAX SAVINGS SOLUTIONS

#### **Birla Sun Life Tax Plan**

#### Birla Sun Life Tax Relief '96

| Allocation as a %<br>of Net Assets | %       | Allocation as a %<br>of Net Assets |     |
|------------------------------------|---------|------------------------------------|-----|
| Banks                              | 14.58%  | Banks                              | 15  |
| Auto Ancillaries                   | 12.40%  | Auto Ancillaries                   | 12  |
| Pharmaceuticals                    | 8.24%   | Pharmaceuticals                    | 8.  |
| Finance                            | 8.02%   | Finance                            | 8.  |
| Consumer Non Durables              | 6.17%   | Consumer Non Durables              | 6.  |
| Software                           | 6.06%   | Software                           | 6.  |
| Industrial Capital Goods           | 5.31%   | Industrial Capital Goods           | 5.  |
| Cement                             | 5.18%   | Cement                             | 5.  |
| Pesticides                         | 4.68%   | Pesticides                         | 4.  |
| Auto                               | 3.63%   | Auto                               | 3.  |
| Transportation                     | 2.96%   | Transportation                     | 3.  |
| Petroleum Products                 | 2.91%   | Petroleum Products                 | 3.  |
| Media & Entertainment              | 2.86%   | Media & Entertainment              | 2.  |
| Retailing                          | 2.67%   | Retailing                          | 2.  |
| Services                           | 2.52%   | Services                           | 2.  |
| Consumer Durables                  | 1.96%   | Consumer Durables                  | 1.  |
| Construction Project               | 1.83%   | Construction Project               | 1.  |
| Industrial Products                | 1.68%   | Industrial Products                | 1.  |
| Non - Ferrous Metals               | 0.20%   | Non - Ferrous Metals               | 0.  |
| Miscellaneous                      | 0.00%   | Miscellaneous                      | 0.  |
| Cash & Current Assets              | 5.09%   | Cash & Current Assets              | 2.  |
| Net receivables / payables         | 1.07%   | Net receivables / payables         | 0.  |
| Total Net Assets                   | 100.00% | Total Net Assets                   | 100 |
|                                    |         |                                    |     |

| in Life Tax Rel | lief '96 | Birla Sun Li                   |
|-----------------|----------|--------------------------------|
| as a %<br>ets   | %        | Allocation as<br>of Net Assets |
|                 | 15.09%   | Banks                          |
| ries            | 12.62%   | Auto Ancillarie                |
| icals           | 8.44%    | Pharmaceutica                  |
|                 | 8.27%    | Finance                        |
| Ion Durables    | 6.35%    | Software                       |
|                 | 6.27%    | Consumer No                    |
| apital Goods    | 5.46%    | Industrial Capi                |
|                 | 5.33%    | Cement                         |
|                 | 4.80%    | Pesticides                     |
|                 | 3.78%    | Auto                           |
| on              | 3.06%    | Transportation                 |
| roducts         | 3.00%    | Petroleum Pro                  |
| ertainment      | 2.96%    | Media & Enter                  |
|                 | 2.69%    | Retailing                      |
|                 | 2.60%    | Services                       |
| ourables        | 1.96%    | Consumer Du                    |
| n Project       | 1.89%    | Construction F                 |
| oducts          | 1.74%    | Industrial Proc                |
| us Metals       | 0.23%    | Non - Ferrous                  |
| us              | 0.00%    | Cash & Currer                  |
| ent Assets      | 2.82%    | Net receivable                 |
| oles / payables | 0.64%    | <b>Total Net Ass</b>           |
| ssets           | 100.00%  |                                |

#### **Birla Sun Life Tax Savings Fund**

|                                 | igo i uno |
|---------------------------------|-----------|
| Allocation as a % of Net Assets | %         |
| Banks                           | 14.78%    |
| Auto Ancillaries                | 12.74%    |
| Pharmaceuticals                 | 8.30%     |
| Finance                         | 8.21%     |
| Software                        | 6.15%     |
| Consumer Non Durables           | 6.10%     |
| Industrial Capital Goods        | 5.82%     |
| Cement                          | 5.25%     |
| Pesticides                      | 4.75%     |
| Auto                            | 3.71%     |
| Transportation                  | 3.01%     |
| Petroleum Products              | 2.95%     |
| Media & Entertainment           | 2.90%     |
| Retailing                       | 2.66%     |
| Services                        | 2.57%     |
| Consumer Durables               | 1.93%     |
| Construction Project            | 1.85%     |
| Industrial Products             | 1.71%     |
| Non - Ferrous Metals            | 0.21%     |
| Cash & Current Assets           | 4.83%     |
| Net receivables / payables      | -0.44%    |
| Total Net Assets                | 100.00%   |
|                                 |           |

### SAVINGS SOLUTIONS

#### Birla Sun Life Enhanced Arbitrage Fund

| Birla | S | un | Life | Enl | hanced |  |
|-------|---|----|------|-----|--------|--|
|       |   |    |      | _   |        |  |

| Arbitrage Fund   |  |
|--|--|
| Allocation as a % of Net Assets  | %  |
| Futures and Options<br>Cash & Current Assets<br>Net receivables / payables<br>Total Net Assets | -65.12%<br>0.29%<br>71.50%<br><b>100.00%</b> |
|  |  |

Note: The above Allocation is As on March 31, 2016 as per Industry classification as recommended by AMFI.







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| South Branches |               | East Branches |         | West Branches |                         |                         | North Branches |           |          |
|----------------|---------------|---------------|---------|---------------|-------------------------|-------------------------|----------------|-----------|----------|
| Chennai        | Kottayam      | Kolkata       | Bhillai | Madgaon       | ladgaon Valsad Mumbai - |                         | Jammu          | Jaipur    | Udaipur  |
| Madurai        | Bangalore     | Durgapur      | Raipur  | Panaji        | Vapi                    | Mumbai - Industry House | Ludhiana       | Jalandhar | Varanasi |
| Trichy         | Mysore        | Siliguri      | Cuttack | Ahmedabad     | Bhopal                  | Mumbai - Thane          | Shimla         | Jodhpur   |          |
| Coimbatore     | Belgaum       | Guwahati      |         | Anand         | Gwalior                 | Mumbai - Vashi          | Agra           | Kanpur    |          |
| Salem          | Hubli         | Patna         |         | Bharuch       | Indore                  | Mumbai - Borivali       | Ajmer          | Lucknow   |          |
| Pondicherry    | Mangalore     | Dhanbad       |         | Bhavnagar     | Jabalpur                | Nagpur                  | Allahabad      | Meerut    |          |
| Cochin         | Hyderabad     | Ranchi        |         | Jamnagar      | Amrawati                | Nashik                  | Amritsar       | Moradabad |          |
| Calicut        | Vijayawada    | Jamshedpur    |         | Navsari       | Aurangabad              | Pune                    | Chandigarh     | New Delhi |          |
| Trivandrum     | Vishakapatnam | Bhubaneswar   |         | Rajkot        | Kolhapur                | Jalgaon                 | Dehradun       | Noida     |          |
| Trichur        |               | Rourkela      |         | Surat         | Mumbai - Ghatkopar      |                         | Gorakhpur      | Panipat   |          |
|                |               | 1             |         | Vadodara      |                         |                         | Gurgaon        | Patiala   |          |

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