

# Empower

Birla Sun Life Mutual Fund



Birla Sun Life  
Mutual Fund

Monthly Factsheet | December 2016

## The Big Picture

Demonetisation is making India better. Here's why...



Read on to know more about our CEO's perspective on Demonetisation.

Invest in a debt fund based on your investment time frame.



Upto  
3  
months

Birla Sun Life Cash Manager



Between  
3-18  
months

Birla Sun Life  
Short Term Opportunities Fund



Between  
18 months  
- 3 years

Birla Sun Life  
Short Term Opportunities Fund  
Birla Sun Life Medium Term Plan



Above  
3  
years

Birla Sun Life Medium Term Plan  
Birla Sun Life Dynamic Bond Fund

Please contact your financial advisor before investing.

To view the product labeling of the schemes, please refer to page VII.



**Mr. A Balasubramanian**  
Chief Executive Officer

## ***The Big Picture – Demonetisation is making India better, here's why...***

Dear All,

Demonetisation is a big step that has completely changed the way India has functioned all these years. It is making India better. First, the big change that we will see in the near future will be with respect to the macro variables, such as fiscal, which has been challenged for the country and largely due to the fact that tax compliance has been relatively poor compared to most of the Asian economies. The tax to GDP ratio is still about 12.5% and the number of people who are actually paying tax, filing a tax return is only about 4 crores. The number of people who pay more than ₹ 1 crore as tax number around 48 to 50 thousand, as per income tax statistics, despite India having a larger pool of wealthy people. This move will actually bring a complete change in this segment.

The second impact will be on inflation. India has been struggling with high inflation, mainly because food inflation has been high and the consumer ability to buy assets at any price has led to higher price increases. Hopefully, this will also change due to demonetisation.

Thirdly, with GST coming in, the whole black economy will significantly reduce and become a part of the main economy. This would result in the increase of tax collection. In the long term these changes make the fundamentals of the economy stronger in relation to most of the global

economy.

It can be argued that the biggest engine, i.e. the consumption engine has now stalled due to this move. However, I believe this to be a temporary phenomenon. The consumption engine was the biggest driving factor because of 3 particular reasons: 1. Increased level of income, which will not be impacted by demonetisation, 2. Agricultural output, which drives the rural economy, 3. Increased government spending, which will lead to additional employment opportunities and improved infrastructure in the future. The government is trying to bring focus back to the broad economic growth. Thus, the consumption led growth will not necessarily get impacted. Post 31<sup>st</sup> December, things will get back to normal.

Inflation is expected to be low due to various reasons. 1. Most of the global commodity producers are looking at a stable cash flow due to the supply-demand gap getting more or less balanced. 2. The government has taken steps to ensure that despite the need to take care of farming income the minimum support price is not increased, which is one of the major drivers for inflation. 3. Various steps have been taken to reduce the power of the middlemen, which is one of the major reasons for food inflation. If we bundle all of these reasons along with the move of demonetisation, then we can expect the inflation to stay relatively under control.

Another, impact that we might see in the near future is that the large pool of the private financials could collapse and shift towards the organised sector, such as banks and MFI. The loan segment will be in for a change as people will move more towards PSU and Private Banks to avoid paying a higher rate of interest to private financials.

The equity market does not give a lot of time to correct for too long. The way we have seen the market correcting in the last few days is quite significant. The budget and how the GST rates are being fixed, will start driving the growth momentum.

All of us have to look at the big picture and from a long term perspective. Even as a money manager, investment managers look at whether this could actually lead to sustainable growth for the country through at the cost of the short term impact. The answer is yes. The way the traders, intermediaries, maybe the dealers who have been largely accustomed to doing transactions only through cash, need to change. This will take some time. However, we could see the markets settling down in around 2-3 quarters.

Regards,

A. Balasubramanian  
CEO - Birla Sunlife Asset Management Company.



### **Missed call facility**

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**Mr. Mahesh Patil**  
Co-CIO Equity

The date 9/11 would go down as a watershed day for India and the world. First, the election of Donald Trump as the President of the United States, which strengthens the global voice against current ruling establishment and a huge need for economic through political change. Second, the bold step taken by the government to demonetize the high value currency, which was 86% of the total currency.

The month of November has seen risk off due to developments as mentioned above. As the new President would do more fiscal expenditure taking over the heavy lifting that the monetary policy was doing, the bond yields shot up 56 bps to 2.38 on 10 year bond in the month. This has also caused USD to appreciate further causing pressure on Emerging markets including India. As Indian market investors were also analyzing the impact of demonetization, there was a risk off which put pressure on the markets

The large cap index - Nifty 50 Index was down 4.65% for the month while the Midcap Index (Nifty Free Float Midcap 100 Index) was down 6.3%. The small cap index (Nifty Free Float Smallcap 100 Index) felt the brunt of selling as it lost more than 10%. (Source: Bloomberg)

In terms of flows, the FPIs sold USD 2.6 bn worth of stocks for the second month in a row. This takes the YTD figure to the USD 4.1 bn. Among the domestic institutions, the mutual funds bought over USD 2.6 bn and insurance companies bought over USD 1.9 bn – both net buyers for third month in a row. (Source: Bloomberg)

From equity market perspective, the effect of demonetization would keep the sentiments subdued for atmost 2-3 months. As it is a liquidity issue and not a solvency issue for companies (especially the listed ones), once the currency gets widely available it would be business as usual for them. There are some industries involved in real estate, jewelry and luxury goods that may get impacted in the long term but their presence is limited in the listed space. As cash based businesses adapt or perish, the companies in the formal sector thrive by increasing their market share - which is good news for those invested in such listed companies. The companies that have shied away from leverage would access formal banking to improve and increase their business which is good for banking in particular and economy in general.

There is a high possibility that the government could announce some steps to improve consumption and increase housing activity which are positive for economic growth. As RBI cuts interest rates and banks transmit these, credit growth in the economy can be expected. As investing in physical assets become difficult and less lucrative, savings would be funneled into financial assets including equities mostly through mutual funds. As bond yields and fixed deposit rates fall, the earnings yield from equities become a lucrative investment option for investors.

Overall, it is a watershed moment for the economy and investors should take advantage of this opportunity that markets are providing over the next few months. We would advise investors to invest in our large cap funds , Multi Caps and and Balanced Funds

USD: United States Dollar; FPI: Foreign Portfolio Investors; RBI: Reserve Bank of India;



**Mr. Maneesh Dangi**  
Co-CIO Fixed Income

The last month has been eventful to say the least. In a historic step the Prime Minister on Nov 8<sup>th</sup> announced the de-legalization of the 500 and 1000 rupee notes. Demonetization is not new to India, we had seen such episodes in 1946 and 1978. But the sheer quantum of this move (withdrawing about 85% currency in circulation by value) has made it almost unprecedented in the global economic history. With hardly any parallels to learn from, this move has become more like an economic experiment with new policy reactions flowing in everyday thus keeping markets at their toes.

Of the ~` 15.2 lakh crore worth of 500 and 1000 notes have been withdrawn from the system, of which as per the RBI about ~` 11.5 lakh crore have come back to the system until Dec 5<sup>th</sup> 2016. Such large inflow of deposits back into the system indicates that a significant amount of black income has found its way via formal channels and the key objective of unearthing black money could be failing. There is no denying that this move clearly brings a larger number of people under the tax net (those who were previously evading taxes) and is a welcome step in moving towards a more digitized and therefore

a more transparent economy. (Source- RBI)

As banks got flushed with liquidity (as huge cash deposits came in), RBI intervened in the form of reverse repo, a temporary Cash Reserve Ratio (CRR) hike on incremental deposits and Marginal sterilization scheme (MSS) operations (the limits to which have been revised up to ~` 6 lakh cr). As of Dec 6<sup>th</sup>, about ~` 4 lakh cr have been injected back into the system in the new currency. (Source: RBI)

The implications of this move on real economy and markets are far reaching.

Currency is undoubtedly the most important lubricant for economic activity, the withdrawal of such a huge amount overnight of course had a knee jerk reaction on business activity, bringing it close to a halt. With almost 4 weeks post that, business as usual remains distant. In our view it could take longer than what most others estimate (including policy makers) for things to come back on track even as you slowly re-inject the amount withdrawn (which unlikely is to come back in full so soon). More importantly, the sentiment that this has dampened could take longer to revive. Add to this is the adverse impact on demand that emanates from wealth destruction, which drags growth down further. All this in essence hampers the recovery we were treading on. Accordingly, we see about 50-100 bps worth of slowdown in FY17 GVA number and about 50bps shave off from FY18 GVA as well.

As aggregate demand takes a hit on account of the self-designed shock that has hit the system, output gap is likely to widen further which adds to disinflation. We are cognizant of the interim supply shocks to some food items that can experience which could possibly cause some near term firmness in prices of perishables but in our assessment the structural impact is likely to overweigh this near term disruption, accordingly we think CPI inflation for Q4FY17 should average at ~4.25% and for FY18 CPI inflation should be between 4-4.5% (excluding the impending implementation of HRA as per the 7<sup>th</sup> Central Pay Commission (CPC) recommendations).

In this backdrop, an easy monetary policy and some fiscal intervention to floor the fall in growth and re-lift sentiments becomes almost imperative. Yet, in the recently concluded monetary policy the committee chose to stay on hold. In our view, this status quo move could have been guided by external development overweighing local concerns. Not that the governor (chairperson of the MPC) explicitly mentioned this, but post policy some govt officials indicated that the move to stay pat is bold and brilliant, alluding to the uncertain times we are witnessing both domestically and abroad.

It may be noted that since the announcement of US election outcome, there has been a large sell off (50-100bps) in global yields. EM currencies too have been under pressure and this has resulted in a cautious stance from some central bankers (RBA, Bank of Malaysia and Bank of Indonesia). India on the other hand, has seen plummeting local rates post demonetisation. The fact that we saw 7.3bn\$ worth of outflow from India over the last 2 months could have nudged the MPC to give precedence to pragmatism over a pre-emptive push to growth.

Post policy, the market sold off by about 20bps and we realise that there may be some more pain over a day or two. In the near term, US treasury and currency could anchor market moves, given the key impending events, but as the ambiguity around market settles, domestic factors should come back in play calling for more attention from policy makers. Accordingly the fundamental view for rates remains constructive and we expect another 75bps of rate easing in next 6-9 months. This event arguably gives us a good opportunity to enter and could be rewarding for the investors over the next 6-9 months. (Source: Bloomberg)



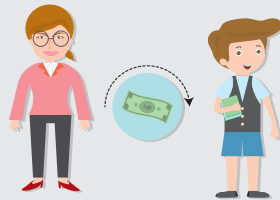
## Healthy financial habits to follow at every age



Hi, I am Mani Bachhan and I am here to share with you the financial plan of my life. I hope it encourages you to plan your finances not just for your secure future but the future of your loved ones too.

### The Smart Cub

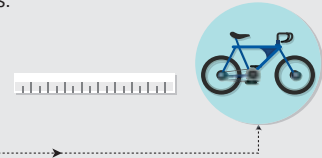
When I was a kid, my aunt Mrs. Ameera Bachhan would give me 100 rupees.



I would immediately put 50 rupees in my piggy bank and the balance I would spend on sweets.



After a few years, I bought a bicycle for myself, thanks to my savings habit.

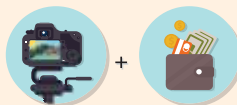


### The New Recruit

I have just secured my first job and am earning for the first time.



I now spend my income on some of my hobbies like photography and also contribute towards house expenses.

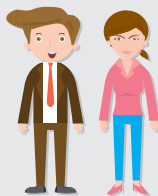


My mother Punji Bachhan encouraged me to save 10% of my income for my future, an advice I feel every youth should follow.



### The ideal Partner

I met a nice girl called Ms. Achhi and within a short time she became Mrs. Achhi Bachhan.



Since we planned to have children in the very near future,

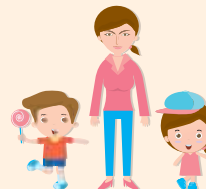
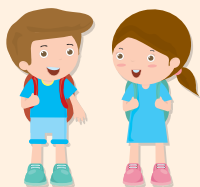


my wife and I decided to save 35% of our income towards our future needs.



### A Family Man

My wife and I had 2 kids, our boy we called Bada Bachhan and our daughter Chhoti Bachhan. Combining our household expenses with their schooling fees, it amounted up to **50%** of our incomes.



**30% + 20%**

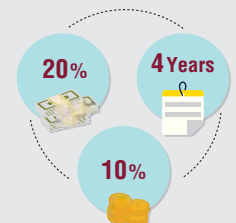
Of course to keep Bada, Chhoti and the wife happy I reserved another 30% of my income for expenses like movies, shopping, etc., which left 20% for savings, which was good enough.

### Mr. Four wheels

We decided to invest in a car because as a family there were a lot of birthday parties, events and outings to attend.



When buying a car we followed the **20-4-10** rule: **20%** towards our down payment, **4 years** in terms of financing and Max **10%** of our income towards our EMIs. This ensured we never felt financially constrained.



# Good to remember

## Proud Home owner

It was finally time to have a house of our own.



We calculated our current house expenses, the down payment of the loan and the interest rate of the home loan.



Once we were convinced that we could manage our expenses and savings along with the home loan, we went ahead and bought our home.

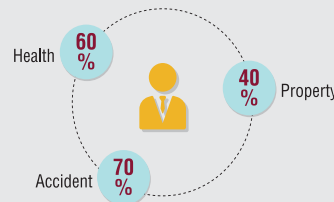


## Rainy day Kit



Accidents can happen anytime and one should always be prepared.

Though I had many investments in place, I still ensured that I had 3 years' worth monetary savings towards household expenses in my emergency fund reserve.



When my wife took ill I had to take a sabbatical for over 3 months, however that didn't impact us financially, thanks to our savings.

## The Golden couple

My wife and I are now enjoying our retired life.



We ensured that we had the right investment and savings, we now have at least 20 times of our annual income in the bank.

We are not worried about our living expenses or medical costs. In fact we often plan vacations and visit our children and grandchildren.



## Moral of Mani Bachhan's financial story so far –



Always plan your savings first and then spend on expenses accordingly, never the other way round. This is the only way to a financially secure life.

### Call-back

Immediate call back option from our call centre executives during peak time. This service can be availed on our website and the FinGo app.

## SAVINGS SOLUTIONS


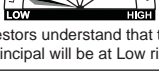


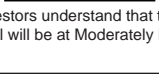
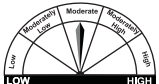







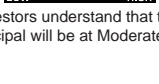





SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life Cash Plus	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment) Growth	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Floating Rate Fund - Short Term Plan	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Reinvestment) Growth	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Cash Manager	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Reinvestment) Growth	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Savings Fund	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment) Growth	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Floating Rate Fund - Long Term Plan	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Reinvestment) Growth	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Enhanced Arbitrage Fund	Regular Plan	Dividend (Payout / Reinvestment /Sweep) Growth	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 30 days from the date of allotment: 0.50% of applicable NAV For redemption/switch out of units after 30 days from the date of allotment: Nil (w.e.f. August 03, 2015)
	Direct Plan				
Birla Sun Life Short Term Fund (erstwhile Birla Sun Life Income Fund)	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Dividend (Payout/Reinvestment/Sweep) Growth	Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Short Term Opportunities Fund	Regular Plan	Quarterly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment) Growth	Growth	₹ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 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. October 10, 2016)
	Direct Plan				
Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)	Regular Plan	Monthly Dividend (Payout / Reinvestment) Quarterly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment) Growth	Monthly Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Medium Term Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment) Half Yearly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment /Sweep) Growth	Growth	₹ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. (w.e.f. October 10, 2016)
	Direct Plan				
Birla Sun Life Corporate Bond Fund	Regular Plan	Dividend (Payout / Reinvestment)	Growth	₹ 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 (Payout / Reinvestment /Sweep) Quarterly Dividend (Payout / Reinvestment /Sweep) Growth	• Choice of Option : Quarterly Dividend • Choice of Sub-Option : Dividend Reinvestment	₹ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 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 (w.e.f. October 10, 2016)
	Direct Plan	Dividend (Payout / Reinvestment /Sweep) Growth			
Birla Sun Life Income Plus	Regular Plan	Dividend (Payout / Reinvestment) Quarterly Dividend (Payout / Reinvestment) Growth	Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Constant Maturity 10 Year Gilt Fund (erstwhile Birla Sun Life Gilt Plus – Regular Plan)	Regular Plan	Quarterly Dividend (Payout / Reinvestment /Sweep) Growth	Growth	₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Government Securities Fund- Long Term Plan	Regular Plan	Half Yearly Dividend (Payout / Reinvestment) Growth	Growth	₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Gilt Plus - PF Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment /Sweep) Growth (Quarterly Gain / Annual Gain)	Growth	₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Active Debt Multi Manager FoF Scheme	Regular Plan	Dividend (Payout/Reinvestment) Growth	Dividend Reinvestment	₹ 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				
Birla Sun Life Financial Planning FOF - Conservative Plan	Regular Plan	Dividend (Payout/Reinvestment) Growth	Dividend Reinvestment	₹ 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				
Birla Sun Life Financial Planning FOF Prudent Plan	Regular Plan	Dividend (Payout/Reinvestment) Growth	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan				

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

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

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.

# Product Labelling 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>Investors understand that their principal will be at Low risk</p>
<b>Birla Sun Life Floating Rate Fund - Short Term Plan</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in debt and money market instruments with maturity of upto 91 days only</li> </ul>	 <p>Investors understand that their principal will be at Low risk</p>
<b>Birla Sun Life Cash Manager</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in a basket of debt and money market instruments of very short maturities</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Birla Sun Life Savings Fund</b> (An Open ended Short Term Income Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<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>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<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>	 <p>Investors understand that their principal will be at Moderate risk</p>
<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>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<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>	 <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>	 <p>Investors understand that their principal will be at Moderate risk</p>
<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>	 <p>Investors understand that their principal will be at Moderate risk</p>
<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>	 <p>Investors understand that their principal will be at Moderate risk</p>
<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>	 <p>Investors understand that their principal will be at Moderate risk</p>
<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>	 <p>Investors understand that their principal will be at Moderate risk</p>
<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>	 <p>Investors understand that their principal will be at Moderate risk</p>
<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>	 <p>Investors understand that their principal will be at Moderate risk</p>
<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>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Birla Sun Life Active Debt Multi Manager FoF Scheme</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>Capital appreciation in the long term</li> <li>Investment in a dynamically managed portfolio of debt funds</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<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>Investors understand that their principal will be at Moderate risk</p>
<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>	 <p>Investors understand that their principal will be at Moderately High risk</p>

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



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## 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 MIP II - Savings 5 Plan	Regular Plan	Monthly Dividend (Payout / Reinvestment /Sweep) Monthly Payment Growth	<ul style="list-style-type: none"> <li>Choice of Option : Growth</li> <li>Choice of Sub-Option within Monthly Dividend</li> </ul> Option : Dividend Reinvestment	₹ 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				
Birla Sun Life MIP	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Monthly Payment (Instant / Deferred) Growth	<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>	₹ 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				
Birla Sun Life Monthly Income	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Quarterly Dividend (Payout/Reinvestment/Sweep) Growth	<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>	₹ 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				
Birla Sun Life MIP II - Wealth 25 Plan	Regular Plan	Monthly Dividend (Payout / Reinvestment /Sweep) Monthly Payment Growth	<ul style="list-style-type: none"> <li>Choice of Option : Growth</li> <li>Choice of Sub-Option within Monthly Dividend</li> </ul> Option : Dividend Reinvestment	₹ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. (w.e.f. October 10, 2016)
	Direct Plan				

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

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

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

## TAX SAVINGS SOLUTIONS

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	₹ 500/-	Nil
	Direct Plan	Growth			
Birla Sun Life Tax Plan*	Regular Plan	Dividend (Payout/Sweep)	Dividend Payout	₹ 500/-	Nil
	Direct Plan	Growth			
Birla Sun Life Tax Savings Fund	Regular Plan	Dividend (Payout) Growth Bonus	N.A as the scheme does not accept fresh subscriptions / Switch-in		Nil
	Direct Plan				

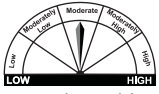




\*The Dividend Reinvestment Facility under the scheme have been discontinued w.e.f. February 12, 2015. Please refer addendum no. 07/2015 dated February 09, 2015 for further details.

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

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

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# Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
<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>	 <p>Investors understand that their principal will be at Moderate risk</p>
<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 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 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>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<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>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<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 Capital Protection Oriented Fund - Series 17, 18, 19, 20, 21, 22 &amp; 23</b> (A Close ended Capital Protection Oriented Scheme)	<ul style="list-style-type: none"> <li>capital protection and capital appreciation linked to equity market at the end of medium / long term tenure</li> <li>investments in highest rates debt and money market instruments maturing on or before the tenure of the scheme and equity and equity related securities</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<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 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>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<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>	

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



## WEALTH CREATION SOLUTIONS




SCHEME	PLAN/ OPTION		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life Equity Savings Fund	Regular Plan Direct Plan	Dividend (Payout, Reinvestment & Sweep) Growth	Dividend Reinvestment	~ 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.
Birla Sun Life Balanced Advantage Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	Dividend Reinvestment	~ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. (w.e.f. October 10, 2016)
Birla Sun Life Balanced *95 Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend Reinvestment	~ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. (w.e.f. October 10, 2016)
Birla Sun Life Index Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend Reinvestment	~ 1,000/-	Nil
Birla Sun Life Frontline Equity Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend Reinvestment	~ 1,000/-	within 365 days/1% of applicable NAV.
Birla Sun Life Top 100 Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend Reinvestment	~ 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
Birla Sun Life Equity Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend Reinvestment	~ 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
Birla Sun Life Advantage Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend Reinvestment	~ 1,000/-	within 365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of allotment: Nil
Birla Sun Life MNC Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend Reinvestment	~ 1,000/-	within 365 days/1% of applicable NAV.
Birla Sun Life Midcap Fund	Regular Plan Direct Plan	Dividend (Payout / Reinvestment / Sweep) Growth (Growth with Triggered Facility)	Dividend Reinvestment	~ 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
Birla Sun Life Small & Midcap Fund	Regular Plan Direct Plan	Dividend (Payout / Reinvestment) Growth	Dividend Payout	~ 1,000/-	within 365 days/1% of applicable NAV.
Birla Sun Life Pure Value Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	• Choice of Plan : Growth • Choice of Option : Reinvestment	~ 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
Birla Sun Life Manufacturing Equity Fund	Regular Plan Direct Plan	Dividend (Payout & Reinvestment) Growth	Dividend Reinvestment	~ 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.
Birla Sun Life Banking and Financial Services Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	Dividend Reinvestment	~ 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
Birla Sun Life Dividend Yield Plus	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend Reinvestment	~ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. (w.e.f. October 10, 2016)
Birla Sun Life Special Situations Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	• Choice of Plan : Growth • Choice of Option : Reinvestment	~ 1,000/-	within 365 days/1% of applicable NAV.
Birla Sun Life India Reforms Fund	Regular Plan Direct Plan	Dividend (Payout / Reinvestment) Growth	Dividend Reinvestment	~ 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
Birla Sun Life Infrastructure Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend Reinvestment	~ 1,000/-	within 365 days/1% of applicable NAV.
Birla Sun Life New Millennium Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend Reinvestment	~ 1,000/-	within 365 days/1% of applicable NAV.
Birla Sun Life India GenNext Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend Reinvestment	~ 1,000/-	within 365 days/1% of applicable NAV.
Birla Sun Life India Opportunities Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend Reinvestment	~ 1,000/-	365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of allotment: Nil.
Birla Sun Life International Equity Fund (Plan A)	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend Reinvestment	~ 1,000/-	within 365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of allotment: Nil.
Birla Sun Life International Equity Fund (Plan B)	Regular Plan Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend Reinvestment	~ 1,000/-	within 365 days/1% of applicable NAV.
Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	Regular Plan Direct Plan	Dividend (Payout / Reinvestment / Sweep) Growth	Growth / Reinvestment	~ 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
Birla Sun Life Global Commodities Fund	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	Dividend Reinvestment	~ 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
Birla Sun Life Global Real Estate Fund	Regular Plan Direct Plan	Dividend (Payout / Reinvestment) Growth	Dividend Reinvestment	~ 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
Birla Sun Life Gold Fund	Regular Plan Direct Plan	N/A	N/A	~ 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
Birla Sun Life Asset Allocator Multi Manager FoF Scheme	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	Dividend Reinvestment	~ 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
Birla Sun Life Financial Planning FOF - Aggressive Plan	Regular Plan Direct Plan	Dividend (Payout/Reinvestment) Growth	Dividend Reinvestment	~ 1,000/- ~ 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 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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# Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
<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>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Birla Sun Life Balanced Advantage 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 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>	
<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 Frontline Equity Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• investments in equity and equity related securities, diversified across various industries in line with the benchmark index, S&amp;P BSE 200</li> </ul>	
<b>Birla Sun Life 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 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 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 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 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 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 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 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 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>	
<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>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<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>	 <p>Investors understand that their principal will be at High risk</p>
<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 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 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 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>	
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.		



## Call-back

Immediate call back option from our call centre executives during peak time  
This service can be availed on our website and the FinGo app.

# Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
<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>	 <p>Investors understand that their principal will be at High risk</p>
<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 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 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>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 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 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>	

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

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# DIFFERENT SOLUTIONS TO SUIT YOUR VARIOUS NEEDS

## Savings Solutions



### Benefits

- Aim to preserve your money
- Provide ready liquidity
- Tax efficiency

### Principles

- Aim to provide Capital stability

### Suitable for

- Meet daily expenses, seed capital for new business, Lifestyle Improvement

### Focus:

- Short term to Medium term

### Benefits

- Aims to provide regular income
- Tax efficiency

### Principles

- Any time liquidity

### Suitable for

- Retirement planning, paying EMI

### Focus:

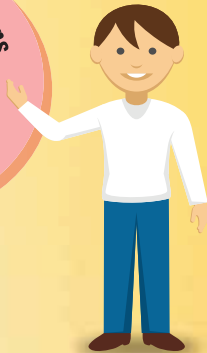
- Short Term to Medium Term

## Regular Income Solutions



## Tax Planning Solutions

TAX



### Benefits

- Provides tax benefits under section 80C and reduce your tax burden
- Providing long term capital growth with tax savings

### Principles

- Long term capital appreciation with tax benefits

### Suitable for

- Minimizing taxes, tax planning

### Focus:

- Medium to Long Term (with a minimum 3 yr. Lock-in period)

### Benefits

- Aim to provide tax efficient growth of your capital through equity investments over a longer term

### Principles

- Long term capital appreciation.

### Suitable for

- House purchase, travel abroad, dream vacation, retirement planning, higher education for children, child's marriage

### Focus:

- Long Term

## Wealth Solutions



Birla Sun Life  
Mutual Fund



### What are Saving Solutions?

Our Savings Solutions seek to preserve your money and provide you with ready liquidity while seeking to deliver 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 stable.

**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.



# Birla Sun Life Cash Plus

An Open-Ended Liquid Scheme



**Savings Solutions**

## What is it?

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

## Investment Objective

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.

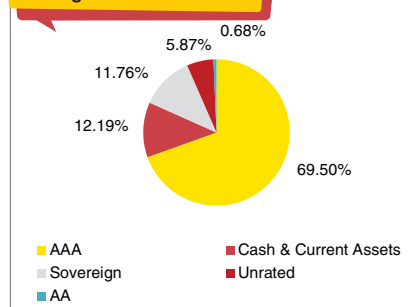
## Fund Details

<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>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 :	413.7899
Dividend:	163.6940
<b>Institutional Plan</b>	
Growth :	424.6339
Dividend:	108.0230
Weekly Dividend:	108.1623
<b>Regular Plan<sup>§</sup></b>	
Growth :	254.9902
Daily Dividend:	100.1950
Weekly Dividend:	100.3125
Dividend:	106.6807
<b>Direct Plan<sup>§</sup></b>	
Growth :	255.7027
Daily Dividend:	100.1950
Weekly Dividend:	100.3136
Dividend:	138.3339
^The Face Value per unit of all the plans/ options under Birla Sun Life Cash Plus has been changed from ₹ .10/- to ₹ .100/- effective from October 07, 2011	
<b>Benchmark:</b>	CRISIL Liquid Fund Index
<b>Monthly Average AUM:</b>	₹ 28275.13 Crores
<b>AUM as on last day:</b> (as on 30th November 2016)	₹ 25375.95 Crores
<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>	0.12 years
<b>Average Maturity:</b>	0.12 years
<b>Yield to Maturity:</b>	6.53%
<b>Expense Ratio:</b>	
Regular	0.30
Direct	0.22

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	11.76%	SOV
Vedanta Limited	9.18%	CRISIL A1+
Axis Bank Limited	5.96%	CRISIL A1+
Housing Development Finance Corporation Limited	5.80%	CRISIL AAA,ICRA A1+
Shriram Transport Finance Company Limited	4.02%	CRISIL A1+,IND AA+
JSW Steel Limited	3.89%	CARE A1+
IDBI Bank Limited	3.03%	CRISIL A1+,IND AA+
Small Industries Dev Bank of India	2.55%	CARE A1+
Kotak Mahindra Bank Limited	1.97%	CRISIL A1+
State Bank of Patiala	1.96%	ICRA A1+

## Rating Profile of Portfolio



## Investment Performance - Retail Plan - Growth

NAV as on September 30, 2016: ₹ 409.1361

Date of Inception:	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		
June 16, 1997	(₹)				Birla Sun Life Cash Plus (₹)	CRISIL Liquid Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2016 (CAGR)	100.0000	7.57	N/A	6.72	40914	N/A	35098
September 30, 2015 to September 30, 2016 (Absolute)	379.0191	7.95	7.69	7.36	10795	10769	10736
September 30, 2014 to September 30, 2015 (Absolute)	348.8057	8.66	8.56	8.86	10866	10856	10886
September 30, 2013 to September 30, 2014 (Absolute)	319.6739	9.11	9.49	8.35	10911	10949	10835

# Scheme Benchmark, ## Additional Benchmark, \* As 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 85. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. ‡ These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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



## Missed call facility

Give a missed call to +91-8976096036 from your registered mobile number to know your folio value

# Birla Sun Life Floating Rate Fund - Short Term Plan

An Open-ended Income Scheme



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.)

## Investment Objective

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.

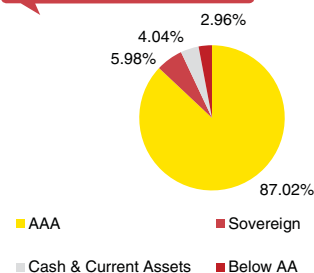
## Fund Details

<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 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 :	260.7705
Daily Dividend:	100.0177
Weekly Dividend:	103.8332
<b>Regular Plan<sup>§</sup></b>	
Growth :	211.6075
Daily Dividend:	100.0200
Weekly Dividend:	100.1612
<b>Direct Plan<sup>§</sup></b>	
Growth :	212.1487
Daily Dividend:	100.0200
Weekly Dividend:	100.1621
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>	₹ 5884.27 Crores
<b>AUM as on last day:</b>	₹ 4949.85 Crores (as on 30th November 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>	0.12 years
<b>Average Maturity:</b>	0.12 years
<b>Yield to Maturity:</b>	6.72%
<b>Expense Ratio:</b>	
Regular	0.53
Direct	0.46

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
IDBI Bank Limited	8.33%	CRISIL A1+
Adani Enterprises Limited	6.03%	BWR A1+
Tata Motors Finance Ltd	5.99%	ICRA A1+
Government of India	5.98%	SOV
Housing Development Finance Corporation Limited	5.19%	CRISIL AAA,ICRA A1+
Magma Fincorp Limited	5.03%	CARE A1+
Tata Power Company Limited	4.99%	ICRA A1+
Shapoorji Pallonji and Company Private Ltd	4.54%	ICRA A1+
National Bank For Agriculture and Rural Development	4.40%	CRISIL A1+
Small Industries Dev Bank of India	4.27%	CARE A1+,CARE AAA

## Rating Profile of Portfolio



## Investment Performance - Retail Plan - Growth

NAV as on September 30, 2016: ₹ 257.8001

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 ## (₹)
<b>Since inception till September 30, 2016 (CAGR)</b>	100.0000	7.36	6.88	5.91	25780	24289	21500
<b>September 30, 2015 to September 30, 2016 (Absolute)</b>	238.7903	7.96	7.69	7.36	10796	10769	10736
<b>September 30, 2014 to September 30, 2015 (Absolute)</b>	219.7259	8.68	8.56	8.86	10868	10856	10886
<b>September 30, 2013 to September 30, 2014 (Absolute)</b>	201.0649	9.28	9.49	8.35	10928	10949	10835

# Scheme Benchmark, ## Additional Benchmark, \* As 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 85. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*\*These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

# Birla Sun Life Cash Manager

An Open-ended Income Scheme



Savings Solutions

## What is it?

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

## Investment Objective

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.

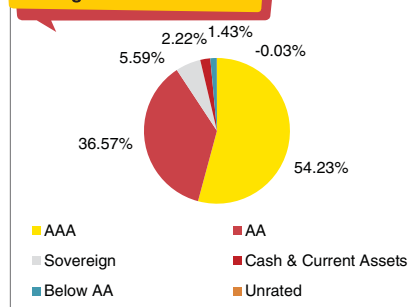
## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha July 15, 2011
<b>Managing Fund Since:</b>	July 15, 2011
<b>Total Experience:</b>	9 years & 11 years
<b>Date of Allotment:</b>	
<b>Retail Plan:</b>	May 14, 1998
<b>Institutional Plan:</b>	September 27, 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<sup>5</sup></b>	
Growth :	384.9558
Daily Dividend:	101.2135
Weekly Dividend:	101.0171
<b>Institutional Plan</b>	
Growth :	269.9079
Daily Dividend:	100.9734
Weekly Dividend:	100.9939
<b>Direct Plan<sup>5</sup></b>	
Growth :	397.3642
Daily Dividend:	100.9735
Weekly Dividend:	100.9966
^The Face Value per unit of all the plans/ options under Birla Sun Life Cash Manager has been changed from ₹ .10/- to ₹ .100/- effective from October 07, 2011	
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 7592.56 Crores
<b>AUM as on last day:</b>	₹ 7652.33 Crores
(as on 30th November 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>	0.97 years
<b>Average Maturity:</b>	1.09 years
<b>Yield to Maturity:</b>	7.11%
<b>Expense Ratio:</b>	
Regular	1.00
Direct	0.10

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Power Finance Corporation Limited	10.68%	CRISIL AAA, ICRA AAA
Reliance Jio Infocomm Limited	9.16%	CRISIL AAA
Tata Power Company Limited	8.18%	ICRA AA
Tata Capital Financial Services Ltd	7.59%	CRISIL AA+
State Government Securities	5.59%	SOV
Housing Development Finance Corporation Limited	5.48%	CRISIL AAA
Shriram Transport Finance Company Limited	5.02%	CRISIL AA+, IND AA+
Indiabulls Housing Finance Limited	4.99%	CARE AAA
Cholamandalam Investment and Finance Company Limited	4.71%	ICRA AA
Small Industries Dev Bank of India	3.50%	CARE AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 378.9880

Date of Inception:	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		
May 14, 1998	(₹)				Birla Sun Life Cash Manager (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till September 30, 2016 (CAGR)	100.0000	7.51	N/A	6.62	37899	N/A	32490
September 30, 2015 to September 30, 2016 (Absolute)	349.5697	8.42	9.31	7.36	10842	10931	10736
September 30, 2014 to September 30, 2015 (Absolute)	321.9300	8.59	9.90	8.86	10859	10990	10886
September 30, 2013 to September 30, 2014 (Absolute)	294.6486	9.26	10.12	8.35	10926	11012	10835

# Scheme Benchmark, ## Additional Benchmark, \* As 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 85. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>5</sup>These Plan/Options continue for fresh subscriptions under the scheme. <sup>6</sup>Direct Plan is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

## IVR



Get information of your 5 last transactions and perform functions like redemption and switch by simply by calling at 1-800-270-7000

# Birla Sun Life Savings Fund

An Open-ended Short Term Income Scheme



Savings Solutions

## What is it?

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

## Investment Objective

The primary objective of the schemes is to generate regular income through investments in debt and money market instruments. Income may be generated through the receipt of coupon payments or the purchase and sale of securities in the underlying portfolio. The schemes will under normal market conditions, invest its net assets in fixed income securities, money market instruments, cash and cash equivalents.

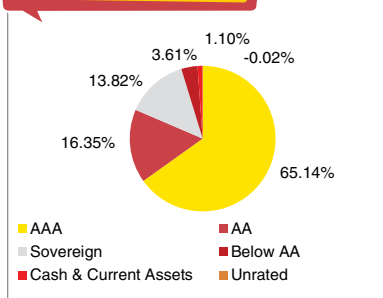
## Fund Details

<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>	
Retail Plan:	November 27, 2001
Institutional Plan:	April 16, 2003
<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 :	302.6676
Daily Dividend:	101.1635
Weekly Dividend:	101.2766
<b>Regular Plan<sup>§</sup></b>	
Growth :	312.7974
Daily Dividend:	101.4144
Weekly Dividend:	101.2766
<b>Direct Plan<sup>§</sup></b>	
Growth :	314.0758
Daily Dividend:	101.1634
Weekly Dividend:	101.2786
^The Face Value per unit of all the plans/ options under Birla Sun Life Savings Fund has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011	
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 17838.08 Crores
<b>AUM as on last day:</b> (as on 30th November 2016)	₹ 17804.06 Crores
<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>	1.38 years
<b>Average Maturity:</b>	1.61 years
<b>Yield to Maturity:</b>	7.09%
<b>Expense Ratio:</b>	
Regular	0.23
Direct	0.10

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
State Government Securities	11.80%	SOV
Power Finance Corporation Limited	9.03%	CARE AAA, CRISIL AAA
Reliance Jio Infocomm Limited	6.82%	CRISIL AAA
Indiabulls Housing Finance Limited	4.95%	CARE AAA
Shriram Transport Finance Company Limited	4.80%	CRISIL AA+, IND AA+
Housing Development Finance Corporation Limited	4.47%	CRISIL AAA
National Bank For Agriculture and Rural Development	3.88%	CRISIL A1+, CRISIL AAA
Punjab & Sind Bank	3.63%	ICRA A1+
Dewan Housing Finance Corporation Limited	3.45%	CARE AAA
Rural Electrification Corporation Limited	3.39%	CRISIL AAA, IND A1+

## Rating Profile of Portfolio



## Dividend

Declared on date	11-Feb-11	28-Jan-11	31-Dec-10
Dividend Yield (Regular Plan)	0.34%	0.45%	0.51%
Dividend (₹) Per Unit	0.0350	0.0469	0.0529
Cum Dividend NAV	10.2848	10.3108	10.3105

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Retail Plan - Growth

NAV as on September 30, 2016: ₹ 297.1847

Date of Inception:	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		
Nov 27, 2001	(₹)				Birla Sun Life Savings Fund (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till September 30, 2016 (CAGR)	100.0000	7.61	N/A	6.00	29718	N/A	23751
September 30, 2015 to September 30, 2016 (Absolute)	272.0056	9.26	9.31	7.36	10926	10931	10736
September 30, 2014 to September 30, 2015 (Absolute)	248.8148	9.32	9.90	8.86	10932	10990	10886
September 30, 2013 to September 30, 2014 (Absolute)	226.6792	9.77	10.12	8.35	10977	11012	10835

# Scheme Benchmark, ## Additional Benchmark, \* As 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 85. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. §These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

# Birla Sun Life Floating Rate Fund - Long Term Plan

An Open-ended Income Scheme



Savings Solutions

## What is it?

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

## Investment Objective

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.

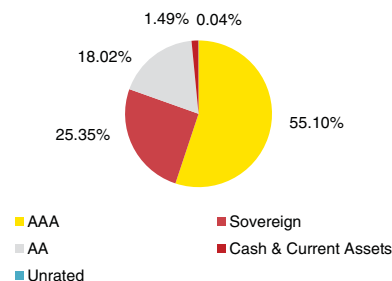
## Fund Details

<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 :	282.6355
Weekly Dividend:	101.0084
<b>Regular Plan<sup>§</sup></b>	
Growth :	195.4125
Daily Dividend:	101.4247
Weekly Dividend:	101.0083
<b>Direct Plan<sup>§</sup></b>	
Growth :	197.1129
Daily Dividend:	101.2371
Weekly Dividend:	101.0091
^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>	₹ 5476.14 Crores
<b>AUM as on last day:</b>	₹ 5434.23 Crores (as on 30th November 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>	1.28 years
<b>Average Maturity:</b>	1.56 years
<b>Yield to Maturity:</b>	7.00%
<b>Expense Ratio:</b>	
Regular	0.43
Direct	0.18

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	20.43%	SOV
Power Finance Corporation Limited	8.82%	CRISIL AAA
Shriram Transport Finance Company Limited	7.42%	CRISIL AA+, IND AA+
Rural Electrification Corporation Limited	6.56%	CRISIL AAA
Reliance Jio Infocomm Limited	5.90%	CRISIL AAA
Housing Development Finance Corporation Limited	5.84%	CRISIL AAA
State Government Securities	4.92%	SOV
Axis Bank Limited	4.82%	CRISIL A1+
Indiabulls Housing Finance Limited	3.81%	CARE AAA
Cholamandalam Investment and Finance Company Limited	3.71%	ICRA AA

## Rating Profile of Portfolio



## Investment Performance - Retail Plan - Growth

NAV as on September 30, 2016: ₹ 277.1065

Date of Inception:	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 ## (₹)
June 05, 2003							
Since inception till September 30, 2016 (CAGR)	100.0000	7.95	6.88	5.91	27711	24289	21500
September 30, 2015 to September 30, 2016 (Absolute)	253.1939	9.44	7.69	7.36	10944	10769	10736
September 30, 2014 to September 30, 2015 (Absolute)	231.5208	9.36	8.56	8.86	10936	10856	10886
September 30, 2013 to September 30, 2014 (Absolute)	211.2045	9.62	9.49	8.35	10962	10949	10835

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Kaustubh Gupta is 85. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. § These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

## Call-back

Immediate call back option from our call centre executives during peak time. This service can be availed on our website and the FinGo app.

# Birla Sun Life Enhanced Arbitrage Fund

An Open-ended Equity Scheme



Savings Solutions

## 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.

## Investment Objective

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).

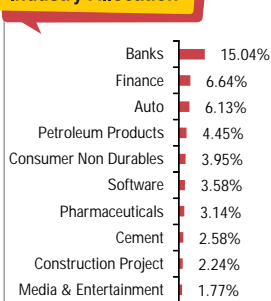
## Fund Details

<b>Fund Manager:</b>	Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	7 years
<b>Date of Allotment:</b>	July 24, 2009
<b>Type of Scheme:</b>	An Open-ended Equity 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>NAV of Plans / Options (₹)</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan</b>	
Growth :	16.5770
Dividend:	10.8083
<b>Direct Plan<sup>5</sup></b>	
Growth:	16.8954
Dividend:	11.0158
<b>Benchmark:</b> CRISIL Liquid Fund Index	
<b>Monthly Average AUM:</b> ₹ 1875.29 Crores	
<b>AUM as on last day:</b> ₹ 1885.84 Crores (as on 30th November 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 30 days from the date of allotment: 0.50% of applicable NAV. For redemption/switch out of units after 30 days from the date of allotment: Nil	
**Exit Load is NIL for units issued in Dividend Reinvestment. (w.e.f. August 03, 2015)	
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	10.31
<b>Expense Ratio:</b>	
Regular	0.90
Direct	0.25

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
RBL Bank Limited	10.61%	CARE AAA
HDFC Bank Ltd	7.24%	
LIC Housing Finance Limited	5.32%	
IL&FS Financial Services Ltd	5.26%	
IDFC Bank Limited	3.75%	ICRA AAA
Reliance Industries Ltd	3.62%	
Yes Bank Limited	2.65%	
Tata Capital Housing Finance Ltd	2.60%	CRISIL A1+
Hero Fincorp Limited	2.53%	CRISIL A1+
Mahindra & Mahindra Ltd	2.40%	

## Industry Allocation



## Dividend

Declared on date	25-Nov-16	28-Oct-16	26-Sep-16
Dividend Yield (Regular Plan)	0.50%	0.55%	0.46%
Dividend (₹) Per Unit	0.05	0.06	0.05
Cum Dividend NAV	10.87	10.86	10.84
Dividend Yield (Direct Plan)	0.50%	0.54%	0.45%
Dividend (₹) Per Unit	0.06	0.06	0.05
Cum Dividend NAV	11.08	11.06	11.03

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 16.4063

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Enhanced Arbitrage Fund (%)	CRISIL Liquid Fund Index # (%)	S&P BSE SENSEX # (%)	Value of Standard Investment of ₹ 10000 in		
July 24, 2009					Birla Sun Life Enhanced Arbitrage Fund (₹)	CRISIL Liquid Fund Index # (₹)	S&P BSE SENSEX # (₹)
<b>Since inception till September 30, 2016 (CAGR)</b>	10.0000	7.13	7.67	8.62	16406	17020	18120
<b>September 30, 2015 to September 30, 2016 (Absolute)</b>	15.4293	6.33	7.69	6.54	10633	10769	10654
<b>September 30, 2014 to September 30, 2015 (Absolute)</b>	14.2556	8.23	8.56	-1.79	10823	10856	9821
<b>September 30, 2013 to September 30, 2014 (Absolute)</b>	13.1850	8.12	9.49	37.41	10812	10949	13741

# Scheme Benchmark, ## Additional Benchmark, \* As 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. 67 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.

# Birla Sun Life Short Term Fund

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

An Open-ended Income Scheme



**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.

## Investment Objective

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.

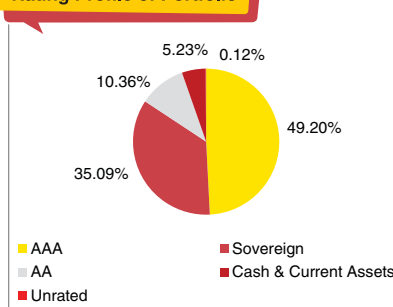
## Fund Details

<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>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>NAV of Plans / Options (₹)</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan</b>	
Growth :	61.5230
Dividend:	11.5252
Monthly Dividend:	11.9739
<b>Direct Plan<sup>§</sup></b>	
Growth :	61.7706
Dividend:	11.5068
Monthly Dividend:	12.0009
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index (w.e.f May 27, 2013)
<b>Monthly Average AUM:</b>	₹ 16113.85 Crores
<b>AUM as on last day:</b>	₹ 16633.52 Crores
(as on 30th November 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>	2.45 years
<b>Average Maturity:</b>	3.00 years
<b>Yield to Maturity:</b>	6.91%
<b>Expense Ratio:</b>	
Regular	0.30
Direct	0.20

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	24.82%	SOV
State Government Securities	10.27%	SOV
Housing Development Finance Corporation Limited	7.44%	CRISIL AAA
Power Finance Corporation Limited	7.27%	CRISIL AAA
Reliance Jio Infocomm Limited	4.58%	CRISIL AAA
Tata Capital Financial Services Ltd	4.18%	CRISIL AA+,ICRA AA+
LIC Housing Finance Limited	4.12%	CARE AAA,CRISIL AAA
Rural Electrification Corporation Limited	3.36%	CRISIL AAA
Small Industries Dev Bank of India	3.09%	CARE AAA
Indiabulls Housing Finance Limited	2.99%	CARE AAA

## Rating Profile of Portfolio



## Dividend

Declared on date	15-Nov-16	17-Oct-16	15-Sep-16
Dividend Yield (Regular Plan)	0.51%	0.56%	0.53%
Dividend (₹) Per Unit	0.0612	0.0672	0.0631
Cum Dividend NAV	11.9549	11.9322	11.8877
Dividend Yield (Direct Plan)	0.51%	0.56%	0.53%
Dividend (₹) Per Unit	0.0612	0.0674	0.0632
Cum Dividend NAV	11.9812	11.9576	11.9122

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 60.0019

Date of Inception: March 3, 1997	NAV Per Unit. * (₹)	Birla Sun Life Short Term Fund (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Short Term Fund (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	9.58	N/A	N/A	60002	N/A	N/A
September 30, 2015 to September 30, 2016 (Absolute)	54.6766	9.74	9.31	11.11	10974	10931	11111
September 30, 2014 to September 30, 2015 (Absolute)	49.5379	10.37	9.90	13.76	11037	10990	11376
September 30, 2013 to September 30, 2014 (Absolute)	44.8977	10.34	10.12	6.85	11034	11012	10685

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Prasad Dhonde is 23. Refer annexure on page no. 67 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.



## Missed call facility

Give a missed call to +91-8976096036 from your registered mobile number to know your folio value

# Birla Sun Life Short Term Opportunities Fund

An Open-ended Income Scheme



Savings Solutions

## What is it?

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

## Investment Objective

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.

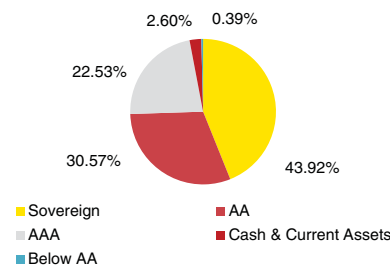
## Fund Details

<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 :	27.1435
Dividend:	17.3595
Quarterly Dividend:	10.7843
<b>Institutional Plan</b>	
Growth :	-
Dividend:	-
<b>Direct Plan<sup>§</sup></b>	
Growth :	27.7072
Dividend:	17.7140
Quarterly Dividend:	11.0398
^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>	₹ 5195.58 Crores
<b>AUM as on last day:</b>	₹ 5368.85 Crores (as on 30th November 2016)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 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 October 10, 2016)
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	3.80 years
<b>Average Maturity:</b>	5.17 years
<b>Yield to Maturity:</b>	7.27%
<b>Expense Ratio:</b>	
Regular	1.39
Direct	0.54

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	38.50%	SOV
Cholamandalam Investment and Finance Company Limited	8.99%	ICRA AA
Tata Motors Finance Ltd	6.29%	CRISIL AA, ICRA A1+
Indiabulls Housing Finance Limited	5.96%	CARE AAA
State Government Securities	5.42%	SOV
Dewan Housing Finance Corporation Limited	3.22%	CARE AAA
Tata Power Company Limited	2.85%	CARE AA
Tata Motors Finance Solutions Ltd	2.85%	CRISIL AA
Tata Capital Financial Services Ltd	2.80%	CRISIL AA+
Reliance Utilities & Power Pvt Ltd	2.76%	CRISIL AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 26.3824

Date of Inception:	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		
May 09, 2003	(₹)				Birla Sun Life Short Term Opportunities Fund (₹)	CRISIL AA Short Term Bond Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	7.50	8.90	5.90	26382	31360	21569
September 30, 2015 to September 30, 2016 (Absolute)	23.8227	10.74	10.11	7.36	11074	11011	10736
September 30, 2014 to September 30, 2015 (Absolute)	21.5966	10.31	10.09	8.86	11031	11009	10886
September 30, 2013 to September 30, 2014 (Absolute)	19.4808	10.86	11.14	8.35	11086	11114	10835

# Scheme Benchmark, ## Additional Benchmark, \* As 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 85. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 67 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.



# Birla Sun Life Treasury Optimizer Plan

(erstwhile Birla Sun Life Ultra Short Term Fund)

An Open-ended Short Term Income Scheme



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)

## Investment Objective

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.

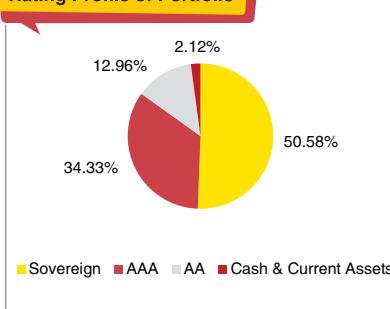
## Fund Details

<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 :	313.3340
Monthly Dividend:	109.9097
Quarterly Dividend:	112.6022
<b>Regular Plan<sup>§</sup></b>	
Growth :	208.7295
Monthly Dividend:	110.0521
Quarterly Dividend:	109.8100
Dividend:	141.3618
<b>Direct Plan<sup>§</sup></b>	
Growth :	210.6462
Monthly Dividend:	110.9478
Quarterly Dividend:	110.5717
Dividend:	142.5417
^The Face Value per unit of all the plans/ options under Treasury Optimizer Plan 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>	₹ 8367.54 Crores
<b>AUM as on last day:</b>	₹ 9048.35 Crores
(as on 30th November 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>	4.32 years
<b>Average Maturity:</b>	6.06 years
<b>Yield to Maturity:</b>	7.11%
<b>Expense Ratio:</b>	
Regular	0.65
Direct	0.30

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	44.58%	SOV
State Government Securities	6.01%	SOV
Reliance Jio Infocomm Limited	4.82%	CRISIL AAA
Indiabulls Housing Finance Limited	4.29%	CARE AAA
LIC Housing Finance Limited	4.05%	CRISIL AAA
Dewan Housing Finance Corporation Limited	4.01%	CARE AAA
Tata Capital Financial Services Ltd	3.35%	CRISIL AA+
Shriram Transport Finance Company Limited	3.21%	CRISIL AA+, IND AA+
Cholamandalam Investment and Finance Company Limited	2.84%	ICRA AA
Fullerton India Credit Co Ltd	2.07%	CARE AAA, ICRA A1+

## Rating Profile of Portfolio



## Dividend

Declared on date	25-Nov-16	28-Oct-16	30-Sep-16
Dividend Yield (Regular Plan)	0.43%	0.44%	0.55%
Dividend (₹) Per Unit	0.4784	0.4779	0.5942
Cum Dividend NAV	110.9152	108.5792	108.6227
Dividend Yield (Direct Plan)	0.43%	0.44%	0.55%
Dividend (₹) Per Unit	0.4821	0.4814	0.5985
Cum Dividend NAV	111.8136	109.4290	109.4404

Note: The NAV of the scheme, pursuant to payout 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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Retail Plan - Growth

NAV as on September 30, 2016: ₹ 303.2344

Date of Inception:	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		
April 19, 2002	(₹)				Birla Sun Life Treasury Optimizer Plan (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2016 (CAGR)	100.0000	7.97	7.28	5.95	30323	27627	23067
September 30, 2015 to September 30, 2016 (Absolute)	272.4281	11.31	9.31	7.36	11131	10931	10736
September 30, 2014 to September 30, 2015 (Absolute)	244.7445	11.31	9.90	8.86	11131	10990	10886
September 30, 2013 to September 30, 2014 (Absolute)	220.7498	10.87	10.12	8.35	11087	11012	10835

# Scheme Benchmark, ## Additional Benchmark, \* As 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 85. Total Schemes managed by Mr. Prasad Dhonde is 23. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*\*These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

## IVR

Get information of your 5 last transactions and perform functions like redemption and switch by simply by calling at 1-800-270-7000

# Birla Sun Life Medium Term Plan

An Open-ended Income Scheme



Savings  
Solutions

## What is it?

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

## Investment Objective

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.

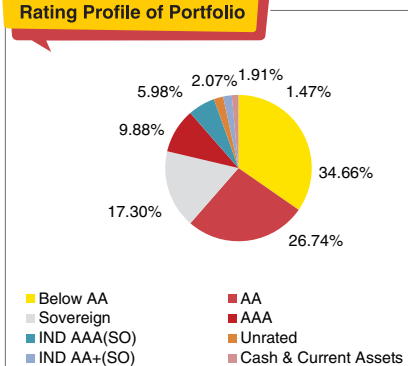
## Fund Details

<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>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>5</sup></b>	
Growth :	20.2543
Quarterly Dividend:	10.7391
Half Yearly Dividend:	11.3223
Dividend:	15.0141
<b>Institutional Plan</b>	
Growth :	19.6637
Quarterly Dividend:	-
Half Yearly Dividend:	-
<b>Direct Plan<sup>5</sup></b>	
Growth :	20.7154
Quarterly Dividend:	10.7775
Half Yearly Dividend:	11.6586
Dividend:	15.3515
<b>Benchmark:</b>	CRISIL AA Short Term Bond Fund Index (w.e.f May 27, 2013)
<b>Monthly Average AUM:</b>	₹ 8707.80 Crores
<b>AUM as on last day:</b> (as on 30th November 2016)	₹ 8957.04 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. (w.e.f October 10, 2016.)
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	3.30 years
<b>Average Maturity:</b>	4.66 years
<b>Yield to Maturity:</b>	8.76%
<b>Expense Ratio:</b>	
Regular	1.58
Direct	0.75

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	17.30%	SOV
Sansar Trust	5.93%	CRISIL AAA (SO),IND AAA(SO)
Piramal Finance Private Limited	5.83%	ICRA AA
Adani Transmission Limited	5.58%	IND AA+
RKN Retail Pvt Ltd	5.42%	BWR A-(SO)
ECL Finance Ltd	5.31%	ICRA AA
Adani Power Limited	4.50%	BWR AA-(SO)
Indiabulls Housing Finance Limited	4.00%	CARE AAA
RHC Holding Pvt Ltd	3.07%	CARE A(SO)
S.D. Corporation Pvt. Ltd	3.07%	ICRA AA(SO)

## Rating Profile of Portfolio



## Dividend

<b>Declared on date</b>	<b>25-Mar-13</b>
Dividend Yield (Regular Plan)	7.28%
Dividend (₹) Per Unit	0.8000
Cum Dividend NAV	10.9834
Dividend Yield (Direct Plan)	7.28%
Dividend (₹) Per Unit	0.8000
Cum Dividend NAV	10.9909

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 Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.  
For more details on dividends declared please refer to the online empower on [www.mutualfund.birlasunlife.com](http://www.mutualfund.birlasunlife.com)

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 19.7537

Date of Inception:	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		
Mar 25, 2009					Birla Sun Life Medium Term Plan (₹)	CRISIL AA Short Term Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	9.47	9.85	6.41	19754	20278	15955
September 30, 2015 to September 30, 2016 (Absolute)	17.9046	10.33	10.11	11.11	11033	11011	11111
September 30, 2014 to September 30, 2015 (Absolute)	16.0586	11.50	10.09	13.76	11150	11009	11376
September 30, 2013 to September 30, 2014 (Absolute)	14.3887	11.61	11.14	6.85	11161	11114	10685

# Scheme Benchmark, ## Additional Benchmark, \* As 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. 67 to know more on performance of schemes managed by Fund Managers. <sup>5</sup>These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

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.

# Birla Sun Life Corporate Bond Fund

An Open ended Income Scheme



Savings Solutions

## 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.

## Investment Objective

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.

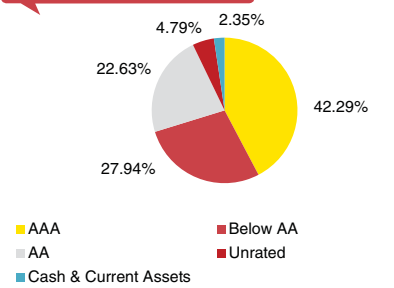
## Fund Details

<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>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>NAV of Plans / Options (₹)</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan<sup>5</sup></b>	
Growth :	11.7816
Dividend:	11.5454
Bonus:	11.7959
<b>Direct Plan<sup>5</sup></b>	
Growth :	11.9331
Dividend:	11.6965
Bonus:	11.9330
<b>Benchmark:</b>	CRISIL AA Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 1288.13 Crores
<b>AUM as on last day:</b> (as on 30th November 2016)	₹ 1368.74 Crores
<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>	3.41 years
<b>Average Maturity:</b>	4.77 years
<b>Yield to Maturity:</b>	8.88%
<b>Expense Ratio:</b>	
Regular	1.76
Direct	0.94

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Adani Transmission Limited	6.50%	IND AA+
Power Finance Corporation Limited	6.22%	CRISIL AAA
Wadhwan Global Capital Pvt Ltd	4.63%	CARE AAA(SO)
Rural Electrification Corporation Limited	4.28%	CRISIL AAA
Power Grid Corporation of India Limited	3.92%	CRISIL AAA, ICRA AAA
Piramal Finance Private Limited	3.84%	ICRA AA
HDFC Bank Limited	3.80%	CRISIL AAA
Adani Power Limited	3.79%	BWR AA-(SO)
NTPC Limited	3.79%	CRISIL AAA
L&T Vadodara Bharuch Tollway Limited	3.72%	IND A

## Rating Profile of Portfolio



## Dividend

Declared on date	30-Sep-16
Dividend Yield (Regular Plan)	1.45%
Dividend (₹) Per Unit	0.1661
Cum Dividend NAV	11.4749
Dividend Yield (Direct Plan)	1.43%
Dividend (₹) Per Unit	0.1661
Cum Dividend NAV	11.6065

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 Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.  
For more details on dividends declared please refer to the online empower on [www.mutualfund.birlasunlife.com](http://www.mutualfund.birlasunlife.com)

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 11.4751

Date of Inception:	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		
Apr 17, 2015					Birla Sun Life Corporate Bond Fund (₹)	CRISIL AA Short Term Bond Fund Index # (₹)	Crisil 10 Year Gilt Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	9.90	9.87	10.50	11475	11471	11567
September 30, 2015 to September 30, 2016 (Absolute)	10.4213	10.11	10.11	11.11	11011	11011	11111

# Scheme Benchmark, ## Additional Benchmark, \* As 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. 67 to know more on performance of schemes managed by Fund Managers. <sup>5</sup>These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

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.



## Call-back

Immediate call back option from our call centre executives during peak time  
This service can be availed on our website and the FinGo app.

# Birla Sun Life Dynamic Bond Fund

An Open-ended Income Scheme



Savings Solutions

## What is it?

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

## Investment Objective

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.

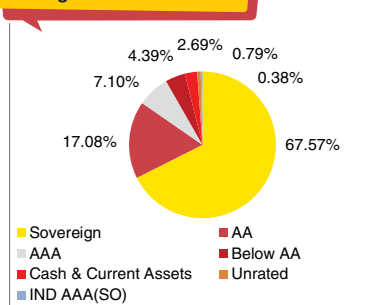
## Fund Details

<b>Fund Manager:</b>	Mr. Maneesh Dangi
<b>Managing Fund Since:</b>	September 12, 2007
<b>Total Experience:</b>	15 years
<b>Date of Allotment:</b>	September 27, 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>NAV of Plans / Options (₹)^</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan</b>	
Growth :	30.2649
Monthly Dividend:	11.8450
Quarterly Dividend:	11.4679
Dividend:	13.1483
<b>Direct Plan<sup>5</sup></b>	
Growth :	30.9096
Monthly Dividend:	11.9815
Quarterly Dividend:	11.7481
Dividend:	13.3258
^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.	
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index (w.e.f 27 May, 2013)
<b>Monthly Average AUM:</b>	₹ 14434.43 Crores
<b>AUM as on last day:</b>	₹ 15442.48 Crores
(as on 30th November 2016)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.
Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 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 (w.e.f October 10, 2016)	
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	8.32 years
<b>Average Maturity:</b>	18.92 years
<b>Yield to Maturity:</b>	7.27%
<b>Expense Ratio:</b>	
Regular	1.51
Direct	0.88

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	67.53%	SOV
Indiabulls Housing Finance Limited	3.87%	CARE AAA
Shriram Transport Finance Company Limited	3.27%	CRISIL AA+
Piramal Finance Private Limited	3.04%	ICRA AA
Tata Motors Finance Ltd	2.44%	CRISIL AA
Adani Power Limited	2.07%	BWR AA-(SO)
Edelweiss Commodities Services Ltd	1.95%	ICRA AA
Dewan Housing Finance Corporation Limited	1.82%	CARE AAA
Sansar Trust	1.56%	CRISIL AAA (SO),IND AAA(SO)
Adani Transmission Limited	1.22%	IND AA+

## Rating Profile of Portfolio



## Dividend

Declared on date	25-Nov-16	28-Oct-16	30-Sep-16
Dividend Yield (Regular Plan)	0.42%	0.44%	0.55%
Dividend (₹) Per Unit	0.0504	0.0506	0.0628
Cum Dividend NAV	11.9128	11.4399	11.4949
Dividend Yield (Direct Plan)	0.42%	0.44%	0.55%
Dividend (₹) Per Unit	0.0509	0.0511	0.0634
Cum Dividend NAV	12.0489	11.5649	11.6148

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 28.8002

Date of Inception:	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		
Sept 27, 2004	(₹)				Birla Sun Life Dynamic Bond Fund (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	9.20	7.61	6.24	28800	24128	20701
September 30, 2015 to September 30, 2016 (Absolute)	25.6001	12.50	9.31	11.11	11250	10931	11111
September 30, 2014 to September 30, 2015 (Absolute)	22.3025	14.79	9.90	13.76	11479	10990	11376
September 30, 2013 to September 30, 2014 (Absolute)	20.1896	10.47	10.12	6.85	11047	11012	10685

# Scheme Benchmark, ## Additional Benchmark, \* As 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. 67 to know more on performance of schemes managed by Fund Managers. <sup>5</sup>Direct Plan<sup>5</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

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.

# Birla Sun Life Income Plus

An Open-ended Income Scheme



Savings  
Solutions

## What is it?

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

## Investment Objective

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.

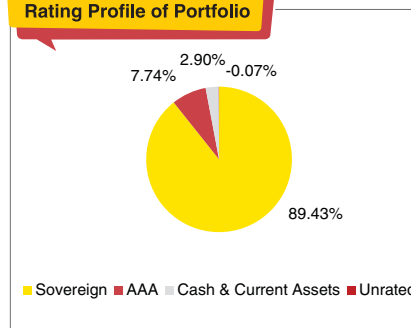
## Fund Details

<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>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 :	75.9395
Quarterly Dividend:	13.9687
Dividend:	12.0776
<b>Direct Plan<sup>§</sup></b>	
Growth :	78.0642
Quarterly Dividend:	14.4478
Dividend:	12.2616
^The dividend option under the scheme have been renamed w.e.f December 26, 2014. Please refer addendum no, 59/2014 dated December 17, 2014 for further details.	
<b>Benchmark:</b>	CRISIL Composite Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 3883.84 Crores
<b>AUM as on last day:</b> (as on 30th November 2016)	₹ 4126.56 Crores
<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>	8.30 years
<b>Average Maturity:</b>	14.32 years
<b>Yield to Maturity:</b>	6.71%
<b>Expense Ratio:</b>	
Regular	1.69
Direct	0.88

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
7.61% GOI (MD 09/05/2030)	44.16%	SOV
7.73% GOI (MD 19/12/2034)	15.94%	SOV
7.59% GOI (MD 11/01/2026)	7.06%	SOV
7.59% GOI (MD 20/03/2029)	6.81%	SOV
8.17% GOI (MD 01/12/2044)	4.75%	SOV
8.13% GOI (MD 22/06/2045)	4.32%	SOV
7.88% GOI (MD 19/03/2030)	3.94%	SOV
Bajaj Finance Limited	3.72%	CARE AAA
Essel Lucknow Raebareli Toll Roads Limited	2.12%	CARE AAA(SO)
6.97% GOI (MD 06/09/2026)	1.52%	SOV

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 72.0529

Date of Inception: Oct 21, 1995	NAV Per Unit. * (₹)	Birla Sun Life Income Plus (%)	CRISIL Composite Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Income Plus (₹)	CRISIL Composite Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	9.88	N/A	N/A	72053	N/A	N/A
September 30, 2015 to September 30, 2016 (Absolute)	64.9222	10.98	11.51	11.11	11098	11151	11111
September 30, 2014 to September 30, 2015 (Absolute)	57.1753	13.55	12.56	13.76	11355	11256	11376
September 30, 2013 to September 30, 2014 (Absolute)	52.2599	9.41	11.61	6.85	10941	11161	10685

# Scheme Benchmark, ## Additional Benchmark, \* As 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 23. Refer annexure on page no. 67 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

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.



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# 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)

An Open-ended Government Securities Scheme



Savings  
Solutions

## What is it?

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

## Investment Objective

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.

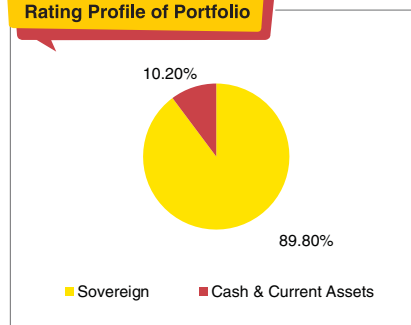
## Fund Details

<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 :	50.1675
Quarterly Dividend:	13.2238
<b>Direct Plan<sup>5</sup></b>	
Growth:	50.5148
Quarterly Dividend:	11.6376
<b>Benchmark:</b>	I-Sec LI-BEX
<b>Monthly Average AUM:</b>	₹ 34.70 Crores
<b>AUM as on last day:</b>	₹ 35.78 Crores
(as on 30th November 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>	6.25 years
<b>Average Maturity:</b>	8.74 years
<b>Yield to Maturity:</b>	6.31%
<b>Expense Ratio:</b>	
Regular	0.47
Direct	0.27

## Top Portfolio Holdings

Issuer	% to net Assets	Rating
6.97% GOI (MD 06/09/2026)	88.24%	SOV
8.40% GOI (MD 28/07/2024)	1.56%	SOV
Cash & Current Assets	10.20%	

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 47.8783

Date of Inception: Oct 12, 1999	NAV Per Unit. * (₹)	Birla Sun Life Constant Maturity 10 Year Gilt Fund (%)	I-Sec LI-BEX # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Constant Maturity 10 Year Gilt Fund (₹)	I-Sec LI-BEX # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	9.66	N/A	N/A	47878	N/A	N/A
September 30, 2015 to September 30, 2016 (Absolute)	43.2786	10.63	13.80	11.11	11063	11380	11111
September 30, 2014 to September 30, 2015 (Absolute)	38.3305	12.91	15.70	13.76	11291	11570	11376
September 30, 2013 to September 30, 2014 (Absolute)	36.0681	6.27	12.85	6.85	10627	11285	10685

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Kaustubh Gupta is 85. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>5</sup>Direct Plan<sup>5</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

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.

# Birla Sun Life Government Securities Fund - Long Term Plan

An Open-ended Gilt Scheme



Savings Solutions

## What is it?

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

## Investment Objective

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.

## Fund Details

<b>Fund Manager:</b>	Mr. Prasad Dhonde & Mr. Kaustubh Gupta
<b>Managing Fund Since:</b>	October 03, 2012 & June 20, 2014
<b>Total Experience:</b>	16 years & 9 years
<b>Date of Allotment:</b>	October 28, 1999
<b>Type of Scheme:</b>	An Open-ended Gilt 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 : 50.4349

Half Yearly Dividend: 11.3082

Dividend: 12.4979

**Direct Plan<sup>§</sup>**

Growth: 51.4678

Half Yearly Dividend: 11.8966

Dividend: 12.8074

^The dividend option under the scheme have been renamed w.e.f December 26, 2014. Please refer addendum no, 59/2014 dated December 17, 2014 for further details.

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

**Monthly Average AUM:** ₹ 729.97 Crores

**AUM as on last day:** ₹ 766.14 Crores

(as on 30th November 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:** 6.88 years

**Average Maturity:** 12.31 years

**Yield to Maturity:** 6.62%

**Expense Ratio:**

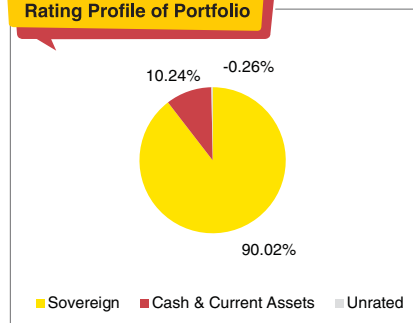
Regular 1.38

Direct 0.78

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
7.59% GOI(MD 11/01/2026)	15.84%	SOV
8.17% GOI (MD 01/12/2044)	15.68%	SOV
7.59% GOI (MD 20/03/2029)	14.98%	SOV
7.72% GOI (MD 25/05/2025)	12.74%	SOV
7.73% GOI (MD 19/12/2034)	10.92%	SOV
8.60% Bihar SDL (MD 09/03/2026)	9.46%	SOV
7.61% GOI(MD 09/05/2030)	7.91%	SOV
7.35% GOI (MD 22/06/2024)	2.08%	SOV
7.68% GOI (MD 15/12/2023)	0.42%	SOV
8.30% GOI (MD 02/07/2040)	0.0005%	SOV

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 47.9628

Date of Inception:	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		
Oct 28, 1999	(₹)	(%)	(%)	(%)	Birla Sun Life Government Securities Fund - Long Term Plan (₹)	I-Sec LI-BEX # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	9.70	N/A	N/A	47963	N/A	N/A
September 30, 2015 to September 30, 2016 (Absolute)	43.0581	11.39	13.80	11.11	11139	11380	11111
September 30, 2014 to September 30, 2015 (Absolute)	37.2439	15.61	15.70	13.76	11561	11570	11376
September 30, 2013 to September 30, 2014 (Absolute)	33.8221	10.12	12.85	6.85	11012	11285	10685

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Kaustubh Gupta is 85. Refer annexure on page no. 67 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.



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# Birla Sun Life Gilt Plus - PF Plan

An Open-ended Government Securities Scheme



Savings  
Solutions

## What is it?

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

## Investment Objective

An Open - ended government securities scheme with the objective to generate income and capital appreciation through investments exclusively in Government Securities.

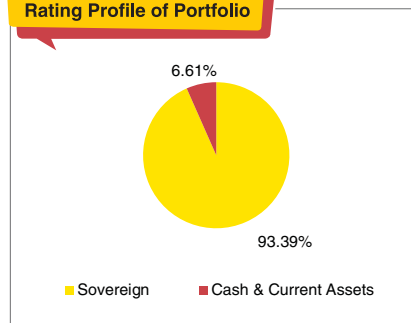
## Fund Details

<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 :	47.4739
Quarterly Dividend:	11.2767
<b>Direct Plan<sup>5</sup></b>	
Growth:	48.3989
Quarterly Dividend:	11.3307
<b>Benchmark:</b>	I-Sec LI-BEX
<b>Monthly Average AUM:</b>	₹ 71.22 Crores
<b>AUM as on last day:</b>	₹ 80.69 Crores
(as on 30th November 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>	8.71 years
<b>Average Maturity:</b>	15.85 years
<b>Yield to Maturity:</b>	6.62%
<b>Expense Ratio:</b>	
Regular	1.39
Direct	0.89

## Top Portfolio Holdings

Issuer	% to net Assets	Rating
7.61% GOI(MD 09/05/2030)	27.32%	SOV
8.17% GOI (MD 01/12/2044)	17.66%	SOV
7.88% GOI (MD 19/03/2030)	13.89%	SOV
7.73% GOI (MD 19/12/2034)	13.82%	SOV
7.59% GOI (MD 20/03/2029)	13.55%	SOV
8.24% GOI (MD 10/11/2033)	7.16%	SOV
Cash & Current Assets	6.61%	

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 44.7799

Date of Inception:	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		
Oct 12, 1999					Birla Sun Life Gilt Plus- PF Plan (₹)	I-Sec LI-BEX # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	9.23	N/A	N/A	44780	N/A	N/A
September 30, 2015 to September 30, 2016 (Absolute)	39.6358	12.98	13.80	11.11	11298	11380	11111
September 30, 2014 to September 30, 2015 (Absolute)	34.1730	15.99	15.70	13.76	11599	11570	11376
September 30, 2013 to September 30, 2014 (Absolute)	30.3169	12.72	12.85	6.85	11272	11285	10685

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Kaustubh Gupta is 85. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers.<sup>5</sup> Direct Plan<sup>5</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

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.





# 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)

An Open ended Fund of Funds Scheme



**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.

## Investment Objective

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.

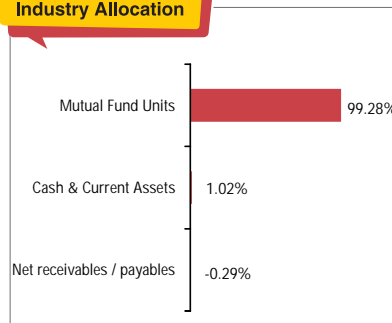
## Fund Details

<b>Fund Manager:</b>	Mr. Shraavan 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>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>NAV of Plans / Options (₹)</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan</b>	
Growth:	22.9165
Dividend:	14.3702
<b>Direct Plan<sup>5</sup></b>	
Growth:	23.3042
Dividend:	14.5991
<b>Benchmark:</b>	CRISIL Composite Bond Fund Index
<b>Monthly Average AUM:</b>	
<b>AUM as on last day:</b> (as on 30th November 2016)	₹ 88.03 Crores
	₹ 87.61 Crores
<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	1.11
Direct	0.61

## Top Portfolio Holdings

Issuer	% to net Assets
IDFC Dynamic Bond Fund-Direct Plan-Growth	21.23%
SBI Magnum Gilt Fund - Long Term-Dir Pl - Growth	20.79%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	20.32%
Birla Sun Life Govt Sec. Long Term Grwth Direct	19.63%
ICICI Prudential Gilt Fund Inv Plan PF Opt-Dir Plan-Grw	17.31%
Cash & Current Assets	1.02%
Net receivables / payables	-0.29%

## Industry Allocation



## Dividend

Declared on date	25-Sep-14	25-Jun-14	20-Mar-14
Dividend Yield (Regular Plan)	1.40%	0.28%	0.58%
Dividend (₹) Per Unit	0.1559	0.0312	0.0623
Cum Dividend NAV	11.1669	11.0097	10.7957

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 21.8280

Date of Inception:	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		
Dec 29, 2006	(₹)				Birla Sun Life Active Debt Multi Manager FoF Scheme (₹)	CRISIL Composite Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	8.33	7.91	7.03	21828	21033	19411
September 30, 2015 to September 30, 2016 (Absolute)	19.7607	10.46	11.51	11.11	11046	11151	11111
September 30, 2014 to September 30, 2015 (Absolute)	17.4832	13.03	12.56	13.76	11303	11256	11376
September 30, 2013 to September 30, 2014 (Absolute)	16.1314	8.38	11.61	6.85	10838	11161	10685

# Scheme Benchmark, ## Additional Benchmark, \* As 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. Shraavan Sreenivasula is 6. Refer annexure on page no. 67 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

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.

\*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.\*

## Call-back

Immediate call back option from our call centre executives during peak time  
This service can be availed on our website and the FinGo app.



# Birla Sun Life Financial Planning FOF - Conservative Plan

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

An Open ended Fund of Funds Scheme



Savings 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)

## Investment Objective

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.

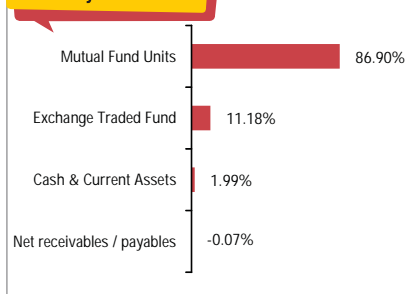
## Fund Details

<b>Fund Manager:</b>	Mr. Shraavan 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>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:	15.86
Dividend:	14.43
<b>Direct Plan<sup>5</sup></b>	
Growth:	16.18
Dividend:	10.98
<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>	₹ 5.52 Crores
(as on 30th November 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 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</b>	
<b>Expense Ratio:</b>	
Regular	1.25
Direct	0.72

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Cash Plus - Growth - Direct Plan	39.34%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	14.16%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	7.09%
IDFC Dynamic Bond Fund-Direct Plan-Growth	6.83%
Kotak MF Gold ETF	5.86%
R*Shares Gold BeES	5.33%
MOST Focused Multicap 35-Direct Plan-Growth Option	5.13%
Birla Sun Life Advantage Fund - Gr - Dir PI	5.11%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	4.06%
SBI Blue Chip Fund-Direct Plan -Growth	3.85%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: 15.92

Date of Inception:	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 ## (%)	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 ## (₹)
May 09, 2011									
<b>Since inception till September 30, 2016 (CAGR)</b>	10.00	9.00	8.59	8.13	7.85	15924	15602	15251	15039
<b>September 30, 2015 to September 30, 2016 (Absolute)</b>	14.51	9.76	10.00	11.11	6.54	10976	11000	11111	10654
<b>September 30, 2014 to September 30, 2015 (Absolute)</b>	13.35	8.70	6.54	13.76	-1.79	10870	10654	11376	9821
<b>September 30, 2013 to September 30, 2014 (Absolute)</b>	11.64	14.64	12.30	6.85	37.41	11464	11230	10685	13741

# Scheme Benchmark, ## Additional Benchmark, \* As 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. Shraavan Sreenivasula is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>5</sup>Direct Plan<sup>5</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 (₹)	650000	600000	360000	120000
Market Value of amount Invested	842094	763653	418209	128263
Scheme Returns (CAGR)	9.48	9.59	9.99	13.02
20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold returns# (CAGR)	8.71	8.73	8.94	11.97
CRISIL 10 Year Gilt Index returns## (CAGR)	9.30	9.51	11.72	14.30
S&P BSE SENSEX returns### (CAGR)	9.60	9.83	6.46	12.18

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.

# Birla Sun Life Financial Planning FOF - Prudent Plan

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

An Open ended Fund of Funds Scheme



**Savings 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)

## Investment Objective

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.

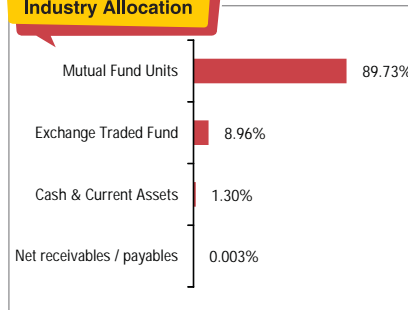
## Fund Details

<b>Fund Manager:</b>	Mr. Shraavan 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>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:	16.76
Dividend:	15.03
<b>Direct Plan<sup>§</sup></b>	
Growth:	17.07
Dividend:	15.46
<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>	₹ 16.87 Crores
<b>AUM as on last day:</b>	₹ 16.91 Crores
(as on 30th November 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	1.34
Direct	0.81

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Cash Plus - Growth - Direct Plan	25.39%
Birla Sun Life Medium Term Plan -Gr - Direct Plan	12.44%
MOST Focused Multicap 35-Direct Plan-Growth Option	9.36%
Birla Sun Life Advantage Fund - Gr - Dir PI	9.21%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	8.22%
SBI Blue Chip Fund-Direct Plan -Growth	7.14%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	6.25%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	6.05%
IDFC Dynamic Bond Fund-Direct Plan-Growth	5.67%
R*Shares Gold BeES	4.68%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 17.01

Date of Inception:	NAV Per Unit (₹)	Birla Sun Life Financial Planning FOF Prudent (%)	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 ## (₹)
May 09, 2011									
<b>Since inception till September 30, 2016 (CAGR)</b>	10.00	10.34	8.56	8.13	7.85	17014	15583	15251	15039
September 30, 2015 to September 30, 2016 (Absolute)	15.31	11.11	9.77	11.11	6.54	11111	10977	11111	10654
September 30, 2014 to September 30, 2015 (Absolute)	14.01	9.31	4.75	13.76	-1.79	10931	10475	11376	9821
September 30, 2013 to September 30, 2014 (Absolute)	11.26	24.43	18.08	6.85	37.41	12443	11808	10685	13741

# Scheme Benchmark, ## Additional Benchmark, \* As 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. Shraavan Sreenivasula is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*Direct Plan\* is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	650000	600000	360000	120000
Market Value of amount Invested	894374	810165	431437	130247
Scheme Returns (CAGR)	11.71	11.97	12.12	16.22
40% Nifty 50 Index + 30% CRISIL Liquid Fund Index +20% CRISIL Composite Bond Fund Index +.10% INR price of Gold returns# (CAGR)	9.08	9.17	8.73	12.83
CRISIL 10 Year Gilt Index returns# (CAGR)	9.30	9.51	11.72	14.30
S&P BSE SENSEX returns## (CAGR)	9.60	9.83	6.46	12.18

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.

## Missed call facility

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### What are Regular Income Solutions?

Our Regular Income Solutions seek to invest your money so as to provide regular income and tax efficient returns

### 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 MIP II - Savings 5 Plan

(Monthly income is not assured and is subject to availability of distributable surplus.)

An Open-ended Income Scheme



**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.

## Investment Objective

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.

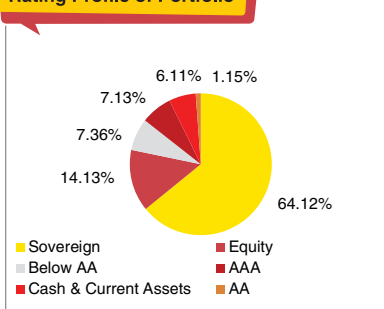
## Fund Details

<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 Plan / Options (₹)</b>	
<b>Regular Plan</b>	
Growth :	31.8028
Monthly Dividend:	13.7042
<b>Direct Plan<sup>5</sup></b>	
Growth :	32.3148
Monthly Dividend:	14.4027
<b>Benchmark:</b>	CRISIL MIP Blended Index
<b>Monthly Average AUM:</b>	₹ 279.01 Crores
<b>AUM as on last day:</b>	₹ 273.48 Crores
(as on 30th November 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 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.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	6.49 years
<b>Average Maturity:</b>	12.53 years
<b>Yield to Maturity:</b>	7.01%
(for Debt Component)	
<b>Portfolio Turnover:</b>	1.72
(for Equity Component)	
<b>Expense Ratio:</b>	
Regular	1.30
Direct	0.90

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	62.69%	SOV
IDBI Bank Limited	7.36%	CRISIL A
Power Finance Corporation Limited	7.13%	CRISIL AAA
Birla Sun Life Mutual Fund	4.87%	
State Government Securities	1.43%	SOV
Yes Bank Limited	1.15%	ICRA AA+
Eicher Motors Limited	0.68%	
Repcos Home Finance Limited	0.66%	
HDFC Bank Limited	0.54%	
Bajaj Finance Limited	0.53%	

## Rating Profile of Portfolio



## Dividend

Declared on date	25-Nov-16	28-Oct-16	30-Sep-16
Dividend Yield (Regular Plan)	0.38%	0.38%	0.48%
Dividend (₹) Per Unit	0.0521	0.0519	0.0644
Cum Dividend NAV	13.7668	13.4909	13.4767
Dividend Yield (Direct Plan)	0.38%	0.38%	0.48%
Dividend (₹) Per Unit	0.0547	0.0545	0.0675
Cum Dividend NAV	14.4676	14.1732	14.1538

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 30.7405

Date of Inception:	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		
May 22, 2004	(₹)				Birla Sun Life MIP II - Savings 5 Plan (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index # (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	9.51	8.32	5.66	30741	26879	19762
September 30, 2015 to September 30, 2016 (Absolute)	27.4739	11.89	11.17	11.11	11189	11117	11111
September 30, 2014 to September 30, 2015 (Absolute)	24.3331	12.91	10.72	13.76	11291	11072	11376
September 30, 2013 to September 30, 2014 (Absolute)	21.1475	15.06	15.45	6.85	11506	11545	10685

# Scheme Benchmark, ## Additional Benchmark, \* As 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 11. Total Schemes managed by Mr. Pranay Sinha is 6. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 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

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.



**IVR**

Get information of your 5 last transactions and perform functions like redemption and switch by simply by calling at 1-800-270-7000

# Birla Sun Life MIP

(Monthly income is not assured and is subject to availability of distributable surplus.)

An Open-ended Income Scheme



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.

## Investment Objective

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.)

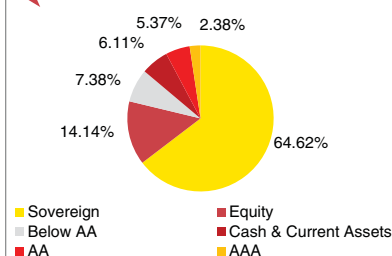
## Fund Details

<b>Fund Manager:</b>	Mr. Vineet Maloo & Mr. Pranay Sinha
<b>Managing Fund Since:</b>	August 26, 2015
<b>Total Experience:</b>	11 years & 10 years
<b>Date of Allotment:</b>	November 20, 2000
<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>	
<b>Growth :</b>	44.1483
<b>Monthly Dividend:</b>	12.7115
<b>Direct Plan<sup>5</sup></b>	
<b>Growth :</b>	45.0869
<b>Monthly Dividend:</b>	14.0999
<b>Benchmark:</b>	CRISIL MIP Blended Index
<b>Monthly Average AUM:</b>	₹ 107.70 Crores
<b>AUM as on last day:</b>	₹ 109.14 Crores
<b>(as on 30th November 2016)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 1095 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 1095 days from the date of allotment: Nil.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	7.01 years
<b>Average Maturity:</b>	13.40 years
<b>Yield to Maturity:</b>	7.02%
<b>(for Debt Component)</b>	
<b>Portfolio Turnover:</b>	1.02
<b>(for Equity Component)</b>	
<b>Expense Ratio:</b>	
<b>Regular</b>	2.52
<b>Direct</b>	1.87

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	59.40%	SOV
IDBI Bank Limited	12.75%	CRISIL A,ICRA AA
State Government Securities	5.22%	SOV
Power Finance Corporation Limited	2.37%	CRISIL AAA
Eicher Motors Limited	0.99%	
Repco Home Finance Limited	0.99%	
HDFC Bank Limited	0.99%	
Bajaj Finance Limited	0.86%	
Equitas Holdings Limited	0.73%	
Kewal Kiran Clothing Limited	0.65%	

## Rating Profile of Portfolio



## Dividend

Declared on date	25-Nov-16	28-Oct-16	30-Sep-16
Dividend Yield (Regular Plan)	0.38%	0.39%	0.48%
Dividend (₹) Per Unit	0.0485	0.0485	0.0602
Cum Dividend NAV	12.7561	12.5876	12.5870
Dividend Yield (Direct Plan)	0.38%	0.38%	0.48%
Dividend (₹) Per Unit	0.0538	0.0537	0.0667
Cum Dividend NAV	14.1482	13.9542	13.9471

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 42.9676

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life MIP (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
Nov 20, 2000					Birla Sun Life MIP (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	9.62	N/A	N/A	42968	N/A	N/A
September 30, 2015 to September 30, 2016 (Absolute)	38.8121	10.71	11.17	11.11	11071	11117	11111
September 30, 2014 to September 30, 2015 (Absolute)	35.3780	9.71	10.72	13.76	10971	11072	11376
September 30, 2013 to September 30, 2014 (Absolute)	30.9286	14.39	15.45	6.85	11439	11545	10685

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Performance of scheme may or may not be strictly comparable with that of its additional benchmark in view of hybrid nature of scheme. Total Schemes Co-Managed by Fund Managers is 4. Total Schemes managed by Mr. Vineet Maloo is 18. Total Schemes managed by Mr. Pranay Sinha is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>5</sup>Direct Plan<sup>5</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

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.

# Birla Sun Life Monthly Income

(Monthly income is not assured and is subject to availability of distributable surplus.)

An Open-ended Income Scheme



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.

## Investment Objective

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.

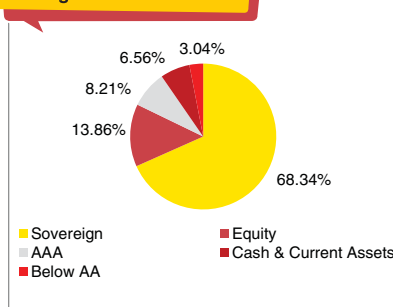
## Fund Details

<b>Fund Manager:</b>	Mr. Vineet Maloo & Mr. Pranay Sinha
<b>Managing Fund Since:</b>	August 26, 2015
<b>Total Experience:</b>	11 years & 10 years
<b>Date of Allotment:</b>	July 14, 1999
<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 :	62.5837
Dividend:	13.1097
Quarterly Dividend:	12.9856
<b>Direct Plan<sup>5</sup></b>	
Growth :	64.2723
Dividend:	14.2102
Quarterly Dividend:	13.5238
<b>Benchmark:</b>	CRISIL MIP Blended Index
<b>Monthly Average AUM:</b>	₹ 260.37 Crores
<b>AUM as on last day:</b>	₹ 265.42 Crores
(as on 30th November 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 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.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	6.88 years
<b>Average Maturity:</b>	11.52 years
<b>Yield to Maturity:</b>	6.77%
(for Debt Component)	
<b>Portfolio Turnover:</b>	2.00
(for Equity Component)	
<b>Expense Ratio:</b>	
Regular	2.40
Direct	1.64

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	67.48%	SOV
Power Finance Corporation Limited	7.24%	CRISIL AAA
IDBI Bank Limited	3.04%	CRISIL A
Repco Home Finance Limited	1.10%	
Eicher Motors Limited	1.06%	
Power Grid Corporation of India Limited	0.97%	CRISIL AAA
HDFC Bank Limited	0.90%	
State Government Securities	0.86%	SOV
Bajaj Finance Limited	0.85%	
Equitas Holdings Limited	0.71%	

## Rating Profile of Portfolio



## Dividend

Declared on date	30-Nov-16	28-Oct-16	30-Sep-16
Dividend Yield (Regular Plan)	0.45%	0.39%	0.41%
Dividend (₹) Per Unit	0.0587	0.0498	0.0532
Cum Dividend NAV	13.1097	12.9159	12.8997
Dividend Yield (Direct Plan)	0.45%	0.39%	0.41%
Dividend (₹) Per Unit	0.0636	0.0539	0.0575
Cum Dividend NAV	14.2102	13.9905	13.9654

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 60.9004

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Monthly Income (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
July 14, 1999					Birla Sun Life Monthly Income (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	11.06	N/A	N/A	60900	N/A	N/A
September 30, 2015 to September 30, 2016 (Absolute)	54.9333	10.86	11.17	11.11	11086	11117	11111
September 30, 2014 to September 30, 2015 (Absolute)	48.5633	13.12	10.72	13.76	11312	11072	11376
September 30, 2013 to September 30, 2014 (Absolute)	42.0288	15.55	15.45	6.85	11555	11545	10685

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Performance of scheme may or may not be strictly comparable with that of its additional benchmark in view of hybrid nature of scheme. Total Schemes Co-Managed by Fund Managers is 4. Total Schemes managed by Mr. Vineet Maloo is 18. Total Schemes managed by Mr. Pranay Sinha is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>5</sup>Direct Plan<sup>5</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

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.



## Call-back

Immediate call back option from our call centre executives during peak time  
This service can be availed on our website and the FinGo app.

# Birla Sun Life MIP II - Wealth 25 Plan

(Monthly income is not assured and is subject to availability of distributable surplus.)

An Open-ended Income Scheme



**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.

## Investment Objective

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.

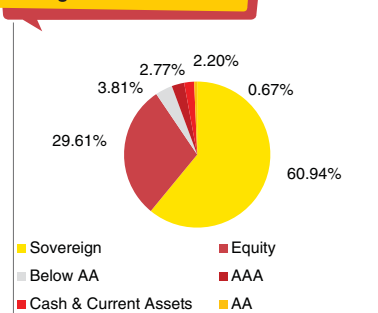
## Fund Details

<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 Plan / Options (₹)</b>	
<b>Regular Plan</b>	
Growth :	34.8698
Monthly Dividend:	14.8733
<b>Direct Plan<sup>5</sup></b>	
Growth :	35.9313
Monthly Dividend:	19.1455
<b>Benchmark:</b>	CRISIL MIP Blended Index
<b>Monthly Average AUM:</b>	₹ 1376.56 Crores
<b>AUM as on last day:</b>	₹ 1389.03 Crores
(as on 30th November 2016)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. (w.e.f October 10, 2016)
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	6.63 years
<b>Average Maturity:</b>	11.05 years
<b>Yield to Maturity:</b>	6.80%
(for Debt Component)	
<b>Portfolio Turnover:</b>	4.71
(for Equity Component)	
<b>Expense Ratio:</b>	
Regular	2.11
Direct	0.92

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	52.08%	SOV
State Government Securities	8.86%	SOV
Yes Bank Limited	2.78%	ICRA AA+
Hindustan Petroleum Corporation Limited	2.00%	
Bharat Aluminium Co Ltd.	1.77%	CRISIL A
Birla Sun Life Mutual Fund	1.77%	
Eicher Motors Limited	1.71%	
Housing Development Finance Corporation Limited	1.66%	ICRA A1+
Natco Pharma Limited	1.56%	
Dalmia Bharat Limited	1.32%	

## Rating Profile of Portfolio



## Dividend

Declared on date	25-Nov-16	28-Oct-16	30-Sep-16
Dividend Yield (Regular Plan)	0.39%	0.39%	0.47%
Dividend (₹) Per Unit	0.0580	0.0579	0.0713
Cum Dividend NAV	14.8696	15.0323	15.0204
Declared on date	29-Jul-16	24-Jun-16	27-May-16
Dividend Yield (Direct Plan)	0.26%	0.16%	0.38%
Dividend (₹) Per Unit	0.0476	0.0277	0.0655
Cum Dividend NAV	18.4088	17.2661	17.0510

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 34.6089

Date of Inception:	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		
May 22, 2004	(₹)				Birla Sun Life MIP II - Wealth 25 Plan (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	10.56	8.32	5.66	34609	26879	19762
September 30, 2015 to September 30, 2016 (Absolute)	29.8750	15.85	11.17	11.11	11585	11117	11111
September 30, 2014 to September 30, 2015 (Absolute)	26.1184	14.38	10.72	13.76	11438	11072	11376
September 30, 2013 to September 30, 2014 (Absolute)	20.9755	24.52	15.45	6.85	12452	11545	10685

# Scheme Benchmark, ## Additional Benchmark, \* As 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 11. Total Schemes managed by Mr. Pranay Sinha is 6. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 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

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.





### What are Tax Savings Solutions?

Our tax saving solution provides tax benefits under section 80C and reduce your tax burden, while also providing long term capital growth to your money through equity investments.

### Who can benefit from Tax Savings Solutions?

Tax saving is important, especially when investors can save up to ₹ 30,900 in taxes! Section 80C of the Income Tax Act, 1961 provides options to save tax by reducing the taxable income by up to ₹ 1 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 ₹ 30,900 is calculated assuming qualifying amount of deduction is ₹ 1 lakh & investor falls in the top income tax slab of 30% & includes applicable cess. 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.

## 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 potential 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 (if any) are totally tax free. Yes, you save taxes on both, your initial investment and also on the returns.

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

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

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

# Birla Sun Life Tax Relief '96 (U/S 80C)

An Open-ended ELSS Scheme with a lock - in of 3 years from the date of allotment.



**Tax Solutions**

## What is it?

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

## Investment Objective

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

## 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>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:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth (w.e.f. 06/03/08):	22.60
Dividend:	127.65
<b>Direct Plan<sup>5</sup></b>	
Growth:	23.33
Dividend:	160.94
<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 2382.53 Crores
<b>AUM as on last day:</b> (as on 30th November 2016)	₹ 2357.71 Crores
<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>	16.25%
<b>Sharpe Ratio<sup>6</sup>:</b>	0.58
<b>Beta:</b>	0.98
<b>Portfolio Turnover:</b>	0.01
<b>Expense Ratio:</b>	
Regular	2.25
Direct	1.38

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

<sup>5</sup> Risk Free Rate assumed to be 6.51% (FBIL Overnight MIBOR for 30th Nov 2016) for calculating Sharpe Ratio

<sup>6</sup> Scheme Benchmark, <sup>##</sup> 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 of 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.

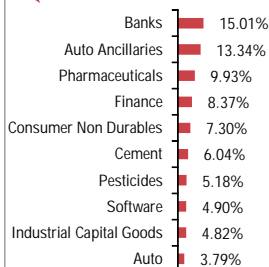
Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any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

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Sundaram Clayton Limited	7.78%
Bayer Cropscience Limited	5.18%
Honeywell Automation India Limited	4.68%
Kotak Mahindra Bank Limited	3.94%
ICRA Limited	3.87%
Gillette India Limited	3.57%
MRF Limited	3.46%
Zee Entertainment Enterprises Limited	3.37%
Biocon Limited	3.36%
Johnson Controls – Hitachi Air Conditioning India Limited	2.89%

## Industry Allocation



## Dividend

Declared on date	25-Nov-16	11-Mar-16	13-Mar-15
Dividend Yield (Regular Plan)	5.02%	5.16%	1.97%
Dividend (₹) Per Unit	6.62	6.50	2.75
Cum Dividend NAV	131.94	126.09	139.52

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 24.13

Date of Inception:	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 ## (₹)
Mar 06, 2008							
Since inception till September 30, 2016 (CAGR)	10.00	10.82	7.09	6.74	24130	17999	17497
September 30, 2015 to September 30, 2016 (Absolute)	21.20	13.82	10.96	8.33	11382	11096	10833
September 30, 2014 to September 30, 2015 (Absolute)	17.84	18.83	3.08	-0.20	11883	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	11.14	60.14	42.50	38.87	16014	14250	13887

# 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. 67 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>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

## 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	2215702	1039296	486154	133706
Scheme Returns (CAGR)	17.25	22.14	20.52	21.82
S&P BSE 200 returns# (CAGR)	11.34	13.05	11.29	18.74
Nifty 50 returns## (CAGR)	10.05	10.82	8.17	14.72

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



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# Birla Sun Life Tax Plan (U/S 80C)

An Open-ended ELSS Scheme with a lock - in of 3 years from the date of allotment.



**Tax Solutions**

## What is it?

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

## Investment Objective

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.

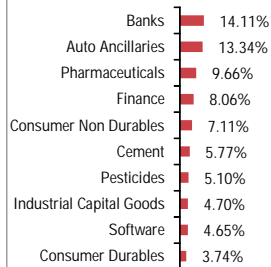
## Fund Details

<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	October 17, 2011
<b>Total Experience:</b>	22 years
<b>Date of Allotment:</b>	February 16, 1999
<b>Type of Scheme:</b>	An Open-ended ELSS Scheme with a lock - in of 3 years from the date of allotment.
<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:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	28.43
Dividend:	72.71
<b>Direct Plan<sup>5</sup></b>	
Growth:	29.52
Dividend:	97.19
<b>Benchmark:</b>	S&P BSE SENSEX
<b>Monthly Average AUM:</b>	₹ 397.74 Crores
<b>AUM as on last day:</b>	₹ 399.98 Crores
<b>(as on 30th November 2016)</b>	
<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>	15.46%
<b>Sharpe Ratio<sup>##</sup>:</b>	0.97
<b>Beta:</b>	1.00
<b>Portfolio Turnover:</b>	0.003
<b>Expense Ratio:</b>	
Regular	2.80
Direct	1.61

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Sundaram Clayton Limited	7.70%
Bayer Cropscience Limited	5.10%
Honeywell Automation India Limited	4.59%
ICRA Limited	3.83%
Kotak Mahindra Bank Limited	3.71%
MRF Limited	3.66%
Gillette India Limited	3.60%
Zee Entertainment Enterprises Limited	3.17%
Biocon Limited	3.17%
Johnson Controls – Hitachi Air Conditioning India Limited	2.85%

## Industry Allocation



## Dividend

Declared on date	23-Mar-16	20-Mar-15	21-Mar-14
Dividend Yield (Regular Plan)	7.92%	5.52%	0.00%
Dividend (₹) Per Unit	5.75	4.50	0
Cum Dividend NAV	72.57	81.45	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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 30.32

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Tax Plan (%)	S&P BSE SENSEX # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Oct 03, 2006					Birla Sun Life Tax Relief '96 (₹)	S&P BSE SENSEX # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	11.73	8.46	9.21	30320	22534	24124
September 30, 2015 to September 30, 2016 (Absolute)	26.81	13.09	6.54	8.33	11309	10654	10833
September 30, 2014 to September 30, 2015 (Absolute)	22.77	17.74	-1.79	-0.20	11774	9821	9980
September 30, 2013 to September 30, 2014 (Absolute)	14.35	58.68	37.41	38.87	15868	13741	13887

# 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. 67 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>5</sup>Direct Plan<sup>5</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 (₹)	1200000	600000	360000	120000
Market Value of amount Invested	2613684	1017233	479583	133095
Scheme Returns (CAGR)	14.88	21.25	19.54	20.82
S&P BSE SENSEX returns# (CAGR)	8.67	9.85	6.51	12.26
Nifty 50 returns## (CAGR)	9.26	10.82	8.17	14.72
Date of First Installment: March 01, 1999 & Scheme Inception Date: February 16, 1999. Past Performance may or may not be sustained in future.				

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

## Risk Free Rate assumed to be 6.51% (FBIL Overnight MIBOR for 30th Nov 2016) for calculating Sharpe Ratio

# 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 / 1800-222-7000 or from any of our Investor Service Centers.

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.

# Birla Sun Life Tax Savings Fund (U/S 80C)

An Open-ended Equity Linked Savings Scheme



Tax Solutions

## What is it?

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

## Investment Objective

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.

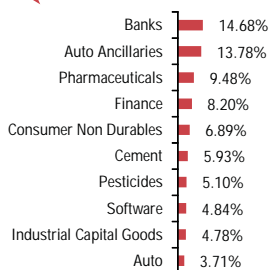
## Fund Details

<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	October 11, 2014
<b>Total Experience:</b>	22 years
<b>Date of Allotment:</b>	March 28, 2004
<b>Type of Scheme:</b>	An Open-ended Equity Linked Savings Scheme
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	51.68
Dividend:	25.49
Bonus:	51.75
<b>Direct Plan<sup>s</sup></b>	
Growth:	53.19
Dividend:	26.14
Bonus:	53.22
<b>Application Amount for fresh subscription*:</b>	
NA as the scheme does not accept fresh subscriptions /Switch-in	
<b>Min. Addl. Investment:</b>	NA as the scheme does not accept fresh subscriptions /Switch-in
<b>Benchmark:</b> S&P BSE 100	
<b>Monthly Average AUM:</b>	₹ 23.55 Crores
<b>AUM as on last day:</b>	₹ 23.23 Crores
(as on 30th November 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>	14.97%
<b>Sharpe Ratio<sup>##</sup>:</b>	0.88
<b>Beta:</b>	0.97
<b>Portfolio Turnover:</b>	0.09
<b>Expense Ratio:</b>	
Regular	2.70
Direct	2.40

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Sundaram Clayton Limited	7.92%
Bayer Cropscience Limited	5.10%
Honeywell Automation India Limited	4.67%
Kotak Mahindra Bank Limited	3.86%
MRF Limited	3.80%
ICRA Limited	3.80%
Biocon Limited	3.30%
Zee Entertainment Enterprises Limited	3.29%
Gillette India Limited	3.23%
Pfizer Limited	2.69%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 55.11

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 # (₹)
<b>Since inception till September 30, 2016 (CAGR)</b>	10.00	14.61	14.14	13.79	55110	52358	50400
<b>September 30, 2015 to September 30, 2016 (Absolute)</b>	48.80	12.93	9.73	6.54	11293	10973	10654
<b>September 30, 2014 to September 30, 2015 (Absolute)</b>	40.94	19.20	0.77	-1.79	11920	10077	9821
<b>September 30, 2013 to September 30, 2014 (Absolute)</b>	28.08	45.80	40.05	37.41	14580	14005	13741

# Scheme Benchmark, ## Additional Benchmark, \* As 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. 67 to know more on performance of schemes managed by Fund Managers. \*Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1510000	600000	360000	120000
Market Value of amount Invested	3590873	942139	470529	133283
Scheme Returns (CAGR)	12.93	18.10	18.19	21.13
S&P BSE 100 returns# (CAGR)	11.40	11.73	9.43	17.18
S&P BSE SENSEX returns## (CAGR)	10.76	9.85	6.51	12.26

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

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

## Risk Free Rate assumed to be 6.51% (FBIL Overnight MIBOR for 30th Nov 2016) for calculating Sharpe Ratio

# 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.

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.

## IVR

Get information of your 5 last transactions and perform functions like redemption and switch by simply by calling at 1-800-270-7000

# 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> • Long Term Capital Gains (units held for more than 12 months) • Short Term Capital Gains (units held for 12 months or less)			
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> Long Term Capital Gains (units held for more than 36 months) • Short Term Capital Gains (units held for 36 months or less)			
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 15% 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.

## 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>(a)(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 @ 20% plus applicable surcharge and education cess.

## 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%	
Overseas financial organisations specified in section 115AB	40% (corporate) 30% non corporate)	10%
FIs	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.

**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.



### What are Wealth Solutions?

Our Wealth Creation Solutions seek to provide tax efficient return on your capital through equity investments over a longer term.

### 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.

## 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.



Wealth Solutions

# Birla Sun Life Equity Savings Fund

An Open ended Equity Scheme

### 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.

### Investment Objective

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.

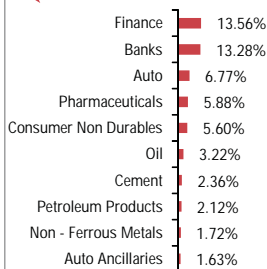
### Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	Since Inception, August 26, 2015 & August 26, 2015 respectively
<b>Total Experience:</b>	16 years, 10 Years & 7 years
<b>Date of Allotment:</b>	November 28, 2014
<b>Type of Scheme:</b>	An Open ended Equity 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:	11.49
Dividend:	11.04
<b>Direct Plan<sup>§</sup></b>	
Growth:	11.74
Dividend:	11.30
<b>Benchmark:</b>	30% S&P BSE 200 + 30% Crissil Short Term Bond Fund Index + 40% Crissil Liquid Fund Index
<b>Monthly Average AUM:</b>	₹ 360.34 Crores
<b>AUM as on last day:</b>	₹ 358.35 Crores
(as on 30th November 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>	1.05 years
<b>Average Maturity:</b>	1.79 years
<b>Yield to Maturity:</b>	6.14%
<b>Portfolio Turnover:</b>	4.59
<b>Expense Ratio:</b>	
Regular	2.36
Direct	1.17

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	12.98%	SOV
Housing Development Finance Corporation Limited	6.96%	CRISIL AAA
Yes Bank Limited	3.76%	
Eicher Motors Limited	2.32%	
Natco Pharma Limited	2.08%	
Repco Home Finance Limited	2.07%	
State Bank of India	1.88%	
Dalmia Bharat Limited	1.74%	
Hindalco Industries Limited	1.72%	
Equitas Holdings Limited	1.55%	

### Industry Allocation



### Dividend

<b>Declared on date</b>	<b>30-Sep-16</b>
Dividend Yield (Regular Plan)	1.98%
Dividend (₹) Per Unit	0.23
Cum Dividend NAV	11.59
Dividend Yield (Direct Plan)	1.94%
Dividend (₹) Per Unit	0.23
Cum Dividend NAV	11.83

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 11.82

Date of Inception:	NAV Per Unit. *	Birla Sun Life Equity Savings Fund (%)	30% S&P BSE 200 + 30% Crissil Short Term Bond Fund Index + 40% Crissil 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% Crissil Short Term Bond Fund Index + 40% Crissil Liquid Fund Index # (₹)	CRISIL 10 Year Gilt Index # (₹)	Nifty 50 ## (₹)
Nov 28, 2014									
Since inception till September 30, 2016 (CAGR)	10.00	9.51	7.22	11.10	0.14	11820	11370	12139	10027
September 30, 2015 to September 30, 2016 (Absolute)	10.45	13.11	9.41	11.11	8.33	11311	10941	11111	10833

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Total Schemes managed by Mr. Pranay Sinha is 6. Total Schemes managed by Mr. Lovelish Solanki is 4. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	Last 1 year
Total Amount Invested (₹)	230000	120000
Market Value of amount Invested	258897	132834
Scheme Returns (CAGR)	12.40	20.40
30% S&P BSE 200 + 30% Crissil Short Term Bond Fund Index + 40% Crissil Liquid Fund Index returns# (CAGR)	8.72	12.56
CRISIL 10 Year Gilt Index returns## (CAGR)	11.80	14.35
Nifty 50 returns## (CAGR)	4.83	14.72

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 of 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.

### Call-back

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This service can be availed on our website and the FinGo app.





# Birla Sun Life Balanced Advantage Fund

(erstwhile Birla Sun Life Dynamic Asset Allocation Fund. Name changed w.e.f September 30, 2016)

An Open ended Asset Allocation Scheme



Wealth 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.

## Investment Objective

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.

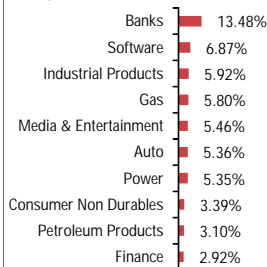
## Fund Details

<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:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	44.13
Dividend:	20.82
<b>Direct Plan<sup>5</sup></b>	
Growth:	45.31
Dividend:	21.42
<b>Benchmark:</b>	CRISIL Balanced Fund - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 55.25 Crores
<b>AUM as on last day:</b>	₹ 70.38 Crores
<b>(as on 30th November 2016)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.
	Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. (w.e.f October 10, 2016)
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	11.58%
<b>Sharpe Ratio**:</b>	0.82
<b>Beta:</b>	1.13
<b>Portfolio Turnover:</b>	5.98
<b>Expense Ratio:</b>	
Regular	2.73
Direct	2.20

## Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	8.84%
Zee Entertainment Enterprises Limited	5.46%
Infosys Limited	3.56%
Tata Motors Limited	2.94%
NTPC Limited	2.90%
Coal India Limited	2.85%
Tech Mahindra Limited	2.76%
Orient Refractories Limited	2.59%
Indian Oil Corporation Limited	2.48%
Bharat Electronics Limited	2.43%

## Industry Allocation



## Dividend

Declared on date	22-Mar-13	26-Dec-05
Dividend Yield (Regular Plan)	32.50%	30.00%
Dividend (₹) Per Unit	6.00	4.50
Cum Dividend NAV	18.46	15.00
Dividend Yield (Direct Plan)	32.41%	-
Dividend (₹) Per Unit	6.00	-
Cum Dividend NAV	18.51	-

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 44.24

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Balanced Advantage Fund (%)	CRISIL Balanced Fund - Aggressive Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
Apr 25, 2000					Birla Sun Life Balanced Advantage Fund (₹)	CRISIL Balanced Fund - Aggressive Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	9.46	N/A	11.68	44240	N/A	61460
September 30, 2015 to September 30, 2016 (Absolute)	37.13	19.15	9.68	6.54	11915	10968	10654
September 30, 2014 to September 30, 2015 (Absolute)	35.41	4.86	4.38	-1.79	10486	10438	9821
September 30, 2013 to September 30, 2014 (Absolute)	26.77	32.27	28.89	37.41	13227	12889	13741

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers \*Direct Plan is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1970000	600000	360000	120000
Market Value of amount Invested	6183001	871683	456021	137506
Scheme Returns (CAGR)	12.71	14.93	15.98	28.09
CRISIL Balanced Fund - Aggressive Index returns## (CAGR)	NA	10.94	9.70	14.73
S&P BSE SENSEX returns### (CAGR)	13.43	9.85	6.51	12.26

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



Wealth Solutions

# Birla Sun Life Balanced '95 Fund

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

An Open-ended Balanced Scheme

## 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.

## Investment Objective

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.

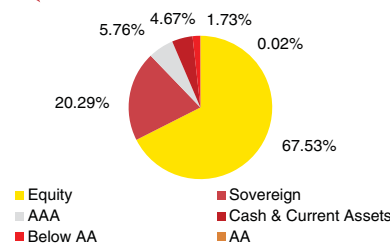
## Fund Details

<b>Fund Manager:</b>	Mr. Mahesh Patil, Mr. Pranay Sinha & Mr. Dhaval Shah
<b>Managing Fund Since:</b>	January 16, 2014, August 26, 2015 & November 23, 2016
<b>Total Experience:</b>	24 years, 10 years & 12 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:</b>	Monthly: Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	624.99
Dividend:	141.45
<b>Direct Plan<sup>§</sup></b>	
Growth:	648.54
Dividend:	189.15
<b>Benchmark:</b>	CRISIL Balanced Fund - Aggressive Index
	₹ 4744.13 Crores
	₹ 5008.95 Crores
<b>Monthly Average AUM:</b>	
<b>AUM as on last day:</b>	
(as on 30th November 2016)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.
	Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. (w.e.f October 10, 2016)
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	6.54 years
<b>Average Maturity:</b>	9.81 years
<b>Yield to Maturity:</b>	6.89%
<b>Standard Deviation:</b>	12.19%
<b>Sharpe Ratio**:</b>	1.15
<b>Beta:</b>	1.22
<b>Portfolio Turnover:</b>	1.84
<b>Expense Ratio:</b>	
Regular	2.27
Direct	1.00

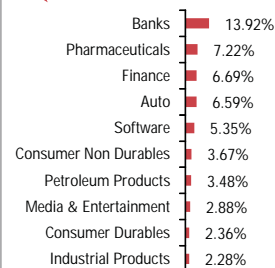
## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	18.13%	SOV
HDFC Bank Limited	4.17%	
Infosys Limited	3.15%	
Tata Motors Limited	3.03%	
ICICI Bank Limited	2.41%	
State Government Securities	2.16%	SOV
Housing Development Finance Corporation Limited	2.09%	CRISIL AAA /ICRA A1+
STCI Finance Limited	1.96%	CRISIL A1+
Power Finance Corporation Limited	1.70%	CRISIL AAA
IndusInd Bank Limited	1.59%	

## Rating Profile of Portfolio



## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 639.94

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Balanced '95 Fund (%)	CRISIL Balanced Fund - Aggressive Index # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Feb 10, 1995					Birla Sun Life Balanced '95 Fund (₹)	CRISIL Balanced Fund - Aggressive Index # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	21.18	N/A	10.27	639940	N/A	83026
September 30, 2015 to September 30, 2016 (Absolute)	554.86	15.33	9.68	8.33	11533	10968	10833
September 30, 2014 to September 30, 2015 (Absolute)	493.61	12.41	4.38	-0.20	11241	10438	9980
September 30, 2013 to September 30, 2014 (Absolute)	335.21	47.25	28.89	38.87	14725	12889	13887

# Scheme Benchmark, ## Additional Benchmark, \* As 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. Total Schemes managed by Mr. Dhaval Shah is 1. Refer annexure on page no. 67 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 (₹)	2590000	600000	360000	120000
Market Value of amount Invested	39132124	953451	469164	134339
Scheme Returns (CAGR)	21.16	18.59	17.98	22.86
CRISIL Balanced Fund - Aggressive Index returns# (CAGR)	NA	10.94	9.70	14.73
Nifty 50 returns## (CAGR)	12.29	10.82	8.17	14.72

Date of First Installment: March 01, 1995 & Scheme Inception Date: February 10, 1995. Past Performance may or may not be sustained in future.

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

## Dividend

Declared on date	30-Sep-16	30-Jun-16	18-Mar-16
Dividend Yield (Regular Plan)	2.56%	1.74%	2.02%
Dividend (₹) Per Unit	3.80	2.46	2.65
Cum Dividend NAV	148.62	141.55	131.05
Declared on date	30-Sep-16	23-Dec-15	01-Oct-14
Dividend Yield (Direct Plan)	2.03%	2.07%	4.40%
Dividend (₹) Per Unit	4.00	3.60	7.00
Cum Dividend NAV	197.27	174.23	159.03

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 Face Value - 10.00 Per Unit  
 The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.  
 For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

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# Birla Sun Life Index Fund

An Open-ended Index Linked Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

An Open-ended index-linked growth scheme with the objective to generate returns commensurate with the performance of Nifty subject to tracking errors.

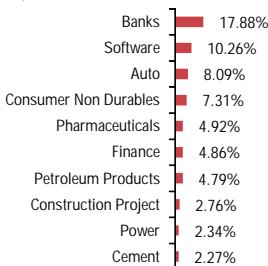
## Fund Details

<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>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>NAV of Plans / Options (₹)</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan</b>	
<b>Growth:</b>	80.7424
<b>Dividend:</b>	11.3660
<b>Direct Plan<sup>5</sup></b>	
<b>Growth:</b>	80.7598
<b>Dividend:</b>	11.4802
<b>Benchmark:</b>	
	Nifty 50
<b>Monthly Average AUM:</b>	
<b>AUM as on last day:</b>	₹ 144.07 Crores
(as on 30th November 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>Standard Deviation:</b>	14.13%
<b>Sharpe Ratio**:</b>	0.24
<b>Beta:</b>	0.99
<b>Portfolio Turnover:</b>	3.80
<b>Expense Ratio:</b>	
Regular	0.75
Direct	0.45
<b>Tracking Error:</b>	0.52%

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Nifty Index	24.04%
HDFC Bank Limited	5.76%
Housing Development Finance Corporation Limited	4.86%
ITC Limited	4.78%
Infosys Limited	4.75%
Reliance Industries Limited	3.98%
ICICI Bank Limited	3.76%
Tata Consultancy Services Limited	2.95%
Larsen & Toubro Limited	2.76%
Tata Motors Limited	2.53%

## Industry Allocation



## Dividend

Declared on date	28-Mar-16	02-Nov-15	25-Feb-15
Dividend Yield (Regular Plan)	9.84%	20.62%	23.57%
Dividend (₹) Per Unit	1.15	3.20	5.20
Cum Dividend NAV	11.69	15.52	22.06
Dividend Yield (Direct Plan)	10.52%	20.37%	23.39%
Dividend (₹) Per Unit	1.25	3.20	5.20
Cum Dividend NAV	11.88	15.71	22.23

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 84.6162

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Index Fund (%)	Nifty 50 # (%)	S&P BSE SENSEX # (%)	Value of Standard Investment of ₹ 10000 in		
Sept 18, 2002					Birla Sun Life Index Fund (₹)	Nifty 50 # (₹)	S&P BSE SENSEX # (₹)
<b>Since inception till September 30, 2016 (CAGR)</b>	10.00	16.42	16.71	17.01	84616	87547	90775
<b>September 30, 2015 to September 30, 2016 (Absolute)</b>	77.96	8.54	8.33	6.54	10854	10833	10654
<b>September 30, 2014 to September 30, 2015 (Absolute)</b>	77.96	0.00	-0.20	-1.79	10000	9980	9821
<b>September 30, 2013 to September 30, 2014 (Absolute)</b>	56.33	38.39	38.87	37.41	13839	13887	13741

# Scheme Benchmark, ## Additional Benchmark, \* As 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. 67 to know more on performance of schemes managed by Fund Managers. <sup>5</sup>Direct Plan<sup>5</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 (₹)	1690000	600000	360000	120000
Market Value of amount Invested	4333862	789191	408151	129439
Scheme Returns (CAGR)	12.44	10.91	8.32	14.89
Nifty 50 returns# (CAGR)	12.83	10.82	8.17	14.72
S&P BSE SENSEX returns## (CAGR)	12.79	9.85	6.51	12.26

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

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

## Risk Free Rate assumed to be 6.51% (FBIL Overnight MIBOR for 30th Nov 2016) for calculating Sharpe Ratio  
Tracking Ratio for BSL Index Fund is computed based on Nifty TR Index

# 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.

# Birla Sun Life Frontline Equity Fund

An Open-ended Growth Scheme



**Wealth  
Solutions**

## 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.

## Investment Objective

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.

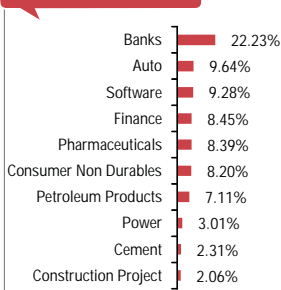
## Fund Details

<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>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:	172.17
Dividend:	23.53
<b>Direct Plan<sup>5</sup></b>	
Growth:	178.19
Dividend:	39.75
<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 13585.94 Crores
<b>AUM as on last day:</b>	₹ 13502.55 Crores
(as on 30th November 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
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	14.92%
<b>Sharpe Ratio**:</b>	0.76
<b>Beta:</b>	1.02
<b>Portfolio Turnover:</b>	0.77
<b>Expense Ratio:</b>	
Regular	2.10
Direct	1.20

## Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	6.44%
Infosys Limited	4.53%
Tata Motors Limited	4.21%
ICICI Bank Limited	3.81%
ITC Limited	3.32%
Reliance Industries Limited	3.30%
Maruti Suzuki India Limited	2.75%
Kotak Mahindra Bank Limited	2.71%
HCL Technologies Limited	2.43%
State Bank of India	2.39%

## Industry Allocation



## Dividend

Declared on date	25-Oct-16	30-Oct-15	24-Apr-15
Dividend Yield (Regular Plan)	9.89%	12.57%	5.94%
Dividend (₹) Per Unit	2.77	3.50	1.75
Cum Dividend NAV	28.00	27.84	29.44

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth NAV as on September 30, 2016: ₹ 181.10

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 September 30, 2016 (CAGR)	10.00	22.81	17.62	16.42	181100	98479	85208
September 30, 2015 to September 30, 2016 (Absolute)	158.57	14.21	10.96	8.33	11421	11096	10833
September 30, 2014 to September 30, 2015 (Absolute)	145.35	9.10	3.08	-0.20	10910	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	96.90	50.00	42.50	38.87	15000	14250	13887

# Scheme Benchmark, ## Additional Benchmark, \* As 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. 67 to know more on performance of schemes managed by Fund Managers. <sup>5</sup>Direct Plan<sup>5</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 (₹)	1690000	600000	360000	120000
Market Value of amount Invested	7605169	951316	457147	134504
Scheme Returns (CAGR)	19.40	18.50	16.15	23.13
S&P BSE 200 returns# (CAGR)	13.68	13.05	11.29	18.74
Nifty 50 returns## (CAGR)	12.82	10.82	8.17	14.72

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

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

## Risk Free Rate assumed to be 6.51% (FBIL Overnight MIBOR for 30th Nov 2016) for calculating Sharpe Ratio

# 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.



**IVR**

Get information of your 5 last transactions and perform functions like redemption and switch by simply by calling at 1-800-270-7000

# Birla Sun Life Top 100 Fund

An Open-ended Growth Scheme



Wealth Solutions

## 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.

## Investment Objective

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.

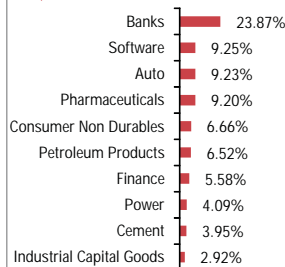
## Fund Details

<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>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:	45.4745
Dividend:	15.7159
<b>Direct Plan<sup>5</sup></b>	
Growth:	47.0576
Dividend:	26.8074
<b>Benchmark:</b>	Nifty 50
<b>Monthly Average AUM:</b>	₹ 2136.73 Crores
<b>AUM as on last day:</b>	₹ 2168.02 Crores
(as on 30th November 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>	15.25%
<b>Sharpe Ratio<sup>##</sup>:</b>	0.78
<b>Beta:</b>	1.04
<b>Portfolio Turnover:</b>	0.93
<b>Expense Ratio:</b>	
Regular	2.23
Direct	1.08

## Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	7.47%
Tata Motors Limited	5.22%
Infosys Limited	4.39%
ICICI Bank Limited	4.25%
ITC Limited	3.37%
Kotak Mahindra Bank Limited	3.06%
Grasim Industries Limited	2.96%
Sun Pharmaceuticals Industries Limited	2.96%
Reliance Industries Limited	2.84%
Maruti Suzuki India Limited	2.82%

## Industry Allocation



## Dividend

Declared on date	22-Jul-16	24-Jul-15	22-Jan-15
Dividend Yield (Regular Plan)	8.13%	12.10%	4.31%
Dividend (₹) Per Unit	1.41	2.30	0.85
Cum Dividend NAV	17.34	19.01	19.73

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 47.3935

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Top 100 Fund (%)	Nifty 50 # (%)	S&P BSE SENSEX # (%)	Value of Standard Investment of ₹ 10000 in		
Oct 24, 2005					Birla Sun Life Top 100 Fund (₹)	Nifty 50 # (₹)	S&P BSE SENSEX # (₹)
Since inception till September 30, 2016 (CAGR)	10.00	15.28	12.41	12.18	47394	35957	35181
September 30, 2015 to September 30, 2016 (Absolute)	42.18	12.37	8.33	6.54	11237	10833	10654
September 30, 2014 to September 30, 2015 (Absolute)	38.62	9.20	-0.20	-1.79	10920	9980	9821
September 30, 2013 to September 30, 2014 (Absolute)	25.04	54.25	38.87	37.41	15425	13887	13741

# Scheme Benchmark, ## Additional Benchmark, \* As 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. 67 to know more on performance of schemes managed by Fund Managers. <sup>1</sup>Direct Plan<sup>1</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 (₹)	1320000	600000	360000	120000
Market Value of amount Invested	3041586	948628	453391	133338
Scheme Returns (CAGR)	14.39	18.38	15.57	21.22
Nifty 50 returns# (CAGR)	9.58	10.82	8.17	14.72
S&P BSE SENSEX returns## (CAGR)	9.04	9.85	6.51	12.26

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

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk Free Rate assumed to be 6.51% (FBIL Overnight MIBOR for 30th Nov 2016) for calculating Sharpe Ratio

# 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 of 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.

# Birla Sun Life Equity Fund

An Open-ended Growth Scheme



Wealth Solutions

## 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.

## Investment Objective

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.

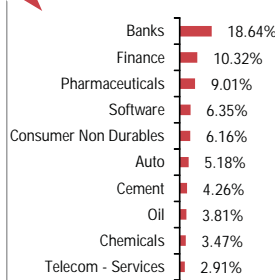
## Fund Details

<b>Fund Manager:</b>	Mr. Anil Shah
<b>Managing Fund Since:</b>	October 03, 2012
<b>Total Experience:</b>	26 years
<b>Date of Allotment:</b>	August 27, 1998
<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:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	561.67
Dividend:	98.57
<b>Direct Plan<sup>5</sup></b>	
Growth:	580.05
Dividend:	112.13
<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 3083.01 Crores
<b>AUM as on last day:</b>	₹ 3250.52 Crores
(as on 30th November 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>	17.31%
<b>Sharpe Ratio**:</b>	1.10
<b>Beta:</b>	1.13
<b>Portfolio Turnover:</b>	0.91
<b>Expense Ratio:</b>	
Regular	2.17
Direct	1.28

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Mutual Fund	5.80%
HDFC Bank Limited	5.21%
Cairn India Limited	3.81%
HCL Technologies Limited	3.37%
Kotak Mahindra Bank Limited	3.33%
Maruti Suzuki India Limited	3.19%
Yes Bank Limited	3.17%
Tata Communications Limited	2.91%
Sun Pharmaceuticals Industries Limited	2.90%
Tata Chemicals Limited	2.85%

## Industry Allocation



## Dividend

Declared on date	30-Nov-16	30-Nov-15	17-Mar-15
Dividend Yield (Regular Plan)	7.81%	10.74%	3.76%
Dividend (₹) Per Unit	7.70	10.00	3.80
Cum Dividend NAV	98.57	93.15	101.16
Dividend Yield (Direct Plan)	-	8.76%	1.84%
Dividend (₹) Per Unit	-	9.00	2.00
Cum Dividend NAV	-	102.77	108.75

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 583.01

Date of Inception: Aug 27, 1998	NAV Per Unit. * (₹)	Birla Sun Life Equity Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Equity Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	25.17	14.70	13.44	583010	119754	98138
September 30, 2015 to September 30, 2016 (Absolute)	479.34	21.63	10.96	8.33	12163	11096	10833
September 30, 2014 to September 30, 2015 (Absolute)	426.19	12.47	3.08	-0.20	11247	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	253.95	67.82	42.50	38.87	16782	14250	13887

# Scheme Benchmark, ## Additional Benchmark, \* As 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 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>5</sup>Direct Plan<sup>5</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 (₹)	2180000	600000	360000	120000
Market Value of amount Invested	21699957	1085403	508921	144101
Scheme Returns (CAGR)	21.89	23.94	23.83	39.20
S&P BSE 200 returns# (CAGR)	14.36	13.05	11.29	18.74
Nifty 50 returns## (CAGR)	13.09	10.82	8.17	14.72

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

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

## Risk Free Rate assumed to be 6.51% (FBIL Overnight MIBOR for 30th Nov 2016) for calculating Sharpe Ratio

# 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.

## Call-back

Immediate call back option from our call centre executives during peak time. This service can be availed on our website and the FinGo app.



# Birla Sun Life Advantage Fund

An Open-ended Growth Scheme



Wealth Solutions

## 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.

## Investment Objective

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.

## Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty
<b>Managing Fund Since:</b>	October 17, 2011
<b>Total Experience:</b>	16 years
<b>Date of Allotment:</b>	February 24, 1995
<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:</b>	
<b>NAV of Plans / Options (₹)</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan</b>	
<b>Growth:</b>	328.29
<b>Dividend:</b>	89.19
<b>Direct Plan<sup>§</sup></b>	
<b>Growth:</b>	336.67
<b>Dividend:</b>	110.69
<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 1829.06 Crores
<b>AUM as on last day:</b>	₹ 1916.02 Crores (as on 30th November 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 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout 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>	17.98%
<b>Sharpe Ratio##:</b>	1.07
<b>Beta:</b>	1.15
<b>Portfolio Turnover:</b>	1.00
<b>Expense Ratio:</b>	
Regular	2.25
Direct	1.11

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk Free Rate assumed to be 6.51% (FBIL Overnight MIBOR for 30th Nov 2016) for calculating Sharpe Ratio

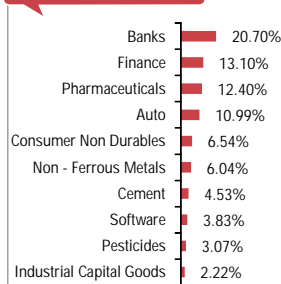
# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend 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
Yes Bank Limited	5.15%
Vedanta Limited	4.27%
HDFC Bank Limited	4.20%
State Bank of India	3.83%
Maruti Suzuki India Limited	3.67%
Eicher Motors Limited	3.31%
Sun Pharmaceuticals Industries Limited	2.97%
Tata Motors Limited	2.90%
ICICI Bank Limited	2.77%
Natco Pharma Limited	2.71%

## Industry Allocation



## Dividend

Declared on date	26-Aug-16	31-Aug-15	05-Sep-14
Dividend Yield (Regular Plan)	7.44%	18.75%	14.34%
Dividend (₹) Per Unit	7.47	20.00	15.00
Cum Dividend NAV	100.38	106.68	104.59
Declared on date	31-Aug-15	05-Sep-14	23-May-14
Dividend Yield (Direct Plan)	9.25%	14.25%	0.00%
Dividend (₹) Per Unit	10.00	15.00	0.00
Cum Dividend NAV	108.05	105.26	101.77

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 353.28

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Advantage Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Feb 24, 1995					Birla Sun Life Advantage Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	17.93	11.11	10.36	353280	97409	84270
September 30, 2015 to September 30, 2016 (Absolute)	292.33	20.85	10.96	8.33	12085	11096	10833
September 30, 2014 to September 30, 2015 (Absolute)	246.02	18.82	3.08	-0.20	11882	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	148.19	66.02	42.50	38.87	16602	14250	13887

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Refer annexure on page no. 67 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 (₹)	2600000	600000	360000	120000
Market Value of amount Invested	30643604	1106730	518037	142658
Scheme Returns (CAGR)	19.29	24.75	25.13	36.74
S&P BSE 200 returns# (CAGR)	13.48	13.05	11.29	18.74
Nifty 50 returns## (CAGR)	12.27	10.82	8.17	14.72

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

# Birla Sun Life MNC Fund

An Open-ended Growth Scheme



Wealth Solutions

## 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.

## Investment Objective

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.

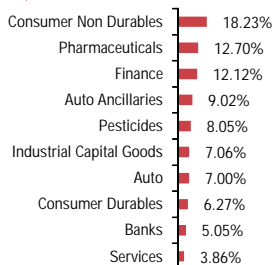
## Fund Details

<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>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>NAV of Plans / Options (₹)</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan</b>	
<b>Growth:</b>	571.52
<b>Dividend:</b>	142.67
<b>Direct Plan<sup>5</sup></b>	
<b>Growth:</b>	591.45
<b>Dividend:</b>	200.60
<b>Benchmark:</b>	Nifty MNC
<b>Monthly Average AUM:</b>	₹ 3141.32 Crores
<b>AUM as on last day:</b>	₹ 3139.13 Crores
(as on 30th November 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.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	17.77%
<b>Sharpe Ratio**:</b>	1.14
<b>Beta:</b>	0.91
<b>Portfolio Turnover:</b>	0.08
<b>Expense Ratio:</b>	
Regular	2.31
Direct	1.05

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Bayer Cropscience Limited	8.05%
Gillette India Limited	7.76%
Bosch Limited	7.67%
ICRA Limited	7.05%
Pfizer Limited	6.61%
Maruti Suzuki India Limited	6.48%
Honeywell Automation India Limited	6.11%
GlaxoSmithKline Pharmaceuticals Limited	5.84%
Kotak Mahindra Bank Limited	5.05%
Johnson Controls – Hitachi Air Conditioning India Limited	4.69%

## Industry Allocation



## Dividend

Declared on date	09-Oct-15	22-Apr-15	20-Nov-14
Dividend Yield (Regular Plan)	6.33%	6.02%	3.89%
Dividend (₹) Per Unit	10.00	10.00	5.50
Cum Dividend NAV	158.07	166.22	141.24

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 612.51

Date of Inception: Dec 27, 1999	NAV Per Unit. * (₹)	Birla Sun Life MNC Fund (%)	Nifty MNC # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life MNC Fund (₹)	Nifty MNC # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	36.11	18.39	11.14	11.29	169623	58809	60130
September 30, 2015 to September 30, 2016 (Absolute)	587.06	4.34	7.21	8.33	10434	10721	10833
September 30, 2014 to September 30, 2015 (Absolute)	424.83	38.19	12.66	-0.20	13819	11266	9980
September 30, 2013 to September 30, 2014 (Absolute)	256.67	65.52	48.15	38.87	16552	14815	13887

# Scheme Benchmark, ## Additional Benchmark, \* As 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. 67 to know more on performance of schemes managed by Fund Managers. <sup>5</sup>Direct Plan<sup>5</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 (₹)	2020000	600000	360000	120000
Market Value of amount Invested	16802982	1133412	503869	126739
Scheme Returns (CAGR)	22.06	25.75	23.10	10.57
Nifty MNC returns# (CAGR)	14.84	17.01	15.20	18.73
Nifty 50 returns## (CAGR)	13.14	10.82	8.17	14.72

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

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

\*\* Risk Free Rate assumed to be 6.51% (FBIL Overnight MIBOR for 30th Nov 2016) for calculating Sharpe Ratio

# 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 of 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.

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Wealth Solutions

# Birla Sun Life Midcap Fund

An Open-ended Growth Scheme

## What is it?

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

## Investment Objective

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.

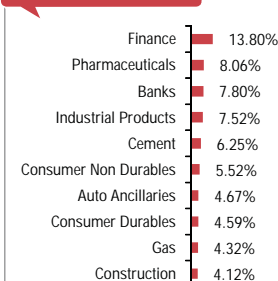
## Fund Details

<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>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:	245.55
Dividend:	31.86
<b>Direct Plan<sup>§</sup></b>	
Growth:	253.17
Dividend:	47.60
<b>Benchmark:</b>	Nifty Free Float Midcap 100
<b>Monthly Average AUM:</b>	₹ 1761.85 Crores
<b>AUM as on last day:</b>	₹ 1771.50 Crores (as on 30th November 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>	17.78%
<b>Sharpe Ratio**:</b>	1.33
<b>Beta:</b>	0.98
<b>Portfolio Turnover:</b>	0.57
<b>Expense Ratio:</b>	
Regular	2.27
Direct	1.37

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Mahindra CIE Automotive Limited	2.75%
Gujarat State Petronet Limited	2.67%
Tube Investments of India Limited	2.53%
Aurobindo Pharma Limited	2.51%
The Federal Bank Limited	2.48%
KEC International Limited	2.34%
LIC Housing Finance Limited	2.23%
MRF Limited	2.14%
Finolex Cables Limited	2.05%
Bajaj Finserv Limited	2.03%

## Industry Allocation



## Dividend

Declared on date	31-Aug-16	28-Aug-15	24-Jul-14
Dividend Yield (Regular Plan)	7.82%	10.94%	8.72%
Dividend (₹) Per Unit	2.80	3.75	2.50
Cum Dividend NAV	35.79	34.29	28.67

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 255.83

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 # (₹)
<b>Since inception till September 30, 2016 (CAGR)</b>	10.00	26.05	22.49	17.06	255830	171319	90816
<b>September 30, 2015 to September 30, 2016 (Absolute)</b>	216.50	18.17	18.70	8.33	11817	11870	10833
<b>September 30, 2014 to September 30, 2015 (Absolute)</b>	174.34	24.18	13.72	-0.20	12418	11372	9980
<b>September 30, 2013 to September 30, 2014 (Absolute)</b>	100.47	73.52	63.17	38.87	17352	16317	13887

# Scheme Benchmark, ## Additional Benchmark, \* As 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. Direct Schemes managed by Mr. Jayesh Gandhi is 5. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*Direct Plan\* is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1680000	600000	360000	120000
Market Value of amount Invested	8901677	1122363	528979	139835
Scheme Returns (CAGR)	21.54	25.34	26.67	31.98
Nifty Free Float Midcap 100 returns# (CAGR)	17.21	20.45	22.05	29.73
Nifty 50 returns## (CAGR)	12.74	10.82	8.17	14.72

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

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

## Risk Free Rate assumed to be 6.51% (FBIL Overnight MIBOR for 30th Nov 2016) for calculating Sharpe Ratio

# 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 1800-22-7000 / 1800-22-7000 or from any of our Investor Service Centers.

# Birla Sun Life Small & Midcap Fund

An Open-ended Small & Mid Cap Equity Scheme



**Wealth Solutions**

## 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.

## Investment Objective

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.

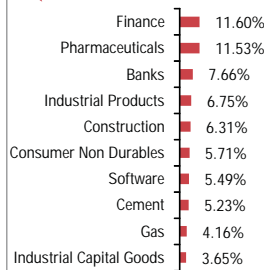
## Fund Details

<b>Fund Manager:</b>	Mr. Jayesh Gandhi
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	15 years
<b>Date of Allotment:</b>	May 31, 2007
<b>Type of Scheme:</b>	An Open-ended Small & Mid Cap Equity 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:	29.6862
Dividend:	20.9948
<b>Direct Plan<sup>5</sup></b>	
Growth:	30.6576
Dividend:	29.7033
<b>Benchmark:</b>	Nifty Free Float Midcap 100
<b>Monthly Average AUM:</b>	₹ 377.82 Crores
<b>AUM as on last day:</b>	₹ 392.42 Crores
(as on 30th November 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.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	18.59%
<b>Sharpe Ratio**:</b>	1.35
<b>Beta:</b>	1.01
<b>Portfolio Turnover:</b>	0.79
<b>Expense Ratio:</b>	
Regular	2.61
Direct	1.76

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Torrent Pharmaceuticals Limited	2.71%
Repco Home Finance Limited	2.65%
Bharat Financial Inclusion Limited	2.64%
KEC International Limited	2.60%
Firstsource Solutions Limited	2.54%
Mangalore Refinery and Petrochemicals Limited	2.52%
Mahindra CIE Automotive Limited	2.51%
Suven Life Sciences Limited	2.48%
Jyothy Laboratories Limited	2.45%
PNC Infratech Limited	2.44%

## Industry Allocation



## Dividend

Declared on date	31-Aug-16	28-Aug-15	24-Jul-14
Dividend Yield (Regular Plan)	7.83%	10.90%	0.00%
Dividend (₹) Per Unit	1.85	2.30	0.00
Cum Dividend NAV	23.62	21.10	18.20

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 30.9947

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 September 30, 2016 (CAGR)	10.00	12.87	11.35	7.73	30995	27308	20046
September 30, 2015 to September 30, 2016 (Absolute)	24.47	26.66	18.70	8.33	12666	11870	10833
September 30, 2014 to September 30, 2015 (Absolute)	20.57	18.95	13.72	-0.20	11895	11372	9980
September 30, 2013 to September 30, 2014 (Absolute)	11.61	77.23	63.17	38.87	17723	16317	13887

# Scheme Benchmark, ## Additional Benchmark, \* As 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. 67 to know more on performance of schemes managed by Fund Managers. \*Direct Plan\* is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1130000	600000	360000	120000
Market Value of amount Invested	2986361	1190128	553043	144404
Scheme Returns (CAGR)	19.72	27.79	29.97	39.71
Nifty Free Float Midcap 100 returns# (CAGR)	14.70	20.45	22.05	29.73
Nifty 50 returns## (CAGR)	9.35	10.82	8.17	14.72

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

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

\*\* Risk Free Rate assumed to be 6.51% (FBIL Overnight MIBOR for 30th Nov 2016) for calculating Sharpe Ratio

# 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 of 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.

## IVR

Get information of your 5 last transactions and perform functions like redemption and switch by simply by calling at 1-800-270-7000

# Birla Sun Life Pure Value Fund

An Open-ended Diversified Equity Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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.

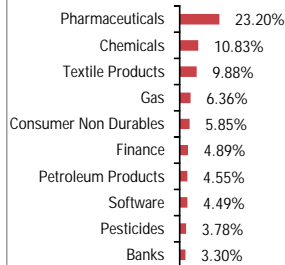
## Fund Details

<b>Fund Manager:</b>	Mr. Mahesh Patil & Mr. Milind Bafna
<b>Managing Fund Since:</b>	January 16, 2014
<b>Total Experience:</b>	24 years & 15 years
<b>Date of Allotment:</b>	March 27, 2008
<b>Type of Scheme:</b>	An Open-ended Diversified Equity 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:	44.6509
Dividend:	26.6076
<b>Direct Plan<sup>5</sup></b>	
Growth:	46.0573
Dividend:	40.3110
<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 649.57 Crores
<b>AUM as on last day:</b>	₹ 670.97 Crores
(as on 30th November 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>	24.03%
<b>Sharpe Ratio<sup>##</sup>:</b>	1.19
<b>Beta:</b>	1.40
<b>Portfolio Turnover:</b>	2.19
<b>Expense Ratio:</b>	
Regular	2.57
Direct	1.64

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Aurobindo Pharma Limited	5.04%
Atul Limited	4.61%
Arvind Limited	4.36%
UPL Limited	3.78%
Sun Pharmaceuticals Industries Limited	3.58%
Gulf Oil Lubricants India Limited	3.47%
GAIL (India) Limited	3.42%
Kaveri Seed Company Limited	3.30%
Glenmark Pharmaceuticals Limited	3.17%
Gujarat Fluorochemicals Limited	2.99%

## Industry Allocation



## Dividend

Declared on date	22-Jul-16	24-Jul-15	31-Jul-14
Dividend Yield (Regular Plan)	7.87%	10.43%	10.69%
Dividend (₹) Per Unit	2.20	3.00	2.80
Cum Dividend NAV	27.94	28.75	26.19

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 Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.  
For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 47.2243

Date of Inception:	NAV Per Unit. *	Birla Sun Life Pure Value Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Mar 27, 2008	(₹)				Birla Sun Life Pure Value Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	19.99	7.82	7.02	47224	18995	17828
September 30, 2015 to September 30, 2016 (Absolute)	37.76	25.06	10.96	8.33	12506	11096	10833
September 30, 2014 to September 30, 2015 (Absolute)	33.53	12.63	3.08	-0.20	11263	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	16.55	102.56	42.50	38.87	20256	14250	13887

# Scheme Benchmark, ## Additional Benchmark, \* As 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. 67 to know more on performance of schemes managed by Fund Managers. <sup>5</sup>Direct Plan<sup>5</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 (₹)	1030000	600000	360000	120000
Market Value of amount Invested	2960708	1245240	548088	143287
Scheme Returns (CAGR)	23.68	29.70	29.30	37.81
S&P BSE 200 returns# (CAGR)	11.34	13.05	11.29	18.74
Nifty 50 returns## (CAGR)	10.05	10.82	8.17	14.72

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

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

# Birla Sun Life Manufacturing Equity Fund

An Open ended Manufacturing Sector Scheme



Wealth Solutions

## 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.

## Investment Objective

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.

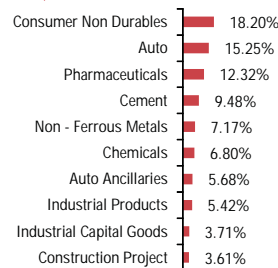
## Fund Details

<b>Fund Manager:</b>	Mr. Anil Shah
<b>Managing Fund Since:</b>	Since Inception
<b>Total Experience:</b>	26 years
<b>Date of Allotment:</b>	January 31, 2015
<b>Type of Scheme:</b>	An Open ended Manufacturing Sector 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:	11.10
Dividend:	11.10
<b>Direct Plan<sup>§</sup></b>	
Growth:	11.29
Dividend:	11.31
<b>Benchmark:</b>	S&P BSE 500
<b>Monthly Average AUM:</b>	₹ 768.60 Crores
<b>AUM as on last day:</b>	₹ 768.10 Crores (as on 30th November 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>	0.22
<b>Expense Ratio:</b>	
Regular	2.46
Direct	1.34

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Maruti Suzuki India Limited	7.20%
Tata Chemicals Limited	6.10%
Vedanta Limited	4.19%
Sun Pharmaceuticals Industries Limited	3.67%
ITC Limited	3.50%
Dishman Pharmaceuticals and Chemicals Limited	3.08%
Bharat Electronics Limited	3.05%
Hindustan Zinc Limited	2.98%
MRF Limited	2.92%
Eicher Motors Limited	2.81%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 11.71

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Manufacturing Equity Fund (%)	S&P BSE 500 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Jan 31, 2015					Birla Sun Life Manufacturing Equity Fund (₹)	S&P BSE 500 # (₹)	Nifty 50 ## (₹)
<b>Since inception till September 30, 2016 (CAGR)</b>	10.00	9.94	1.86	-1.35	11710	10312	9776
<b>September 30, 2015 to September 30, 2016 (Absolute)</b>	9.77	19.86	11.45	8.33	11986	11145	10833

# Scheme Benchmark, ## Additional Benchmark, \* As 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 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. †Direct Plan† is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 1 year
Total Amount Invested (₹)	200000	120000
Market Value of amount Invested	234636	141778
Scheme Returns (CAGR)	19.57	35.26
S&P BSE 500 returns# (CAGR)	9.63	19.43
Nifty 50 returns## (CAGR)	6.09	14.72

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.

## Call-back

Immediate call back option from our call centre executives during peak time. This service can be availed on our website and the FinGo app.





Wealth Solutions

# Birla Sun Life Banking and Financial Services Fund

An Open ended Banking & Financial Services Sector Scheme

### 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.

### Investment Objective

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.

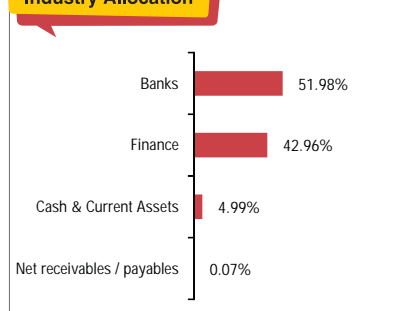
### Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty & Mr. Dhaval Gala
<b>Managing Fund Since:</b>	Since Inception & August 26, 2015
<b>Total Experience:</b>	16 years & 9 years
<b>Date of Allotment:</b>	December 14, 2013
<b>Type of Scheme:</b>	An Open ended Banking & Financial Services Sector 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:	19.83
Dividend:	15.46
<b>Direct Plan<sup>§</sup></b>	
Growth:	20.33
Dividend:	17.21
<b>Benchmark:</b>	Nifty Financial Services
<b>Monthly Average AUM:</b>	₹ 770.68 Crores
<b>AUM as on last day:</b>	₹ 783.55 Crores
<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>	0.34
<b>Expense Ratio:</b>	
Regular	2.54
Direct	1.69

### Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	10.72%
Yes Bank Limited	10.43%
ICICI Bank Limited	8.51%
Bajaj Finance Limited	7.33%
State Bank of India	6.26%
IndusInd Bank Limited	6.01%
Repco Home Finance Limited	4.59%
Bank of Baroda	4.47%
L&T Finance Holdings Limited	4.24%
Cholamandalam Investment and Finance Company Limited	4.20%

### Industry Allocation



### Dividend

<b>Declared on date</b>	<b>29-Dec-15</b>
Dividend Yield (Regular Plan)	7.93%
Dividend (₹) Per Unit	1.10
Cum Dividend NAV	13.87

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 Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.  
For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

### Investment Performance - Regular Plan - Growth NAV as on September 30, 2016: ₹ 21.66

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Banking and Financial Services Fund (%)	Nifty Financial Services # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Dec 14, 2013					Birla Sun Life Banking and Financial Services Fund (₹)	Nifty Financial Services # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	31.82	20.47	12.67	21660	16837	13960
September 30, 2015 to September 30, 2016 (Absolute)	16.37	32.32	12.84	8.33	13232	11284	10833
September 30, 2014 to September 30, 2015 (Absolute)	13.49	21.35	11.45	-0.20	12135	11145	9980

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Total Scheme managed by Mr. Dhaval Gala is 1. Refer annexure on page no. 67 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 1 year
Total Amount Invested (₹)	340000	120000
Market Value of amount Invested	501206	150585
Scheme Returns (CAGR)	28.68	50.36
Nifty Financial Services returns# (CAGR)	14.38	26.27
Nifty 50 returns## (CAGR)	7.58	14.72

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

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

# Birla Sun Life Dividend Yield Plus

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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.

## Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty & Mr. Vineet Maloo
<b>Managing Fund Since:</b>	July 16, 2015 & January 16, 2014
<b>Total Experience:</b>	16 years & 11 years
<b>Date of Allotment:</b>	February 26, 2003
<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:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	143.04
Dividend:	15.09
<b>Direct Plan<sup>5</sup></b>	
Growth:	147.44
Dividend:	21.21
<b>Benchmark:</b>	Nifty 500
<b>Monthly Average AUM:</b>	₹ 1005.89 Crores
<b>AUM as on last day:</b>	₹ 1005.28 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.

Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. (w.e.f October 10, 2016)

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

**Other Parameter**

<b>Standard Deviation:</b>	16.27%
<b>Sharpe Ratio<sup>6</sup>:</b>	0.68
<b>Beta:</b>	1.05
<b>Portfolio Turnover:</b>	0.83
<b>Expense Ratio:</b>	
Regular	2.35
Direct	1.50

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

<sup>6</sup> Risk Free Rate assumed to be 6.51% (FBIL Overnight MIBOR for 30th Nov 2016) for calculating Sharpe Ratio

<sup>5</sup> Scheme Benchmark, <sup>6</sup> Additional Benchmark, \* As on start of period considered above.

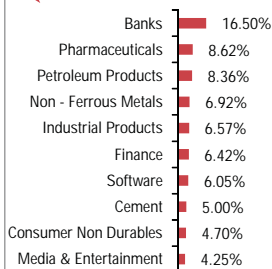
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing 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
ICICI Bank Limited	5.76%
Vedanta Limited	4.16%
State Bank of India	3.78%
Sanofi India Limited	3.55%
Hindustan Petroleum Corporation Limited	3.09%
Orient Cement Limited	2.85%
Hindustan Zinc Limited	2.75%
Axis Bank Limited	2.73%
Tech Mahindra Limited	2.41%
Kaveri Seed Company Limited	2.36%

## Industry Allocation



## Dividend

Declared on date	26-Sep-16	24-Jun-16	04-Mar-16
Dividend Yield (Regular Plan)	1.59%	1.27%	1.98%
Dividend (₹) Per Unit	0.25	0.18	0.27
Cum Dividend NAV	15.73	14.15	13.62

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 146.18

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Dividend Yield Plus (%)	Nifty 500 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Feb 26, 2003					Birla Sun Life Dividend Yield Plus (₹)	Nifty 500 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	21.80	18.29	16.73	146180	98218	82038
September 30, 2015 to September 30, 2016 (Absolute)	137.37	6.41	11.27	8.33	10641	11127	10833
September 30, 2014 to September 30, 2015 (Absolute)	128.98	6.50	3.59	-0.20	10650	10359	9980
September 30, 2013 to September 30, 2014 (Absolute)	81.01	59.21	46.08	38.87	15921	14608	13887

# Scheme Benchmark, ## Additional Benchmark, \* As 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 11. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 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

## 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 (₹)	1640000	600000	360000	120000
Market Value of amount Invested	5464226	851085	434617	131618
Scheme Returns (CAGR)	16.22	13.96	12.62	18.42
Nifty 500 returns# (CAGR)	13.09	13.67	12.02	19.12
Nifty 50 returns## (CAGR)	12.33	10.82	8.17	14.72

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.

## Missed call facility

Give a missed call to +91-8976096036 from your registered mobile number to know your folio value

# Birla Sun Life Special Situations Fund

An Open-ended Diversified Equity Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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.

## Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty
<b>Managing Fund Since:</b>	October 05, 2016
<b>Total Experience:</b>	16 years
<b>Date of Allotment:</b>	January 31, 2008
<b>Type of Scheme:</b>	An Open-ended Diversified Equity 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:	19.5730
Dividend:	15.0993
<b>Direct Plan<sup>§</sup></b>	
Growth:	20.0431
Dividend:	20.0286
<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 140.13 Crores
<b>AUM as on last day:</b> (as on 30th November 2016)	₹ 139.17 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	19.75%
<b>Sharpe Ratio<sup>##</sup>:</b>	0.99
<b>Beta:</b>	1.25
<b>Portfolio Turnover:</b>	1.07
<b>Expense Ratio:</b>	
Regular	2.65
Direct	2.02

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

## Risk Free Rate assumed to be 6.51% (FBIL Overnight MIBOR for 30th Nov 2016) for calculating Sharpe Ratio

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

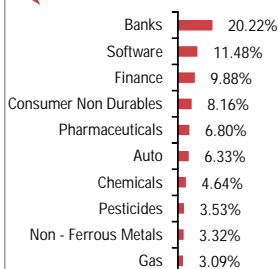
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing 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
HDFC Bank Limited	4.31%
IndusInd Bank Limited	4.22%
Infosys Limited	3.86%
Yes Bank Limited	3.80%
Tech Mahindra Limited	3.66%
UPL Limited	3.53%
ITC Limited	3.34%
HCL Technologies Limited	3.15%
Hindalco Industries Limited	2.54%
Tata Motors Limited	2.48%

## Industry Allocation



## Dividend

Declared on date	26-Sep-16	29-Sep-15	28-Aug-14
Dividend Yield (Regular Plan)	7.87%	8.17%	8.92%
Dividend (₹) Per Unit	1.37	1.30	1.30
Cum Dividend NAV	17.41	15.91	14.57

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 20.6982

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Special Situations Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Jan 31, 2008					Birla Sun Life Special Situations Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	8.75	6.08	6.14	20698	16677	16762
September 30, 2015 to September 30, 2016 (Absolute)	17.68	17.05	10.96	8.33	11705	11096	10833
September 30, 2014 to September 30, 2015 (Absolute)	14.80	19.48	3.08	-0.20	11948	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	8.93	65.82	42.50	38.87	16582	14250	13887

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Refer annexure on page no. 67 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 (₹)	1050000	600000	360000	120000
Market Value of amount Invested	2189173	1065303	511443	141438
Scheme Returns (CAGR)	16.22	23.16	24.19	34.68
S&P BSE 200 returns# (CAGR)	11.10	13.05	11.29	18.74
Nifty 50 returns## (CAGR)	9.87	10.82	8.17	14.72

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

# Birla Sun Life India Reforms Fund

An Open-ended Equity Scheme



Wealth Solutions

## 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.

## Investment Objective

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.

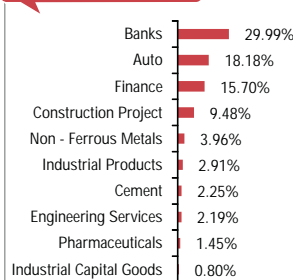
## Fund Details

<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>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:	14.79
Dividend:	12.40
<b>Direct Plan<sup>5</sup></b>	
Growth:	15.13
Dividend:	15.14
<b>Benchmark:</b>	Nifty 500
<b>Monthly Average AUM:</b>	₹ 127.58 Crores
<b>AUM as on last day:</b>	₹ 124.73 Crores
(as on 30th November 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>	19.85%
<b>Sharpe Ratio**:</b>	0.71
<b>Beta:</b>	1.21
<b>Portfolio Turnover:</b>	0.44
<b>Expense Ratio:</b>	
Regular	2.64
Direct	1.74

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Yes Bank Limited	9.41%
Eicher Motors Limited	6.93%
State Bank of India	5.97%
ICICI Bank Limited	5.49%
Voltas Limited	5.06%
Repco Home Finance Limited	5.02%
Capital First Limited	4.81%
IndusInd Bank Limited	4.72%
Maruti Suzuki India Limited	4.22%
Bajaj Finserv Limited	4.20%

## Industry Allocation



## Dividend

Declared on date	30-Nov-15	08-Aug-14
Dividend Yield (Regular Plan)	10.16%	6.72%
Dividend (₹) Per Unit	1.30	0.80
Cum Dividend NAV	12.80	11.90

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 16.22

Date of Inception: June 25, 2010	NAV Per Unit. * (₹)	Birla Sun Life India Reforms Fund (%)	Nifty 500 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life India Reforms Fund (₹)	Nifty 500 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	8.02	8.77	8.15	16220	16938	16343
September 30, 2015 to September 30, 2016 (Absolute)	13.71	18.31	11.27	8.33	11831	11127	10833
September 30, 2014 to September 30, 2015 (Absolute)	12.68	8.12	3.59	-0.20	10812	10359	9980
September 30, 2013 to September 30, 2014 (Absolute)	7.29	73.94	46.08	38.87	17394	14608	13887

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*Direct Plan is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	760000	600000	360000	120000
Market Value of amount Invested	1189285	936354	484664	140365
Scheme Returns (CAGR)	13.97	17.85	20.30	32.87
Nifty 500 returns# (CAGR)	11.67	13.67	12.02	19.12
Nifty 50 returns## (CAGR)	9.60	10.82	8.17	14.72

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

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk Free Rate assumed to be 6.51% (FBIL Overnight MIBOR for 30th Nov 2016) for calculating Sharpe Ratio

# 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.



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# Birla Sun Life Infrastructure Fund

An Open-ended Growth Scheme



Wealth Solutions

## 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.

## Investment Objective

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.

## Fund Details

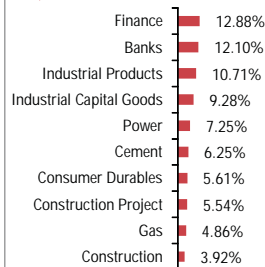
<b>Fund Manager:</b>	Mr. Mahesh Patil
<b>Managing Fund Since:</b>	July 16, 2015
<b>Total Experience:</b>	24 years
<b>Date of Allotment:</b>	March 17, 2006
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	26.36
Dividend:	14.42
<b>Direct Plan<sup>5</sup></b>	
Growth:	27.09
Dividend:	18.59
<b>Benchmark:</b>	Nifty 50
<b>Monthly Average AUM:</b>	₹ 498.62 Crores
<b>AUM as on last day:</b>	₹ 486.96 Crores
<b>(as on 30th November 2016)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed / switched after 365 days from the date of allotment.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	21.88%
<b>Sharpe Ratio**:</b>	0.67
<b>Beta:</b>	1.37
<b>Portfolio Turnover:</b>	0.72
<b>Expense Ratio:</b>	
Regular	2.51
Direct	1.90

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 \*\* Risk Free Rate assumed to be 6.51% (FBIL Overnight MIBOR for 30th Nov 2016) for calculating Sharpe Ratio

## Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	5.42%
WABCO India Limited	3.52%
Honeywell Automation India Limited	3.51%
PTC India Limited	3.08%
Tata Motors Limited	3.02%
Orient Cement Limited	2.98%
Blue Star Limited	2.79%
The Federal Bank Limited	2.76%
Crompton Greaves Consumer Electricals Limited	2.74%
Finolex Cables Limited	2.62%

## Industry Allocation



## Dividend

Declared on date	11-Jun-15	27-Jun-14
Dividend Yield (Regular Plan)	10.48%	0.00%
Dividend (₹) Per Unit	1.60	0.00
Cum Dividend NAV	15.27	15.48

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 28.37

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Infrastructure Fund (%)	Nifty 50 # (%)	S&P BSE SENSEX # (%)	Value of Standard Investment of ₹ 10000 in		
Mar 17, 2006					Birla Sun Life Infrastructure Fund (₹)	Nifty 50 # (₹)	S&P BSE SENSEX # (₹)
<b>Since inception till September 30, 2016 (CAGR)</b>	10.00	10.39	9.73	9.34	28370	26627	25659
<b>September 30, 2015 to September 30, 2016 (Absolute)</b>	25.03	13.34	8.33	6.54	11334	10833	10654
<b>September 30, 2014 to September 30, 2015 (Absolute)</b>	22.89	9.35	-0.20	-1.79	10935	9980	9821
<b>September 30, 2013 to September 30, 2014 (Absolute)</b>	12.75	79.53	38.87	37.41	17953	13887	13741

# Scheme Benchmark, ## Additional Benchmark, \* As 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. 67 to know more on performance of schemes managed by Fund Managers. \*Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1270000	600000	360000	120000
Market Value of amount Invested	2413103	952175	468168	136072
Scheme Returns (CAGR)	11.62	18.53	17.83	25.72
Nifty 50 returns# (CAGR)	9.34	10.82	8.17	14.72
S&P BSE SENSEX returns## (CAGR)	8.76	9.95	6.51	12.26

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.

# Birla Sun Life New Millennium Fund

An Open-ended Growth Scheme



Wealth Solutions

## 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.

## Investment Objective

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.

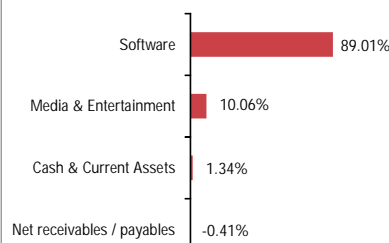
## Fund Details

<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>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:	34.16
Dividend:	16.20
<b>Direct Plan<sup>5</sup></b>	
Growth:	35.10
Dividend:	17.99
<b>Benchmark:</b>	S&P BSE Teck
<b>Monthly Average AUM:</b>	₹ 61.93 Crores
<b>AUM as on last day:</b> (as on 30th November 2016)	₹ 64.19 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed / switched after 365 days from the date of allotment.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	17.66%
<b>Sharpe Ratio<sup>##</sup>:</b>	0.23
<b>Beta:</b>	1.12
<b>Portfolio Turnover:</b>	0.57
<b>Expense Ratio:</b>	
Regular	2.72
Direct	1.94

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Infosys Limited	31.92%
Tech Mahindra Limited	11.19%
HCL Technologies Limited	9.64%
NIIT Technologies Limited	7.15%
Cyient Limited	6.38%
Sonata Software Limited	5.36%
Tata Consultancy Services Limited	4.61%
INOX Leisure Limited	4.48%
Persistent Systems Limited	4.18%
KPIT Technologies Limited	3.70%

## Industry Allocation



## Dividend

Declared on date	29-Jul-16	31-Jul-15	11-Sep-14
Dividend Yield (Regular Plan)	7.00%	10.02%	8.04%
Dividend (₹) Per Unit	1.27	2.00	1.60
Cum Dividend NAV	18.14	19.96	19.90

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 34.19

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life New Millennium Fund (%)	S&P BSE Teck # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Jan 15, 2000					Birla Sun Life New Millennium Fund (₹)	S&P BSE Teck # (₹)	Nifty 50 ## (₹)
<b>Since inception till September 30, 2016 (CAGR)</b>	10.00	7.63	N/A	10.50	34190	N/A	53065
<b>September 30, 2015 to September 30, 2016 (Absolute)</b>	36.11	-5.32	-9.99	8.33	9468	9001	10833
<b>September 30, 2014 to September 30, 2015 (Absolute)</b>	32.74	10.29	5.69	-0.20	11029	10569	9980
<b>September 30, 2013 to September 30, 2014 (Absolute)</b>	23.19	41.18	33.39	38.87	14118	13339	13887

# Scheme Benchmark, ## Additional Benchmark, \* As 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. 67 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

## 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 (₹)	2010000	600000	360000	120000
Market Value of amount Invested	6593579	827267	385960	114460
Scheme Returns (CAGR)	12.90	12.81	4.57	-8.44
S&P BSE Teck returns# (CAGR)	NA	8.34	-0.34	-11.63
Nifty 50 returns## (CAGR)	13.16	10.82	8.17	14.72

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

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

## Risk Free Rate assumed to be 6.51% (FBIL Overnight MIBOR for 30th Nov 2016) for calculating Sharpe Ratio

# 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 of 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.

## Call-back

Immediate call back option from our call centre executives during peak time. This service can be availed on our website and the FinGo app.



# Birla Sun Life India GenNext Fund

An Open-ended Growth Scheme



Wealth Solutions

## 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).

## Investment Objective

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.

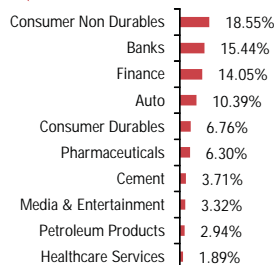
## Fund Details

<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:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	59.54
Dividend:	21.45
<b>Direct Plan<sup>s</sup></b>	
Growth:	61.67
Dividend:	24.09
<b>Benchmark:</b>	Nifty 50
<b>Monthly Average AUM:</b>	₹ 457.30 Crores
<b>AUM as on last day:</b>	₹ 458.01 Crores
<b>(as on 30th November 2016)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	14.86%
<b>Sharpe Ratio**:</b>	1.04
<b>Beta:</b>	0.93
<b>Portfolio Turnover:</b>	0.42
<b>Expense Ratio:</b>	
Regular	2.58
Direct	1.47

## Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	5.24%
Maruti Suzuki India Limited	4.61%
Eicher Motors Limited	3.78%
IndusInd Bank Limited	3.58%
ITC Limited	3.55%
Kotak Mahindra Bank Limited	3.07%
Housing Development Finance Corporation Limited	2.82%
Yes Bank Limited	2.56%
Sun Pharmaceuticals Industries Limited	2.32%
ICICI Prudential Life Insurance Company Limited	2.02%

## Industry Allocation



## Dividend

Declared on date	27-May-16	18-Jun-15	27-Jun-14
Dividend Yield (Regular Plan)	8.26%	11.10%	0.00%
Dividend (₹) Per Unit	1.80	2.60	0.00
Cum Dividend NAV	21.80	23.42	19.57
Dividend Yield (Direct Plan)	8.22%	10.14%	0.00%
Dividend (₹) Per Unit	2.00	2.60	0.00
Cum Dividend NAV	24.33	25.63	21.07

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 64.29

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life India GenNext Fund (%)	Nifty 50 # (%)	S&P BSE SENSEX # (%)	Value of Standard Investment of ₹ 10000 in		
Aug 05, 2005					Birla Sun Life India GenNext Fund (₹)	Nifty 50 # (₹)	S&P BSE SENSEX # (₹)
<b>Since inception till September 30, 2016 (CAGR)</b>	10.00	18.14	12.29	12.14	64290	36469	35938
<b>September 30, 2015 to September 30, 2016 (Absolute)</b>	53.36	20.48	8.33	6.54	12048	10833	10654
<b>September 30, 2014 to September 30, 2015 (Absolute)</b>	44.16	20.83	-0.20	-1.79	12083	9980	9821
<b>September 30, 2013 to September 30, 2014 (Absolute)</b>	30.79	43.42	38.87	37.41	14342	13887	13741

# Scheme Benchmark, ## Additional Benchmark, \* As 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 8. Total Schemes managed by Mr. Chanchal Khandelwal is 1. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*Direct Plan\* is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1340000	600000	360000	120000
Market Value of amount Invested	3984264	1076637	509426	141350
Scheme Returns (CAGR)	18.32	23.60	23.90	34.53
Nifty 50 returns# (CAGR)	9.67	10.82	8.17	14.72
S&P BSE SENSEX returns## (CAGR)	9.15	9.85	6.51	12.26

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 for 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.



Wealth Solutions

# Birla Sun Life India Opportunities Fund

An Open-ended Growth Scheme

### 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.

### Investment Objective

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.

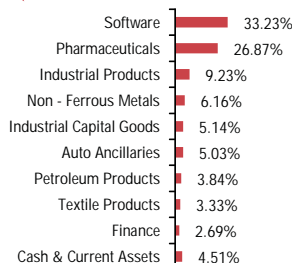
### Fund Details

<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>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:	116.66
Dividend:	26.31
<b>Direct Plan<sup>5</sup></b>	
Growth:	119.49
Dividend:	35.97
<b>Benchmark:</b>	Nifty 500
<b>Monthly Average AUM:</b>	₹ 126.57 Crores
<b>AUM as on last day:</b>	₹ 128.86 Crores (as on 30th November 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 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>	14.38%
<b>Sharpe Ratio**:</b>	1.23
<b>Beta:</b>	0.76
<b>Portfolio Turnover:</b>	0.49
<b>Expense Ratio:</b>	
Regular	2.80
Direct	2.04

### Top Ten Portfolio Holdings

Issuer	% to net Assets
Sanofi India Limited	6.32%
HCL Technologies Limited	6.24%
Infosys Limited	6.13%
Cummins India Limited	6.12%
Tech Mahindra Limited	6.10%
Sun Pharmaceuticals Industries Limited	6.06%
Honeywell Automation India Limited	5.14%
Hindustan Zinc Limited	4.82%
NIIT Technologies Limited	4.21%
Torrent Pharmaceuticals Limited	4.06%

### Industry Allocation



### Dividend

Declared on date	30-Nov-15	13-Nov-14	27-Dec-13
Dividend Yield (Regular Plan)	10.38%	9.81%	0.00%
Dividend (₹) Per Unit	3.00	2.76	0.00
Cum Dividend NAV	28.90	28.13	19.86

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 119.51

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life India Opportunities Fund (%)	Nifty 500 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Dec 27, 1999					Birla Sun Life India Opportunities Fund (₹)	Nifty 500 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	23.70	10.13	11.72	11.29	50426	64169	60130
September 30, 2015 to September 30, 2016 (Absolute)	115.16	3.78	11.27	8.33	10378	11127	10833
September 30, 2014 to September 30, 2015 (Absolute)	97.57	18.03	3.59	-0.20	11803	10359	9980
September 30, 2013 to September 30, 2014 (Absolute)	56.57	72.48	46.08	38.87	17248	14608	13887

# Scheme Benchmark, ## Additional Benchmark, \* As 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. 67 to know more on performance of schemes managed by Fund Managers. <sup>5</sup>Direct Plan<sup>5</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 (₹)	2020000	600000	360000	120000
Market Value of amount Invested	8735630	1044970	462278	125185
Scheme Returns (CAGR)	15.61	22.37	16.93	8.10
Nifty 500 returns# (CAGR)	14.31	13.67	12.02	19.12
Nifty 50 returns## (CAGR)	13.14	10.82	8.17	14.72

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

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### Missed call facility

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# Birla Sun Life International Equity Fund - Plan A

An Open-ended Diversified Equity Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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

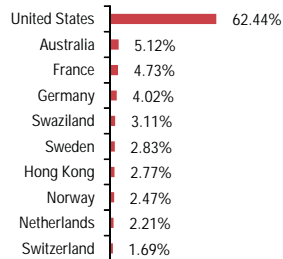
## Fund Details

<b>Fund Manager:</b>	Mr. Vineet Maloo
<b>Managing Fund Since:</b>	Since Inception
<b>Total Experience:</b>	11 years
<b>Date of Allotment:</b>	October 31, 2007
<b>Type of Scheme:</b>	An Open-ended Diversified Equity 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:	16.0264
Dividend:	14.7453
<b>Direct Plan<sup>§</sup></b>	
Growth:	16.3609
Dividend:	16.3728
<b>Benchmark:</b>	S&P Global 1200
<b>Monthly Average AUM:</b>	₹ 49.58 Crores
<b>AUM as on last day:</b>	₹ 50.44 Crores
(as on 30th November 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 / switchout 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>	0.36
<b>Expense Ratio:</b>	
Regular	2.71
Direct	2.18

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Aetna Inc New	5.01%
Valero Energy Corporation Ltd	4.32%
Apple Inc.	3.93%
Harman International Industries Inc	3.86%
Fedex Corp	3.48%
AXA SA	3.47%
THE BOEING CO	3.39%
SWISS RE AG	3.11%
Delta Air Lines Inc	2.90%
EXPEDIA INC	2.88%

## Country Allocation



## Dividend

<b>Declared on date</b>	<b>27-Nov-14</b>
Dividend Yield (Regular Plan)	8.05%
Dividend (₹) Per Unit	1.30
Cum Dividend NAV	16.15

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 Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.  
For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 15.4102

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life International Equity Fund - Plan A (%)	S&P Global 1200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Oct 31, 2007					Birla Sun Life International Equity Fund - Plan A (₹)	S&P Global 1200 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	4.97	6.30	4.33	15410	17246	14594
September 30, 2015 to September 30, 2016 (Absolute)	15.36	0.33	11.47	8.33	10033	11147	10833
September 30, 2014 to September 30, 2015 (Absolute)	15.47	-0.73	-2.10	-0.20	9927	9790	9980
September 30, 2013 to September 30, 2014 (Absolute)	15.13	2.26	8.70	38.87	10226	10870	13887

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1080000	600000	360000	120000
Market Value of amount Invested	1525357	674117	348560	117280
Scheme Returns (CAGR)	7.49	4.60	-2.09	-4.17
S&P Global 1200 returns# (CAGR)	11.02	10.27	4.95	8.33
Nifty 50 returns## (CAGR)	9.52	10.82	8.17	14.72

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.

# Birla Sun Life International Equity Fund - Plan B

An Open-ended Diversified Equity Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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.

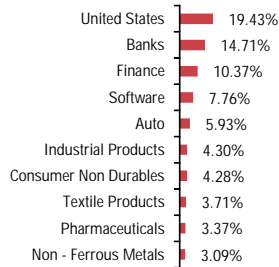
## Fund Details

<b>Fund Manager:</b>	Mr. Vineet Maloo
<b>Managing Fund Since:</b>	Since Inception
<b>Total Experience:</b>	11 years
<b>Date of Allotment:</b>	October 31, 2007
<b>Type of Scheme:</b>	An Open-ended Diversified Equity 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:	14.8119
Dividend:	14.8118
<b>Direct Plan<sup>§</sup></b>	
Growth:	15.1170
Dividend:	15.1098
<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>	₹ 97.99 Crores
<b>AUM as on last day:</b> (as on 30th November 2016)	₹ 97.90 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	0.65
<b>Expense Ratio:</b>	
Regular	2.69
Direct	2.14

## Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	7.97%
Infosys Limited	4.78%
Bajaj Finance Limited	3.29%
Repco Home Finance Limited	3.08%
Harman International Industries Inc	3.06%
Indian Oil Corporation Limited	2.98%
IndusInd Bank Limited	2.68%
Tata Motors Limited	2.35%
Eicher Motors Limited	2.21%
Shriram City Union Finance Limited	1.78%

## Country/Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 15.3186

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 ## (₹)
<b>Since inception till September 30, 2016 (CAGR)</b>	10.00	4.90	6.11	4.33	15319	16981	14594
<b>September 30, 2015 to September 30, 2016 (Absolute)</b>	13.71	11.72	11.43	8.33	11172	11143	10833
<b>September 30, 2014 to September 30, 2015 (Absolute)</b>	12.86	6.64	1.62	-0.20	10664	10162	9980
<b>September 30, 2013 to September 30, 2014 (Absolute)</b>	9.84	30.65	29.98	38.87	13065	12998	13887

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. † A customized benchmark created using S&P BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio. ‡ Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1080000	600000	360000	120000
Market Value of amount Invested	1729793	823056	427271	132456
Scheme Returns (CAGR)	10.17	12.60	11.45	19.78
Customised Index † returns# (CAGR)	11.28	12.43	9.28	15.25
Nifty 50 returns## (CAGR)	9.52	10.82	8.17	14.72

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.

## IVR

Get information of your 5 last transactions and perform functions like redemption and switch by simply by calling at 1-800-270-7000

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

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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.

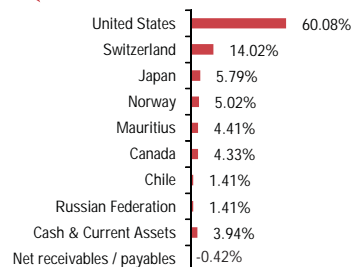
## Fund Details

<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>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:	21.3455
Dividend:	16.4391
<b>Direct Plan<sup>§</sup></b>	
Growth:	21.7001
Dividend:	16.7449
<b>Benchmark:</b>	S&P Global Agribusiness Index
<b>Monthly Average AUM:</b>	₹ 8.29 Crores
<b>AUM as on last day:</b>	₹ 8.37 Crores
<b>(as on 30th November 2016)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days 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>	0.05
<b>Expense Ratio:</b>	
Regular	1.62
Direct	1.17

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Deere And Co Ltd	10.25%
Monsanto Co	9.20%
ARCHER-DANIELS-MIDLAND CO	8.35%
Syngenta Ltd Reg Shs	8.04%
BRF SA	6.68%
ASSOCIATED BRITISH FOODS PLC	5.98%
TYSON FOODS INC	5.73%
Kubota Corp	5.36%
Potash Corp Of Saskatchewan Inc	5.36%
BUNGE LTD	5.04%

## Country Allocation



## Dividend

Declared on date	21-May-15	23-May-14
Dividend Yield (Regular Plan)	7.48%	8.24%
Dividend (₹) Per Unit	1.44	1.50
Cum Dividend NAV	19.26	18.20
Dividend Yield (Direct Plan)	7.38%	8.19%
Dividend (₹) Per Unit	1.44	1.50
Cum Dividend NAV	19.51	18.32

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 Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 20.7099

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 ## (₹)
<b>Since inception till September 30, 2016 (CAGR)</b>	10.00	9.65	17.21	14.41	20710	35061	28965
<b>September 30, 2015 to September 30, 2016 (Absolute)</b>	18.84	9.94	13.20	8.33	10994	11320	10833
<b>September 30, 2014 to September 30, 2015 (Absolute)</b>	20.09	-6.22	-6.00	-0.20	9378	9400	9980
<b>September 30, 2013 to September 30, 2014 (Absolute)</b>	18.57	8.15	12.05	38.87	10815	11205	13887

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*Direct Plan\* is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	950000	600000	360000	120000
Market Value of amount Invested	1185086	667612	368692	123537
Scheme Returns (CAGR)	5.49	4.22	1.56	5.51
S&P Global Agribusiness Index returns# (CAGR)	11.95	8.71	4.17	10.04
Nifty 50 returns## (CAGR)	10.46	10.82	8.17	14.72

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.



Wealth Solutions

# Birla Sun Life Global Commodities Fund

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

An Open-ended Fund of Funds Scheme

## 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.

## Investment Objective

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.

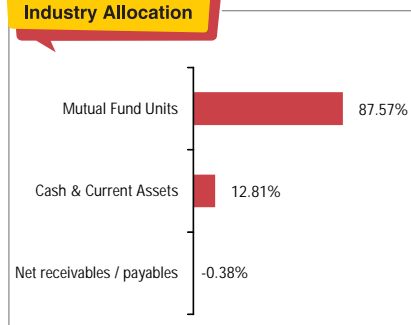
## Fund Details

<b>Fund Manager:</b>	Mr. Shraavan 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>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:	11.9576
Dividend:	11.9605
<b>Direct Plan<sup>5</sup></b>	
Growth:	12.0896
Dividend:	10.6755
<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>	₹ 2.46 Crores
<b>AUM as on last day:</b>	₹ 2.50 Crores (as on 30th November 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	0.77
Direct	0.66

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Legg Mason Martin Currie Global Resources Fund	46.27%
First State Glob Umbrella Fund Global Res Fund - I	41.30%
Cash & Current Assets	12.81%
Net receivables / payables	-0.38%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 11.7530

Date of Inception: Sep 17, 2008	NAV Per Unit. * (₹)	Birla Sun Life Global Commodities Fund (%)	40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Global Commodities Fund (₹)	40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	2.03	4.32	9.67	11753	14055	21010
September 30, 2015 to September 30, 2016 (Absolute)	9.58	22.72	16.99	6.54	12272	11699	10654
September 30, 2014 to September 30, 2015 (Absolute)	13.54	-29.25	-21.43	-1.79	7075	7857	9821
September 30, 2013 to September 30, 2014 (Absolute)	13.66	-0.93	3.00	37.41	9907	10300	13741

# Scheme Benchmark, ## Additional Benchmark, \* As 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. Shraavan Sreenivasula is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>5</sup>Direct Plan<sup>5</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 (₹)	970000	600000	360000	120000
Market Value of amount Invested	973931	575708	354851	134606
Scheme Returns (CAGR)	0.10	-1.63	-0.93	23.30
40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms# (CAGR)	4.71	2.27	-0.01	16.49
S&P BSE SENSEX returns## (CAGR)	9.81	9.81	6.52	12.26

Date of First Installment: October 01, 2008 & Scheme Inception Date: September 17, 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.

## Call-back

Immediate call back option from our call centre executives during peak time. This service can be availed on our website and the FinGo app.





# Birla Sun Life Global Real Estate Fund

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

An Open-ended Fund of Funds Scheme



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## 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.

## Investment Objective

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.

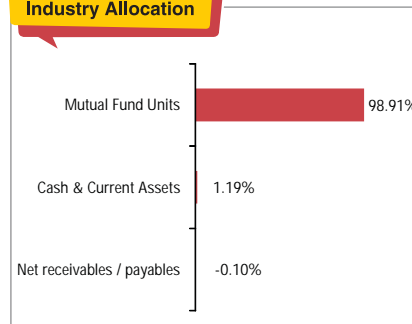
## Fund Details

<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:</b>	
<b>NAV of Plans / Options (₹)</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan</b>	
Growth:	17.1861
Dividend:	17.1970
<b>Direct Plan<sup>§</sup></b>	
Growth:	17.4988
Dividend:	17.5093
<b>Benchmark:</b>	10/40 GPR 250 Global Net Index
<b>Monthly Average AUM:</b>	₹ 19.56 Crores
<b>AUM as on last day:</b>	₹ 19.33 Crores
(as on 30th November 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	1.74
Direct	1.28

## Top Portfolio Holdings

Issuer	% to net Assets
ING (L) Invest Global Real Estate - I Cap USD	98.91%
Cash & Current Assets	1.19%
Net receivables / payables	-0.10%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 18.46

Date of Inception:	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		
Dec 31, 2007					Birla Sun Life Global Real Estate Fund (₹)	10/40 GPR 250 Global Net Index # (₹)	S&P BSE SENSEX ## (₹)
<b>Since inception till September 30, 2016 (CAGR)</b>	10.00	7.25	N/A	3.69	18457	N/A	13736
<b>September 30, 2015 to September 30, 2016 (Absolute)</b>	17.01	8.51	16.92	6.54	10851	11692	10654
<b>September 30, 2014 to September 30, 2015 (Absolute)</b>	15.87	7.18	8.91	-1.79	10718	10891	9821
<b>September 30, 2013 to September 30, 2014 (Absolute)</b>	15.67	1.28	3.80	37.41	10128	10380	13741

# Scheme Benchmark, ## Additional Benchmark, \* As 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. 67 to know more on performance of schemes managed by Fund Managers. §Direct Plan is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1060000	600000	360000	120000
Market Value of amount Invested	1688488	739795	391091	122156
Scheme Returns (CAGR)	10.25	8.31	5.45	3.35
10/40 GPR 250 Global Net Index returns# (CAGR)	NA	13.42	10.87	11.70
S&P BSE SENSEX returns## (CAGR)	9.15	9.82	6.52	12.26

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 of 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.



Wealth Solutions

# Birla Sun Life Gold ETF

An Open ended Gold Exchange Traded Fund

## 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.

## Investment Objective

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.

## Fund Details

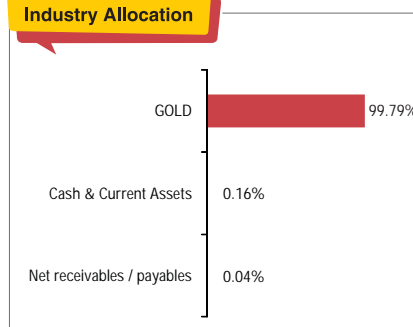
<b>Fund Manager:</b>	Mr. Prasad Dhonde
<b>Managing Fund Since:</b>	October 03, 2012
<b>Total Experience:</b>	16 years
<b>Date of Allotment:</b>	May 13, 2011
<b>Type of Scheme:</b>	An Open ended Gold Exchange Traded Fund
<b>Addl. Purchase:</b>	The Creation Unit size in case of Birla Sun Life Gold ETF shall be 1,000 units and in multiples thereof. To know the exact value of the units please refer our website.
<b>NAV (₹):</b>	2774.9783
<b>Benchmark:</b>	Domestic price of physical gold
<b>Monthly Average AUM:</b>	₹ 76.49 Crores
<b>AUM as on last day:</b> (as on 30th November 2016)	₹ 74.37 Crores
<b>Load Structure (as % of NAV)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load** (Including fractional units, if any):</b>	Nil; ++The units of the scheme are compulsorily traded in dematerialized form, and hence, there shall be no entry/exit load for the units purchased or sold through stock exchanges. However, the investor shall have to bear costs in form of bid/ask spread and brokerage or such other cost as charged by his broker for transacting in units of the scheme through secondary market.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	16.64%
<b>Sharpe Ratio**:</b>	-0.46
<b>Beta:</b>	0.98
<b>Expense Ratio:</b>	
Regular	0.92
<b>Tracking Error:</b>	7.63%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk Free Rate assumed to be 6.51% (FBIL Overnight MIBOR for 30th Nov 2016) for calculating Sharpe Ratio

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Gold	99.79%
Cash & Current Assets	0.16%
Net receivables / payables	0.04%

## Industry Allocation



## Investment Performance

NAV as on September 30, 2016: ₹ 3021.5160

Date of Inception:	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 # (₹)
May 13, 2011					
Since inception till September 30, 2016 (CAGR)	2227.8530	5.83	6.93	13562	14341
September 30, 2015 to September 30, 2016 (Absolute)	2545.8344	18.68	19.84	11868	11984
September 30, 2014 to September 30, 2015 (Absolute)	2599.7186	-2.07	-1.11	9793	9889
September 30, 2013 to September 30, 2014 (Absolute)	2942.0147	-11.63	-10.80	8837	8920

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Prasad Dhonde is 23. Refer annexure on page no. 67 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.



## Missed call facility

Give a missed call to +91-8976096036 from your registered mobile number to know your folio value

# Birla Sun Life Gold Fund

An Open ended Fund of Funds Scheme



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## 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.

## Investment Objective

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).

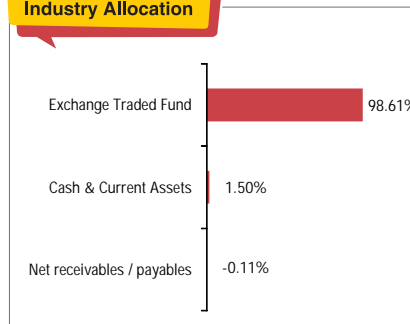
## Fund Details

<b>Fund Manager:</b>	Mr. Shraavan 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>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:	9.5502
Dividend:	9.5486
<b>Direct Plan<sup>§</sup></b>	
Growth:	9.6443
Dividend:	9.6400
<b>Benchmark:</b>	Domestic price of physical gold
<b>Monthly Average AUM:</b>	₹ 55.00 Crores
<b>AUM as on last day:</b>	₹ 52.73 Crores
(as on 30th November 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>	17.01%
<b>Sharpe Ratio<sup>##</sup>:</b>	-0.55
<b>Beta:</b>	0.99
<b>Expense Ratio:</b>	
Regular	0.50
Direct	0.23
<b>Tracking Error:</b>	7.91%

## Top Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Gold ETF	98.61%
Cash & Current Assets	1.50%
Net receivables / payables	-0.11%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 10.4610

Date of Inception:	NAV Per Unit. *	Birla Sun Life Gold Fund (%)	Domestic price of physical gold # (%)	Value of Standard Investment of ₹ 10000 in	
Mar 20, 2012	(₹)			Birla Sun Life Gold Fund (₹)	Domestic price of physical gold # (₹)
<b>Since inception till September 30, 2016 (CAGR)</b>	10.0000	1.00	2.87	10461	11367
<b>September 30, 2015 to September 30, 2016 (Absolute)</b>	8.4923	23.18	19.84	12318	11984
<b>September 30, 2014 to September 30, 2015 (Absolute)</b>	9.1340	-7.03	-1.11	9297	9889
<b>September 30, 2013 to September 30, 2014 (Absolute)</b>	10.3190	-11.48	-10.80	8852	8920

# 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. Shraavan Sreenivasula is 6. Refer annexure on page no. 67 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. <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

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.

\*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.\*



Wealth Solutions

# 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)

An Open ended Fund of Funds Scheme

## 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.

## Investment Objective

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.

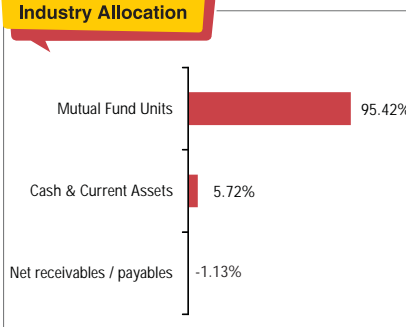
## Fund Details

<b>Fund Manager:</b>	Mr. Shraavan 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>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:	24.3089
Dividend:	22.3768
<b>Direct Plan<sup>5</sup></b>	
Growth:	12.1487
Dividend:	11.5750
<b>Benchmark:</b>	CRISIL Balanced Fund - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 3.31 Crores
<b>AUM as on last day:</b>	₹ 3.32 Crores (as on 30th November 2016)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</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
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Expense Ratio:</b>	
Regular	1.35
Direct	1.30

## Top Portfolio Holdings

Issuer	% to net Assets
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	33.51%
Birla Sun Life Cash Plus - Growth - Direct Plan	18.93%
MOST Focused Multicap 35-Direct Plan-Growth Option	18.64%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	8.81%
SBI Blue Chip Fund-Direct Plan -Growth	6.88%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	5.15%
IDFC Dynamic Bond Fund-Direct Plan-Growth	3.51%
Cash & Current Assets	5.72%
Net receivables / payables	-1.13%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 24.13

Date of Inception:	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		
Aug 17, 2006					Birla Sun Life Asset Allocator Multi Manager FoF Scheme (₹)	CRISIL Balanced Fund - Aggressive Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	9.09	9.72	9.15	24128	25591	24279
September 30, 2015 to September 30, 2016 (Absolute)	21.25	13.54	9.68	6.54	11354	10968	10654
September 30, 2014 to September 30, 2015 (Absolute)	19.07	11.45	4.38	-1.79	11145	10438	9821
September 30, 2013 to September 30, 2014 (Absolute)	13.36	42.76	28.89	37.41	14276	12889	13741

# Scheme Benchmark, ## Additional Benchmark, \* As 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. Shraavan Sreenivasula is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. "Direct Plan" is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1220000	600000	360000	120000
Market Value of amount Invested	1957859	877110	458384	132758
Scheme Returns (CAGR)	8.99	15.18	16.35	20.30
CRISIL Balanced Fund - Aggressive Index returns# (CAGR)	9.51	10.92	9.66	14.66
S&P BSE SENSEX returns## (CAGR)	8.65	9.83	6.46	12.18

Date of First Installment: September 01, 2006 & Scheme Inception Date: August 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.

\*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.\*

## IVR

Get information of your 5 last transactions and perform functions like redemption and switch by simply by calling at 1-800-270-7000

# Birla Sun Life Financial Planning FOF - Aggressive Plan

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

An Open ended Fund of Funds Scheme



Wealth 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)

## Investment Objective

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.

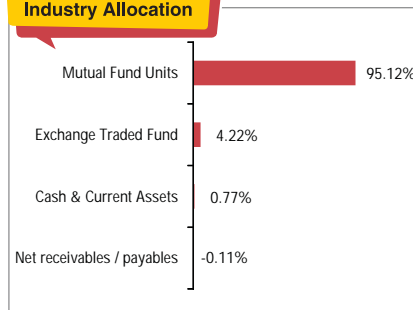
## Fund Details

<b>Fund Manager:</b>	Mr. Shraavan 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>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>NAV of Plans / Options (₹)</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan</b>	
Growth:	18.1134
Dividend:	16.5780
<b>Direct Plan<sup>5</sup></b>	
Growth:	18.5334
Dividend:	16.9763
<b>Benchmark:</b>	
	70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold
<b>Monthly Average AUM:</b>	
	₹ 114.34 Crores
<b>AUM as on last day:</b>	
	₹ 114.29 Crores (as on 30th November 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	1.33
Direct	0.58

## Top Ten Portfolio Holdings

Issuer	% to net Assets
MOST Focused Multicap 35-Direct Plan-Growth Option	15.62%
Birla Sun Life Advantage Fund - Gr - Dir PI	15.50%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	13.99%
SBI Blue Chip Fund-Direct Plan -Growth	13.23%
Birla Sun Life Cash Plus - Growth - Direct Plan	12.41%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	12.35%
Birla Sun Life Medium Term Plan -Gr - Direct Plan	6.30%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	2.90%
IDFC Dynamic Bond Fund-Direct Plan-Growth	2.81%
R*Shares Gold BeES	2.51%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: 18.70

Date of Inception:	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 ## (₹)
May 09, 2011									
<b>Since inception till September 30, 2016 (CAGR)</b>	10.00	12.29	8.52	8.13	7.85	18702	15548	15251	15039
<b>September 30, 2015 to September 30, 2016 (Absolute)</b>	16.42	13.87	9.05	11.11	6.54	11387	10905	11111	10654
<b>September 30, 2014 to September 30, 2015 (Absolute)</b>	14.91	10.15	2.20	13.76	-1.79	11015	10220	11376	9821
<b>September 30, 2013 to September 30, 2014 (Absolute)</b>	10.58	40.99	27.93	6.85	37.41	14099	12793	10685	13741

# Scheme Benchmark, ## Additional Benchmark, \* As 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. Shraavan Sreenivasula is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>5</sup>Direct Plan<sup>5</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 (₹)	650000	600000	360000	120000
Market Value of amount Invested	983556	890337	454998	133523
Scheme Returns (CAGR)	15.24	15.79	15.83	21.55
70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold returns# (CAGR)	9.74	9.92	8.38	13.69
CRISIL 10 Year Gilt Index returns## (CAGR)	9.30	9.51	11.72	14.30
S&P BSE SENSEX returns## (CAGR)	9.60	9.83	6.46	12.18

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.

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

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

# Close Ended Scheme Performance

## Birla Sun Life Capital Protection Oriented Fund - Series 17 - Regular Plan

Date of Inception: Dec 04, 2013 Fund Manager: Mr. Prasad Dhonde & Vineet Maloo NAV (as on 30 <sup>th</sup> September 2016): 12.9193	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 17 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 17 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	9.49	12.14	8.09	12919	13823	12459
September 30, 2015 to September 30, 2016 (Absolute)	12.1194	6.60	11.17	7.36	10660	11117	10736
September 30, 2014 to September 30, 2015 (Absolute)	11.2061	8.15	10.72	8.86	10815	11072	10886

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 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> September 2016): 12.7670	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 18 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 18 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	9.63	12.63	8.18	12767	13717	12323
September 30, 2015 to September 30, 2016 (Absolute)	11.9413	6.91	11.17	7.36	10691	11117	10736
September 30, 2014 to September 30, 2015 (Absolute)	11.0068	8.49	10.72	8.86	10849	11072	10886

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 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> September 2016): 12.4259	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 19 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 19 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	8.81	12.47	8.21	12426	13530	12252
September 30, 2015 to September 30, 2016 (Absolute)	11.6442	6.71	11.17	7.36	10671	11117	10736
September 30, 2014 to September 30, 2015 (Absolute)	10.7925	7.89	10.72	8.86	10789	11072	10886

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 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> September 2016): 12.1861	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 20 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 20 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	8.51	12.11	8.18	12186	13190	12097
September 30, 2015 to September 30, 2016 (Absolute)	11.4349	6.57	11.17	7.36	10657	11117	10736
September 30, 2014 to September 30, 2015 (Absolute)	10.5696	8.19	10.72	8.86	10819	11072	10886

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 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> September 2016): 11.7672	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 21 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 21 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	7.29	10.58	8.04	11767	12619	11957
September 30, 2015 to September 30, 2016 (Absolute)	11.0308	6.68	11.17	7.36	10668	11117	10736
September 30, 2014 to September 30, 2015 (Absolute)	10.2686	7.42	10.72	8.86	10742	11072	10886

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 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> September 2016): 11.7000	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 22 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 22 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	7.63	11.16	8.12	11700	12533	11813
September 30, 2015 to September 30, 2016 (Absolute)	10.9357	6.99	11.17	7.36	10699	11117	10736
September 30, 2014 to September 30, 2015 (Absolute)	10.1034	8.24	10.72	8.86	10824	11072	10886

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 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> September 2016): 11.4635	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 23 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 23 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	6.94	10.72	8.10	11464	12304	11718
September 30, 2015 to September 30, 2016 (Absolute)	10.7796	6.34	11.17	7.36	10634	11117	10736
September 30, 2014 to September 30, 2015 (Absolute)	10.0188	7.59	10.72	8.86	10759	11072	10886

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 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 25 - Regular Plan

Date of Inception: Nov 26, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Ajay Garg NAV (as on 30 <sup>th</sup> September 2016): 10.3488	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 September 30, 2016 (CAGR)	10.0000	1.87	9.64	7.98	10349	11852	11522
September 30, 2015 to September 30, 2016 (Absolute)	9.9188	4.34	11.17	7.36	10434	11117	10736

# 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 23. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 67 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.



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# Close Ended Scheme Performance

## 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> September 2016): 10.0700	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 September 30, 2016 (CAGR)	10.0000	0.46	9.35	7.82	10070	11442	11202
September 30, 2015 to September 30, 2016 (Absolute)	9.7471	3.31	11.17	7.36	10331	11117	10736

# 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 23. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 67 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> September 2016): 18.8000	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 September 30, 2016 (CAGR)	10.0000	30.13	26.77	9.96	18800	17659	12555
September 30, 2015 to September 30, 2016 (Absolute)	15.4500	21.68	21.92	8.33	12168	12192	10833
September 30, 2014 to September 30, 2015 (Absolute)	13.3900	15.38	13.31	-0.20	11538	11331	9980

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

## 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> September 2016): 14.6900	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 September 30, 2016 (CAGR)	10.0000	18.00	18.04	6.29	14690	14702	11521
September 30, 2015 to September 30, 2016 (Absolute)	12.2900	19.53	21.92	8.33	11953	12192	10833
September 30, 2014 to September 30, 2015 (Absolute)	10.8500	13.27	13.31	-0.20	11327	11331	9980

# 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. 67 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> September 2016): 14.0600	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 September 30, 2016 (CAGR)	10.0000	16.49	17.36	5.61	14060	14296	11296
September 30, 2015 to September 30, 2016 (Absolute)	10.8200	29.94	21.92	8.33	12994	12192	10833
September 30, 2014 to September 30, 2015 (Absolute)	9.6500	12.12	13.31	-0.20	11212	11331	9980

# 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. 67 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> September 2016): 14.4200	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 September 30, 2016 (CAGR)	10.0000	18.53	18.11	5.51	14420	14310	11224
September 30, 2015 to September 30, 2016 (Absolute)	11.2900	27.72	21.92	8.33	12772	12192	10833
September 30, 2014 to September 30, 2015 (Absolute)	10.1700	11.01	13.31	-0.20	11101	11331	9980

# 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. 67 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> September 2016): 12.5900	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 September 30, 2016 (CAGR)	10.0000	14.08	14.20	2.24	12590	12612	10395
September 30, 2015 to September 30, 2016 (Absolute)	9.8000	28.47	21.92	8.33	12847	12192	10833

# 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. 67 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> September 2016): 12.6300	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 September 30, 2016 (CAGR)	10.0000	17.37	14.77	0.04	12630	12223	10006
September 30, 2015 to September 30, 2016 (Absolute)	10.0500	25.67	21.92	8.33	12567	12192	10833

# 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 11. Refer annexure on page no. 67 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> September 2016): 15.7700	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 September 30, 2016 (CAGR)	10.0000	19.15	15.66	13.57	15770	14597	13920
September 30, 2015 to September 30, 2016 (Absolute)	14.7200	7.13	9.62	8.33	10713	10962	10833
September 30, 2014 to September 30, 2015 (Absolute)	13.4400	9.52	2.05	-0.20	10952	10205	9980

# 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 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers.

# Close Ended Scheme Performance

## 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> September 2016): 15.2300	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 September 30, 2016 (CAGR)	10.0000	18.19	13.19	11.13	15230	13660	13044
September 30, 2015 to September 30, 2016 (Absolute)	14.2100	7.18	9.62	8.33	10718	10962	10833
September 30, 2014 to September 30, 2015 (Absolute)	13.0100	9.22	2.05	-0.20	10922	10205	9980

# 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 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers.

## 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> September 2016): 11.4400	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 September 30, 2016 (CAGR)	10.0000	7.26	4.63	2.78	11440	10908	10541
September 30, 2015 to September 30, 2016 (Absolute)	10.6500	7.42	9.62	8.33	10742	10962	10833

# 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 8. Refer annexure on page no. 67 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> September 2016): 11.0200	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 September 30, 2016 (CAGR)	10.0000	5.60	4.30	2.60	11020	10780	10469
September 30, 2015 to September 30, 2016 (Absolute)	10.2700	7.30	9.62	8.33	10730	10962	10833

# 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 8. Refer annexure on page no. 67 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> September 2016): 10.5100	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 September 30, 2016 (CAGR)	10.0000	3.33	2.28	0.62	10510	10349	10094
September 30, 2015 to September 30, 2016 (Absolute)	9.7600	7.68	9.62	8.33	10768	10962	10833

# 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 8. Refer annexure on page no. 67 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. Schemes mentioned in order of performance for the period September 30, 2015 - September 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.



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7.06% GOI (MD10/10/2046)	SOV	2.31%
Indiabulls Housing Finance Limited	CARE AAA	2.08%
Edelweiss Commodities Services Ltd	ICRA AA	1.95%
Dewan Housing Finance Corporation Limited	CARE AAA	1.82%
7.61% GOI(MD 09/05/2030)	SOV	1.59%
Adani Power Limited	BWR AA-(SO)	1.34%
Sansar Trust	CRISIL AAA	1.18%
Tata Motors Finance Solutions Ltd	CRISIL AA	0.98%
Edelweiss Finance & Investments LTD	ICRA AA	0.97%
Indiabulls Properties Private Limited	CARE AA-(SO)	0.97%
Indiabulls Housing Finance Limited	CARE AAA	0.96%
Hinduja Leyland Finance Ltd	CARE A+	0.90%
Shriram Transport Finance Company Limited	CRISIL AA+	0.81%
Birla Sun Life Cash Plus - Growth - Direct Plan		0.80%
Adani Power Limited	BWR AA-(SO)	0.73%
Adani Transmission Limited	IND AA+	0.65%
JM Financial Credit Solution Limited	ICRA AA	0.65%
Adani Transmission Limited	IND AA+	0.57%
JM Financial Credit Solution Limited	ICRA AA	0.55%
ECL Finance Ltd	ICRA AA	0.54%
Indiabulls Housing Finance Limited	CARE AAA	0.49%
Nirchem Cement Limited	CRISIL AA	0.49%
Bahadur Chand Investments Pvt Ltd	ICRA AA	0.49%
Syndicate Bank	CARE AA-	0.45%
7.59% GOI (MD 20/03/2029)	SOV	0.40%
Sansar Trust	IND AAA(SO)	0.38%
Indiabulls Housing Finance Limited	CARE AAA	0.33%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.33%
9.23% GOI (MD 23/12/2043)	SOV	0.17%
Housing Development Finance Corporation Limited	CRISIL AAA	0.16%
Tata Capital Financial Services Ltd	CRISIL AA+	0.16%
7.73% GOI (MD 19/12/2034)	SOV	0.11%
Power Grid Corporation of India Limited	CRISIL AAA	0.03%
7.96% Gujarat SDL (14/10/2025)	SOV	0.03%
Tata Sons Ltd	CRISIL AAA	0.03%
8.08% GOI (MD 02/08/2022)	SOV	0.02%
8.15% GOI (MD 24/11/2026)	SOV	0.02%
8.35% GOI (MD 14/05/2022)	SOV	0.01%
7.68% GOI (MD 15/12/2023)	SOV	0.01%
9.20% GOI (MD 30/09/2030)	SOV	0.01%
Rural Electrification Corporation Limited	CRISIL AAA	0.01%
9.40% Madhya Pradesh SDL (MD 30/01/2024)	SOV	0.00%
7.35% GOI (MD 22/06/2024)	SOV	0.00%
8.33% GOI 2036 (07/06/2036)	SOV	0.00%
7.96% Maharashtra SDL (14/10/2025)	SOV	0.00%
7.88% GOI (MD 19/03/2030)	SOV	0.00%
7.4550% Rec Mibor & Pay Fix (MD29/12/2016) ICICIBK		0.00%
6.3375% Pay Fix & Rec Mibor(06/10/21) ICISECPD		-0.01%
6.3450% Pay Fix & Rec Mibor(04/10/21) ICISECPD		-0.01%
Cash & Current Assets		2.69%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Income Plus

Allocation as a % of Net Assets	Rating	%
7.61% GOI(MD 09/05/2030)	SOV	44.16%
7.73% GOI (MD 19/12/2034)	SOV	15.94%
7.59% GOI(MD 11/01/2026)	SOV	7.06%
7.59% GOI (MD 20/03/2029)	SOV	6.81%
8.17% GOI (MD 01/12/2044)	SOV	4.75%
8.13% GOI (MD 22/06/2045)	SOV	4.32%
7.88% GOI (MD 19/03/2030)	SOV	3.94%
Bajaj Finance Limited	CARE AAA	3.72%
6.97% GOI (MD 06/09/2026)	SOV	1.52%
HDFC Bank Limited	CRISIL AAA	1.26%
Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	0.66%
Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	0.63%
6.62% GOI (MD 28/11/2051)	SOV	0.63%
Power Finance Corporation Limited	CRISIL AAA	0.63%
Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	0.62%
Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	0.21%
8.21% Haryana Special SDL(MD 31/03/2023)	SOV	0.21%
9.56% Maharashtra SDL (MD 28/08/2023)	SOV	0.03%
7.68% GOI (MD 15/12/2023)	SOV	0.03%
9.45% Rahasthan SDL (MD 26/03/2024)	SOV	0.03%
8.24% GOI (MD 10/11/2033)	SOV	0.01%
8.51% Punjab SDL (MD 10/04/2023)	SOV	0.01%
8.64% Jharkhand SDL (MD 06/03/2023)	SOV	0.01%
6.3225% Pay Fix & Rec Mibor(26/09/2021) HDFCBK		-0.01%
6.4225% Pay Fix & Rec Mibor (12/07/19) ICICIBK		-0.02%
6.5075% Pay Fix & Rec Mibor (29/06/19) HDFCBK		-0.04%
Cash & Current Assets		2.90%
<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	%
6.97% GOI (MD 06/09/2026)	SOV	88.24%
8.40% GOI (MD 28/07/2024)	SOV	1.56%
Cash & Current Assets		10.20%
<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 11/01/2026)	SOV	15.84%
8.17% GOI (MD 01/12/2044)	SOV	15.68%
7.59% GOI (MD 20/03/2029)	SOV	14.98%
7.72% GOI (MD 25/05/2025)	SOV	12.74%
7.73% GOI (MD 19/12/2034)	SOV	10.92%
8.60% Bihar SDL (MD 09/03/2026)	SOV	9.46%
7.61% GOI(MD 09/05/2030)	SOV	7.91%
7.35% GOI (MD 22/06/2024)	SOV	2.08%
7.68% GOI (MD 15/12/2023)	SOV	0.42%
8.30% GOI (MD 02/07/2040)	SOV	0.00%
6.3825% Pay Fix & Rec Mibor (01/08/19) HDFCBK		-0.04%
6.38% Pay Fix & Rec Mibor (01/08/19) HSBCKB		-0.08%
6.58% Pay Fix & Rec Mibor (06/04/21)		-0.14%
ICICISEC		10.24%
Cash & Current Assets		10.24%
<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	27.32%
8.17% GOI (MD 01/12/2044)	SOV	17.66%
7.88% GOI (MD 19/03/2030)	SOV	13.89%
7.73% GOI (MD 19/12/2034)	SOV	13.82%
7.59% GOI (MD 20/03/2029)	SOV	13.55%
8.24% GOI (MD 10/11/2033)	SOV	7.16%
Cash & Current Assets		6.61%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Active Debt Multi Manager FoF Scheme

Allocation as a % of Net Assets	%
IDFC Dynamic Bond Fund-Direct Plan-Growth	21.23%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	20.79%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	20.32%
Birla Sun Life Govt Sec. Long Term Grwth Direct	19.63%
ICICI Prude Gilt Fund Inv Plan PF Opt-Dir Plan-Grw	17.31%
Cash & Current Assets	1.02%
Net receivables / payables	-0.29%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Financial Planning FOF - Conservative Plan

Birla Sun Life Cash Plus - Growth - Direct Plan	39.34%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	14.16%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	7.09%
IDFC Dynamic Bond Fund-Direct Plan-Growth	6.83%
Kotak MF Gold ETF	5.86%
R*Shares Gold BeES	5.33%
MOST Focused Multicap 35-Direct Plan-Growth Option	5.13%
Birla Sun Life Advantage Fund - Gr - Dir PI	5.11%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	4.06%
SBI Blue Chip Fund-Direct Plan -Growth	3.85%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	1.32%
Cash & Current Assets	1.99%
Net receivables / payables	-0.07%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Financial Planning FOF - Prudent Plan

Birla Sun Life Cash Plus - Growth - Direct Plan	25.39%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	12.44%
MOST Focused Multicap 35-Direct Plan-Growth Option	9.36%
Birla Sun Life Advantage Fund - Gr - Dir PI	9.21%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	8.22%
SBI Blue Chip Fund-Direct Plan -Growth	7.14%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	6.25%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	6.05%
IDFC Dynamic Bond Fund-Direct Plan-Growth	5.67%
R*Shares Gold BeES	4.68%
Kotak MF Gold ETF	4.28%
Cash & Current Assets	1.30%
Net receivables / payables	0.003%
<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	7.78%
Bayer Cropscience Ltd	5.18%
Honeywell Automation India Ltd	4.68%
Kotak Mahindra Bank Ltd	3.94%
ICRA Ltd	3.87%
Gillette India Ltd	3.57%
MRF Ltd	3.46%
Zee Entertainment Enterprises Ltd	3.37%
Biocon Ltd	3.36%
Johnson Controls-Hitachi Air Conditioning India Lt	2.89%
Thomas Cook India Ltd	2.83%
Pfizer Ltd	2.77%
Glaxosmithkline Pharmaceuticals Ltd	2.71%
Reliance Industries Ltd	2.46%
Indusind Bank Ltd	2.37%
Housing Development Finance Corporation Ltd	2.22%
Shoppers Stop Ltd	2.21%
Yes Bank Ltd	2.20%
Shree Cement Ltd	2.19%
HDFC Bank Ltd	2.14%
ICICI Bank Ltd	2.11%
Bosch Ltd	2.10%
Jet Airways India Ltd	2.09%
Tata Consultancy Services Ltd	2.07%
Century Textiles & Industries Ltd	1.97%
Grasim Industries Ltd	1.88%
Larsen & Toubro Ltd	1.86%
Axis Bank Ltd	1.59%
Maruti Suzuki India Ltd	1.52%
Tata Motors Ltd	1.48%
Cummins India Ltd	1.41%
Capital First Limited	1.20%
HCL Technologies Ltd	1.09%
Sun Pharmaceuticals Industries Ltd	1.09%
Hindustan Unilever Ltd	1.04%
Infosys Ltd	1.03%
Kansai Nerolac Paints Ltd	1.02%
Procter & Gamble Hygiene and Health Care Ltd	1.01%
Bata India Ltd	0.89%
Tech Mahindra Ltd	0.71%
ITC Ltd	0.65%
IDFC Bank Ltd	0.64%
Bharat Financial Inclusion Ltd	0.52%
Vedanta Ltd	0.51%
Mahindra & Mahindra Ltd	0.41%
Ashok Leyland Ltd	0.39%
Container Corporation of India Ltd	0.29%
IDFC Ltd	0.28%
United Breweries Holdings Ltd	0.27%
Bharat Bijlee Ltd	0.14%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	0.68%
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	7.70%
Bayer Cropscience Ltd	5.10%
Honeywell Automation India Ltd	4.59%
ICRA Ltd	3.83%
Kotak Mahindra Bank Ltd	3.71%
MRF Ltd	3.66%
Gillette India Ltd	3.60%
Zee Entertainment Enterprises Ltd	3.17%
Biocon Ltd	3.17%
Johnson Controls-Hitachi Air Conditioning India Lt	2.85%
Thomas Cook India Ltd	2.84%
Pfizer Ltd	2.74%
Glaxosmithkline Pharmaceuticals Ltd	2.72%
Reliance Industries Ltd	2.32%
Indusind Bank Ltd	2.23%
Shoppers Stop Ltd	2.17%
Housing Development Finance Corporation Ltd	2.09%
Yes Bank Ltd	2.08%
Shree Cement Ltd	2.06%
Jet Airways India Ltd	2.05%
HDFC Bank Ltd	2.01%
ICICI Bank Ltd	1.98%
Bosch Ltd	1.98%
Tata Consultancy Services Ltd	1.95%
Century Textiles & Industries Ltd	1.88%
Grasim Industries Ltd	1.83%
Larsen & Toubro Ltd	1.74%
Axis Bank Ltd	1.50%
Maruti Suzuki India Ltd	1.43%
Tata Motors Ltd	1.39%
Cummins India Ltd	1.33%
Capital First Limited	1.14%
HCL Technologies Ltd	1.03%

Sun Pharmaceuticals Industries Ltd	1.03%
Hindustan Unilever Ltd	0.98%
Infosys Ltd	0.97%
Kansai Nerolac Paints Ltd	0.96%
Procter & Gamble Hygiene and Health Care Ltd	0.96%
Bata India Ltd	0.89%
Tech Mahindra Ltd	0.70%
ITC Ltd	0.61%
IDFC Bank Ltd	0.60%
Bharat Financial Inclusion Ltd	0.49%
Vedanta Ltd	0.47%
Mahindra & Mahindra Ltd	0.39%
Ashok Leyland Ltd	0.37%
Container Corporation of India Ltd	0.28%
IDFC Ltd	0.26%
United Breweries Holdings Ltd	0.24%
Bharat Bijlee Ltd	0.11%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	4.07%
Net receivables / payables	-0.26%
<b>Total</b>	<b>100.00%</b>

### Birla Sun Life Tax Savings Fund

Allocation as a % of Net Assets	%
Sundaram Clayton Ltd	7.92%
Bayer Cropscience Ltd	5.10%
Honeywell Automation India Ltd	4.67%
Kotak Mahindra Bank Ltd	3.86%
MRF Ltd	3.80%
ICRA Ltd	3.80%
Biocon Ltd	3.30%
Zee Entertainment Enterprises Ltd	3.29%
Gillette India Ltd	3.23%
Pfizer Ltd	2.69%
Johnson Controls-Hitachi Air Conditioning India Lt	2.66%
Thomas Cook India Ltd	2.63%
Reliance Industries Ltd	2.40%
Glaxosmithkline Pharmaceuticals Ltd	2.35%
Indusind Bank Ltd	2.32%
Shoppers Stop Ltd	2.22%
Housing Development Finance Corporation Ltd	2.18%
Yes Bank Ltd	2.16%
Shree Cement Ltd	2.14%
Jet Airways India Ltd	2.12%
HDFC Bank Ltd	2.09%
Bosch Ltd	2.06%
ICICI Bank Ltd	2.06%
Tata Consultancy Services Ltd	2.03%
Century Textiles & Industries Ltd	1.95%
Grasim Industries Ltd	1.84%
Larsen & Toubro Ltd	1.82%
Axis Bank Ltd	1.56%
Maruti Suzuki India Ltd	1.49%
Tata Motors Ltd	1.44%
Cummins India Ltd	1.38%
Capital First Limited	1.19%
Sun Pharmaceuticals Industries Ltd	1.15%
HCL Technologies Ltd	1.07%
Hindustan Unilever Ltd	1.02%
Infosys Ltd	1.00%
Kansai Nerolac Paints Ltd	1.00%
Procter & Gamble Hygiene and Health Care Ltd	1.00%
Bata India Ltd	0.92%
Tech Mahindra Ltd	0.73%
ITC Ltd	0.64%
IDFC Bank Ltd	0.63%
Bharat Financial Inclusion Ltd	0.50%
Vedanta Ltd	0.50%
Mahindra & Mahindra Ltd	0.40%
Ashok Leyland Ltd	0.38%
Container Corporation of India Ltd	0.29%
IDFC Ltd	0.27%
United Breweries Holdings Ltd	0.26%
Bharat Bijlee Ltd	0.11%
Cash & Current Assets	3.06%
Net receivables / payables	-0.69%
<b>Total</b>	<b>100.00%</b>





LT_29/12/2016	-0.22%
NIFTY_29/12/2016	-2.98%
Cash & Current Assets	3.86%
Net receivables / payables	4.21%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Equity Fund

Allocation as a % of Net Assets	%
Birla Sun Life Cash Plus - Growth - Direct Plan	5.80%
HDFC Bank Ltd	5.21%
Cairn India Ltd	3.81%
HCL Technologies Ltd	3.37%
Kotak Mahindra Bank Ltd	3.33%
Maruti Suzuki India Ltd	3.19%
Yes Bank Ltd	3.17%
Tata Communications Ltd	2.91%
Sun Pharmaceuticals Industries Ltd	2.90%
Tata Chemicals Ltd	2.85%
Indusind Bank Ltd	2.76%
Vedanta Ltd	2.56%
Dr Reddys Laboratories Ltd	2.08%
Tata Motors Ltd	2.00%
ITC Ltd	1.98%
Bank Of Baroda	1.71%
Century Textiles & Industries Ltd	1.68%
Dalmia Bharat Limited	1.66%
Tech Mahindra Ltd	1.57%
Tata Steel Ltd	1.44%
Aurobindo Pharma Ltd	1.42%
Infosys Ltd	1.41%
Kansai Nerolac Paints Ltd	1.33%
Bajaj Finance Ltd	1.28%
Dishman Pharma & Chemicals Ltd	1.27%
LIC Housing Finance Ltd	1.26%
Cholamandalam Investment and Finance Company Ltd	1.24%
Castrol India Ltd	1.18%
ICICI Bank Ltd	1.17%
Blue Star Ltd	1.10%
Indian Oil Corporation Ltd	1.07%
Dish TV India Ltd	1.06%
Recco Home Finance Ltd	1.03%
Shriram City Union Finance Limited	1.01%
Bharat Financial Inclusion Ltd	0.98%
Zee Entertainment Enterprises Ltd	0.97%
IDFC Ltd	0.94%
Exide Industries Ltd	0.94%
United Spirits Ltd	0.93%
Equitas Holdings Limited	0.91%
Axis Bank Ltd	0.87%
Hindustan Unilever Ltd	0.73%
Bharti Infratel Limited	0.72%
Piramal Enterprises Ltd	0.69%
Cummins India Ltd	0.68%
Radico Khaitan Ltd	0.66%
Torrent Pharmaceuticals Ltd	0.64%
IIFL Holdings Ltd	0.64%
Atul Ltd	0.62%
Glaxosmithkline Consumer Healthcare Ltd	0.53%
Shriram Transport Finance Company Ltd	0.52%
VA Tech Wabag Ltd	0.52%
MRF Ltd	0.48%
ACC Ltd	0.44%
AIA Engineering Ltd	0.42%
The Jammu and Kashmir Bank Ltd	0.41%
Keval Kiran Clothing Limited	0.36%
Bharat Electronics Ltd	0.35%
Cox and Kings Ltd	0.30%
Bata India Ltd	0.30%
Grasim Industries Ltd	0.28%
L and T Finance Holdings Ltd	0.27%
PNB Housing Finance Limited	0.25%
Ambuja Cements Ltd	0.19%
Hindustan Zinc Ltd	0.19%
DLF Ltd	0.17%
Rallis India Ltd	0.12%
DO Entertainment International Ltd	0.04%
Mms Infrastr Ltd	0.00%
MAESTROS MEDILINE SYSTEMS LIMITED	0.00%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	6.30%
Net receivables / payables	2.80%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Advantage Fund

Allocation as a % of Net Assets	%
Yes Bank Ltd	5.15%
HDFC Bank Ltd	4.20%
State Bank of India	3.83%

Maruti Suzuki India Ltd	3.67%
Vedanta Ltd	3.48%
Eicher Motors Ltd	3.31%
Sun Pharmaceuticals Industries Ltd	2.97%
Tata Motors Ltd	2.90%
ICICI Bank Ltd	2.77%
Natco Pharma Ltd	2.71%
Aurobindo Pharma Ltd	2.57%
Bajaj Finserv Ltd	2.37%
Dr Reddys Laboratories Ltd	2.20%
Shree Cement Ltd	2.14%
Indusind Bank Ltd	2.12%
Hindustan Petroleum Corporation Ltd	2.04%
Infosys Ltd	1.93%
Tech Mahindra Ltd	1.90%
Cholamandalam Investment and Finance Company Ltd	1.83%
Britannia Industries Ltd	1.78%
Bank Of Baroda	1.77%
L and T Finance Holdings Ltd	1.68%
UPL Limited	1.59%
Emami Ltd	1.59%
Recco Home Finance Ltd	1.52%
Berger Paints India Ltd	1.51%
Bajaj Finance Ltd	1.49%
Hindustan Zinc Ltd	1.47%
PNB Housing Finance Limited	1.45%
Volta Ltd	1.45%
Glenmark Pharmaceuticals Ltd	1.39%
Tata Steel Ltd	1.35%
K.P.R. Mill Limited	1.14%
TVS Motor Company Ltd	1.11%
Hindalco Industries Ltd	1.08%
Asian Paints Ltd	1.06%
Power Grid Corporation of India Ltd	1.05%
Bharat Electronics Ltd	1.05%
Bayer Cropscience Ltd	1.03%
Equitas Holdings Limited	1.02%
Ambuja Cements Ltd	0.94%
Motherson Sumi Systems Ltd	0.94%
V-Guard Industries Limited	0.86%
Kotak Mahindra Bank Ltd	0.86%
Dalmia Bharat Limited	0.82%
VEDL_29/12/2016	0.78%
Cummins India Ltd	0.77%
Shriram City Union Finance Limited	0.76%
Petronet LNG Ltd	0.69%
Orient Cement Ltd	0.63%
Zee Entertainment Enterprises Ltd	0.62%
Kaveri Seed Company Ltd	0.61%
Narayana Hrudayalaya Limited	0.57%
Torrent Pharmaceuticals Ltd	0.56%
Bharat Financial Inclusion Ltd	0.52%
Wabco India Ltd	0.49%
Shriram Transport Finance Company Ltd	0.46%
AIA Engineering Ltd	0.46%
PI Industries Ltd	0.45%
Astra Microwave Products Ltd	0.35%
GE T&D India Limited	0.30%
Endurance Technologies Limited	0.27%
Dharti Dredging	0.06%
Karrox Technologies Ltd	0.00%
Cash & Current Assets	7.77%
Net receivables / payables	-4.24%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life MNC Fund

Allocation as a % of Net Assets	Rating	%
Bayer Cropscience Ltd		8.05%
Gillette India Ltd		7.76%
Bosch Ltd		7.67%
ICRA Ltd		7.05%
Pfizer Ltd		6.61%
Maruti Suzuki India Ltd		6.48%
Honeywell Automation India Ltd		6.11%
Glaxosmithkline Pharmaceuticals Ltd		5.84%
Kotak Mahindra Bank Ltd		5.05%
Johnson Controls-Hitachi Air Conditioning India Ltd		4.69%
Thomas Cook India Ltd		3.86%
Capital First Limited		3.77%
Hindustan Unilever Ltd		3.68%
Kansai Nerolac Paints Ltd		3.13%
Jet Airways India Ltd		2.77%
Procter & Gamble Hygiene and Health Care Ltd		2.22%
Cummins India Ltd		1.76%
FAG Bearings India Ltd		1.73%
Bata India Ltd		1.58%
Castrol India Ltd		1.42%
Crisil Ltd		1.31%

Wabco India Ltd		1.02%
Colgate Palmolive India Ltd		0.89%
Quess Corp Limited		0.66%
ACC Ltd		0.64%
SML Isuzu Ltd		0.53%
Oracle Financial Services Software Ltd		0.44%
Ambuja Cements Ltd		0.35%
Nestle India Ltd		0.34%
ITD Cementation India Ltd		0.34%
Federal-Mogul Goetze (India) Ltd		0.33%
Sanofi India Ltd		0.25%
Siemens Ltd		0.23%
Akzo India Nobel Ltd		0.21%
Blue Dart Express Ltd		0.19%
GE T&D India Limited		0.18%
GE Power India Limited		0.17%
ABB India Ltd		0.15%
Disa India Ltd		0.13%
Schneider Electric Infrastructure Ltd		0.08%
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		0.77%
Net receivables / payables		-0.45%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Midcap Fund

Allocation as a % of Net Assets	%
Mahindra CIE Automotive Ltd	2.75%
Gujarat State Petronet Ltd	2.67%
Tube Investments of India Ltd	2.53%
Aurobindo Pharma Ltd	2.51%
Federal Bank Ltd	2.48%
KEC International Ltd	2.34%
LIC Housing Finance Ltd	2.23%
MRF Ltd	2.14%
Finolex Cables Ltd	2.05%
Bajaj Finserv Ltd	2.03%
Hindustan Petroleum Corporation Ltd	1.99%
Indian Oil Corporation Ltd	1.90%
Crompton Greaves Ltd	1.84%
Shriram City Union Finance Limited	1.82%
RBL Bank Limited	1.81%
Johnson Controls-Hitachi Air Conditioning India Lt	1.79%
IDFC Ltd	1.78%
Bayer Cropscience Ltd	1.76%
Torrent Pharmaceuticals Ltd	1.75%
PNC Infratech Limited	1.74%
Grasim Industries Ltd	1.72%
Union Bank of India	1.72%
FAG Bearings India Ltd	1.71%
Pfizer Ltd	1.71%
Solar Industries (I) Ltd	1.67%
Crompton Greaves Consumer Electricals Limited	1.67%
Petronet LNG Ltd	1.65%
IRB Infrastructure Developers Ltd	1.47%
Britannia Industries Ltd	1.46%
Volta Ltd	1.43%
Century Textiles & Industries Ltd	1.37%
Hindustan Zinc Ltd	1.36%
Yes Bank Ltd	1.33%
Tata Power Co Ltd	1.30%
JK Cements Ltd	1.27%
Emami Ltd	1.25%
Hindalco Industries Ltd	1.25%
Arvind Ltd	1.23%
Jyothy Laboratories Ltd	1.16%
Edelweiss Financial Services Ltd	1.15%
HSIL Ltd	1.13%
Natco Pharma Ltd	1.10%
Capital First Limited	1.10%
Equitas Holdings Limited	1.09%
Aditya Birla Nuvo Ltd	1.07%
Cyient Limited	1.06%
The Ramco Cements Limited	1.05%
Carborundum Universal Ltd	1.02%
Divis Laboratories Ltd	0.99%
Gujarat Fluorochemicals Ltd	0.96%
Mindtree Ltd	0.95%
Bharat Financial Inclusion Ltd	0.94%



## Missed call facility

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Colgate Palmolive India Ltd	0.92%
Simplex Infrastructures Ltd	0.91%
Satin Creditcare Network Limited	0.90%
TeamLease Services Limited	0.87%
SANGHI INDUSTRIES LTD	0.84%
Welspun India Ltd	0.79%
PNB Housing Finance Limited	0.77%
Glaxosmithkline Consumer Healthcare Ltd	0.73%
Firstsource Solutions Ltd	0.73%
Monte Carlo Fashions Ltd	0.67%
Inox Leisure Ltd	0.62%
Interglobe Aviation Ltd	0.58%
Bank Of Baroda	0.46%
Cash & Current Assets	7.38%
Net receivables / payables	-0.42%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Small & Midcap Fund

Allocation as a % of Net Assets	%
Torrent Pharmaceuticals Ltd	2.71%
Repro Home Finance Ltd	2.65%
Bharat Financial Inclusion Ltd	2.64%
KEC International Ltd	2.60%
Firstsource Solutions Ltd	2.54%
Mangalore Refinery & Petrochemicals Ltd	2.52%
Mahindra CIE Automotive Ltd	2.51%
SUVEN LIFE SCIENCES LIMITED	2.48%
Jyothy Laboratories Ltd	2.45%
PNC Infratech Limited	2.44%
Endurance Technologies Limited	2.41%
Solar Industries (I) Ltd	2.37%
Biocon Ltd	2.34%
Sanofi India Ltd	2.31%
Federal Bank Ltd	2.26%
Dalmia Bharat Limited	2.25%
Sterlite Technologies Ltd	2.20%
Gujarat State Petronet Ltd	2.20%
IDFC Ltd	2.19%
Capital First Limited	2.16%
Carborundum Universal Ltd	2.04%
K.P.R. Mill Limited	1.99%
J.Kumar Infraprojects Ltd	1.97%
Crompton Greaves Ltd	1.97%
Dewan Housing Finance Corporation Ltd	1.96%
Mahanagar Gas Limited	1.96%
Indian Bank	1.94%
DCB Bank Limited	1.91%
IRB Infrastructure Developers Ltd	1.90%
Cyient Limited	1.90%
India Cements Ltd	1.83%
Akzo India Nobel Ltd	1.82%
Natco Pharma Ltd	1.69%
Inox Leisure Ltd	1.69%
V-Guard Industries Limited	1.68%
Union Bank of India	1.55%
VIP Industries Ltd	1.55%
Pennar Engineered Building Systems Ltd	1.50%
Advanced Enzyme Technologies Limited	1.44%
Relaxo Footwears Limited	1.25%
Orient Cement Ltd	1.15%
Hinduja Global Solutions Ltd	1.06%
Monte Carlo Fashions Ltd	1.04%
Indo Count Industries Limited	0.99%
HPL Electric & Power Limited	0.78%
Cash & Current Assets	12.50%
Net receivables / payables	-1.29%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Pure Value Fund

Allocation as a % of Net Assets	%
Aurobindo Pharma Ltd	5.04%
Atul Ltd	4.61%
Arvind Ltd	4.36%
UPL Limited	3.78%
Sun Pharmaceuticals Industries Ltd	3.58%
Gulf Oil Lubricants India Ltd	3.47%
Gail (India) Ltd	3.42%

Kaveri Seed Company Ltd	3.30%
Glenmark Pharmaceuticals Ltd	3.17%
Gujarat Fluorochemicals Ltd	2.99%
Tech Mahindra Ltd	2.78%
Sintex Industries Ltd	2.75%
K.P.R. Mill Limited	2.72%
L and T Finance Holdings Ltd	2.64%
Mahanagar Gas Limited	2.60%
Tata Coffee Limited	2.55%
Biocon Ltd	2.46%
Federal Bank Ltd	2.27%
Inox Wind Ltd	2.04%
Gujarat Narmada Valley Fertilizers & Chemicals Ltd	1.86%
Torrent Pharmaceuticals Ltd	1.74%
Dishman Pharma & Chemicals Ltd	1.62%
Orient Cement Ltd	1.57%
Neuland Laboratories Ltd	1.50%
Unichem Laboratories Ltd	1.49%
Kalpitaru Power Transmission Ltd	1.42%
Omkar Speciality Chemicals Limited	1.37%
Power Grid Corporation of India Ltd	1.36%
Sanofi India Ltd	1.33%
Blue Star Ltd	1.31%
SRF Ltd	1.30%
Pfizer Ltd	1.26%
NIIT Technologies Ltd	1.18%
Astra Microwave Products Ltd	1.09%
The Jammu and Kashmir Bank Ltd	1.03%
Indian Terrain Fashions Ltd	1.00%
Hindustan Petroleum Corporation Ltd	0.98%
Equitas Holdings Limited	0.98%
MRF Ltd	0.96%
Tata Steel Ltd	0.93%
Muthoot Finance Ltd	0.76%
Tata Motors Ltd	0.75%
HPL Electric & Power Limited	0.68%
KEC International Ltd	0.65%
Sonata Software Ltd	0.53%
Shriram City Union Finance Limited	0.51%
Monte Carlo Fashions Ltd	0.50%
Petronet LNG Ltd	0.34%
Chennai Petroleum Corporation Ltd	0.10%
J.Kumar Infraprojects Ltd	0.06%
Cash & Current Assets	6.96%
Net receivables / payables	0.32%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Manufacturing Equity Fund

Allocation as a % of Net Assets	%
Maruti Suzuki India Ltd	7.20%
Tata Chemicals Ltd	6.10%
Vedanta Ltd	4.19%
Sun Pharmaceuticals Industries Ltd	3.67%
ITC Ltd	3.50%
Dishman Pharma & Chemicals Ltd	3.08%
Bharat Electronics Ltd	3.05%
Hindustan Zinc Ltd	2.98%
MRF Ltd	2.92%
Eicher Motors Ltd	2.81%
Glaxosmithkline Consumer Healthcare Ltd	2.74%
Ultratech Cement Ltd	2.58%
Grasim Industries Ltd	2.55%
Asian Paints Ltd	2.53%
Tata Motors Ltd	2.52%
Kansai Nerolac Paints Ltd	2.39%
Century Textiles & Industries Ltd	2.37%
AIA Engineering Ltd	2.26%
Larsen & Toubro Ltd	2.25%
Tata Steel Ltd	2.16%
Dr Reddys Laboratories Ltd	2.03%
Hero MotoCorp Ltd	1.83%
Tata Coffee Limited	1.82%
Torrent Pharmaceuticals Ltd	1.79%
Piramal Enterprises Ltd	1.75%
Rallis India Ltd	1.70%
Greaves Cotton Ltd	1.68%
Bata India Ltd	1.54%
United Spirits Ltd	1.50%
S H Kelkar & Company Ltd	1.48%
Cummins India Ltd	1.44%
Voltas Ltd	1.36%
Reliance Industries Ltd	1.29%
HEIDELBERGCEMENT INDIA LIMITED	1.25%
United Breweries Ltd	1.14%
Exide Industries Ltd	1.13%
Hindustan Unilever Ltd	1.10%
Wabco India Ltd	1.05%
HSIL Ltd	0.96%
Raymond Ltd	0.91%

Kewal Kiran Clothing Limited	0.90%
Bajaj Auto Ltd	0.87%
Birla Corporation Ltd	0.73%
Clariant Chemicals India Ltd	0.70%
Endurance Technologies Limited	0.57%
Inox Wind Ltd	0.47%
Texmaco Rail & Engineering Ltd	0.19%
IFGL REFRACTORIES LTD	0.04%
Cash & Current Assets	2.94%
Net receivables / payables	-0.04%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Banking and Financial Services Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	10.72%
Yes Bank Ltd	10.43%
ICICI Bank Ltd	8.51%
Bajaj Finance Ltd	7.33%
State Bank of India	6.26%
Indusind Bank Ltd	6.01%
Repro Home Finance Ltd	4.59%
Bank Of Baroda	4.47%
L and T Finance Holdings Ltd	4.24%
Cholamandalam Investment and Finance Company Ltd	4.20%
Bharat Financial Inclusion Ltd	4.14%
Equitas Holdings Limited	3.27%
DCB Bank Limited	2.57%
PNB Housing Finance Limited	2.56%
Capital First Limited	2.46%
Dewan Housing Finance Corporation Ltd	2.41%
Federal Bank Ltd	2.25%
Bajaj Finserv Ltd	2.10%
Shriram City Union Finance Limited	1.87%
ICRA Ltd	1.26%
Ujjivan Financial Services Ltd	0.92%
ICICI Prudential Life Insurance Company Limited	0.83%
City Union Bank Ltd	0.75%
Shriram Transport Finance Company Ltd	0.60%
Tourism Finance Corporation of India Ltd	0.18%
Cash & Current Assets	4.99%
Net receivables / payables	0.07%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Dividend Yield Plus

Allocation as a % of Net Assets	%
ICICI Bank Ltd	5.76%
Vedanta Ltd	4.16%
State Bank of India	3.78%
Sanofi India Ltd	3.55%
Hindustan Petroleum Corporation Ltd	3.09%
Orient Cement Ltd	2.85%
Hindustan Zinc Ltd	2.75%
Axis Bank Ltd	2.73%
Tech Mahindra Ltd	2.41%
Kaveri Seed Company Ltd	2.36%
Dhanuka Agritech Ltd	2.33%
Mahanagar Gas Limited	2.31%
Greaves Cotton Ltd	2.23%
Oracle Financial Services Software Ltd	2.20%
Kewal Kiran Clothing Limited	2.18%
Bharat Petroleum Corp Ltd	2.16%
Pfizer Ltd	2.11%
Dalmia Bharat Limited	1.99%
Federal Bank Ltd	1.90%
Jagran Prakashan Ltd	1.90%
Indian Oil Corporation Ltd	1.83%
Torrent Pharmaceuticals Ltd	1.72%
Cummins India Ltd	1.65%
Procter & Gamble Hygiene and Health Care Ltd	1.64%
Crompton Greaves Ltd	1.61%
Multi Commodity Exchange of India Ltd	1.40%
Dewan Housing Finance Corporation Ltd	1.39%
ICICI Prudential Life Insurance Company Limited	1.38%
Orient Refractories Limited	1.33%
Castrol India Ltd	1.27%
Unichem Laboratories Ltd	1.24%
Interglobe Aviation Ltd	1.24%
IIFL Holdings Ltd	1.24%
D.B. Corp Ltd	1.23%
Atul Auto Limited	1.19%
Welspun India Ltd	1.17%
GE Power India Limited	1.14%
Sun TV Network Ltd	1.13%
NTPC Ltd	1.07%
Sintex Industries Ltd	1.05%
City Union Bank Ltd	1.05%
Housing Development Finance Corporation Ltd	1.01%
INDUSTRIA DE DISENO TEXTIL SA	0.99%

PTC India Ltd	0.94%
Crompton Greaves Consumer Electricals Limited	0.88%
Gateway Distriparks Ltd	0.84%
Power Grid Corporation of India Ltd	0.83%
Cairn India Ltd	0.78%
Infosys Ltd	0.78%
Jyothy Laboratories Ltd	0.70%
Punjab National Bank	0.69%
Oriental Hotels Ltd	0.68%
The Jammu and Kashmir Bank Ltd	0.59%
Automotive Axles Ltd	0.57%
VRL Logistic Ltd	0.47%
Gujarat Mineral Development Ltd	0.44%
Orbit Exports Ltd	0.41%
Hero MotoCorp Ltd	0.41%
Tata Chemicals Ltd	0.40%
Fortis Healthcare Ltd	0.40%
K.P.R. Mill Limited	0.39%
Sonata Software Ltd	0.34%
NIIT Technologies Ltd	0.32%
Swaraj Engines Ltd	0.32%
ACC Ltd	0.16%
Apar Industries Ltd	0.12%
Cash & Current Assets	2.01%
Net receivables / payables	0.80%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Special Situations Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	4.31%
Indusind Bank Ltd	4.22%
Infosys Ltd	3.86%
Yes Bank Ltd	3.80%
Tech Mahindra Ltd	3.66%
UPL Limited	3.53%
ITC Ltd	3.34%
HCL Technologies Ltd	3.15%
Hindalco Industries Ltd	2.54%
Tata Motors Ltd	2.48%
Maruti Suzuki India Ltd	2.46%
Atul Ltd	2.39%
SRF Ltd	2.35%
State Bank of India	2.32%
Gujarat Fluorochemicals Ltd	2.25%
Sun Pharmaceuticals Industries Ltd	2.04%
LIC Housing Finance Ltd	2.03%
Gail (India) Ltd	1.98%
ICICI Bank Ltd	1.91%
Kotak Mahindra Bank Ltd	1.90%
Ambuja Cements Ltd	1.67%
Dr Reddys Laboratories Ltd	1.62%
Larsen & Toubro Ltd	1.56%
Gulf Oil Lubricants India Ltd	1.52%
Equitas Holdings Limited	1.47%
Muthoot Finance Ltd	1.44%
Eicher Motors Ltd	1.40%
J.Kumar Infraprojects Ltd	1.39%
Shriram City Union Finance Limited	1.37%
Crompton Greaves Consumer Electricals Limited	1.33%
Divis Laboratories Ltd	1.22%
Emami Ltd	1.20%
Mahanagar Gas Limited	1.11%
Cummins India Ltd	1.10%
Glaxosmithkline Consumer Healthcare Ltd	1.08%
Ujjivan Financial Services Ltd	1.05%
Motherson Sumi Systems Ltd	1.05%
Kaveri Seed Company Ltd	1.04%
Lupin Ltd	1.04%
L and T Finance Holdings Ltd	1.00%
Zee Entertainment Enterprises Ltd	0.98%
Dish TV India Ltd	0.97%
The Jammu and Kashmir Bank Ltd	0.96%
Satin Creditcare Network Limited	0.90%
United Spirits Ltd	0.90%
Aurobindo Pharma Ltd	0.88%
Inox Leisure Ltd	0.83%
Cyient Limited	0.81%
City Union Bank Ltd	0.81%
IRB Infrastructure Developers Ltd	0.80%
Hindustan Zinc Ltd	0.78%
United Breweries Holdings Ltd	0.63%
Hindustan Unilever Ltd	0.61%
Blue Star Ltd	0.53%
GE Power India Limited	0.48%
Cash & Current Assets	5.29%
Net receivables / payables	0.69%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life India Reforms Fund

Allocation as a % of Net Assets	%
Yes Bank Ltd	9.41%
Eicher Motors Ltd	6.93%
State Bank of India	5.97%
ICICI Bank Ltd	5.49%
Voltas Ltd	5.06%
Recco Home Finance Ltd	5.02%
Capital First Limited	4.81%
Indusind Bank Ltd	4.72%
Maruti Suzuki India Ltd	4.22%
Bajaj Finserv Ltd	4.20%
Atul Auto Limited	3.71%
Cummins India Ltd	2.91%
HDFC Bank Ltd	2.89%
Larsen & Toubro Ltd	2.77%
Hindustan Zinc Ltd	2.27%
Shree Cement Ltd	2.25%
VA Tech Wabag Ltd	2.19%
Mahindra & Mahindra Ltd	1.90%
Hindalco Industries Ltd	1.69%
Equitas Holdings Limited	1.67%
Ashoka Buildcon Ltd	1.64%
Kotak Mahindra Bank Ltd	1.51%
Natco Pharma Ltd	1.45%
Tata Motors Ltd DVR Shares	1.41%
GE Power India Limited	0.80%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.10%
Cash & Current Assets	16.46%
Net receivables / payables	-3.46%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Infrastructure Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	5.42%
Wabco India Ltd	3.52%
Honeywell Automation India Ltd	3.51%
PTC India Ltd	3.08%
Tata Motors Ltd	3.02%
Orient Cement Ltd	2.98%
Blue Star Ltd	2.79%
Federal Bank Ltd	2.76%
Crompton Greaves Consumer Electricals Limited	2.74%
Finolex Cables Ltd	2.62%
Ashoka Buildcon Ltd	2.53%
Indraprastha Gas Ltd	2.50%
VA Tech Wabag Ltd	2.49%
ICICI Bank Ltd	2.43%
Mahanagar Gas Limited	2.35%
Grasim Industries Ltd	2.23%
NTPC Ltd	2.21%
Inox Wind Ltd	2.09%
Multi Commodity Exchange of India Ltd	2.06%
Greaves Cotton Ltd	2.04%
Equitas Holdings Limited	2.02%
J.Kumar Infraprojects Ltd	1.99%
Indian Oil Corporation Ltd	1.98%
Capital First Limited	1.96%
Kalpataru Power Transmission Ltd	1.96%
Somany Ceramics Ltd	1.93%
Crompton Greaves Ltd	1.84%
Cummins India Ltd	1.78%
Orient Refractories Limited	1.71%
Hindustan Zinc Ltd	1.70%
Muthoot Finance Ltd	1.68%
Bajaj Finance Ltd	1.67%
Carborundum Universal Ltd	1.64%
Kaveri Seed Company Ltd	1.62%
NCC Ltd	1.52%
L and T Finance Holdings Ltd	1.50%
KEC International Ltd	1.50%
Indusind Bank Ltd	1.49%
Astra Microwave Products Ltd	1.27%
ICRA Ltd	1.22%
Hindalco Industries Ltd	1.15%
Ambuja Cements Ltd	1.04%
Vedanta Ltd	1.04%
Cairn India Ltd	1.03%
TD Power Systems Ltd	0.96%
GE Power India Limited	0.88%
Sintex Industries Ltd	0.87%
Castrol India Ltd	0.75%
PNB Housing Finance Limited	0.48%
Housing Development Finance Corporation Limited	0.45%
Cholamandalam Investment and Finance Company Ltd	0.28%
Jet Airways India Ltd	0.15%
HPL Electric & Power Limited	0.07%
FAG Bearings India Ltd	0.04%
Cash & Current Assets	1.50%
Net receivables / payables	-0.06%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life New Millennium Fund

Allocation as a % of Net Assets	%
Infosys Ltd	31.92%
Tech Mahindra Ltd	11.19%
HCL Technologies Ltd	9.64%
NIIT Technologies Ltd	7.15%
Cyient Limited	6.38%
Sonata Software Ltd	5.36%
Tata Consultancy Services Ltd	4.61%
Inox Leisure Ltd	4.48%
Persistent Systems Ltd	4.18%
KPIT Technologies Limited	3.70%
Mindtree Ltd	2.83%
Shemaroo Entertainment Ltd	2.17%
Sasken Communication Technologies Ltd	1.64%
Zee Entertainment Enterprises Ltd	1.42%
Dish TV India Ltd	0.99%
Sun TV Network Ltd	0.73%
Firstsource Solutions Ltd	0.42%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.27%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	1.34%
Net receivables / payables	-0.41%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life India GenNext Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	5.24%
Maruti Suzuki India Ltd	4.61%
Eicher Motors Ltd	3.78%
Indusind Bank Ltd	3.58%
ITC Ltd	3.55%
Kotak Mahindra Bank Ltd	3.07%
Housing Development Finance Corporation Ltd	2.82%
Yes Bank Ltd	2.56%
Sun Pharmaceuticals Industries Ltd	2.32%
ICICI Prudential Life Insurance Company Limited	2.02%
Bharat Financial Inclusion Ltd	2.02%
Tata Motors Ltd	2.01%
Britannia Industries Ltd	1.99%
Jyothy Laboratories Ltd	1.80%
Emami Ltd	1.79%
Whirlpool of India Ltd	1.78%
Century Textiles & Industries Ltd	1.76%
Zee Entertainment Enterprises Ltd	1.69%
Castrol India Ltd	1.60%
Colgate Palmolive India Ltd	1.58%
LIC Housing Finance Ltd	1.54%
Recco Home Finance Ltd	1.44%
Nestle India Ltd	1.39%
Voltas Ltd	1.38%
Indian Oil Corporation Ltd	1.34%
Blue Star Ltd	1.34%
Hindustan Unilever Ltd	1.29%
Phoenix Mills Ltd	1.23%
Arvind Ltd	1.19%
Thyrocare Technologies Ltd	1.14%
Titan Company Limited	1.13%
Dr Reddys Laboratories Ltd	1.11%
HEIDELBERGCEMENT INDIA LIMITED	1.10%
Aurobindo Pharma Ltd	1.05%
United Spirits Ltd	1.05%
Torrent Pharmaceuticals Ltd	1.04%
Cholamandalam Investment and Finance Company Ltd	1.02%
Aditya Birla Nuvo Ltd	1.01%
Bajaj Finance Ltd	1.00%
City Union Bank Ltd	0.98%
Asian Paints Ltd	0.97%
Glaxosmithkline Consumer Healthcare Ltd	0.92%
Marico Ltd	0.88%
Exide Industries Ltd	0.87%
ACC Ltd	0.85%
Bata India Ltd	0.85%
Relaxo Footwears Limited	0.84%
Havells India Ltd	0.83%
Inox Leisure Ltd	0.78%
Sanofi India Ltd	0.78%
Equitas Holdings Limited	0.77%
Dr. Lal Pathlabs Limited	0.76%
Capital First Limited	0.74%
Cox and Kings Ltd	0.72%
Jubilant Foodworks Ltd	0.70%
Dish TV India Ltd	0.70%
Muthoot Finance Ltd	0.66%
Radico Khaitan Ltd	0.63%
Monte Carlo Fashions Ltd	0.49%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.15%

## IVR

Get information of your 5 last transactions and perform functions like redemption and switch by simply by calling at 1-800-270-7000



## SAVINGS SOLUTIONS

Birla Sun Life Enhanced Arbitrage Fund	
Allocation as a % of Net Assets	%
Banks	15.04%
Margin Fixed Deposit	13.26%
Money Market Instruments	12.97%
Corporate Debt	10.81%
Finance	6.64%
Auto	6.13%
Petroleum Products	4.45%
Consumer Non Durables	3.95%
Software	3.58%
Pharmaceuticals	3.14%
Cement	2.58%
Construction Project	2.24%
Media & Entertainment	1.77%
Oil	1.75%
Non - Ferrous Metals	1.61%
Ferrous Metals	1.59%
Power	1.30%
Pesticides	0.74%
Gas	0.68%
Construction	0.67%
Services	0.67%
Minerals/Mining	0.55%
Auto Ancillaries	0.34%
Transportation	0.25%

Birla Sun Life Enhanced Arbitrage Fund	
Allocation as a % of Net Assets	%
Textile Products	0.20%
Chemicals	0.07%
Futures and Options	-60.21%
Cash & Current Assets	5.32%
Net receivables / payables	57.91%
<b>Total Net Assets</b>	<b>100.00%</b>

## WEALTH CREATION SOLUTIONS

Birla Sun Life Equity Savings Fund	
Allocation as a % of Net Assets	%
Finance	13.56%
Banks	13.28%
Government Bond	12.98%
Corporate Debt	6.98%
Auto	6.77%
Pharmaceuticals	5.88%
Consumer Non Durables	5.60%
Oil	3.22%
Cement	2.36%
Petroleum Products	2.12%
Non - Ferrous Metals	1.72%
Auto Ancillaries	1.63%
Industrial Capital Goods	1.54%
Services	1.38%
Industrial Products	1.09%
Textile Products	0.98%
Pesticides	0.88%
Chemicals	0.86%
Construction Project	0.70%
Software	0.60%
Engineering Services	0.42%
Consumer Durables	0.41%
Healthcare Services	0.38%
Power	0.26%
Retailing	0.18%
Futures and Options	-24.04%
Cash & Current Assets	8.84%
Net receivables / payables	29.43%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Balanced Advantage Fund	
Allocation as a % of Net Assets	%
Banks	13.48%
Software	6.87%
Industrial Products	5.92%
Gas	5.80%
Media & Entertainment	5.46%
Auto	5.36%
Power	5.35%
Consumer Non Durables	3.39%
Petroleum Products	3.10%
Finance	2.92%
Minerals/Mining	2.85%
Industrial Capital Goods	2.43%
Consumer Durables	1.97%
Non - Ferrous Metals	1.92%
Cement	1.50%
Pharmaceuticals	1.31%
Construction	0.71%
Textile Products	0.31%
Corporate Debt	0.01%
Futures and Options	-27.29%
Cash & Current Assets	38.14%
Net receivables / payables	18.49%
<b>Total Net Assets</b>	<b>100.00%</b>

Note: The above Allocation is As on November 30, 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/

Birla Sun Life Balanced '95 Fund	
Allocation as a % of Net Assets	%
Government Bond	18.13%
Banks	13.92%
Pharmaceuticals	7.22%
Finance	6.69%
Auto	6.59%
Software	5.35%
Consumer Non Durables	3.67%
Petroleum Products	3.48%
Corporate Debt	3.42%
Money Market Instruments	2.90%
Media & Entertainment	2.88%
Consumer Durables	2.36%
Industrial Products	2.28%
State Government Bond	2.16%
Industrial Capital Goods	1.70%
Chemicals	1.45%
Construction Project	1.42%
Non - Ferrous Metals	1.25%
Pesticides	1.25%
Power	1.23%
Floating Rate Note	1.19%
Auto Ancillaries	1.15%
Oil	0.83%
Cement	0.77%
Minerals/Mining	0.44%
Textile Products	0.44%
Gas	0.39%
Retailing	0.32%
Engineering Services	0.30%
WARRANT	0.13%
Miscellaneous	0.00%
Cash & Current Assets	4.67%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Index Fund	
Allocation as a % of Net Assets	%
Futures and Options	24.04%
Banks	17.88%
Software	10.26%
Auto	8.09%
Consumer Non Durables	7.31%
Pharmaceuticals	4.92%
Finance	4.86%
Petroleum Products	4.79%
Construction Project	2.76%
Power	2.34%
Cement	2.27%
Telecom - Services	1.29%
Oil	1.28%
Minerals/Mining	0.95%
Ferrous Metals	0.68%
Transportation	0.63%
Media & Entertainment	0.62%
Non - Ferrous Metals	0.57%
Telecom - Equipment & Accessories	0.49%
Gas	0.48%
Auto Ancillaries	0.48%
Industrial Capital Goods	0.29%
Cash & Current Assets	21.16%
Net receivables / payables	-18.45%
<b>Total Net Assets</b>	<b>100.00%</b>



### Call-back

Immediate call back option from our call centre executives during peak time. This service can be availed on our website and the FinGo app.



# Industry Allocation

Birla Sun Life Frontline Equity Fund	
Allocation as a % of Net Assets	%
Banks	22.23%
Auto	9.64%
Software	9.28%
Finance	8.45%
Pharmaceuticals	8.39%
Consumer Non Durables	8.20%
Petroleum Products	7.11%
Power	3.01%
Cement	2.31%
Mutual Fund Units	2.17%
Construction Project	2.06%
Consumer Durables	2.03%
Media & Entertainment	1.82%
Minerals/Mining	1.32%
Auto Ancillaries	1.32%
Industrial Capital Goods	1.20%
Industrial Products	1.11%
Non - Ferrous Metals	0.93%
Construction	0.69%
Pesticides	0.66%
Gas	0.51%
Telecom - Services	0.37%
Exchange Traded Fund	0.33%
WARRANT	0.22%
Oil	0.22%
Ferrous Metals	0.21%
Corporate Debt	0.04%
Futures and Options	-2.58%
Cash & Current Assets	3.15%
Net receivables / payables	3.58%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Equity Fund	
Allocation as a % of Net Assets	%
Banks	18.64%
Finance	10.32%
Pharmaceuticals	9.01%
Software	6.35%
Consumer Non Durables	6.16%
Mutual Fund Units	5.80%
Auto	5.18%
Cement	4.26%
Oil	3.81%
Chemicals	3.47%
Telecom - Services	2.91%
Non - Ferrous Metals	2.75%
Petroleum Products	2.25%
Media & Entertainment	2.07%
Ferrous Metals	1.44%
Auto Ancillaries	1.41%
Consumer Durables	1.41%
Industrial Products	1.10%
Telecom - Equipment & Accessories	0.72%
Engineering Services	0.52%
Textile Products	0.36%
Industrial Capital Goods	0.35%
Transportation	0.30%
Construction	0.17%
Pesticides	0.12%
Miscellaneous	0.00%
Cash & Current Assets	6.30%
Net receivables / payables	2.80%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life MNC Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	18.23%
Pharmaceuticals	12.70%
Finance	12.12%
Auto Ancillaries	9.02%
Pesticides	8.05%
Industrial Capital Goods	7.06%
Auto	7.00%
Consumer Durables	6.27%
Banks	5.05%
Services	3.86%
Industrial Products	3.49%
Transportation	2.96%
Petroleum Products	1.42%
Cement	0.99%
Commercial Services	0.66%
Software	0.44%
Construction	0.34%
Corporate Debt	0.01%
Miscellaneous	0.00%
Cash & Current Assets	0.77%
Net receivables / payables	-0.45%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Small & Midcap Fund	
Allocation as a % of Net Assets	%
Finance	11.60%
Pharmaceuticals	11.53%
Banks	7.66%
Industrial Products	6.75%
Construction	6.31%
Consumer Non Durables	5.71%
Software	5.49%
Cement	5.23%
Gas	4.16%
Industrial Capital Goods	3.65%
Consumer Durables	3.58%
Textile Products	3.02%
Construction Project	2.60%
Petroleum Products	2.52%
Auto Ancillaries	2.41%
Chemicals	2.37%
Media & Entertainment	1.69%
Ferrous Metals	1.50%
Textiles - Cotton	0.99%
Cash & Current Assets	12.50%
Net receivables / payables	-1.29%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Top 100 Fund	
Allocation as a % of Net Assets	%
Banks	23.87%
Software	9.25%
Auto	9.23%
Pharmaceuticals	9.20%
Consumer Non Durables	6.66%
Petroleum Products	6.52%
Finance	5.58%
Power	4.09%
Cement	3.95%
Industrial Capital Goods	2.92%
Consumer Durables	2.13%
Gas	1.67%
Non - Ferrous Metals	1.61%
Minerals/Mining	1.30%
Construction Project	1.16%
Industrial Products	1.14%
Media & Entertainment	1.12%
Auto Ancillaries	1.10%
Exchange Traded Fund	0.84%
Telecom - Services	0.60%
Oil	0.57%
WARRANT	0.33%
Corporate Debt	0.07%
Construction	0.03%
Futures and Options	-3.01%
Cash & Current Assets	3.86%
Net receivables / payables	4.21%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Advantage Fund	
Allocation as a % of Net Assets	%
Banks	20.70%
Finance	13.10%
Pharmaceuticals	12.40%
Auto	10.99%
Consumer Non Durables	6.54%
Non - Ferrous Metals	6.04%
Cement	4.53%
Software	3.83%
Pesticides	3.07%
Industrial Capital Goods	2.22%
Petroleum Products	2.04%
Auto Ancillaries	1.69%
Construction Project	1.45%
Ferrous Metals	1.35%
Industrial Products	1.24%
Textile Products	1.14%
Power	1.05%
Futures and Options	0.78%
Gas	0.69%
Media & Entertainment	0.62%
Healthcare Services	0.57%
Telecom - Equipment & Accessories	0.35%
Miscellaneous	0.06%
Cash & Current Assets	7.77%
Net receivables / payables	-4.24%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Midcap Fund	
Allocation as a % of Net Assets	%
Finance	13.80%
Pharmaceuticals	8.06%
Banks	7.80%
Industrial Products	7.52%
Cement	6.25%
Consumer Non Durables	5.52%
Auto Ancillaries	4.67%
Consumer Durables	4.59%
Gas	4.32%
Construction	4.12%
Petroleum Products	3.90%
Construction Project	3.76%
Software	2.74%
Textile Products	2.69%
Chemicals	2.64%
Non - Ferrous Metals	2.61%
Industrial Capital Goods	1.84%
Pesticides	1.76%
Power	1.30%
Services	1.07%
Commercial Services	0.87%
Media & Entertainment	0.62%
Transportation	0.58%
Cash & Current Assets	7.38%
Net receivables / payables	-0.42%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Pure Value Fund	
Allocation as a % of Net Assets	%
Pharmaceuticals	23.20%
Chemicals	10.83%
Textile Products	9.88%
Gas	6.36%
Consumer Non Durables	5.85%
Finance	4.89%
Petroleum Products	4.55%
Software	4.49%
Pesticides	3.78%
Banks	3.30%
Power	2.78%
Industrial Products	2.75%
Industrial Capital Goods	2.04%
Consumer Durables	1.99%
Cement	1.57%
Telecom - Equipment & Accessories	1.09%
Auto Ancillaries	0.96%
Ferrous Metals	0.93%
Auto	0.75%
Construction Project	0.65%
Construction	0.06%
Cash & Current Assets	6.96%
Net receivables / payables	0.32%
<b>Total Net Assets</b>	<b>100.00%</b>

Note: The above Allocation is As on November 30, 2016 as per Industry classification as recommended by AMFI.

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# Country/Industry Allocation

Birla Sun Life Manufacturing Equity Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	18.20%
Auto	15.25%
Pharmaceuticals	12.32%
Cement	9.48%
Non - Ferrous Metals	7.17%
Chemicals	6.80%
Auto Ancillaries	5.68%
Industrial Products	5.42%
Industrial Capital Goods	3.71%
Construction Project	3.61%
Consumer Durables	2.50%
Ferrous Metals	2.16%
Textile Products	1.81%
Pesticides	1.70%
Petroleum Products	1.29%
Cash & Current Assets	2.94%
Net receivables / payables	-0.04%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Special Situations Fund	
Allocation as a % of Net Assets	%
Banks	20.22%
Software	11.48%
Finance	9.88%
Consumer Non Durables	8.16%
Pharmaceuticals	6.80%
Auto	6.33%
Chemicals	4.64%
Pesticides	3.53%
Non - Ferrous Metals	3.32%
Gas	3.09%
Media & Entertainment	2.79%
Textile Products	2.35%
Construction	2.19%
Consumer Durables	1.86%
Cement	1.67%
Construction Project	1.56%
Petroleum Products	1.52%
Industrial Products	1.10%
Auto Ancillaries	1.05%
Industrial Capital Goods	0.48%
Cash & Current Assets	5.29%
Net receivables / payables	0.69%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Infrastructure Fund	
Allocation as a % of Net Assets	%
Finance	12.88%
Banks	12.10%
Industrial Products	10.71%
Industrial Capital Goods	9.28%
Power	7.25%
Cement	6.25%
Consumer Durables	5.61%
Construction Project	5.54%
Gas	4.86%
Construction	3.92%
Non - Ferrous Metals	3.89%
Auto Ancillaries	3.52%
Auto	3.02%
Petroleum Products	2.74%
Engineering Services	2.49%
Consumer Non Durables	1.62%
Telecom - Equipment & Accessories	1.27%
Oil	1.03%
WARRANT	0.45%
Transportation	0.15%
Cash & Current Assets	1.50%
Net receivables / payables	-0.06%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life India GenNext Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	18.55%
Banks	15.44%
Finance	14.05%
Auto	10.39%
Consumer Durables	6.76%
Pharmaceuticals	6.30%
Cement	3.71%
Media & Entertainment	3.32%
Petroleum Products	2.94%
Healthcare Services	1.89%
Textile Products	1.68%
Construction Project	1.38%
Construction	1.23%
Services	1.01%
Auto Ancillaries	0.87%
Transportation	0.72%
Miscellaneous	0.00%
Cash & Current Assets	9.44%
Net receivables / payables	0.31%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Banking And Financial Services Fund	
Allocation as a % of Net Assets	%
Banks	51.98%
Finance	42.96%
Cash & Current Assets	4.99%
Net receivables / payables	0.07%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life India Reforms Fund	
Allocation as a % of Net Assets	%
Banks	29.99%
Auto	18.18%
Finance	15.70%
Construction Project	9.48%
Non - Ferrous Metals	3.96%
Industrial Products	2.91%
Cement	2.25%
Engineering Services	2.19%
Pharmaceuticals	1.45%
Industrial Capital Goods	0.80%
Media & Entertainment	0.10%
Cash & Current Assets	16.46%
Net receivables / payables	-3.46%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life New Millennium Fund	
Allocation as a % of Net Assets	%
Software	89.01%
Media & Entertainment	10.06%
Miscellaneous	0.00%
Cash & Current Assets	1.34%
Net receivables / payables	-0.41%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life India Opportunities Fund	
Allocation as a % of Net Assets	%
Software	33.23%
Pharmaceuticals	26.87%
Industrial Products	9.23%
Non - Ferrous Metals	6.16%
Industrial Capital Goods	5.14%
Auto Ancillaries	5.03%
Petroleum Products	3.84%
Textile Products	3.33%
Finance	2.69%
Miscellaneous	0.00%
Cash & Current Assets	4.51%
Net receivables / payables	-0.02%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Dividend Yield Plus	
Allocation as a % of Net Assets	%
Banks	16.50%
Pharmaceuticals	8.62%
Petroleum Products	8.36%
Non - Ferrous Metals	6.92%
Industrial Products	6.57%
Finance	6.42%
Software	6.05%
Cement	5.00%
Consumer Non Durables	4.70%
Media & Entertainment	4.25%
Textile Products	4.15%
Industrial Capital Goods	2.86%
Power	2.85%
Transportation	2.54%
Pesticides	2.33%
Gas	2.31%
Auto	1.60%
International Equity	0.99%
Consumer Durables	0.88%
Oil	0.78%
Hotels, Resorts And Other Recreational Activities	0.68%
Auto Ancillaries	0.57%
Minerals/Mining	0.44%
Chemicals	0.40%
Healthcare Services	0.40%
Cash & Current Assets	2.01%
Net receivables / payables	0.80%
<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	62.44%
Australia	5.12%
France	4.73%
Germany	4.02%
Swaziland	3.11%
Sweden	2.83%
Hong Kong	2.77%
Norway	2.47%
Netherlands	2.21%
Switzerland	1.69%
Korea, Republic Of	1.35%
Cash & Current Assets	3.69%
Net receivables / payables	3.56%
<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	19.43%
Banks	14.71%
Finance	10.37%
Software	7.76%
Auto	5.93%
Industrial Products	4.30%
Consumer Non Durables	4.28%
Textile Products	3.71%
Pharmaceuticals	3.37%
Non - Ferrous Metals	3.09%
Petroleum Products	2.98%
Cement	2.38%
Power	2.24%
Media & Entertainment	1.47%
Australia	1.23%
France	1.15%
Germany	1.10%
Korea, Republic Of	1.05%
Gas	0.94%
Construction Project	0.82%
Oil	0.77%
Swaziland	0.77%
Consumer Durables	0.71%

Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
Services	0.65%
Netherlands	0.64%
Sweden	0.63%
Hong Kong	0.62%
Switzerland	0.58%
Norway	0.57%
Retailing	0.49%
Industrial Capital Goods	0.25%
Auto Ancillaries	0.07%
Cash & Current Assets	0.66%
Net receivables / payables	0.29%
<b>Total Net Assets</b>	<b>100.00%</b>

Note: The above Allocation is As on November 30, 2016 as per Industry classification as recommended by AMFI.

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# Country/Industry Allocation

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

Allocation as a % of Net Assets	%
United States	60.08%
Switzerland	14.02%
Japan	5.79%
Norway	5.02%
Mauritius	4.41%
Canada	4.33%
Russian Federation	1.41%
Chile	1.41%
Cash & Current Assets	3.94%
Net receivables / payables	-0.42%
<b>Total Net Assets</b>	<b>100.00%</b>

## Birla Sun Life Global Real Estate Fund

Allocation as a % of Net Assets	%
Mutual Fund Units	98.91%
Cash & Current Assets	1.19%
Net receivables / payables	-0.10%
<b>Total Net Assets</b>	<b>100.00%</b>

## Birla Sun Life Asset Allocator Multi Manager Fof Scheme

Allocation as a % of Net Assets	%
Mutual Fund Units	95.42%
Cash & Current Assets	5.72%
Net receivables / payables	-1.13%
<b>Total Net Assets</b>	<b>100.00%</b>

## Birla Sun Life Gold ETF

Allocation as a % of Net Assets	%
GOLD	99.79%
Cash & Current Assets	0.16%
Net receivables / payables	0.04%
<b>Total Net Assets</b>	<b>100.00%</b>

## Birla Sun Life Financial Planning FOF-Aggressive Plan

Allocation as a % of Net Assets	%
Mutual Fund Units	95.12%
Exchange Traded Fund	4.22%
Cash & Current Assets	0.77%
Net receivables / payables	-0.11%
<b>Total Net Assets</b>	<b>100.00%</b>

## Birla Sun Life Global Commodities Fund

Allocation as a % of Net Assets	%
Mutual Fund Units	87.57%
Cash & Current Assets	12.81%
Net receivables / payables	-0.38%
<b>Total Net Assets</b>	<b>100.00%</b>

## Birla Sun Life Gold Fund

Allocation as a % of Net Assets	%
Exchange Traded Fund	98.61%
Cash & Current Assets	1.50%
Net receivables / payables	-0.11%
<b>Total Net Assets</b>	<b>100.00%</b>

## TAX SAVINGS SOLUTIONS

### Birla Sun Life Tax Relief '96

Allocation as a % of Net Assets	%
Banks	15.01%
Auto Ancillaries	13.34%
Pharmaceuticals	9.93%
Finance	8.37%
Consumer Non Durables	7.30%
Cement	6.04%
Pesticides	5.18%
Software	4.90%
Industrial Capital Goods	4.82%
Auto	3.79%
Consumer Durables	3.78%
Media & Entertainment	3.37%
Services	2.83%
Petroleum Products	2.46%
Transportation	2.38%
Retailing	2.21%
Construction Project	1.86%
Industrial Products	1.41%
Non - Ferrous Metals	0.51%
Miscellaneous	0.00%
Cash & Current Assets	0.68%
Net receivables / payables	-0.17%
<b>Total Net Assets</b>	<b>100.00%</b>

### Birla Sun Life Tax Plan

Allocation as a % of Net Assets	%
Banks	14.11%
Auto Ancillaries	13.34%
Pharmaceuticals	9.66%
Finance	8.06%
Consumer Non Durables	7.11%
Cement	5.77%
Pesticides	5.10%
Industrial Capital Goods	4.70%
Software	4.65%
Consumer Durables	3.74%
Auto	3.58%
Media & Entertainment	3.17%
Services	2.84%
Transportation	2.33%
Petroleum Products	2.32%
Retailing	2.17%
Construction Project	1.74%
Industrial Products	1.33%
Non - Ferrous Metals	0.47%
Miscellaneous	0.00%
Cash & Current Assets	4.07%
Net receivables / payables	-0.26%
<b>Total Net Assets</b>	<b>100.00%</b>

### Birla Sun Life Tax Savings Fund

Allocation as a % of Net Assets	%
Banks	14.68%
Auto Ancillaries	13.78%
Pharmaceuticals	9.48%
Finance	8.20%
Consumer Non Durables	6.89%
Cement	5.93%
Pesticides	5.10%
Software	4.84%
Industrial Capital Goods	4.78%
Auto	3.71%
Consumer Durables	3.58%
Media & Entertainment	3.29%
Services	2.63%
Transportation	2.41%
Petroleum Products	2.40%
Retailing	2.22%
Construction Project	1.82%
Industrial Products	1.38%
Non - Ferrous Metals	0.50%
Cash & Current Assets	3.06%
Net receivables / payables	-0.69%
<b>Total Net Assets</b>	<b>100.00%</b>

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**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 ₹ 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 ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 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 ₹ 100 and the exit load is 1%, the investor will receive ₹ 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.



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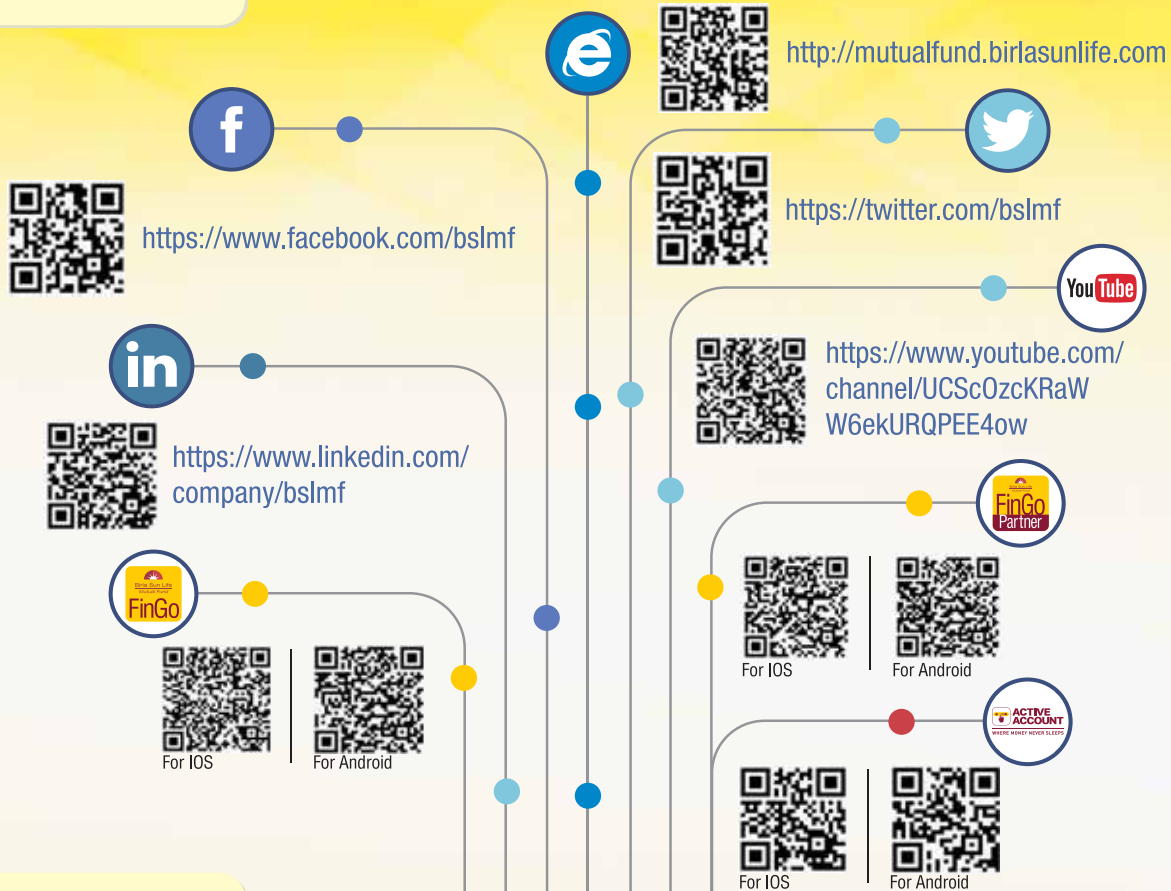
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*Mutual Fund*

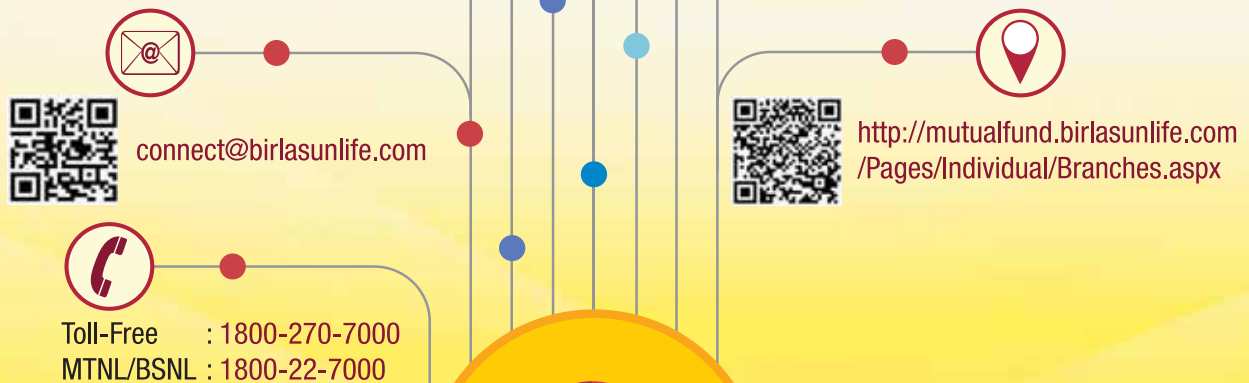
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## Offline Platforms



Birla Sun Life Asset Management Company Limited (Investment Manager for Birla Sun Life Mutual Fund)

One IndiaBull Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. CIN: U65991 MH1994PLC080811.

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