





## Systematic Investment Plan from Birla Sun Life Mutual Fund

The goals can be many and vary as per your life stage and priorities.

While there may be various options available to realise them, what if one single and simple plan could help achieve all that you desire? That would be your '**Sabse Important Plan**' which is **Systematic Investment Plan**. The plan that will help you achieve all your goals in one go.

### Depending on your life stage and goals, we have solutions to choose from:

#### Is this You?



Young & Single

#### Are these your goals?

- Buying a Car
- Tax Saving
- Destination wedding
- Travel abroad

#### Our Solutions

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

**Tax Savings Solutions** help to reduce your tax burden and grow your money through equity investments.

**Savings Solutions** are aimed at preserving your money, providing you with liquidity & tax-efficient returns.



Married, no kids

- Buying a Home
- Seed capital for new business
- Support to parents



Happy family

- Child education
- Retirement Planning
- Second home
- Dream vacation
- Lifestyle improvement

### Fulfill your dreams with the Sabse Important Plan

#### Develops a disciplined approach

Here's an ideal scenario: ▶

You get your salary on the **1st** of every month



Instead, schedule a SIP on the **2nd** of every month

You want to save ₹ **3000** every month for a laptop you love.



So that the amount is **automatically saved**

By the time the month ends you may have **overspent**



This way you don't just save, but **savings** become your **priority**

## Investing for an international trip

### Works in all market conditions

This is how you will remain unaffected by market volatility and achieve your dreams:

When markets are up:



₹ 10,000 can buy **400 units** at ₹ 25 per unit



When markets are down:



₹ 10,000 can buy **1000 units** at ₹ 10 per unit

The two scenarios taken together, averages out the cost to ₹ 14.3 per unit, hardly letting the volatility impacting you.

### Turns your small investments into a bigger sum

For instance: ▶

Assuming a CAGR of 10% on an investment of ₹ 60,000



1<sup>st</sup> year

You will get 10% of ₹ 60,000 = ₹ 6,000



2<sup>nd</sup> year

You will get ₹ 6,000 + 10% of ₹ 6000 = ₹ 6,600



3<sup>rd</sup> year

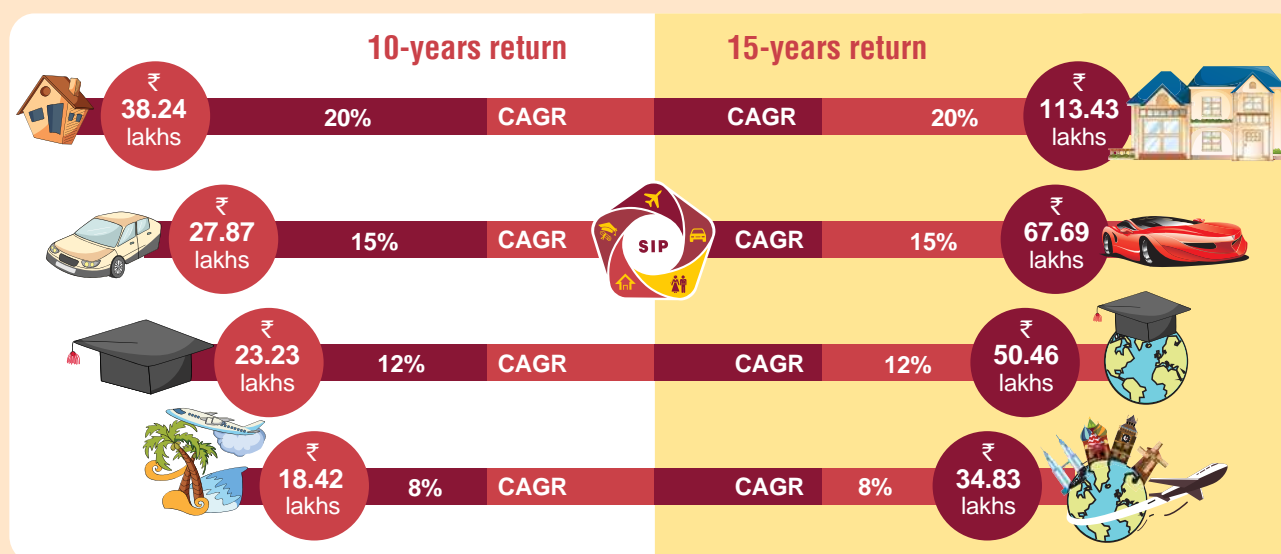
You will get ₹ 6,600 + 10% of ₹ 6600 = ₹ 7,260

The math is in the favor of the car you've got your hearts on.



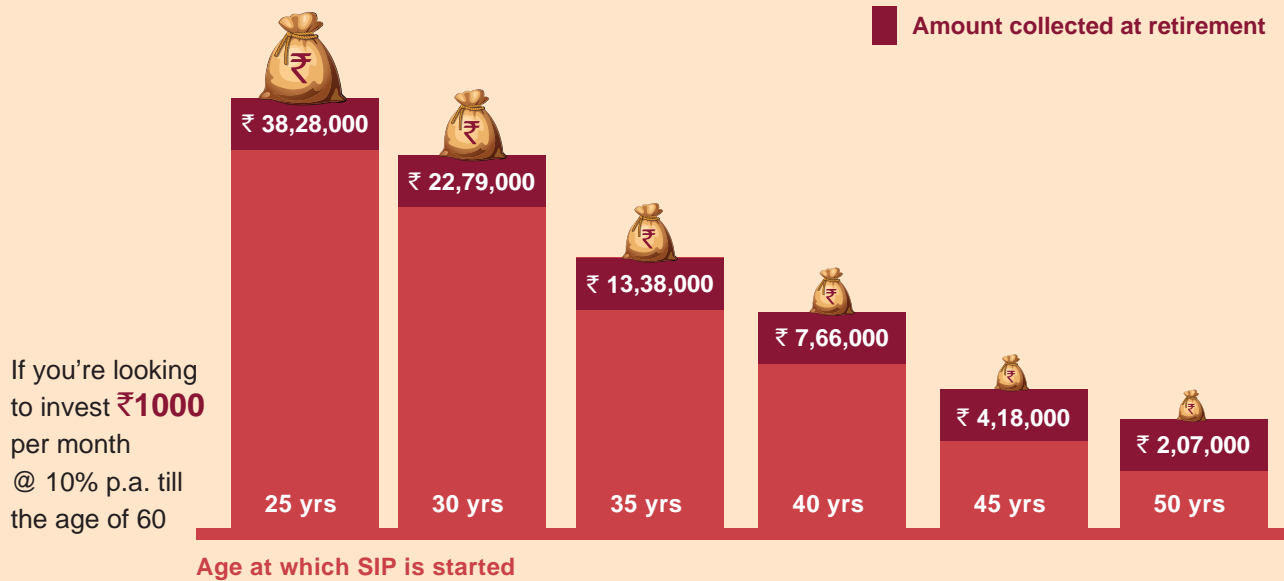
## The most important things are worth the wait.

If you invest ₹10,000 every month in an SIP, here is a look at the corpus you can create under various circumstances, perfect for a house or a new venture you've always wanted to begin.



## The earlier you start, the farther you go.

Starting an SIP early, sets in the power of compounding earlier, and thereby has the potential to generate reasonable returns.



### There's planning involved in everything



### One plan trumps all

The Systematic Investment Plan (SIP) is the first plan you should start before anything else.



### Many Goals, One Number to Remember

Once your **Sabse Important Plan** has identified all the SIPs you should be undertaking and the categories in which you should invest, you will then need to remember only one number. **The monthly outflow.**

Now execute all your SIPs easily with just one single consolidated monthly payment that will then get apportioned to various schemes as per your **Sabse Important Plan.**

**Disclaimer:** SIP does not assure a profit or guarantee protection against loss in a declining market. The illustration mentioned above is not based on any judgments of the future return of the debt and equity markets / sectors or of any individual security and should not be construed as promise on minimum returns and/or safeguard of capital. Information gathered and material used in the above illustration is believed to be from reliable sources. BSLAMC however does not warrant the accuracy, reasonableness and/or completeness of any such information. The illustration do not purport to represent the performance of any security or investments. Nothing contained herein shall amount to an offer, invitation, advertisement, promotion or sponsor of any product or services. In view of individual nature of tax consequences, each investor is advised to consult his/her own professional tax advisor before taking any investment decision.

## Systematic Investment Plan from Birla Sun Life Mutual Fund



Birla Sun Life  
Mutual Fund

Call 1-800-270-7000

Contact your Financial Advisor

signow.birlasunlife.com

Connect with us on  <https://www.facebook.com/BSLMF>  <https://twitter.com/BSLMF>  <https://www.linkedin.com/company/bslmf>

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

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

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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, it means its range of performance is wide, implying greater volatility.

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

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

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

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

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

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



# Investment Outlook

## Equity Investment Outlook

The global central banks “put” has resulted in a “Risk on” rally in the month of July, a spillover from the previous month. With over one third of the bonds in the negative yield zone, the search for yield has become intense supporting the “Risk on” rally. The emerging markets were ripe to provide the necessary opportunity.

The Indian markets (Nifty 50) were up for the fifth month in a row and have delivered 5.4% return for the month in USD terms. It had the company of Brazil, Indonesia, Hong Kong, Singapore and South Africa in the rally. In INR terms, the large cap index (Nifty 50) has given 4.2% for the month. The midcaps (Nifty Free Float Midcap 100) have outperformed the large caps by 2.7% and small caps (Nifty Free Float Midcap 100) have done the same by 0.5%. *(Source: Bloomberg)*

In terms of flows, the FPIs have pumped in USD 1,690 mn during the month taking the YTD figure to over USD 4,600 mn. The YTD run rate however is lower than the five year average of USD 8.7bn. The domestic institutions continued to be net sellers as mutual funds sold USD 41 mn and insurance companies sold USD 862 mn. *(Source: Bloomberg)*

On the data front, the Manufacturing PMI sustained its improvement in July, led by stronger output and new orders. The export orders climbed to a six month high. Sectoral analysis points that consumption remains a key driver and capital goods orders show improvement especially for external markets. The core sector grew at 5.3% in Jun’16 vs 2.9% in May’16. The uptick was driven by 12%, 10.4% and 9.8% growth in coal, cement and fertilizer production respectively. *(Source: CMIE)*

The monsoon continues on strong footing with excess rainfall of 1% for the season so far. Planting of pulses has gone up to a five year high which should bring down price of pulses and with it the food inflation. *(Source: IMD)*

The government is continuing with its pace of action. It has notified the acceptance of seventh pay commission recommendations and paved the way for payouts starting August. It has relaxed the FDI limit in stock exchanges from 5% to 15%. The most important of all was getting consensus on GST (the amendments to the bill were passed in the currently running budget session of parliament). *(Source: Business Standard)*

The results season has been a mixed bag. Auto and cement companies have delivered strong bottom line growth due to expansion in margins. IT and pharma have hugely disappointed by missing estimates and announcing weak forward guidance. Financials and FMCG companies were largely in line though the later had tepid volume growth. We still believe that consumption will pick up due to good monsoons and 7<sup>th</sup> pay commission payouts. The base is also favorable in second half. Hence, we should see earnings growth of 13-14% for this fiscal year. *(Source: BSLAMC)*

From a view stand point, we still believe that equities could face headwinds in the near term. The mid & long term thesis remains intact. The midcaps are trading at record valuations and are at a steep premium to large caps. Our funds have also raised cash in line with the industry average which might be deployed in case of a correction. Due to cash on the sidelines and strong India story, we do not expect a deep correction. We would advise investors to invest in our balanced, large cap and multi cap equity funds.

*USD: United States Dollar; FPI: Foreign Portfolio Investors; YTD: Year to date; IMD: Indian Meteorological Department; GST: Goods & Services Tax; FDI: Foreign Direct Investment; BSLAMC: Birla Sun Life Asset Management Company; FMCG: Fast Moving Consumer Goods*





# Investment Outlook

## Debt Investment Outlook

### Debt outlook

Domestic markets saw good movement in the month gone by as sentiments improved, some of this was fueled by macro data but at the same time, global events played an important role in shaping the same. The Fed stayed on hold while seeing lower risks to improvement in the economy; this was well priced and hence didn't move the markets as such. The underwhelming response by the Bank of Japan however suggested that Central banks are figuring out all weapons to bring back growth and achieve their inflation targets. Their efficacy however, remains to be seen.

The past month was a very good month for duration as curve both rallied sharply and also flattened with 10yr lower by around 30 bps and 30yr lower by 35 bps. The rally was due to culmination of various factors as OMOs (Open Market Operation) in previous months had created a light positioning in market across the curve which when coupled with good CPI (Consumer Price Index) data and monsoon in a context of attractive valuation meant that there was rush to buy bond. Domestic data space threw up some good numbers and offered some comfort.

### Growth outlook

IIP (Index of Industrial Production) growth for May'16 improved to 1.2% (from -1.3% in April). This happened on account of some improvement in capital goods (excluding the volatile series of rubber cable, insulated). Consumer goods also saw a modest improvement. The index for core IIP also saw better growth, up from 2.8% in May 2016 to 5.2% in June 2016 as power generation saw higher growth rate. PMI manufacturing for July 16 can be taken as an early indicator of growth remaining steady as it expanded at a reasonable pace of 51.8 (up 0.1 pp). Last quarter saw a good growth in most of our high frequency indicators. Some of these have flat lined in Q1FY17. At the same time, corporate sector margins have remained strong for this quarter. Thus, we expect GDP growth to stay strong. (Source: Bloomberg)

### Inflation outlook

With food price pressures persisting both wholesale and retail inflation (WPI (Wholesale Price Index) and CPI respectively) inched up. WPI inflation rose to 1.9% for June 2016 (up from 0.8% last month) while CPI inflation remained at 5.8%. Food inflation from various sources has now been tempering the otherwise falling inflation trajectory in India, sometimes it is vegetables, right now it is pulses. While adequate supply response is underway, the most heartening thing was the moderation in core inflation (excluding petrol and diesel) from 5.35% in May'16 to 5.1% in June'16. The stickiness in core CPI inflation had been under our radar for quite some time now. This moderation is a welcome sign and we shall monitor it carefully. For now, as unfavorable base effect plays its part, we expect CPI inflation to inch up further before it softens again to meet RBI's anticipated target in Q1CY17. (Source: Bloomberg)

### External equation

The Trade Deficit rose to 8.1bn\$ (up from 6.3bn\$ in May'16) as the oil import bill rose (both on account of price effect and higher volumes too). Gold imports however remained much lower than their previous year's run rate for the 5<sup>th</sup> successive month. It is possible that the government's efforts to curb black money flow and gold bond schemes have reduced the demand for gold. Keeping this in mind, there is a downside risk to our CAD (Current Account Deficit) estimate for FY17 (20bn\$ as of now). We are waiting for some more confirmation on this and shall revise that downward. This then has important implications on the liquidity scenario in the system, from an FX flows standpoint. (Source: Bloomberg)

### Fiscal front

We ended up using 61% of our budgeted fiscal deficit in Q1FY17, the same number last year was 51.5%. This happened as revenue expenditure for Q1FY17 grew @ 24% (while capex in fact de-grew). On the receipts side, both direct and indirect taxes grew at rates more than budgeted. But it is too early to call it a norm. Divestment proceeds are yet to see the light of the day and there has been some activity on the spectrum front, but that hasn't materialized into any meaningful proceeds yet. The big thing to watch in this space is the FRBM review report (due in October) which may do away with a single target of Fiscal deficit as a % of GDP and in fact offer a range, thus offering some flexibility to the government to manage public finance. (Source: CGA)

### Portfolio Action

The CPI data was particularly good with core CPI finally going lower after staying stagnant for a long period. While the CPI was at near highs markets participants, justifiably so looked through it as being caused by the transient food inflation which had built up sooner this year than usual. Even the next print is supposed to be higher but market would be looking more at details rather than headlines to derive any cues.

Global environment also continued to be supportive as some of the EM (Emerging Markets) yields rallied heavily further continuing the last 3 months of rally. As yields touched a new low during the months there was been some talk of shift from monetary to fiscal across the world. A case in point which is being sighted is the action of Bank of Japan (BOJ) and Government of Japan which supposedly eschewed monetary in favor of fiscal as per the headline. The reality doesn't seem as dramatic; however this is a development which should be carefully monitored. On the positive side we continue to expect further improvements in CPI in medium terms and any spikes in food inflation should be looked through. In medium term various structural measures taken by Government in particular GST should be good both for fiscal and inflation.

We thus remain constructive on rates as sight further improvements in various macroeconomic environments conducive to rates in medium term.



# Growing at a good pace - Birla Sun Life MNC fund (an Open ended Growth Scheme)

1. An investment of ₹ 10000 in Birla Sun Life MNC Fund (BSL MNC Fund) since inception (date of inception – December 27, 1999) would have grown to ₹ 164965 i.e. would have grown **16 times** as compared to ₹ 54765 in primary benchmark (Nifty MNC) and ₹ 57871 in secondary benchmark (Nifty 50). (As on June 30, 2016)

2. Did you know at same level of SENSEX, NAV of BSL MNC Fund has grown up by ₹ 162.93?

**14<sup>th</sup> Nov 2014:** S&P BSE SENSEX was at 28,046 & BSL MNC Fund NAV (Regular Plan – Growth Option) was ₹ 459.9

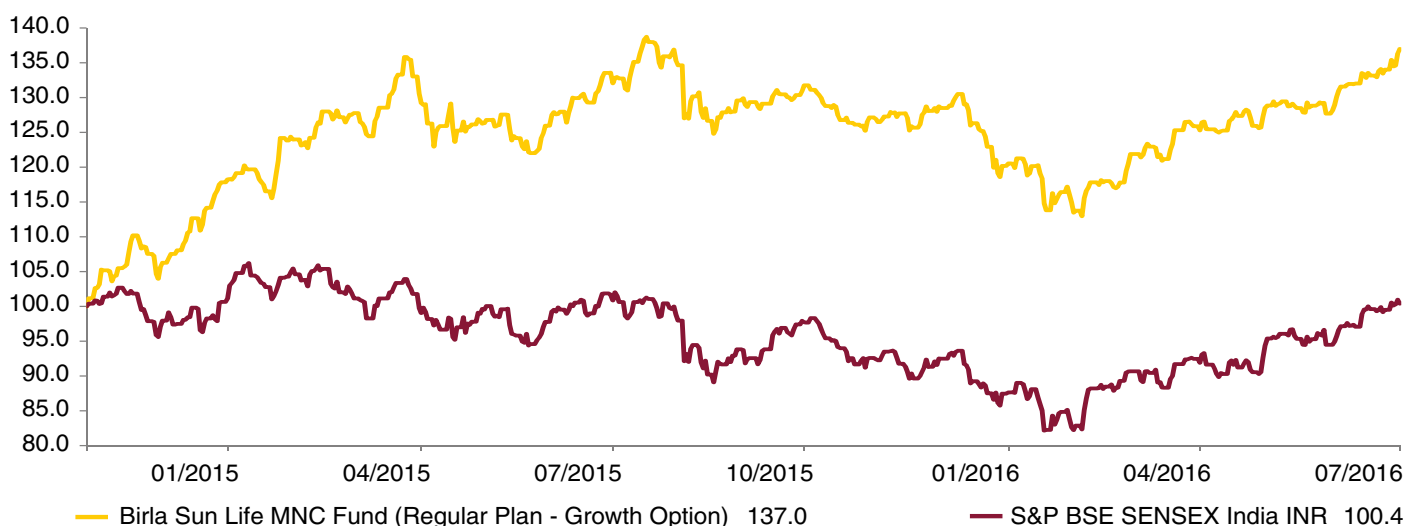
**29<sup>th</sup> Jul 2016:** S&P BSE SENSEX is at 28,051; however BSL MNC Fund NAV (Regular Plan – Growth Option) touched ₹ 622.90.

**While SENSEX value has remained stagnant, BSL MNC Fund has moved up by ₹ 162.93 or 35.42% in absolute term in last 20 months.**

In simple words, a ₹ 100 investment in S&P BSE SENSEX would have remained at ₹ 100, while ₹ 100 investment in BSL MNC fund would have become ₹ 137.

## Investment Growth

Time Period: 14/11/2014 to 31/07/2016



## Detailed Performance of BSL MNC Fund

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 595.69

Date of Inception: Dec 27, 1999	NAV Per Unit. * (₹)	Birla Sun Life MNC Fund (%)	Nifty MNC # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life MNC Fund (₹)	Nifty MNC # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	36.11	18.49	10.84	11.21	164965	54765	57871
June 30, 2015 to June 30, 2016 (Absolute)	580.96	2.54	-4.20	-0.96	10254	9580	9904
June 30, 2014 to June 30, 2015 (Absolute)	378.79	53.37	31.07	9.95	15337	13107	10995
June 28, 2013 to June 30, 2014 (Absolute)	256.99	47.39	35.09	30.28	14739	13509	13028

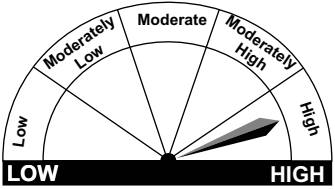
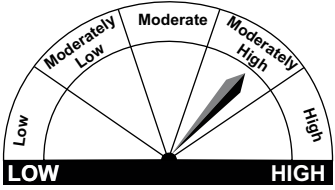
# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

**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 8. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

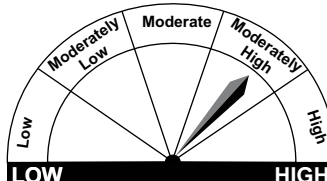
**Mutual Fund Investments are subject to market risks. Read all scheme related documents carefully.**

# All Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer	
<b>Birla Sun Life Banking and Financial Services Fund</b> (An Open ended Banking & Financial Services Sector Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>Investments in equity and equity related securities of companies engaged in banking and financial services</li> </ul>	 <p>Investors understand that their principal will be at High risk</p>	
<b>Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business, whether issued in India or overseas</li> </ul>		
<b>Birla Sun Life Global Commodities Fund</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>Capital appreciation in the long term</li> <li>Investment in units of global mutual funds which invest in commodity related securities</li> </ul>		
<b>Birla Sun Life Global Real Estate Fund</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>Capital appreciation in the long term</li> <li>Investment predominantly in units of Global Fund investing in Companies engaged in Real Estate Sector</li> </ul>		
<b>Birla Sun Life India GenNext Fund</b> (An Open ended Growth scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of companies that are expected to benefit from the rising consumption patterns in India fuelled by high disposable incomes</li> </ul>		
<b>Birla Sun Life India Opportunities Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of companies that seek to leverage India's competitive advantages in global outsourcing theme.</li> </ul>		
<b>Birla Sun Life Infrastructure Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India</li> </ul>		
<b>Birla Sun Life International Equity Fund-Plan A</b> (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments predominantly in equity and equity related securities in the international markets</li> </ul>		
<b>Birla Sun Life International Equity Fund-Plan B</b> (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities in the domestic market (65 to 75%) and in international markets (25 to 35%)</li> </ul>		
<b>Birla Sun Life New Millennium Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities with a focus on investing in IT, media, telecom related and other technology enabled companies</li> </ul>		
<b>Birla Sun Life Special Situations Fund</b> (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities by following investment strategy that would take advantage of Special Situations like buy backs, open offers, demerger etc. &amp; contrarian investment style.</li> </ul>		
<b>Birla Sun Life India Reforms Fund</b> (An Open ended Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of companies expected to benefit from the economic reforms, PSU divestment and increased government spending</li> </ul>		
<b>Birla Sun Life Manufacturing Equity Fund</b> (An Open ended Manufacturing Sector Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of companies engaged in manufacturing sector.</li> </ul>		
<b>Birla Sun Life Balanced '95 Fund</b> (An Open ended Balanced Scheme)	<ul style="list-style-type: none"> <li>long term capital growth and income</li> <li>investment predominantly in equity and equity related securities as well as debt and money market instruments</li> </ul>		 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Birla Sun Life Advantage Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities</li> </ul>		
<b>Birla Sun Life Asset Allocator Multi Manager FoF Scheme</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>Capital appreciation in the long term</li> <li>Investment in portfolio of equity and debt funds</li> </ul>		
<b>Birla Sun Life Dynamic Asset Allocation Fund</b> (An Open ended Asset Allocation Scheme)	<ul style="list-style-type: none"> <li>Capital appreciation and regular income in the long term</li> <li>Investment in equity &amp; equity related securities as well as fixed income securities (Debt &amp; Money Market securities)</li> </ul>		
<b>Birla Sun Life Equity Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities</li> </ul>		
<b>Birla Sun Life Financial Planning FOF - Aggressive Plan</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Aggressive) of investors in the long term</li> <li>Investment in portfolio of mutual fund schemes (predominantly in equity funds)</li> </ul>		
<b>Birla Sun Life Financial Planning FOF - Prudent Plan</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Prudent) of investors in the long term</li> <li>Investment in portfolio of mutual fund schemes (predominantly in a combination of equity funds, liquid / money market funds &amp; debt funds)</li> </ul>		
<b>Birla Sun Life Frontline Equity Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, diversified across various industries in line with the benchmark index, S&amp;P BSE 200</li> </ul>		
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.			



# All Product Labeling Disclosures

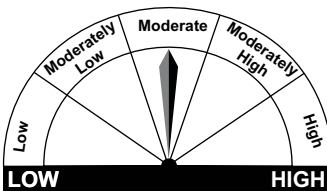
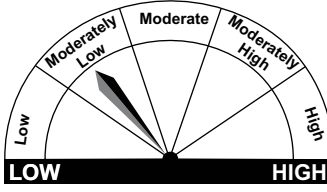
Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
<b>Birla Sun Life Gold ETF</b> (An Open ended Gold Exchange Traded Fund)	<ul style="list-style-type: none"> <li>returns that are in line with the performance of gold over long term, subject to tracking errors.</li> <li>investments in physical gold of 99.5% purity (fineness)</li> </ul>	 <p><b>LOW</b> <b>HIGH</b></p> <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Birla Sun Life Gold Fund</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>returns in line with performance of Birla Sun Life Gold ETF (BSL GETF) over long term</li> <li>investments predominantly in units of Birla Sun Life Gold ETF. BSL GETF invests in physical gold of 99.5% purity (fineness)</li> </ul>	
<b>Birla Sun Life Index Fund</b> (An Open ended Index Linked Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in stocks in line with Nifty 50 and / or in exchange traded derivatives on the Nifty 50 to generate comparable returns, subject to tracking errors.</li> </ul>	
<b>Birla Sun Life Midcap Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments primarily in mid cap stocks</li> </ul>	
<b>Birla Sun Life Pure Value Fund</b> (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities by following value investing strategy.</li> </ul>	
<b>Birla Sun Life Small &amp; Midcap Fund</b> (An Open ended Small and Mid Cap Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments predominantly in equity and equity related securities of companies considered to be small and midcap.</li> </ul>	
<b>Birla Sun Life Tax Relief '96</b> (An Open Ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility</li> </ul>	
<b>Birla Sun Life Tax Plan</b> (An Open ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility</li> </ul>	
<b>Birla Sun Life Tax Savings Fund</b> (An Open ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> <li>Investment in equity linked savings scheme (lock in period of 3 years) which aims to provide medium to long term capital appreciation along with income tax rebate</li> <li>Investment predominantly in equity and equity related securities</li> </ul>	
<b>Birla Sun Life Top 100 Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of top 100 companies as measured by market capitalisation</li> </ul>	
<b>Birla Sun Life Dividend Yield Plus</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities of companies having relatively high dividend yield</li> </ul>	
<b>Birla Sun Life MNC Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments primarily in equity and equity related securities of multinational companies (MNCs)</li> </ul>	
<b>Birla Sun Life MIP II - Wealth 25 Plan</b> (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> <li>regular income with capital growth over medium to long term</li> <li>investments in debt and money market instruments as well as equity and equity related securities [20-30%]</li> </ul>	
<b>Birla Sun Life Equity Savings Fund</b> (An Open ended Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth and income</li> <li>An open ended equity scheme investing in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments</li> </ul>	
<b>Birla Sun Life Emerging Leaders Fund - Series 1 to Series 6</b> (A Close ended Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities predominantly in small &amp; midcap companies.</li> </ul>	
<b>Birla Sun Life Focused Equity Fund-Series 1 to Series 5</b> (A Close ended Equity Scheme investing in Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity securities specified as Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013, as amended from time to time</li> </ul>	
<b>Birla Sun Life Active Debt Multi Manager FoF Scheme</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>Capital appreciation in the long term</li> <li>Investment in a dynamically managed portfolio of debt funds</li> </ul>	
<b>Birla Sun Life Enhanced Arbitrage Fund</b> (An Open ended Equity Scheme)	<ul style="list-style-type: none"> <li>income over short term</li> <li>investments in equity and equity related securities including derivatives for taking advantage from the price differentials/mis-pricing prevailing for stock/index in various segments (Cash &amp; Futures)</li> </ul>	

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



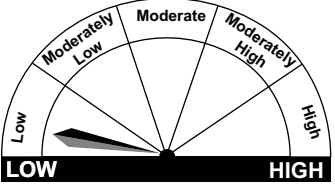


# All Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer	
<b>Birla Sun Life Financial Planning FOF - Conservative Plan</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Conservative) of investors in the long term</li> <li>Investment in portfolio of mutual fund schemes (predominantly in liquid / money market funds &amp; debt funds)</li> </ul>	 <p>LOW HIGH</p> <p>Investors understand that their principal will be at Moderate risk</p>	
<b>Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)</b> (An Open ended Short Term Income Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in debt and money market securities with relatively low levels of interest rate risk</li> </ul>		
<b>Birla Sun Life Dynamic Bond Fund</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over short term</li> <li>investments in actively managed portfolio of high quality debt and money market instruments including government securities.</li> </ul>		
<b>Birla Sun Life Short Term Opportunities Fund</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over short to medium term</li> <li>investments in debt and money market instruments with short to medium term maturities across the credit spectrum within the investment grade</li> </ul>		
<b>Birla Sun Life Medium Term Plan</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over medium to long term</li> <li>investments in debt and money market instruments</li> </ul>		
<b>Birla Sun Life Income Plus</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over medium to long term</li> <li>investments in a combination of debt and money market instruments including government securities of varying maturities</li> </ul>		
<b>Birla Sun Life Gilt Plus - PF Plan</b> (An Open ended Government Securities Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over medium to long term</li> <li>investments exclusively in Government Securities</li> </ul>		
<b>Birla Sun Life Constant Maturity 10 Year Gilt Fund (erstwhile Birla Sun Life Gilt Plus – Regular Plan)</b> (An Open ended Government Securities Scheme)	<ul style="list-style-type: none"> <li>credit risk-free returns based on their own view on interest rate scenario over short to medium term</li> <li>investments in a portfolio of Central Government securities of around 10 year average maturity.</li> </ul>		
<b>Birla Sun Life Government Securities Fund - Long Term Plan</b> (An Open ended Gilt Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over medium to long term</li> <li>investments exclusively in Government Securities</li> </ul>		
<b>Birla Sun Life Monthly Income</b> (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> <li>regular income with capital growth over medium to long term</li> <li>investments in debt and money market instruments as well as equity and equity related securities [upto 15%]</li> </ul>		
<b>Birla Sun Life MIP</b> (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> <li>regular income with capital growth over medium to long term.</li> <li>investments in debt and money market instruments as well as equity and equity related securities [upto 15%]</li> </ul>		
<b>Birla Sun Life MIP II - Savings 5 Plan</b> (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> <li>regular income with capital growth over medium to long term</li> <li>investments in debt and money market instruments as well as equity and equity related securities [0-10%]</li> </ul>		
<b>Birla Sun Life Corporate Bond Fund</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>Income with capital growth over short to medium term</li> <li>Investment in portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade.</li> </ul>		
<b>Birla Sun Life Cash Manager</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in a basket of debt and money market instruments of very short maturities</li> </ul>		 <p>LOW HIGH</p> <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Birla Sun Life Savings Fund</b> (An Open ended Short Term Income Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in debt and money market instruments</li> </ul>		
<b>Birla Sun Life Floating Rate Fund - Long Term Plan</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over short term</li> <li>investments in a mix of fixed and floating rate debt and money market instruments</li> </ul>		
<b>Birla Sun Life Short Term Fund</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over short term</li> <li>investments in debt and money market instruments.</li> </ul>		
<b>Birla Sun Life Capital Protection Oriented Fund - Series 25 &amp; 26</b> (A Close ended Capital Protection Oriented Scheme)	<ul style="list-style-type: none"> <li>capital protection and capital appreciation linked to equity market at the end of medium / long term tenure</li> <li>investments in highest rated debt and money market instruments maturing on or before the tenure of the scheme and exposure to derivative instruments (long call options)</li> </ul>		
<b>Birla Sun Life Capital Protection Oriented Fund - Series 16, 17, 18, 19, 20, 21, 22 &amp; 23</b> (A Close ended Capital Protection Oriented Scheme)	<ul style="list-style-type: none"> <li>capital protection and capital appreciation linked to equity market at the end of medium / long term tenure</li> <li>investments in highest rates debt and money market instruments maturing on or before the tenure of the scheme and equity and equity related securities</li> </ul>		
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.			



# All Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
<b>Birla Sun Life Cash Plus</b> (An Open ended Liquid Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with high levels of safety and convenience of liquidity over short term</li> <li>investments in high quality debt and money market instruments with maturity of upto 91 days only</li> </ul>	 <p data-bbox="1204 474 1540 526">Investors understand that their principal will be at Low risk</p>
<b>Birla Sun Life Floating Rate Fund - Short Term Plan</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in debt and money market instruments with maturity of upto 91 days only</li> </ul>	

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





# Schemes



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





## 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.



## 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.)



## 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 ₹ 53,303 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 ₹ 53,303 is calculated assuming qualifying amount of deduction is ₹ 1.5 lakh & investor falls in the income slab of over ₹ 1 Crore & 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 2016-17.

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.





## Savings Solutions



### What are Saving Solutions?

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

### Who can benefit from Saving Solutions?

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

### Benefits of Savings Solutions:

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

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

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

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

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

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

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

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

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



### What is it?

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

As on July 31, 2016

### Fund Details

<b>Fund Manager:</b> Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha <b>Managing Fund Since:</b> July 15, 2011 <b>Total Experience:</b> 9 years & 11 years <b>Date of Allotment:</b> June 16, 1997 <b>Type of Scheme:</b> An Open-ended Liquid Scheme	<b>Regular Plan<sup>5</sup></b> Growth : 249.2434 Daily Dividend: 100.1950 Weekly Dividend: 100.2640 Dividend: 104.1862 <b>Direct Plan<sup>5</sup></b> Growth : 249.8648 Daily Dividend: 100.1950 Weekly Dividend: 100.2645 Dividend: 135.1755 ^The Face Value per unit of all the plans/ options under Birla Sun Life Cash Plus has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011	<b>Load Structure (as % of NAV)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> Nil **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Modified Duration:</b> 0.10 years <b>Average Maturity:</b> 0.10 years <b>Yield to Maturity:</b> 7.13% <b>Expense Ratio:</b> Regular 0.36 Direct 0.27
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b> CRISIL Liquid Fund Index <b>Monthly Average AUM:</b> ₹ 33742.42 Crores <b>AUM as on last day:</b> ₹ 31845.60 Crores (as on 29th July 2016)	
<b>NAV of Plans / Options (₹)^</b> <b>Retail Plan</b> Growth : 404.4640 Daily Dividend: 163.6940 <b>Institutional Plan</b> Growth : 415.0635 Daily Dividend: 108.0230 Weekly Dividend: 108.1101		

### Investment Performance - Retail Plan - Growth

NAV as on June 30, 2016: ₹ 401.9253

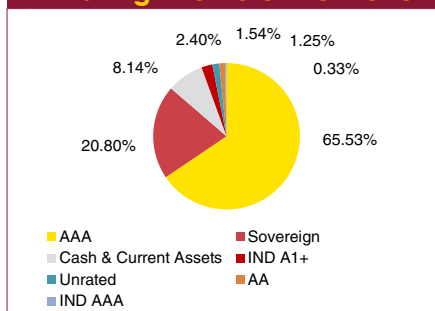
Date of Inception: June 16, 1997	NAV Per Unit. * (₹)	Birla Sun Life Cash Plus (%)	CRISIL Liquid Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Cash Plus (₹)	CRISIL Liquid Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till June 30, 2016 (CAGR)	100.0000	7.57	N/A	6.70	40193	N/A	34423
June 30, 2015 to June 30, 2016 (Absolute)	371.6613	8.14	7.90	7.67	10814	10790	10767
June 30, 2014 to June 30, 2015 (Absolute)	341.3843	8.87	8.77	8.54	10887	10877	10854
June 28, 2013 to June 30, 2014 (Absolute)	312.6292	9.20	9.68	5.93	10920	10968	10593

# 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 98. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

### Rating Profile of Portfolio



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	20.64%	SOV	Export Import Bank of India	3.02%	CRISIL A1+
Vedanta Limited	7.54%	CRISIL A1+	Shriram Transport Finance Company Limited	2.76%	CARE AA+, CRISIL A1+, CRISIL AA+
Corporation Bank	3.65%	CRISIL A1+	IndusInd Bank Limited	2.61%	CRISIL A1+
Housing Development Finance Corporation Limited	3.40%	CRISIL AAA, ICRA A1+	JSW Steel Limited	2.28%	CARE A1+
Kotak Mahindra Bank Limited	3.03%	CRISIL A1+, UNRATED	Adani Ports and Special Economic Zone Limited	2.19%	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 July 31, 2016

<b>Fund Manager:</b> Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha <b>Managing Fund Since:</b> July 15, 2011 <b>Total Experience:</b> 9 years & 11 years <b>Date of Allotment:</b> June 05, 2003 <b>Type of Scheme:</b> An Open-ended Income Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>NAV of Plans / Options (₹)^</b> <b>Retail Plan</b> Growth : 254.8491 Daily Dividend: 100.0150 Weekly Dividend: 103.7892	<b>Regular Plan<sup>§</sup></b> Growth : 206.8027 Daily Dividend: 100.0200 Weekly Dividend: 100.1187 <b>Direct Plan<sup>§</sup></b> Growth : 207.2829 Daily Dividend: 100.0200 Weekly Dividend: 100.1190 *The Face Value per unit of all the plans/ options under Birla Sun Life Floating Rate Fund – Short Term Plan has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011  <b>Benchmark:</b> CRISIL Liquid Fund Index  <b>Monthly Average AUM:</b> ₹ 4236.92 Crores	<b>AUM as on last day:</b> ₹ 3798.45 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> Nil **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Modified Duration:</b> 0.09 years <b>Average Maturity:</b> 0.09 years <b>Yield to Maturity:</b> 7.38% <b>Expense Ratio:</b> Regular 0.30 Direct 0.22
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## Investment Performance - Retail Plan - Growth

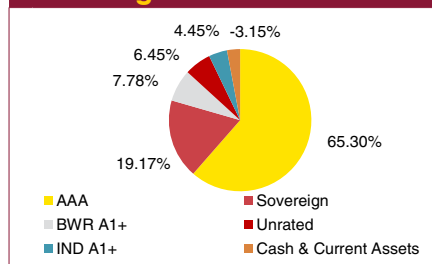
NAV as on June 30, 2016: ₹ 253.2274

Date of Inception: June 05, 2003	NAV Per Unit.* (₹)	Birla Sun Life Floating Rate Fund - Short Term Plan (%)	CRISIL Liquid Fund Index # (%)	CRISIL 1 Year T - Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Floating Rate Fund - Short Term Plan (₹)	CRISIL Liquid Fund Index # (₹)	CRISIL 1 Year T - Bill Index ## (₹)
Since inception till June 30, 2016 (CAGR)	100.0000	7.36	6.88	5.87	25323	23861	21086
June 30, 2015 to June 30, 2016 (Absolute)	234.1530	8.15	7.90	7.67	10815	10790	10767
June 30, 2014 to June 30, 2015 (Absolute)	215.0427	8.89	8.77	8.54	10889	10877	10854
June 28, 2013 to June 30, 2014 (Absolute)	196.5130	9.43	9.68	5.93	10943	10968	10593

# 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 98. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

## Rating Profile of Portfolio



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

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	19.17%	SOV	Tata Capital Housing Finance Ltd	5.25%	CRISIL A1+
Adani Enterprises Limited	7.78%	BWR A1+	HDB Financial Services Ltd	5.25%	CARE A1+
Vedanta Limited	6.53%	CRISIL A1+	Mahindra & Mahindra Financial Services Limited	5.24%	CRISIL A1+
IndusInd Bank Limited	6.44%	CRISIL A1+	Kotak Mahindra Bank Limited	5.19%	UNRATED
IIFL Wealth Finance Limited	5.53%	ICRA A1+	Punjab & Sind Bank	4.85%	ICRA A1+

# Birla Sun Life Floating Rate Fund - Long Term Plan

Savings Solutions

## What is it?

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

As on July 29, 2016

## Fund Details

<b>Fund Manager:</b> Mr. Prasad Dhonde & Mr. Kaustubh Gupta <b>Managing Fund Since:</b> July 15, 2011 & June 20, 2014 <b>Total Experience:</b> 16 years & 9 years <b>Date of Allotment:</b> June 05, 2003 <b>Type of Scheme:</b> An Open-ended Income Scheme <b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/- <b>NAV of Plans / Options (₹)^</b> <b>Retail Plan</b> Growth : 272.5031 Weekly Dividend: 100.7124	<b>Regular Plan<sup>§</sup></b> Growth : 188.4072 Daily Dividend: 100.7320 Weekly Dividend: 100.7124 <b>Direct Plan<sup>§</sup></b> Growth : 189.8851 Daily Dividend: 100.8977 Weekly Dividend: 100.7145 ^The Face Value per unit of all the plans/ options under Birla Sun Life Floating Rate Fund – Long Term Plan has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011 <b>Benchmark:</b> CRISIL Liquid Fund Index <b>Monthly Average AUM:</b> ₹ 3084.04 Crores <b>AUM as on last day:</b> ₹ 3747.21 Crores (as on 29th July 2016)	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> Nil **Exit Load is NIL for units issued in Dividend Reinvestment. <b>Other Parameter</b> <b>Modified Duration:</b> 1.35 years <b>Average Maturity:</b> 1.65 years <b>Yield to Maturity:</b> 7.52% <b>Expense Ratio:</b> Regular 0.35 Direct 0.10
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## Investment Performance - Retail Plan - Growth

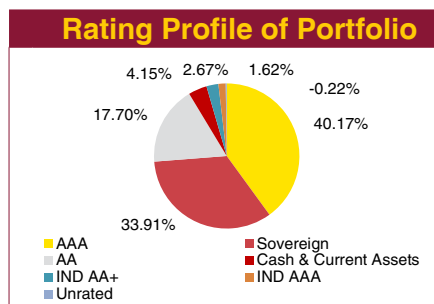
NAV as on June 30, 2016: ₹ 269.4094

Date of Inception: June 05, 2003	NAV Per Unit * (₹)	Birla Sun Life Floating Rate Fund - Long Term Plan (%)	CRISIL Liquid Fund Index # (%)	CRISIL 1 Year T - Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Floating Rate Fund - Long Term Plan (₹)	CRISIL Liquid Fund Index # (₹)	CRISIL 1 Year T - Bill Index ## (₹)
Since inception till June 30, 2016 (CAGR)	100.0000	7.87	6.88	5.87	26941	23861	21086
June 30, 2015 to June 30, 2016 (Absolute)	247.4470	8.88	7.90	7.67	10888	10790	10767
June 30, 2014 to June 30, 2015 (Absolute)	226.5929	9.20	8.77	8.54	10920	10877	10854
June 28, 2013 to June 30, 2014 (Absolute)	206.8250	9.56	9.68	5.93	10956	10968	10593

# 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 24. Total Schemes managed by Mr. Kaustubh Gupta is 98. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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



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

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	29.20%	SOV	Cholamandalam Investment and Finance Company Limited	4.43%	ICRA AA
Shriram Transport Finance Company Limited	8.01%	CRISIL AA+, IND AA+	Axis Bank Limited	3.74%	CRISIL A1+
Power Finance Corporation Limited	7.31%	CRISIL AAA	National Bank For Agriculture and Rural Development	3.36%	CRISIL AAA
Rural Electrification Corporation Limited	7.11%	CRISIL AAA	Tata Capital Financial Services Ltd	3.35%	CRISIL AA+, ICRA AA+
State Government Securities	4.71%	SOV	Reliance Jio Infocomm Limited	2.97%	CRISIL AAA



### What is it?

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

As on July 29, 2016

### Fund Details

<b>Fund Manager:</b> Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha	<b>Weekly Dividend:</b> 100.8018	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> Nil **Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Managing Fund Since:</b> July 15, 2011	<b>Institutional Plan</b> Growth : 262.0267		
<b>Total Experience:</b> 9 years & 11 years	Daily Dividend: 100.7270	<b>Other Parameter</b> <b>Modified Duration:</b> 0.98 years <b>Average Maturity:</b> 1.09 years <b>Yield to Maturity:</b> 7.79% <b>Expense Ratio:</b> Regular 0.85 Direct 0.10	
<b>Date of Allotment</b>	Weekly Dividend: 100.7635		
<b>Retail Plan:</b> May 14, 1998	<b>Direct Plan<sup>§</sup></b> Growth : 384.7258		
<b>Institutional Plan:</b> September 27, 2004	Daily Dividend: 100.7291		
<b>Type of Scheme:</b> An Open-ended Income Scheme	Weekly Dividend: 100.7698		
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1)	^The Face Value per unit of all the plans/ options under Birla Sun Life Cash Manager has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011		
<b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b> CRISIL Short Term Bond Fund Index		
<b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-	<b>Monthly Average AUM:</b> ₹ 7022.65 Crores		
<b>NAV of Plans / Options (₹)^</b> <b>Regular Plan<sup>§</sup></b> Growth : 373.7150 Daily Dividend: 101.0275	<b>AUM as on last day:</b> ₹ 6916.52 Crores (as on 29th July 2016)		

### Investment Performance - Regular Plan - Growth

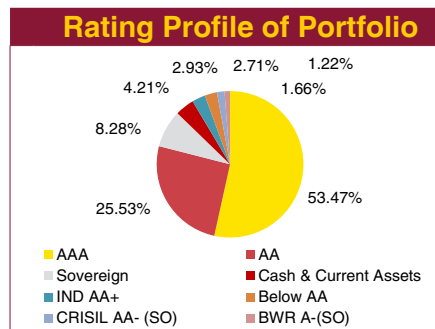
NAV as on June 30, 2016: ₹ 370.2990

Date of Inception: May 14, 1998	NAV Per Unit. * (₹)	Birla Sun Life Cash Manager (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Cash Manager (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till June 30, 2016 (CAGR)	100.0000	7.48	N/A	6.60	37030	N/A	31865
June 30, 2015 to June 30, 2016 (Absolute)	342.3750	8.16	8.94	7.67	10816	10894	10767
June 30, 2014 to June 30, 2015 (Absolute)	315.4497	8.54	9.56	8.54	10854	10956	10854
June 28, 2013 to June 30, 2014 (Absolute)	288.9050	9.19	8.81	5.93	10919	10881	10593

# 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 98. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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



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
Power Finance Corporation Limited	8.51%	CRISIL AAA, ICRA AAA	Shriram Transport Finance Company Limited	4.76%	CRISIL AA+, IND AA+
Tata Capital Financial Services Ltd	8.36%	CRISIL AA+	State Government Securities	4.59%	SOV
Reliance Jio Infocomm Limited	6.66%	CRISIL AAA	TATA Realty & Infrastructure Ltd	4.24%	ICRA A1+
IDBI Bank Limited	5.03%	CRISIL A1+	Cholamandalam Investment and Finance Company Limited	4.20%	ICRA AA
Small Industries Dev Bank of India	4.78%	CARE AAA	Indiabulls Housing Finance Limited	4.05%	CARE AAA

### 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 July 29, 2016

<b>Fund Manager:</b> Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha <b>Managing Fund Since:</b> July 15, 2011 & June 20, 2014 <b>Total Experience:</b> 9 years & 11 years <b>Date of Allotment:</b> <b>Retail Plan:</b> November 27, 2001 <b>Institutional Plan:</b> April 16, 2003 <b>Type of Scheme:</b> An Open-ended Short Term Income Scheme	<b>Weekly Dividend:</b> 100.7401 <b>Regular Plan<sup>§</sup></b> <b>Growth :</b> 302.5662 <b>Daily Dividend:</b> 100.7149 <b>Weekly Dividend:</b> 100.7401 <b>Direct Plan<sup>§</sup></b> <b>Growth :</b> 303.6792 <b>Daily Dividend:</b> 100.5838 <b>Weekly Dividend:</b> 100.7426 ^The Face Value per unit of all the plans/ options under Birla Sun Life Savings Fund has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> Nil **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Modified Duration:</b> 1.15 years <b>Average Maturity:</b> 1.30 years <b>Yield to Maturity:</b> 7.62% <b>Expense Ratio:</b> Regular 0.22 Direct 0.10
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)^</b> <b>Retail Plan</b> <b>Growth :</b> 292.7673 <b>Daily Dividend:</b> 100.5709	<b>Benchmark:</b> CRISIL Short Term Bond Fund Index  <b>Monthly Average AUM:</b> ₹ 15240.44 Crores  <b>AUM as on last day:</b> ₹ 16609.05 Crores (as on 29th July 2016)	

### Investment Performance - Retail Plan - Growth

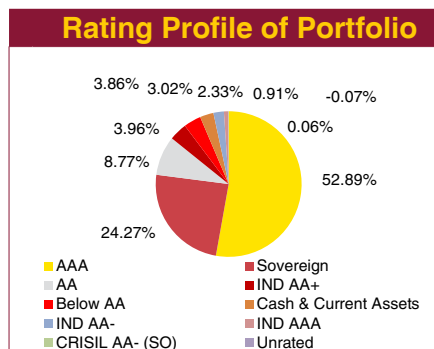
NAV as on June 30, 2016: ₹ 289.6944

Date of Inception: Nov 27, 2001	NAV Per Unit. * (₹)	Birla Sun Life Savings Fund (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Savings Fund (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till June 30, 2016 (CAGR)	100.0000	7.56	N/A	5.96	28969	N/A	23294
June 30, 2015 to June 30, 2016 (Absolute)	266.0049	8.91	8.94	7.67	10891	10894	10767
June 30, 2014 to June 30, 2015 (Absolute)	243.4034	9.29	9.56	8.54	10929	10956	10854
June 28, 2013 to June 30, 2014 (Absolute)	221.9585	9.66	8.81	5.93	10966	10881	10593

# 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 98. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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



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
State Government Securities	12.79%	SOV	National Bank For Agriculture and Rural Development	4.45%	CRISIL A1+, CRISIL AAA
Government of India	11.48%	SOV	Shriram Transport Finance Company Limited	4.36%	CRISIL AA+, IND AA+
Power Finance Corporation Limited	6.32%	CRISIL AAA	Dewan Housing Finance Corporation Limited	3.59%	CARE AAA
IDBI Bank Limited	5.89%	CRISIL A1+	Corporation Bank	2.96%	CRISIL A1+
Indiabulls Housing Finance Limited	4.71%	CARE AAA	Cholamandalam Investment and Finance Company Limited	2.70%	ICRA AA

# Birla Sun Life Treasury Optimizer Plan

(erstwhile Birla Sun Life Ultra Short Term Fund)

Savings Solutions

## What is it?

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

## Fund Details

As on July 29, 2016

<b>Fund Manager:</b> Mr. Kaustubh Gupta & Mr. Prasad Dhonde <b>Managing Fund Since:</b> September 29, 2009 <b>Total Experience:</b> 9 years & 16 years <b>Date of Allotment:</b> April 19, 2002 <b>Type of Scheme:</b> An Open-ended Short Term Income Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)^</b> <b>Retail Plan</b> Growth : 296.4956 Monthly Dividend: 107.6199	<b>Quarterly Dividend:</b> 108.9174 <b>Regular Plan<sup>§</sup></b> Growth : 197.5124 Monthly Dividend: 107.6643 Quarterly Dividend: 106.2173 Dividend: 133.7651 <b>Direct Plan<sup>§</sup></b> Growth : 199.1061 Monthly Dividend: 108.4178 Quarterly Dividend: 106.8335 Dividend: 134.7325 ^The Face Value per unit of all the plans/ options under Ultra Short Term Fund has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011  <b>Benchmark:</b> CRISIL Short Term Bond Fund Index  <b>Monthly Average AUM:</b> ₹ 6006.69 Crores	<b>AUM as on last day:</b> ₹ 6353.96 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> Nil **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Modified Duration:</b> 4.33 years <b>Average Maturity:</b> 6.12 years <b>Yield to Maturity:</b> 7.69% <b>Expense Ratio:</b> Regular 0.60 Direct 0.30
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## Investment Performance - Retail Plan - Growth

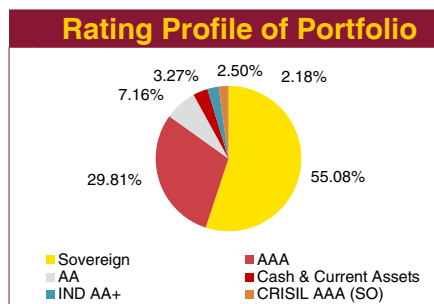
NAV as on June 30, 2016: ₹ 290.2535

Date of Inception: April 19, 2002	NAV Per Unit * (₹)	Birla Sun Life Treasury Optimizer Plan (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Treasury Optimizer Plan (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till June 30, 2016 (CAGR)	100.0000	7.79	7.20	5.91	29025	26839	22623
June 30, 2015 to June 30, 2016 (Absolute)	263.7448	10.05	8.94	7.67	11005	10894	10767
June 30, 2014 to June 30, 2015 (Absolute)	239.4218	10.16	9.56	8.54	11016	10956	10854
June 28, 2013 to June 30, 2014 (Absolute)	216.1633	10.76	8.81	5.93	11076	10881	10593

# 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 98. Total Schemes managed by Mr. Prasad Dhonde is 24. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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



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## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	49.28%	SOV	Dewan Housing Finance Corporation Limited	3.74%	CARE AAA
Indiabulls Housing Finance Limited	6.01%	CARE AAA	Shriram Transport Finance Company Limited	3.53%	CRISIL AA+, IND AA+
State Government Securities	5.80%	SOV	LIC Housing Finance Limited	3.46%	CRISIL AAA
Reliance Jio Infocomm Limited	4.74%	CRISIL AAA	SP Jammu Udampur Highway Ltd	3.36%	ICRA AAA(SO)
Cholamandalam Investment and Finance Company Limited	4.02%	ICRA AA	Power Finance Corporation Limited	3.33%	CRISIL AAA

### 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 July 29, 2016

<b>Fund Manager:</b> Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha <b>Managing Fund Since:</b> September 11, 2014 & July 15, 2011 <b>Total Experience:</b> 9 years & 11 years <b>Date of Allotment:</b> May 09, 2003 <b>Type of Scheme:</b> An Open-ended Income Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)^</b> <b>Regular Plan<sup>§</sup></b> Growth : 25.8259 Dividend: 16.5168	<b>Quarterly Dividend:</b> 10.5156 <b>Institutional Plan</b> Growth : - Dividend: - <b>Direct Plan<sup>§</sup></b> Growth : 26.3002 Dividend: 16.8144 Quarterly Dividend: 10.7390 *the dividend options under the scheme have been renamed w.e.f July 02, 2012. Please refer addendum no. 28/2012 dated June 29, 2012 for further details.  <b>Benchmark:</b> CRISIL AA Short Term Bond Fund Index (w.e.f May 27, 2013)  <b>Monthly Average AUM:</b> ₹ 4056.90 Crores  <b>AUM as on last day:</b> ₹ 4227.74 Crores (as on 29th July 2016)	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption / switchout of units within 180 days from the date of allotment: 0.50% of applicable NAV. For redemption /switch-out of units after 180 days from the date of allotment: Nil (w.e.f June 01, 2016) **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Modified Duration:</b> 3.43 years <b>Average Maturity:</b> 4.70 years <b>Yield to Maturity:</b> 8.26% <b>Expense Ratio:</b> Regular 1.36 Direct 0.86
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### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 25.3683

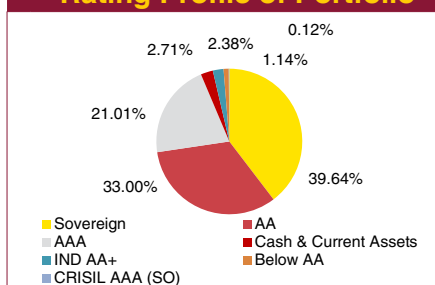
Date of Inception: May 09, 2003	NAV Per Unit. * (₹)	Birla Sun Life Short Term Opportunities Fund (%)	CRISIL AA Short Term Bond Fund Index # (%)	CRISIL 1 Year T - Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Short Term Opportunities Fund (₹)	CRISIL AA Short Term Bond Fund Index # (₹)	CRISIL 1 Year T - Bill Index ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	7.33	8.82	5.86	25368	30409	21154
June 30, 2015 to June 30, 2016 (Absolute)	23.1905	9.39	9.28	7.67	10939	10928	10767
June 30, 2014 to June 30, 2015 (Absolute)	21.1450	9.67	10.07	8.54	10967	11007	10854
June 28, 2013 to June 30, 2014 (Absolute)	19.3256	9.41	9.95	5.93	10941	10995	10593

# 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 98. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

### Rating Profile of Portfolio



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	35.96%	SOV	State Government Securities	3.68%	SOV
Cholamandalam Investment and Finance Company Limited	8.53%	ICRA AA	Tata Motors Finance Ltd	3.68%	CRISIL AA
Indiabulls Housing Finance Limited	5.37%	CARE AAA	Tata Motors Finance Solutions Ltd	3.58%	CRISIL AA
Reliance Utilities & Power Pvt Ltd	5.17%	CRISIL AAA	Tata Power Company Limited	3.58%	CARE AA
Piramal Enterprises Limited	4.15%	ICRA AA	RHC Holding Pvt Ltd	3.51%	ICRA A1+(SO)

# Birla Sun Life Short Term Fund

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

Savings Solutions

## What is it?

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

As on July 29, 2016

## Fund Details

<b>Fund Manager:</b> Mr. Prasad Dhonde <b>Managing Fund Since:</b> July 01, 2011 <b>Total Experience:</b> 16 years <b>Date of Allotment:</b> March 3, 1997 <b>Type of scheme:</b> An Open-ended Income Scheme	<b>Dividend:</b> 11.0406 <b>Monthly Dividend:</b> 11.8212 <b>Direct Plan<sup>§</sup></b> <b>Growth :</b> 59.1532 <b>Dividend:</b> 11.0192 <b>Monthly Dividend:</b> 11.8440	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> Nil <b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b> CRISIL Short Term Bond Fund Index (w.e.f May 27, 2013)	<b>Other Parameter</b> <b>Modified Duration:</b> 2.38 years <b>Average Maturity:</b> 2.84 years <b>Yield to Maturity:</b> 7.62%
<b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-	<b>Monthly Average AUM:</b> ₹ 11355.44 Crores	<b>Expense Ratio:</b> Regular 0.32 Direct 0.22
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth : 58.9363	<b>AUM as on last day:</b> ₹ 11686.03 Crores (as on 29th July 2016)	

## Investment Performance - Regular Plan - Growth

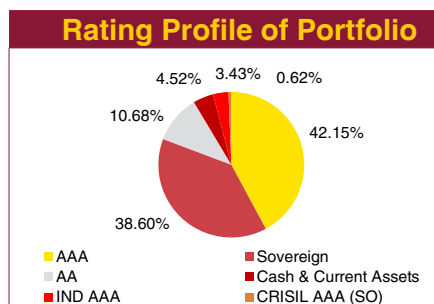
NAV as on June 30, 2016: ₹ 58.1623

Date of Inception: March 3, 1997	NAV Per Unit * (₹)	Birla Sun Life Short Term Fund (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Short Term Fund (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	9.53	N/A	N/A	58162	N/A	N/A
June 30, 2015 to June 30, 2016 (Absolute)	53.2059	9.32	8.94	10.03	10932	10894	11003
June 30, 2014 to June 30, 2015 (Absolute)	48.5076	9.69	9.56	11.76	10969	10956	11176
June 28, 2013 to June 30, 2014 (Absolute)	44.4961	9.02	8.81	-2.47	10902	10881	9753

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Prasad Dhonde is 24. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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



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

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	25.16%	SOV	Tata Capital Financial Services Ltd	4.74%	CRISIL AA+, ICRA AA+, CARE AAA, CRISIL AAA
State Government Securities	13.44%	SOV	LIC Housing Finance Limited	4.24%	CARE AAA
Power Finance Corporation Limited	9.24%	CRISIL AAA	Small Industries Dev Bank of India	3.48%	CARE AAA
Reliance Jio Infocomm Limited	5.81%	CRISIL AAA	Bajaj Finance Limited	3.43%	IND AAA
Housing Development Finance Corporation Limited	4.75%	CRISIL AAA	IDFC Bank Limited	2.22%	ICRA AAA



### 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.

As on July 29, 2016

### Fund Details

<b>Fund Manager:</b> Mr. Maneesh Dangi <b>Managing Fund Since:</b> September 01, 2014 <b>Total Experience:</b> 15 years <b>Date of Allotment:</b> March 25, 2009 <b>Type of Scheme:</b> An Open-ended Income Scheme	<b>Half Yearly Dividend:</b> - <b>Direct Plan<sup>§</sup></b> Growth : 19.7448 Quarterly Dividend: 10.5811 Half Yearly Dividend: 11.7480 Dividend: 14.6322	For redemption / switchout of units after 365 days but before 730 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 730 days from the date of allotment: Nil. <b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b> CRISIL AA Short Term Bond Fund Index (w.e.f May 27, 2013)	<b>Other Parameter</b> <b>Modified Duration:</b> 2.22 years <b>Average Maturity:</b> 3.06 years <b>Yield to Maturity:</b> 9.43%
<b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-	<b>Monthly Average AUM:</b> ₹ 6518.20 Crores	<b>Expense Ratio:</b> Regular 1.67 Direct 1.13
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan<sup>§</sup></b> Growth : 19.3506 Quarterly Dividend: 10.5456 Half Yearly Dividend: 11.4059 Dividend: 14.3441 <b>Institutional Plan</b> Growth : 18.7864 Quarterly Dividend: -	<b>AUM as on last day:</b> ₹ 6998.80 Crores (as on 29th July 2016) <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption / switch-out of units within 365 days from the date of allotment: 2.00% of applicable NAV.	

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 19.1163

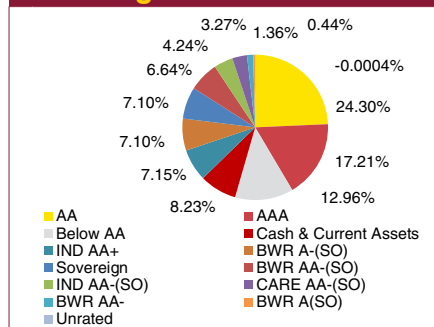
Date of Inception: Mar 25, 2009	NAV Per Unit. * (₹)	Birla Sun Life Medium Term Plan (%)	CRISIL AA Short Term Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Medium Term Plan (₹)	CRISIL AA Short Term Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	9.32	9.74	5.90	19116	19663	15175
June 30, 2015 to June 30, 2016 (Absolute)	17.3455	10.21	9.28	10.03	11021	10928	11003
June 30, 2014 to June 30, 2015 (Absolute)	15.7151	10.37	10.07	11.76	11037	11007	11176
June 28, 2013 to June 30, 2014 (Absolute)	14.3240	9.71	9.95	-2.47	10971	10995	9753

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

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

### Rating Profile of Portfolio



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
Piramal Enterprises Limited	7.19%	ICRA AA	Axis Bank Limited	5.35%	CRISIL A1+
Adani Transmission Limited	6.94%	IND AA+	Government of India	4.71%	SOV
RHC Holding Pvt Ltd	6.77%	CARE A(SO)	IL & FS Education and Technology Services Ltd	4.24%	IND AA-(SO)
ECL Finance Ltd	6.62%	ICRA AA	S.D. Corporation Pvt. Ltd	3.88%	ICRA AA(SO)
RKN Retail Pvt. Ltd	5.66%	BWR A-(SO)	Dewan Housing Finance Corporation Limited	3.29%	CARE AAA



### What is it?

An income scheme that intends to generate returns by investing in corporate debt securities with short to medium term maturities across the credit curve and would endeavour to take benefit from mispriced credit opportunities.

### Fund Details

As on July 29, 2016

<b>Fund Manager:</b> Mr. Maneesh Dangi <b>Managing Fund Since:</b> Since Inception <b>Total Experience:</b> 15 years <b>Date of Allotment:</b> April 17, 2015 <b>Type of Scheme:</b> An Open ended Income Scheme	<b>Benchmark:</b> CRISIL AA Short Term Bond Fund Index  <b>Monthly Average AUM:</b> ₹ 856.75 Crores  <b>AUM as on last day:</b> ₹ 907.55 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load:</b> For redemption/switch out of units within 365 days from the date of allotment: 2.00% of applicable NAV. For redemption/switch out of units after 365 days but before 730 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 730 days from the date of allotment: Nil.	Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Modified Duration:</b> 2.08 years <b>Average Maturity:</b> 2.51 years <b>Yield to Maturity:</b> 9.62% <b>Expense Ratio:</b> Regular 1.89 Direct 1.07
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan<sup>s</sup></b> Growth : 11.2358 Dividend: 11.2356 Bonus: 11.2494 <b>Direct Plan<sup>s</sup></b> Growth : 11.3484 Dividend: 11.3482 Bonus: 11.3483		

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 11.0795

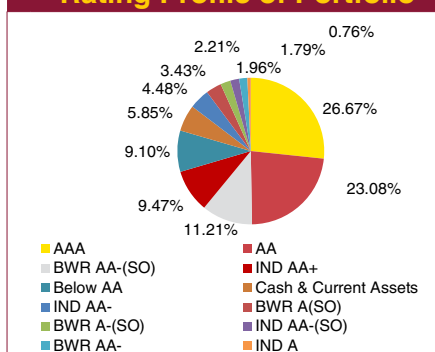
Date of Inception: Apr 17, 2015	NAV Per Unit * (₹)	Birla Sun Life Corporate Bond Fund (%)	CRISIL AA Short Term Bond Fund Index # (%)	Crisil 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Corporate Bond Fund (₹)	CRISIL AA Short Term Bond Fund Index # (₹)	Crisil 10 Year Gilt Index ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	8.88	9.23	8.24	11080	11123	11002
June 30, 2015 to June 30, 2016 (Absolute)	10.1473	9.19	9.28	10.03	10919	10928	11003

# 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. 94 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

### Rating Profile of Portfolio



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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Adani Transmission Limited	9.47%	IND AA+	Piramal Enterprises Limited	5.54%	ICRA AA
Power Finance Corporation Limited	6.86%	CRISIL AAA	Writers & Publishers Pvt Ltd	5.52%	BWR AA-(SO)
Wadhawan Global Capital Pvt Ltd	6.69%	CARE AAA(SO)	Religare Finvest Ltd	4.48%	IND AA-
Pune Solapur Expressway Pvt Ltd	6.62%	ICRA A(SO)	Grand View Estates Pvt Ltd	4.45%	ICRA AA(SO)
Rural Electrification Corporation Limited	5.82%	CRISIL AAA	Sahyadri Agencies Ltd	3.43%	BWR A(SO)

### What is it?

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

### Fund Details

As on July 29, 2016

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

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

**SIP:**  
**Monthly:** Minimum ₹ 1,000/-

#### NAV of Plans / Options (₹)^

**Regular Plan**  
 Growth : 28.0124  
 Monthly Dividend: 11.3321  
 Quarterly Dividend: 10.9264  
 Dividend: 12.1696

**Direct Plan<sup>5</sup>**  
 Growth : 28.5476  
 Monthly Dividend: 11.4377  
 Quarterly Dividend: 11.1691  
 Dividend: 12.3076  
 ^The dividend option under the scheme have been introduced w.e.f October 29 2014. Please refer addendum no 44/2014 dated October 12, 2014 for further details.

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

**Monthly Average AUM:** ₹ 12715.44 Crores

**AUM as on last day:** ₹ 13021.70 Crores (as on 29th July 2016)

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

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

**Other Parameter**  
**Modified Duration:** 7.77 years  
**Average Maturity:** 18.47 years  
**Yield to Maturity:** 7.78%  
**Expense Ratio:**  
 Regular 1.63  
 Direct 0.99

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 27.1920

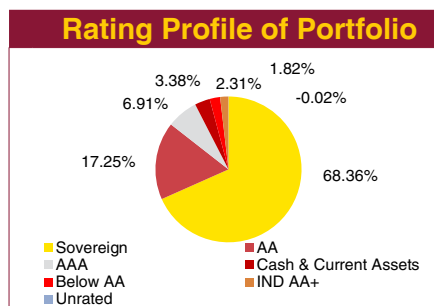
Date of Inception: Sept 27, 2004	NAV Per Unit. * (₹)	Birla Sun Life Dynamic Bond Fund (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Dynamic Bond Fund (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	8.88	7.51	5.93	27192	23440	19689
June 30, 2015 to June 30, 2016 (Absolute)	24.6106	10.49	8.94	10.03	11049	10894	11003
June 30, 2014 to June 30, 2015 (Absolute)	21.8842	12.46	9.56	11.76	11246	10956	11176
June 28, 2013 to June 30, 2014 (Absolute)	20.5078	6.71	8.81	-2.47	10671	10881	9753

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

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



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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	68.32%	SOV	Dewan Housing Finance Corporation Limited	2.29%	CARE AAA
Shriram Transport Finance Company Limited	4.61%	CRISIL AA+	Edelweiss Commodities Services Ltd	2.23%	ICRA AA
Piramal Enterprises Limited	3.48%	ICRA AA	Adani Transmission Limited	1.82%	IND AA+
Tata Motors Finance Ltd	2.78%	CRISIL AA	Syndicate Bank	1.23%	CARE AA-
Reliance Jio Infocomm Limited	2.65%	CRISIL AAA	Tata Motors Finance Solutions Ltd	1.16%	CRISIL AA

### What is it?

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

### Fund Details

As on July 29, 2016

<b>Fund Manager:</b> Mr. Prasad Dhonde <b>Managing Fund Since:</b> January 11, 2010 <b>Total Experience:</b> 16 years <b>Date of Allotment:</b> October 21, 1995 <b>Type of Scheme:</b> An Open-ended Income Scheme	<b>Dividend:</b> 11.1268 <b>Direct Plan*</b> <b>Growth :</b> 71.7137 <b>Quarterly Dividend:</b> 13.5610 <b>Dividend:</b> 11.2641 *the dividend option under the scheme have been renamed w.e.f December 26, 2014. Please refer addendum no. 59/2014 dated December 17, 2014 for further details.	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b> CRISIL Composite Bond Fund Index	<b>Other Parameter</b> <b>Modified Duration:</b> 8.00 years <b>Average Maturity:</b> 14.21 years <b>Yield to Maturity:</b> 7.32% <b>Expense Ratio:</b> Regular 1.86 Direct 1.01
<b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-	<b>Monthly Average AUM:</b> ₹ 3143.59 Crores	
<b>NAV of Plans / Options (₹) ^</b> <b>Regular Plan</b> Growth : 69.9616 Quarterly Dividend: 13.1494	<b>AUM as on last day:</b> ₹ 3149.85 Crores (as on 29th July 2016)	

### Investment Performance - Regular Plan - Growth

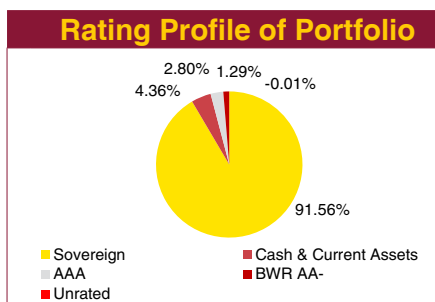
NAV as on June 30, 2016: ₹ 67.6818

Date of Inception: Oct 21, 1995	NAV Per Unit. * (₹)	Birla Sun Life Income Plus (%)	CRISIL Composite Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Income Plus (₹)	CRISIL Composite Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	9.67	N/A	N/A	67682	N/A	N/A
June 30, 2015 to June 30, 2016 (Absolute)	62.3537	8.54	10.19	10.03	10854	11019	11003
June 30, 2014 to June 30, 2015 (Absolute)	55.9353	11.47	11.10	11.76	11147	11110	11176
June 28, 2013 to June 30, 2014 (Absolute)	55.6001	0.60	4.60	-2.47	10060	10460	9753

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Prasad Dhonde is 24. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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



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
7.59% GOI (MD 20/03/2029)	39.84%	SOV	Essel Lucknow Raebareli Toll Roads Limited	2.71%	CARE AAA(SO)
7.88% GOI (MD 19/03/2030)	18.55%	SOV	Bank of India	1.29%	BWR AA-
7.73% GOI (MD 19/12/2034)	14.84%	SOV	8.21% Haryana Special SDL(MD 31/03/2023)	0.26%	SOV
8.24% GOI (MD 10/11/2033)	11.84%	SOV	ICICI Bank Limited	0.10%	CRISIL AAA
8.17% GOI (MD 01/12/2044)	6.06%	SOV	7.59% GOI(MD 11/01/2026)	0.05%	SOV



### What is it?

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

### Fund Details

As on July 29, 2016

<b>Fund Manager:</b> Mr. Prasad Dhonde & Mr. Kaustubh Gupta <b>Managing Fund Since:</b> July 01, 2011 & June 20, 2014 <b>Total Experience:</b> 16 years & 9 years <b>Date of Allotment:</b> October 12, 1999 <b>Type of Scheme:</b> An Open-ended Government Securities Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth : 43.3290	<b>Quarterly Dividend:</b> 10.6680 <b>Direct Plan<sup>§</sup></b> <b>Growth:</b> 44.0968 <b>Quarterly Dividend:</b> 10.7005  <b>Benchmark:</b> I-Sec LI-BEX  <b>Monthly Average AUM:</b> ₹ 57.84 Crores  <b>AUM as on last day:</b> ₹ 59.87 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption / switch-out of units within 90 days from the date of allotment: 0.50% of applicable NAV For redemption /switch-out of	units after 90 days from the date of allotment: Nil. **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Modified Duration:</b> 8.33 years <b>Average Maturity:</b> 15.91 years <b>Yield to Maturity:</b> 7.19% <b>Expense Ratio:</b> Regular 1.51 Direct 1.01
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### Investment Performance - Regular Plan - Growth

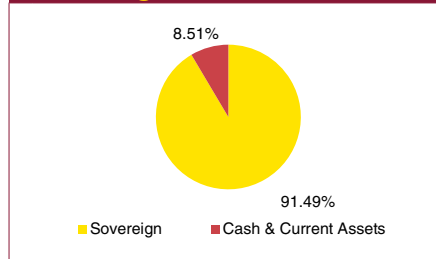
NAV as on June 30, 2016: ₹ 41.8247

Date of Inception: Oct 12, 1999	NAV Per Unit. * (₹)	Birla Sun Life Gilt Plus- PF Plan (%)	I-Sec LI-BEX # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Gilt Plus- PF Plan (₹)	I-Sec LI-BEX # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	8.93	N/A	N/A	41825	N/A	N/A
June 30, 2015 to June 30, 2016 (Absolute)	37.6400	11.12	11.55	10.03	11112	11155	11003
June 30, 2014 to June 30, 2015 (Absolute)	33.3384	12.90	13.34	11.76	11290	11334	11176
June 28, 2013 to June 30, 2014 (Absolute)	32.6033	2.25	1.71	-2.47	10225	10171	9753

# 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 24. Total Schemes managed by Mr. Kaustubh Gupta is 98. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

### Rating Profile of Portfolio



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

### Top Portfolio Holdings

Issuer	% to net Assets	Rating
7.61% GOI(MD 09/05/2030)	25.89%	SOV
8.17% GOI (MD 01/12/2044)	21.85%	SOV
7.88% GOI (MD 19/03/2030)	17.59%	SOV
7.59% GOI (MD 20/03/2029)	17.15%	SOV
8.24% GOI (MD 10/11/2033)	9.02%	SOV
Cash & Current Assets	8.51%	



# Birla Sun Life Constant Maturity 10 Year Gilt Fund

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

Savings Solutions

## What is it?

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

As on July 29, 2016

## Fund Details

**Fund Manager:** Mr. Prasad Dhonde & Mr. Kaustubh Gupta  
**Managing Fund Since:** July 01, 2011 & June 20, 2014  
**Total Experience:** 16 years & 9 years  
**Date of Allotment:** October 12, 1999  
**Type of Scheme:** An Open-ended Government Securities Scheme

### Application Amount for fresh subscription\*:

₹ 1,000 (plus in multiples of ₹ 1)

### Min. Addl. Investment:

₹ 1,000 (plus in multiples of ₹ 1)

### SIP:

Monthly: Minimum ₹ 1,000/-

### NAV of Plans / Options (₹)

#### Regular Plan

Growth : 46.7253

Quarterly Dividend: 12.5742

#### Direct Plan<sup>§</sup>

Growth: 47.0167

Quarterly Dividend: 11.1537

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

**Monthly Average AUM:** ₹ 49.35 Crores

**AUM as on last day:** ₹ 49.86 Crores  
(as on 29th July 2016)

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

**Entry Load:** Nil

**Exit Load\*\*:** Nil

\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

### Other Parameter

**Modified Duration:** 6.60 years

**Average Maturity:** 9.33 years

**Yield to Maturity:** 7.15%

### Expense Ratio:

Regular 0.50

Direct 0.30

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 45.6357

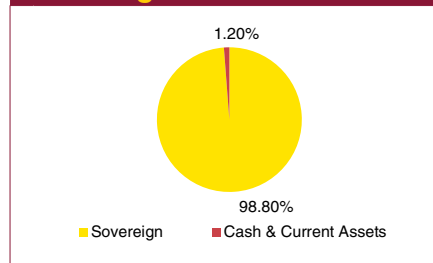
Date of Inception: Oct 12, 1999	NAV Per Unit * (₹)	Birla Sun Life Constant Maturity 10 Year Gilt Fund (%)	I-Sec LI-BEX # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Constant Maturity 10 Year Gilt Fund (₹)	I-Sec LI-BEX # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	9.50	N/A	N/A	45636	N/A	N/A
June 30, 2015 to June 30, 2016 (Absolute)	41.7097	9.41	11.55	10.03	10941	11155	11003
June 30, 2014 to June 30, 2015 (Absolute)	37.7114	10.60	13.34	11.76	11060	11334	11176
June 28, 2013 to June 30, 2014 (Absolute)	38.4203	-1.85	1.71	-2.47	9815	10171	9753

# 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 24. Total Schemes managed by Mr. Kaustubh Gupta is 98. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

## Rating Profile of Portfolio



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

## Top Portfolio Holdings

Issuer	% to net Assets	Rating
7.59% GOI(MD 11/01/2026)	97.72%	SOV
8.40% GOI (MD 28/07/2024)	1.07%	SOV
Cash & Current Assets	1.20%	

# 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.

As on July 29, 2016

### Fund Details

<b>Fund Manager:</b> Mr. Prasad Dhonde & Mr. Kaustubh Gupta	Half Yearly Dividend: 11.0769 Dividend: 11.5717	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> Nil **Exit Load is NIL for units issued in Dividend Reinvestment
<b>Managing Fund Since:</b> October 03, 2012 & June 20, 2014	<b>Direct Plan<sup>§</sup></b> Growth: 47.5569 Half Yearly Dividend: 11.6264 Dividend: 11.6996	
<b>Total Experience:</b> 16 years & 9 years	<sup>^</sup> the dividend option under the scheme have been renamed w.e.f December 26, 2014. Please refer addendum no, 59/2014 dated December 17, 2014 for further details.	<b>Other Parameter</b>
<b>Date of Allotment:</b> October 28, 1999	<b>Benchmark:</b> I-Sec LI-BEX	<b>Modified Duration:</b> 6.90 years
<b>Type of Scheme:</b> An Open-ended Gilt Scheme	<b>Monthly Average AUM:</b> ₹ 831.94 Crores	<b>Average Maturity:</b> 12.42 years
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>AUM as on last day:</b> ₹ 816.79 Crores (as on 29th July 2016)	<b>Yield to Maturity:</b> 7.18%
<b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)		<b>Expense Ratio:</b>
<b>SIP:</b> Monthly: Minimum ₹ 1,000/-		Regular: 1.49
<b>NAV of Plans / Options (₹)<sup>^</sup></b>		Direct: 0.89
<b>Regular Plan</b> Growth : 46.6976		

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 45.2536

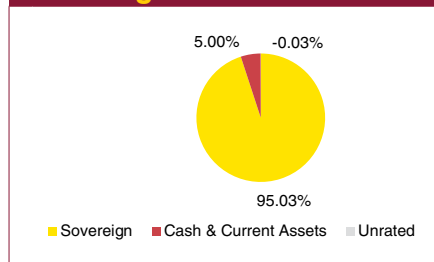
Date of Inception: Oct 28, 1999	NAV Per Unit. * (₹)	Birla Sun Life Government Securities Fund - Long Term Plan (%)	I-Sec LI-BEX # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Government Securities Fund - Long Term Plan (₹)	I-Sec LI-BEX # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	9.47	N/A	N/A	45254	N/A	N/A
June 30, 2015 to June 30, 2016 (Absolute)	41.1312	10.02	11.55	10.03	11002	11155	11003
June 30, 2014 to June 30, 2015 (Absolute)	36.4258	12.92	13.34	11.76	11292	11334	11176
June 28, 2013 to June 30, 2014 (Absolute)	36.2037	0.61	1.71	-2.47	10061	10171	9753

# 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 24. Total Schemes managed by Mr. Kaustubh Gupta is 98. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

### Rating Profile of Portfolio



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
7.59% GOI (MD 20/03/2029)	33.32%	SOV	7.68% GOI (MD 15/12/2023)	4.79%	SOV
7.72% GOI (MD 25/05/2025)	22.74%	SOV	7.35% GOI (MD 22/06/2024)	3.09%	SOV
8.17% GOI (MD 01/12/2044)	13.50%	SOV	7.59% GOI(MD 11/01/2026)	0.25%	SOV
7.73% GOI (MD 19/12/2034)	8.90%	SOV	8.30% GOI (MD 02/07/2040)	0.0004%	SOV
8.60% Bihar SDL (MD 09/03/2026)	8.44%	SOV	Cash & Current Assets	5.00%	



### What is it?

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

### Fund Details

As on July 29, 2016

<b>Fund Manager:</b> Mr. Lovelish Solanki <b>Managing Fund Since:</b> December 15, 2014 <b>Total Experience:</b> 7 years <b>Date of Allotment:</b> July 24, 2009 <b>Type of Scheme:</b> An Open-ended Equity Scheme	<b>Direct Plan<sup>5</sup></b> Growth: 16.4886 Dividend: 11.0252  <b>Benchmark:</b> CRISIL Liquid Fund Index  <b>Monthly Average AUM:</b> ₹ 1169.68 Crores  <b>AUM as on last day:</b> ₹ 1328.62 Crores (as on 29th July 2016)	units after 30 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. (w.e.f. August 03, 2015)
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption/switch out of units within 30 days from the date of allotment: 0.50% of applicable NAV For redemption/switch out of	<b>Other Parameter</b> <b>Portfolio Turnover:</b> 9.97 <b>Expense Ratio:</b> Regular 0.94 Direct 0.34
<b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-		
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth : 16.2129 Dividend: 10.8429		

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 16.1207

Date of Inception: July 24, 2009	NAV Per Unit. * (₹)	Birla Sun Life Enhanced Arbitrage Fund (%)	CRISIL Liquid Fund Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Enhanced Arbitrage Fund (₹)	CRISIL Liquid Fund Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	7.12	7.69	8.45	16121	16720	17556
June 30, 2015 to June 30, 2016 (Absolute)	15.2049	6.02	7.90	-2.81	10602	10790	9719
June 30, 2014 to June 30, 2015 (Absolute)	14.0331	8.35	8.77	9.31	10835	10877	10931
June 28, 2013 to June 30, 2014 (Absolute)	12.9172	8.64	9.68	31.03	10864	10968	13103

# 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 4. Refer annexure on page no. 94 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](http://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
HDFC Bank Ltd	8.09%		Housing Development Finance Corporation Ltd	3.19%	
Bajaj Finance Limited	7.44%	CRISIL A1+	Housing Development Finance Corporation Limited	3.02%	CRISIL AAA
Reliance Industries Ltd	5.94%		L&T Infrastructure Finance Co Ltd	3.01%	CARE A1+
RBL Bank Limited	5.64%		ITC Ltd	2.73%	
Yes Bank Limited	5.64%		Housing Development Finance Corporation Limited	2.45%	CRISIL AAA



# Birla Sun Life Active Debt Multi Manager FoF Scheme

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

Savings Solutions

## What is it?

An open ended fund-of-funds Scheme that invests in debt funds having diverse investment styles. These funds are selected using the BSLAMC process. It is actively managed to capture duration and credit opportunities.

## Fund Details

As on July 29, 2016

<b>Fund Manager:</b> Mr. Shravan Sreenivasula <b>Managing Fund Since:</b> December 15, 2014 <b>Total Experience:</b> 14 years <b>Date of Allotment:</b> December 29, 2006 <b>Type of Scheme:</b> An Open ended Fund of Funds Scheme	<b>Dividend:</b> 13.5227  <b>Benchmark:</b> CRISIL Composite Bond Fund Index  <b>Monthly Average AUM:</b> ₹ 91.73 Crores  <b>AUM as on last day:</b> ₹ 91.54 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment:	Nil **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Expense Ratio:</b> Regular 1.19 Direct 0.69
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 21.2641 Dividend: 13.3341 <b>Direct Plan<sup>§</sup></b> Growth: 21.5871		

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 20.6054

Date of Inception: Dec 29, 2006	NAV Per Unit. * (₹)	Birla Sun Life Active Debt Multi Manager FoF Scheme (%)	CRISIL Composite Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Active Debt Multi Manager FoF Scheme (₹)	CRISIL Composite Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	7.90	7.59	6.66	20605	20045	18462
June 30, 2015 to June 30, 2016 (Absolute)	18.8744	9.17	10.19	10.03	10917	11019	11003
June 30, 2014 to June 30, 2015 (Absolute)	17.1801	9.86	11.10	11.76	10986	11110	11176
June 28, 2013 to June 30, 2014 (Absolute)	16.8538	1.94	4.60	-2.47	10194	10460	9753

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

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

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

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

## Top Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Birla Sun Life Govt Sec. Long Term Grwth Direct	27.24%	Net receivables / payables	-0.28%
ICICI Prude Gilt Fund Inv Plan PF Opt-Dir Plan-Grw	26.40%		
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	24.16%		
IDFC Dynamic Bond Fund-Direct Plan-Growth	21.49%		
Cash & Current Assets	0.99%		





## Regular Income Solutions



### What are Regular Income Solutions?

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

### Who can benefit from Regular Income Solutions?

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

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

### Benefits of Regular Income Solutions:

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

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

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

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

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

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

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

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



# Birla Sun Life Monthly Income

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

## Regular Income Solutions

### What is it?

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

### Fund Details

As on July 29, 2016

**Fund Manager:** Mr. Vineet Maloo & Mr. Pranay Sinha  
**Managing Fund Since:** August 26, 2015  
**Total Experience:** 11 years & 10 years  
**Date of Allotment:** July 14, 1999  
**Type of Scheme:** An Open-ended Income Scheme

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

**SIP:**  
**Monthly:** Minimum ₹ 1,000/-

#### NAV of Plans / Options (₹)

**Regular Plan**  
**Growth :** 59.6059  
**Monthly Dividend:** 12.7737  
**Quarterly Dividend:** 12.6400

**Direct Plan<sup>§</sup>**  
**Growth :** 61.0686  
**Monthly Dividend:** 13.8122  
**Quarterly Dividend:** 13.1316

**Benchmark:** CRISIL MIP Blended Index

**Monthly Average AUM:** ₹ 257.79 Crores

**AUM as on last day:** ₹ 260.50 Crores  
 (as on 29th July 2016)

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

**Entry Load:** Nil  
**Exit Load\*\*:** For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV.  
 For redemption/switch out of units after 540 days

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

#### Other Parameter

**Modified Duration:** 5.97 years  
**Average Maturity:** 10.38 years  
**Yield to Maturity:** 7.93%  
 (for Debt Component)  
**Portfolio Turnover:** 2.14  
 (for Equity Component)  
**Expense Ratio:**  
 Regular 2.63  
 Direct 1.87

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 57.7535

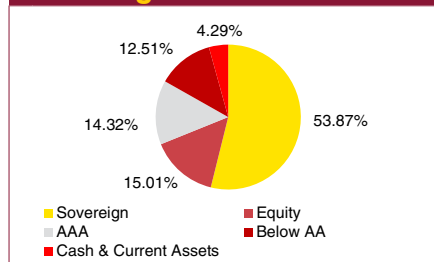
Date of Inception: July 14, 1999	NAV Per Unit. * (₹)	Birla Sun Life Monthly Income (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Monthly Income (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	10.88	N/A	N/A	57754	N/A	N/A
June 30, 2015 to June 30, 2016 (Absolute)	53.3958	8.16	8.63	10.03	10816	10863	11003
June 30, 2014 to June 30, 2015 (Absolute)	47.2460	13.02	11.05	11.76	11302	11105	11176
June 28, 2013 to June 30, 2014 (Absolute)	42.9319	10.05	8.28	-2.47	11005	10828	9753

# 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 20. Total Schemes managed by Mr. Pranay Sinha is 6. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

### Rating Profile of Portfolio



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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	53.03%	SOV	Bajaj Finance Limited	1.04%	
Power Finance Corporation Limited	13.34%	CRISIL AAA	Power Grid Corporation of India Limited	0.98%	CRISIL AAA
IDBI Bank Limited	12.51%	CRISIL A	HDFC Bank Limited	0.96%	
Reppo Home Finance Limited	1.58%		Equitas Holdings Limited	0.93%	
Eicher Motors Limited	1.19%		State Government Securities	0.84%	SOV

# Birla Sun Life MIP

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

## Regular Income Solutions

### What is it?

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

As on July 29, 2016

### Fund Details

<b>Fund Manager:</b> Mr. Vineet Maloo & Mr. Pranay Sinha	<b>Direct Plan<sup>§</sup></b>	issued in Dividend Reinvestment.
<b>Managing Fund Since:</b> August 26, 2015	Growth : 42.8832	
<b>Total Experience:</b> 11 years & 10 years	Monthly Dividend: 13.8061	
<b>Date of Allotment:</b> November 20, 2000	<b>Benchmark:</b> CRISIL MIP Blended Index	
<b>Type of Scheme:</b> An Open-ended Income Scheme	<b>Monthly Average AUM:</b> ₹ 103.75 Crores	<b>Other Parameter</b>
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>AUM as on last day:</b> ₹ 106.78 Crores (as on 29th July 2016)	<b>Modified Duration:</b> 6.29 years
<b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	<b>Average Maturity:</b> 12.76 years
<b>SIP:</b>	<b>Entry Load:</b> Nil	<b>Yield to Maturity:</b> 7.74% (for Debt Component)
<b>Monthly:</b> Minimum ₹ 1,000/-	<b>Exit Load**:</b> For redemption/switch out of units within 1095 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 1095 days from the date of allotment: Nil. **Exit Load is NIL for units	<b>Portfolio Turnover:</b> 1.31 (for Equity Component)
<b>NAV of Plans / Options (₹)</b>		<b>Expense Ratio:</b>
<b>Regular Plan</b>		Regular 2.80
Growth : 42.0756		Direct 2.15
Monthly Dividend: 12.4719		

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 40.6880

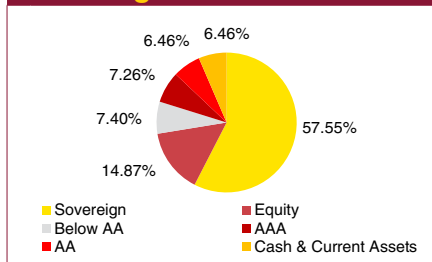
Date of Inception: Nov 20, 2000	NAV Per Unit. * (₹)	Birla Sun Life MIP (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life MIP (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	9.40	N/A	N/A	40688	N/A	N/A
June 30, 2015 to June 30, 2016 (Absolute)	37.9067	7.34	8.63	10.03	10734	10863	11003
June 30, 2014 to June 30, 2015 (Absolute)	34.5716	9.65	11.05	11.76	10965	11105	11176
June 28, 2013 to June 30, 2014 (Absolute)	31.5985	9.41	8.28	-2.47	10941	10828	9753

# 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 20. Total Schemes managed by Mr. Pranay Sinha is 6. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

### Rating Profile of Portfolio



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	52.43%	SOV	Eicher Motors Limited	1.21%	
IDBI Bank Limited	13.86%	CRISIL A, ICRA AA	Bajaj Finance Limited	1.07%	
Power Finance Corporation Limited	7.26%	CRISIL AAA	HDFC Bank Limited	1.05%	
State Government Securities	5.13%	SOV	Equitas Holdings Limited	0.95%	
Repcoc Home Finance Limited	1.43%		Indian Oil Corporation Limited	0.79%	



# Birla Sun Life MIP II - Wealth 25 Plan

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

Regular Income Solutions

## What is it?

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

As on July 29, 2016

## Fund Details

<b>Fund Manager:</b> Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo <b>Managing Fund Since:</b> June 18, 2009, August 26, 2015 & August 26, 2015 respectively <b>Total Experience:</b> 16 years, 10 years & 11 years respectively <b>Date of Allotment:</b> May 22, 2004 <b>Type of Scheme:</b> An Open-ended Income Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-	<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth : 33.5331 Monthly Dividend: 14.7239 <b>Direct Plan<sup>s</sup></b> Growth : 34.4188 Monthly Dividend: 18.4088  <b>Benchmark:</b> CRISIL MIP Blended Index  <b>Monthly Average AUM:</b> ₹ 1140.40 Crores  <b>AUM as on last day:</b> ₹ 1178.41 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption/switch out of units within 365 days from the date of allotment: 1.00%	of the applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil. (w.e.f June 01, 2016) **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Modified Duration:</b> 6.70 years <b>Average Maturity:</b> 12.59 years <b>Yield to Maturity:</b> 7.53% (for Debt Component) <b>Portfolio Turnover:</b> 6.28 (for Equity Component) <b>Expense Ratio:</b> Regular 2.29 Direct 1.10
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## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 31.9243

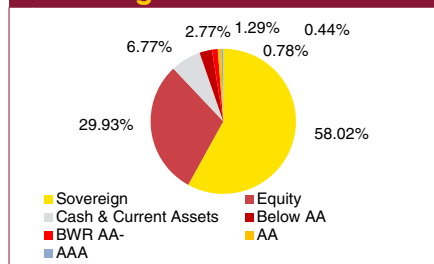
Date of Inception: May 22, 2004	NAV Per Unit. * (₹)	Birla Sun Life MIP II - Wealth 25 Plan (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life MIP II - Wealth 25 Plan (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index # (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	10.06	8.09	5.35	31924	25651	18796
June 30, 2015 to June 30, 2016 (Absolute)	29.1986	9.34	8.63	10.03	10934	10863	11003
June 30, 2014 to June 30, 2015 (Absolute)	24.9464	17.05	11.05	11.76	11705	11105	11176
June 28, 2013 to June 30, 2014 (Absolute)	21.0469	18.53	8.28	-2.47	11853	10828	9753

# 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 20. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

## Rating Profile of Portfolio



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

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	53.61%	SOV	Bharat Aluminium Co Ltd.	2.10%	CRISIL A
State Government Securities	4.41%	SOV	Natco Pharma Limited	1.96%	
Yes Bank Limited	3.05%	ICRA AA+	Repco Home Finance Limited	1.89%	
Hindustan Petroleum Corporation Limited	2.14%		Bajaj Finance Limited	1.41%	
Eicher Motors Limited	2.14%		Dalmia Bharat Limited	1.40%	

# Birla Sun Life MIP II - Savings 5 Plan

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

Regular Income Solutions

## What is it?

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

As on July 29, 2016

## Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo	<b>Monthly Dividend:</b>	13.3108	<b>Direct Plan<sup>s</sup></b>	allotment: Nil.
<b>Managing Fund Since:</b>	June 18, 2009, August 26, 2015 & August 26, 2015 respectively	<b>Growth :</b>	30.4468		<b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>
<b>Total Experience:</b>	16 years, 10 years & 11 years respectively	<b>Monthly Dividend:</b>	13.9697	<b>Benchmark:</b>	CRISIL MIP Blended Index
<b>Date of Allotment:</b>	May 22, 2004	<b>Monthly Average AUM:</b>	₹ 251.21 Crores	<b>AUM as on last day:</b>	₹ 256.13 Crores (as on 29th July 2016)
<b>Type of Scheme:</b>	An Open-ended Income Scheme	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>		<b>Entry Load:</b>	Nil
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)	<b>Exit Load**:</b>			For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 540 days from the date of
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)				
<b>SIP:</b>					
<b>Monthly:</b>	Minimum ₹ 1,000/-				
<b>NAV of Plans / Options (₹)</b>					
<b>Regular Plan</b>					
<b>Growth :</b>	30.0053				
<b>Other Parameter</b>					
<b>Modified Duration:</b>					6.34 years
<b>Average Maturity:</b>					12.05 years
<b>Yield to Maturity:</b>					7.73%
<b>(for Debt Component)</b>					
<b>Portfolio Turnover:</b>					2.08
<b>(for Equity Component)</b>					
<b>Expense Ratio:</b>					
<b>Regular</b>					1.42
<b>Direct</b>					1.02

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 29.0890

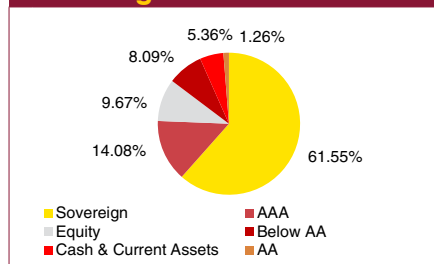
Date of Inception: May 22, 2004	NAV Per Unit. * (₹)	Birla Sun Life MIP II - Savings 5 Plan (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life MIP II - Savings 5 Plan (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	9.21	8.09	5.35	29089	25651	18796
June 30, 2015 to June 30, 2016 (Absolute)	26.5978	9.37	8.63	10.03	10937	10863	11003
June 30, 2014 to June 30, 2015 (Absolute)	23.6963	12.24	11.05	11.76	11224	11105	11176
June 28, 2013 to June 30, 2014 (Absolute)	21.6155	9.63	8.28	-2.47	10963	10828	9753

# 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 20. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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## Rating Profile of Portfolio



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

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	60.00%	SOV	Repco Home Finance Limited	1.04%	
Power Finance Corporation Limited	14.08%	CRISIL AAA	Eicher Motors Limited	0.79%	
IDBI Bank Limited	8.09%	CRISIL A	Equitas Holdings Limited	0.67%	
State Government Securities	1.55%	SOV	Bajaj Finance Limited	0.65%	
Yes Bank Limited	1.26%	ICRA AA+	HDFC Bank Limited	0.63%	



## 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.



# Birla Sun Life Balanced '95 Fund

(erstwhile Birla Sun Life '95 Fund. Name changed w.e.f January 01, 2016)

Wealth Creation Solutions

## What is it?

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

## Fund Details

As on July 29, 2016

<b>Fund Manager:</b> Mr. Mahesh Patil & Mr. Pranay Sinha <b>Managing Fund Since:</b> January 16, 2014 & August 26, 2015 <b>Total Experience:</b> 24 years & 10 years <b>Date of Allotment:</b> February 10, 1995 <b>Type of Scheme:</b> An Open-ended Balanced Scheme <b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>SIP: Monthly:</b> Minimum ₹ 1,000/- <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 629.43 Dividend: 146.18	<b>Direct Plan<sup>§</sup></b> Growth: 650.37 Dividend: 193.60 <b>Benchmark:</b> CRISIL Balanced Fund - Aggressive Index <b>Monthly Average AUM:</b> ₹ 3297.60 Crores <b>AUM as on last day:</b> ₹ 3501.87 Crores (as on 29th July 2016) <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV	For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. <b>Other Parameter</b> <b>Modified Duration:</b> 6.39 years <b>Average Maturity:</b> 11.76 years <b>Yield to Maturity:</b> 7.52% <b>Standard Deviation:</b> 12.43% <b>Sharpe Ratio##:</b> 1.40 <b>Beta:</b> 1.13 <b>Portfolio Turnover:</b> 2.41 <b>Expense Ratio:</b> Regular 2.43 Direct 1.17
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**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 2016) for calculating Sharpe Ratio

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 598.97

Date of Inception: Feb 10, 1995	NAV Per Unit. * (₹)	Birla Sun Life Balanced '95 Fund (%)	CRISIL Balanced Fund - Aggressive Index # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Balanced '95 Fund (₹)	CRISIL Balanced Fund - Aggressive Index # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	21.08	N/A	10.20	598970	N/A	79908
June 30, 2015 to June 30, 2016 (Absolute)	555.90	7.75	4.82	-0.96	10775	10482	9904
June 30, 2014 to June 30, 2015 (Absolute)	466.02	19.29	8.78	9.95	11929	10878	10995
June 28, 2013 to June 30, 2014 (Absolute)	338.42	37.70	21.01	30.28	13770	12101	13028

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2560000	600000	360000	120000
Market Value of amount Invested	36598025	921943	464601	129018
Scheme Returns (CAGR)	21.03	17.22	17.31	14.26
CRISIL Balanced Fund - Aggressive Index returns# (CAGR)	NA	10.18	9.06	9.37
Nifty 50 returns## (CAGR)	12.22	10.19	8.04	8.84

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.

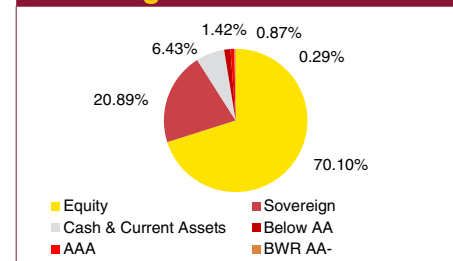
**Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of 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	20.47%	SOV	Larsen & Toubro Limited	1.66%	
HDFC Bank Limited	4.42%		Yes Bank Limited	1.61%	
Infosys Limited	3.12%		Sun Pharmaceuticals Industries Limited	1.53%	
Tata Motors Limited	2.70%		Indian Oil Corporation Limited	1.53%	
ICICI Bank Limited	1.81%		Reliance Industries Limited	1.51%	

## Rating Profile of Portfolio



### What is it?

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

### Fund Details

As on July 29, 2016

<b>Fund Manager:</b> Mr. Mahesh Patil <b>Managing Fund Since:</b> November 17, 2005 <b>Total Experience:</b> 24 years <b>Date of Allotment:</b> August 30, 2002 <b>Type of Scheme:</b> An Open-ended Growth Scheme	<b>Direct Plan<sup>5</sup></b> Growth: 184.36 Dividend: 41.13  <b>Benchmark:</b> S&P BSE 200  <b>Monthly Average AUM:</b> ₹ 12689.72 Crores  <b>AUM as on last day:</b> ₹ 13087.49 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> 1% if redeemed /switched out within 365 days from	the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment <b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Standard Deviation:</b> 15.44% <b>Sharpe Ratio<sup>##</sup>:</b> 1.09 <b>Beta:</b> 1.00 <b>Portfolio Turnover:</b> 0.79 <b>Expense Ratio:</b> Regular 2.27 Direct 1.38
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**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
**## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 2016) for calculating Sharpe Ratio**

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 169.34

Date of Inception: Aug 30, 2002	NAV Per Unit * (₹)	Birla Sun Life Frontline Equity Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Frontline Equity Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	22.68	17.48	16.42	169340	93032	82008
June 30, 2015 to June 30, 2016 (Absolute)	163.24	3.74	0.41	-0.96	10374	10041	9904
June 30, 2014 to June 30, 2015 (Absolute)	137.84	18.43	12.01	9.95	11843	11201	10995
June 28, 2013 to June 30, 2014 (Absolute)	97.19	41.83	34.45	30.28	14183	13445	13028

# 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. 94 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](http://www.birlasunlife.com)

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.  
 CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.  
**Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1660000	600000	360000	120000
Market Value of amount Invested	7082696	920714	452234	128370
Scheme Returns (CAGR)	19.12	17.17	15.41	13.22
S&P BSE 200 returns# (CAGR)	13.36	11.71	10.34	9.60
Nifty 50 returns## (CAGR)	12.72	10.19	8.04	8.84

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

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Limited	6.75%	ICICI Bank Limited	3.06%
Infosys Limited	4.62%	Tata Motors Limited	2.79%
Reliance Industries Limited	4.09%	Grasim Industries Limited	2.60%
ITC Limited	3.59%	Sun Pharmaceuticals Industries Limited	2.41%
Larsen & Toubro Limited	3.51%	Housing Development Finance Corporation Limited	2.39%



### What is it?

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

As on July 29, 2016

### Fund Details

<b>Fund Manager:</b> Mr. Mahesh Patil <b>Managing Fund Since:</b> July 29, 2010 <b>Total Experience:</b> 24 years <b>Date of Allotment:</b> October 24, 2005 <b>Type of Scheme:</b> An Open-ended Growth Scheme	<b>Direct Plan<sup>§</sup></b> Growth: 48.2347 Dividend: 27.4783	For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b> Nifty 50  <b>Monthly Average AUM:</b> ₹ 2213.22 Crores	<b>Other Parameter</b> <b>Standard Deviation:</b> 15.87% <b>Sharpe Ratio##:</b> 1.12 <b>Beta:</b> 1.01 <b>Portfolio Turnover:</b> 0.86
<b>SIP: Monthly:</b> Minimum ₹ 1,000/-	<b>AUM as on last day:</b> ₹ 2316.46 Crores (as on 29th July 2016)	<b>Expense Ratio:</b> Regular 2.36 Direct 1.21
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 46.7893 Dividend: 16.1702	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV	

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 2016) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth NAV as on June 30, 2016: ₹ 44.6040

Date of Inception: Oct 24, 2005	NAV Per Unit. * (₹)	Birla Sun Life Top 100 Fund (%)	Nifty 50 # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Top 100 Fund (₹)	Nifty 50 # (₹)	S&P BSE SENSEX ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	15.01	12.31	12.16	44604	34607	34087
June 30, 2015 to June 30, 2016 (Absolute)	42.7857	4.25	-0.96	-2.81	10425	9904	9719
June 30, 2014 to June 30, 2015 (Absolute)	36.9752	15.71	9.95	9.31	11571	10995	10931
June 28, 2013 to June 30, 2014 (Absolute)	24.7257	49.54	30.28	31.03	14954	13028	13103

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1290000	600000	360000	120000
Market Value of amount Invested	2833809	924057	452868	127854
Scheme Returns (CAGR)	13.93	17.32	15.51	12.39
Nifty 50 returns# (CAGR)	9.31	10.19	8.04	8.84
S&P BSE SENSEX returns## (CAGR)	8.87	9.45	6.62	6.98

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

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.  
 CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.  
**Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Limited	7.86%	ITC Limited	3.16%
Infosys Limited	4.24%	Indian Oil Corporation Limited	2.95%
Larsen & Toubro Limited	3.86%	Tata Motors Limited	2.83%
Reliance Industries Limited	3.57%	HCL Technologies Limited	2.83%
Grasim Industries Limited	3.41%	ICICI Bank Limited	2.76%

### What is it?

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

### Fund Details

As on July 29, 2016

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

**Application Amount for fresh subscription\*:**

₹ 1,000 (plus in multiples of ₹ 1)

**Min. Addl. Investment:**

₹ 1,000 (plus in multiples of ₹ 1)

**SIP: Monthly:** Minimum ₹ 1,000/-

**NAV of Plans / Options (₹)**

**Regular Plan**

Growth: 542.84  
 Dividend: 95.26

**Direct Plan<sup>§</sup>**  
 Growth: 558.92  
 Dividend: 108.05

**Benchmark:** S&P BSE 200

**Monthly Average AUM:** ₹ 2655.25 Crores

**AUM as on last day:** ₹ 2749.64 Crores  
 (as on 29th July 2016)

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

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

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

**Other Parameter**

**Standard Deviation:** 17.57%  
**Sharpe Ratio##:** 1.36  
**Beta:** 1.09  
**Portfolio Turnover:** 0.90  
**Expense Ratio:**  
 Regular 2.38  
 Direct 1.49

**Note:**

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 2016) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 506.16

Date of Inception: Aug 27, 1998	NAV Per Unit. * (₹)	Birla Sun Life Equity Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Equity Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	24.58	14.55	13.40	506160	113129	94453
June 30, 2015 to June 30, 2016 (Absolute)	474.13	6.76	0.41	-0.96	10676	10041	9904
June 30, 2014 to June 30, 2015 (Absolute)	413.73	14.60	12.01	9.95	11460	11201	10995
June 28, 2013 to June 30, 2014 (Absolute)	253.25	63.37	34.45	30.28	16337	13445	13028

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2150000	600000	360000	120000
Market Value of amount Invested	18811511	976251	475362	128428
Scheme Returns (CAGR)	21.06	19.57	18.94	13.31
S&P BSE 200# (CAGR)	14.14	11.71	10.34	9.60
Nifty 50 returns## (CAGR)	13.02	10.19	8.04	8.84

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

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

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

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

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

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Limited	6.80%	Cairn India Limited	3.63%
Maruti Suzuki India Limited	3.79%	HCL Technologies Limited	3.63%
IndusInd Bank Limited	3.74%	Sun Pharmaceuticals Industries Limited	3.32%
Tata Chemicals Limited	3.74%	Kotak Mahindra Bank Limited	3.12%
Yes Bank Limited	3.67%	Tata Communications Limited	2.69%

### What is it?

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

As on July 29, 2016

### Fund Details

<b>Fund Manager:</b> Mr. Ajay Garg <b>Managing Fund Since:</b> June 18, 2009 <b>Total Experience:</b> 22 years <b>Date of Allotment:</b> December 27, 1999 <b>Type of Scheme:</b> An Open-ended Growth Scheme	<b>Direct Plan<sup>§</sup></b> Growth: 641.92 Dividend: 217.71  <b>Benchmark:</b> Nifty MNC  <b>Monthly Average AUM:</b> ₹ 3569.65 Crores  <b>AUM as on last day:</b> ₹ 3669.61 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> 1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after	365 days from the date of allotment. <b>**Exit Load is NIL</b> for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 17.37% <b>Sharpe Ratio<sup>##</sup>:</b> 1.62 <b>Beta:</b> 0.88 <b>Portfolio Turnover:</b> 0.02 <b>Expense Ratio:</b> Regular 2.42 Direct 1.15
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 622.90 Dividend: 155.49		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 2016) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 595.69

Date of Inception: Dec 27, 1999	NAV Per Unit. * (₹)	Birla Sun Life MNC Fund (%)	Nifty MNC # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life MNC Fund (₹)	Nifty MNC # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	36.11	18.49	10.84	11.21	164965	54765	57871
June 30, 2015 to June 30, 2016 (Absolute)	580.96	2.54	-4.20	-0.96	10254	9580	9904
June 30, 2014 to June 30, 2015 (Absolute)	378.79	53.37	31.07	9.95	15337	13107	10995
June 28, 2013 to June 30, 2014 (Absolute)	256.99	47.39	35.09	30.28	14739	13509	13028

# 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 8. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1990000	600000	360000	120000
Market Value of amount Invested	16312336	1154926	531757	124060
Scheme Returns (CAGR)	22.28	26.55	27.09	6.35
Nifty MNC returns# (CAGR)	14.47	15.51	13.84	4.61
Nifty 50 returns## (CAGR)	13.06	10.19	8.04	8.84

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

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.  
 CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.  
**Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Bosch Limited	9.17%	Honeywell Automation India Limited	6.09%
Bayer Cropscience Limited	7.82%	GlaxoSmithKline Pharmaceuticals Limited	6.01%
Maruti Suzuki India Limited	7.56%	ICRA Limited	5.61%
Gillette India Limited	7.13%	Hindustan Unilever Limited	4.48%
Pfizer Limited	6.13%	Kotak Mahindra Bank Limited	4.37%

### 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 July 29, 2016

<b>Fund Manager:</b> Mr. Satyabrata Mohanty & Mr. Vineet Maloo	<b>Dividend:</b> 15.30	<b>Direct Plan<sup>§</sup></b>	allotment.
<b>Managing Fund Since:</b> July 16, 2015 & January 16, 2014	<b>Direct Plan<sup>§</sup> Growth:</b> 146.70		**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Total Experience:</b> 16 years & 11 years	<b>Dividend:</b> 21.10		
<b>Date of Allotment:</b> February 26, 2003	<b>Benchmark:</b> Nifty 500		
<b>Type of Scheme:</b> An Open-ended Growth Scheme	<b>Monthly Average AUM:</b> ₹ 1048.05 Crores		<b>Other Parameter</b>
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>AUM as on last day:</b> (as on 29th July 2016) ₹ 1062.40 Crores		<b>Standard Deviation:</b> 16.58%
<b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>		<b>Sharpe Ratio##:</b> 0.90
<b>SIP: Monthly:</b> Minimum ₹ 1,000/-	<b>Entry Load:</b> Nil		<b>Beta:</b> 1.02
<b>NAV of Plans / Options (₹)</b>	<b>Exit Load**:</b> 1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of		<b>Portfolio Turnover:</b> 0.70
<b>Regular Plan</b>			<b>Expense Ratio:</b>
<b>Growth:</b> 142.72			Regular 2.52
			Direct 1.68

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 2016) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 136.04

Date of Inception: Feb 26, 2003	NAV Per Unit. * (₹)	Birla Sun Life Dividend Yield Plus (%)	Nifty 500 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Dividend Yield Plus (₹)	Nifty 500 # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	21.59	18.15	16.74	136040	92719	78957
June 30, 2015 to June 30, 2016 (Absolute)	137.91	-1.36	1.21	-0.96	9864	10121	9904
June 30, 2014 to June 30, 2015 (Absolute)	121.84	13.19	11.71	9.95	11319	11171	10995
June 28, 2013 to June 30, 2014 (Absolute)	83.56	45.81	36.87	30.28	14581	13687	13028

# 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 20. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1610000	600000	360000	120000
Market Value of amount Invested	5056452	811636	426680	122952
Scheme Returns (CAGR)	15.77	12.04	11.37	4.61
Nifty 500 returns# (CAGR)	12.73	12.32	11.21	10.02
Nifty 50 returns## (CAGR)	12.21	10.19	8.04	8.84

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

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

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

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

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

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
ICICI Bank Limited	6.68%	Sanofi India Limited	3.44%
Hindustan Petroleum Corporation Limited	4.47%	State Bank of India	3.35%
Cummins India Limited	3.85%	Orient Cement Limited	3.21%
Bharat Petroleum Corporation Limited	3.59%	Axis Bank Limited	3.08%
Dalmia Bharat Limited	3.46%	Hero MotoCorp Limited	2.86%

### What is it?

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

As on July 29, 2016

### Fund Details

<b>Fund Manager:</b> Mr. Jayesh Gandhi <b>Managing Fund Since:</b> January 01, 2015 <b>Total Experience:</b> 15 years <b>Date of Allotment:</b> October 03, 2002 <b>Type of Scheme:</b> An Open-ended Growth Scheme	<b>Direct Plan<sup>s</sup></b> Growth: 251.00 Dividend: 47.13  <b>Benchmark:</b> Nifty Free Float Midcap 100  <b>Monthly Average AUM:</b> ₹ 1710.05 Crores  <b>AUM as on last day:</b> ₹ 1767.74 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV	For redemption/switch out of units after 365 days from the date of allotment: Nil <b>**Exit Load is NIL</b> for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 18.60% <b>Sharpe Ratio<sup>##</sup>:</b> 1.52 <b>Beta:</b> 1.01 <b>Portfolio Turnover:</b> 0.60 <b>Expense Ratio:</b> Regular 2.46 Direct 1.56
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 244.18 Dividend: 34.39		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 2016) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 228.96

Date of Inception: Oct 03, 2002	NAV Per Unit. * (₹)	Birla Sun Life Midcap Fund (%)	Nifty Free Float Midcap 100 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Midcap Fund (₹)	Nifty Free Float Midcap 100 # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	25.57	21.98	17.08	228960	153572	87405
June 30, 2015 to June 30, 2016 (Absolute)	214.75	6.62	6.20	-0.96	10662	10620	9904
June 30, 2014 to June 30, 2015 (Absolute)	166.45	29.02	17.24	9.95	12902	11724	10995
June 28, 2013 to June 30, 2014 (Absolute)	107.26	55.18	51.13	30.28	15518	15113	13028

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1650000	600000	360000	120000
Market Value of amount Invested	7938384	1041140	513802	128113
Scheme Returns (CAGR)	20.76	22.23	24.56	12.81
Nifty Free Float Midcap 100 returns# (CAGR)	16.33	17.11	19.08	11.34
Nifty 50 returns## (CAGR)	12.63	10.19	8.04	8.84

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

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.  
 CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.  
**Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Gujarat State Petronet Limited	2.93%	Crompton Greaves Consumer Electricals Limited	2.39%
Hindustan Petroleum Corporation Limited	2.85%	The Federal Bank Limited	2.27%
Indian Oil Corporation Limited	2.77%	Aurobindo Pharma Limited	2.24%
Grasim Industries Limited	2.74%	Divi's Laboratories Limited	2.24%
Mahindra CIE Automotive Limited	2.39%	Petronet LNG Limited	2.10%



### What is it?

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

As on July 29, 2016

### Fund Details

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

**Application Amount for fresh subscription\*:**

₹ 1,000 (plus in multiples of ₹ 1)

**Min. Addl. Investment:**

₹ 1,000 (plus in multiples of ₹ 1)

**SIP: Monthly:** Minimum ₹ 1,000/-

**NAV of Plans / Options (₹)**

**Regular Plan**

Growth: 29.5530  
 Dividend: 22.6908

**Direct Plan<sup>§</sup>**

Growth: 30.4340  
 Dividend: 29.4877

**Benchmark:** Nifty Free Float Midcap 100

**Monthly Average AUM:** ₹ 252.03 Crores

**AUM as on last day:** ₹ 267.59 Crores  
 (as on 29th July 2016)

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

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

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

**Other Parameter**

**Standard Deviation:** 18.73%  
**Sharpe Ratio##:** 1.65  
**Beta:** 1.01  
**Portfolio Turnover:** 0.93  
**Expense Ratio:**  
 Regular 2.88  
 Direct 2.03

**Note:**

Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 2016) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 27.9877

Date of Inception: May 31, 2007	NAV Per Unit. * (₹)	Birla Sun Life Small & Midcap Fund (%)	Nifty Free Float Midcap 100 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Small & Midcap Fund (₹)	Nifty Free Float Midcap 100 # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	11.99	10.35	7.50	27988	24479	19293
June 30, 2015 to June 30, 2016 (Absolute)	23.7825	17.68	6.20	-0.96	11768	10620	9904
June 30, 2014 to June 30, 2015 (Absolute)	19.5617	21.58	17.24	9.95	12158	11724	10995
June 28, 2013 to June 30, 2014 (Absolute)	12.0034	62.97	51.13	30.28	16297	15113	13028

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1100000	600000	360000	120000
Market Value of amount Invested	2668088	1116241	544509	136076
Scheme Returns (CAGR)	18.55	25.12	28.85	25.82
Nifty Free Float Midcap 100 returns# (CAGR)	13.15	17.11	19.08	11.34
Nifty 50 returns## (CAGR)	9.03	10.19	8.04	8.84

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

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.  
 CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.  
**Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Dalmia Bharat Limited	2.93%	Natco Pharma Limited	2.60%
Crompton Greaves Limited	2.93%	Sanofi India Limited	2.56%
Ujivan Financial Services Limited	2.86%	Repco Home Finance Limited	2.55%
Capital First Limited	2.69%	Dewan Housing Finance Corporation Limited	2.50%
Pennar Engineered Building Systems Limited	2.60%	Biocon Limited	2.48%

### What is it?

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

### Fund Details

As on July 29, 2016

<b>Fund Manager:</b> Mr. Satyabrata Mohanty <b>Managing Fund Since:</b> October 17, 2011 <b>Total Experience:</b> 16 years <b>Date of Allotment:</b> February 24, 1995 <b>Type of Scheme:</b> An Open-ended Growth Scheme	<b>Direct Plan<sup>§</sup></b> <b>Growth:</b> 346.65 <b>Dividend:</b> 113.97  <b>Benchmark:</b> S&P BSE 200  <b>Monthly Average AUM:</b> ₹ 1322.24 Crores  <b>AUM as on last day:</b> ₹ 1409.38 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of	applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. <b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Standard Deviation:</b> 18.05% <b>Sharpe Ratio<sup>##</sup>:</b> 1.45 <b>Beta:</b> 1.10 <b>Portfolio Turnover:</b> 0.96 <b>Expense Ratio:</b> Regular 2.46 Direct 1.33
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> <b>Growth:</b> 339.30 <b>Dividend:</b> 99.60		

**Note:**  
 Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 2016) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 313.24

Date of Inception: Feb 24, 1995	NAV Per Unit. * (₹)	Birla Sun Life Advantage Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Advantage Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	17.50	10.95	10.29	313240	92020	81105
June 30, 2015 to June 30, 2016 (Absolute)	294.76	6.27	0.41	-0.96	10627	10041	9904
June 30, 2014 to June 30, 2015 (Absolute)	236.02	24.89	12.01	9.95	12489	11201	10995
June 28, 2013 to June 30, 2014 (Absolute)	148.02	59.45	34.45	30.28	15945	13445	13028

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

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

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2570000	600000	360000	120000
Market Value of amount Invested	27142507	1015854	495740	129941
Scheme Returns (CAGR)	18.73	21.21	21.95	15.76
S&P BSE 200 returns# (CAGR)	13.29	11.71	10.34	9.60
Nifty 50 returns## (CAGR)	12.20	10.19	8.04	8.84

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

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Yes Bank Limited	6.14%	State Bank of India	3.71%
HDFC Bank Limited	5.40%	Natco Pharma Limited	3.37%
Hindustan Petroleum Corporation Limited	4.72%	Dalmia Bharat Limited	3.34%
Infosys Limited	4.13%	Larsen & Toubro Limited	3.16%
Eicher Motors Limited	3.81%	IndusInd Bank Limited	3.12%

### What is it?

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 July 29, 2016

**Fund Manager:** Mr. Anil Shah  
**Managing Fund Since:** Since Inception  
**Total Experience:** 26 years  
**Date of Allotment:** January 31, 2015  
**Type of Scheme:** An Open ended Manufacturing Sector Scheme

**Application Amount for fresh subscription\*:**

₹ 1,000 (plus in multiples of ₹ 1)

**Min. Addl. Investment:**

₹ 1,000 (plus in multiples of ₹ 1)

**SIP: Monthly:** Minimum ₹ 1,000/-

**NAV of Plans / Options (₹)**

**Regular Plan**

Growth: 10.88

Dividend: 10.88

**Direct Plan<sup>§</sup>**

Growth: 11.03

Dividend: 11.06

**Benchmark:** S&P BSE 500

**Monthly Average AUM:** ₹ 883.34 Crores

**AUM as on last day:** ₹ 891.62 Crores  
(as on 29th July 2016)

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

**Entry Load:**

Nil

**Exit Load\*\*:**

For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV.  
For redemption/switch out

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

**Other Parameter**

**Portfolio Turnover:** 0.36

**Expense Ratio:**

Regular 2.57

Direct 1.45

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 10.15

Date of Inception: Jan 31, 2015	NAV Per Unit. * (₹)	Birla Sun Life Manufacturing Equity Fund (%)	S&P BSE 500 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Manufacturing Equity Fund (₹)	S&P BSE 500 # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	1.06	-1.98	-4.22	10150	9721	9408
June 30, 2015 to June 30, 2016 (Absolute)	9.97	1.81	1.15	-0.96	10181	10115	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 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. 94 to know more on performance of schemes managed by Fund Managers.

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

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

Particulars	Since Inception	last 1 year
Total Amount Invested (₹)	170000	120000
Market Value of amount Invested	175293	124922
Scheme Returns (CAGR)	4.18	7.71
S&P BSE 500 returns# (CAGR)	4.49	10.01
Nifty 50 returns## (CAGR)	2.98	8.84

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
Tata Chemicals Limited	5.85%	Dishman Pharmaceuticals and Chemicals Limited	3.20%
Maruti Suzuki India Limited	5.60%	GlaxoSmithKline Consumer Healthcare Limited	2.98%
Sun Pharmaceuticals Industries Limited	3.72%	Eicher Motors Limited	2.52%
Larsen & Toubro Limited	3.50%	Hero MotoCorp Limited	2.51%
ITC Limited	3.28%	Asian Paints Limited	2.50%

### 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 July 29, 2016

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty & Mr. Dhaval Gala	<b>Dividend:</b>	16.58		
<b>Managing Fund Since:</b>	Since Inception & August 26, 2015	<b>Direct Plan*</b>			of units after 365 days from the date of allotment:
<b>Total Experience:</b>	16 years & 9 years	<b>Growth:</b>	21.75		Nil
<b>Date of Allotment:</b>	December 14, 2013	<b>Dividend:</b>	18.42		**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Type of Scheme:</b>	An Open ended Banking & Financial Services Sector Scheme	<b>Benchmark:</b>	Nifty Financial Services		
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)	<b>Monthly Average AUM:</b>	₹ 649.43 Crores	<b>Other Parameter</b>	
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)	<b>AUM as on last day:</b>	₹ 690.10 Crores	<b>Portfolio Turnover:</b>	0.38
<b>SIP: Monthly:</b>	Minimum ₹ 1,000/-	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>		<b>Expense Ratio:</b>	
<b>NAV of Plans / Options (₹)</b>		<b>Entry Load:</b>	Nil	<b>Regular</b>	2.82
<b>Regular Plan</b>		<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment:	<b>Direct</b>	1.97
<b>Growth:</b>	21.27		1.00% of applicable NAV For redemption/switch out		

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 19.19

Date of Inception: Dec 14, 2013	NAV Per Unit. * (₹)	Birla Sun Life Banking and Financial Services Fund (%)	Nifty Financial Services # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Banking and Financial Services Fund (₹)	Nifty Financial Services # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	29.19	18.79	12.30	19190	15499	13436
June 30, 2015 to June 30, 2016 (Absolute)	16.85	13.89	-2.50	-0.96	11389	9750	9904
June 30, 2014 to June 30, 2015 (Absolute)	13.81	22.01	20.19	9.95	12201	12019	10995

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Satyabrata Mohanty is 9. Total Schemes managed by Mr. Dhaval Gala is 1. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

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

Particulars	Since Inception	last 1 year
Total Amount Invested (₹)	310000	120000
Market Value of amount Invested	416550	140187
Scheme Returns (CAGR)	23.74	32.70
Nifty Financial Services returns# (CAGR)	10.40	11.23
Nifty 50 returns## (CAGR)	6.08	8.84

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.  
**Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

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

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Limited	12.64%	ICICI Bank Limited	4.76%
Yes Bank Limited	12.28%	State Bank of India	4.65%
Bajaj Finance Limited	9.39%	Bharat Financial Inclusion Limited	4.59%
IndusInd Bank Limited	7.38%	Equitas Holdings Limited	4.53%
Repco Home Finance Limited	7.35%	Axis Bank Limited	4.06%

### What is it?

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

### Fund Details

As on July 29, 2016

<b>Fund Manager:</b> Mr. Anil Shah & Mr. Chanchal Khandelwal <b>Managing Fund Since:</b> September 23, 2013 & August 26, 2015 <b>Total Experience:</b> 26 years & 10 years <b>Date of Allotment:</b> August 05, 2005 <b>Type of Scheme:</b> An Open-ended Growth Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 61.54 Dividend: 22.17	<b>Direct Plan<sup>§</sup></b> Growth: 63.50 Dividend: 24.81  <b>Benchmark:</b> Nifty 50  <b>Monthly Average AUM:</b> ₹ 426.30 Crores  <b>AUM as on last day:</b> ₹ 445.86 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> 1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment.	<b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Standard Deviation:</b> 15.67% <b>Sharpe Ratio##:</b> 1.23 <b>Beta:</b> 0.93 <b>Portfolio Turnover:</b> 0.40 <b>Expense Ratio:</b> Regular 2.79 Direct 1.68
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**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 6.59% (FBI Over Night MIBOR for 29th Jul 2016) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 57.64

Date of Inception: Aug 05, 2005	NAV Per Unit. * (₹)	Birla Sun Life India GenNext Fund (%)	Nifty 50 # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life India GenNext Fund (₹)	Nifty 50 # (₹)	S&P BSE SENSEX ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	17.42	12.20	12.12	57640	35100	34820
June 30, 2015 to June 30, 2016 (Absolute)	54.17	6.41	-0.96	-2.81	10641	9904	9719
June 30, 2014 to June 30, 2015 (Absolute)	40.23	34.65	9.95	9.31	13465	10995	10931
June 28, 2013 to June 30, 2014 (Absolute)	31.44	27.96	30.28	31.03	12796	13028	13103

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Anil Shah is 9. Total Schemes managed by Mr. Chanchal Khandelwal is 1. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1310000	600000	360000	120000
Market Value of amount Invested	3543853	1004840	485133	130184
Scheme Returns (CAGR)	17.20	20.76	20.39	16.15
Nifty 50 returns# (CAGR)	9.42	10.19	8.04	8.84
S&P BSE SENSEX returns## (CAGR)	8.99	9.45	6.62	6.98

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

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

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

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

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

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Limited	5.59%	Housing Development Finance Corporation Limited	3.15%
ITC Limited	4.41%	Kotak Mahindra Bank Limited	2.76%
Maruti Suzuki India Limited	4.28%	Tata Motors Limited	2.71%
Eicher Motors Limited	4.03%	Yes Bank Limited	2.48%
IndusInd Bank Limited	3.98%	Zee Entertainment Enterprises Limited	2.23%



### What is it?

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

### Fund Details

As on July 29, 2016

<b>Fund Manager:</b>	Mr. Mahesh Patil & Mr. Vineet Maloo	<b>Dividend:</b>	15.14		
<b>Managing Fund Since:</b>	July 16, 2015 & May 23, 2016	<b>Direct Plan<sup>§</sup></b>			after 365 days from the date of allotment.
<b>Total Experience:</b>	24 years & 11 years	<b>Growth:</b>	28.38		**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Date of Allotment:</b>	March 17, 2006	<b>Dividend:</b>	19.47		
<b>Type of Scheme:</b>	An Open-ended Growth Scheme	<b>Benchmark:</b>	Nifty 50		
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)	<b>Monthly Average AUM:</b>	₹ 583.08 Crores		<b>Other Parameter</b>
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)	<b>AUM as on last day:</b>	₹ 589.73 Crores		<b>Standard Deviation:</b>
		(as on 29th July 2016)			<b>Sharpe Ratio##:</b>
					<b>Beta:</b>
					<b>Portfolio Turnover:</b>
					<b>Expense Ratio:</b>
					Regular
					Direct
<b>SIP: Monthly:</b>	Minimum ₹ 1,000/-	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>			
		<b>Entry Load:</b>	Nil		
		<b>Exit Load**:</b>	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched		
<b>NAV of Plans / Options (₹)</b>					
<b>Regular Plan</b>					
Growth:	27.67				

**Note:**  
Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 2016) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 26.31

Date of Inception: Mar 17, 2006	NAV Per Unit. * (₹)	Birla Sun Life Infrastructure Fund (%)	Nifty 50 # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Infrastructure Fund (₹)	Nifty 50 # (₹)	S&P BSE SENSEX ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	9.85	9.57	9.25	26310	25627	24862
June 30, 2015 to June 30, 2016 (Absolute)	26.17	0.53	-0.96	-2.81	10053	9904	9719
June 30, 2014 to June 30, 2015 (Absolute)	23.00	13.78	9.95	9.31	11378	10995	10931
June 28, 2013 to June 30, 2014 (Absolute)	13.75	67.27	30.28	31.03	16727	13028	13103

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Mahesh Patil is 8. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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### 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 (₹)	1240000	600000	360000	120000
Market Value of amount Invested	2209076	905435	466975	127508
Scheme Returns (CAGR)	10.75	16.48	17.67	11.84
Nifty 50 returns# (CAGR)	9.05	10.19	8.04	8.84
S&P BSE SENSEX returns## (CAGR)	8.58	9.45	6.62	6.98

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.  
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
Larsen & Toubro Limited	8.27%	Honeywell Automation India Limited	3.42%
HDFC Bank Limited	5.24%	JSW Steel Limited	3.07%
WABCO India Limited	4.27%	Crompton Greaves Consumer Electricals Limited	3.06%
Orient Cement Limited	3.92%	Capital First Limited	2.67%
PTC India Limited	3.72%	Tata Motors Limited	2.65%

### What is it?

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

### Fund Details

As on July 29, 2016

<b>Fund Manager:</b> Mr. Anil Shah <b>Managing Fund Since:</b> January 04, 2013 <b>Total Experience:</b> 26 years <b>Date of Allotment:</b> January 31, 2008 <b>Type of Scheme:</b> An Open-ended Diversified Equity Scheme	<b>Dividend:</b> 16.5236 <b>Direct Plan<sup>§</sup></b> <b>Growth:</b> 20.1677 <b>Dividend:</b> 20.1536  <b>Benchmark:</b> S&P BSE 200  <b>Monthly Average AUM:</b> ₹ 133.01 Crores  <b>AUM as on last day:</b> ₹ 138.32 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> 1% if redeemed /switched out within 365 days from	the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment. <b>**Exit Load is NIL</b> for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 19.44% <b>Sharpe Ratio<sup>##</sup>:</b> 1.32 <b>Beta:</b> 1.15 <b>Portfolio Turnover:</b> 0.88 <b>Expense Ratio:</b> Regular 2.93 Direct 2.30
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 19.7364		

#### Note:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 2016) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 18.2959

Date of Inception: Jan 31, 2008	NAV Per Unit. * (₹)	Birla Sun Life Special Situations Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Special Situations Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	7.44	5.55	5.84	18296	15754	16132
June 30, 2015 to June 30, 2016 (Absolute)	17.0824	7.10	0.41	-0.96	10710	10041	9904
June 30, 2014 to June 30, 2015 (Absolute)	14.5156	17.68	12.01	9.95	11768	11201	10995
June 28, 2013 to June 30, 2014 (Absolute)	9.1159	59.23	34.45	30.28	15923	13445	13028

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

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

### SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 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	1907057	972835	486990	128392
Scheme Returns (CAGR)	14.29	19.43	20.67	13.26
S&P BSE 200 returns# (CAGR)	10.42	11.71	10.34	9.60
Nifty 50 returns#(CAGR)	9.55	10.19	8.04	8.84

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.  
 CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.  
**Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

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

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
IndusInd Bank Limited	4.59%	HCL Technologies Limited	3.28%
HDFC Bank Limited	4.50%	Birla Corporation Limited	3.13%
ITC Limited	4.11%	Infosys Limited	3.11%
Chennai Petroleum Corporation Limited	4.05%	Gulf Oil Lubricants India Limited	3.06%
Yes Bank Limited	3.96%	Century Textiles & Industries Limited	2.83%

### What is it?

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

### Fund Details

As on July 29, 2016

**Fund Manager:** Mr. Mahesh Patil & Mr. Milind Bafna  
**Managing Fund Since:** January 16, 2014  
**Total Experience:** 24 years & 15 years  
**Date of Allotment:** March 27, 2008  
**Type of Scheme:** An Open-ended Diversified Equity Scheme

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

**SIP: Monthly:** Minimum ₹ 1,000/-  
**NAV of Plans / Options (₹)**  
**Regular Plan**  
 Growth: 44.6826  
 Dividend: 26.6260

**Direct Plan<sup>s</sup>**  
 Growth: 45.9460  
 Dividend: 40.2170  
**Benchmark:** S&P BSE 200  
**Monthly Average AUM:** ₹ 490.96 Crores

**AUM as on last day:** ₹ 518.25 Crores  
 (as on 29th July 2016)

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

1.00% of applicable NAV  
 For redemption/switch out of units after 365 days from the date of allotment: Nil.  
 \*\*Exit Load is NIL for units issued in Dividend Reinvestment.  
**Other Parameter**  
**Standard Deviation:** 23.64%  
**Sharpe Ratio##:** 1.47  
**Beta:** 1.26  
**Portfolio Turnover:** 2.09  
**Expense Ratio:**  
 Regular 2.85  
 Direct 1.92

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 2016) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 41.1399

Date of Inception: Mar 27, 2008	NAV Per Unit. * (₹)	Birla Sun Life Pure Value Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Pure Value Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	18.66	7.33	6.75	41140	17944	17158
June 30, 2015 to June 30, 2016 (Absolute)	37.2429	10.46	0.41	-0.96	11046	10041	9904
June 30, 2014 to June 30, 2015 (Absolute)	33.7890	10.22	12.01	9.95	11022	11201	10995
June 28, 2013 to June 30, 2014 (Absolute)	16.9023	99.91	34.45	30.28	19991	13445	13028

# 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 managed by Mr. Milind Bafna is 4. Refer annexure on page no. 94 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 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1000000	600000	360000	120000
Market Value of amount Invested	2551229	1131153	526253	128804
Scheme Returns (CAGR)	21.73	25.68	26.32	13.92
S&P BSE 200 returns# (CAGR)	10.65	11.71	10.34	9.60
Nifty 50 returns## (CAGR)	9.73	10.19	8.04	8.84

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.  
 CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.  
**Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

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

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Chennai Petroleum Corporation Limited	5.76%	K.P.R. Mill Limited	3.72%
Hindustan Petroleum Corporation Limited	5.47%	Muthoot Finance Limited	3.11%
SRF Limited	4.74%	The Jammu & Kashmir Bank Limited	2.93%
Gulf Oil Lubricants India Limited	3.92%	Biocon Limited	2.88%
Gujarat Fluorochemicals Limited	3.80%	Bata India Limited	2.79%

### What is it?

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

As on July 29, 2016

### Fund Details

<b>Fund Manager:</b> Mr. Satyabrata Mohanty <b>Managing Fund Since:</b> July 16, 2015 <b>Total Experience:</b> 16 years <b>Date of Allotment:</b> June 25, 2010 <b>Type of Scheme:</b> An Open-ended Equity Scheme	<b>Direct Plan<sup>s</sup></b> Growth: 15.86 Dividend: 15.87  <b>Benchmark:</b> Nifty 500  <b>Monthly Average AUM:</b> ₹ 224.74 Crores  <b>AUM as on last day:</b> ₹ 224.09 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/switch out	of units after 365 days from the date of allotment: Nil <b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Standard Deviation:</b> 21.16% <b>Sharpe Ratio##:</b> 1.00 <b>Beta:</b> 1.24 <b>Portfolio Turnover:</b> 0.44 <b>Expense Ratio:</b> Regular 2.78 Direct 1.88
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/- <b>NAV of Plans / Options (₹)</b>		
<b>Regular Plan</b> Growth: 15.55 Dividend: 13.03		

**Note:**  
 Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 2016) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 14.52

Date of Inception: June 25, 2010	NAV Per Unit * (₹)	Birla Sun Life India Reforms Fund (%)	Nifty 500 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life India Reforms Fund (₹)	Nifty 500 # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	6.39	8.11	7.82	14520	15990	15729
June 30, 2015 to June 30, 2016 (Absolute)	13.97	3.94	1.21	-0.96	10394	10121	9904
June 30, 2014 to June 30, 2015 (Absolute)	12.55	11.31	11.71	9.95	11131	11171	10995
June 28, 2013 to June 30, 2014 (Absolute)	8.17	53.61	36.87	30.28	15361	13687	13028

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	730000	600000	360000	120000
Market Value of amount Invested	1036411	854555	464021	128545
Scheme Returns (CAGR)	11.40	14.13	17.22	13.50
Nifty 500 returns# (CAGR)	10.70	12.32	11.21	10.02
Nifty 50 returns## (CAGR)	9.11	10.19	8.04	8.84

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

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

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

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

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

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	17.07%	SOV	Capital First Limited	4.62%	
Yes Bank Limited	7.22%		Dalmia Bharat Limited	3.94%	
Eicher Motors Limited	6.21%		ICICI Bank Limited	3.52%	
HDFC Bank Limited	5.33%		State Bank of India	3.38%	
Reppo Home Finance Limited	4.84%		Voltas Limited	3.28%	

### What is it?

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

### Fund Details

As on July 29, 2016

<b>Fund Manager:</b> Mr. Kunal Sangoi <b>Managing Fund Since:</b> January 16, 2014 <b>Total Experience:</b> 8 years <b>Date of Allotment:</b> January 15, 2000 <b>Type of Scheme:</b> An Open-ended Growth Scheme	<b>Direct Plan<sup>s</sup></b> Growth: 36.46 Dividend: 18.68	date of allotment. **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b> S&P BSE Teck <b>Monthly Average AUM:</b> ₹ 70.48 Crores	<b>Other Parameter</b> <b>Standard Deviation:</b> 18.24% <b>Sharpe Ratio##:</b> 0.55 <b>Beta:</b> 1.13 <b>Portfolio Turnover:</b> 0.64 <b>Expense Ratio:</b> Regular 2.98 Direct 2.20
<b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 35.57 Dividend: 18.14	<b>AUM as on last day:</b> ₹ 67.48 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> 1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed / switched after 365 days from the	

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 2016) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth NAV as on June 30, 2016: ₹ 37.01

Date of Inception: Jan 15, 2000	NAV Per Unit. * (₹)	Birla Sun Life New Millennium Fund (%)	S&P BSE Teck # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life New Millennium Fund (₹)	S&P BSE Teck # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	8.27	N/A	10.41	37010	N/A	51072
June 30, 2015 to June 30, 2016 (Absolute)	32.88	12.56	2.43	-0.96	11256	10243	9904
June 30, 2014 to June 30, 2015 (Absolute)	29.02	13.30	12.50	9.95	11330	11250	10995
June 28, 2013 to June 30, 2014 (Absolute)	19.32	50.21	43.14	30.28	15021	14314	13028

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1980000	600000	360000	120000
Market Value of amount Invested	7106450	925471	438593	125434
Scheme Returns (CAGR)	14.04	17.38	13.27	8.53
S&P BSE Teck returns# (CAGR)	NA	12.42	6.90	0.52
Nifty 50 returns## (CAGR)	13.08	10.19	8.04	8.84

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

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.  
 CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.  
**Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Infosys Limited	30.07%	Dish TV India Limited	5.49%
Tata Consultancy Services Limited	10.79%	Sonata Software Limited	5.19%
HCL Technologies Limited	10.49%	NIIT Technologies Limited	5.00%
Tech Mahindra Limited	7.82%	INOX Leisure Limited	4.37%
Cyient Limited	6.22%	KPIT Technologies Limited	3.15%



### What is it?

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

### Fund Details

As on July 29, 2016

<b>Fund Manager:</b> Mr. Kunal Sangoi <b>Managing Fund Since:</b> July 16, 2015 <b>Total Experience:</b> 8 years <b>Date of Allotment:</b> December 27, 1999 <b>Type of Scheme:</b> An Open-ended Growth Scheme	<b>Direct Plan<sup>s</sup></b> Growth: 119.60 Dividend: 36.01  <b>Benchmark:</b> Nifty 500  <b>Monthly Average AUM:</b> ₹ 139.53 Crores  <b>AUM as on last day:</b> ₹ 139.06 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of	applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. <b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Standard Deviation:</b> 14.24% <b>Sharpe Ratio<sup>##</sup>:</b> 1.62 <b>Beta:</b> 0.70 <b>Portfolio Turnover:</b> 0.34 <b>Expense Ratio:</b> Regular 3.06 Direct 2.29
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 117.05 Dividend: 26.40		

#### Note:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
**## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 2016) for calculating Sharpe Ratio**

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 115.23

Date of Inception: Dec 27, 1999	NAV Per Unit. * (₹)	Birla Sun Life India Opportunities Fund (%)	Nifty 500 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life India Opportunities Fund (₹)	Nifty 500 # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	23.70	10.05	11.52	11.21	48620	60576	57871
June 30, 2015 to June 30, 2016 (Absolute)	106.69	8.00	1.21	-0.96	10800	10121	9904
June 30, 2014 to June 30, 2015 (Absolute)	88.12	21.07	11.71	9.95	12107	11171	10995
June 28, 2013 to June 30, 2014 (Absolute)	50.79	73.50	36.87	30.28	17350	13687	13028

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

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

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

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

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1990000	600000	360000	120000
Market Value of amount Invested	8393292	1048180	481496	122259
Scheme Returns (CAGR)	15.61	22.51	19.85	3.52
Nifty 500 returns# (CAGR)	14.07	12.32	11.21	10.02
Nifty 50 returns## (CAGR)	13.06	10.19	8.04	8.84

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

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Reliance Industries Limited	7.00%	HCL Technologies Limited	5.54%
Sun Pharmaceuticals Industries Limited	6.43%	Infosys Limited	5.41%
Cummins India Limited	6.34%	WABCO India Limited	5.02%
Sanofi India Limited	5.99%	Dishman Pharmaceuticals and Chemicals Limited	3.26%
Honeywell Automation India Limited	5.57%	Aurobindo Pharma Limited	3.19%

### 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 July 29, 2016

<b>Fund Manager:</b> Mr. Vineet Maloo <b>Managing Fund Since:</b> Since Inception <b>Total Experience:</b> 11 years <b>Date of Allotment:</b> October 31, 2007 <b>Type of Scheme:</b> An Open-ended Diversified Equity Scheme	<b>Dividend:</b> 15.8900  <b>Benchmark:</b> S&P Global 1200  <b>Monthly Average AUM:</b> ₹ 55.43 Crores  <b>AUM as on last day:</b> ₹ 54.77 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment:	Nil. **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Portfolio Turnover:</b> 0.25 <b>Expense Ratio:</b> Regular 2.99 Direct 2.46
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/- <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 15.5811 Dividend: 14.3357 <b>Direct Plan<sup>§</sup></b> Growth: 15.8786		

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 15.0895

Date of Inception till June 30, 2016 (CAGR)	NAV Per Unit. * (₹)	Birla Sun Life International Equity Fund - Plan A (%)	S&P Global 1200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life International Equity Fund - Plan A (₹)	S&P Global 1200 # (₹)	Nifty 50 ## (₹)
Since Inception till June 30, 2016 (CAGR)	10.0000	4.86	6.12	4.00	15090	16731	14045
June 30, 2015 to June 30, 2016 (Absolute)	16.9032	-10.73	1.19	-0.96	8927	10119	9904
June 30, 2014 to June 30, 2015 (Absolute)	15.6018	8.34	5.13	9.95	10834	10513	10995
June 28, 2013 to June 30, 2014 (Absolute)	13.5878	14.82	22.02	30.28	11482	12202	13028

# 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 20. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1050000	600000	360000	120000
Market Value of amount Invested	1464301	678909	343641	112664
Scheme Returns (CAGR)	7.43	4.89	-3.00	-11.16
S&P Global 1200 returns# (CAGR)	10.94	10.57	4.16	4.28
Nifty 50 returns## (CAGR)	9.18	10.19	8.04	8.84

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

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

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

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

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

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
McKesson Corp.	5.44%	Valero Energy Corporation Ltd	3.17%
Aetna Inc New	4.96%	F5 NETWORKS INC	3.01%
THE BOEING CO	3.58%	Westfield Corporation	2.90%
Fedex Corp	3.55%	EMC Corp/MA	2.84%
Apple Inc.	3.32%	T ROWE PRICE GROUP I	2.76%

### What is it?

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

### Fund Details

As on July 29, 2016

<b>Fund Manager:</b> Mr. Vineet Maloo <b>Managing Fund Since:</b> Since Inception <b>Total Experience:</b> 11 years <b>Date of Allotment:</b> October 31, 2007 <b>Type of Scheme:</b> An Open-ended Diversified Equity Scheme	<b>Direct Plan<sup>s</sup></b> Growth: 15.3915 Dividend: 15.3839  <b>Benchmark:</b> Customised Index † † A customized benchmark created using S&P BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.  <b>Monthly Average AUM:</b> ₹ 102.13 Crores  <b>AUM as on last day:</b> ₹ 104.45 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> 1% if redeemed /switched	out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment. **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Portfolio Turnover:</b> 0.62 <b>Expense Ratio:</b> Regular 2.96 Direct 2.41
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 15.1088 Dividend: 15.1087		

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 14.2020

Date of Inception: Oct 31, 2007	NAV Per Unit. * (₹)	Birla Sun Life International Equity Fund - Plan B (%)	Customised Index † # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life International Equity Fund - Plan B (₹)	Customised Index † # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	4.13	5.71	4.00	14202	16185	14045
June 30, 2015 to June 30, 2016 (Absolute)	14.1819	0.14	1.02	-0.96	10014	10102	9904
June 30, 2014 to June 30, 2015 (Absolute)	12.6744	11.89	9.90	9.95	11189	10990	10995
June 28, 2013 to June 30, 2014 (Absolute)	9.7205	30.39	30.70	30.28	13039	13070	13028

# 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 20. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

† A customized benchmark created using S&P BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1050000	600000	360000	120000
Market Value of amount Invested	1575176	781202	411717	124323
Scheme Returns (CAGR)	9.04	10.50	8.93	6.77
Customised Index † returns# (CAGR)	10.82	11.68	8.42	8.02
Nifty 50 returns## (CAGR)	9.18	10.19	8.04	8.84

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

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

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

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

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

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Limited	6.56%	Infosys Limited	2.47%
Repco Home Finance Limited	4.06%	Tata Motors Limited	2.41%
Bajaj Finance Limited	3.48%	Eicher Motors Limited	2.15%
Larsen & Toubro Limited	2.85%	JSW Steel Limited	2.13%
IndusInd Bank Limited	2.71%	Century Textiles & Industries Limited	2.00%



### 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 July 29, 2016

<b>Fund Manager:</b> Mr. Milind Bafna <b>Managing Fund Since:</b> August 26, 2015 <b>Total Experience:</b> 15 years <b>Date of Allotment:</b> November 07, 2008 <b>Type of Scheme:</b> An Open-ended Growth Scheme	<b>Direct Plan<sup>s</sup></b> Growth: 21.0777 Dividend: 16.2650	1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment: Nil. **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>SIP: Monthly:</b> Minimum ₹ 1,000/-	<b>Benchmark:</b> S&P Global Agribusiness Index <b>Monthly Average AUM:</b> ₹ 8.51 Crores <b>AUM as on last day:</b> ₹ 8.45 Crores (as on 29th July 2016)	<b>Other Parameter</b> <b>Portfolio Turnover:</b> 0.09 <b>Expense Ratio:</b> Regular 1.77 Direct 1.32
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 20.7652 Dividend: 15.9921	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption/switch out of units within 365 days from the date of allotment:	

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 20.0995

Date of Inception: Nov 07, 2008	NAV Per Unit. * (₹)	Birla Sun Life Commodity Equities Fund - Global Agri Plan - Regular Growth (%)	S&P Global Agribusiness Index # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Commodity Equities Fund - Global Agri Plan - Regular Growth (₹)	S&P Global Agribusiness Index # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	9.56	17.40	14.34	20100	34106	27877
June 30, 2015 to June 30, 2016 (Absolute)	21.5535	-6.75	-3.57	-0.96	9325	9643	9904
June 30, 2014 to June 30, 2015 (Absolute)	20.2826	6.27	8.04	9.95	10627	10804	10995
June 28, 2013 to June 30, 2014 (Absolute)	17.6552	14.88	20.02	30.28	11488	12002	13028

# 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. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	920000	600000	360000	120000
Market Value of amount Invested	1121269	656503	362759	119396
Scheme Returns (CAGR)	5.08	3.56	0.50	-0.93
S&P Global Agribusiness Index returns# (CAGR)	11.98	8.82	3.56	5.15
Nifty 50 returns## (CAGR)	10.13	10.19	8.04	8.84

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

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.  
 CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.  
**Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Monsanto Co	10.09%	Kubota Corp	7.10%
TYSON FOODS INC	8.63%	BRF SA	6.47%
ARCHER-DANIELS-MIDLAND CO	8.51%	ASSOCIATED BRITISH FOODS PLC	6.45%
Deere And Co Ltd	8.36%	INGREDION INC	4.86%
Syngenta Ltd Reg Shs	8.14%	BUNGE LTD	4.76%

# Birla Sun Life Global Commodities Fund

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

Wealth Creation Solutions

## What is it?

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

## Fund Details

As on July 29, 2016

<b>Fund Manager:</b> Mr. Shravan Sreenivasula <b>Managing Fund Since:</b> December 15, 2014 <b>Total Experience:</b> 14 years <b>Date of Allotment:</b> September 17, 2008 <b>Type of Scheme:</b> An Open-ended Fund of Funds Scheme	<b>Dividend:</b> 10.3379  <b>Benchmark:</b> 40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms  <b>Monthly Average AUM:</b> ₹ 2.42 Crores  <b>AUM as on last day:</b> ₹ 2.33 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption/ switch-out of units on or before 365 days from the date of allotment: 1% of applicable	NAV. For redemption/ switch-out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter Expense Ratio:</b> Regular 0.85 Direct 0.74
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-		
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 11.5148 Dividend: 11.5176 <b>Direct Plan<sup>§</sup></b> Growth: 11.6374		

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 11.3585

Date of Inception: Sep 17, 2008	NAV Per Unit. * (₹)	Birla Sun Life Global Commodities Fund (%)	40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Global Commodities Fund (₹)	40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms # (₹)	S&P BSE SENSEX ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	1.65	3.97	9.56	11359	13542	20357
June 30, 2015 to June 30, 2016 (Absolute)	11.72	-3.12	-3.82	-2.81	9688	9618	9719
June 30, 2014 to June 30, 2015 (Absolute)	14.45	-18.86	-12.24	9.31	8114	8776	10931
June 28, 2013 to June 30, 2014 (Absolute)	11.57	24.90	23.69	31.03	12490	12369	13103

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

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

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.  
 CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.  
**Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	940000	600000	360000	120000
Market Value of amount Invested	911456	552007	340138	131262
Scheme Returns (CAGR)	-0.78	-3.28	-3.66	17.90
40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms# (CAGR)	4.06	1.20	-2.50	10.20
S&P BSE SENSEX ## (CAGR)	9.62	9.41	6.64	6.98

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

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

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

## Top Portfolio Holdings

Issuer	% to net Assets
Legg Mason Martin Currie Global Resources Fund	47.58%
First State Glob Umbrella Fund Global Res Fund - I	42.41%
Cash & Current Assets	13.29%
Net receivables / payables	-3.28%



## What is it?

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

## Fund Details

As on July 29, 2016

<b>Fund Manager:</b> Mr. Shравan Sreenivasula <b>Managing Fund Since:</b> December 15, 2014 <b>Total Experience:</b> 14 years <b>Date of Allotment:</b> December 31, 2007 <b>Type of Scheme:</b> An Open-ended Fund of Funds Scheme <b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>SIP: Monthly:</b> Minimum ₹ 1,000/- <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 19.63 Dividend: 19.64	<b>Direct Plan<sup>5</sup></b> Growth: 19.96 Dividend: 19.97 <b>Benchmark:</b> 10/40 GPR 250 Global Net Index <b>Monthly Average AUM:</b> ₹ 23.29 Crores <b>AUM as on last day:</b> ₹ 23.67 Crores (as on 29th July 2016) <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption/ switch-out of units on or before 365 days from the date of	allotment: 1% of applicable NAV. For redemption/ switch-out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. <b>Other Parameter</b> <b>Expense Ratio:</b> Regular 1.92 Direct 1.46
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## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 19.21

Date of Inception: Dec 31, 2007	NAV Per Unit. * (₹)	Birla Sun Life Global Real Estate Fund (%)	10/40 GPR 250 Global Net Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Global Real Estate Fund (₹)	10/40 GPR 250 Global Net Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	7.98	N/A	3.42	19214	N/A	13309
June 30, 2015 to June 30, 2016 (Absolute)	16.54	16.17	20.51	-2.81	11617	12051	9719
June 30, 2014 to June 30, 2015 (Absolute)	16.37	1.04	4.77	9.31	10104	10477	10931
June 28, 2013 to June 30, 2014 (Absolute)	15.10	8.41	12.52	31.03	10841	11252	13103

# 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. Shравan Sreenivasula is 6. Refer annexure on page no. 94 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](http://www.birlasunlife.com)

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1030000	600000	360000	120000
Market Value of amount Invested	1727717	795606	414812	131430
Scheme Returns (CAGR)	11.72	11.24	9.44	18.17
10/40 GPR 250 Global Net Index returns# (CAGR)	N/A	15.58	13.34	23.36
S&P BSE SENSEX returns## (CAGR)	8.94	9.42	6.64	6.98

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

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.  
 CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.  
**Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

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

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

## Top Portfolio Holdings

Issuer	% to net Assets
ING (L) Invest Global Real Estate - I Cap USD	97.40%
Cash & Current Assets	3.00%
Net receivables / payables	-0.40%



### What is it?

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

As on July 29, 2016

### Fund Details

<b>Fund Manager:</b> Mr. Ajay Garg <b>Managing Fund Since:</b> October 01, 2006 <b>Total Experience:</b> 22 years <b>Date of Allotment:</b> September 18, 2002 <b>Type of Scheme:</b> An Open-ended Index Linked Growth Scheme	<b>Direct Plan<sup>s</sup></b> Growth: 84.9946 Dividend: 12.0811  <b>Benchmark:</b> Nifty 50  <b>Monthly Average AUM:</b> ₹ 144.19 Crores  <b>AUM as on last day:</b> ₹ 144.87 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> Nil **Exit Load is NIL for units issued in Dividend Reinvestment.	<b>Other Parameter</b> <b>Standard Deviation:</b> 15.17% <b>Sharpe Ratio<sup>##</sup>:</b> 0.54 <b>Beta:</b> 0.99 <b>Portfolio Turnover:</b> 4.70 <b>Expense Ratio:</b> Regular 0.80 Direct 0.50 <b>Tracking Error:</b> 0.52%
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 85.0669 Dividend: 11.9732		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 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 June 30, 2016: ₹ 81.5786

Date of Inception: Sept 18, 2002	NAV Per Unit. * (₹)	Birla Sun Life Index Fund (%)	Nifty 50 # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Index Fund (₹)	Nifty 50 # (₹)	S&P BSE SENSEX ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	16.44	16.71	17.08	81579	84259	87953
June 30, 2015 to June 30, 2016 (Absolute)	82.1097	-0.65	-0.96	-2.81	9935	9904	9719
June 30, 2014 to June 30, 2015 (Absolute)	74.2344	10.61	9.95	9.31	11061	10995	10931
June 28, 2013 to June 30, 2014 (Absolute)	57.0844	30.04	30.28	31.03	13004	13028	13103

# 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 8. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1660000	600000	360000	120000
Market Value of amount Invested	4149285	777893	408156	126062
Scheme Returns (CAGR)	12.35	10.33	8.34	9.52
Nifty 50 returns# (CAGR)	12.73	10.19	8.04	8.84
S&P BSE SENSEX returns## (CAGR)	12.78	9.45	6.62	6.98

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

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.  
 CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.  
**Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Nifty Index	23.38%	Reliance Industries Limited	4.04%
HDFC Bank Limited	5.92%	ICICI Bank Limited	3.69%
Housing Development Finance Corporation Limited	5.23%	Tata Consultancy Services Limited	3.36%
Infosys Limited	5.18%	Larsen & Toubro Limited	3.08%
ITC Limited	5.14%	Tata Motors Limited	2.74%

### 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 July 29, 2016

<b>Fund Manager:</b>	Mr. Prasad Dhonde	<b>Monthly Average AUM:</b>	₹ 84.37 Crores	the scheme through secondary market.
<b>Managing Fund Since:</b>	October 03, 2012	<b>AUM as on last day:</b>	₹ 83.20 Crores	
<b>Total Experience:</b>	16 years	<b>Load Structure (as % of NAV)</b>		
<b>Date of Allotment:</b>	May 13, 2011	<b>Entry Load:</b>	Nil	<b>Other Parameter</b>
<b>Type of Scheme:</b>	An Open ended Gold Exchange Traded Fund	<b>Exit Load**(Including fractional units, if any):</b>	Nil; **The units of the scheme are compulsorily traded in dematerialized form, and hence, there shall be no entry/exit load for the units purchased or sold through stock exchanges. However, the investor shall have to bear costs in form of bid/ask spread and brokerage or such other cost as charged by his broker for transacting in units of	<b>Standard Deviation:</b>
<b>Addl. Purchase:</b>	The Creation Unit size in case of Birla Sun Life Gold ETF shall be 1,000 units and in multiples thereof. To know the exact value of the units please refer our website.			<b>Sharpe Ratio##:</b>
<b>NAV (₹):</b>	3058.5748			<b>Beta:</b>
<b>Benchmark:</b>	Domestic price of physical gold			<b>Expense Ratio:</b>
				Regular
				<b>Tracking Error:</b>
				8.56%

**Note:**  
Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 year history of monthly returns.  
## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 2016) for calculating Sharpe Ratio

### Investment Performance

NAV as on June 30, 2016: ₹ 3046.56

Date of Inception: May 13, 2011	NAV Per Unit. * (₹)	Birla Sun Life Gold ETF (%)	Domestic price of physical gold # (%)	Value of Standard Investment of ₹ 10000 in	
				Birla Sun Life Gold ETF (₹)	Domestic price of physical gold # (₹)
Since inception till June 30, 2016 (CAGR)	2227.85	6.29	6.41	13675	13753
June 30, 2015 to June 30, 2016 (Absolute)	2588.79	17.68	13.30	11768	11330
June 30, 2014 to June 30, 2015 (Absolute)	2772.14	-6.61	-5.74	9339	9426
June 28, 2013 to June 30, 2014 (Absolute)	2496.33	11.05	12.15	11105	11215

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Prasad Dhonde is 24. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

### Top Portfolio Holdings

Issuer	% to net Assets
Gold	99.56%
Cash & Current Assets	0.43%
Net receivables / payables	0.01%



### What is it?

An open ended Fund of Funds 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.

As on July 29, 2016

### Fund Details

<b>Fund Manager:</b> Mr. Shravan Sreenivasula <b>Managing Fund Since:</b> December 15, 2014 <b>Total Experience:</b> 14 years <b>Date of Allotment:</b> March 20, 2012 <b>Type of Scheme:</b> An Open ended Fund of Funds Scheme	<b>Direct Plan<sup>s</sup></b> <b>Growth:</b> 10.3081 <b>Dividend:</b> 10.3035  <b>Benchmark:</b> Domestic price of physical gold  <b>Monthly Average AUM:</b> ₹ 57.36 Crores  <b>AUM as on last day:</b> ₹ 56.97 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV	For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 17.14% <b>Sharpe Ratio##:</b> -0.34 <b>Beta:</b> 0.89 <b>Expense Ratio:</b> Regular 0.50 Direct 0.23 <b>Tracking Error:</b> 8.53%
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 10.2169 Dividend: 10.2152		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 year history of monthly returns.  
 ## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 2016) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 10.0014

Date of Inception: Mar 20, 2012	NAV Per Unit. * (₹)	Birla Sun Life Gold Fund (%)	Domestic price of physical gold # (%)	Value of Standard Investment of ₹ 10000 in	
				Birla Sun Life Gold Fund (₹)	Domestic price of physical gold # (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	0.00	2.03	10001	10901
June 30, 2015 to June 30, 2016 (Absolute)	8.9220	12.10	13.30	11210	11330
June 30, 2014 to June 30, 2015 (Absolute)	9.4354	-5.44	-5.74	9456	9426
June 28, 2013 to June 30, 2014 (Absolute)	8.7702	7.58	12.15	10758	11215

# 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. 94 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 Funds 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.

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

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

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

### Top Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Gold ETF	98.63%
Cash & Current Assets	0.61%
Net receivables / payables	0.76%



# Birla Sun Life Dynamic Asset Allocation Fund

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

Wealth Creation Solutions

## What is it?

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

## Fund Details

As on July 29, 2016

<b>Fund Manager:</b> Mr. Prasad Dhonde & Mr. Vineet Maloo <b>Managing Fund Since:</b> October 11, 2014 & August 26, 2015 <b>Total Experience:</b> 16 years & 11 years <b>Date of Allotment:</b> April 25, 2000 <b>Type of Scheme:</b> An Open ended Asset Allocation Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 43.30 Dividend: 20.42	<b>Direct Plan<sup>s</sup></b> Growth: 44.37 Dividend: 20.98  <b>Benchmark:</b> CRISIL Balanced Fund - Aggressive Index  <b>Monthly Average AUM:</b> ₹ 5.66 Crores  <b>AUM as on last day:</b> ₹ 6.00 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption/ switch-out of units on or before 365 days from the date of allotment: 1% of applicable NAV. For redemption/ switch-out of units after 365 days from the date of allotment: Nil	**Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 12.27% <b>Sharpe Ratio##:</b> 0.90 <b>Beta:</b> 1.11 <b>Portfolio Turnover:</b> 2.17 <b>Expense Ratio:</b> Regular 2.98 Direct 2.48
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**Note:**  
 Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 2016) for calculating Sharpe Ratio

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 40.94

Date of Inception: Apr 25, 2000	NAV Per Unit. * (₹)	Birla Sun Life Dynamic Asset Allocation Fund (%)	CRISIL Balanced Fund - Aggressive Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Dynamic Asset Allocation Fund (₹)	CRISIL Balanced Fund - Aggressive Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	9.10	N/A	11.65	40940	N/A	59550
June 30, 2015 to June 30, 2016 (Absolute)	37.10	10.35	4.82	-2.81	11035	10482	9719
June 30, 2014 to June 30, 2015 (Absolute)	34.22	8.42	8.78	9.31	10842	10878	10931
June 28, 2013 to June 30, 2014 (Absolute)	27.16	25.99	21.01	31.03	12599	12101	13103

# 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 12. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers..

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1940000	600000	360000	120000
Market Value of amount Invested	5693094	826673	439424	131331
Scheme Returns (CAGR)	12.21	12.79	13.40	18.01
CRISIL Balanced Fund - Aggressive Index returns# (CAGR)	NA	10.18	9.06	9.37
S&P BSE SENSEX returns## (CAGR)	13.43	9.45	6.62	6.98

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

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.  
 CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.  
**Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Limited	6.08%	Repco Home Finance Limited	3.10%
Dalmia Bharat Limited	4.33%	JSW Steel Limited	2.65%
Bajaj Finance Limited	4.32%	City Union Bank Limited	2.60%
ITC Limited	3.74%	Somany Ceramics Limited	2.52%
Eicher Motors Limited	3.18%	Tata Motors Limited	2.52%



# Birla Sun Life Asset Allocator Multi Manager FoF Scheme

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

Wealth Creation Solutions

## What is it?

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

## Fund Details

As on July 29, 2016

<b>Fund Manager:</b> Mr. Shravan Sreenivasula <b>Managing Fund Since:</b> December 15, 2014 <b>Total Experience:</b> 14 years <b>Date of Allotment:</b> August 17, 2006 <b>Type of Scheme:</b> An Open ended Fund of Funds Scheme	<b>Direct Plan<sup>s</sup></b> Growth: 11.84 Dividend: 11.28  <b>Benchmark:</b> CRISIL Balanced Fund - Aggressive Index  <b>Monthly Average AUM:</b> ₹ 3.30 Crores  <b>AUM as on last day:</b> ₹ 3.30 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b>  <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> if redeemed on or before 365 days from the date of allotment: 1% if redeemed	after 365 days from the date of allotment: NIL <b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Expense Ratio:</b> Regular 1.53 Direct 1.48
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 23.70 Dividend: 21.81		

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 22.54

Date of Inception: Aug 17, 2006	NAV Per Unit. * (₹)	Birla Sun Life Asset Allocator Multi Manager FoF Scheme (%)	CRISIL Balanced Fund - Aggressive Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Asset Allocator Multi Manager FoF Scheme (₹)	CRISIL Balanced Fund - Aggressive Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	8.58	9.51	9.05	22543	24537	23524
June 30, 2015 to June 30, 2016 (Absolute)	21.14	6.64	4.82	-2.81	10664	10482	9719
June 30, 2014 to June 30, 2015 (Absolute)	17.74	19.17	8.78	9.31	11917	10878	10931
June 28, 2013 to June 30, 2014 (Absolute)	13.94	27.25	21.01	31.03	12725	12101	13103

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

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

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.  
 CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.  
**Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1190000	600000	360000	120000
Market Value of amount Invested	1800344	834116	449621	126951
Scheme Returns (CAGR)	8.10	13.15	15.01	10.96
CRISIL Balanced Fund - Aggressive Index# (CAGR)	9.15	10.16	9.04	9.30
S&P BSE SENSEX## (CAGR)	8.45	9.43	6.59	6.90

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

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

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

## Top Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	30.82%	IDFC Dynamic Bond Fund-Direct Plan-Growth	3.25%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	20.33%	Birla Sun Life Cash Plus - Growth - Direct Plan	0.01%
MOST Focused Multicap 35-Direct Plan-Growth Option	18.75%	Cash & Current Assets	2.43%
SBI Blue Chip Fund-Direct Plan -Growth	18.46%	Net receivables / payables	0.70%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	5.26%		

# 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 July 29, 2016

<b>Fund Manager:</b> Mr. Shravan Sreenivasula <b>Managing Fund Since:</b> December 15, 2014 <b>Total Experience:</b> 14 years <b>Date of Allotment:</b> May 09, 2011 <b>Type of Scheme:</b> An Open ended Fund of Funds Scheme	<b>Direct Plan<sup>s</sup></b> Growth: 18.73 Dividend: 17.16	of units within 365 days from the date of allotment: 1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>SIP: Monthly:</b> Minimum ₹ 1,000/-	<b>Benchmark:</b> 70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold	<b>Other Parameter</b> <b>Expense Ratio:</b> Regular 1.40 Direct 0.65
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 18.35 Dividend: 16.80	<b>Monthly Average AUM:</b> ₹ 116.08 Crores <b>AUM as on last day:</b> ₹ 119.10 Crores (as on 29th July 2016)	
	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption/switch out	

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 17.47

Date of Inception: May 09, 2011	NAV Per Unit. * (₹)	Birla Sun Life Financial Planning FOF Aggressive Plan (%)	70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold # (%)	CRISIL 10 Year Gilt Index ## (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in			
						Birla Sun Life Financial Planning FOF Aggressive Plan (₹)	70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold # (₹)	CRISIL 10 Year Gilt Index ## (₹)	S&P BSE SENSEX ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	11.44	8.18	7.49	7.59	17467	14993	14506	14572
June 30, 2015 to June 30, 2016 (Absolute)	16.45	6.16	1.98	10.03	-2.81	10616	10198	11003	9719
June 30, 2014 to June 30, 2015 (Absolute)	14.08	16.86	9.13	11.76	9.31	11686	10913	11176	10931
June 28, 2013 to June 30, 2014 (Absolute)	10.67	31.91	23.12	-2.47	31.03	13191	12312	9753	13103

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

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

"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 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	620000	600000	360000	120000
Market Value of amount Invested	889818	855063	446126	127590
Scheme Returns (CAGR)	13.96	14.16	14.47	11.98
70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold# (CAGR)	9.25	9.34	8.02	9.14
CRISIL 10 Year Gilt Index ## (CAGR)	8.21	8.26	9.58	9.46
S&P BSE SENSEX## (CAGR)	9.30	9.43	6.59	6.90

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

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

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

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

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

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Birla Sun Life Advantage Fund - Gr - Dir PI	15.32%	Mirae Asset India Opp'ties Fund-Direct Plan-Growth	12.40%
MOST Focused Multicap 35-Direct Plan-Growth Option	14.97%	Birla Sun Life MediumTerm Plan -Gr - Direct Plan	5.77%
SBI Blue Chip Fund-Direct Plan -Growth	14.49%	Goldman Sachs Gold ETF (Gold Bees)	2.55%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	13.89%	SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	2.54%
Birla Sun Life Cash Plus - Growth - Direct Plan	13.23%	IDFC Dynamic Bond Fund-Direct Plan-Growth	2.49%

# Birla Sun Life Financial Planning FOF - Conservative Plan

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

Wealth Creation Solutions

## What is it?

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

## Fund Details

As on July 29, 2016

<b>Fund Manager:</b> Mr. Shravan Sreenivasula <b>Managing Fund Since:</b> December 15, 2014 <b>Total Experience:</b> 14 years <b>Date of Allotment:</b> May 09, 2011 <b>Type of Scheme:</b> An Open ended Fund of Funds Scheme	<b>Dividend:</b> 10.83  <b>Benchmark:</b> 20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold  <b>Monthly Average AUM:</b> ₹ 5.53 Crores  <b>AUM as on last day:</b> ₹ 5.55 Crores (as on 29th July 2016)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption/ switch-out of units within and including 1 year from the date of allotment: 1% of	applicable NAV. For redemption/ switch-out of units after 1 year from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter Expense Ratio:</b> Regular 1.34 Direct 0.81
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-		
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 15.68 Dividend: 14.26 <b>Direct Plan<sup>§</sup></b> Growth: 15.96		

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 15.33

Date of Inception: May 09, 2011	NAV Per Unit. * (₹)	Birla Sun Life Financial Planning FOF Conservative Plan (%)	20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold # (%)	CRISIL 10 Year Gilt Index ## (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in			
						Birla Sun Life Financial Planning FOF Conservative Plan (₹)	20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold # (₹)	CRISIL 10 Year Gilt Index ## (₹)	S&P BSE SENSEX ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	8.65	8.35	7.49	7.59	15331	15110	14506	14572
June 30, 2015 to June 30, 2016 (Absolute)	14.26	7.51	7.12	10.03	-2.81	10751	10712	11003	9719
June 30, 2014 to June 30, 2015 (Absolute)	13.03	9.45	7.83	11.76	9.31	10945	10783	11176	10931
June 28, 2013 to June 30, 2014 (Absolute)	11.46	13.72	12.43	-2.47	31.03	11372	11243	9753	13103

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

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

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

## 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 (₹)	620000	600000	360000	120000
Market Value of amount Invested	781302	750774	413167	126124
Scheme Returns (CAGR)	8.89	8.91	9.17	9.64
20% Nifty 50 + 44% CRISIL Composite Bond Fund index + 12% INR price of Gold# (CAGR)	8.28	8.28	8.32	9.89
CRISIL 10 Year Gilt Index ## (CAGR)	8.21	8.26	9.58	9.46
S&P BSE SENSEX ## (CAGR)	9.30	9.43	6.59	6.90

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

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

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Birla Sun Life Cash Plus - Growth - Direct Plan	38.94%	Goldman Sachs Gold ETF (Gold Bees)	5.60%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	13.43%	Birla Sun Life Advantage Fund - Gr - Dir PI	5.24%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	6.44%	MOST Focused Multicap 35-Direct Plan-Growth Option	5.10%
IDFC Dynamic Bond Fund-Direct Plan-Growth	6.26%	Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	4.18%
Kotak MF Gold ETF	6.24%	SBI Blue Chip Fund-Direct Plan -Growth	3.98%

# Birla Sun Life Financial Planning FOF - Prudent Plan

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

Wealth Creation Solutions

## What is it?

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

As on July 29, 2016

## Fund Details

<b>Fund Manager:</b> Mr. Shravan Sreenivasula <b>Managing Fund Since:</b> December 15, 2014 <b>Total Experience:</b> 14 years <b>Date of Allotment:</b> May 09, 2011 <b>Type of Scheme:</b> An Open ended Fund of Funds Scheme	<b>Direct Plan<sup>§</sup></b> Growth: 17.01 Dividend: 15.41	from the date of allotment: 1.00% of applicable NAV For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Application Amount for fresh subscription*:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>SIP: Monthly:</b> Minimum ₹ 1,000/- <b>NAV of Plans / Options (₹)</b>	<b>Benchmark:</b> 40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold <b>Monthly Average AUM:</b> ₹ 17.23 Crores <b>AUM as on last day:</b> (as on 29th July 2016) ₹ 17.46 Crores	<b>Other Parameter Expense Ratio:</b> Regular 1.45 Direct 0.92
<b>Regular Plan</b> Growth: 16.73 Dividend: 15.00	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption/switch out of units within 365 days	

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 16.18

Date of Inception: May 09, 2011	NAV Per Unit. * (₹)	Birla Sun Life Financial Planning FOF Prudent Plan (%)	40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold # (%)	CRISIL 10 Year Gilt Index ## (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in			
						Birla Sun Life Financial Planning FOF Prudent Plan (₹)	40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold # (₹)	CRISIL 10 Year Gilt Index ## (₹)	S&P BSE SENSEX ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	9.79	8.27	7.49	7.59	16176	15055	14506	14572
June 30, 2015 to June 30, 2016 (Absolute)	15.15	6.76	5.08	10.03	-2.81	10676	10508	11003	9719
June 30, 2014 to June 30, 2015 (Absolute)	13.50	12.24	8.28	11.76	9.31	11224	10828	11176	10931
June 28, 2013 to June 30, 2014 (Absolute)	11.19	20.65	16.48	-2.47	31.03	12065	11648	9753	13103

# 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. 94 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."

## 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 (₹)	620000	600000	360000	120000
Market Value of amount Invested	821108	788911	424555	126506
Scheme Returns (CAGR)	10.82	10.90	11.03	10.25
40% Nifty 50 Index + 30% CRISIL Liquid Fund Index +20% CRISIL Composite Bond Fund Index + 10% INR price of Gold # (CAGR)	8.60	8.63	8.16	9.67
CRISIL 10 Year Gilt Index ## (CAGR)	8.21	8.26	9.58	9.46
S&P BSE SENSEX ## (CAGR)	9.30	9.43	6.59	6.90

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

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

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

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

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

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Birla Sun Life Cash Plus - Growth - Direct Plan	26.91%	Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	8.24%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	11.48%	Mirae Asset India Opp'ties Fund-Direct Plan-Growth	6.13%
Birla Sun Life Advantage Fund - Gr - Dir PI	9.18%	SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	5.35%
MOST Focused Multicap 35-Direct Plan-Growth Option	9.05%	IDFC Dynamic Bond Fund-Direct Plan-Growth	5.06%
SBI Blue Chip Fund-Direct Plan -Growth	8.51%	Goldman Sachs Gold ETF (Gold Bees)	4.79%



### 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 Tax Efficient Growth with Low Volatility.

### Fund Details

As on July 29, 2016

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Lovelish Solanki	<b>Direct Plan<sup>5</sup></b>	Growth: 11.74 Dividend: 11.51		of units after 365 days from the date of allotment: Nil. **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Managing Fund Since:</b>	Since Inception, August 26, 2015 & August 26, 2015 respectively	<b>Benchmark:</b>	30% S&P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index		
<b>Total Experience:</b>	16 years, 10 Years & 7 years	<b>Monthly Average AUM:</b>	₹ 351.50 Crores		<b>Other Parameter</b>
<b>Date of Allotment:</b>	November 28, 2014	<b>AUM as on last day:</b>	₹ 349.15 Crores (as on 29th July 2016)		<b>Modified Duration:</b> 1.40 years
<b>Type of Scheme:</b>	An Open ended Equity Scheme	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>			<b>Average Maturity:</b> 2.37 years
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)	<b>Entry Load:</b>	Nil		<b>Yield to Maturity:</b> 6.29%
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)	<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out		<b>Portfolio Turnover:</b> 5.05
<b>SIP: Monthly:</b>	Minimum ₹ 1,000/-				<b>Expense Ratio:</b>
<b>NAV of Plans / Options (₹)</b>					Regular 3.02 Direct 1.72
<b>Regular Plan</b>					
Growth:	11.53				
Dividend:	11.30				

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 11.04

Date of Inception: Nov 28, 2014	NAV Per Unit. * (₹)	Birla Sun Life Equity Savings Fund (%)	30% S&P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in			
						Birla Sun Life Equity Savings Fund (₹)	30% S&P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	6.42	6.17	9.47	-2.22	11040	10999	11546	9650
June 30, 2015 to June 30, 2016 (Absolute)	10.41	6.05	6.24	10.03	-0.96	10605	10624	11003	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 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. Lovelish Solanki is 4. Refer annexure on page no. 94 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](http://www.birlasunlife.com)

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

Particulars	Since Inception	last 1 year
Total Amount Invested (₹)	200000	120000
Market Value of amount Invested	212950	126842
Scheme Returns (CAGR)	7.43	10.77
30% S&P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index returns # (CAGR)	7.23	9.61
CRISIL 10 Year Gilt Index returns## (CAGR)	8.89	9.51
Nifty 50 returns## (CAGR)	1.77	8.84

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.

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	20.08%	SOV	Equitas Holdings Limited	1.94%	
Yes Bank Limited	4.00%		State Bank of India	1.71%	
Repco Home Finance Limited	3.00%		Berger Paints (I) Limited	1.65%	
Eicher Motors Limited	2.47%		Dalmia Bharat Limited	1.59%	
Natco Pharma Limited	2.24%		Bajaj Finance Limited	1.49%	





## 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 ₹ 53,303 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 ₹ 53,303 is calculated assuming qualifying amount of deduction is ₹ 1.5 lakh & investor falls in the income slab of over ₹ 1 Crore & 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 2016-17.

### 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.



# Tax Reckoner 2016-17

## Snapshot of Tax rates specific to Mutual Funds

The rates are applicable for the financial year 2016-17.

### Tax Implications on Dividend received by Unit holders.

	Individual/ HUF	Domestic Company	NRI
<b>Dividend</b>			
Equity oriented schemes	Nil	Nil	Nil
Debt oriented schemes	Nil	Nil	Nil
<b>Tax on distributed income (payable by the scheme) rates**</b>			
Equity oriented schemes*	Nil	Nil	Nil
Money market and Liquid schemes	25% + 12% Surcharge + 3% Cess = 28.84%	30% + 12% Surcharge + 3% Cess = 34.608%	25% + 12% Surcharge + 3% Cess = 28.84%
Debt schemes (other than Infrastructure Debt Fund)	25% + 12% Surcharge + 3% Cess = 28.84%	30% + 12% Surcharge + 3% Cess = 34.608%	25% + 12% Surcharge + 3% Cess = 28.84%
Infrastructure Debt Fund	25% + 12% Surcharge + 3% Cess = 28.84%	30% + 12% Surcharge + 3% Cess = 34.608%	5% + 12% Surcharge + 3% Cess = 5.768%

\* Securities transaction tax (STT) will be deducted on equity funds at the time of redemption/ switch to the other schemes/ sale of units.

\*\* With effect from 1 October 2014, for the purpose of determining the tax payable, the amount of distributed income has to be increased to such amount as would, after reduction of tax from such increased amount, be equal to the income distributed by the Mutual Fund.

## Capital Gains Taxation

	Individual/ HUF <sup>§</sup>	Domestic Company <sup>®</sup>	NRI <sup>§/ #</sup>
<b>Equity Oriented Schemes</b>			
<b>• Long Term Capital Gains (units held for more than 12 months) • Short Term Capital Gains (units held for 12 months or less)</b>			
Long Term Capital Gains	Nil	Nil	Nil
Short Term Capital Gains	15%	15%	15%
<b>Other Than Equity Oriented Schemes - For the period July 11, 2014 onwards</b>			
<b>Long Term Capital Gains (units held for more than 36 months) • Short Term Capital Gains (units held for 36 months or less)</b>			
Long Term Capital Gains	20% <sup>§</sup>	20% <sup>§</sup>	Listed - 20% <sup>§</sup> Unlisted - 10% <sup>*</sup>
Short Term Capital Gains	30% <sup>^</sup>	30%	30% <sup>^</sup>
<b>Tax Deducted at Source (Applicable only to NRI Investors)</b>			
		<b>Short term capital gains</b>	<b>Long term capital gains</b>
Equity oriented schemes		15%	Nil
Other than equity oriented schemes		30% <sup>^</sup>	10% <sup>*</sup> (for unlisted) & 20% & (for listed)

<sup>§</sup> Surcharge at 12% to be levied in case of individual/ HUF unit holders where their income exceeds ₹ 1 crore.

<sup>®</sup> Surcharge at 7% to be levied for domestic corporate unit holders where income exceeds ₹ 1 crore but less than ₹ 10 crores and at 12%, where income exceeds ₹ 10 crores.

<sup>#</sup> Short term/ long term capital gain tax will be deducted at the time of redemption of units in case of NRI investors only.

<sup>§</sup> After providing indexation.

<sup>\*</sup> Without indexation

<sup>^</sup> Assuming the investor falls into highest tax bracket.

Education Cess at 3% will continue to apply on aggregate of tax and surcharge.

Transfer of units upon consolidation of mutual fund schemes of two or more schemes of equity oriented fund or two or more schemes of a fund other than equity oriented fund in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains.

The Finance Bill, 2016 proposes to provide tax exemption to unit holders vis-à-vis transfer of units upon consolidation of the plans within a scheme of mutual fund in accordance with SEBI (Mutual Funds) Regulations, 1996.

The Finance Bill, 2015 proposes to provide tax exemption to unit holders upon consolidation or merger of mutual fund schemes, provided consolidation is of two or more schemes of equity oriented fund or two or more schemes of a fund other than equity oriented fund.

**Dividend Stripping:** The loss due to sale of units in the schemes (where dividend is tax free) will not be available for set off to the extent of tax free dividend declared; if units are: (A) bought within three months prior to the record date fixed for dividend declaration; and (B) sold within nine months after the record date fixed for dividend declaration.

**Bonus Stripping:** The loss due to sale of original units in the schemes, where bonus units are issued, will not be available for set off; if original units are: (A) bought within three months prior to the record date fixed for allotment of bonus units; and (B) sold within nine months after the record date fixed for allotment of bonus units. However, the amount of loss so ignored shall be deemed to be the cost of purchase or acquisition of such unsold bonus units.



## 1. Income Tax Rates

For Individuals, Hindu Undivided Family, Association of Persons, Body of Individuals and Artificial juridical persons

Total Income	Tax Rates
Up to ₹ 250,000 <sup>(a)(b)(d)</sup>	NIL
₹ 250,001 to ₹ 500,000 <sup>(d)(e)</sup>	10%
₹ 500,001 to ₹ 1,000,000 <sup>(d)</sup>	20%
₹ 1,000,001 and above <sup>(c)(d)</sup>	30%

- (a) In the case of a resident individual of the age of 60 years or above but below 80 years, the basic exemption limit is ₹ 300,000.  
 (b) In case of a resident individual of age of 80 years or above, the basic exemption limit is ₹ 500,000.  
 (c) Surcharge @ 15% is applicable on income exceeding ₹ 1 Crore; Marginal relief for such person is available.  
 (d) Education Cess at 3% will continue to apply on aggregate of tax and surcharge  
 (e) Finance Bill, 2016 has proposed a rebate of lower of actual tax liability or ₹ 5,000 (against earlier rebate of ₹ 2,000) in case of individuals having total income of less than ₹ 500,000.

## 2. Securities Transaction Tax (STT)

STT is levied on the value of taxable securities transactions as under.

Transaction	Rates	Payable By
Purchase/Sale of equity shares	0.1%	Purchaser/Seller
Purchase of units of equity oriented mutual fund	Nil	Purchaser
Sale of units of equity oriented mutual fund	0.001%	Seller
Sale of equity shares, units of equity oriented mutual fund (non-delivery based)	0.025%	Seller
Sale of an option in securities	0.017%	Seller
Sale of an option in securities	0.05%*	Seller
Sale of an option in securities, where option is exercised	0.125%	Purchaser
Sale of a future in securities	0.010%	Seller
Sale of unit of an equity oriented fund to the Mutual Fund	0.001%	Seller

\*with effect from 1 June, 2016

## 3. Special rates for non-residents

- (1) The following incomes in the case of non-resident are taxed at special rates on gross basis:

Transaction	Rates <sup>(a)</sup>
Dividend <sup>(b)</sup>	20%
Interest received on loans given in foreign currency to Indian concern or Government of India	20%
Income received in respect of units purchased in foreign currency of specifies Mutual Funds / UTI	20%
Royalty or fees for technical services	10%
Interest income from a notified Infrastructure Debt Fund	5%
Interest on FCCB, FCEB / Dividend on GDRs <sup>(b)</sup>	10%

- (a) These rates will further increase by applicable surcharge and education cess.  
 (b) Other than dividends on which DDT has been paid.  
 (c) In case the non-resident has a Permanent Establishment (PE) in India and the royalty/ fees for technical services paid is effectively connected with such PE, the same could be taxed at 40% (plus applicable surcharge and education cess) on net basis.  
 (2) Tax on non-resident sportsmen or sports association on specified income @ 10% plus applicable surcharge and education cess.

**Disclaimer:** The information set out above is included for general information purposes only and does not constitute legal or tax advice. In view of the individual nature of the tax consequences, each investor is advised to consult his or her own tax consultant with respect to specific tax implications arising out of their participation in the Scheme. Income Tax benefits to the mutual fund & to the unit holder is in accordance with the prevailing tax laws as certified by the mutual funds tax consultant. Any action taken by you on the basis of the information contained herein is your responsibility alone. Birla Sun Life Mutual Fund will not be liable in any manner for the consequences of such action taken by you. The information contained herein is not intended as an offer or solicitation for the purchase and sales of any schemes of Birla Sun Life Mutual Fund. The tax rates mentioned above are those provided in the Income tax Act, 1961 and amended as per Finance Act, 2014, applicable for the financial year 2015-16 relevant to assessment year 2016-17. In the event of any change, we do not assume any responsibility to update the tax rates consequent to such changes. The tax rates mentioned above may not be exhaustive rates applicable to all types of assesses /taxpayers. The information set out is neither a complete disclosure of every material fact of the Income-tax Act, 1961 nor does constitute tax or legal advice.

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

## 4. Capital Gains

Transaction	Short Term Capital Gains <sup>(a)</sup>	Long Term Capital Gains <sup>(a)(b)</sup>
Sale transactions of equity shares/unit of an equity oriented fund which attract STT	15%	Nil
Sale transaction other than mentioned above:		
Individuals (resident and non-resident)	Progressive slab rates	20% / 10%
Partnerships (resident and non-resident)	30%	
Resident companies	30%	10%
Overseas financial organisations specified in section 115AB	40% (corporate) 30% non corporate)	
FII's	30%	10%
Other Foreign companies	40%	20% / 10%
Local authority	30%	20% / 10%
Co-operative society rates	Progressive slab	

- (a) These rates will further increase by applicable surcharge & education cess.  
 (b) Indexation benefit, as applicable.

## 5. Dividend Income

The Finance Bill, 2016 proposes additional tax of 10% (plus applicable surcharge and education cess) in case of individual, HUF or firm resident in India in case their income by way of dividend from domestic company exceeds ₹10,00,000

### Personal Tax Scenarios (Amount in Rupees)

Individual	Income Level		
	500,000	5,000,000	11,000,000
Tax in FY 2015-16	25,750	1,364,750	3,605,000
Tax in FY 2016-17	25,750	1,364,750	3,701,563
Effective Tax Savings	NA	NA	NA
Effective Tax Savings (%)	NA	NA	NA
Additional Tax Burden	NA	NA	96,563
Additional Tax Burden (%)	NA	NA	2.68%

Resident senior citizen (age of 60 years but below 80 years)	Income Level		
	500,000	5,000,000	11,000,000
Tax in FY 2015-16	20,600	1,359,600	3,599,232
Tax in FY 2016-17	20,600	1,359,600	3,695,640
Effective Tax Savings	NA	NA	NA
Effective Tax Savings (%)	NA	NA	NA
Additional Tax Burden	NA	NA	96,408
Additional Tax Burden (%)	NA	NA	2.68%

Resident very senior citizen at the age of 80 years and above	Income Level		
	500,000	5,000,000	11,000,000
Tax in FY 2015-16	Nil	1,339,000	3,576,160
Tax in FY 2016-17	Nil	1,339,000	3,671,950
Effective Tax Savings	NA	NA	NA
Effective Tax Savings (%)	NA	NA	NA
Additional Tax Burden	NA	NA	95,790
Additional Tax Burden (%)	NA	NA	2.68%

Marginal relief as applicable would be available.

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

### What is it?

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

As on July 29, 2016

### Fund Details

<b>Fund Manager:</b> Mr. Ajay Garg <b>Managing Fund Since:</b> October 01, 2006 <b>Total Experience:</b> 22 years <b>Date of Allotment:</b> March 29, 1996 <b>Type of Scheme:</b> An Open-ended ELSS Scheme with a lock - in of 3 years from the date of allotment.	<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth (w.e.f. 06/03/08): 23.58 Dividend: 140.17 <b>Direct Plan<sup>§</sup></b> Growth: 24.26 Dividend: 167.36 <b>Benchmark:</b> S&P BSE 200 <b>Monthly Average AUM:</b> ₹ 2302.34 Crores <b>AUM as on last day:</b> ₹ 2366.41 Crores (as on 29th July 2016)	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load:</b> Nil <b>Other Parameter</b> <b>Standard Deviation:</b> 15.11% <b>Sharpe Ratio##:</b> 1.18 <b>Beta:</b> 0.90 <b>Portfolio Turnover:</b> 0.05 <b>Expense Ratio:</b> Regular 2.42 Direct 1.55
<b>Application Amount for fresh subscription*:</b> ₹ 500 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 500 (plus in multiples of ₹ 1) <b>SIP: Monthly:</b> Minimum ₹ 500/-		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 2016) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth NAV as on June 30, 2016: ₹ 22.52

Date of Inception: Mar 06, 2008	NAV Per Unit. * (₹)	Birla Sun Life Tax Relief '96 (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Tax Relief '96 (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	10.25	6.59	6.46	22520	17003	16840
June 30, 2015 to June 30, 2016 (Absolute)	21.34	5.53	0.41	-0.96	10553	10041	9904
June 30, 2014 to June 30, 2015 (Absolute)	16.38	30.28	12.01	9.95	13028	11201	10995
June 28, 2013 to June 30, 2014 (Absolute)	11.28	45.21	34.45	30.28	14521	13445	13028

# 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 8. Refer annexure on page no. 94 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

### 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 (₹)	1000000	600000	360000	120000
Market Value of amount Invested	2038905	1004557	486173	127102
Scheme Returns (CAGR)	16.58	20.75	20.55	11.19
S&P BSE 200 returns# (CAGR)	10.65	11.71	10.34	9.60
Nifty 50 returns## (CAGR)	9.73	10.19	8.04	8.84

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns.  
 CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

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

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

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Sundaram Clayton Limited	6.25%	ICRA Limited	3.39%
Honeywell Automation India Limited	5.25%	Gillette India Limited	3.14%
Bayer Cropscience Limited	4.59%	Biocon Limited	3.03%
Kotak Mahindra Bank Limited	3.97%	Jet Airways (India) Limited	2.99%
Zee Entertainment Enterprises Limited	3.66%	Shoppers Stop Limited	2.66%

### What is it?

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

As on July 29, 2016

### Fund Details

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

**Application Amount for fresh subscription\*:**

₹ 500 (plus in multiples of ₹ 1)

**Min. Addl. Investment:**

₹ 500 (plus in multiples of ₹ 1)

**SIP: Monthly:** Minimum ₹ 500/-

**NAV of Plans / Options (₹)**

**Regular Plan**

Growth: 29.68  
 Dividend: 75.92

**Direct Plan<sup>§</sup>**

Growth: 30.69  
 Dividend: 101.08

**Benchmark:** S&P BSE SENSEX

**Monthly Average AUM:** ₹ 377.34 Crores

**AUM as on last day:** ₹ 389.87 Crores  
 (as on 29th July 2016)

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

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

**Other Parameter**

**Standard Deviation:** 15.40%  
**Sharpe Ratio##:** 1.39  
**Beta:** 0.95  
**Portfolio Turnover:** 0.03  
**Expense Ratio:**  
 Regular 3.01  
 Direct 1.82

**Note:**

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

## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 2016) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 28.39

Date of Inception: Oct 03, 2006	NAV Per Unit. * (₹)	Birla Sun Life Tax Plan (%)	S&P BSE SENSEX # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Tax Plan (₹)	S&P BSE SENSEX # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	11.30	8.34	9.03	28390	21833	23218
June 30, 2015 to June 30, 2016 (Absolute)	27.01	5.11	-2.81	-0.96	10511	9719	9904
June 30, 2014 to June 30, 2015 (Absolute)	20.94	28.99	9.31	9.95	12899	10931	10995
June 28, 2013 to June 30, 2014 (Absolute)	14.55	43.92	31.03	30.28	14392	13103	13028

# 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 8. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1170000	600000	360000	120000
Market Value of amount Invested	2418318	986373	480120	126792
Scheme Returns (CAGR)	14.29	20.00	19.65	10.69
S&P BSE SENSEX returns# (CAGR)	8.47	9.45	6.62	6.98
Nifty 50 returns## (CAGR)	8.95	10.19	8.04	8.84

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

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

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

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

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

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Sundaram Clayton Limited	6.23%	ICRA Limited	3.31%
Honeywell Automation India Limited	5.11%	Gillette India Limited	3.13%
Bayer Cropscience Limited	4.59%	Jet Airways (India) Limited	2.99%
Kotak Mahindra Bank Limited	3.84%	Biocon Limited	2.94%
Zee Entertainment Enterprises Limited	3.55%	Shoppers Stop Limited	2.66%



# Birla Sun Life Tax Savings Fund

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

Tax Savings Solutions

## What is it?

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

As on July 29, 2016

## Fund Details

**Fund Manager:** Mr. Ajay Garg  
**Managing Fund Since:** October 11, 2014  
**Total Experience:** 22 years  
**Date of Allotment:** March 28, 2004  
**Type of Scheme:** An Open-ended Equity Linked Savings Scheme

**Application Amount for fresh subscription\*:**  
 NA as the scheme does not accept fresh subscriptions / Switch-in  
**Min. Addl. Investment:**  
 NA as the scheme does not accept fresh subscriptions / Switch-in  
**Benchmark:** S&P BSE 100

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

**NAV of Plans / Options (₹)**  
**Regular Plan**  
 Growth: 53.88  
 Dividend: 26.57  
 Bonus: 53.95  
**Direct Plan<sup>§</sup>**  
 Growth: 55.39  
 Dividend: 27.23  
 Bonus: 55.39

**Monthly Average AUM:** ₹ 24.75 Crores

**AUM as on last day:** ₹ 25.21 Crores  
 (as on 29th July 2016)

**Other Parameter**  
**Standard Deviation:** 15.44%  
**Sharpe Ratio##:** 1.15  
**Beta:** 0.95  
**Portfolio Turnover:** 0.11  
**Expense Ratio:**  
 Regular 3.01  
 Direct 2.71

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.59% (FBIL Overnight MIBOR for 29th Jul 2016) for calculating Sharpe Ratio

## Investment Performance - Regular Plan - Growth

NAV as on June 30, 2016: ₹ 51.55

Date of Inception: Mar 28, 2004	NAV Per Unit. * (₹)	Birla Sun Life Tax Savings Fund (%)	S&P BSE 100 # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Tax Savings Fund (₹)	S&P BSE 100 # (₹)	S&P BSE SENSEX ## (₹)
Since inception till June 30, 2016 (CAGR)	10.00	14.31	13.98	13.80	51550	49796	48833
June 30, 2015 to June 30, 2016 (Absolute)	49.25	4.67	-0.40	-2.81	10467	9960	9719
June 30, 2014 to June 30, 2015 (Absolute)	39.29	25.35	9.32	9.31	12535	10932	10931
June 28, 2013 to June 30, 2014 (Absolute)	28.77	36.57	33.44	31.03	13657	13344	13103

# 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 8. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1480000	600000	360000	120000
Market Value of amount Invested	3329914	905362	466511	126734
Scheme Returns (CAGR)	12.40	16.48	17.60	10.60
S&P BSE 100 # (CAGR)	11.06	10.63	8.67	9.18
S&P BSE SENSEX ## (CAGR)	10.68	9.45	6.62	6.98

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

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns.  
 CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Sundaram Clayton Limited	6.17%	ICRA Limited	3.33%
Honeywell Automation India Limited	5.14%	Gillette India Limited	3.03%
Bayer Cropscience Limited	4.48%	Biocon Limited	2.96%
Kotak Mahindra Bank Limited	3.86%	Jet Airways (India) Limited	2.90%
Zee Entertainment Enterprises Limited	3.57%	Pfizer Limited	2.60%

# Portfolios



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



# Portfolio

## Savings Solutions

### Birla Sun Life Cash Plus

Allocation as a % of Net Assets	Rating	%
91 Days Tbill (MD 29/09/2016)	SOV	3.57%
91 Days Tbill (MD 22/09/2016)	SOV	3.17%
91 Days Tbill (MD 11/08/2016)	SOV	3.10%
Export Import Bank of India	CRISIL A1+	3.02%
IndusInd Bank Limited	CRISIL A1+	2.61%
91 Days Tbill (MD 01/09/2016)	SOV	2.37%
Shriram Transport Finance Company Limited	CRISIL A1+	2.17%
Gruh Finance Limited	ICRA A1+	2.10%
Corporation Bank	CRISIL A1+	2.09%
Vedanta Limited	CRISIL A1+	2.02%
91 Days Tbill (MD 25/08/2016)	SOV	1.86%
Bajaj Finance Limited	CRISIL A1+	1.71%
National Fertilizers Limited	CRISIL A1+	1.57%
The South Indian Bank Limited	CARE A1+	1.57%
Housing Development Finance Corporation Limited	ICRA A1+	1.55%
Vedanta Limited	CRISIL A1+	1.55%
91 Days Tbill (MD 08/09/2016)	SOV	1.51%
Kotak Mahindra Bank Limited	CRISIL A1+	1.47%
JSW Steel Limited	CARE A1+	1.40%
91 Days Tbill (MD 18/08/2016)	SOV	1.32%
Vedanta Limited	CRISIL A1+	1.31%
Corporation Bank	CRISIL A1+	1.09%
91 Days Tbill (MD 27/10/2016)	SOV	1.08%
RBL Bank Limited	ICRA A1+	0.94%
Housing Development Finance Corporation Limited	ICRA A1+	0.94%
Vedanta Limited	CRISIL A1+	0.93%
JSW Steel Limited	CARE A1+	0.86%
IL&FS Financial Services Ltd	CARE A1+	0.78%
HDB Financial Services Ltd	CARE A1+	0.78%
Vijaya Bank	CARE A1+	0.78%
Vedanta Limited	CRISIL A1+	0.78%
7.02% GOI (MD 17/08/2016)	SOV	0.75%
Steel Authority of India Limited	CARE A1+	0.74%
91 Days Tbill (MD 15/09/2016)	SOV	0.72%
Axis Bank Limited	CRISIL A1+	0.71%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.70%
Dena Bank	CRISIL A1+	0.70%
Axis Bank Limited	CRISIL A1+	0.70%
182 Days Tbill (MD 20/10/2016)	SOV	0.68%
Kotak Mahindra Bank Limited	CRISIL A1+	0.63%
ECL Finance Ltd	CRISIL A1+	0.63%
Reliance Capital Limited	ICRA A1+	0.63%
Rural Electrification Corporation Limited	CARE A1+	0.63%
Power Finance Corporation Limited	CRISIL A1+	0.63%
Adani Transmission Limited	IND A1+	0.63%
Adani Ports and Special Economic Zone Limited	ICRA A1+	0.63%
Edelweiss Commodities Services Ltd	CRISIL A1+	0.63%
Magma Fincorp Limited	CRISIL A1+	0.62%
Axis Finance Limited	IND A1+	0.62%
Tata Capital Financial Services Ltd	ICRA A1+	0.62%
Piramal Enterprises Limited	ICRA A1+	0.62%
Nabha Power Ltd	ICRA A1+	0.62%
Mahindra & Mahindra Financial Services Limited	CRISIL A1+	0.62%
HDB Financial Services Ltd	CARE A1+	0.62%
Volkswagen Finance Pvt Ltd	IND A1+	0.62%
Reliance Capital Limited	ICRA A1+	0.62%
Kotak Mahindra Bank Limited	UNRATED	0.62%
Deutsche Bank AG	UNRATED	0.61%
The South Indian Bank Limited	CARE A1+	0.61%
Talwandi Sabo Power Ltd	CRISIL A1+(SO)	0.58%
Family Credit Ltd	CARE A1+	0.47%
Adani Ports and Special Economic Zone Limited	ICRA A1+	0.47%
Adani Ports and Special Economic Zone Limited	ICRA A1+	0.47%
Piramal Enterprises Limited	ICRA A1+	0.47%
Canara Bank	CRISIL A1+	0.47%
Citicorp Finance India Ltd	ICRA A1+	0.47%
Vedanta Limited	CRISIL A1+	0.47%
Tata Motors Finance Ltd	ICRA A1+	0.47%
Corporation Bank	CRISIL A1+	0.47%
Tata Capital Ltd	CRISIL A1+	0.47%
IL&FS Financial Services Ltd	CARE A1+	0.47%
Vedanta Limited	CRISIL A1+	0.47%
STCI Finance Limited	CRISIL A1+	0.47%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.45%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	0.40%
Deutsche Investments India Pvt Ltd	CRISIL A1+	0.37%
Shriram Transport Finance Company Limited	CARE AA+	0.35%
L & T Infrastructure Finance Co Ltd	CARE A1+	0.31%
GIC Housing Finance Limited	ICRA A1+	0.31%
Housing Development Finance Corporation Limited	ICRA A1+	0.31%
Adani Ports and Special Economic Zone Limited	ICRA A1+	0.31%
STCI Finance Limited	CRISIL A1+	0.31%
Talwandi Sabo Power Ltd	CRISIL A1+(SO)	0.31%
Hero Fincorp Limited	CRISIL A1+	0.31%

Kotak Mahindra Bank Limited	CRISIL A1+	0.31%
Mahindra & Mahindra Financial Services Limited	CRISIL A1+	0.31%
Volkswagen Finance Pvt Ltd	IND A1+	0.31%
Tata Motors Finance Solutions Ltd	CRISIL A1+	0.31%
Adani Ports and Special Economic Zone Limited	ICRA A1+	0.31%
STCI Finance Limited	CRISIL A1+	0.31%
364 Days Tbill (MD 16/09/2016)	SOV	0.31%
Deutsche Investments India Pvt Ltd	CRISIL A1+	0.31%
Dewan Housing Finance Corporation Limited	CRISIL A1+	0.31%
Kotak Securities Ltd	ICRA A1+	0.31%
Godrej Industries Limited	ICRA A1+	0.30%
IL&FS Financial Services Ltd	IND AAA	0.28%
Godrej Industries Limited	ICRA A1+	0.27%
Indiabulls Housing Finance Limited	CRISIL A1+	0.25%
Canara Bank	CRISIL A1+	0.23%
Godrej Properties Limited	ICRA A1+	0.23%
Fullerton India Credit Co Ltd	ICRA A1+	0.23%
Housing Development Finance Corporation Limited	CRISIL AAA	0.22%
MAHINDRA RURAL HOUSING FINANCE	IND A1+	0.22%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.21%
Fedbank Financial Services Ltd	CRISIL A1+	0.20%
91 Days Tbill (MD 13/10/2016)	SOV	0.20%
ICICI Securities Ltd	CRISIL A1+	0.17%
Shriram Transport Finance Company Limited	CRISIL AA+	0.16%
8.75% Gujarat SDL(MD 03/10/2016)	SOV	0.16%
Housing Development Finance Corporation Limited	CRISIL AAA	0.16%
IL & FS Education and Technology Services Ltd	CARE A1+	0.16%
Godrej Agrovet Ltd	ICRA A1+	0.16%
Tata Housing Development Co Ltd	CARE A1+	0.16%
IL & FS Education and Technology Services Ltd	CARE A1+	0.16%
Reliance Capital Limited	ICRA A1+	0.16%
Bank of Maharashtra	CRISIL A1+	0.16%
Tata Capital Ltd	CRISIL A1+	0.16%
Satin Creditcare Network Limited	ICRA A1+(SO)	0.16%
Godrej Agrovet Ltd	ICRA A1+	0.16%
Godrej Agrovet Ltd	ICRA A1+	0.16%
Magma Housing Finance	CRISIL A1+	0.16%
STCI Finance Limited	CRISIL A1+	0.16%
Tata Cleantech Capital Ltd	CRISIL A1+	0.16%
Sundaram Finance Limited	CRISIL A1+	0.16%
Magma Fincorp Limited	CRISIL A1+	0.16%
Magma Housing Finance	CRISIL A1+	0.16%
Reliance Capital Limited	ICRA A1+	0.16%
ICICI Home Finance Company Ltd	CARE AAA	0.14%
Housing Development Finance Corporation Limited	CRISIL AAA	0.14%
Tata Housing Development Co Ltd	ICRA AA	0.13%
Godrej Properties Limited	ICRA A1+	0.11%
Fedbank Financial Services Ltd	CRISIL A1+	0.11%
Raymond Limited	CRISIL A1+	0.09%
JM Financial Products Ltd	ICRA A1+	0.09%
Sundaram Finance Limited	CRISIL AA+	0.08%
State Bank of Bikaner and Jaipur	CRISIL AAA	0.08%
Housing Development Finance Corporation Limited	ICRA A1+	0.08%
ICICI Securities Ltd	CRISIL A1+	0.08%
TATA Realty & Infrastructure Ltd	ICRA A1+	0.08%
Sterilite Technologies Limited	ICRA A1+	0.08%
Small Industries Dev Bank of India	CARE A1+	0.08%
ONGC Mangalore Petrochemicals Ltd	ICRA A1+	0.08%
SBI Global Factors Ltd	ICRA A1+	0.08%
L & T Infrastructure Finance Co Ltd	CARE A1+	0.08%
Axis Bank Limited	CRISIL A1+	0.08%
LIC Housing Finance Limited	CRISIL AAA	0.05%
Shriram Transport Finance Company Limited	CARE AA+	0.05%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.05%
Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	0.05%
Shriram Transport Finance Company Limited	CRISIL AA+	0.03%
Rural Electrification Corporation Limited	CRISIL AAA	0.03%
Power Finance Corporation Limited	CRISIL A1+	0.03%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.02%
Vedanta Limited	CRISIL A1+	0.02%
Vijaya Bank	CARE A1+	0.02%
JSW Steel Limited	CARE A1+	0.02%
Cash & Current Assets		8.14%
<b>Total</b>		<b>100.00%</b>

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

Allocation as a % of Net Assets	Rating	%
91 Days Tbill (MD 11/08/2016)	SOV	15.63%
IIFL Wealth Finance Limited	ICRA A1+	5.53%
HDB Financial Services Ltd	CARE A1+	5.25%
Vedanta Limited	CRISIL A1+	5.23%
Kotak Mahindra Bank Limited	UNRATED	5.19%
Adani Enterprises Limited	BWR A1+	5.19%
Punjab & Sind Bank	ICRA A1+	4.85%
Deutsche Investments India Pvt Ltd	CRISIL A1+	3.95%
IndusInd Bank Limited	CRISIL A1+	3.55%
Canara Bank	CRISIL A1+	3.27%
IndusInd Bank Limited	CRISIL A1+	2.89%

Tata Capital Housing Finance Ltd	CRISIL A1+	2.63%
Tata Capital Housing Finance Ltd	CRISIL A1+	2.62%
RBL Bank Limited	ICRA A1+	2.62%
Mahindra & Mahindra Financial Services Limited	CRISIL A1+	2.62%
Au Financiers (India) Limited	IND A1+	2.62%
Mahindra & Mahindra Financial Services Limited	CRISIL A1+	2.62%
Godrej Properties Limited	ICRA A1+	2.62%
Dalmia Bharat Limited	CARE A1+	2.61%
Adani Enterprises Limited	BWR A1+	2.59%
Power Finance Corporation Limited	CRISIL A1+	2.49%
Housing Development Finance Corporation Limited	ICRA A1+	1.97%
91 Days Tbill (MD 29/09/2016)	SOV	1.95%
Jhajar Power Ltd	IND A1+	1.83%
Citicorp Finance India Ltd	ICRA A1+	1.31%
JM Financial Products Ltd	ICRA A1+	1.31%
Tata Cleantech Capital Ltd	CRISIL A1+	1.31%
Vedanta Limited	CRISIL A1+	1.30%
Deutsche Bank AG		1.26%
JM Financial Products Ltd	ICRA A1+	0.65%
JSW Steel Limited	CARE A1+	0.65%
ONGC Mangalore Petrochemicals Ltd	ICRA A1+	0.65%
Corporation Bank	CRISIL A1+	0.65%
91 Days Tbill (MD 22/09/2016)	SOV	0.65%
182 Days Tbill (MD 26/09/2016)	SOV	0.52%
91 Days Tbill (MD 25/08/2016)	SOV	0.41%
Piramal Enterprises Limited	ICRA A1+	0.13%
Cash & Current Assets		-3.15%
<b>Total</b>		<b>100.00%</b>

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

Allocation as a % of Net Assets	Rating	%
7.8% GOI (MD 11/04/2021)	SOV	10.58%
8.12% GOI (MD 10/12/2020)	SOV	7.77%
Shriram Transport Finance Company Limited	CRISIL AA+	5.34%
8.79% GOI (MD 08/11/2021)	SOV	4.29%
Axis Bank Limited	CRISIL A1+	3.74%
Rural Electrification Corporation Limited	CRISIL AAA	3.07%
Rural Electrification Corporation Limited	CRISIL AAA	3.06%
LIC Housing Finance Limited	CRISIL AAA	2.73%
Power Finance Corporation Limited	CRISIL AAA	2.69%
National Bank For Agriculture and Rural Development	CRISIL AAA	2.68%
Housing Development Finance Corporation Limited	CRISIL AAA	2.67%
Shriram Transport Finance Company Limited	IND AA+	2.67%
Andhra Bank	CARE A1+	2.56%
Reliance Jio Infocomm Limited	CRISIL AAA	2.29%
Cholamandalam Investment and Finance Company Limited	ICRA AA	2.29%
8.27% GOI (MD 09/06/2020)	SOV	2.23%
Cholamandalam Investment and Finance Company Limited	ICRA AA	2.14%
8.40% Gujarat SDL (MD 24/11/2020)	SOV	2.07%
7.28% GOI (MD 03/06/2019)	SOV	2.02%
Corporation Bank	CRISIL A1+	1.93%
Sundaram Finance Limited	CRISIL AA+	1.87%
Power Finance Corporation Limited	CRISIL AAA	1.63%
ONGC Mangalore Petrochemicals Ltd	IND AAA	1.62%
Indiabulls Housing Finance Limited	CARE AAA	1.52%
Tata Capital Financial Services Ltd	CRISIL AA+	1.34%
Tata Capital Ltd	CRISIL AA+	1.34%
Tata Capital Financial Services Ltd	CRISIL AA+	1.34%
8.08% GOI (MD 02/08/2022)	SOV	1.11%
Power Finance Corporation Limited	CRISIL AAA	0.95%
6.90% GOI (MD 13/07/2019)	SOV	0.93%
Punjab & Sind Bank	ICRA A1+	0.90%
Power Finance Corporation Limited	CRISIL AAA	0.83%
8.41% Andhra Pradesh SDL (MD 27/03/2018)	SOV	0.82%
Export Import Bank of India	CRISIL AAA	0.69%
8.38% Haryana SDL(MD 16/03/2021)	SOV	0.69%
Tata Motors Finance Ltd	CRISIL AA	0.68%
Hero Fincorp Limited	ICRA AA+	0.68%
Power Finance Corporation Limited	CRISIL AAA	0.68%
8.39% Rajasthan UDAY Bond SDL (MD 15/03/2018)	SOV	0.68%
Reliance Jio Infocomm Limited	CRISIL AAA	0.68%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.68%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.67%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.67%
Tata Capital Financial Services Ltd	CRISIL AAA	0.67%
IDBI Bank Limited	CRISIL A1+	0.64%
Power Finance Corporation Limited	CRISIL AAA	0.54%
Rural Electrification Corporation Limited	CRISIL AAA	0.42%
Rural Electrification Corporation Limited	CRISIL AAA	0.41%
HDB Financial Services Ltd	CRISIL AAA	0.40%
GOI 7.94PCT 24/05/2021	SOV	0.28%
HDB Financial Services Ltd	CARE AAA	0.27%
8.21% Rajasthan SDL(MD 31/03/2020)	SOV	0.18%
Rural Electrification Corporation Limited	CRISIL AAA	0.14%
8.39% Rajasthan SDL(MD 15/03/2020)	SOV	0.14%
8.7% GUJARATSDL (MD 20/09/2016)	SOV	0.13%
LIC Housing Finance Limited	CRISIL AAA	0.02%
6.3550% Pay Fix & Rec Mibor (10/07/19) HDFCBK		0.00%
6.4350% Pay Fix & Rec Mibor (15/07/20) ICICISECPD		0.00%

# Portfolio

6.51% Pay Fix & Rec Mibor (15/07/21) ICICIBK	0.00%
6.49% Pay Fix & Rec Mibor (09/04/21) HDFCBK	0.00%
6.51% Pay Fix & Rec Mibor (09/04/21) HSBCBK	0.00%
6.5425% Pay Fix & Rec Mibor (04/07/20) HDFCBK	0.00%
6.55% Pay Fix & Rec Mibor (07/04/21) ICICIBK	0.00%
6.66% Pay Fix & Rec Mibor (11/05/20) HSBCBK	-0.01%
6.66% Pay Fix & Rec Mibor (12/05/20) HSBCBK	-0.01%
6.6675% Pay Fix & Rec Mibor (13/05/20) ICICIBK	-0.01%
6.67 Pay Fix & Rec Mibor (12/05/20) ICICISECPD	-0.01%
6.6725% Pay Fix & Rec Mibor (03/05/20) HDFCBK	-0.01%
6.69% Pay Fix & Rec Mibor (18/05/20) HSBCBK	-0.01%
6.70% Pay Fix & Rec Mibor (17/05/20) HDFCBK	-0.01%
6.7675% Pay Fix & Rec Mibor (10/06/21) ICICIBK	-0.01%
6.66% Pay Fix & Rec Mibor (26/05/19) HSBCBK	-0.01%
6.89% Pay Fix & Rec Mibor (22/09/20) ICICIBK	-0.01%
6.90% Pay Fix & Rec Mibor (22/09/20) ICICISECPD	-0.01%
6.955% Pay Fix & Rec Mibor (17/11/20) HDFCBK	-0.01%
6.9575% Pay Fix & Rec Mibor (17/11/20) ICICISECPD	-0.01%
6.9375% Pay Fix & Rec Mibor (MD08/09/20) HDFCBK	-0.02%
6.9525% Pay Fix & Rec Mibor (MD09/09/20) HDFCBK	-0.02%
6.9775% Pay Fix & Rec Mibor (15/09/20) ICICISECPD	-0.03%
6.91% Pay Fix & Rec Mibor (21/09/20) ICICIBK	-0.03%
Cash & Current Assets	4.15%
<b>Total</b>	<b>100.00%</b>

Talwandi Sabo Power Ltd	CRISIL AA-(SO)	0.83%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.73%
Hero Realty Ltd	ICRA A+(SO)	0.73%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.73%
8.21% RAJASTHAN SDL SPL ( MD 31/03/2018)	SOV	0.72%
IL & FS Education and Technology Services Ltd	CARE A1+	0.71%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	0.70%
IDBI Bank Limited	CRISIL A1+	0.70%
Corporation Bank	CRISIL A1+	0.70%
STCI Finance Limited	ICRA AA-	0.66%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.65%
182 Days Tbill (MD 15/12/2016)	SOV	0.63%
Shriram Transport Finance Company Limited	IND AA+	0.61%
Power Finance Corporation Limited	CRISIL AAA	0.60%
Rural Electrification Corporation Limited	CRISIL AAA	0.60%
Corporation Bank	CRISIL A1+	0.60%
Yes Bank Limited	ICRA A1+	0.51%
Jyothy Laboratories Limited	CARE AA-	0.46%
Power Finance Corporation Limited	CRISIL AAA	0.44%
Hero Fincorp Limited	ICRA AA+	0.37%
Power Finance Corporation Limited	CRISIL AAA	0.37%
Rural Electrification Corporation Limited	CRISIL AAA	0.37%
Reliance Jio Infocomm Limited	CRISIL AAA	0.37%
Shriram Transport Finance Company Limited	IND AA+	0.36%
Shriram Transport Finance Company Limited	CRISIL AA+	0.36%
Corporation Bank	CRISIL A1+	0.35%
Dena Bank	CRISIL A1+	0.35%
State Bank of Hyderabad	ICRA A1+	0.35%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	0.34%
Dena Bank	CRISIL A1+	0.25%
9.86% Kerala SDL (MD 01/08/2018)	SOV	0.08%
9.90% West Bengal SDL (MD 01/08/2018)	SOV	0.08%
Rural Electrification Corporation Limited	CRISIL AAA	0.07%
Power Finance Corporation Limited	CRISIL AAA	0.07%
Cash & Current Assets	4.21%	
<b>Total</b>	<b>100.00%</b>	

8.48% Andhra Pradesh SDL (MD 24/02/2020)	SOV	0.78%
Power Finance Corporation Limited	CRISIL AAA	0.76%
LIC Housing Finance Limited	CRISIL AAA	0.76%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	0.73%
ICICI Bank Limited	ICRA A1+	0.72%
Tata Motors Finance Ltd	ICRA A1+	0.72%
ECL Finance Ltd	ICRA AA	0.70%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.67%
Indiabulls Housing Finance Limited	CARE AAA	0.64%
8.56% Tamilnadu SDL(MD 22/06/2021)	SOV	0.63%
8.85% Punjab SDL (MD 09/07/2019)	SOV	0.63%
Rural Electrification Corporation Limited	CRISIL AAA	0.63%
Power Finance Corporation Limited	CRISIL AAA	0.61%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.61%
Tata Capital Ltd	CRISIL AA+	0.60%
Tata Capital Ltd	CRISIL AA+	0.60%
8.27% GOI (MD 09/06/2020)	SOV	0.60%
Barclays Invest & Loans India Ltd	ICRA A1+	0.59%
Canara Bank	CRISIL A1+	0.59%
Tata Motors Finance Ltd	CRISIL AA	0.58%
IDBI Bank Limited	CRISIL A1+	0.58%
JM Financial Credit Solution Limited	ICRA A1+	0.57%
JM Financial Products Ltd	ICRA A1+	0.57%
ICICI Bank Limited	ICRA A1+	0.56%
Axis Bank Limited	CRISIL A1+	0.56%
8.45% Kerala SDL (18/03/2019)	SOV	0.56%
ICICI Home Finance Company Ltd	ICRA A1+	0.46%
Power Finance Corporation Limited	CRISIL AAA	0.46%
Tata Capital Financial Services Ltd	CRISIL AA+	0.45%
Housing Development Finance Corporation Limited	CRISIL AAA	0.45%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	0.44%
Axis Bank Limited	CRISIL A1+	0.42%
Power Finance Corporation Limited	CRISIL AAA	0.40%
Shriram Transport Finance Company Limited	CRISIL AA+	0.39%
8.52% Andhra Pradesh SDL (MD 27/10/2020)	SOV	0.39%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.37%
Export Import Bank of India	CRISIL AAA	0.36%
Shriram Transport Finance Company Limited	IND AA+	0.36%
8.55% Uttar Pradesh SDL (MD 27/10/2020)	SOV	0.34%
8.51% Gujarat SDL(MD 27/10/2020)	SOV	0.33%
Kotak Mahindra Bank Limited	CRISIL A1+	0.32%
8.52% Rajasthan SDL (MD 17/02/2021)	SOV	0.31%
8.53% Puducherry SDL(MD 02/02/2021)	SOV	0.31%
8.48% Madhya Pradesh SDL(MD 03/03/2021)	SOV	0.31%
8.39% Rajasthan SDL(MD 24/11/2020)	SOV	0.31%
8.36% KERLA SDL- ( MD 16/03/2021)	SOV	0.31%
8.39% Punjab SDL (MD 05/01/2021)	SOV	0.31%
8.46% Rajasthan SDL (18/03/2019)	SOV	0.31%
8.25% Rajasthan SDL(MD 20/01/2020)	SOV	0.31%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.30%
8.51% Andhra Pradesh SDL (MD 17/02/2021)	SOV	0.30%
Tata Motors Finance Ltd	CRISIL AA	0.30%
Shriram Transport Finance Company Limited	IND AA+	0.30%
S.D. Corporation Pvt. Ltd	ICRA AA+(SO)	0.30%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.29%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.29%
Corporation Bank	CRISIL A1+	0.29%
Canara Bank	CRISIL A1+	0.29%
8.38% Maharashtra SDL (MD 25/03/2020)	SOV	0.25%
Pune Solapur Expressway Pvt Ltd	ICRA A(SO)	0.24%
Sadbhav Engineering Limited	CARE A1+	0.24%
8.18% Andhra Pradesh SDL(MD 21/07/2020)	SOV	0.20%
8.57% Haryana SDL (MD 13/04/2020)	SOV	0.20%
Power Finance Corporation Limited	CRISIL AAA	0.18%
8.53% Maharashtra SDL (MD 27/10/2020)	SOV	0.18%
8.19% Uttar Pradesh SDL(MD 07/07/2020)	SOV	0.16%
SP Jammu Udhampur Highway Ltd	ICRA AAA(SO)	0.16%
8.51% Kerala SDL (MD 17/02/2021)	SOV	0.16%
8.46% Gujarat SDL (MD 03/03/2021)	SOV	0.16%
8.47% Puducherry SDL(MD 03/03/2021)	SOV	0.16%
8.44% Madhya Pradesh SDL (MD 08/12/2020)	SOV	0.16%
8.38% Haryana SDL(MD 16/03/2021)	SOV	0.16%
8.35% Gujarat SDL (MD 06/10/2020)	SOV	0.16%
8.31% Uttar Pradesh SDL(MD 04/10/2019)	SOV	0.15%
Power Finance Corporation Limited	CRISIL AAA	0.15%
Power Finance Corporation Limited	CRISIL AAA	0.15%
Sundaram Finance Limited	ICRA AA+	0.15%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.15%
ICICI Bank Limited	ICRA A1+	0.15%
IDBI Bank Limited	CRISIL A1+	0.15%
Axis Bank Limited	CRISIL A1+	0.14%
Andhra Bank	CARE A1+	0.14%
8.51% Gujrat SDL (MD 17/02/2021)	SOV	0.14%

## Birla Sun Life Cash Manager

Allocation as a % of Net Assets	Rating	%
Reliance Jio Infocomm Limited	CRISIL AAA	6.30%
Vijaya Bank	CARE A1+	4.00%
8.07% GOI 2017 (M/D. 15.01.2017)	SOV	3.05%
S.D. Corporation Pvt. Ltd	ICRA AA+(SO)	2.95%
Small Industries Dev Bank of India	CARE AAA	2.93%
Tata Capital Financial Services Ltd	CRISIL AA+	2.90%
TATA Realty & Infrastructure Ltd	ICRA A1+	2.82%
Tata Capital Financial Services Ltd	CRISIL AA+	2.62%
Indiabulls Housing Finance Limited	CARE AAA	2.40%
Tata Housing Development Co Ltd	ICRA AA	2.35%
8.46% Maharashtra SDL (MD 12/03/2019)	SOV	2.23%
Housing & Urban Development Corp. Ltd.	CARE AAA	2.03%
Shriram Transport Finance Company Limited	IND AA+	1.96%
Small Industries Dev Bank of India	CARE AAA	1.84%
Power Finance Corporation Limited	CRISIL AA+	1.84%
Tata Capital Financial Services Ltd	CRISIL AA+	1.82%
Sundaram Finance Limited	ICRA AA+	1.82%
Indiabulls Housing Finance Limited	CARE AAA	1.64%
IDBI Bank Limited	CRISIL A1+	1.55%
8.46% Rajasthan SDL (18/03/2019)	SOV	1.49%
Shriram Transport Finance Company Limited	CRISIL AA+	1.46%
Power Finance Corporation Limited	ICRA AAA	1.45%
Piramal Enterprises Limited	ICRA AA	1.45%
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.45%
TATA Realty & Infrastructure Ltd	ICRA A1+	1.42%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	1.41%
IDBI Bank Limited	CRISIL A1+	1.40%
IDBI Bank Limited	CRISIL A1+	1.39%
Power Finance Corporation Limited	CRISIL AAA	1.38%
Power Finance Corporation Limited	CRISIL AAA	1.32%
Export Import Bank of India	CRISIL AA	1.31%
Tata Motors Finance Ltd	CRISIL AA	1.26%
RKN RETAIL PVT. LTD	BWR A-(SO)	1.22%
National Housing Bank	CRISIL AAA	1.09%
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.09%
Power Finance Corporation Limited	CRISIL AAA	1.03%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	1.02%
Punjab & Sind Bank	ICRA A1+	1.02%
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.02%
Tata Capital Financial Services Ltd	CRISIL AA+	1.02%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.97%
Grand View Estates Pvt Ltd	ICRA AA(SO)	0.95%
RHC Holding Pvt Ltd	CARE A(SO)	0.86%
Talwandi Sabo Power Ltd	CRISIL AA-(SO)	0.83%

## Birla Sun Life Savings Fund

Allocation as a % of Net Assets	Rating	%
8.07% GOI 2017 (M/D. 15.01.2017)	SOV	7.66%
8.12% GOI (MD 10/12/2020)	SOV	3.07%
Corporation Bank	CRISIL A1+	2.67%
Dewan Housing Finance Corporation Limited	CARE AAA	2.51%
IDBI Bank Limited	CRISIL A1+	2.29%
Pune Solapur Expressway Pvt Ltd	ICRA A(SO)	2.11%
Reliance Jio Infocomm Limited	CRISIL AAA	1.95%
Indiabulls Housing Finance Limited	CARE AAA	1.94%
Power Finance Corporation Limited	CRISIL AA+	1.84%
UCO Bank	CRISIL A1+	1.77%
Shriram Transport Finance Company Limited	IND AA+	1.52%
Hinduja Leyland Finance Ltd	CARE A+	1.51%
IDBI Bank Limited	CRISIL A1+	1.47%
IDBI Bank Limited	CRISIL A1+	1.41%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.38%
Indian Railway Finance Corp Ltd	CRISIL AAA	1.35%
Religare Finvest Ltd	IND AA-	1.29%
Export Import Bank of India	CRISIL AAA	1.27%
Indiabulls Housing Finance Limited	CARE AAA	1.21%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.21%
Hindustan Zinc Limited	CRISIL A1+	1.18%
Punjab & Sind Bank	ICRA A1+	1.18%
Canara Bank	CRISIL A1+	1.18%
8.46% Maharashtra SDL (MD 03/03/2021)	SOV	1.08%
Dewan Housing Finance Corporation Limited	CARE AAA	1.08%
Small Industries Dev Bank of India	CARE AAA	1.07%
Religare Finvest Ltd	IND AA-	1.04%
8.48% Odisha SDL (MD 24/02/2021)	SOV	1.04%
Shriram Transport Finance Company Limited	IND AA+	0.94%
Indiabulls Housing Finance Limited	CARE AAA	0.92%
ONGC Mangalore Petrochemicals Ltd	IND AAA	0.91%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.91%
Tata Motors Finance Ltd	CRISIL AA	0.91%
Piramal Enterprises Limited	ICRA AA	0.91%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.91%
Credila Financial Services Pvt Ltd	ICRA A1+	0.89%
Small Industries Dev Bank of India	CARE A1+	0.87%
Punjab & Sind Bank	ICRA A1+	0.87%
Power Finance Corporation Limited	CRISIL AAA	0.86%
Power Finance Corporation Limited	CRISIL AAA	0.84%
8.55% Jammu And Kashmir SDL(MD 17/02/2021)	SOV	0.81%
Shriram Transport Finance Company Limited	IND AA+	0.81%







# Portfolio

Syndicate Bank	CARE AA-	0.48%
8.82% Bihar SDL (MD 24/02/2026)	SOV	0.38%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.38%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.37%
8.08% GOI (MD 02/08/2022)	SOV	0.37%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.35%
Reliance Jio Infocomm Limited	CRISIL AAA	0.25%
Powergrid Vizag Transmission Limited	CRISIL AAA (SO)	0.12%
Power Finance Corporation Limited	CRISIL AAA	0.12%
Housing Development Finance Corporation Limited	CRISIL AAA	0.12%
India Infradebt Ltd	CRISIL AAA	0.05%
Power Finance Corporation Limited	CRISIL AAA	0.02%
Rural Electrification Corporation Limited	CRISIL AAA	0.01%
Cash & Current Assets		2.71%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Short Term Fund

Allocation as a % of Net Assets	Rating	%
7.8% GOI (MD 11/04/2021)	SOV	9.87%
8.27% GOI (MD 09/06/2020)	SOV	6.91%
8.12% GOI (MD 10/12/2020)	SOV	6.23%
Housing Development Finance Corporation Limited	CRISIL AAA	4.71%
LIC Housing Finance Limited	CRISIL AAA	4.11%
Reliance Jio Infocomm Limited	CRISIL AAA	3.64%
Bajaj Finance Limited	IND AAA	3.43%
Power Finance Corporation Limited	CRISIL AAA	2.97%
Tata Capital Financial Services Ltd	CRISIL AA+	2.15%
Power Finance Corporation Limited	CRISIL AAA	2.12%
Indiabulls Housing Finance Limited	CARE AAA	2.04%
8.51% Gujarat SDL (MD 27/10/2020)	SOV	1.78%
Small Industries Dev Bank of India	CARE AAA	1.75%
Small Industries Dev Bank of India	CARE AAA	1.74%
7.80% GOI (MD 03/05/2020)	SOV	1.71%
Kotak Mahindra Prime Ltd	CRISIL AAA	1.51%
Power Finance Corporation Limited	CRISIL AAA	1.39%
8.53% Maharashtra SDL (MD 27/10/2020)	SOV	1.33%
8.46% Rajasthan SDL (18/03/2019)	SOV	1.32%
8.46% Maharashtra SDL (MD 12/03/2019)	SOV	1.32%
Reliance Jio Infocomm Limited	CRISIL AAA	1.29%
Corporation Bank	CRISIL A1+	1.23%
Tata Capital Financial Services Ltd	ICRA AA+	1.07%
8.93% Punjab SDL (MD 23/07/19)	SOV	0.89%
Reliance Jio Infocomm Limited	CRISIL AAA	0.88%
Nabha Power Ltd	ICRA	0.87%
Tata Capital Ltd	AAA(SO)	0.87%
IDBI Bank Limited	CRISIL AA+	0.86%
Tata Capital Housing Finance Ltd	CRISIL A1+	0.82%
Aditya Birla Nuvo Limited	CRISIL AA+	0.81%
8.52% Punjab SDL (MD 17/02/2021)	ICRA AA+	0.78%
IDFC Bank Limited	SOV	0.78%
8.45% Kerala SDL (18/03/2019)	ICRA AAA	0.78%
Power Finance Corporation Limited	SOV	0.75%
Cholamandalam Investment and Finance Company Limited	CRISIL AAA	0.74%
Power Finance Corporation Limited	ICRA AA	0.69%
8.53% Andhra Pradesh SDL (MD 19/01/2021)	CRISIL AAA	0.67%
Rural Electrification Corporation Limited	SOV	0.67%
PNB Housing Finance Ltd	CRISIL AAA	0.66%
National Bank For Agriculture and Rural Development	CARE AAA	0.65%
ICICI Home Finance Company Ltd	CRISIL AAA	0.65%
Power Finance Corporation Limited	CRISIL AAA	0.64%
Powergrid Vizag Transmission Limited	CRISIL AAA (SO)	0.62%
Tata Capital Financial Services Ltd	CRISIL AAA	0.60%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.56%
IDFC Bank Limited	ICRA AA	0.55%
Tata Capital Financial Services Ltd	ICRA AA+	0.54%
IDFC Bank Limited	ICRA AAA	0.54%
Shriram Transport Finance Company Limited	CRISIL AA+	0.52%
Tata Capital Housing Finance Ltd	CRISIL AA+ ICRA	0.51%
Nabha Power Ltd	AAA(SO)	0.47%
8.65% Haryana SDL (MD 11/05/2021)	SOV	0.46%
8.19% GOI (MD 16/01/2020)	SOV	0.44%
8.48% Maharashtra SDL (MD 24/02/2020)	SOV	0.44%
8.32% Gujrat SDL (MD 04/08/2020)	SOV	0.44%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.43%
Tata Capital Ltd	CRISIL AA+	0.43%
ICICI Home Finance Company Ltd	ICRA AAA	0.43%
Corporation Bank	CRISIL A1+	0.41%
8.67% Andhra Pradesh SDL (MD 26/05/2021)	SOV	0.39%
Rural Electrification Corporation Limited	CRISIL AAA	0.36%
8.42% Himachal Pradesh SDL (MD 16/03/2021)	SOV	0.35%

8.39% MAHARASHTRA SDL (08/09/2020)	SOV	0.34%
Tata Capital Financial Services Ltd	CRISIL AA+	0.28%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.26%
8.40% Gujarat SDL (MD 24/11/2020)	SOV	0.25%
IDFC Bank Limited	ICRA AAA	0.23%
8.60% Maharashtra SDL (MD 20/07/2021)	SOV	0.22%
Rural Electrification Corporation Limited	CRISIL AAA	0.22%
8.42% Maharashtra SDL (MD 25/08/2020)	SOV	0.22%
8.38% Haryana SDL (MD 16/03/2021)	SOV	0.22%
8.38% Gujarat SDL (MD 05/01/2021)	SOV	0.22%
8.35% Gujarat SDL (MD 06/10/2020)	SOV	0.22%
Power Finance Corporation Limited	CRISIL AAA	0.22%
Hero Fincorp Limited	ICRA AA+ ICRA	0.22%
Nabha Power Ltd	AAA(SO)	0.22%
Power Finance Corporation Limited	CRISIL AAA	0.22%
Power Finance Corporation Limited	CRISIL AAA	0.22%
Shriram Transport Finance Company Limited	CRISIL AA+	0.21%
8.38% Gujarat SDL (MD 22/09/2020)	SOV	0.21%
ICICI Bank Limited	ICRA A1+	0.21%
8.44% Rajasthan SDL (25/08/2020)	SOV	0.18%
Rural Electrification Corporation Limited	CRISIL AAA	0.18%
8.08% Odisha SDL (MD 11/03/2020)	SOV	0.14%
Nabha Power Ltd	ICRA	0.13%
IDFC Bank Limited	AAA(SO)	0.13%
Punjab & Sind Bank	ICRA AAA	0.13%
8.39% Punjab SDL (MD 05/01/2021)	ICRA A1+	0.12%
LIC Housing Finance Limited	SOV	0.11%
Tata Capital Financial Services Ltd	CRISIL AAA	0.10%
8.39% Rajasthan SDL (MD 15/03/2021)	ICRA AA+	0.10%
8.21% RAJASTHAN SDL SPL (MD 31/03/2018)	SOV	0.09%
Shriram Transport Finance Company Limited	CRISIL AA+	0.06%
Power Grid Corporation of India Limited	CRISIL AAA	0.05%
Rural Electrification Corporation Limited	CRISIL AAA	0.04%
Power Finance Corporation Limited	CRISIL AAA	0.04%
Housing Development Finance Corporation Limited	CRISIL AAA	0.03%
LIC Housing Finance Limited	CARE AAA	0.03%
Sundaram Finance Limited	ICRA AA+	0.03%
8.58% Karnataka SDL (MD 25/10/2016)	SOV	0.02%
Rural Electrification Corporation Limited	CRISIL AAA	0.02%
Nabha Power Ltd	ICRA	0.02%
Rural Electrification Corporation Limited	AAA(SO)	0.02%
Rural Electrification Corporation Limited	CRISIL AA	0.01%
Power Finance Corporation Limited	CRISIL AAA	0.01%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.01%
Housing Development Finance Corporation Limited	CRISIL AAA	0.01%
8.75% Gujarat SDL (MD 03/10/2016)	SOV	0.01%
Power Finance Corporation Limited	CRISIL AAA	0.00%
Cash & Current Assets		4.52%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Medium Term Plan

Allocation as a % of Net Assets	Rating	%
Piramal Enterprises Limited	ICRA AA	7.19%
Adani Transmission Limited	IND AA+	6.94%
ECL Finance Ltd	ICRA AA	6.62%
RKN RETAIL PVT. LTD	BWR A-(SO)	5.66%
S.D. Corporation Pvt. Ltd	ICRA AA(SO)	3.88%
RHC Holding Pvt Ltd	CARE A(SO)	3.85%
Axis Bank Limited	CRISIL A1+	3.35%
Relationships Properties Pvt Ltd	CARE AA-	3.27%
Adani Power Limited	(SO)	3.13%
RHC Holding Pvt Ltd	BWR AA-(SO)	3.13%
IL & FS Education and Technology Services Ltd	CARE A(SO)	2.92%
Tata Motors Finance Solutions Ltd	IND AA-(SO)	2.91%
Writers & Publishers Pvt Ltd	CRISIL AA	2.88%
Reliance Jio Infocomm Limited	BWR AA-(SO)	2.15%
8.13% GOI (MD 22/06/2045)	CRISIL AAA	2.03%
Axis Bank Limited	SOV	2.02%
7.59% GOI (MD 11/01/2026)	CRISIL A1+	2.01%
Dewan Housing Finance Corporation Limited	SOV	1.91%
TATA Realty & Infrastructure Ltd	CARE AAA	1.78%
Dewan Housing Finance Corporation Limited	CRISIL AA	1.55%
8.25% Maharashtra SDL (MD 10/06/2025)	CARE AAA	1.52%
Hero Realty Ltd	SOV	1.48%
Coffee Day Natural Resources Private Limited	ICRA A+(SO)	1.44%
Bank of India	BWR A-(SO)	1.43%
ICICI Bank Limited	BWR AA-	1.36%
Andhra Bank	ICRA A1+	1.34%
IL & FS Education and Technology Services Ltd	CARE A1+	1.34%
Wadhawan Global Capital Pvt Ltd	IND AA-(SO)	1.33%
Indiabulls Housing Finance Limited	CARE	1.30%
STCI Finance Limited	AAA(SO)	1.22%
Tata Power Renewable Energy Ltd	CARE AAA	1.05%
Syndicate Bank	ICRA AA-	1.01%
	CARE AA-	0.93%

8.72% Maharashtra SDL (MD 29/10/2024)	SOV	0.91%
Coffee Day Enterprises Limited	BWR AA-(SO)	0.86%
Hinduja Loyal Finance Ltd	CARE A+	0.86%
Grand View Estates Pvt Ltd	ICRA AA(SO)	0.72%
Syndicate Bank	CARE AA-	0.69%
Pune Solapur Expressway Pvt Ltd	ICRA A(SO)	0.64%
Coffee Day Enterprises Limited	BWR AA-(SO)	0.50%
Hero Fincorp Limited	CRISIL AA+	0.45%
Sahyadri Agencies Ltd	BWR A(SO)	0.44%
8.24% GOI (MD 10/11/2033)	SOV	0.39%
Power Finance Corporation Limited	CRISIL AAA	0.37%
Rural Electrification Corporation Limited	CRISIL AAA	0.37%
Hero Realty Ltd	ICRA A+(SO)	0.36%
7.59% GOI (MD 20/03/2029)	SOV	0.29%
Power Finance Corporation Limited	CRISIL AAA	0.22%
Shriram Transport Finance Company Limited	IND AA+	0.21%
Power Finance Corporation Limited	CRISIL AAA	0.15%
Power Finance Corporation Limited	CRISIL AAA	0.14%
Vedanta Limited	CRISIL AA-	0.14%
Pune Solapur Expressway Pvt Ltd	ICRA A(SO)	0.08%
Rural Electrification Corporation Limited	CRISIL AAA	0.07%
7.68% GOI (MD 15/12/2023)	SOV	0.05%
7.61% GOI (MD 09/05/2030)	SOV	0.04%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.01%
6.6325% Rec Fix & Pay Mibor (28/06/21) HSBCBK		0.00%
6.5150% Pay Fix & Rec Mibor (27/06/19) HSBCBK		0.00%
Cash & Current Assets		8.23%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Corporate Bond Fund

Allocation as a % of Net Assets	Rating	%
Adani Transmission Limited	IND AA+	9.47%
Wadhawan Global Capital Pvt Ltd	CARE	6.69%
Pune Solapur Expressway Pvt Ltd	AAA(SO)	6.62%
Piramal Enterprises Limited	ICRA A(SO)	5.54%
Writers & Publishers Pvt Ltd	BWR AA-(SO)	5.52%
Religare Finvest Ltd	IND AA-	4.48%
Grand View Estates Pvt Ltd	ICRA AA(SO)	4.45%
Sahyadri Agencies Ltd	BWR A(SO)	3.43%
Tata Power Renewable Energy Ltd	CARE AA	3.35%
S.D. Corporation Pvt. Ltd	ICRA AA(SO)	3.33%
Edelweiss Finance & Investments LTD	ICRA AA	3.21%
Edelweiss Retail Finance Ltd	ICRA AA	3.20%
Rural Electrification Corporation Limited	CRISIL AAA	2.97%
Adani Power Limited	BWR AA-(SO)	2.91%
Indiabulls Housing Finance Limited	CARE AAA	2.82%
Nabha Power Ltd	ICRA	2.79%
Coffee Day Enterprises Limited	AAA(SO)	2.78%
Power Finance Corporation Limited	BWR AA-(SO)	2.27%
Coffee Day Natural Resources Private Limited	CRISIL AAA	2.27%
IL & FS Education and Technology Services Ltd	BWR A-(SO)	2.21%
Bank of India	IND AA-(SO)	1.96%
Power Finance Corporation Limited	CARE	1.79%
Rural Electrification Corporation Limited	BWR AA-	1.79%
Dewan Housing Finance Corporation Limited	CRISIL AAA	1.73%
Rural Electrification Corporation Limited	CRISIL AAA	1.70%
CRISIL AAA	CARE AAA	1.67%
Rural Electrification Corporation Limited	CRISIL AAA	1.15%
Power Finance Corporation Limited	CRISIL AAA	1.15%
Syndicate Bank	CARE AA-	1.11%
Syndicate Bank	CARE AA-	0.77%
RHC Holding Pvt Ltd	IND A	0.76%
RHC Holding Pvt Ltd	CARE A(SO)	0.59%
Power Finance Corporation Limited	CRISIL AAA	0.58%
Power Finance Corporation Limited	CRISIL AAA	0.57%
Power Finance Corporation Limited	CRISIL AAA	0.56%
NTPC Limited	CRISIL AAA	0.51%
Cash & Current Assets		5.85%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Dynamic Bond Fund

Allocation as a % of Net Assets	Rating	%
8.13% GOI (MD 22/06/2045)	SOV	57.70%
8.27% GOI (MD 09/06/2020)	SOV	4.88%
Piramal Enterprises Limited	ICRA AA	3.48%
Shriram Transport Finance Company Limited	CRISIL AA+	2.88%
Tata Motors Finance Ltd	CRISIL AA	2.78%
8.17% GOI (MD 01/12/2044)	SOV	2.68%
Reliance Jio Infocomm Limited	CRISIL AAA	2.65%
Dewan Housing Finance Corporation Limited	CARE AAA	2.29%
Edelweiss Commodities Services Ltd	ICRA AA	2.23%
Shriram Transport Finance Company Limited	CRISIL AA+	1.73%
Syndicate Bank	CARE AA-	1.23%
Tata Motors Finance Solutions Ltd	CRISIL AA	1.16%
Adani Transmission Limited	IND AA+	1.16%
Edelweiss Finance & Investments LTD	ICRA AA	1.12%
Hinduja Loyal Finance Ltd	CARE A+	1.08%
8.35% GOI (MD 14/05/2022)	SOV	0.87%
Adani Transmission Limited	IND AA+	0.66%
ECL Finance Ltd	ICRA AA	0.63%

# Portfolio

Indiabulls Housing Finance Limited	CARE AAA	0.59%
7.28% GOI (MD 03/06/2019)	SOV	0.58%
Bahadur Chand Investments Pvt Ltd	ICRA AA	0.58%
Axis Bank Limited	CRISIL A1+	0.54%
7.8% GOI (MD 11/04/2021)	SOV	0.47%
9.20% GOI (MD 30/09/2030)	SOV	0.45%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.39%
Axis Bank Limited	CRISIL A1+	0.36%
TATA Realty & Infrastructure Ltd	CRISIL AA	0.27%
7.80% GOI (MD 03/05/2020)	SOV	0.20%
Indiabulls Housing Finance Limited	CARE AAA	0.20%
Andhra Bank	CARE A1+	0.18%
8.24% GOI (MD 10/11/2033)	SOV	0.17%
8.09% GOI (MD 02/08/2022)	SOV	0.07%
8.97% GOI (MD 05/12/2030)	SOV	0.04%
8.83% GOI (MD 25/11/2023)	SOV	0.04%
7.72% GOI (MD 26/10/2055)	SOV	0.04%
Power Grid Corporation of India Limited	CRISIL AAA	0.04%
7.73% GOI (MD 19/12/2034)	SOV	0.04%
7.96% Gujarat SDL (14/10/2025)	SOV	0.03%
Tata Sons Ltd	CRISIL AAA	0.03%
7.59% GOI (MD 20/03/2029)	SOV	0.03%
8.15% GOI (MD 24/11/2026)	SOV	0.03%
7.68% GOI (MD 15/12/2023)	SOV	0.02%
LIC Housing Finance Limited	CRISIL AAA	0.02%
7.1575% Rec Fix & Pay Mibor		0.01%
(MD09/07/20) ICICISEC		
Rural Electrification Corporation Limited	CRISIL AAA	0.01%
9.40% Madhya Pradesh SDL (MD 30/01/2024)	SOV	0.01%
Housing Development Finance Corporation Limited	CRISIL AAA	0.01%
6.8150% Rec Fix & Pay Mibor		0.01%
(22/06/21) ICICISECPD		
9.23% GOI (MD 23/12/2043)	SOV	0.00%
6.81% Rec Fix & Pay Mibor (22/06/21) ICICISECPD		0.00%
8.33% GOI 2036 (07/06/2036)	SOV	0.00%
7.96% Maharashtra SDL (14/10/2025)	SOV	0.00%
7.35% GOI (MD 22/06/2024)	SOV	0.00%
7.88% GOI (MD 19/03/2030)	SOV	0.00%
6.5625% Pay Fix & Rec Mibor (07/07/21) ICICIBK		0.00%
6.5650% Pay Fix & Rec Mibor (07/07/21) ICICIBK		0.00%
6.6475% Pay Fix & Rec Mibor (01/07/21) ICICIBK		0.00%
6.6175% Pay Fix & Rec Mibor (04/07/21) HDFCBK		0.00%
6.5675% Pay Fix & Rec Mibor (07/07/21) HDFCBK		0.00%
7.4550% Rec Mibor & Pay Fix (MD29/12/2016) ICICIBK		0.00%
6.66% Pay Fix & Rec Mibor (01/07/21) HSBCBK		-0.03%
Cash & Current Assets		3.38%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Income Plus

Allocation as a % of Net Assets	Rating	%
7.59% GOI (MD 20/03/2029)	SOV	39.84%
7.88% GOI (MD 19/03/2030)	SOV	18.55%
7.73% GOI (MD 19/12/2034)	SOV	14.84%
8.24% GOI (MD 10/11/2033)	SOV	11.84%
8.17% GOI (MD 01/12/2044)	SOV	6.06%
Bank of India	BWR AA-CARE	1.29%
Essel Lucknow Raebareilly Toll Roads Limited	AAA(SO)	0.84%
Essel Lucknow Raebareilly Toll Roads Limited	CARE	0.81%
Essel Lucknow Raebareilly Toll Roads Limited	AAA(SO)	0.79%
Essel Lucknow Raebareilly Toll Roads Limited	CARE	0.27%
Essel Lucknow Raebareilly Toll Roads Limited	AAA(SO)	0.27%
8.21% Haryana Special SDL(MD 31/03/2023)	SOV	0.26%
ICICI Bank Limited	CRISIL AAA	0.10%
7.59% GOI(MD 11/01/2026)	SOV	0.05%
9.56% Maharashtra SDL (MD 28/08/2023)	SOV	0.03%
7.68% GOI (MD 15/12/2023)	SOV	0.03%
9.45% Rajasthan 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)	SOV	0.01%
6.4225% Pay Fix & Rec Mibor (12/07/19) ICICIBK		0.00%
6.5075% Pay Fix & Rec Mibor (29/06/19) HDFCBK		-0.01%
Cash & Current Assets		4.36%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Gilt Plus - PF Plan

Allocation as a % of Net Assets	Rating	%
7.61% GOI(MD 09/05/2030)	SOV	25.89%
8.17% GOI (MD 01/12/2044)	SOV	21.85%
7.88% GOI (MD 19/03/2030)	SOV	17.59%

7.59% GOI (MD 20/03/2029)	SOV	17.15%
8.24% GOI (MD 10/11/2033)	SOV	9.02%
Cash & Current Assets		8.51%
<b>Total Net Assets</b>		<b>100.00%</b>

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

Allocation as a % of Net Assets	Rating	%
7.59% GOI(MD 11/01/2026)	SOV	97.72%
8.40% GOI (MD 28/07/2024)	SOV	1.07%
Cash & Current Assets		1.20%
<b>Total</b>		<b>100.00%</b>

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

Allocation as a % of Net Assets	Rating	%
7.59% GOI (MD 20/03/2029)	SOV	33.32%
7.72% GOI (MD 25/05/2025)	SOV	22.74%
8.17% GOI (MD 01/12/2044)	SOV	13.50%
7.73% GOI (MD 19/12/2034)	SOV	8.90%
8.60% Bihar SDL (MD 09/03/2026)	SOV	8.44%
7.68% GOI (MD 15/12/2023)	SOV	4.79%
7.35% GOI (MD 22/06/2024)	SOV	3.09%
7.59% GOI(MD 11/01/2026)	SOV	0.25%
8.30% GOI (MD 02/07/2040)	SOV	0.00%
6.375% Pay Fix & Rec Mibor (01/08/19) HSBCBK		0.00%
6.38% Pay Fix & Rec Mibor (01/08/19) HSBCBK		0.00%
6.3825% Pay Fix & Rec Mibor (01/08/19) HDFCBK		0.00%
6.58% Pay Fix & Rec Mibor (06/04/21) ICICISEC		-0.03%
Cash & Current Assets		5.00%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Enhanced Arbitrage Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		8.09%
Bajaj Finance Limited	CRISIL A1+	7.44%
Reliance Industries Ltd		5.94%
RBL Bank Limited		5.64%
Yes Bank Limited		5.64%
Housing Development Finance Corporation Ltd		3.19%
Housing Development Finance Corporation Limited	CRISIL AAA	3.02%
L & T Infrastructure Finance Co Ltd	CARE A1+	3.01%
ITC Ltd		2.73%
Housing Development Finance Corporation Limited	CRISIL AAA	2.45%
Aurobindo Pharma Ltd		2.21%
Axis Bank Ltd		2.20%
Maruti Suzuki India Ltd		2.07%
Bajaj Finance Limited	ICRA A1+	1.87%
Sun Pharmaceuticals Industries Ltd		1.56%
Eicher Motors Ltd		1.52%
Hindalco Industries Ltd		1.51%
Mahindra & Mahindra Ltd		1.41%
GMR Infrastructure Ltd		1.39%
Rural Electrification Corporation Ltd		1.38%
Hindustan Unilever Ltd		1.35%
Infosys Ltd		1.30%
Tata Motors Ltd DVR Shares		1.03%
Reliance Infrastructure Ltd		1.02%
Kotak Mahindra Bank Ltd		1.02%
Aditya Birla Nuvo Ltd		0.99%
Havells India Ltd		0.96%
Bajaj Finance Limited	CRISIL AA+	0.94%
MRF Ltd		0.92%
Indian Oil Corporation Ltd		0.91%
Grasim Industries Ltd		0.90%
IDFC Ltd		0.89%
Oil & Natural Gas Corporation Ltd		0.82%
DLF Ltd		0.81%
Sun TV Network Ltd		0.80%
Dish TV India Ltd		0.79%
LIC Housing Finance Ltd		0.77%
Jaiprakash Associates Ltd		0.74%
Cipla Ltd		0.73%
Adani Ports and Special Economic Zone Ltd		0.68%
Ashok Leyland Ltd		0.65%
Coal India Ltd		0.60%
UPL Limited		0.58%
Tata Power Co Ltd		0.53%
Lupin Ltd		0.53%
Larsen & Toubro Ltd		0.50%
Jindal Steel and Power Ltd		0.49%
Reliance Communications Ltd		0.46%
ACC Ltd		0.44%

Asian Paints Ltd		0.44%
Biocon Ltd		0.42%
Arvind Ltd		0.39%
Wockhardt Ltd		0.38%
JSW Steel Ltd		0.36%
Bosch Ltd		0.36%
Dr Reddys Laboratories Ltd		0.35%
Hindustan Petroleum Corporation Ltd		0.32%
Reliance Capital Ltd		0.30%
Jet Airways India Ltd		0.29%
Zee Entertainment Enterprises Ltd		0.27%
NTPC Ltd		0.27%
NMDC Ltd		0.27%
Bank Of Baroda		0.23%
ICICI Bank Ltd		0.22%
Cairn India Ltd		0.22%
Reliance Power Ltd		0.21%
Wipro Ltd		0.21%
India Cements Ltd		0.20%
Power Grid Corporation of India Ltd		0.19%
Shriram Transport Finance Company Ltd		0.17%
HCL Technologies Ltd		0.15%
Tata Steel Ltd		0.15%
Union Bank of India		0.15%
Federal Bank Ltd		0.12%
Indusind Bank Ltd		0.12%
Britannia Industries Ltd		0.10%
Power Finance Corporation Ltd		0.10%
Yes Bank Ltd		0.10%
Apollo Tyres Ltd		0.09%
Mahindra & Mahindra Financial Services Ltd		0.08%
Gail (India) Ltd		0.02%
GAIL_25/08/2016		-0.02%
M&MFIN_25/08/2016		-0.08%
APOLLOTYRE_25/08/2016		-0.09%
YESBANK_25/08/2016		-0.10%
PFC_25/08/2016		-0.10%
BRITANNIA_25/08/2016		-0.10%
INDUSINDBK_25/08/2016		-0.12%
FEDERALBNK_25/08/2016		-0.12%
UNIONBANK_25/08/2016		-0.15%
HCLTECH_25/08/2016		-0.15%
TATASTEEL_25/08/2016		-0.15%
SRTRANSFIN_25/08/2016		-0.17%
POWERGRID_25/08/2016		-0.19%
INDIACEM_25/08/2016		-0.20%
WIPRO_25/08/2016		-0.21%
RPOWER_25/08/2016		-0.21%
CAIRN_25/08/2016		-0.22%
ICICIBANK_25/08/2016		-0.22%
BANKBARODA_25/08/2016		-0.23%
NMDC_25/08/2016		-0.27%
NTPC_25/08/2016		-0.27%
ZEEL_25/08/2016		-0.27%
JETAIRWAYS_25/08/2016		-0.30%
RELCAPITAL_25/08/2016		-0.30%
HINDPETRO_25/08/2016		-0.32%
DRREDDY_25/08/2016		-0.36%
BOSCHLTD_25/08/2016		-0.36%
JSWSTEEL_25/08/2016		-0.37%
WOCKPHARMA_25/08/2016		-0.38%
ARVIND_25/08/2016		-0.39%
BIOCON_25/08/2016		-0.42%
ASIANPAINT_25/08/2016		-0.44%
ACC_25/08/2016		-0.44%
RCOM_25/08/2016		-0.46%
JINDALSTEL_25/08/2016		-0.49%
LT_25/08/2016		-0.50%
TATAPOWER_25/08/2016		-0.53%
LUPIN_25/08/2016		-0.53%
UPL_25/08/2016		-0.58%
COALINDIA_25/08/2016		-0.61%
ASHOKLEY_25/08/2016		-0.66%
ADANIPORTS_25/08/2016		-0.69%
CIPLA_25/08/2016		-0.73%
JPASSOCIAT_25/08/2016		-0.75%
LICHSGFIN_25/08/2016		-0.77%
DISHTV_25/08/2016		-0.80%
SUNTV_25/08/2016		-0.80%
DLF_25/08/2016		-0.81%
ONGC_25/08/2016		-0.82%
IDFC_25/08/2016		-0.89%
GRASIM_25/08/2016		-0.90%
IOC_25/08/2016		-0.91%
MRF_25/08/2016		-0.93%
HAVELLS_25/08/2016		-0.96%
ABIRLANUVO_25/08/2016		-1.00%
KOTAKBANK_25/08/2016		-1.02%
RELINFRA_25/08/2016		-1.03%
TATAMTRDVR_25/08/2016		-1.04%
INFY_25/08/2016		-1.31%
HINDUNILVR_25/08/2016		-1.36%
RECLTD_25/08/2016		-1.39%
GMRINFRA_25/08/2016		-1.39%
M&M_25/08/2016		-1.42%
HINDALCO_25/08/2016		-1.52%
EICHERMOT_25/08/2016		-1.53%
SUNPHARMA_25/08/2016		-1.57%
MARUTI_25/08/2016		-2.08%
AXISBANK_25/08/2016		-2.21%
AUROPHARMA_25/08/2016		-2.23%
ITC_25/08/2016		-2.75%
HDFC_25/08/2016		-3.21%

# Portfolio

RELIANCE 25/08/2016	-5.98%
HDFCBANK 25/08/2016	-8.14%
Cash & Current Assets	4.10%
Net receivables / payables	66.23%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Active Debt Multi Manager FoF Scheme

Allocation as a % of Net Assets	%
Birla Sun Life Govt Sec. Long Term Grwth Direct	27.24%
ICICI Prudh Gilt Fund Inv Plan PF Opt-Dir Plan-Grw	26.40%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	24.16%
IDFC Dynamic Bond Fund-Direct Plan-Growth	21.49%
Cash & Current Assets	0.99%
Net receivables / payables	-0.28%
<b>Total</b>	<b>100.00%</b>

## Regular Income Solutions

### Birla Sun Life Monthly Income

Allocation as a % of Net Assets	Rating	%
7.59% GOI (MD 20/03/2029)	SOV	29.56%
Power Finance Corporation Limited	CRISIL AAA	13.05%
IDBI Bank Limited	CRISIL A	12.51%
8.60% GOI (MD 02/06/2028)	SOV	4.20%
7.8% GOI (MD 11/04/2021)	SOV	3.95%
7.59% GOI(MD 11/01/2026)	SOV	3.95%
8.13% GOI (MD 22/06/2045)	SOV	3.76%
8.17% GOI (MD 01/12/2044)	SOV	2.09%
7.73% GOI (MD 19/12/2034)	SOV	1.99%
8.15% GOI (MD 24/11/2026)	SOV	1.87%
8.28% GOI (M/D 21/09/2027)	SOV	1.64%
Repco Home Finance Ltd		1.58%
Eicher Motors Ltd		1.19%
Bajaj Finance Ltd		1.04%
Power Grid Corporation of India Limited	CRISIL AAA	0.98%
HDFC Bank Ltd		0.96%
Equitas Holdings Limited		0.93%
9.40% Andhra Pradesh SDL (MD 30/01/2024)	SOV	0.84%
Indian Oil Corporation Ltd		0.79%
V-Mart Retail Limited		0.73%
Kewal Kiran Clothing Limited		0.63%
Indusind Bank Ltd		0.61%
Hindustan Petroleum Corporation Ltd		0.56%
KPR Mill Ltd		0.46%
Tata Motors Ltd		0.45%
ITC Ltd		0.43%
ICICI Bank Ltd		0.40%
City Union Bank Ltd		0.39%
Shriram City Union Finance Limited		0.35%
Dr. Lal Pathlabs Limited		0.35%
Dhanuka Agritech Ltd		0.30%
Grasim Industries Ltd		0.30%
VRL Logistic Ltd		0.30%
Power Finance Corporation Limited	CRISIL AAA	0.29%
Crompton Greaves Consumer Electricals Limited		0.24%
Vedanta Ltd		0.22%
TeamLease Services Limited		0.20%
Monte Carlo Fashions Ltd		0.20%
Ashoka Buildcon Ltd		0.19%
Orbit Exports Ltd		0.17%
Oriental Hotels Ltd		0.16%
Emami Ltd		0.15%
Mahanagar Gas Limited		0.15%
Advanced Enzyme Technologies Limited		0.14%
Thyrocare Technologies Ltd		0.13%
Cummins India Ltd		0.12%
Crompton Greaves Ltd		0.09%
Atul Auto Limited		0.08%
6% Cum. NCV. Prefer Zee Entertainment		0.03%
Enter'es Ltd		0.00%
Magnasound (I) Ltd		0.00%
Cash & Current Assets		4.29%
<b>Total</b>		<b>100.00%</b>

### Birla Sun Life MIP

Allocation as a % of Net Assets	Rating	%
8.13% GOI (MD 22/06/2045)	SOV	15.30%
8.15% GOI (MD 24/11/2026)	SOV	9.92%
7.59% GOI (MD 20/03/2029)	SOV	9.62%
IDBI Bank Limited	CRISIL A	7.40%
Power Finance Corporation Limited	CRISIL AAA	6.75%
IDBI Bank Limited	ICRA AA	6.46%
9.40% Andhra Pradesh SDL (MD 30/01/2024)	SOV	5.13%
8.17% GOI (MD 01/12/2044)	SOV	5.10%

7.8% GOI (MD 11/04/2021)	SOV	4.82%
7.59% GOI(MD 11/01/2026)	SOV	4.82%
6.90% GOI (MD 13/07/2019)	SOV	2.85%
Repco Home Finance Ltd		1.43%
Eicher Motors Ltd		1.21%
Bajaj Finance Ltd		1.07%
HDFC Bank Ltd		1.05%
Equitas Holdings Limited		0.95%
Indian Oil Corporation Ltd		0.79%
Kewal Kiran Clothing Limited		0.67%
V-Mart Retail Limited		0.65%
Indusind Bank Ltd		0.56%
Hindustan Petroleum Corporation Ltd		0.56%
Power Finance Corporation Limited	CRISIL AAA	0.50%
KPR Mill Ltd		0.49%
ITC Ltd		0.46%
Tata Motors Ltd		0.44%
ICICI Bank Ltd		0.43%
City Union Bank Ltd		0.36%
Shriram City Union Finance Limited		0.35%
Dr. Lal Pathlabs Limited		0.34%
VRL Logistic Ltd		0.31%
Dhanuka Agritech Ltd		0.30%
Grasim Industries Ltd		0.28%
TeamLease Services Limited		0.26%
Crompton Greaves Consumer Electricals Limited		0.25%
Vedanta Ltd		0.20%
Ashoka Buildcon Ltd		0.19%
Emami Ltd		0.17%
Mahanagar Gas Limited		0.15%
Advanced Enzyme Technologies Limited		0.14%
Thyrocare Technologies Ltd		0.13%
Cummins India Ltd		0.12%
Oracle Financial Services Software Ltd		0.11%
Monte Carlo Fashions Ltd		0.10%
Hindustan Zinc Ltd		0.10%
Crompton Greaves Ltd		0.10%
Atul Auto Limited		0.09%
Orbit Exports Ltd		0.04%
6% Cum. NCV. Prefer Zee Entertainment		0.01%
Enter'es Ltd		0.00%
NTPC Limited	CRISIL AAA	0.00%
Cash & Current Assets		6.46%
<b>Total</b>		<b>100.00%</b>

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

Allocation as a % of Net Assets	Rating	%
7.59% GOI (MD 20/03/2029)	SOV	15.36%
7.59% GOI(MD 11/01/2026)	SOV	13.10%
8.13% GOI (MD 22/06/2045)	SOV	8.04%
7.68% GOI (MD 15/12/2023)	SOV	4.69%
7.61% GOI(MD 09/05/2030)	SOV	4.32%
8.12% GOI (MD 10/12/2020)	SOV	3.53%
Yes Bank Ltd		2.34%
8.26% Maharashtra SDL(MD 23/12/2025)	SOV	2.21%
8.27% Karnataka SDL(MD 23/12/2025)	SOV	2.20%
Hindustan Petroleum Corporation Ltd		2.14%
Eicher Motors Ltd		2.14%
Bharat Aluminium Co Ltd.	CRISIL A	2.10%
8.17% GOI (MD 01/12/2044)	SOV	2.03%
Natco Pharm Ltd		1.96%
Repco Home Finance Ltd		1.89%
Bajaj Finance Ltd		1.41%
Dalmia Bharat Limited		1.40%
8.79% GOI (MD 08/11/2021)	SOV	1.36%
Bank of India	BWR AA-	1.29%
Bharat Financial Inclusion Ltd		1.08%
Berger Paints India Ltd		1.05%
Capital First Limited		1.02%
Bajaj Finserv Ltd		0.92%
Equitas Holdings Limited		0.84%
KPR Mill Ltd		0.77%
Orient Cement Ltd		0.74%
IDBI Bank Limited	CRISIL A	0.67%
Yes Bank Limited	ICRA AA+	0.64%
Wabco India Ltd		0.63%
Voltas Ltd		0.63%
State Bank of India		0.58%
V GUARD INDUSTRIES LIMITED		0.55%
8.15% GOI (MD 24/11/2026)	SOV	0.45%
8.35% GOI (MD 14/05/2022)	SOV	0.45%
Power Finance Corporation Limited	CRISIL AAA	0.44%
Bayer Cropsience Ltd		0.43%
Narayana Hrudayalaya Limited		0.41%
PI Industries Ltd		0.40%
Kalpataru Power Transmission Ltd		0.40%
VA Tech Wabag Ltd		0.39%
AIA Engineering Ltd		0.36%
Emami Ltd		0.35%
Gujarat Fluorochemicals Ltd		0.33%
Bosch Ltd		0.32%
Century Textiles & Industries Ltd		0.30%
V-Mart Retail Limited		0.29%
Cummins India Ltd		0.28%
8.24% GOI (MD 10/11/2033)	SOV	0.28%
Cholamandalam Investment and Finance Company Ltd		0.28%
Godrej Consumer Products Ltd		0.27%
Alstom T&D India Ltd		0.27%
Kaveri Seed Company Ltd		0.27%
Pidilite Industries Ltd		0.25%
Atul Auto Limited		0.22%
VRL Logistic Ltd		0.21%
TeamLease Services Limited		0.21%

Hitachi Home and Life Solution India Ltd		0.20%
Oracle Financial Services Software Ltd		0.19%
MRF Ltd		0.17%
Mahanagar Gas Limited		0.15%
Advanced Enzyme Technologies Limited		0.14%
Astra Microwave Products Ltd		0.14%
Ramkrishna Forgings Ltd		0.13%
J.Kumar Infraprojects Ltd		0.13%
Thyrocare Technologies Ltd		0.12%
Monte Carlo Fashions Ltd		0.12%
Whirlpool of India Ltd		0.11%
IDBI Bank Limited	ICRA AA	0.08%
Yes Bank Limited	ICRA AA+	0.06%
6% Cum. NCV. Prefer Zee Entertainment		0.01%
Enter'es Ltd		0.01%
Cash & Current Assets		6.77%
<b>Total</b>		<b>100.00%</b>

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

Allocation as a % of Net Assets	Rating	%
7.59% GOI (MD 20/03/2029)	SOV	28.06%
Power Finance Corporation Limited	CRISIL AAA	14.08%
8.13% GOI (MD 22/06/2045)	SOV	10.20%
IDBI Bank Limited	CRISIL A	8.09%
7.68% GOI (MD 15/12/2023)	SOV	6.03%
8.17% GOI (MD 01/12/2044)	SOV	5.53%
7.8% GOI (MD 11/04/2021)	SOV	4.02%
7.59% GOI(MD 11/01/2026)	SOV	4.02%
8.60% GOI (MD 02/06/2028)	SOV	2.14%
9.40% Andhra Pradesh SDL (MD 30/01/2024)	SOV	1.28%
Yes Bank Limited	ICRA AA+	1.26%
Repco Home Finance Ltd		1.04%
Eicher Motors Ltd		0.79%
Equitas Holdings Limited		0.67%
Bajaj Finance Ltd		0.65%
HDFC Bank Ltd		0.63%
V-Mart Retail Limited		0.50%
Kewal Kiran Clothing Limited		0.41%
Hindustan Petroleum Corporation Ltd		0.37%
City Union Bank Ltd		0.37%
Dr. Lal Pathlabs Limited		0.34%
KPR Mill Ltd		0.31%
ITC Ltd		0.31%
Tata Motors Ltd		0.30%
Indusind Bank Ltd		0.29%
ICICI Bank Ltd		0.26%
Shriram City Union Finance Limited		0.22%
9.41% Kerala SDL (MD 30/01/2024)	SOV	0.21%
Dhanuka Agritech Ltd		0.20%
Indian Oil Corporation Ltd		0.19%
Grasim Industries Ltd		0.19%
VRL Logistic Ltd		0.19%
Crompton Greaves Consumer Electricals Limited		0.16%
Mahanagar Gas Limited		0.15%
Advanced Enzyme Technologies Limited		0.14%
Thyrocare Technologies Ltd		0.13%
Ashoka Buildcon Ltd		0.12%
Monte Carlo Fashions Ltd		0.12%
Emami Ltd		0.10%
Oriental Hotels Ltd		0.10%
TeamLease Services Limited		0.09%
Cummins India Ltd		0.08%
Orbit Exports Ltd		0.07%
Vedanta Ltd		0.06%
Crompton Greaves Ltd		0.06%
Atul Auto Limited		0.05%
8.62% Tamil Nadu SDL (MD 20/02/2023)	SOV	0.05%
Cash & Current Assets		5.36%
<b>Total</b>		<b>100.00%</b>



# Portfolio

## Wealth Creation Solutions

### Birla Sun Life Balanced '95 Fund

Allocation as a % of Net Assets	Rating	%
7.59% GOI(MD 11/01/2026)	SOV	8.67%
HDFC Bank Ltd		4.42%
Infosys Ltd		3.12%
8.13% GOI (MD 22/06/2045)	SOV	2.80%
Tata Motors Ltd		2.70%
7.8% GOI (MD 11/04/2021)	SOV	2.35%
7.61% GOI(MD 09/05/2030)	SOV	1.92%
ICICI Bank Ltd		1.81%
Larsen & Toubro Ltd		1.66%
Yes Bank Ltd		1.61%
Maruti Suzuki India Ltd		1.56%
Sun Pharmaceuticals Industries Ltd		1.53%
Indian Oil Corporation Ltd		1.53%
Reliance Industries Ltd		1.51%
Hindustan Petroleum Corporation Ltd		1.48%
8.60% GOI (MD 02/06/2028)	SOV	1.41%
HCL Technologies Ltd		1.34%
Grasim Industries Ltd		1.34%
Tata Chemicals Ltd		1.30%
FAG Bearings India Ltd		1.23%
Indusind Bank Ltd		1.20%
Axis Bank Ltd		1.17%
Equitas Holdings Limited		1.11%
Sun TV Network Ltd		1.08%
ITC Ltd		1.06%
Crompton Greaves Ltd		1.03%
Crompton Greaves Consumer Electricals Limited		1.00%
Biocon Ltd		0.99%
Muthoot Finance Ltd		0.97%
Shriram City Union Finance Limited		0.97%
Kotak Mahindra Bank Ltd		0.94%
Dish TV India Ltd		0.94%
Pfizer Ltd		0.94%
PTC India Ltd		0.94%
8.17% GOI (MD 01/12/2044)	SOV	0.93%
Kaveri Seed Company Ltd		0.93%
Natco Pharma Ltd		0.93%
Zee Entertainment Enterprises Ltd		0.91%
Mahindra & Mahindra Ltd		0.90%
NTPC Ltd		0.89%
Bajaj Finance Ltd		0.89%
7.68% GOI (MD 15/12/2023)	SOV	0.88%
Torrent Pharmaceuticals Ltd		0.87%
Finolex Cables Ltd		0.87%
IDBI Bank Limited	CRISIL A	0.85%
Hero MotoCorp Ltd		0.83%
Aurobindo Pharma Ltd		0.82%
Ashok Leyland Ltd		0.82%
Coal India Ltd		0.78%
Bank Of Baroda		0.77%
8.12% GOI (MD 10/12/2020)	SOV	0.74%
Federal Bank Ltd		0.73%
Divis Laboratories Ltd		0.72%
Inox Wind Ltd		0.71%
Power Finance Corporation Limited	CRISIL AAA	0.68%
Repcos Home Finance Ltd		0.67%
Atul Ltd		0.65%
Carborundum Universal Ltd		0.64%
Bharat Financial Inclusion Ltd		0.58%
Syndicate Bank	CARE AA-	0.57%
Eicher Motors Ltd		0.57%
Sundaram Finance Ltd		0.53%
Whirlpool of India Ltd		0.53%
Cummins India Ltd		0.51%
Mangalore Refinery & Petrochemicals Ltd		0.50%
VA Tech Wabag Ltd		0.50%
Glaxosmithkline Consumer Healthcare Ltd		0.49%
Gujarat State Petronet Ltd		0.47%
8.79% GOI (MD 08/11/2021)	SOV	0.46%
Ashoka Buildcon Ltd		0.45%
Bata India Ltd		0.44%
Bharat Electronics Ltd		0.44%
Bayer Cropscience Ltd		0.42%
Jagran Prakashan Ltd		0.41%
Blue Star Ltd		0.39%
Shoppers Stop Ltd		0.39%
MRF Ltd		0.39%
Bosch Ltd		0.38%
State Bank of India		0.37%
Credit Analysis and Research Limited		0.36%
Mindtree Ltd		0.35%
Ujivan Financial Services Ltd		0.33%
Edelweiss Financial Services Ltd		0.31%
Bank of India	BWR AA-	0.29%
Titan Company Limited		0.27%
Colgate Palmolive India Ltd		0.27%
Cyient Limited		0.26%
8.27% Karnataka SDL(MD 23/12/2025)	SOV	0.24%
Procter & Gamble Hygiene and Health Care Ltd		0.24%
Orient Cement Ltd		0.23%
Cairn India Ltd		0.22%

Hindustan Zinc Ltd		0.20%
8.26% Maharashtra SDL(MD 23/12/2025)	SOV	0.19%
Lupin Ltd		0.19%
Housing Development Finance Corporation Limited		0.19%
8.24% GOI (MD 10/11/2033)	SOV	0.15%
8.40% GOI (MD 28/07/2024)	SOV	0.15%
Rural Electrification Corporation Limited	CRISIL AAA	0.15%
NCC Ltd		0.13%
Petronet LNG Ltd		0.08%
Power Grid Corporation of India Limited	CRISIL AAA	0.04%
6% Cum. NCv. Prefer Zee Entertainment Enter'es Ltd		0.01%
Globsyn Technologies Ltd		0.00%
Brillio Technologies Pvt Ltd		0.00%
Magnasound (I) Ltd		0.00%
MARUTI_25/08/2016		-0.10%
Cash & Current Assets		6.43%
<b>Total</b>		<b>100.00%</b>

Sun TV Network Ltd		0.22%
IDFC Ltd		0.22%
IDFC Bank Ltd		0.20%
Procter & Gamble Hygiene and Health Care Ltd		0.19%
Dr Reddys Laboratories Ltd		0.19%
Oberoi Realty Ltd		0.17%
Bajaj Auto Ltd		0.12%
Cairn India Ltd		0.12%
Larsen & Toubro Infotech Limited		0.09%
Coromandel International Ltd		0.05%
NTPC Limited	CRISIL AAA	0.04%
6% Cum. NCv. Prefer Zee Entertainment Enter'es Ltd		0.02%
INDUSINDBK_25/08/2016		-0.18%
MARUTI_25/08/2016		-0.35%
NIFTY_25/08/2016		-1.58%
Cash & Current Assets		3.83%
Net receivables / payables		3.28%
<b>Total</b>		<b>100.00%</b>

### Birla Sun Life Frontline Equity Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		6.75%
Infosys Ltd		4.62%
Reliance Industries Ltd		4.09%
ITC Ltd		3.59%
Larsen & Toubro Ltd		3.51%
ICICI Bank Ltd		3.06%
Tata Motors Ltd		2.79%
Grasim Industries Ltd		2.60%
Indusind Bank Ltd		2.51%
Sun Pharmaceuticals Industries Ltd		2.41%
HCL Technologies Ltd		2.36%
Maruti Suzuki India Ltd		2.25%
Housing Development Finance Corporation Ltd		2.16%
Axis Bank Ltd		2.12%
Yes Bank Ltd		1.98%
Indian Oil Corporation Ltd		1.97%
Crompton Greaves Consumer Electricals Limited		1.76%
NTPC Ltd		1.75%
Hindustan Unilever Ltd		1.67%
Kotak Mahindra Bank Ltd		1.60%
Bajaj Finance Ltd		1.55%
Hindustan Petroleum Corporation Ltd		1.50%
State Bank of India		1.49%
Muthoot Finance Ltd		1.44%
Coal India Ltd		1.41%
Zee Entertainment Enterprises Ltd		1.40%
Cummins India Ltd		1.30%
Hero MotoCorp Ltd		1.26%
Federal Bank Ltd		1.19%
Power Grid Corporation of India Ltd		1.17%
DLF Ltd		1.15%
Godrej Consumer Products Ltd		1.14%
Tech Mahindra Ltd		1.14%
Shriram City Union Finance Limited		1.08%
LIC Housing Finance Ltd		1.01%
Crompton Greaves Ltd		0.95%
Britannia Industries Ltd		0.94%
Tata Steel Ltd		0.94%
Cipla Ltd		0.94%
Reliance Capital Ltd		0.93%
Bosch Ltd		0.84%
Sanofi India Ltd		0.82%
ACC Ltd		0.80%
Oil & Natural Gas Corporation Ltd		0.78%
Tata Consultancy Services Ltd		0.77%
Castrol India Ltd (FV Rs. 5/-)		0.75%
Bank Of Baroda		0.70%
Akzo India Nobel Ltd		0.66%
Glaxosmithkline Consumer Healthcare Ltd		0.65%
Mahindra & Mahindra Ltd		0.65%
Lupin Ltd		0.59%
Bayer Cropscience Ltd		0.53%
Gail (India) Ltd		0.48%
Glaxosmithkline Pharmaceuticals Ltd		0.45%
Bharti Airtel Ltd		0.44%
Alstom India Limited		0.43%
Torrent Pharmaceuticals Ltd		0.41%
IRB Infrastructure Developers Ltd		0.41%
Birla Sun Life Nifty ETF - Growth		0.36%
Divis Laboratories Ltd		0.34%
Hindalco Industries Ltd		0.32%
United Spirits Ltd		0.31%
Jagran Prakashan Ltd		0.28%
Vedanta Ltd		0.27%
Housing Development Finance Corporation Limited		0.24%
Titan Company Limited		0.24%
Hindustan Zinc Ltd		0.22%
D.B.Corp Ltd		0.22%

### Birla Sun Life Top 100 Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		7.86%
Infosys Ltd		4.24%
Larsen & Toubro Ltd		3.86%
Reliance Industries Ltd		3.57%
Grasim Industries Ltd		3.41%
ITC Ltd		3.16%
Indian Oil Corporation Ltd		2.95%
Tata Motors Ltd		2.83%
HCL Technologies Ltd		2.83%
ICICI Bank Ltd		2.76%
Indusind Bank Ltd		2.55%
Sun Pharmaceuticals Industries Ltd		2.44%
Maruti Suzuki India Ltd		2.13%
Yes Bank Ltd		2.09%
Housing Development Finance Corporation Ltd		1.95%
NTPC Ltd		1.89%
Axis Bank Ltd		1.85%
Crompton Greaves Consumer Electricals Limited		1.72%
Kotak Mahindra Bank Ltd		1.65%
Bajaj Finance Ltd		1.56%
Hindustan Unilever Ltd		1.49%
Crompton Greaves Ltd		1.42%
Coal India Ltd		1.26%
DLF Ltd		1.23%
Bajaj Finserv Ltd		1.23%
Power Grid Corporation of India Ltd		1.19%
Zee Entertainment Enterprises Ltd		1.18%
Cummins India Ltd		1.18%
Bharat Electronics Ltd		1.16%
Federal Bank Ltd		1.12%
Tech Mahindra Ltd		1.07%
ACC Ltd		1.04%
PTC India Ltd		1.00%
Sanofi India Ltd		0.95%
Oil & Natural Gas Corporation Ltd		0.90%
Hindustan Petroleum Corporation Ltd		0.86%
Tata Chemicals Ltd		0.83%
Birla Sun Life Nifty ETF - Growth		0.81%
Aurobindo Pharma Ltd		0.79%
Hero MotoCorp Ltd		0.79%
Britannia Industries Ltd		0.79%
Castrol India Ltd (FV Rs. 5/-)		0.76%
Tata Consultancy Services Ltd		0.76%
Bank Of Baroda		0.69%
Tata Communications Ltd		0.65%
Bharti Airtel Ltd		0.63%
Tata Steel Ltd		0.62%
Gujarat State Petronet Ltd		0.62%
Hindustan Zinc Ltd		0.59%
State Bank of India		0.55%
IDFC Ltd		0.53%
Glaxosmithkline Consumer Healthcare Ltd		0.53%
Torrent Pharmaceuticals Ltd		0.51%
LIC Housing Finance Ltd		0.51%
Akzo India Nobel Ltd		0.49%
Mahindra & Mahindra Ltd		0.48%
Pfizer Ltd		0.43%
Lupin Ltd		0.41%
Vedanta Ltd		0.41%
Hindalco Industries Ltd		0.36%
Oracle Financial Services Software Ltd		0.35%
Cairn India Ltd		0.34%
Housing Development Finance Corporation Limited		0.31%
Shoppers Stop Ltd		0.29%

# Portfolio

Gail (India) Ltd	0.28%
Cipla Ltd	0.25%
MRF Ltd	0.24%
Bosch Ltd	0.24%
JSW Steel Ltd	0.24%
Colgate Palmolive India Ltd	0.23%
Muthoot Finance Ltd	0.21%
Glaxosmithkline Pharmaceuticals Ltd	0.16%
NTPC Limited	CRISIL AAA 0.06%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.01%
MARUTI_25/08/2016	-0.38%
Cash & Current Assets	6.95%
Net receivables / payables	1.34%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Equity Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	6.80%
Maruti Suzuki India Ltd	3.79%
Indusind Bank Ltd	3.74%
Tata Chemicals Ltd	3.74%
Yes Bank Ltd	3.67%
Cairn India Ltd	3.63%
HCL Technologies Ltd	3.63%
Sun Pharmaceuticals Industries Ltd	3.32%
Kotak Mahindra Bank Ltd	3.12%
Tata Communications Ltd	2.69%
ITC Ltd	2.66%
Tata Motors Ltd	2.20%
Century Textiles & Industries Ltd	2.03%
Dalmia Bharat Limited	1.98%
Bajaj Finance Ltd	1.96%
Infosys Ltd	1.95%
Indian Oil Corporation Ltd	1.78%
Cholamandalam Investment and Finance Company Ltd	1.77%
Dishman Pharma & Chemicals Ltd	1.67%
Bank Of Baroda	1.66%
Axis Bank Ltd	1.65%
Kansai Nerolac Paints Ltd	1.61%
Zee Entertainment Enterprises Ltd	1.52%
Equitas Holdings Limited	1.39%
Blue Star Ltd	1.37%
Motherson Sumi Systems Ltd	1.35%
Cipla Ltd	1.34%
Shriram City Union Finance Limited	1.32%
Exide Industries Ltd	1.30%
United Spirits Ltd	1.27%
Torrent Pharmaceuticals Ltd	1.16%
Lupin Ltd	1.14%
Castrol India Ltd (FV Rs. 5/-)	1.10%
Dr Reddys Laboratories Ltd	1.07%
Cummins India Ltd	0.95%
LIC Housing Finance Ltd	0.95%
Ambuja Cements Ltd	0.94%
Piramal Enterprises Ltd	0.93%
United Breweries Ltd	0.89%
Karur Vysya Bank Ltd	0.88%
Glaxosmithkline Consumer Healthcare Ltd	0.84%
IIFL Holdings Ltd	0.81%
VA Tech Wabag Ltd	0.77%
MRF Ltd	0.74%
Atul Ltd	0.66%
Radico Khaitan Ltd	0.63%
VEDL_25/08/2016	0.60%
The Jammu and Kashmir Bank Ltd	0.57%
Bharat Forge Ltd	0.55%
Bata India Ltd	0.55%
Kewal Kiran Clothing Limited	0.45%
Cox and Kings Ltd	0.44%
AIA Engineering Ltd	0.43%
Bharat Electronics Ltd	0.40%
Grasim Industries Ltd	0.40%
Bajaj Auto Ltd	0.39%
Tata Steel Ltd	0.26%
Hindustan Zinc Ltd	0.17%
DQ Entertainment International Ltd	0.06%
Mrs Infrastr Ltd	0.00%
MAESTROS MEDILINE SYSTEMS LIMITED	0.00%
Magnasound (I) Ltd	0.00%
NIFTY_25/08/2016	-2.77%
Cash & Current Assets	8.13%
Net receivables / payables	3.02%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life MNC Fund

Allocation as a % of Net Assets	Rating	%
Bosch Ltd		9.17%
Bayer Cropscience Ltd		7.82%
Maruti Suzuki India Ltd		7.56%
Gillette India Ltd		7.13%
Pfizer Ltd		6.13%
Honeywell Automation India Ltd		6.09%
Glaxosmithkline Pharmaceuticals Ltd		6.01%
ICRA Ltd		5.61%

Hindustan Unilever Ltd	4.48%
Kotak Mahindra Bank Ltd	4.37%
Hitachi Home and Life Solution India Ltd	4.24%
Capital First Limited	4.19%
Jet Airways India Ltd	3.67%
Thomas Cook India Ltd	3.43%
Kansai Nerolac Paints Ltd	2.63%
Procter & Gamble Hygiene and Health Care Ltd	2.27%
Bata India Ltd	1.94%
Cummins India Ltd	1.66%
FAG Bearings India Ltd	1.50%
Castrol India Ltd (FV Rs. 5/-)	1.32%
Wabco India Ltd	1.09%
Crisil Ltd	1.01%
Colgate Palmolive India Ltd	0.77%
ACC Ltd	0.69%
SML Isuzu Ltd	0.50%
Oracle Financial Services Software Ltd	0.45%
Quess Corp Limited	0.44%
Ambuja Cements Ltd	0.38%
Nestle India Ltd	0.33%
ITD Cementation India Ltd	0.30%
ITC Ltd	0.29%
Siemens Ltd	0.24%
Sanofi India Ltd	0.22%
Akzo India Nobel Ltd	0.21%
Blue Dart Express Ltd	0.20%
Federal-Mogul Goetze (India) Ltd	0.20%
Alstom India Limited	0.19%
Alstom T&D India Ltd	0.16%
Disa India Ltd	0.16%
ABB India Ltd	0.16%
Schneider Electric Infrastructure Ltd	0.07%
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	0.66%
Net receivables / payables	0.01%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Dividend Yield Plus

Allocation as a % of Net Assets	%
ICICI Bank Ltd	6.68%
Hindustan Petroleum Corporation Ltd	4.47%
Cummins India Ltd	3.85%
Axis Bank Ltd	3.70%
Bharat Petroleum Corp Ltd	3.59%
Dalmia Bharat Limited	3.46%
Sanofi India Ltd	3.44%
State Bank of India	3.35%
Orient Cement Ltd	3.21%
Hero MotoCorp Ltd	2.86%
Oracle Financial Services Software Ltd	2.78%
ITC Ltd	2.54%
Pfizer Ltd	2.54%
Greaves Cotton Ltd	2.41%
Tata Steel Ltd	2.21%
Kaveri Seed Company Ltd	2.10%
Kewal Kiran Clothing Limited	2.07%
Dhanuka Agritech Ltd	2.03%
Vedanta Ltd	1.95%
Hindustan Zinc Ltd	1.88%
Jagran Prakashan Ltd	1.83%
Federal Bank Ltd	1.73%
Infosys Ltd	1.72%
Torrent Pharmaceuticals Ltd	1.71%
Crompton Greaves Ltd	1.60%
Procter & Gamble Hygiene and Health Care Ltd	1.55%
Alstom India Limited	1.50%
Interglobe Aviation Ltd	1.35%
D.B.Corp Ltd	1.31%
Castrol India Ltd (FV Rs. 5/-)	1.31%
Unichem Laboratories Ltd	1.27%
Hindustan Unilever Ltd	1.22%
ACC Ltd	1.19%
IIFL Holdings Ltd	1.18%
Atul Auto Limited	1.17%
Multi Commodity Exchange of India Ltd	1.15%
PTC India Ltd	1.15%
Indian Oil Corporation Ltd	1.13%
Gateway Distriparks Ltd	1.01%
Orient Refractories Limited	0.98%
City Union Bank Ltd	0.95%
The Jammu and Kashmir Bank Ltd	0.95%
Sonata Software Ltd	0.89%
Crompton Greaves Consumer Electricals Limited	0.89%
Mahanagar Gas Limited	0.80%

Automotive Axles Ltd	0.78%
Oriental Hotels Ltd	0.72%
Bank Of Baroda	0.68%
Gujarat Mineral Development Ltd	0.64%
KPR Mill Ltd	0.60%
VRL Logistic Ltd	0.58%
Cairn India Ltd	0.56%
Orbit Exports Ltd	0.33%
Swaraj Engines Ltd	0.26%
Karur Vysya Bank Ltd	0.24%
Apar Industries Ltd	0.21%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.09%
AXISBANK_25/08/2016	-0.62%
Cash & Current Assets	1.97%
Net receivables / payables	0.31%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Midcap Fund

Allocation as a % of Net Assets	%
Gujarat State Petronet Ltd	2.93%
Hindustan Petroleum Corporation Ltd	2.85%
Indian Oil Corporation Ltd	2.77%
Grasim Industries Ltd	2.74%
Mahindra CIE Automotive Ltd	2.39%
Crompton Greaves Consumer Electricals Limited	2.39%
Federal Bank Ltd	2.27%
Aurobindo Pharma Ltd	2.24%
Divis Laboratories Ltd	2.24%
Petronet LNG Ltd	2.10%
KEC International Ltd	2.08%
PNC Infratech Limited	2.07%
Dish TV India Ltd	2.04%
Tube Investments of India Ltd	2.01%
Finolex Cables Ltd	1.95%
Union Bank of India	1.95%
Solar Industries (I) Ltd	1.92%
Pfizer Ltd	1.87%
Hitachi Home and Life Solution India Ltd	1.84%
Torrent Pharmaceuticals Ltd	1.84%
Bayer Cropscience Ltd	1.73%
Britannia Industries Ltd	1.72%
IRB Infrastructure Developers Ltd	1.71%
IDFC Ltd	1.70%
Capital First Limited	1.68%
Shriram City Union Finance Limited	1.68%
Volta Ltd	1.58%
Bajaj Finserv Ltd	1.54%
Bharat Financial Inclusion Ltd	1.54%
Aditya Birla Nuvo Ltd	1.52%
Emami Ltd	1.51%
MRF Ltd	1.46%
Crompton Greaves Ltd	1.45%
Yes Bank Ltd	1.38%
Edelweiss Financial Services Ltd	1.34%
Equitas Holdings Limited	1.34%
Glaxosmithkline Consumer Healthcare Ltd	1.28%
Gujarat Fluorochemicals Ltd	1.25%
HSIL Ltd	1.20%
Natco Pharma Ltd	1.16%
FAG Bearings India Ltd	1.15%
Bata India Ltd	1.03%
Firstsource Solutions Ltd	1.03%
Tata Power Co Ltd	1.02%
Hindustan Zinc Ltd	0.98%
Carborundum Universal Ltd	0.98%
SANGHI INDUSTRIES LTD	0.97%
The Ramco Cements Limited	0.95%
Simplex Infrastructures Ltd	0.92%
Cyient Limited	0.92%
Colgate Palmolive India Ltd	0.92%
LIC Housing Finance Ltd	0.88%
Karur Vysya Bank Ltd	0.87%
Jyothy Laboratories Ltd	0.83%
Mindtree Ltd	0.80%
Castrol India Ltd (FV Rs. 5/-)	0.79%
J.Kumar Infraprojects Ltd	0.77%
Monte Carlo Fashions Ltd	0.71%
TeamLease Services Limited	0.66%
Bank Of Baroda	0.43%
Larsen & Toubro Infotech Limited	0.28%
Pennar Engineered Building Systems Ltd	0.23%
Cash & Current Assets	7.63%
Net receivables / payables	0.02%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Small & Midcap Fund

Allocation as a % of Net Assets	%
Dalmia Bharat Limited	2.93%
Crompton Greaves Ltd	2.93%
Ujivian Financial Services Ltd	2.86%
Capital First Limited	2.69%
Pennar Engineered Building Systems Ltd	2.60%
Natco Pharma Ltd	2.60%
Sanofi India Ltd	2.56%
Recco Home Finance Ltd	2.55%



# Portfolio

Dewan Housing Finance Corporation Ltd	2.50%
Biocon Ltd	2.48%
Solar Industries (I) Ltd	2.46%
IDFC Ltd	2.45%
Mangalore Refinery & Petrochemicals Ltd	2.42%
Federal Bank Ltd	2.42%
Union Bank of India	2.38%
Jet Airways India Ltd	2.37%
India Cements Ltd	2.32%
Dish TV India Ltd	2.31%
Cyient Limited	2.31%
V GUARD INDUSTRIES LIMITED	2.28%
Mahindra CIE Automotive Ltd	2.27%
Bharat Financial Inclusion Ltd	2.20%
Torrent Pharmaceuticals Ltd	2.15%
Jyothy Laboratories Ltd	2.15%
PNC Infratech Limited	2.15%
KEC International Ltd	2.14%
Gujarat State Petronet Ltd	2.12%
KPR Mill Ltd	2.06%
Relaxo Footwears Limited	2.01%
Firstsource Solutions Ltd	2.00%
Bank Of Baroda	1.98%
Advanced Enzyme Technologies Limited	1.87%
Indo Count Industries Limited	1.68%
Sterlite Technologies Ltd	1.66%
IRB Infrastructure Developers Ltd	1.62%
Monte Carlo Fashions Ltd	1.61%
Akzo India Nobel Ltd	1.57%
Kaveri Seed Company Ltd	1.46%
JK Cements Ltd	1.33%
Hinduja Global Solutions Ltd	1.25%
Yes Bank Ltd	1.14%
Prabhat Dairy Ltd	1.14%
8% Sterlite Power Transmission Limited	0.42%
Cash & Current Assets	9.90%
Net receivables / payables	-0.31%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Advantage Fund

Allocation as a % of Net Assets	%
Yes Bank Ltd	6.14%
HDFC Bank Ltd	5.40%
Hindustan Petroleum Corporation Ltd	4.72%
Infosys Ltd	4.13%
Eicher Motors Ltd	3.81%
State Bank of India	3.71%
Natco Pharma Ltd	3.37%
Dalmia Bharat Limited	3.34%
Larsen & Toubro Ltd	3.16%
Indusind Bank Ltd	3.12%
Shree Cement Ltd	2.86%
Maruti Suzuki India Ltd	2.48%
Bajaj Finance Ltd	2.28%
Recco Home Finance Ltd	2.13%
Berger Paints India Ltd	2.13%
ICICI Bank Ltd	2.13%
Volta Ltd	1.97%
TVS Motor Company Ltd	1.90%
Century Textiles & Industries Ltd	1.84%
Ultratech Cement Ltd	1.80%
Sun Pharmaceuticals Industries Ltd	1.77%
Cholamandalam Investment and Finance Company Ltd	1.71%
Equitas Holdings Limited	1.69%
Emami Ltd	1.68%
Hero MotoCorp Ltd	1.64%
Bajaj Finserv Ltd	1.47%
Mahindra & Mahindra Ltd	1.46%
KPR Mill Ltd	1.43%
Motherson Sumi Systems Ltd	1.36%
Capital First Limited	1.18%
Cummins India Ltd	1.16%
Bosch Ltd	1.13%
Shriram City Union Finance Limited	1.08%
Orient Cement Ltd	1.07%
Aurobindo Pharma Ltd	1.05%
Shriram Transport Finance Company Ltd	1.04%
V GUARD INDUSTRIES LIMITED	1.03%
Bharat Financial Inclusion Ltd	0.97%
Tata Motors Ltd	0.93%
Zee Entertainment Enterprises Ltd	0.92%
Wabco India Ltd	0.82%
Torrent Pharmaceuticals Ltd	0.79%
Kaveri Seed Company Ltd	0.78%
VA Tech Wabag Ltd	0.67%
Castrol India Ltd (FV Rs. 5/-)	0.66%
Narayana Hrudayalaya Limited	0.65%
Astra Microwave Products Ltd	0.55%
PI Industries Ltd	0.54%
AIA Engineering Ltd	0.48%
Alstom T&D India Ltd	0.44%
Atul Auto Limited	0.43%
Kalpataru Power Transmission Ltd	0.39%
Bayer Cropscience Ltd	0.38%
Persistent Systems Ltd	0.37%
Larsen & Toubro Infotech Limited	0.21%
Britannia Industries Ltd	0.09%
Dharti Dredging	0.08%
Karrox Technologies Ltd	0.00%
Cash & Current Assets	3.18%
Net receivables / payables	0.31%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Manufacturing Equity Fund

Allocation as a % of Net Assets	Rating	%
Tata Chemicals Ltd		5.85%
Maruti Suzuki India Ltd		5.60%
Sun Pharmaceuticals Industries Ltd		3.72%
Larsen & Toubro Ltd		3.50%
ITC Ltd		3.28%
Dishman Pharma & Chemicals Ltd		3.20%
Glaxosmithkline Consumer Healthcare Ltd		2.98%
Eicher Motors Ltd		2.52%
Hero MotoCorp Ltd		2.51%
Asian Paints Ltd		2.50%
Grasim Industries Ltd		2.47%
Bharat Electronics Ltd		2.40%
Tata Motors Ltd		2.38%
Castrol India Ltd (FV Rs. 5/-)		2.30%
Ultratech Cement Ltd		2.29%
Century Textiles & Industries Ltd		2.13%
Cipla Ltd		2.07%
Kansai Nerolac Paints Ltd		2.03%
Bosch Ltd		1.96%
Cummins India Ltd		1.95%
Bata India Ltd		1.94%
Hindustan Zinc Ltd		1.85%
Exide Industries Ltd		1.81%
S H Kelkar & Company Ltd		1.78%
MRF Ltd		1.71%
Bharat Forge Ltd		1.71%
United Spirits Ltd		1.65%
Greaves Cotton Ltd		1.65%
Torrent Pharmaceuticals Ltd		1.62%
Rallis India Ltd		1.61%
Tata Coffee Limited		1.61%
Dr Reddys Laboratories Ltd		1.61%
Tata Steel Ltd		1.59%
Piramal Enterprises Ltd		1.56%
AIA Engineering Ltd		1.50%
Volta Ltd		1.29%
Vedanta Ltd		1.29%
HEIDELBERGCEMENT INDIA LIMITED		1.19%
Reliance Industries Ltd		1.14%
Wabco India Ltd		1.13%
Motherson Sumi Systems Ltd		1.12%
Bajaj Auto Ltd		1.06%
Hindustan Unilever Ltd		1.03%
United Breweries Ltd		0.91%
HSIL Ltd		0.88%
Kewal Kiran Clothing Limited		0.78%
Raymond Ltd		0.71%
UPL Limited		0.70%
Clariant Chemicals India Ltd		0.60%
Birla Corporation Ltd		0.53%
Inox Wind Ltd		0.47%
Lupin Ltd		0.43%
Texmaco Rail & Engineering Ltd		0.16%
IFGL REFRACTORIES LTD		0.03%
Cash & Current Assets		1.93%
Net receivables / payables		-0.25%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Banking And Financial Services Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	12.64%
Yes Bank Ltd	12.28%
Bajaj Finance Ltd	9.39%
Indusind Bank Ltd	7.38%
Recco Home Finance Ltd	7.35%
ICICI Bank Ltd	4.76%
State Bank of India	4.65%
Bharat Financial Inclusion Ltd	4.59%
Equitas Holdings Limited	4.53%
Axis Bank Ltd	4.06%
Cholamandalam Investment and Finance Company Ltd	3.94%
Capital First Limited	3.63%
Bank Of Baroda	3.48%
Dewan Housing Finance Corporation Ltd	2.38%
Shriram City Union Finance Limited	2.20%
Bajaj Finserv Ltd	2.17%
Ujivan Financial Services Ltd	2.10%
LIC Housing Finance Ltd	1.62%
ICRA Ltd	1.34%
Federal Bank Ltd	1.09%
Shriram Transport Finance Company Ltd	0.96%
Karur Vysya Bank Ltd	0.87%
City Union Bank Ltd	0.82%
Tourism Finance Corporation of India Ltd	0.16%
Cash & Current Assets	1.78%
Net receivables / payables	-0.17%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life India GenNext Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	5.59%
ITC Ltd	4.41%
Maruti Suzuki India Ltd	4.28%
Eicher Motors Ltd	4.03%
Indusind Bank Ltd	3.98%
Housing Development Finance Corporation Ltd	3.15%
Kotak Mahindra Bank Ltd	2.76%
Tata Motors Ltd	2.71%
Yes Bank Ltd	2.48%
Zee Entertainment Enterprises Ltd	2.09%
Recco Home Finance Ltd	2.09%
Castrol India Ltd (FV Rs. 5/-)	1.98%
Britannia Industries Ltd	1.97%
Emami Ltd	1.89%
Muthoot Finance Ltd	1.87%
Sun Pharmaceuticals Industries Ltd	1.86%
Axis Bank Ltd	1.84%
Whirlpool of India Ltd	1.76%
Cipla Ltd	1.66%
Colgate Palmolive India Ltd	1.63%
Volta Ltd	1.57%
United Breweries Ltd	1.55%
Jyothy Laboratories Ltd	1.52%
LIC Housing Finance Ltd	1.46%
United Spirits Ltd	1.38%
Blue Star Ltd	1.36%
Bata India Ltd	1.27%
Capital First Limited	1.26%
HEIDELBERGCEMENT INDIA LIMITED	1.25%
Glaxosmithkline Consumer Healthcare Ltd	1.20%
Phoenix Mills Ltd	1.20%
Cholamandalam Investment and Finance Company Ltd	1.18%
Century Textiles & Industries Ltd	1.17%
Bajaj Finance Ltd	1.16%
Federal Bank Ltd	1.16%
Aditya Birla Nuvo Ltd	1.16%
Alkem Laboratories Limited	1.15%
Nestle India Ltd	1.13%
Torrent Pharmaceuticals Ltd	1.11%
Karur Vysya Bank Ltd	1.11%
Hindustan Unilever Ltd	1.10%
Bajaj Auto Ltd	1.09%
Dr. Lal Pathlabs Limited	0.99%
Thyrocare Technologies Ltd	0.99%
City Union Bank Ltd	0.97%
Jubilant Foodworks Ltd	0.96%
ACC Ltd	0.95%
Cox and Kings Ltd	0.94%
Relaxo Footwears Limited	0.93%
Arvind Ltd	0.89%
Exide Industries Ltd	0.88%
Sanofi India Ltd	0.82%
Dr Reddys Laboratories Ltd	0.72%
DLF Ltd	0.67%
Monte Carlo Fashions Ltd	0.53%
Asian Paints Ltd	0.50%
Radico Khaitan Ltd	0.49%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.15%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	6.10%
Net receivables / payables	-0.05%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Infrastructure Fund

Allocation as a % of Net Assets	%
Larsen & Toubro Ltd	8.27%
HDFC Bank Ltd	5.24%
Wabco India Ltd	4.27%
Orient Cement Ltd	3.92%
PTC India Ltd	3.72%
Honeywell Automation India Ltd	3.42%
Crompton Greaves Consumer Electricals Limited	3.06%
Capital First Limited	2.67%
Tata Motors Ltd	2.65%
Cummins India Ltd	2.64%
VA Tech Wabag Ltd	2.55%
Grasim Industries Ltd	2.47%
Ashoka Buildcon Ltd	2.28%
Blue Star Ltd	2.28%
Federal Bank Ltd	2.19%
Crompton Greaves Ltd	2.10%
Muthoot Finance Ltd	2.08%
Finolex Cables Ltd	2.07%
Equitas Holdings Limited	2.04%

# Portfolio

ICICI Bank Ltd	1.98%
Hindalco Industries Ltd	1.95%
The Jammu and Kashmir Bank Ltd	1.93%
JSWSTEEL_25/08/2016	1.89%
Somany Ceramics Ltd	1.87%
Kalpataru Power Transmission Ltd	1.86%
FAG Bearings India Ltd	1.81%
Bajaj Finance Ltd	1.80%
Greaves Cotton Ltd	1.71%
Indusind Bank Ltd	1.53%
Multi Commodity Exchange of India Ltd	1.47%
Kaveri Seed Company Ltd	1.26%
Birla Corporation Ltd	1.23%
Tata Communications Ltd	1.20%
Astra Microwave Products Ltd	1.19%
JSW Steel Ltd	1.18%
TD Power Systems Ltd	1.18%
Alstom India Limited	1.16%
Orient Refractories Limited	1.12%
Indraprastha Gas Ltd	1.10%
J.Kumar Infraprojects Ltd	1.10%
Carborundum Universal Ltd	1.08%
Hindustan Petroleum Corporation Ltd	1.07%
Axis Bank Ltd	1.02%
Hindustan Zinc Ltd	1.01%
ICRA Ltd	0.94%
Shree Cement Ltd	0.55%
Indian Oil Corporation Ltd	0.46%
Housing Development Finance Corporation Limited	0.37%
Gujarat Mineral Development Ltd	0.13%
Cash & Current Assets	2.44%
Net receivables / payables	-0.52%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Special Situations Fund

Allocation as a % of Net Assets	%
Indusind Bank Ltd	4.59%
HDFC Bank Ltd	4.50%
ITC Ltd	4.11%
Chennai Petroleum Corporation Ltd	4.05%
Yes Bank Ltd	3.96%
HCL Technologies Ltd	3.28%
Birla Corporation Ltd	3.13%
Infosys Ltd	3.11%
Gulf Oil Lubricants India Ltd	3.06%
Century Textiles & Industries Ltd	2.83%
Tata Motors Ltd	2.73%
Vedanta Ltd	2.73%
Sun Pharmaceuticals Industries Ltd	2.40%
Ujivan Financial Services Ltd	2.33%
Hindalco Industries Ltd	2.27%
Larsen & Toubro Ltd	2.25%
Maruti Suzuki India Ltd	2.24%
Tech Mahindra Ltd	2.12%
State Bank of India	2.07%
India Cements Ltd	2.07%
Kotak Mahindra Bank Ltd	1.93%
Cummins India Ltd	1.91%
ICICI Bank Ltd	1.90%
LIC Housing Finance Ltd	1.88%
Equitas Holdings Limited	1.80%
SRF Ltd	1.80%
Hindustan Petroleum Corporation Ltd	1.64%
Atul Ltd	1.64%
Muthoot Finance Ltd	1.59%
Dish TV India Ltd	1.59%
Eicher Motors Ltd	1.46%
Shriram City Union Finance Limited	1.42%
Crompton Greaves Consumer Electricals Limited	1.42%
Dishman Pharma & Chemicals Ltd	1.41%
Glaxosmithkline Consumer Healthcare Ltd	1.37%
Divis Laboratories Ltd	1.26%
Emami Ltd	1.24%
Lupin Ltd	1.21%
United Spirits Ltd	1.15%
Bata India Ltd	1.09%
The Jammu and Kashmir Bank Ltd	1.07%
Indian Oil Corporation Ltd	1.06%
UPL Limited	0.99%
Mahindra & Mahindra Ltd	0.95%
Aurobindo Pharma Ltd	0.94%
Alstom India Limited	0.82%
Cyient Limited	0.81%
City Union Bank Ltd	0.79%
JSW Steel Ltd	0.50%
United Breweries Holdings Ltd	0.48%
Cash & Current Assets	1.40%
Net receivables / payables	-0.35%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Pure Value Fund

Allocation as a % of Net Assets	%
Chennai Petroleum Corporation Ltd	5.76%
Hindustan Petroleum Corporation Ltd	5.47%
SRF Ltd	4.74%
Gulf Oil Lubricants India Ltd	3.92%

Gujarat Fluorochemicals Ltd	3.80%
KPR Mill Ltd	3.72%
Muthoot Finance Ltd	3.11%
The Jammu and Kashmir Bank Ltd	2.93%
Biocon Ltd	2.88%
Bata India Ltd	2.79%
UPL Limited	2.77%
Atul Ltd	2.75%
Crompton Greaves Ltd	2.71%
Bank Of Baroda	2.52%
Arvind Ltd	2.47%
Edelweiss Financial Services Ltd	2.38%
Equitas Holdings Limited	2.31%
India Cements Ltd	2.16%
Dishman Pharma & Chemicals Ltd	2.13%
Sonata Software Ltd	2.01%
Tata Coffee Limited	1.86%
Tata Chemicals Ltd	1.79%
Pfizer Ltd	1.78%
Kalpataru Power Transmission Ltd	1.76%
Mangalore Refinery & Petrochemicals Ltd	1.67%
Bajaj Finserv Ltd	1.63%
J.Kumar Infraprojects Ltd	1.63%
Omkar Speciality Chemicals Limited	1.62%
Shriram City Union Finance Limited	1.62%
Orient Cement Ltd	1.56%
Indian Terrain Fashions Ltd	1.54%
Astra Microwave Products Ltd	1.40%
Kaveri Seed Company Ltd	1.24%
Rural Electrification Corporation Ltd	1.23%
Gail (India) Ltd	0.93%
Federal Bank Ltd	0.93%
Shemaroo Entertainment Ltd	0.92%
Inox Wind Ltd	0.91%
State Bank of India	0.89%
Tata Motors Ltd	0.87%
Gujarat Mineral Development Ltd	0.82%
Unichem Laboratories Ltd	0.82%
Indian Oil Corporation Ltd	0.71%
Monte Carlo Fashions Ltd	0.69%
MRF Ltd	0.66%
Cash & Current Assets	1.50%
Net receivables / payables	3.70%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life India Reforms Fund

Allocation as a % of Net Assets	Rating	%
8.60% GOI (MD 02/06/2028)	SOV	9.77%
Yes Bank Ltd		7.22%
Eicher Motors Ltd		6.21%
HDFC Bank Ltd		5.33%
9.20% GOI (MD 30/09/2030)	SOV	5.14%
Repco Home Finance Ltd		4.84%
Capital First Limited		4.62%
Dalmia Bharat Limited		3.94%
ICICI Bank Ltd		3.52%
State Bank of India		3.38%
Voltas Ltd		3.28%
Maruti Suzuki India Ltd		3.18%
Cummins India Ltd		3.11%
Indusind Bank Ltd		3.10%
Ultratech Cement Ltd		2.82%
Kotak Mahindra Bank Ltd		2.56%
Bajaj Finserv Ltd		2.43%
Karur Vysya Bank Ltd		2.29%
Mahindra & Mahindra Ltd		2.16%
9.23% GOI (MD 23/12/2043)	SOV	2.16%
Larsen & Toubro Ltd		2.09%
Century Textiles & Industries Ltd		1.96%
Bosch Ltd		1.67%
Shree Cement Ltd		1.44%
Ashoka Buildcon Ltd		1.41%
Tata Motors Ltd DVR Shares		1.23%
Equitas Holdings Limited		1.22%
Orient Cement Ltd		1.11%
Tourism Finance Corporation of India Ltd		1.09%
Atul Auto Limited		0.80%
Alstom India Limited		0.73%
Bajaj Auto Ltd		0.60%
IRB Infrastructure Developers Ltd		0.49%
PTC India Ltd		0.44%
Torrent Power Ltd		0.40%
J.Kumar Infraprojects Ltd		0.35%
Mahanagar Gas Limited		0.16%
6% Cum. N.Cv. Prefer Zee Entertainment Enter'es Ltd		0.05%
Cash & Current Assets		2.88%
Net receivables / payables		-1.19%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life New Millennium Fund

Allocation as a % of Net Assets	%
Infosys Ltd	30.07%
Tata Consultancy Services Ltd	10.79%
HCL Technologies Ltd	10.49%
Tech Mahindra Ltd	7.82%
Cyient Limited	6.22%
Dish TV India Ltd	5.49%
Sonata Software Ltd	5.19%
NIIT Technologies Ltd	5.00%

Inox Leisure Ltd	4.37%
KPIT Technologies Limited	3.15%
Persistent Systems Ltd	3.05%
Mindtree Ltd	1.89%
Shemaroo Entertainment Ltd	1.84%
Sasken Communication Technologies Ltd	1.41%
6% Cum. N.Cv. Prefer Zee Entertainment Enter'es Ltd	0.24%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	2.25%
Net receivables / payables	0.73%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life India Opportunities Fund

Allocation as a % of Net Assets	%
Reliance Industries Ltd	7.00%
Sun Pharmaceuticals Industries Ltd	6.43%
Cummins India Ltd	6.34%
Sanofi India Ltd	5.99%
Honeywell Automation India Ltd	5.57%
HCL Technologies Ltd	5.54%
Infosys Ltd	5.41%
Wabco India Ltd	5.02%
Dishman Pharma & Chemicals Ltd	3.26%
Aurobindo Pharma Ltd	3.19%
Oracle Financial Services Software Ltd	3.18%
Tech Mahindra Ltd	3.15%
Bajaj Auto Ltd	3.01%
Hindustan Zinc Ltd	2.93%
Divis Laboratories Ltd	2.67%
KPR Mill Ltd	2.62%
Torrent Pharmaceuticals Ltd	2.59%
Persistent Systems Ltd	2.47%
Crisil Ltd	2.26%
AIA Engineering Ltd	2.22%
KPIT Technologies Limited	2.12%
Cipla Ltd	2.10%
Sonata Software Ltd	1.92%
Mindtree Ltd	1.83%
NIIT Technologies Ltd	1.81%
Arvind Ltd	1.51%
Tata Consultancy Services Ltd	1.51%
Cyient Limited	1.46%
SRF Ltd	1.11%
Orbit Exports Ltd	0.77%
Brillio Technologies Pvt Ltd	0.00%
Jaipur Straw Bird and Paper Ltd	0.00%
Magnasound (I) Ltd	0.00%
Oriqua Ltd	0.00%
Sree Rama Polymer	0.00%
Cash & Current Assets	3.19%
Net receivables / payables	-0.17%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life International Equity Fund - Plan A

Allocation as a % of Net Assets	%
McKesson Corp	5.44%
Aetna Inc New	4.96%
The Boeing Co	3.58%
FEDEX CORP	3.55%
APPLE INC	3.32%
VALERO ENERGY CORP	3.17%
F5 Networks Inc	3.01%
Westfield Corporation	2.90%
EMC CORP	2.84%
T ROWE PRICE GROUP I	2.76%
SANOFI	2.70%
AXA SA	2.63%
CK Hutchison Holdings Ltd	2.62%
Japan Airlines Co Ltd	2.61%
FORD MOTOR CO	2.58%
SWISS RE AG	2.58%
HARMAN INTERNATIONAL	2.56%
Delta Air Lines Inc	2.55%
TELENOR	2.54%
Telstra Corporation Ltd	2.49%
EXPEDIA INC	2.48%
Koninklijke Ahold Delhaize NV	2.34%
EASTMAN CHEMICAL CO	2.32%
TYSON FOODS INC	2.32%
TJX ORD	2.29%
AMERISOURCE BERGEN CORP	2.28%
CVS CAREMARK CORP	2.17%
NORDEA BANK AB	2.14%
ESTEE LAUDER CL A ORD	2.14%
PING AN INS GRP-H	2.11%
GILEAD SCIENCES INC	2.09%
CenturyLink Inc	2.04%
CH ROBINSON WORLDWIDE ORD	2.03%
PUBLICIS GROUPE SA	1.89%
XEROX CORP	1.82%
LLOYDS BANKING GROUP PLC	1.80%
TOYOTA MOTOR CORP	1.74%
MARKS & SPENCER GROUP PLC	1.32%
HEWLETT PACKARD CO	0.92%
Cash & Current Assets	1.86%
Net receivables / payables	-1.50%
<b>Total</b>	<b>100.00%</b>

# Portfolio

## Birla Sun Life International Equity Fund - Plan B

Allocation as a % of Net Assets	%
HDFC Bank Ltd	6.56%
Repco Home Finance Ltd	4.06%
Bajaj Finance Ltd	3.48%
Larsen & Toubro Ltd	2.85%
Indusind Bank Ltd	2.71%
Infosys Ltd	2.47%
Tata Motors Ltd	2.41%
Eicher Motors Ltd	2.15%
JSWSTEEL_25/08/2016	2.13%
Century Textiles & Industries Ltd	2.00%
Vedanta Ltd	1.94%
Axis Bank Ltd	1.86%
Indian Oil Corporation Ltd	1.82%
Shriram City Union Finance Limited	1.73%
Cummins India Ltd	1.67%
Hindalco Industries Ltd	1.64%
D.B. Corp Ltd	1.54%
ICICI Bank Ltd	1.46%
Kewal Kiran Clothing Limited	1.40%
Emami Ltd	1.36%
Equitas Holdings Limited	1.35%
Atul Auto Limited	1.35%
PTC India Ltd	1.31%
Indian Terrain Fashions Ltd	1.30%
McKesson Corp	1.24%
India Cements Ltd	1.19%
Aetna Inc New	1.19%
IFGL REFRACATORIES LTD	1.15%
Sanofi India Ltd	1.09%
VST Industries Ltd	1.04%
Housing Development Finance Corporation Ltd	0.99%
Orient Cement Ltd	0.98%
Sonata Software Ltd	0.91%
Orient Refractories Limited	0.91%
ITC Ltd	0.91%
Hindustan Zinc Ltd	0.86%
Sun Pharmaceuticals Industries Ltd	0.83%
Ashoka Buildcon Ltd	0.83%
Oracle Financial Services Software Ltd	0.81%
The Boeing Co	0.77%
EMC CORP	0.76%
APPLE INC	0.74%
VALERO ENERGY CORP	0.73%
Westfield Corporation	0.73%
FEDEX CORP	0.72%
F5 Networks Inc	0.71%
Crompton Greaves Consumer Electricals Limited	0.71%
The Jammu and Kashmir Bank Ltd	0.69%
EXPEDIA INC	0.69%
Koninklijke Ahold Delhaize NV	0.69%
Kaveri Seed Company Ltd	0.67%
Tata Steel Ltd	0.66%
TYSON FOODS INC	0.66%
SWISS RE AG	0.65%
Thomas Cook India Ltd	0.63%
CK Hutchison Holdings Ltd	0.61%
TELENOR	0.60%
SANOFI	0.60%
FORD MOTOR CO	0.60%
KPR Mill Ltd	0.59%
EASTMAN CHEMICAL CO	0.59%
Telstra Corporation Ltd	0.58%
Grasim Industries Ltd	0.58%
Delta Air Lines Inc	0.58%
HEIDELBERGCEMENT INDIA LIMITED	0.56%
AXA SA	0.56%
T ROWE PRICE GROUP I	0.54%
CVS CAREMARK CORP	0.54%
Japan Airlines Co Ltd	0.54%
GILEAD SCIENCES INC	0.52%
TJX ORD	0.52%
HARMAN INTERNATIONAL	0.52%
CenturyLink Inc	0.49%
NORDEA BANK AB	0.48%
PING AN INS GRP-H	0.48%
ESTEE LAUDER CL A ORD	0.47%
City Union Bank Ltd	0.47%
Dalmia Bharat Limited	0.47%
V-Mart Retail Limited	0.46%
XEROX CORP	0.44%
CH ROBINSON WORLDWIDE ORD	0.44%
TOYOTA MOTOR CORP	0.44%
AMERISOURCE BERGEN CORP	0.44%
PUBLICIS GROUPE SA	0.42%
LLOYDS BANKING GROUP PLC	0.42%
Orbit Exports Ltd	0.37%
MARKS & SPENCER GROUP PLC	0.34%
Automotive Axles Ltd	0.30%
Crompton Greaves Ltd	0.26%
HEWLETT PACKARD CO	0.22%
6% Cum. N.Cv. Prefer Zee Entertainment Enter'es Ltd	0.04%
Cash & Current Assets	6.16%
Net receivables / payables	-1.96%
<b>Total</b>	<b>100.00%</b>

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

Allocation as a % of Net Assets	%
MONSANTO CO	10.09%
TYSON FOODS INC	8.63%
ARCHER-DANIELS-MIDLAND CO	8.51%

DEERE & CO	8.36%
SYNGENTA LTD REG SHS	8.14%
Kubota Corp	7.10%
BRF SA	6.47%
ASSOCIATED BRITISH FOODS PLC	6.45%
INGREDION INC	4.86%
BUNGE LTD	4.76%
Potash Corp Of Saskatchewan Inc USD	4.72%
AGRIUM INC	3.91%
WILMAR INTERNATIONAL LTD	2.90%
Marine Harvest ASA	2.81%
The Mosaic Company Limited	2.74%
CF INDUSTRIES HOLDINGS INC ORD SHS	1.95%
YARA INTERNATIONAL ASA	1.57%
Uralkaliy OJSC SHS GDR	1.47%
Sociedad Quimica yMinera de Chile SA	1.25%
GOLDEN AGRI-RESOURCES LTD	1.02%
Israel Chemicals Ltd	0.46%
Nippon Meat Pack Ord	0.38%
Cash & Current Assets	2.25%
Net receivables / payables	-0.82%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Global Commodities Fund

Allocation as a % of Net Assets	%
Legg Mason Martin Currie Global Resources Fund	47.58%
First State Glob Umbrella Fund Global Res Fund - I	42.41%
Cash & Current Assets	13.29%
Net receivables / payables	-3.28%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Global Real Estate Fund

Allocation as a % of Net Assets	%
ING (L) Invest Global Real Estate - I Cap USD	97.40%
Cash & Current Assets	3.00%
Net receivables / payables	-0.40%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Index Fund

Allocation as a % of Net Assets	%
NIFTY_25/08/2016	23.38%
HDFC Bank Ltd	5.92%
Housing Development Finance Corporation Ltd	5.23%
Infosys Ltd	5.18%
ITC Ltd	5.14%
Reliance Industries Ltd	4.04%
ICICI Bank Ltd	3.69%
Tata Consultancy Services Ltd	3.36%
Larsen & Toubro Ltd	3.08%
Tata Motors Ltd	2.35%
Axis Bank Ltd	2.20%
Sun Pharmaceuticals Industries Ltd	2.17%
Kotak Mahindra Bank Ltd	1.89%
State Bank of India	1.72%
Mahindra & Mahindra Ltd	1.63%
Hindustan Unilever Ltd	1.58%
Maruti Suzuki India Ltd	1.52%
Indusind Bank Ltd	1.38%
Asian Paints Ltd	1.21%
Bharti Airtel Ltd	1.19%
HCL Technologies Ltd	1.02%
Lupin Ltd	1.00%
Coal India Ltd	1.00%
Hero MotoCorp Ltd	0.97%
Oil & Natural Gas Corporation Ltd	0.97%
Yes Bank Ltd	0.96%
NTPC Ltd	0.94%
Power Grid Corporation of India Ltd	0.93%
Ultratech Cement Ltd	0.91%
Bajaj Auto Ltd	0.91%
Dr Reddys Laboratories Ltd	0.89%
Wipro Ltd	0.84%
Grasim Industries Ltd	0.75%
Bharat Petroleum Corp Ltd	0.74%
Tech Mahindra Ltd	0.73%
Eicher Motors Ltd	0.68%
Zee Entertainment Enterprises Ltd	0.67%
Cipla Ltd	0.64%
Tata Steel Ltd	0.57%
Bosch Ltd	0.57%
Adani Ports and Special Economic Zone Ltd	0.52%
Aurobindo Pharma Ltd	0.51%
Bharti Infratel Limited	0.51%
Ambuja Cements Ltd	0.51%
Hindalco Industries Ltd	0.43%
Gail (India) Ltd	0.43%
Tata Motors Ltd DVR Shares	0.39%
ACC Ltd	0.38%
Bank Of Baroda	0.35%
Bharat Heavy Electricals Ltd	0.32%
Tata Power Co Ltd	0.32%
Idea Cellular Ltd	0.29%
Cash & Current Assets	14.53%
Net receivables / payables	-14.07%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Gold ETF

Allocation as a % of Net Assets	%
Gold	99.56%
Cash & Current Assets	0.43%
Net receivables / payables	0.01%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Gold Fund

Allocation as a % of Net Assets	%
Birla Sun Life Gold ETF	98.63%
Cash & Current Assets	0.61%
Net receivables / payables	0.76%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Dynamic Asset Allocation Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		6.08%
Dalmia Bharat Limited		4.33%
Bajaj Finance Ltd		4.32%
ITC Ltd		3.74%
Eicher Motors Ltd		3.18%
Repco Home Finance Ltd		3.10%
JSW Steel Ltd		2.65%
City Union Bank Ltd		2.60%
Somany Ceramics Ltd		2.52%
Tata Motors Ltd		2.52%
Indian Oil Corporation Ltd		2.45%
HEIDELBERGCEMENT INDIA LIMITED		2.11%
Castrol India Ltd (FV Rs. 5/-)		1.99%
PTC India Ltd		1.98%
Infosys Ltd		1.97%
Century Textiles & Industries Ltd		1.86%
Indian Terrain Fashions Ltd		1.80%
ICICI Bank Ltd		1.75%
IFGL REFRACATORIES LTD		1.69%
Vedanta Ltd		1.65%
Indusind Bank Ltd		1.63%
KPR Mill Ltd		1.60%
Sonata Software Ltd		1.59%
Sanofi India Ltd		1.52%
Axis Bank Ltd		1.46%
Hindalco Industries Ltd		1.34%
Equitas Holdings Limited		1.31%
Tata Steel Ltd		1.18%
Atul Auto Limited		1.17%
Orient Refractories Limited		1.06%
Kaveri Seed Company Ltd		1.04%
India Cements Ltd		1.04%
Hindustan Zinc Ltd		0.99%
Orbit Exports Ltd		0.76%
6% Cum. N.Cv. Prefer Zee Entertainment Enter'es Ltd		0.56%
Dr. Lal Pathlabs Limited		0.21%
Crompton Greaves Ltd		0.18%
NTPC Limited	CRISIL AAA	0.07%
NIFTY_25/08/2016		-18.46%
Cash & Current Assets		24.00%
Net receivables / payables		21.47%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Asset Allocator Multi Manager FoF Scheme

Allocation as a % of Net Assets	%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	30.82%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	20.33%
MOST Focused Multicap 35-Direct Plan-Growth Option	18.75%
SBI Blue Chip Fund-Direct Plan -Growth	18.46%
Mirae Asset India Opt'ies Fund-Direct Plan-Growth	5.26%
IDFC Dynamic Bond Fund-Direct Plan-Growth	3.25%
Birla Sun Life Cash Plus - Growth - Direct Plan	0.01%
Cash & Current Assets	2.43%
Net receivables / payables	0.70%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Financial Planning FOF - Aggressive Plan

Allocation as a % of Net Assets	%
Birla Sun Life Advantage Fund - Gr - Dir PI	15.32%
MOST Focused Multicap 35-Direct Plan-Growth Option	14.97%
SBI Blue Chip Fund-Direct Plan -Growth	14.49%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	13.89%
Birla Sun Life Cash Plus - Growth - Direct Plan	13.23%
Mirae Asset India Opt'ies Fund-Direct Plan-Growth	12.40%
Birla Sun Life Medium Term Plan -Gr - Direct Plan	5.77%
Goldman Sachs Gold ETF (Gold Bees)	2.55%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	2.54%
IDFC Dynamic Bond Fund-Direct Plan-Growth	2.49%



# Portfolio

Kotak MF Gold ETF	1.75%
Cash & Current Assets	0.72%
Net receivables / payables	-0.11%
<b>Total</b>	<b>100.00%</b>

Birla Sun Life Financial Planning FOF - Conservative Plan	
Allocation as a % of Net Assets	%
Birla Sun Life Cash Plus - Growth - Direct Plan	38.94%
Birla Sun Life Medium Term Plan - Gr - Direct Plan	13.43%
SBI Magnum Gilt Fund - Long Term-Dir Pl - Growth	6.44%
IDFC Dynamic Bond Fund-Direct Plan-Growth	6.26%
Kotak MF Gold ETF	6.24%
Goldman Sachs Gold ETF (Gold Bees)	5.60%
Birla Sun Life Advantage Fund - Gr - Dir Pl	5.24%
MOST Focused Multicap 35-Direct Plan-Growth Option	5.10%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	4.18%
SBI Blue Chip Fund-Direct Plan -Growth	3.98%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	1.33%
Cash & Current Assets	2.34%
Net receivables / payables	0.94%
<b>Total</b>	<b>100.00%</b>

Birla Sun Life Financial Planning FOF - Prudent Plan	
Allocation as a % of Net Assets	%
Birla Sun Life Cash Plus - Growth - Direct Plan	26.91%
Birla Sun Life Medium Term Plan - Gr - Direct Plan	11.48%
Birla Sun Life Advantage Fund - Gr - Dir Pl	9.18%
MOST Focused Multicap 35-Direct Plan-Growth Option	9.05%
SBI Blue Chip Fund-Direct Plan -Growth	8.51%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	8.24%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	6.13%
SBI Magnum Gilt Fund - Long Term-Dir Pl - Growth	5.35%
IDFC Dynamic Bond Fund-Direct Plan-Growth	5.06%
Goldman Sachs Gold ETF (Gold Bees)	4.79%
Kotak MF Gold ETF	4.44%
Cash & Current Assets	0.63%
Net receivables / payables	0.23%
<b>Total</b>	<b>100.00%</b>

Birla Sun Life Equity Savings Fund		
Allocation as a % of Net Assets	Rating	%
Reliance Industries Ltd		6.61%
HDFC Bank Ltd		6.60%
8.15% GOI (MD 24/11/2026)	SOV	6.07%
9.20% GOI (MD 30/09/2030)	SOV	4.95%
8.12% GOI (MD 10/12/2020)	SOV	4.47%
Yes Bank Ltd		4.00%
Axis Bank Ltd		3.52%
LIC Housing Finance Ltd		3.08%
Recco Home Finance Ltd		3.00%
Oil & Natural Gas Corporation Ltd		2.52%
Eicher Motors Ltd		2.47%
Natco Pharma Ltd		2.24%
ITC Ltd		2.17%
Equitas Holdings Limited		1.94%
State Bank of India		1.71%
Berger Paints India Ltd		1.65%
Dalmia Bharat Limited		1.59%
8.60% GOI (MD 02/06/2028)	SOV	1.57%
8.17% GOI (MD 01/12/2044)	SOV	1.56%
Bajaj Finance Ltd		1.49%
7.59% GOI (MD 20/03/2029)	SOV	1.47%
Housing Development Finance Corporation Ltd		1.42%
Sun Pharmaceuticals Industries Ltd		1.21%
Capital First Limited		1.15%
Maruti Suzuki India Ltd		1.07%
Wabco India Ltd		1.01%
Lupin Ltd		0.94%
Emami Ltd		0.94%
Godrej Consumer Products Ltd		0.91%
V GUARD INDUSTRIES LIMITED		0.83%
Voltas Ltd		0.80%
TVS Motor Company Ltd		0.75%
Bajaj Finserv Ltd		0.73%
Indusind Bank Ltd		0.72%
Bosch Ltd		0.72%
Hindustan Petroleum Corporation Ltd		0.69%
Orient Cement Ltd		0.67%
AIA Engineering Ltd		0.60%
VA Tech Wabag Ltd		0.50%
Bayer Cropscience Ltd		0.48%
KPR Mill Ltd		0.47%
Gulf Oil Lubricants India Ltd		0.46%
Page Industries Ltd		0.44%
Gujarat Fluorochemicals Ltd		0.42%
Torrent Pharmaceuticals Ltd		0.41%
Alstom T&D India Ltd		0.40%
Cyient Limited		0.40%
Kaveri Seed Company Ltd		0.39%
Siemens Ltd		0.38%
Narayana Hrudayalaya Limited		0.33%
Atul Auto Limited		0.32%
Havells India Ltd		0.31%
PI Industries Ltd		0.30%
Cummins India Ltd		0.30%
Kalpataru Power Transmission Ltd		0.30%
Glenmark Pharmaceuticals Ltd		0.25%
Pdillite Industries Ltd		0.24%
V-Mart Retail Limited		0.18%
MRF Ltd		0.18%
ICICI Bank Ltd		0.17%
HCL Technologies Ltd		0.14%
Federal Bank Ltd		0.13%
Whirlpool of India Ltd		0.12%

JK Cements Ltd	0.10%
Oracle Financial Services Software Ltd	0.08%
IDFC Ltd	0.08%
IDFC Bank Ltd	0.08%
Raymond Ltd	0.07%
UPL Limited	0.07%
Bharat Forge Ltd	0.06%
The South Indian Bank Ltd	0.06%
LUPIN_25/08/2016	-0.68%
HDFC_25/08/2016	-1.43%
ITC_25/08/2016	-2.18%
LICHSGFIN_25/08/2016	-2.28%
AXISBANK_25/08/2016	-2.34%
ONGC_25/08/2016	-2.54%
HDFCBANK_25/08/2016	-5.92%
RELIANCE_25/08/2016	-6.66%
Cash & Current Assets	12.75%
Net receivables / payables	22.84%
<b>Total</b>	<b>100.00%</b>

## Tax Savings Solutions

Birla Sun Life Tax Relief '96	
Allocation as a % of Net Assets	%
Sundaram Clayton Ltd	6.25%
Honeywell Automation India Ltd	5.25%
Bayer Cropscience Ltd	4.59%
Kotak Mahindra Bank Ltd	3.97%
Zee Entertainment Enterprises Ltd	3.66%
ICRA Ltd	3.39%
Gillette India Ltd	3.14%
Biocon Ltd	3.03%
Jet Airways India Ltd	2.99%
Shoppers Stop Ltd	2.66%
Pfizer Ltd	2.66%
MRF Ltd	2.62%
Indusind Bank Ltd	2.56%
Bosch Ltd	2.55%
Reliance Industries Ltd	2.51%
Thomas Cook India Ltd	2.44%
Hitachi Home and Life Solution India Ltd	2.42%
Housing Development Finance Corporation Ltd	2.41%
Glaxosmithkline Pharmaceuticals Ltd	2.41%
Tata Consultancy Services Ltd	2.38%
Yes Bank Ltd	2.28%
Shree Cement Ltd	2.26%
HDFC Bank Ltd	2.22%
Grasim Industries Ltd	2.11%
Larsen & Toubro Ltd	2.09%
ICICI Bank Ltd	2.08%
Axis Bank Ltd	1.85%
Century Textiles & Industries Ltd	1.70%
Tata Motors Ltd	1.61%
Capital First Limited	1.55%
Cummins India Ltd	1.55%
Maruti Suzuki India Ltd	1.37%
Sun Pharmaceuticals Industries Ltd	1.28%
Hindustan Unilever Ltd	1.13%
Infosys Ltd	1.12%
Bata India Ltd	1.08%
HCL Technologies Ltd	1.02%
Procter & Gamble Hygiene and Health Care Ltd	1.00%
Kansai Nerolac Paints Ltd	1.00%
Tech Mahindra Ltd	0.75%
ITC Ltd	0.71%
Bharat Financial Inclusion Ltd	0.64%
Mahindra & Mahindra Ltd	0.50%
IDFC Bank Ltd	0.48%
Ashok Leyland Ltd	0.47%
Container Corporation of India Ltd	0.37%
Vedanta Ltd	0.36%
IDFC Ltd	0.27%
United Breweries Holdings Ltd	0.20%
Bharat Bijlee Ltd	0.14%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	1.08%
Net receivables / payables	-0.17%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Tax Plan

Allocation as a % of Net Assets	%
Sundaram Clayton Ltd	6.23%
Honeywell Automation India Ltd	5.11%
Bayer Cropscience Ltd	4.59%
Kotak Mahindra Bank Ltd	3.84%
Zee Entertainment Enterprises Ltd	3.55%
ICRA Ltd	3.31%
Gillette India Ltd	3.13%
Jet Airways India Ltd	2.99%
Biocon Ltd	2.94%
Shoppers Stop Ltd	2.66%
Pfizer Ltd	2.62%
MRF Ltd	2.55%
Indusind Bank Ltd	2.47%
Bosch Ltd	2.47%
Reliance Industries Ltd	2.42%
Thomas Cook India Ltd	2.42%
Hitachi Home and Life Solution India Ltd	2.42%
Glaxosmithkline Pharmaceuticals Ltd	2.41%
Housing Development Finance Corporation Ltd	2.34%
Tata Consultancy Services Ltd	2.30%
Yes Bank Ltd	2.21%
Shree Cement Ltd	2.18%
HDFC Bank Ltd	2.14%
Grasim Industries Ltd	2.04%
Larsen & Toubro Ltd	2.02%

ICICI Bank Ltd	2.01%
Axis Bank Ltd	1.79%
Century Textiles & Industries Ltd	1.67%
Tata Motors Ltd	1.56%
Capital First Limited	1.52%
Cummins India Ltd	1.51%
Maruti Suzuki India Ltd	1.33%
Sun Pharmaceuticals Industries Ltd	1.24%
Hindustan Unilever Ltd	1.10%
Infosys Ltd	1.09%
Bata India Ltd	1.08%
HCL Technologies Ltd	0.99%
Procter & Gamble Hygiene and Health Care Ltd	0.98%
Kansai Nerolac Paints Ltd	0.97%
Tech Mahindra Ltd	0.72%
ITC Ltd	0.68%
Bharat Financial Inclusion Ltd	0.62%
Mahindra & Mahindra Ltd	0.49%
IDFC Bank Ltd	0.47%
Ashok Leyland Ltd	0.46%
Container Corporation of India Ltd	0.37%
Vedanta Ltd	0.35%
IDFC Ltd	0.26%
United Breweries Holdings Ltd	0.18%
Bharat Bijlee Ltd	0.11%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	3.07%
Net receivables / payables	-0.02%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Tax Savings Fund

Allocation as a % of Net Assets	%
Sundaram Clayton Ltd	6.17%
Honeywell Automation India Ltd	5.14%
Bayer Cropscience Ltd	4.48%
Kotak Mahindra Bank Ltd	3.86%
Zee Entertainment Enterprises Ltd	3.57%
ICRA Ltd	3.33%
Gillette India Ltd	3.03%
Biocon Ltd	2.96%
Jet Airways India Ltd	2.90%
Pfizer Ltd	2.60%
Shoppers Stop Ltd	2.58%
MRF Ltd	2.56%
Tata Consultancy Services Ltd	2.50%
Bosch Ltd	2.49%
Indusind Bank Ltd	2.49%
Reliance Industries Ltd	2.45%
Thomas Cook India Ltd	2.37%
Housing Development Finance Corporation Ltd	2.35%
Glaxosmithkline Pharmaceuticals Ltd	2.31%
Hitachi Home and Life Solution India Ltd	2.30%
Yes Bank Ltd	2.22%
Shree Cement Ltd	2.19%
HDFC Bank Ltd	2.16%
Grasim Industries Ltd	2.05%
Larsen & Toubro Ltd	2.03%
ICICI Bank Ltd	2.03%
Axis Bank Ltd	1.80%
Century Textiles & Industries Ltd	1.68%
Tata Motors Ltd	1.56%
Capital First Limited	1.53%
Cummins India Ltd	1.51%
Maruti Suzuki India Ltd	1.34%
Sun Pharmaceuticals Industries Ltd	1.25%
Infosys Ltd	1.18%
Hindustan Unilever Ltd	1.10%
Bata India Ltd	1.02%
HCL Technologies Ltd	0.99%
Procter & Gamble Hygiene and Health Care Ltd	0.99%
Kansai Nerolac Paints Ltd	0.97%
Tech Mahindra Ltd	0.72%
ITC Ltd	0.68%
Bharat Financial Inclusion Ltd	0.61%
Mahindra & Mahindra Ltd	0.49%
IDFC Bank Ltd	0.47%
Ashok Leyland Ltd	0.46%
Container Corporation of India Ltd	0.37%
Vedanta Ltd	0.35%
IDFC Ltd	0.26%
United Breweries Holdings Ltd	0.18%
Bharat Bijlee Ltd	0.11%
Cash & Current Assets	3.93%
Net receivables / payables	-0.67%
<b>Total</b>	<b>100.00%</b>

# Dividend



Here's a platform for you to check your dividend declaration, history and all the other vital information on dividends.





## SAVINGS SOLUTIONS

DEBT Schemes	Declared on date	Face Value	Non Corporate	Corporate	Cum Dividend NAV# (₹ per unit)
			Dividend# (₹ per unit)	Dividend# (₹ per unit)	
Birla Sun Life Savings Fund – Institutional Monthly Dividend	11-Feb-11	10.00	0.0350	0.0287	10.3099
	28-Jan-11	10.00	0.0497	0.0607	10.3384
	31-Dec-10	10.00	0.0587	0.0547	10.3413
Birla Sun Life Savings Fund – Retail Monthly Dividend	11-Feb-11	10.00	0.0350	0.0287	10.2848
	28-Jan-11	10.00	0.0469	0.0573	10.3108
	31-Dec-10	10.00	0.0529	0.0493	10.3105
Birla Sun Life Treasury Optimizer Plan - Retail - Quarterly Dividend	15-Jun-16	10.00	1.7244	1.5976	108.3956
	15-Mar-16	10.00	1.7060	1.5806	107.6077
	15-Dec-15	10.00	1.7079	1.5824	107.9199
Birla Sun Life Treasury Optimizer Plan - Retail - Monthly Dividend	29-Jul-16	10.00	0.5821	0.5393	107.6199
	24-Jun-16	10.00	0.4657	0.4315	105.7027
	27-May-16	10.00	0.4660	0.4317	105.7080
	29-Apr-16	10.00	0.5298	0.4908	105.8591
Birla Sun Life Treasury Optimizer Plan - Monthly Dividend - Regular Plan	29-Jul-16	10.00	0.5824	0.5395	107.6643
	24-Jun-16	10.00	0.4659	0.4316	105.7459
	27-May-16	10.00	0.4661	0.4319	105.7511
Birla Sun Life Treasury Optimizer Plan - Monthly Dividend - Direct Plan	29-Jul-16	10.00	0.5863	0.5432	108.4178
	24-Jun-16	10.00	0.4689	0.4344	106.4560
	27-May-16	10.00	0.4691	0.4346	106.4366
	29-Apr-16	10.00	0.5332	0.4940	106.5641
Birla Sun Life Treasury Optimizer Plan - Quarterly Dividend - Regular Plan	15-Jun-16	10.00	1.6816	1.5580	105.7084
	15-Mar-16	10.00	1.6637	1.5414	104.9403
	15-Dec-15	10.00	1.6655	1.5431	105.2448
Birla Sun Life Treasury Optimizer Plan - Quarterly Dividend - Direct Plan	15-Jun-16	10.00	1.6895	1.5653	106.2825
	15-Mar-16	10.00	1.6702	1.5474	105.4301
	15-Dec-15	10.00	1.6708	1.5480	105.6555
Birla Sun Life Dynamic Bond Fund - Retail Plan - Monthly Dividend - Regular Plan	29-Jul-16	10.00	0.0604	0.0559	11.3321
	24-Jun-16	10.00	0.0482	0.0447	10.9657
	27-May-16	10.00	0.0484	0.0448	10.9469
	29-Apr-16	10.00	0.0550	0.0509	10.9914
Birla Sun Life Dynamic Bond Fund - Retail Plan - Monthly Dividend - Direct Plan	29-Jul-16	10.00	0.0609	0.0564	11.4377
	24-Jun-16	10.00	0.0486	0.0450	11.0610
	27-May-16	10.00	0.0488	0.0452	11.0367
	29-Apr-16	10.00	0.0553	0.0513	11.0755
Birla Sun Life Dynamic Bond Fund - Retail - Quarterly Dividend - Regular Plan	30-Jun-16	10.00	0.2305	0.2136	10.9251
	30-Mar-16	10.00	0.2253	0.2088	10.8649
	31-Dec-15	10.00	0.2378	0.2204	10.9011
Birla Sun Life Dynamic Bond Fund - Quarterly Dividend - Direct Plan	30-Jun-16	10.00	0.2351	0.2178	11.1616
	30-Mar-16	10.00	0.2293	0.2125	11.0804
	31-Dec-15	10.00	0.2417	0.2239	11.0957
Birla Sun Life Short Term Opportunities Fund - Quarterly Dividend - Regular Plan	15-Jun-16	10.00	0.1867	0.1730	10.5307
	15-Mar-16	10.00	0.1852	0.1716	10.5105
	15-Dec-15	10.00	0.1858	0.1722	10.5685
Birla Sun Life Short Term Opportunities Fund - Quarterly Dividend - Direct Plan	15-Jun-16	10.00	0.1902	0.1763	10.7470
	15-Mar-16	10.00	0.1884	0.1745	10.7094
	15-Dec-15	10.00	0.1888	0.1749	10.7492
Birla Sun Life Medium Term Plan - Dividend - Regular Plan	25-Mar-13	10.00	0.8000	0.6040	10.9834
Birla Sun Life Medium Term Plan - Dividend - Direct Plan	25-Mar-13	10.00	0.8000	0.6040	10.9909
Birla Sun Life Medium Term Plan - Half Yearly Dividend - Regular Plan	15-Mar-16	10.00	0.2643	0.2449	11.2589
	15-Sep-15	10.00	0.2944	0.2728	11.2016
	16-Mar-15	10.00	0.4186	0.3882	11.2974
Birla Sun Life Medium Term Plan - Half Yearly Dividend - Direct Plan	15-Mar-16	10.00	0.2922	0.2707	11.5975
	15-Sep-15	10.00	0.3155	0.2923	11.5227
	16-Mar-15	10.00	0.4500	0.4173	11.6273
Birla Sun Life Medium Term Plan - Quarterly Dividend - Regular Plan	15-Jun-16	10.00	0.2105	0.1950	10.6410
	15-Mar-16	10.00	0.1239	0.1148	10.5266
	15-Dec-15	10.00	0.1846	0.1710	10.5793
Birla Sun Life Medium Term Plan - Quarterly Dividend - Direct Plan	15-Jun-16	10.00	0.2269	0.2102	10.6896
	15-Mar-16	10.00	0.1908	0.1767	10.6493
	15-Dec-15	10.00	0.2259	0.2093	10.7393
Birla Sun Life Medium Term Plan - Institutional - Half Yearly Dividend	18-Mar-14	10.00	0.4980	0.3717	11.0642
	17-Sep-13	10.00	0.1716	0.1281	10.6397
	17-May-13	10.00	0.2151	0.1605	10.6706
Birla Sun Life Medium Term Plan - Institutional - Quarterly Dividend	16-Dec-13	10.00	0.3043	0.2271	10.5925
	17-Sep-13	10.00	0.1373	0.1025	10.4170
	17-May-13	10.00	0.2106	0.1572	10.4473
Birla Sun Life Short Term Fund - Monthly Dividend - Regular Plan	15-Jul-16	10.00	0.0625	0.0579	11.8422
	15-Jun-16	10.00	0.0626	0.0580	11.7889
	16-May-16	10.00	0.0586	0.0543	11.8026
Birla Sun Life Short Term Fund - Monthly Dividend - Direct Plan	15-Jul-16	10.00	0.0626	0.0580	11.8645
	15-Jun-16	10.00	0.0628	0.0582	11.8103
	16-May-16	10.00	0.0586	0.0543	11.8230
Birla Sun Life Short Term Fund- Half Yearly Dividend	15-Mar-10	10.00	0.2453	0.2283	11.5557
	16-Mar-09	10.00	0.4467	0.4158	11.9496
	17-Mar-08	10.00	0.4752	0.4423	11.6359
Birla Sun Life Short Term Fund - Quarterly Dividend	15-Dec-11	10.00	0.1131	0.0854	11.6606
	15-Sep-11	10.00	0.0856	0.0646	11.6201
	15-Jun-11	10.00	0.1443	0.1090	11.4526
Birla Sun Life Short Term Fund - Dividend-Regular Plan	22-Sep-15	10.00	0.4695	0.4350	10.8259
	29-Dec-14	10.00	0.1669	0.1548	10.3952
	05-Sep-14	10.00	0.7000	0.5224	10.8741
Birla Sun Life Short Term Fund - Dividend-Direct Plan	22-Sep-15	10.00	0.4695	0.4350	10.7978
	29-Dec-14	10.00	0.1887	0.1750	10.3915
	05-Sep-14	10.00	0.7000	0.5224	10.9668
Birla Sun Life Income Plus - Quarterly Dividend - Regular Plan	15-Jun-16	10.00	0.2040	0.1890	12.8873
	15-Mar-16	10.00	0.2042	0.1892	12.7327
	15-Dec-15	10.00	0.2071	0.1918	12.9180
Birla Sun Life Income Plus - Quarterly Dividend - Direct Plan	15-Jun-16	10.00	0.2097	0.1943	13.2763
	15-Mar-16	10.00	0.2092	0.1939	13.0851
	15-Dec-15	10.00	0.2117	0.1961	13.2403
Birla Sun Life Gilt Plus - PF Plan Quarterly Dividend - Regular Plan	15-Jun-16	10.00	0.2760	0.2558	10.5544
	15-Mar-16	10.00	0.0230	0.0213	10.1413
	15-Dec-15	10.00	0.1817	0.1684	10.3248
Birla Sun Life Gilt Plus - PF Plan Quarterly Dividend - Direct Plan	15-Jun-16	10.00	0.2766	0.2563	10.5867
	15-Mar-16	10.00	0.0472	0.0437	10.1953
	15-Dec-15	10.00	0.2539	0.2353	10.4617

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



# Dividend

Birla Sun Life Constant Maturity 10 Year Gilt Fund - Quarterly Dividend - Regular Plan	15-Jun-16 15-Mar-16 15-Dec-15	10.00 10.00 10.00	0.2261 0.1551 0.2361	0.2094 0.1437 0.2187	12.4910 12.4180 12.4782
Birla Sun Life Constant Maturity 10 Year Gilt Fund - Quarterly Dividend - Direct Plan	15-Jun-16 15-Mar-16 15-Dec-15	10.00 10.00 10.00	0.2380 0.2365 0.2396	0.2205 0.2191 0.2220	11.1443 11.2228 11.3039
Birla Sun Life Government Securities Fund - Long Term Dividend - Regular Plan - Half Yearly Dividend	15-Mar-16 15-Sep-15 16-Mar-15	10.00 10.00 10.00	0.3009 0.4707 0.4462	0.2788 0.4361 0.4138	10.6145 11.0765 11.4769
Birla Sun Life Government Securities Fund - Long Term Dividend - Direct Plan - Half Yearly Dividend	15-Mar-16 15-Sep-15 16-Mar-15	10.00 10.00 10.00	0.3239 0.4896 0.4627	0.3001 0.4536 0.4291	11.1243 11.5631 11.9344
Birla Sun Life Active Debt Multi Manager FoF Scheme - Dividend	25-Sep-14 25-Jun-14 20-Mar-14	10.00 10.00 10.00	0.1559 0.0312 0.0623	0.1493 0.0299 0.0597	11.1669 11.0097 10.7957
Birla Sun Life Active Debt Multi Manager FoF Scheme - Quarterly - Direct Plan	25-Sep-14 25-Jun-14 20-Mar-14	10.00 10.00 10.00	0.1559 0.0312 0.0623	0.1493 0.0299 0.0597	11.2196 11.0475 10.8183

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

## REGULAR INCOME SOLUTIONS

DEBT Schemes	Declared on date	Face Value	Non Corporate	Corporate	Cum Dividend NAV# (₹ per unit)
			Dividend# (₹ per unit)	Dividend# (₹ per unit)	
Birla Sun Life Monthly Income - Monthly Dividend - Regular Plan	29-Jul-16	10.00	0.0497	0.0460	12.7737
	30-Jun-16	10.00	0.0509	0.0472	12.4470
	31-May-16	10.00	0.0544	0.0504	12.3290
Birla Sun Life Monthly Income - Monthly Dividend - Direct Plan	29-Jul-16	10.00	0.0537	0.0498	13.8122
	30-Jun-16	10.00	0.0550	0.0509	13.4510
	31-May-16	10.00	0.0587	0.0544	13.3156
Birla Sun Life Monthly Income - Quarterly Dividend - Regular Plan	30-Jun-16	10.00	0.1974	0.1829	12.5199
	30-Mar-16	10.00	0.1954	0.1810	12.3187
	31-Dec-15	10.00	0.2035	0.1886	12.5053
Birla Sun Life Monthly Income - Quarterly Dividend - Direct Plan	30-Jun-16	10.00	0.2046	0.1896	12.9986
	30-Mar-16	10.00	0.2022	0.1873	12.7664
	31-Dec-15	10.00	0.2102	0.1947	12.9378
Birla Sun Life MIP - Monthly Dividend Plan - Regular Plan	29-Jul-16	10.00	0.0579	0.0537	12.4719
	24-Jun-16	10.00	0.0463	0.0429	12.0073
	27-May-16	10.00	0.0463	0.0429	11.9953
Birla Sun Life MIP - Monthly Dividend Plan - Direct Plan	29-Jul-16	10.00	0.0524	0.0485	12.0125
	24-Jun-16	10.00	0.0641	0.0594	13.8061
	27-May-16	10.00	0.0511	0.0474	13.2834
Birla Sun Life MIP II - Wealth 25 Plan Monthly Dividend Plan - Regular Plan	29-Jul-16	10.00	0.0512	0.0474	13.2635
	24-Jun-16	10.00	0.0579	0.0536	13.2756
	27-May-16	10.00	0.0669	0.0620	14.7239
Birla Sun Life MIP II - Wealth 25 Plan Monthly Dividend Plan - Direct Plan	29-Jul-16	10.00	0.0529	0.0490	13.8685
	24-Jun-16	10.00	0.0527	0.0488	13.7084
	27-May-16	10.00	0.0588	0.0545	13.6703
Birla Sun Life MIP II - Savings 5 Plan Monthly Dividend Plan - Regular Plan	29-Jul-16	10.00	0.0476	0.0441	18.4088
	24-Jun-16	10.00	0.0277	0.0257	17.2661
	27-May-16	10.00	0.0655	0.0607	17.0510
Birla Sun Life MIP II - Savings 5 Plan Monthly Dividend Plan - Direct Plan	29-Jul-16	10.00	0.0620	0.0575	13.3108
	24-Jun-16	10.00	0.0495	0.0459	12.8706
	27-May-16	10.00	0.0496	0.0460	12.8412
Birla Sun Life MIP II - Savings 5 Plan Monthly Dividend Plan - Direct Plan	29-Jul-16	10.00	0.0560	0.0519	12.8687
	24-Jun-16	10.00	0.0651	0.0604	13.9697
	27-May-16	10.00	0.0519	0.0481	13.5025
Birla Sun Life MIP II - Savings 5 Plan Monthly Dividend Plan - Direct Plan	29-Jul-16	10.00	0.0520	0.0482	13.4675
	24-Jun-16	10.00	0.0587	0.0544	13.4922
	27-May-16	10.00			

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.

## WEALTH CREATION SOLUTIONS

EQUITY SCHEMES	Declared on date	Non Corporate Dividend# (₹ per unit)	Dividend# (₹ per unit)	Face value (₹)	Cum Dividend NAV (₹ per unit)
Birla Sun Life Equity Fund - Regular Plan	30-Nov-15	10.00	10.00	10.00	93.15
	17-Mar-15	3.80	3.80	10.00	101.16
	16-Oct-14	4.50	4.50	10.00	89.18
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
Birla Sun Life Midcap Fund - Regular Plan	28-Aug-15	3.75	3.75	10.00	34.29
	24-Jul-14	2.50	2.50	10.00	28.67
	19-Jul-13	1.50	1.50	10.00	20.01
Birla Sun Life Small & Midcap Fund - Regular Plan	28-Aug-15	2.30	2.30	10.00	21.10
	24-Jul-14	0.00	1.50	10.00	18.20
	19-Jul-13	0.00	0.35	10.00	11.79
Birla Sun Life Frontline Equity Fund - Regular Plan	30-Oct-15	3.50	3.50	10.00	27.84
	24-Apr-15	1.75	1.75	10.00	29.44
	05-Nov-14	1.20	1.20	10.00	29.41
Birla Sun Life India GenNext Fund - Regular Plan	27-May-16	1.80	1.80	10.00	21.80
	18-Jun-15	2.60	2.60	10.00	23.42
	27-Jun-14	0.00	2.00	10.00	19.57
Birla Sun Life India GenNext Fund - Direct Plan	27-May-16	2.00	2.00	10.00	24.33
	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	29-Jul-16	1.27	1.27	10.00	18.14
	31-Jul-15	2.00	2.00	10.00	19.96
	11-Sep-14	1.60	1.60	10.00	19.90

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

# Dividend

Birla Sun Life Top 100 Fund - Regular Plan	22-Jul-16	1.41	1.41	10.00	17.34
	24-Jul-15	2.30	2.30	10.00	19.01
	22-Jan-15	0.85	0.85	10.00	19.73
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
Birla 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
Birla 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
Birla 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
Birla Sun Life Dividend Yield Plus - Regular Plan	24-Jun-16	0.18	0.18	10.00	14.15
	04-Mar-16	0.27	0.27	10.00	13.62
	23-Dec-15	0.20	0.20	10.00	15.04
Birla Sun Life Balanced '95 Fund - Regular Plan	30-Jun-16	2.46	2.46	10.00	141.55
	18-Mar-16	2.65	2.65	10.00	131.05
	23-Dec-15	2.85	2.85	10.00	137.67
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
Birla Sun Life Pure Value Fund - Regular Plan	22-Jul-16	2.20	2.20	10.00	27.94
	24-Jul-15	3.00	3.00	10.00	28.75
	31-Jul-14	2.80	2.80	10.00	26.19
Birla Sun Life Enhanced Arbitrage Fund - Dividend - Regular Plan	29-Jul-16	0.06	0.06	10.00	10.84
	30-Jun-16	0.07	0.07	10.00	10.85
	27-May-16	0.07	0.07	10.00	10.85
Birla Sun Life Enhanced Arbitrage Fund - Dividend - Direct Plan	29-Jul-16	0.06	0.06	10.00	11.03
	30-Jun-16	0.07	0.07	10.00	11.03
	27-May-16	0.07	0.07	10.00	11.02
BSL CEF - Global Agri Plan - Dividend- Regular Plan	21-May-15	1.44	1.34	10.00	19.26
	23-May-14	1.50	1.12	10.00	18.20
BSL CEF - Global Agri Plan - Dividend- Direct Plan	21-May-15	1.44	1.34	10.00	19.51
	23-May-14	1.50	1.12	10.00	18.32
Birla Sun Life Infrastructure Fund - Dividend - Regular Plan	11-Jun-15	1.60	1.60	10.00	15.27
	27-Jun-14	0.00	1.75	10.00	15.48
Birla Sun Life Special Situations Fund - Dividend - Regular Plan	29-Sep-15	1.30	1.30	10.00	15.91
	28-Aug-14	1.30	1.30	10.00	14.57
Birla 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	1.30	0.88	10.00	16.15
Birla Sun Life Financial Planning FOF Aggressive Plan - Quarterly - Regular Plan	25-Sep-14	0.19	0.19	10.00	13.7617
	25-Jun-14	0.16	0.15	10.00	13.1969
	20-Mar-14	0.12	0.11	10.00	11.3962
Birla Sun Life Financial Planning FOF Aggressive Plan - Quarterly - Direct Plan	25-Sep-14	0.19	0.19	10.00	13.8724
	25-Jun-14	0.16	0.15	10.00	13.2850
	20-Mar-14	0.12	0.11	10.00	11.4450
Birla Sun Life Financial Planning FOF Conservative Plan - Quarterly - Regular Plan	25-Sep-14	0.12	0.11	10.00	12.2529
	25-Jun-14	0.08	0.07	10.00	12.0721
	20-Mar-14	0.08	0.07	10.00	11.5070
Birla Sun Life Financial Planning FOF Conservative Plan - Quarterly - Direct Plan	25-Sep-14	0.12	0.11	10.00	12.3607
	25-Jun-14	0.08	0.07	10.00	12.1625
	20-Mar-14	0.08	0.07	10.00	11.5772
Birla Sun Life Financial Planning FOF 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
Birla Sun Life Dynamic Asset Allocation Fund - Dividend - Direct Plan	28-Dec-05	4.50	4.50	10.00	15.0000
	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

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

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.

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



# Close Ended Scheme Performance

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

Date of Inception: Nov 05, 2013 Fund Manager: Mr. Prasad Dhonde & Vineet Maloo NAV (as on 30 <sup>th</sup> June 2016): ₹ 12.6755	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 16 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 16 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	9.35	10.95	8.06	12676	13173	12283
June 30, 2015 to June 30, 2016 (Absolute)	12.0271	5.39	8.63	7.67	10539	10863	10767
June 30, 2014 to June 30, 2015 (Absolute)	10.9595	9.74	11.05	8.54	10974	11105	10854

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 12. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

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

Date of Inception: Feb 03, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 <sup>th</sup> June 2016): ₹ 12.4682	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 18 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 18 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	9.60	11.84	8.19	12468	13090	12086
June 30, 2015 to June 30, 2016 (Absolute)	11.7963	5.70	8.63	7.67	10570	10863	10767
June 30, 2014 to June 30, 2015 (Absolute)	10.7530	9.70	11.05	8.54	10970	11105	10854

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 12. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

## Birla Sun Life Capital Protection Oriented Fund - Series 20 - Regular Plan

Date of Inception: Apr 30, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 <sup>th</sup> June 2016): ₹ 11.9090	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 20 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 20 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	8.38	11.19	8.20	11909	12587	11864
June 30, 2015 to June 30, 2016 (Absolute)	11.3000	5.39	8.63	7.67	10539	10863	10767
June 30, 2014 to June 30, 2015 (Absolute)	10.3333	9.36	11.05	8.54	10936	11105	10854

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 12. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

## Birla Sun Life Capital Protection Oriented Fund - Series 22 - Regular Plan

Date of Inception: Aug 13, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 <sup>th</sup> June 2016): ₹ 11.4182	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 22 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 22 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	7.30	9.98	8.13	11418	11961	11586
June 30, 2015 to June 30, 2016 (Absolute)	10.7938	5.78	8.63	7.67	10578	10863	10767

# 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 12. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

## Birla Sun Life Capital Protection Oriented Fund - Series 17 - Regular Plan

Date of Inception: Dec 04, 2013 Fund Manager: Mr. Prasad Dhonde & Vineet Maloo NAV (as on 30 <sup>th</sup> June 2016): ₹ 12.6262	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 17 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 17 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	9.49	11.37	8.10	12626	13191	12219
June 30, 2015 to June 30, 2016 (Absolute)	11.9950	5.26	8.63	7.67	10526	10863	10767
June 30, 2014 to June 30, 2015 (Absolute)	10.9420	9.62	11.05	8.54	10962	11105	10854

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 12. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

## Birla Sun Life Capital Protection Oriented Fund - Series 19 - Regular Plan

Date of Inception: Mar 06, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 <sup>th</sup> June 2016): ₹ 12.1295	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 19 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 19 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	8.68	11.64	8.24	12130	12912	12016
June 30, 2015 to June 30, 2016 (Absolute)	11.5158	5.33	8.63	7.67	10533	10863	10767
June 30, 2014 to June 30, 2015 (Absolute)	10.5443	9.21	11.05	8.54	10921	11105	10854

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 12. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

## Birla Sun Life Capital Protection Oriented Fund - Series 21 - Regular Plan

Date of Inception: Jun 09, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 <sup>th</sup> June 2016): ₹ 11.4897	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 21 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 21 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	6.97	9.44	8.04	11490	12042	11727
June 30, 2015 to June 30, 2016 (Absolute)	10.8822	5.58	8.63	7.67	10558	10863	10767
June 30, 2014 to June 30, 2015 (Absolute)	10.0548	8.23	11.05	8.54	10823	11105	10854

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 12. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

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

Date of Inception: Sep 18, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 <sup>th</sup> June 2016): ₹ 11.2248	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 23 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 23 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	6.69	9.42	8.11	11225	11741	11492
June 30, 2015 to June 30, 2016 (Absolute)	10.6448	5.45	8.63	7.67	10545	10863	10767

# 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 12. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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

Performance details for close ended Capital Protection Oriented Schemes with less than 1 year of existence have not been disclosed.

# Close Ended Scheme Performance

## Birla Sun Life Capital Protection Oriented Fund - Series 25 - Regular Plan

Date of Inception: Nov 26, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Ajay Garg NAV (as on 30 <sup>th</sup> June 2016): ₹ 10.2146	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 25 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 25 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	1.34	8.03	7.97	10215	11310	11301
June 30, 2015 to June 30, 2016 (Absolute)	10.2992	-0.82	8.63	7.67	9918	10863	10767

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns.  
 Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 94 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 Emerging Leaders Fund - Series 1 - Regular Plan - Growth

Date of Inception: May 09, 2014 Fund Manager: Mr. Jayesh Gandhi NAV (as on 30 <sup>th</sup> June 2016): ₹ 17.0500	NAV Per Unit. * (₹)	Birla Sun Life Emerging Leaders Fund - Series 1 (%)	S&P BSE MidCap # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Emerging Leaders Fund - Series 1 (₹)	S&P BSE MidCap # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	28.24	23.46	9.22	17050	15715	12083
June 30, 2015 to June 30, 2016 (Absolute)	15.1300	12.69	9.71	-0.96	11269	10971	9904
June 30, 2014 to June 30, 2015 (Absolute)	12.5400	20.65	13.87	9.95	12065	11387	10995

# 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. Jayesh Gandhi is 5. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

## Birla Sun Life Emerging Leaders Fund - Series 3 - Regular Plan - Growth

Date of Inception: Jul 08, 2014 Fund Manager: Mr. Mahesh Patil & Mr. Milind Bafna NAV (as on 30 <sup>th</sup> June 2016): ₹ 12.4700	NAV Per Unit. * (₹)	Birla Sun Life Emerging Leaders Fund - Series 3 (%)	S&P BSE MidCap # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Emerging Leaders Fund - Series 3 (₹)	S&P BSE MidCap # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	11.79	12.92	4.31	12470	12722	10872
June 30, 2015 to June 30, 2016 (Absolute)	10.9200	14.19	9.71	-0.96	11419	10971	9904

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns.  
 Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Mahesh Patil is 8. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

## Birla Sun Life Emerging Leaders Fund - Series 5 - Regular Plan - Growth

Date of Inception: Jan 01, 2015 Fund Manager: Mr. Jayesh Gandhi NAV (as on 30 <sup>th</sup> June 2016): ₹ 11.2600	NAV Per Unit. * (₹)	Birla Sun Life Emerging Leaders Fund - Series 5 (%)	S&P BSE MidCap # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Emerging Leaders Fund - Series 5 (₹)	S&P BSE MidCap # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	8.26	8.02	0.03	11260	11223	10005
June 30, 2015 to June 30, 2016 (Absolute)	9.7300	15.72	9.71	-0.96	11572	10971	9904

# 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. Jayesh Gandhi is 5. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

## Birla Sun Life Focused Equity Fund - Series 1 - Regular Plan - Growth

Date of Inception: Feb 24, 2014 Fund Manager: Mr. Anil Shah NAV (as on 30 <sup>th</sup> June 2016): ₹ 14.5000	NAV Per Unit. * (₹)	Birla Sun Life Focused Equity Fund - Series 1 (%)	Nifty 100 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Focused Equity Fund - Series 1 (₹)	Nifty 100 # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	17.15	15.02	13.27	14500	13890	13397
June 30, 2015 to June 30, 2016 (Absolute)	14.9400	-2.95	-0.29	-0.96	9705	9971	9904

# 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 Anil Shah is 9. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

## Birla Sun Life Capital Protection Oriented Fund - Series 26 - Regular Plan

Date of Inception: Mar 30, 2015 Fund Manager: Mr. Prasad Dhonde / Mr. Ajay Garg NAV (as on 30 <sup>th</sup> June 2016): ₹ 9.8623	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 26 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 26 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	-1.10	7.26	7.79	9862	10919	10986
June 30, 2015 to June 30, 2016 (Absolute)	9.7059	1.61	8.63	7.67	10161	10863	10767

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns.  
 Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 94 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 Emerging Leaders Fund - Series 2 - Regular Plan - Growth

Date of Inception: Jun 05, 2014 Fund Manager: Mr. Mahesh Patil NAV (as on 30 <sup>th</sup> June 2016): ₹ 13.4700	NAV Per Unit. * (₹)	Birla Sun Life Emerging Leaders Fund - Series 2 (%)	S&P BSE MidCap # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Emerging Leaders Fund - Series 2 (₹)	S&P BSE MidCap # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	15.47	13.85	5.12	13470	13083	11089
June 30, 2015 to June 30, 2016 (Absolute)	12.1700	10.68	9.71	-0.96	11068	10971	9904
June 30, 2014 to June 30, 2015 (Absolute)	10.4500	16.46	13.87	9.95	11646	11387	10995

# 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. Mahesh Patil is 8. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

## Birla Sun Life Emerging Leaders Fund - Series 4 - Regular Plan - Growth

Date of Inception: Aug 06, 2014 Fund Manager: Mr. Mahesh Patil & Mr. Milind Bafna NAV (as on 30 <sup>th</sup> June 2016): ₹ 12.8300	NAV Per Unit. * (₹)	Birla Sun Life Emerging Leaders Fund - Series 4 (%)	S&P BSE MidCap # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Emerging Leaders Fund - Series 4 (₹)	S&P BSE MidCap # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	14.00	13.56	4.14	12830	12734	10803
June 30, 2015 to June 30, 2016 (Absolute)	11.4100	12.45	9.71	-0.96	11245	10971	9904

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns.  
 Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Mahesh Patil is 8. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

## Birla Sun Life Emerging Leaders Fund - Series 6 - Regular Plan - Growth

Date of Inception: Apr 17, 2015 Fund Manager: Mr. Satyabrata Mohanty NAV (as on 30 <sup>th</sup> June 2016): ₹ 11.0200	NAV Per Unit. * (₹)	Birla Sun Life Emerging Leaders Fund - Series 6 (%)	S&P BSE MidCap # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Emerging Leaders Fund - Series 6 (₹)	S&P BSE MidCap # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	8.39	7.23	-3.08	11020	10878	9630
June 30, 2015 to June 30, 2016 (Absolute)	10.3500	6.47	9.71	-0.96	10647	10971	9904

# 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. Satyabrata Mohanty is 9. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

## Birla Sun Life Focused Equity Fund - Series 2 - Regular Plan - Growth

Date of Inception: Mar 26, 2014 Fund Manager: Mr. Anil Shah NAV (as on 30 <sup>th</sup> June 2016): ₹ 14.0000	NAV Per Unit. * (₹)	Birla Sun Life Focused Equity Fund - Series 2 (%)	Nifty 100 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Focused Equity Fund - Series 2 (₹)	Nifty 100 # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	16.01	12.27	10.56	14000	12999	12555
June 30, 2015 to June 30, 2016 (Absolute)	14.4200	-2.91	-0.29	-0.96	9709	9971	9904

# 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 Anil Shah is 9. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

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 Focused Equity Fund - Series 3 - Regular Plan - Growth

Date of Inception: Oct 30, 2014 Fund Manager: Mr. Anil Shah NAV (as on 30 <sup>th</sup> June 2016): ₹ 10.5100	NAV Per Unit. * (₹)	Birla Sun Life Focused Equity Fund - Series 3 (%)	Nifty 100 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 In		
					Birla Sun Life Focused Equity Fund - Series 3 (₹)	Nifty 100 # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	3.03	2.26	0.87	10510	10380	10145
June 30, 2015 to June 30, 2016 (Absolute)	10.8000	-2.69	-0.29	-0.96	9731	9971	9904

# 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 Anil Shah is 9. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

## Birla Sun Life Focused Equity Fund - Series 4 - Regular Plan - Growth

Date of Inception: Dec 19, 2014 Fund Manager: Mr. Anil Shah NAV (as on 30 <sup>th</sup> June 2016): ₹ 10.1300	NAV Per Unit. * (₹)	Birla Sun Life Focused Equity Fund - Series 4 (%)	Nifty 100 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 In		
					Birla Sun Life Focused Equity Fund - Series 4 (₹)	Nifty 100 # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	0.85	1.68	0.50	10130	10259	10076
June 30, 2015 to June 30, 2016 (Absolute)	10.4100	-2.69	-0.29	-0.96	9731	9971	9904

# 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 Anil Shah is 9. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

## Birla Sun Life Focused Equity Fund - Series 5 - Regular Plan - Growth

Date of Inception: Mar 25, 2015 Fund Manager: Mr. Anil Shah NAV (as on 30 <sup>th</sup> June 2016): ₹ 9.6500	NAV Per Unit. * (₹)	Birla Sun Life Focused Equity Fund - Series 5 (%)	Nifty 100 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 In		
					Birla Sun Life Focused Equity Fund - Series 5 (₹)	Nifty 100 # (₹)	Nifty 50 ## (₹)
Since inception till June 30, 2016 (CAGR)	10.0000	-2.77	-1.20	-2.25	9650	9848	9715
June 30, 2015 to June 30, 2016 (Absolute)	9.8900	-2.43	-0.29	-0.96	9757	9971	9904

# 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 Anil Shah is 9. Refer annexure on page no. 94 to know more on performance of schemes managed by Fund Managers.

Performance details for close ended Capital Protection Oriented Schemes with less than 1 year of existence have not been disclosed.



# Fund Manager-wise Scheme Details

Sr. no	Funds Managed By Mr. Kaustubh Gupta	Refer page No
1	Birla Sun Life Gilt Plus - PF Plan <sup>5</sup>	25
2	Birla Sun Life Treasury Optimizer Plan <sup>5</sup> (erstwhile Birla Sun Life Ultra Short Term Fund)	18
3	Birla Sun Life Government Securities Fund - Long Term Plan <sup>5</sup>	27
4	Birla Sun Life Constant Maturity 10 Year Gilt Fund <sup>5</sup> (erstwhile Birla Sun Life Gilt Plus - Regular Plan)	26
5	Birla Sun Life Short Term Opportunities Fund <sup>4</sup>	19
6	Birla Sun Life Savings Fund <sup>4</sup>	17
7	Birla Sun Life Floating Rate Fund - Long Term Plan <sup>5</sup>	15
8	Birla Sun Life Cash Manager <sup>4</sup>	16
9	Birla Sun Life Floating Rate Fund - Short Term Plan <sup>4</sup>	14
10	Birla Sun Life Cash Plus <sup>4</sup>	13

<sup>4</sup> Funds co-managed by Ms. Sunaina Da Cunha  
<sup>5</sup> Funds co-managed by Mr. Prasad Dhonde

Sr. no	Funds Managed By Mr. Ajay Garg	Refer page No
1	Birla Sun Life Tax Relief '96	71
2	Birla Sun Life Tax Plan	72
3	Birla Sun Life Tax Savings Fund	73
4	Birla Sun Life MNC Fund	40
5	Birla Sun Life Capital Protection Oriented Fund - Series 26 <sup>4</sup>	92
6	Birla Sun Life Index Fund	59
7	Birla Sun Life Capital Protection Oriented Fund - Series 25 <sup>4</sup>	92

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

Sr. no	Funds Managed By Mr. Prasad Dhonde	Refer page No
1	Birla Sun Life Gold ETF	60
2	Birla Sun Life Gilt Plus - PF Plan <sup>6</sup>	25
3	Birla Sun Life Dynamic Asset Allocation Fund <sup>5</sup>	62
4	Birla Sun Life Treasury Optimizer Plan <sup>4</sup> (erstwhile Birla Sun Life Ultra Short Term Fund)	18
5	Birla Sun Life Government Securities Fund - Long Term Plan <sup>6</sup>	27
6	Birla Sun Life Constant Maturity 10 Year Gilt Fund <sup>6</sup> (erstwhile Birla Sun Life Gilt Plus - Regular Plan)	26
7	Birla Sun Life Short Term Fund	20
8	Birla Sun Life Floating Rate Fund - Long Term Plan <sup>6</sup>	15
9	Birla Sun Life Income Plus	24
10	Birla Sun Life Capital Protection Oriented Fund - Series 22 <sup>5</sup>	91
11	Birla Sun Life Capital Protection Oriented Fund - Series 18 <sup>5</sup>	91
12	Birla Sun Life Capital Protection Oriented Fund - Series 21 <sup>5</sup>	91
13	Birla Sun Life Capital Protection Oriented Fund - Series 23 <sup>5</sup>	91
14	Birla Sun Life Capital Protection Oriented Fund - Series 16 <sup>5</sup>	91
15	Birla Sun Life Capital Protection Oriented Fund - Series 20 <sup>5</sup>	91
16	Birla Sun Life Capital Protection Oriented Fund - Series 19 <sup>5</sup>	91
17	Birla Sun Life Capital Protection Oriented Fund - Series 17 <sup>5</sup>	91
18	Birla Sun Life Capital Protection Oriented Fund - Series 26 <sup>5</sup>	92
19	Birla Sun Life Capital Protection Oriented Fund - Series 25 <sup>5</sup>	92

<sup>5</sup> Funds co-managed by Mr. Ajay Garg  
<sup>6</sup> Funds co-managed by Mr. Vineet Maloo  
<sup>6</sup> Funds co-managed by Mr. Kaustubh Gupta

Sr. no	Funds Managed By Mr. Shraavan Sreenivasula	Refer page No
1	Birla Sun Life Global Real Estate Fund	58
2	Birla Sun Life Gold Fund	61
3	Birla Sun Life Active Debt Multi Manager FoF Scheme	29
4	Birla Sun Life Financial Planning FOF - Conservative Plan	65
5	Birla Sun Life Financial Planning FOF - Prudent Plan	66
6	Birla Sun Life Asset Allocator Multi Manager FoF Scheme	63
7	Birla Sun Life Financial Planning FOF - Aggressive Plan	64
8	Birla Sun Life Global Commodities Fund	57

Sr. no	Funds Managed By Mr. Maneesh Dangi	Refer page No
1	Birla Sun Life Dynamic Bond Fund	23
2	Birla Sun Life Medium Term Fund	21
3	Birla Sun Life Corporate Bond Fund	22

Sr. no	Funds Managed By Mr. Chanchal Khandelwal	Refer page No
1	Birla Sun Life India GenNext Fund <sup>4</sup>	47

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

Sr. no	Funds Managed By Mr. Dhaval Gala	Refer page No
1	Birla Sun Life Banking and Financial Services Fund <sup>4</sup>	46

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

Sr. no	Funds Managed By Mr. Kunal Sangoi	Refer page No
1	Birla Sun Life New Millennium Fund	52
2	Birla Sun Life India Opportunities Fund	53

Sr. no	Funds Managed By Mr. Anil Shah	Refer page No
1	Birla Sun Life Special Situations Fund	49
2	Birla Sun Life Equity Fund	39
3	Birla Sun Life India GenNext Fund <sup>4</sup>	47
4	Birla Sun Life Manufacturing Equity Fund	45
5	Birla Sun Life Focused Equity Fund - Series 5	93
6	Birla Sun Life Focused Equity Fund - Series 3	93
7	Birla Sun Life Focused Equity Fund - Series 4	93
8	Birla Sun Life Focused Equity Fund - Series 2	92
9	Birla Sun Life Focused Equity Fund - Series 1	92

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

Sr. no	Funds Managed By Mr. Mahesh Patil	Refer page No
1	Birla Sun Life Emerging Leaders Fund - Series 3 <sup>6</sup>	92
2	Birla Sun Life Emerging Leaders Fund - Series 4 <sup>6</sup>	92
3	Birla Sun Life Emerging Leaders Fund - Series 2	92
4	Birla Sun Life Pure Value Fund <sup>6</sup>	50
5	Birla Sun Life Balanced '95 Fund <sup>4</sup>	36
6	Birla Sun Life Top 100 Fund	38
7	Birla Sun Life Frontline Equity Fund	37
8	Birla Sun Life Infrastructure Fund <sup>4</sup>	48

<sup>4</sup> Funds co-managed by Mr. Pranay Sinha  
<sup>6</sup> Funds co-managed by Mr. Milind Bafna  
<sup>4</sup> Funds co-managed by Mr. Vineet Maloo

Sr. no	Funds Managed By Mr. Satyabrata Mohanty	Refer page No
1	Birla Sun Life Banking and Financial Services Fund <sup>6</sup>	46
2	Birla Sun Life MIP II - Savings 5 Plan <sup>4</sup>	34
3	Birla Sun Life MIP II - Wealth 25 Plan <sup>4</sup>	33
4	Birla Sun Life Emerging Leaders Fund - Series 6	92
5	Birla Sun Life Advantage Fund	44
6	Birla Sun Life Equity Savings Fund <sup>4</sup>	67
7	Birla Sun Life India Reforms Fund	51
8	Birla Sun Life Dividend Yield Plus <sup>4</sup>	41

<sup>4</sup> Funds co-managed by Mr. Pranay Sinha  
<sup>6</sup> Funds co-managed by Mr. Vineet Maloo  
<sup>4</sup> Funds co-managed by Mr. Lovelish Solanki  
<sup>6</sup> Funds co-managed by Mr. Dhaval Gala

Sr. no	Funds Managed By Mr. Jayesh Gandhi	Refer page No
1	Birla Sun Life Small & Midcap Fund	43
2	Birla Sun Life Emerging Leaders Fund - Series 5	92
3	Birla Sun Life Emerging Leaders Fund - Series 1	92
4	Birla Sun Life Midcap Fund	42

Sr. no	Funds Managed By Mr. Vineet Maloo	Refer page No
1	Birla Sun Life Dynamic Asset Allocation Fund <sup>4</sup>	62
2	Birla Sun Life MIP II - Savings 5 Plan <sup>6</sup>	34
3	Birla Sun Life MIP II - Wealth 25 Plan <sup>6</sup>	33
4	Birla Sun Life Monthly Income <sup>6</sup>	31
5	Birla Sun Life MIP <sup>6</sup>	32
6	Birla Sun Life Capital Protection Oriented Fund - Series 22 <sup>4</sup>	91
7	Birla Sun Life Capital Protection Oriented Fund - Series 18 <sup>4</sup>	91
8	Birla Sun Life Capital Protection Oriented Fund - Series 21 <sup>4</sup>	91
9	Birla Sun Life Capital Protection Oriented Fund - Series 23 <sup>4</sup>	91
10	Birla Sun Life Capital Protection Oriented Fund - Series 16 <sup>4</sup>	91
11	Birla Sun Life Capital Protection Oriented Fund - Series 20 <sup>4</sup>	91
12	Birla Sun Life Capital Protection Oriented Fund - Series 19 <sup>4</sup>	91
13	Birla Sun Life Capital Protection Oriented Fund - Series 17 <sup>4</sup>	91
14	Birla Sun Life Infrastructure Fund <sup>4</sup>	48
15	Birla Sun Life International Equity Fund - Plan B	55
16	Birla Sun Life Dividend Yield Plus <sup>4</sup>	41
17	Birla Sun Life International Equity Fund - Plan A	54

<sup>4</sup> Funds co-managed by Mr. Satyabrata Mohanty  
<sup>6</sup> Funds co-managed by Mr. Prasad Dhonde  
<sup>6</sup> Funds co-managed by Mr. Pranay Sinha  
<sup>4</sup> Funds co-managed by Mr. Mahesh Patil

Sr. no	Funds Managed By Mr. Milind Bafna	Refer page No
1	Birla Sun Life Emerging Leaders Fund - Series 3 <sup>4</sup>	92
2	Birla Sun Life Emerging Leaders Fund - Series 4 <sup>4</sup>	92
3	Birla Sun Life Pure Value Fund <sup>4</sup>	50
4	Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	56

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

Sr. no	Funds Managed By Mr. Lovelish Solanki	Refer page No
1	Birla Sun Life Equity Savings Fund <sup>6</sup>	67
2	Birla Sun Life Enhanced Arbitrage Fund	28

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

Sr. no	Funds Managed By Ms. Sunaina Da Cunha	Refer page No
1	Birla Sun Life Short Term Opportunities Fund <sup>4</sup>	19
2	Birla Sun Life Savings Fund <sup>4</sup>	17
3	Birla Sun Life Cash Manager <sup>4</sup>	16
4	Birla Sun Life Floating Rate Fund - Short Term Plan <sup>4</sup>	14
5	Birla Sun Life Cash Plus <sup>4</sup>	13

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

Sr. no	Funds Managed By Mr. Pranay Sinha	Refer page No
1	Birla Sun Life MIP II - Savings 5 Plan <sup>4</sup>	34
2	Birla Sun Life MIP II - Wealth 25 Plan <sup>4</sup>	33
3	Birla Sun Life Monthly Income <sup>4</sup>	31
4	Birla Sun Life Balanced '95 Fund <sup>6</sup>	36
5	Birla Sun Life MIP <sup>4</sup>	32
6	Birla Sun Life Equity Savings Fund <sup>4</sup>	67

<sup>4</sup> Funds co-managed by Mr. Vineet Maloo  
<sup>6</sup> Funds co-managed by Mr. Mahesh Patil  
<sup>4</sup> Funds co-managed by Mr. Satyabrata Mohanty  
<sup>4</sup> Funds co-managed by Mr. Lovelish Solanki

The Fund Manager-wise Scheme Details appearing above are As on July 29, 2016.

Schemes mentioned in order of performance for the period June 30, 2015 - June 30, 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 with open ended schemes managed by Fund Managers.

# Funds at a Glance

## SAVINGS SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT		EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN^	OPTION				
Birla Sun Life Cash Plus	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment)	Daily Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-		Nil
	Direct Plan	Dividend (Payout / Reinvestment) Growth				
Birla Sun Life Floating Rate Fund - Short Term Plan	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Reinvestment)	Daily Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-		Nil
	Direct Plan	Growth				
Birla Sun Life Floating Rate Fund - Long Term Plan	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Reinvestment)	Daily Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-		Nil
	Direct Plan	Growth				
Birla Sun Life Cash Manager	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Reinvestment)	Daily Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-		Nil
	Direct Plan	Growth				
Birla Sun Life Savings Fund	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment)	Daily Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-		Nil
	Direct Plan	Growth				
Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)	Regular Plan	Monthly Dividend (Payout / Reinvestment) Quarterly Dividend (Payout / Reinvestment)	Monthly Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-		Nil
	Direct Plan	Dividend (Payout / Reinvestment) Growth				
Birla Sun Life Short Term Opportunities Fund	Regular Plan	Quarterly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment)	Growth	FP: ₹ 1,000/- AP: ₹ 1000/- Max Amt : ₹ 25 Crore \$		For redemption/switch out of units within 180 days from the date of allotment: 0.50% of the applicable NAV. For redemption/switch out of units after 180 days from the date of allotment: Nil (w.e.f June 01, 2016)
	Direct Plan	Growth				
Birla Sun Life Short Term Fund (erstwhile Birla Sun Life Income Fund)	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-		Nil
	Direct Plan	Growth				
Birla Sun Life Medium Term Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment) Half Yearly Dividend (Payout / Reinvestment)	Growth	FP: ₹ 1,000/- AP: ₹ 1,000/- Max Amt : ₹ 25 Crore \$		For redemption / switch-out of units within 365 days from the date of allotment: 2.00% of applicable NAV. For redemption / switch-out of units after 365 days but before 730 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 730 days from the date of allotment: Nil.
	Direct Plan	Dividend (Payout / Reinvestment / Sweep) Growth				
Birla Sun Life Corporate Bond Fund	Regular Plan	Dividend (Payout / Reinvestment)	Growth	FP: ₹ 1,000/- AP: ₹ 1,000/-		For redemption/switch out of units within 365 days from the date of allotment: 2.00% of applicable NAV. For redemption/switch out of units after 365 days but before 730 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 730 days from the date of allotment: Nil.
	Direct Plan	Growth				
Birla Sun Life Dynamic Bond Fund	Regular Plan	Monthly Dividend Sweep		FP: ₹ 5,00,000/- AP: ₹ 1,000/-		For redemption/switch out of units within 90 days from the date of allotment: 0.50% of the applicable NAV. For redemption/switch out of units after 90 days from the date of allotment: Nil
		Monthly Dividend (Payout / Reinvestment / Sweep)		FP: ₹ 1,000/- AP: ₹ 1,000/-		
	Direct Plan	Quarterly Dividend (Payout / Reinvestment / Sweep)	• Choice of Option : Quarterly Dividend • Choice of Sub-Option : Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-		
		Dividend (Payout / Reinvestment / Sweep) Growth		FP: ₹ 1,000/- AP: ₹ 1,000/-		
Birla Sun Life Income Plus	Regular Plan	Quarterly Dividend (Payout / Reinvestment)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-		Nil
	Direct Plan	Growth				
Birla Sun Life Gilt Plus - PF Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment / Sweep)	Growth	FP: ₹ 1,000/- AP: ₹ 1,000/-		Nil
	Direct Plan	Growth (Quarterly Gain / Annual Gain)				
Birla Sun Life Constant Maturity 10 Year Gilt Fund (erstwhile Birla Sun Life Gilt Plus - Regular Plan)	Regular Plan	Quarterly Dividend (Payout / Reinvestment / Sweep)	Growth	FP: ₹ 1,000/- AP: ₹ 1,000/-		Nil
	Direct Plan	Growth				
Birla Sun Life Government Securities Fund- Long Term Plan	Regular Plan	Half Yearly Dividend (Payout / Reinvestment)	Growth	FP: ₹ 1,000/- AP: ₹ 1,000/-		Nil
	Direct Plan	Growth				
Birla Sun Life Enhanced Arbitrage Fund	Regular Plan	Dividend (Payout / Reinvestment / Sweep)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-		For redemption/switch out of units within 30 days from the date of allotment: 0.50% of applicable NAV. For redemption/switch out of units after 30 days from the date of allotment: Nil (w.e.f. August 03, 2015)
	Direct Plan	Growth				
Birla Sun Life Active Debt Multi Manager FoF Scheme	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-		For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth				

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

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

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# Funds at a Glance

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

SCHEME	PLAN	OPTION
Birla Sun Life Cash Plus	Retail Plan	Daily Dividend Growth
	Institutional Plan	Daily Dividend Weekly Dividend Growth
Birla Sun Life Cash Manager	Institutional Plan	Daily Dividend Weekly Dividend Growth
Birla Sun Life Savings Fund	Retail Plan	Daily Dividend Weekly Dividend Growth
Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)	Retail Plan	Daily Dividend Fortnightly Dividend Growth
Birla Sun Life Short Term Opportunities Fund	Institutional Plan	Quarterly Dividend Dividend Growth
Birla Sun Life Medium Term Plan	Institutional Plan	Quarterly Dividend Half Yearly Dividend Dividend Growth
Birla Sun Life Floating Rate Fund - Short Term Plan	Retail Plan	Daily Dividend Weekly Dividend Growth
Birla Sun Life Floating Rate Fund - Long Term Plan	Retail Plan	Weekly Dividend Growth
Birla Sun Life Enhanced Arbitrage Fund	Institutional Plan*	Dividend Growth

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

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

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# Funds at a Glance

## REGULAR INCOME SOLUTIONS

SCHEME	PLAN/ OPTION		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life Monthly Income	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Quarterly Dividend (Payout/Reinvestment/Sweep)	<ul style="list-style-type: none"> <li>Choice of Plan : Growth</li> <li>Choice of Option within Monthly Dividend : Dividend Reinvestment</li> <li>Choice of Plan within Quarterly Dividend : Dividend Reinvestment</li> </ul>	FP: ₹ 1,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 540 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life MIP	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Monthly Payment (Instant / Deferred)	<ul style="list-style-type: none"> <li>Choice of Option within Monthly Dividend : Dividend Reinvestment</li> <li>Choice of Option within Monthly Payment Plan : Instant</li> </ul>	FP: Dividend & Payment Option ₹ 1,000/- Growth: ₹ 1,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 1095 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 1095 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life MIP II - Savings 5 Plan	Regular Plan	Monthly Dividend (Payout / Reinvestment /Sweep) Monthly Payment	<ul style="list-style-type: none"> <li>Choice of Option : Growth</li> <li>Choice of Sub-Option within Monthly Dividend Option : Dividend Reinvestment</li> </ul>	FP: Dividend & Payment Option ₹ 1,000/- Growth ₹ 1,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 540 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life MIP II - Wealth 25 Plan	Regular Plan	Monthly Dividend (Payout / Reinvestment /Sweep) Monthly Payment	<ul style="list-style-type: none"> <li>Choice of Option : Growth</li> <li>Choice of Sub-Option within Monthly Dividend Option : Dividend Reinvestment</li> </ul>	FP: Dividend & Payment Option ₹ 1,000/- Growth ₹ 1,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil. (w.e.f June 01, 2016)
	Direct Plan	Growth			

## WEALTH CREATION SOLUTIONS

SCHEME	PLAN/ OPTION		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life Balanced '95 Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life Frontline Equity Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Top 100 Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life Equity Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life MNC Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Dividend Yield Plus	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Midcap Fund	Regular Plan	Dividend (Payout / Reinvestment / Sweep)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
	Direct Plan	Growth (Growth with Triggered Facility)			
Birla Sun Life Small & Midcap Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Payout	FP: ₹ 1,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Advantage Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	within 365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life Manufacturing Equity Fund	Regular Plan	Dividend (Payout & Reinvestment)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life Banking and Financial Services Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life India GenNext Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Infrastructure Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Special Situations Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	<ul style="list-style-type: none"> <li>Choice of Plan : Growth</li> <li>Choice of Option : Reinvestment</li> </ul>	FP: ₹ 1,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Pure Value Fund	Regular Plan	Dividend (Payout/Reinvestment)	<ul style="list-style-type: none"> <li>Choice of Plan : Growth</li> <li>Choice of Option : Reinvestment</li> </ul>	FP: ₹ 1,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			

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

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# Funds at a Glance

SCHEME	PLAN/ OPTION		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life India Reforms Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life New Millennium Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life India Opportunities Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life International Equity Fund (Plan A)	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	within 365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life International Equity Fund (Plan B)	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	Regular Plan	Dividend (Payout / Reinvestment /Sweep)	Growth / Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Global Commodities Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil
	Direct Plan	Growth			
Birla Sun Life Global Real Estate Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil
	Direct Plan	Growth			
Birla Sun Life Index Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life Gold Fund	Regular Plan	N/A	N/A	FP: ₹ 1,000/- <sup>@</sup> AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Bonus & Dividend Reinvestment
	Direct Plan				
Birla Sun Life Dynamic Asset Allocation Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life Asset Allocator Multi Manager FoF Scheme	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil
	Direct Plan	Growth			
Birla Sun Life Financial Planning FOF - Aggressive Plan	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Financial Planning FOF - Conservative Plan	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	If redeemed within and including 1 year from the date of allotment: 1% If redeemed after 1 year from the date of allotment : Nil
	Direct Plan	Growth			
Birla Sun Life Financial Planning FOF - Prudent Plan	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Equity Savings Fund	Regular Plan	Dividend (Payout, Reinvestment & Sweep)	Dividend Reinvestment	FP: ₹ 1,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			

## WEALTH CREATION SOLUTIONS

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

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

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

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

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§ per investor per day across all subscription transactions (i.e. fresh purchases, additional purchases, switch-in and trigger transactions such as SIP, STP and RSP trigger), as available under the scheme.

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

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

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# Funds at a Glance

## TAX SAVINGS SOLUTIONS

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

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

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

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# Investment Objective

## SAVINGS SOLUTIONS

<b>Birla Sun Life Cash Plus</b>	An Open-ended liquid scheme with the objective to provide reasonable returns at a high level of safety and liquidity through judicious investments in high quality debt and money market instruments.
<b>Birla Sun Life Floating Rate Fund Short Term Plan</b>	The primary objective of the schemes is to generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments. The schemes may invest a portion of its net assets in fixed rate debt securities and money market instruments.
<b>Birla Sun Life Cash Manager</b>	An Open ended Income scheme with the objective to provide income which is consistent with a portfolio through investments in a basket of debt and money market instruments of very short maturities with a view to provide reasonable returns.
<b>Birla Sun Life Savings Fund</b>	The primary objective of the schemes is to generate regular income through investments in debt and money market instruments. Income maybe generated through the receipt of coupon payments or the purchase and sale of securities in the underlying portfolio. The schemes will under normal market conditions, invest its net assets in fixed income securities, money market instruments, cash and cash equivalents.
<b>Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)</b>	An Open-ended short term income scheme with the objective to generate income and capital appreciation by investing 100% of the corpus in a diversified portfolio of debt and money market securities with relatively low levels of interest rate risk.
<b>Birla Sun Life Short Term Opportunities Fund</b>	An Open ended Income scheme with the objective to generate regular income by investing primarily in investment grade fixed income securities / money market instruments with short to medium term maturities and across the credit spectrum within the universe of investment grade rating.
<b>Birla Sun Life Short Term Fund (erstwhile Birla Sun Life Income Fund) Name change (w.e.f. 01 Feb, 2012)</b>	An Open-ended income scheme with the objective to generate income and capital appreciation by investing 100% of the corpus in a diversified portfolio of debt and money market securities.
<b>Birla Sun Life Medium Term Plan</b>	The primary investment objective of the Scheme is to generate regular income through investments in debt & money market instruments in order to make regular dividend payments to unit holders & secondary objective is growth of capital.
<b>Birla Sun Life Corporate Bond Fund</b>	The investment objective of the Scheme is to generate returns by predominantly investing in a portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.
<b>Birla Sun Life Dynamic Bond Fund</b>	An Open-ended income scheme with the objective to generate optimal returns with high liquidity through active management of the portfolio by investing in high quality debt and money market instruments.
<b>Birla Sun Life Income Plus</b>	An Open-ended Income Scheme to generate consistent income through superior yields on its investments at moderate levels of risk through a diversified investment approach. This income may be complemented by price changes of instruments in the portfolio.
<b>Birla Sun Life Gilt Plus - PF Plan</b>	An Open - ended government securities scheme with the objective to generate income and capital appreciation through investments exclusively in Government Securities.
<b>Birla Sun Life Constant Maturity 10 Year Gilt Fund (erstwhile Birla Sun Life Gilt Plus – Regular Plan)</b>	The investment objective of the scheme is to enable investors to invest in Central Government Securities, based on their own view on the interest rate scenario & generate credit risk-free returns.
<b>Birla Sun Life Government Securities Fund - Long Term Plan</b>	An Open-ended Gilt scheme with the objective to provide investors current income consistent with a portfolio invested 100% in securities issued by the Government of India or the State Governments, and the secondary objective is capital appreciation.
<b>Birla Sun Life Enhanced Arbitrage Fund</b>	An Open ended Equity Scheme with an investment objective to generate income by investing predominantly in equity and equity related instruments. Scheme intends to take advantage from the price differentials / mis-pricing prevailing for stock / index in various market segments (Cash & Futures).
<b>Birla Sun Life Active Debt Multi Manager FoF Scheme</b>	The primary objective of the Scheme is to generate returns from a portfolio of pure debt oriented funds accessed through the diverse investment styles of underlying schemes selected in accordance with the BSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.

## REGULAR INCOME SOLUTIONS

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

## WEALTH CREATION SOLUTIONS

<b>Birla Sun Life Balanced '95 Fund</b>	An Open ended Balanced Scheme with the objective to generate long term growth of capital and current income, through a portfolio with a target allocation of 60% equity and 40% debt and money market securities. The secondary objective is income generation and distribution of dividend.
<b>Birla Sun Life Frontline Equity Fund</b>	An Open-ended growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 100% equity by aiming at being as diversified across various industries and or sectors as its chosen benchmark index, S&P BSE 200.
<b>Birla Sun Life Top 100 Fund</b>	An Open-ended growth scheme with the objective to provide medium to long term capital appreciation, by investing predominantly in a diversified portfolio of equity and equity related securities of top 100 companies as measured by market capitalization.
<b>Birla Sun Life Equity Fund</b>	An Open-ended growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 90% equity and 10% debt and money market securities.
<b>Birla Sun Life MNC Fund</b>	An Open-ended growth scheme with the objective to achieve long-term growth of capital at relatively moderate levels of risk by making investments in securities of multi-national companies through a research based investment approach.
<b>Birla Sun Life Dividend Yield Plus</b>	An Open-ended growth scheme with the objective to provide capital growth and income by investing primarily in a well-diversified portfolio of dividend paying companies that have a relatively high dividend yield.
<b>Birla Sun Life Midcap Fund</b>	An Open ended Growth Scheme with the objective to achieve long term growth of capital at controlled level of risk by investing primarily in 'Mid-Cap' Stocks. The level of risk is somewhat higher than a fund focused on large and liquid stocks. Concomitantly, the aim is to generate higher returns than a fund focused on large and liquid stocks.

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# Investment Objective

<b>Birla Sun Life Small &amp; Midcap Fund</b>	An Open ended Small and Mid Cap Equity Scheme with an objective to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities of companies considered to be small and midcap. The Scheme may also invest a certain portion of its corpus in fixed income securities including money market instruments, in order to meet liquidity requirements from time to time.
<b>Birla Sun Life Advantage Fund</b>	An Open-ended growth scheme with the objective to achieve long-term growth of capital at relatively moderate levels of risk through a diversified research based investment approach.
<b>Birla Sun Life Manufacturing Equity Fund</b>	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.
<b>Birla Sun Life Banking and Financial Services Fund</b>	The primary investment objective of the Scheme is to generate long-term capital appreciation to unit holders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved
<b>Birla Sun Life India GenNext Fund</b>	An Open-ended growth scheme with the objective to target growth of capital by investing in equity/equity related instruments of companies that are expected to benefit from the rising consumption patterns in India, which in turn is getting fuelled by high disposable incomes of the young generation (Generation Next). The scheme will invest in companies that have the following characteristics: 1. Companies that seek growth in revenues arising out of demand from the younger generation (GenNext) for their products or services. 2. They should be engaged in manufacturing of products or rendering of services that go directly to the consumer. 3. The products and services should have distinct brand identity, thereby enabling choice.
<b>Birla Sun Life Infrastructure Fund</b>	An Open-ended growth scheme with the objective to providing for medium to long-term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India.
<b>Birla Sun Life Special Situations Fund</b>	An Open-ended diversified equity scheme with an objective of the scheme is to generate long-term growth of capital by investing in a portfolio of equity and equity related securities. The Scheme would follow an investment strategy that would take advantage of Special Situations & Contrarian investment style.
<b>Birla Sun Life Pure Value Fund</b>	An Open ended Diversified Equity Scheme with the objective to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities by following value investing strategy.
<b>Birla Sun Life India Reforms Fund</b>	An Open ended Equity Scheme with an investment objective is to generate growth and capital appreciation by building a portfolio of companies that are expected to benefit from the economic reforms, PSU divestment and increased government spending.
<b>Birla Sun Life New Millennium Fund</b>	A multi-sector open-ended growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 100% equity, focusing on investing in technology and technology dependent companies, hardware, peripherals and components, software, telecom, media, internet and e-commerce and other technology enabled companies. The secondary objective is income generation and distribution of dividend.
<b>Birla Sun Life India Opportunities Fund</b>	An Open ended Growth Scheme with the objective to achieve superior long-term growth of capital by investing in shares of companies that do one or more of the following: 1. Leverage India's intellectual capital for providing services, research and creative inputs. 2. Seek to use current and impending changes in patent laws / import tariffs / quotas to supply goods and services. 3. Leverage India's lower labour costs for providing services and manufactured goods. 4. Leverage India's large population of English speaking people for providing services.
<b>Birla Sun Life International Equity Fund - Plan A</b>	An Open-ended diversified equity scheme with an objective to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the international markets.
<b>Birla Sun Life International Equity Fund - Plan B</b>	An Open-ended diversified equity scheme with an objective to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the domestic and international markets.
<b>Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)</b>	The objective of the Scheme is to offer long term growth of capital, by investing in (1) stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business and/or (2) overseas mutual fund scheme(s) that have similar investment objectives. These securities could be issued in India or overseas.
<b>Birla Sun Life Global Commodities Fund</b>	The primary objective of the Scheme is to achieve long-term capital growth by investing primarily in units of global mutual funds which invest in commodity related securities. There can be no assurance that the investment objective of the Scheme will be realized.
<b>Birla Sun Life Global Real Estate Fund</b>	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in ING (L) Invest Global Real Estate. The Scheme may also invest a certain portion of its corpus in Money Market Instruments / liquid funds / money market mutual funds, in order to meet liquidity requirements from time to time. There can be no assurance that the investment objective of the Scheme will be realized.
<b>Birla Sun Life Index Fund</b>	An Open-ended index-linked growth scheme with the objective to generate returns commensurate with the performance of Nifty subject to tracking errors.
<b>Birla Sun Life Gold ETF</b>	An Open ended Gold Exchange Traded Fund with the investment objective to generate returns that are in line with the performance of gold, subject to tracking errors.
<b>Birla Sun Life Gold Fund</b>	An Open ended Fund of Funds Scheme with the investment objective to provide returns that tracks returns provided by Birla Sun Life Gold ETF (BSL Gold ETF).
<b>Birla Sun Life Dynamic Asset Allocation Fund</b>	The primary objective of the Scheme is to generate long term growth of capital and income distribution with relatively lower volatility by investing in a dynamically balanced portfolio of Equity & Equity linked investments and fixed-income securities.
<b>Birla Sun Life Asset Allocator Multi Manager FoF Scheme</b>	The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity and debt funds accessed through the diversified investment styles of underlying schemes selected in accordance with the BSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.
<b>Birla Sun Life Financial Planning FOF-Aggressive Plan</b>	The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the BSLAMC process, as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. There can be no assurance that the investment objective of the Scheme will be realized
<b>Birla Sun Life Financial Planning FOF-Conservative Plan</b>	The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the BSLAMC process, as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. There can be no assurance that the investment objective of the Scheme will be realized
<b>Birla Sun Life Financial Planning FOF-Prudent Plan</b>	The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the BSLAMC process, as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. There can be no assurance that the investment objective of the Scheme will be realized
<b>Birla Sun Life Equity Savings Fund</b>	To provide capital appreciation and income distribution to the investors by using a blend of equity derivatives strategies, arbitrage opportunities and pure equity investments. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

## TAX SAVINGS SOLUTIONS

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

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



# Industry Allocation

## SAVINGS SOLUTIONS

Birla Sun Life Enhanced Arbitrage Fund	
Allocation as a % of Net Assets	%
Money Market Instruments	12.33%
Banks	12.24%
Margin Fixed Deposit	11.29%
Petroleum Products	7.16%
Finance	6.88%
Auto	6.68%
Corporate Debt	6.42%
Pharmaceuticals	6.18%
Consumer Non Durables	4.62%
Cement	2.28%
Power	2.21%
Construction Project	1.88%
Media & Entertainment	1.86%
Software	1.66%
Non - Ferrous Metals	1.51%
Auto Ancillaries	1.37%
Oil	1.03%
Ferrous Metals	1.00%
Services	0.99%
Transportation	0.98%
Consumer Durables	0.96%
Minerals/Mining	0.88%
Construction	0.81%
Pesticides	0.58%

Birla Sun Life Enhanced Arbitrage Fund	
Allocation as a % of Net Assets	%
Telecom - Services	0.46%
Textile Products	0.39%
Gas	0.02%
Futures and Options	-65.00%
Cash & Current Assets	4.10%
Net receivables / payables	66.23%
<b>Total Net Assets</b>	<b>100.00%</b>

## WEALTH CREATION SOLUTIONS

Birla Sun Life Equity Fund	
Allocation as a % of Net Assets	%
Banks	22.07%
Pharmaceuticals	10.63%
Finance	8.19%
Consumer Non Durables	7.90%
Auto	6.37%
Software	5.58%
Cement	5.35%
Chemicals	4.40%
Oil	3.63%
Auto Ancillaries	3.39%
Petroleum Products	2.88%
Telecom - Services	2.69%
Industrial Products	1.93%
Consumer Durables	1.92%
Media & Entertainment	1.58%
Engineering Services	0.77%
Textile Products	0.45%
Transportation	0.44%
Industrial Capital Goods	0.40%
Ferrous Metals	0.26%
Non - Ferrous Metals	0.17%
Miscellaneous	0.00%
Futures and Options	-2.17%
Cash & Current Assets	8.13%
Net receivables / payables	3.02%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Advantage Fund	
Allocation as a % of Net Assets	%
Banks	20.50%
Finance	13.54%
Auto	12.65%
Cement	10.90%
Pharmaceuticals	6.98%
Petroleum Products	5.38%
Construction Project	5.13%
Software	4.71%
Consumer Non Durables	4.68%
Auto Ancillaries	3.32%
Industrial Products	1.65%
Industrial Capital Goods	1.47%
Textile Products	1.43%
Media & Entertainment	0.92%
Pesticides	0.91%
Engineering Services	0.67%
Healthcare Services	0.65%
Telecom - Equipment & Accessories	0.55%
Power	0.39%
Miscellaneous	0.08%
Cash & Current Assets	3.18%
Net receivables / payables	0.31%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Midcap Fund	
Allocation as a % of Net Assets	%
Finance	11.70%
Pharmaceuticals	9.33%
Banks	6.89%
Industrial Products	6.47%
Consumer Durables	6.46%
Petroleum Products	6.42%
Consumer Non Durables	6.26%
Construction	5.48%
Gas	5.02%
Cement	4.66%
Construction Project	3.66%
Auto Ancillaries	3.47%
Chemicals	3.17%
Software	3.02%
Media & Entertainment	2.04%
Pesticides	1.73%
Services	1.52%
Industrial Capital Goods	1.45%
Power	1.02%
Non - Ferrous Metals	0.98%
Textile Products	0.71%
Commercial Services	0.66%
Ferrous Metals	0.23%
Cash & Current Assets	7.63%
Net receivables / payables	0.02%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Frontline Equity Fund	
Allocation as a % of Net Assets	%
Banks	21.61%
Consumer Non Durables	9.16%
Software	8.97%
Finance	8.38%
Petroleum Products	8.31%
Auto	7.05%
Pharmaceuticals	6.14%
Construction Project	3.51%
Cement	3.40%
Power	2.92%
Media & Entertainment	2.13%
Consumer Durables	1.99%
Construction	1.73%
Minerals/Mining	1.41%
Industrial Capital Goods	1.39%
Industrial Products	1.30%
Ferrous Metals	0.94%
Oil	0.90%
Auto Ancillaries	0.84%
Non - Ferrous Metals	0.82%
Pesticides	0.53%
Gas	0.48%
Telecom - Services	0.44%
Exchange Traded Fund	0.36%
WARRANT	0.24%
Fertilisers	0.05%
Corporate Debt	0.04%
Futures and Options	-2.11%
Cash & Current Assets	3.83%
Net receivables / payables	3.28%
<b>Total Net Assets</b>	<b>100.00%</b>

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

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# Industry Allocation

Birla Sun Life Infrastructure Fund	
Allocation as a % of Net Assets	%
Banks	13.89%
Finance	11.01%
Construction Project	10.56%
Industrial Products	10.43%
Cement	8.17%
Industrial Capital Goods	7.86%
Power	5.58%
Consumer Durables	5.34%
Auto Ancillaries	4.27%
Construction	2.97%
Non - Ferrous Metals	2.96%
Auto	2.65%
Engineering Services	2.55%
Futures and Options	1.89%
Petroleum Products	1.53%
Consumer Non Durables	1.26%
Telecom - Services	1.20%
Telecom - Equipment & Accessories	1.19%
Ferrous Metals	1.18%
Gas	1.10%
WARRANT	0.37%
Minerals/Mining	0.13%
Cash & Current Assets	2.44%
Net receivables / payables	-0.52%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Dividend Yield Plus	
Allocation as a % of Net Assets	%
Banks	18.28%
Petroleum Products	10.50%
Pharmaceuticals	8.95%
Cement	7.86%
Industrial Products	7.50%
Consumer Non Durables	7.41%
Software	5.39%
Auto	4.04%
Non - Ferrous Metals	3.83%
Industrial Capital Goods	3.31%
Media & Entertainment	3.24%
Textile Products	3.00%
Transportation	2.93%
Finance	2.33%
Ferrous Metals	2.21%
Pesticides	2.03%
Power	1.15%
Consumer Durables	0.89%
Gas	0.80%
Auto Ancillaries	0.78%
Hotels, Resorts And Other Recreational Activities	0.72%
Minerals/Mining	0.64%
Oil	0.56%
Futures and Options	-0.62%
Cash & Current Assets	1.97%
Net receivables / payables	0.31%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life India GenNext Fund	
Allocation as a % of Net Assets	%
Banks	19.89%
Consumer Non Durables	19.73%
Finance	12.18%
Auto	12.11%
Pharmaceuticals	7.32%
Consumer Durables	5.32%
Cement	3.37%
Media & Entertainment	2.23%
Petroleum Products	1.98%
Healthcare Services	1.98%
Construction	1.87%
Construction Project	1.57%
Textile Products	1.42%
Services	1.16%
Transportation	0.94%
Auto Ancillaries	0.88%
Miscellaneous	0.00%
Cash & Current Assets	6.10%
Net receivables / payables	-0.05%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Balanced '95 Fund	
Allocation as a % of Net Assets	%
Government Bond	20.47%
Banks	13.02%
Auto	7.37%
Pharmaceuticals	6.99%
Finance	6.70%
Software	5.07%
Petroleum Products	5.01%
Media & Entertainment	3.36%
Industrial Products	3.25%
Consumer Non Durables	2.98%
Consumer Durables	2.63%
Construction Project	2.24%
Industrial Capital Goods	2.18%
Chemicals	1.95%
Corporate Debt	1.90%
Power	1.83%
Cement	1.58%
Minerals/Mining	0.78%
Auto Ancillaries	0.77%
Floating Rate Note	0.68%
Gas	0.56%
Engineering Services	0.50%
State Government Bond	0.43%
Pesticides	0.42%
Retailing	0.39%
Oil	0.22%
Non - Ferrous Metals	0.20%
WARRANT	0.19%
Miscellaneous	0.00%
Futures and Options	-0.10%
Cash & Current Assets	6.43%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Top 100 Fund	
Allocation as a % of Net Assets	%
Banks	21.13%
Software	9.24%
Petroleum Products	8.15%
Consumer Non Durables	6.76%
Auto	6.23%
Pharmaceuticals	5.94%
Cement	4.45%
Finance	4.43%
Power	4.08%
Construction Project	3.86%
Industrial Capital Goods	2.65%
Consumer Durables	1.72%
Minerals/Mining	1.42%
Non - Ferrous Metals	1.36%
Telecom - Services	1.27%
Construction	1.26%
Oil	1.24%
Media & Entertainment	1.19%
Industrial Products	1.18%
Gas	0.89%
Ferrous Metals	0.86%
Chemicals	0.83%
Exchange Traded Fund	0.81%
Auto Ancillaries	0.48%
WARRANT	0.31%
Retailing	0.29%
Corporate Debt	0.06%
Futures and Options	-0.38%
Cash & Current Assets	6.95%
Net receivables / payables	1.34%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Small & Midcap Fund	
Allocation as a % of Net Assets	%
Finance	15.26%
Pharmaceuticals	9.79%
Banks	7.92%
Cement	6.59%
Consumer Non Durables	6.32%
Software	5.56%
Industrial Capital Goods	5.21%
Industrial Products	3.93%
Construction	3.77%
Textile Products	3.67%
Ferrous Metals	2.60%
Chemicals	2.46%
Petroleum Products	2.42%
Transportation	2.37%
Media & Entertainment	2.31%
Miscellaneous	2.29%
Construction Project	2.14%
Gas	2.12%
Consumer Durables	2.01%
Textiles - Cotton	1.68%
Cash & Current Assets	9.90%
Net receivables / payables	-0.31%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life New Millennium Fund	
Allocation as a % of Net Assets	%
Software	85.07%
Media & Entertainment	11.94%
Miscellaneous	0.00%
Cash & Current Assets	2.25%
Net receivables / payables	0.73%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life MNC Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	18.11%
Pharmaceuticals	12.37%
Finance	10.81%
Auto Ancillaries	10.46%
Auto	8.06%
Pesticides	7.82%
Industrial Capital Goods	7.06%
Consumer Durables	6.18%
Banks	4.37%
Transportation	3.88%
Services	3.43%
Industrial Products	3.16%
Petroleum Products	1.32%
Cement	1.07%
Software	0.49%
Commercial Services	0.44%
Construction	0.30%
Corporate Debt	0.00%
Miscellaneous	0.00%
Cash & Current Assets	0.66%
Net receivables / payables	0.01%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Index Fund	
Allocation as a % of Net Assets	%
Futures and Options	23.38%
Banks	18.10%
Software	11.14%
Auto	8.44%
Consumer Non Durables	7.94%
Finance	5.23%
Pharmaceuticals	5.22%
Petroleum Products	4.78%
Construction Project	3.08%
Cement	2.55%
Power	2.20%
Telecom - Services	1.48%
Minerals/Mining	1.00%
Oil	0.97%
Media & Entertainment	0.67%
Ferrous Metals	0.57%
Auto Ancillaries	0.57%
Transportation	0.52%
Telecom - Equipment & Accessories	0.51%
Non - Ferrous Metals	0.43%
Gas	0.43%
Industrial Capital Goods	0.32%
Cash & Current Assets	14.53%
Net receivables / payables	-14.07%
<b>Total Net Assets</b>	<b>100.00%</b>

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

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# Industry Allocation

Birla Sun Life Dynamic Asset Allocation Fund	
Allocation as a % of Net Assets	%
Banks	13.52%
Cement	9.33%
Finance	8.73%
Auto	6.87%
Consumer Non Durables	4.78%
Petroleum Products	4.44%
Textile Products	4.16%
Non - Ferrous Metals	3.97%
Ferrous Metals	3.84%
Software	3.56%
Industrial Products	2.76%
Construction	2.52%
Power	1.98%
Pharmaceuticals	1.52%
Media & Entertainment	0.56%
Healthcare Services	0.21%
Industrial Capital Goods	0.18%
Corporate Debt	0.07%
Futures and Options	-18.46%
Cash & Current Assets	24.00%
Net receivables / payables	21.47%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Global Commodities Fund	
Allocation as a % of Net Assets	%
I_Mutual_Fund_Units	89.99%
Cash & Current Assets	13.29%
Net receivables / payables	-3.28%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Global Real Estate Fund	
Allocation as a % of Net Assets	%
I_Mutual_Fund_Units	97.40%
Cash & Current Assets	3.00%
Net receivables / payables	-0.40%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life India Opportunities Fund	
Allocation as a % of Net Assets	%
Software	30.39%
Pharmaceuticals	26.24%
Industrial Products	8.56%
Petroleum Products	7.00%
Textile Products	6.01%
Industrial Capital Goods	5.57%
Auto Ancillaries	5.02%
Auto	3.01%
Non - Ferrous Metals	2.93%
Finance	2.26%
Miscellaneous	0.00%
Cash & Current Assets	3.19%
Net receivables / payables	-0.17%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Pure Value Fund	
Allocation as a % of Net Assets	%
Petroleum Products	17.52%
Textile Products	13.16%
Finance	12.28%
Chemicals	9.97%
Pharmaceuticals	7.61%
Banks	7.27%
Cement	3.72%
Industrial Capital Goods	3.62%
Consumer Non Durables	3.10%
Consumer Durables	2.79%
Pesticides	2.77%
Software	2.01%
Power	1.76%
Construction	1.63%
Telecom - Equipment & Accessories	1.40%
Gas	0.93%
Media & Entertainment	0.92%
Auto	0.87%
Minerals/Mining	0.82%
Auto Ancillaries	0.66%
Cash & Current Assets	1.50%
Net receivables / payables	3.70%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Equity Savings Fund	
Allocation as a % of Net Assets	%
Government Bond	20.08%
Banks	16.99%
Finance	12.88%
Petroleum Products	7.76%
Consumer Non Durables	6.06%
Pharmaceuticals	5.05%
Auto	4.62%
Oil	2.52%
Cement	2.36%
Auto Ancillaries	1.91%
Industrial Capital Goods	1.61%
Textile Products	0.98%
Industrial Products	0.96%
Pesticides	0.85%
Construction Project	0.80%
Chemicals	0.66%
Software	0.61%
Engineering Services	0.50%
Consumer Durables	0.43%
Healthcare Services	0.33%
Power	0.30%
Retailing	0.18%
Futures and Options	-24.03%
Cash & Current Assets	12.75%
Net receivables / payables	22.84%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Manufacturing Equity Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	17.77%
Pharmaceuticals	14.21%
Auto	14.08%
Cement	8.62%
Auto Ancillaries	7.72%
Industrial Products	6.84%
Chemicals	6.45%
Construction Project	4.79%
Petroleum Products	3.44%
Non - Ferrous Metals	3.14%
Industrial Capital Goods	3.03%
Consumer Durables	2.82%
Pesticides	2.32%
Ferrous Metals	1.59%
Textile Products	1.49%
Cash & Current Assets	1.93%
Net receivables / payables	-0.25%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life India Reforms Fund	
Allocation as a % of Net Assets	%
Banks	27.40%
Government Bond	17.07%
Finance	14.20%
Auto	14.19%
Cement	11.27%
Construction Project	6.78%
Industrial Products	3.11%
Auto Ancillaries	1.67%
Construction	0.85%
Power	0.84%
Industrial Capital Goods	0.73%
Gas	0.16%
Media & Entertainment	0.05%
Cash & Current Assets	2.88%
Net receivables / payables	-1.19%
<b>Total Net Assets</b>	<b>100.00%</b>

Note: The above Allocation is As on July 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.



# Industry Allocation

## Country/Industry Allocation

Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	
Allocation as a % of Net Assets	%
United States	61.56%
Switzerland	14.60%
Japan	7.48%
Norway	4.38%
Mauritius	3.92%
Canada	3.91%
Russian Federation	1.47%
Chile	1.25%
Cash & Current Assets	2.25%
Net receivables / payables	-0.82%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
United States	15.16%
Banks	13.76%
Finance	11.61%
Auto	5.91%
Cement	5.78%
Non - Ferrous Metals	4.45%
Software	4.19%
Consumer Non Durables	3.98%
Industrial Products	3.73%
Construction Project	3.68%
Textile Products	3.67%
Futures and Options	2.13%
Pharmaceuticals	1.93%
Petroleum Products	1.82%
Media & Entertainment	1.58%
Australia	1.32%
Power	1.31%
France	1.02%
Japan	0.97%
United Kingdom	0.76%

Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
Consumer Durables	0.71%
Netherlands	0.69%
Ferrous Metals	0.66%
Swaziland	0.65%
Services	0.63%
China	0.61%
Norway	0.60%
Germany	0.52%
Sweden	0.48%
Hong Kong	0.48%
Retailing	0.46%
Auto Ancillaries	0.30%
Industrial Capital Goods	0.26%
Cash & Current Assets	6.16%
Net receivables / payables	-1.96%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life International Equity Fund - Plan A	
Allocation as a % of Net Assets	%
United States	65.57%
Australia	5.39%
France	4.59%
Japan	4.35%
United Kingdom	3.12%
China	2.62%
Swaziland	2.58%
Norway	2.54%
Netherlands	2.34%
Germany	2.29%
Sweden	2.14%
Hong Kong	2.11%
Cash & Current Assets	1.86%
Net receivables / payables	-1.50%
<b>Total Net Assets</b>	<b>100.00%</b>

## TAX SAVINGS SOLUTIONS

Birla Sun Life Tax Plan	
Allocation as a % of Net Assets	%
Banks	14.94%
Auto Ancillaries	11.25%
Pharmaceuticals	9.21%
Finance	8.23%
Consumer Non Durables	6.86%
Cement	5.89%
Industrial Capital Goods	5.23%
Software	5.11%
Pesticides	4.59%
Auto	3.84%
Media & Entertainment	3.55%
Consumer Durables	3.50%
Transportation	3.35%
Retailing	2.66%
Petroleum Products	2.44%
Services	2.42%
Construction Project	2.02%
Industrial Products	1.51%
Non - Ferrous Metals	0.35%
Miscellaneous	0.00%
Cash & Current Assets	3.07%
Net receivables / payables	-0.02%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Tax Relief '96	
Allocation as a % of Net Assets	%
Banks	15.43%
Auto Ancillaries	11.42%
Pharmaceuticals	9.38%
Finance	8.46%
Consumer Non Durables	6.98%
Cement	6.06%
Industrial Capital Goods	5.39%
Software	5.27%
Pesticides	4.59%
Auto	3.95%
Media & Entertainment	3.66%
Consumer Durables	3.50%
Transportation	3.37%
Retailing	2.66%
Petroleum Products	2.51%
Services	2.44%
Construction Project	2.09%
Industrial Products	1.55%
Non - Ferrous Metals	0.36%
Miscellaneous	0.00%
Cash & Current Assets	1.08%
Net receivables / payables	-0.17%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Tax Savings Fund	
Allocation as a % of Net Assets	%
Banks	15.02%
Auto Ancillaries	11.23%
Pharmaceuticals	9.11%
Finance	8.26%
Consumer Non Durables	6.77%
Cement	5.92%
Software	5.39%
Industrial Capital Goods	5.25%
Pesticides	4.48%
Auto	3.86%
Media & Entertainment	3.57%
Consumer Durables	3.32%
Transportation	3.27%
Retailing	2.58%
Petroleum Products	2.45%
Services	2.37%
Construction Project	2.03%
Industrial Products	1.51%
Non - Ferrous Metals	0.35%
Cash & Current Assets	3.93%
Net receivables / payables	-0.67%
<b>Total Net Assets</b>	<b>100.00%</b>

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# assistance round the clock

- View portfolio summary
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- Purchase, Switch & Redeem
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## Online Portfolio Access

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



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For further details on our Funds, please visit our customer service centres as per details given below.

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

BRANCHES				IDEA Toll Free No. 1800-270-7000 & the centralised TOLL no. 022-66917777					
South Branches		East Branches		West Branches			North Branches		
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Madurai	Bangalore	Durgapur	Raipur	Panaji	Vapi	Mumbai - Industry House	Ludhiana	Jalandhar	Varanasi
Trichy	Mysore	Siliguri	Cuttack	Ahmedabad	Bhopal	Mumbai - Thane	Shimla	Jodhpur	
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Trivandrum	Vishakapatnam	Bhubaneswar		Rajkot	Kolhapur	Jalgaon	Dehradun	Noida	
Trichur		Rourkela		Surat	Mumbai - Ghatkopar		Gorakhpur	Panipat	
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**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**