



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.



Birla Sun Life Cash Manager



Birla Sun Life Short Term Opportunities Fund



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



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

# **CEO** Perspective



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 31st 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 Managment Company.

# Investment Outlook-Equity



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;

# Investment Outlook-Debt



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 6th, 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 7th 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 Malayasia 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.











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.





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.

When buying a car we followed



http://mutualfund.birlasunlife.com https://twitter.com/bslmf



# 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





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		DEFAULT	MINIMUM	EXIT LOAD	
	(which c	ontinue for fresh	OPTION**	INVESTMENT	For redemption-switch out consider from the date of allotment.	
	subscrip	otion)		AMOUNT		
	PLAN <sup>^</sup>	OPTION				
Birla Sun Life Cash Plus		Daily Dividend (Reinvestment)				
	Regular Plan	Weekly Dividend (Payout / Reinvestment)	Daily Dividend Reinvestment	1,000/-	Nil	
	Direct Plan	Dividend (Payout / Reinvestment) Growth				
Birla Sun Life Floating Rate Fund - Short Term Plan	Regular Plan	Daily Dividend (Reinvestment)		1 000/	NO.	
Short lettir rian	Direct Plan	Weekly Dividend (Reinvestment) Growth	Daily Dividend Reinvestment	1,000/-	Nii	
Birla Sun Life Cash Manager	Regular Plan	Daily Dividend (Reinvestment)				
	Direct Plan	Weekly Dividend (Reinvestment)	Daily Dividend Reinvestment	1,000/-	Nil	
Birla Sun Life Savings Fund	Regular Plan	Growth  Daily Dividend (Reinvestment)				
	Direct Plan	Weekly Dividend (Payout / Reinvestment)	Daily Dividend Reinvestment	` 1,000/-	Nil	
Birla Sun Life Floating Rate Fund -		Growth  Daily Dividend (Reinvestment)				
Long Term Plan	Regular Plan	Weekly Dividend (Reinvestment)	Daily Dividend Reinvestment	1,000/-	Nil	
Birla Sun Life Enhanced Arbitrage	Direct Plan	Growth			Franchise / with a definite within 20 days from the date of all days of COV of a	
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:	
Birla Sun Life Short Term Fund	Direct Plan	Monthly Dividend (Payout/Reinvestment/Sweep)			Nil (w.e.f. August 03, 2015)	
(erstwhile Birla Sun Life Income Fund)	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	` 1,000/-	Nil	
Birla Sun Life Short Term	Direct Plan	Growth			In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed /	
Opportunities Fund	Regular Plan	Quarterly Dividend (Payout / Reinvestment)	C#b	. 4 000/	switched-out without any exit load from the date of allotment. Any redemption in excess the above limit shall be subject to the following exit load: For redemption / switch-out of ur	
	Direct Plan	Dividend (Payout / Reinvestment) Growth	Growth	1,000/-	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 /	
Birla Sun Life Treasury Optimizer Plan		Monthly Dividend (Payout / Reinvestment)			switch-out of units after 180 days from the date of allotment: Nil (w.e.f. October 10, 2016)	
(erstwhile Birla Sun Life Ultra Short	Regular Plan	Quarterly Dividend (Payout / Reinvestment)	Monthly Dividend Reinvestment	1,000/-	Nil	
Term Fund)	Direct Plan	Dividend (Payout / Reinvestment) Growth	Indiana Stridena Remosaniem	1,000/		
Birla Sun Life Medium Term Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment)			In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed /	
	rtoguiai r iaii	Half Yearly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment /Sweep)	Growth	1,000/-	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	
	Direct Plan	Growth			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 Corporate Bond Fund	Regular Plan	Dividend (Payout / Reinvestment)		` 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 2.00	
	Direct Plan	Growth	Growth		applicable NAV. For redemption/switch out of units after 365 days but before 730 days fit the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after	
Birla Sun Life Dynamic Bond Fund	Direct Flatt				days from the date of allotment: Nil.	
5 Jun Ene Dynamic Dona Fulla	Regular Plan	Monthly Dividend Sweep  Monthly Dividend (Payout / Reinvestment /Sweep)	Choice of Option : Quarterly		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	
		Quarterly Dividend (Payout / Reinvestment /Sweep)	Dividend	` 1,000/-	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 /	
	Direct Plan	Growth Dividend (Payout / Reinvestment /Sweep)	<ul> <li>Choice of Sub-Option : Dividend Reinvestment</li> </ul>		switch-out of units after 90 days from the date of allotment: Nil (w.e.f. October 10, 2016)	
Birla Sun Life Income Plus	Regular Plan	Dividend (Payout / Reinvestment)		1 000/	100	
	Direct Plan	Quarterly Dividend (Payout / Reinvestment) Growth	Dividend Reinvestment	1,000/-	Nil	
Birla Sun Life Constant Maturity 10 Year Gilt Fund (erstwhile Birla Sun	Regular Plan	Quarterly Dividend (Payout / Reinvestment /Sweep)				
Life Gilt Plus – Regular Plan)	Direct Plan	Growth	Growth	1,000/-	Nil	
Birla Sun Life Government	Regular Plan	Half Yearly Dividend (Payout / Reinvestment)	Growth	` 1,000/-	Nil	
Securities Fund- Long Term Plan  Birla Sun Life Gilt Plus - PF Plan	Direct Plan	Growth		1,000/-	133	
Dina Sun Life Ont Plus - PF Plan	Regular Plan Direct Plan	Quarterly Dividend (Payout / Reinvestment /Sweep) Growth (Quarterly Gain / Annual Gain)	Growth	1,000/-	Nii	
Birla Sun Life Active Debt Multi	Regular Plan	, , , , , , , , , , , , , , , , , , , ,			For redemption/switch out of units within 365 days from the date of allotment: 1.00%	
Manager FoF Scheme	Direct Plan	Dividend (Payout/Reinvestment) Growth	Dividend Reinvestment	` 1,000/-	of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil	
Birla Sun Life Financial Planning FOF	Regular Plan	Dividend (Payout/Reinvestment)			If redeemed within and including 1 year from the date of allotment: 1% If redeemed after 1	
- Conservative Plan	Direct Plan	Growth	Dividend Reinvestment	` 1,000/-	year from the date of allotment : Nil	
Birla Sun Life Financial Planning FOF Prudent Plan	Regular Plan	Dividend (Payout/Reinvestment)	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:	
=	Direct Plan	Growth		.,555/	Nil	

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

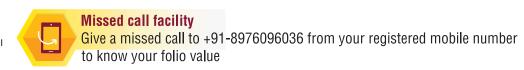
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



<sup>\*\*</sup>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.

# Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
Birla Sun Life Cash Plus	reasonable returns with high levels of safety and convenience of liquidity over short term	
(An Open ended Liquid Scheme)	investments in high quality debt and money market instruments with maturity of upto 91 days	Bodinger Moderate Road Park
Diale Com Life Floring Date Found	only	
Short Term Plan	<ul> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in debt and money market instruments with maturity of upto 91 days only</li> </ul>	LOW HIGH
(An Open ended Income Scheme)	• investments in dept and money market instruments with maturity of upto 91 days only	Investors understand that their
` '		principal will be at Low risk
Birla Sun Life Cash Manager	reasonable returns with convenience of liquidity over short term	
(An Open ended Income Scheme) Birla Sun Life Savings Fund	investments in a basket of debt and money market instruments of very short maturities     reasonable returns with convenience of liquidity over short term	ugranty Moderate Moderate
	investments in debt and money market instruments	
Scheme)	,	(a)
Birla Sun Life Floating Rate Fund -	income with capital growth over short term	Investors understand that their
Long Term Plan	investments in a mix of fixed and floating rate debt and money market instruments	principal will be at Moderately Low risk
(An Open ended Income Scheme)		
Birla Sun Life Enhanced Arbitrage	income over short term	Moderate / 22
Fund	investments in equity and equity related securities including derivatives for taking advantage	Harris III
(An Open ended Equity Scheme)	from the price differentials/mis-pricing prevailing for stock/index in various segments (Cash &	
	Futures)	LOW HIGH
		Investors understand that their
		principal will be at Moderate risk
Birla Sun Life Short Term Fund	income with capital growth over short term	
(An Open ended Income Scheme)	investments in debt and money market instruments	Buckerster Moderate Both Tiple Tells
		LOW HIGH
		Investors understand that their
		principal will be at Moderately Low risk
	income with capital growth over short to medium term	
Opportunities Fund	investments in debt and money market instruments with short to medium term maturities across	
(An Open ended Income Scheme) Birla Sun Life Treasury Optimizer	the credit spectrum within the investment grade  reasonable returns with convenience of liquidity over short term	
Plan (erstwhile Birla Sun Life Ultra	investments in debt and money market securities with relatively low levels of interest rate risk	
Short Term Fund)	investments in dest and money market securities with relatively low levels of interest rate risk	
(An Open ended Short Term Income		
Scheme)		
Birla Sun Life Medium Term Plan	income with capital growth over medium to long term	
(An Open ended Income Scheme) Birla Sun Life Corporate Bond Fund	investments in debt and money market instruments     Income with control growth ever short to medium torm	
(An Open ended Income Scheme)	<ul> <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</li> </ul>	
(All Open ended income ocheme)	the credit spectrum within the investment grade.	
Birla Sun Life Dynamic Bond Fund	income with capital growth over short term	
(An Open ended Income Scheme)	investments in actively managed portfolio of high quality debt and money market instruments	
	including government securities	old Moderate &
Birla Sun Life Income Plus	income with capital growth over medium to long term	Continue 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
(An Open ended Income Scheme)	investments in a combination of debt and money market instruments including government	
Birla Sun Life Constant Maturity 10	securities of varying maturities  credit risk-free returns based on their own view on interest rate scenario over short to medium	LOW HIGH
Year Gilt Fund (erstwhile Birla Sun		Investors understand that their principal will be at Moderate risk
Life Gilt Plus - Regular Plan) (An	investments in a portfolio of Central Government securities of around 10 year average maturity.	principal viii be at incucrate net
Open ended Government Securities		
Scheme)		
	income with capital growth over medium to long term	
Fund - Long Term	investments exclusively in Government Securities	
Plan (An Open ended Gilt Scheme) Birla Sun Life Gilt Plus - PF Plan	income with capital growth over medium to long term	
(An Open ended Government	investments exclusively in Government Securities	
Securities Scheme)	·	
Birla Sun Life Active Debt Multi		
Manager FoF Scheme	Investment in a dynamically managed portfolio of debt funds	
(An Open ended Fund of Funds Scheme)		
Birla Sun Life Financial Planning	<ul> <li>Capital appreciation through strategic asset allocation which is based on satisfying the needs to a</li> </ul>	
FOF - Conservative Plan	specific risk-return profile (Conservative) of investors in the long term	
(An Open ended Fund of Funds	Investment in portfolio of mutual fund schemes (predominantly in liquid / money market funds &	
Scheme)	debt funds)	
Birla Sun Life Financial Planning		109 Moderate Mg.
FOF - Prudent Plan	specific risk-return profile (Prudent) of investors in the long term	
(An Open ended Fund of Funds	• Investment in portfolio of mutual fund schemes (predominantly in a combination of equity funds,	
Scheme)	liquid / money market funds & debt funds)	LOW HIGH
		Investors understand that their
		principal will be at Moderately High risk



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

# REGULAR INCOME SOLUTIONS

SCHEME	PLAN/ OI	PTION		MINIMUM	EXIT LOAD  For redemption-switch out consider from the date	
	PLAN <sup>^</sup>	OPTION		INVESTMENT AMOUNT	of allotment.	
Birla Sun Life MIP II - Savings 5 Plan	Regular Plan	Monthly Dividend (Payout / Reinvestment /Sweep)  Monthly Payment	Choice of Option : Growth     Choice of Sub-Option within Monthly	` 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	
	Direct Plan	Growth	Dividend Option : Dividend Reinvestment	1,000/-	of units after 540 days from the date of allotment: Nil.	
Birla Sun Life MIP	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep)  Monthly Payment (Instant / Deferred)	Choice of Option within Monthly Dividend :     Dividend Reinvestment	1,000/-	For redemption/switch out of units within 1095 days from the date of allotment: 1.00% of the applicable NAV.For redemption/switch out of units after 1095 days from the date of allotment: Nil.	
	Direct Plan	Growth	Choice of Option within Monthly Payment Plan : Instant	1,000/-		
Birla Sun Life Monthly Income	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Quarterly Dividend (Payout/Reinvestment/Sweep)	Choice of Plan : Growth     Choice of Option within Monthly Dividend : Dividend Reinvestment		For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV.For redemption/switch out	
	Direct Plan	Growth	Choice of Plan within Quarterly Dividend :     Dividend Reinvestment	1,000/	of units after 540 days from the date of allotment: Nil.	
Birla Sun Life MIP II - Wealth 25 Plan	Regular Plan	Monthly Dividend (Payout / Reinvestment /Sweep)	Choice of Option : Growth     Choice of Sub-Option within Monthly	` 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 belt be critical to the facility in exit belt for control to the state of the same of	
	Direct Plan	Monthly Payment Growth	Dividend Option : Dividend Reinvestment	,,,,,	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% ofapplicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: NII. (w.e.f. October 10, 2016)	

^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	EXIT LOAD For redemption-switch out consider	
	PLAN <sup>^</sup>	OPTION		INVESTMENT AMOUNT	from the date of allotment.	
Birla Sun Life Tax Relief '96"	Regular Plan	Dividend (Payout/Sweep)	Dividend Payout	` 500/-	Nil	
	Direct Plan	Growth	Dividend Payout	500/-	IVII	
Birla Sun Life Tax Plan#	Regular Plan	Dividend (Payout/Sweep)	Dividend Payout	` 500/-	Nil	
	Direct Plan	Growth	Dividend Payout	500/-	NII	
Birla Sun Life Tax Savings Fund	Regular Plan	Dividend (Payout) Growth	N.A as the scheme does not accept fre	sch subscriptions / Switch in	Mil	
	Direct Plan	Bonus	N.A as the scheme does not accept the	sii subscriptions / switch-iii	Nil	

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

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

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

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

# Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
Birla Sun Life MIP II - Savings 5	regular income with capital growth over medium to long term	Niskometer
Plan	investments in debt and money market instruments as well as equity and equity related	
(An Open ended Income Scheme.	securities [0-10%]	
Monthly income is not assured and is	Securities [0-1076]	
subject to availability of distributable		Moderate Mode
surplus)		
Birla Sun Life MIP	regular income with capital growth over medium to long term.	
(An Open ended Income Scheme.	investments in debt and money market instruments as well as equity and equity related	LOW
Monthly income is not assured and is	securities [upto 15%]	Investors understand that their principal will be at Moderate risk
subject to availability of distributable		principal will be at Moderate risk
surplus)		
Birla Sun Life Monthly Income	regular income with capital growth over medium to long term	
(An Open ended Income Scheme.	investments in debt and money market instruments as well as equity and equity related	
Monthly income is not assured and is	securities [upto 15%]	
subject to availability of distributable		
surplus)		
Birla Sun Life MIP II - Wealth 25	regular income with capital growth over medium to long term	Moderate / &
Plan	investments in debt and money market instruments as well as equity and equity related	Harding Till Tolk
(An Open ended Income Scheme.	securities [20-30%]	
Monthly income is not assured and is		LOW
subject to availability of distributable		Investors understand that their
surplus)		principal will be at Moderately High risk
Birla Sun Life Tax Relief '96	long term capital growth	
(An Open Ended Equity Linked	• investments in equity and equity related securities, with tax benefit under section 80C, subject to	
Savings Scheme (ELSS) with a lock-in	eligibility	
of 3 years)		
Birla Sun Life Tax Plan	long term capital growth	Moderate Moderate
(An Open ended Equity Linked	• investments in equity and equity related securities, with tax benefit under section 80C, subject to	
Savings Scheme (ELSS) with a lock-in	eligibility	
of 3 years)		Investors understand that their
Birla Sun Life Tax Savings	Investment in equity linked savings scheme (lock in period of 3 years) which aims to provide	principal will be at Moderately High risk
Fund	medium to long term capital appreciation along with income tax rebate	FP 22 2121, 1g
	Investment predominantly in equity and equity related securities	
Savings Scheme (ELSS) with a lock-in		
of 3 years		
Birla Sun Life Capital Protection	capital protection and capital appreciation linked to equity market at the end of medium / long	
Oriented Fund - Series 17, 18, 19,	term tenure	Mortagata
20, 21, 22 & 23	investments in highest rates debt and money market instruments maturing on or before the	Becker and Andrew Market State of State
(A Close ended Capital Protection	tenure of the scheme and equity and equity related securities	
Oriented Scheme)		I OW HIGH
Birla Sun Life Capital Protection	capital protection and capital appreciation linked to equity market at the end of medium / long	Investors understand that their
Oriented Fund - Series 25 & 26	term tenure	principal will be at Moderately Low risk
(A Close ended Capital Protection	investments in highest rated debt and money market instruments maturing on or before the	
Oriented Scheme) Birla Sun Life Emerging Leaders	tenure of the scheme and exposure to derivative instruments (long call options)	
Fund - Series 1 to Series 6	<ul> <li>long term capital growth</li> <li>investments in equity and equity related securities predominantly in small &amp; midcap companies.</li> </ul>	
(A Close ended Equity Scheme)	invesiments in equity and equity related securities predominantly in small & middap companies.	und Moderate Apple
Birla Sun Life Focused Equity	long term capital growth	
Fund- Series 1 to Series 5	<ul> <li>investments in equity securities specified as Eligible Securities as per Rajiv Gandhi Equity Savings</li> </ul>	
(A Close ended Equity Scheme		LOW HIGH
investing in Eligible Securities as per	Senome, 2010, as amenaed nom and to ame	Investors understand that their
Rajiv Gandhi Equity Savings Scheme,		principal will be at Moderately High risk
2013)		
	ncial advisors if in doubt about whether the product is suitable for them.	

### **WEALTH CREATION SOLUTIONS**

SCHEME	PLAN/ C	OPTION	DEFAULT	MINIMUM	EXIT LOAD
	PLAN <sup>^</sup>	OPTION	OPTION**	INVESTMENT	For redemption-switch out consider from the date of allotment.
				AMOUNT	
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	1	Giowiii			In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out
Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Delayardayard	1 000/	without any exit load from the date of allotment. Any redemption in excess of the above limit shall be
	Direct Plan	Growth	Dividend Reinvestment	1,000/-	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
	Directriali				of allotment: Nil. (w.e.f. October 10, 2016)
Birla Sun Life Balanced '95 Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)			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
			Dividend Reinvestment	1,000/-	subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date
	Direct Plan	Growth			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	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	1,000/-	NII
Dielo Cun Life Frontline Fauity Fund	Direct Plan	Growth	Dividend Renivestment	1,000/-	NII
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	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	` 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV.
Diele Com Life Family Found	Direct Plan	Growth	Dividend Remivestment	1,000/-	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	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	1,000/-	within 365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of
Birla Sun Life MNC Fund	Direct Plan	Growth	Dividend Renivestment	1,000/-	allotment: Nil
biria Sun Life Mino 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	Dividend (Payout / Reinvestment / Sweep)			For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV.
	Direct Plan	Growth (Growth with Triggered Facility)	Dividend Reinvestment	` 1,000/-	For redemption/switch out of units after 365 days from the date of allotment: Nil
Birla Sun Life Small & Midcap Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Payout	` 1,000/-	within 365 days/1% of applicable NAV.
Birla Sun Life Pure Value Fund	Direct Plan Regular Plan	Growth Dividend (Payout/Reinvestment)	Choice of Plan : Growth	1,000/	
billa Sull Life rule value i uliu	Direct 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	Regular Plan	Dividend (Payout & Reinvestment)	·	1 000/	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV.
Equity Fund	Direct Plan	Growth	Dividend Reinvestment	1,000/-	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	Dividend (Payout/Reinvestment)			For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV.
Services Fund	Direct Plan	Growth	Dividend Reinvestment	1,000/-	For redemption/switch out of units after 365 days from the date of allotment: Nil
Birla Sun Life Dividend Yield Plus	Regular Plan	District (Description of Course)			In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out
		Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	1,000/-	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
	Direct Plan	Growth	Dividend Reinvestment	1,000/	of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date
Birla Sun Life Special Situations	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Choice of Plan : Growth		of allotment: Nil. (w.e.f. October 10, 2016)
Fund	Direct Plan	Growth	Choice of Option : Reinvestment	` 1,000/-	within 365 days/1% of applicable NAV.
Birla Sun Life India Reforms Fund	Regular Plan	Dividend (Payout / Reinvestment)	Divided d Deleverator and	1 000/	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV.
	Direct Plan	Growth	Dividend Reinvestment	1,000/-	For redemption/switch out of units after 365 days from the date of allotment: Nil
Birla Sun Life Infrastructure Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	1,000/-	within 365 days/1% of applicable NAV.
Birla Sun Life New Millennium Fund	Direct Plan	Growth	Dividend Remivestment	1,000/	within 303 days 170 of applicable 1970.
biria Sun Life New Millerinium 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	Dividend (Payout/Reinvestment/Sweep)	Dividend Deinwestment	1 000/	within 2/F days/10/ of applicable NAV
	Direct Plan	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:
Birla Sun Life International Equity	Regular Plan	Dividend (Payout/Reinvestment/Sweep)			within 365 daysfrom the date of allotment: 1.00% of
Fund (Plan A)	Direct Plan	Growth	Dividend Reinvestment	` 1,000/-	applicable NAV. after 365 days from the date of allotment: Nil.
Birla Sun Life International Equity Fund (Plan B)	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	1,000/-	within 365 days/1% of applicable NAV.
Birla Sun Life Commodity Equities	Direct Plan	Growth			
Fund - Global Agri Plan (GAP)	Regular 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	Direct Plan				·
Fund	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	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Reinvestment	1,000/-	If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the
Fund	Direct Plan	Growth	Dividend Reinvestment	1,000/-	date of allotment - Nil
Birla Sun Life Gold Fund	Regular Plan				For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV For
	Direct Plan	N/A	N/A	1,000/-	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
Dirlo Cum Life Acc-+ All		0:11 1/0 1/0 1			
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	Regular Plan	Dividend (Payout/Reinvestment)		1 000/	
FOF -			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
Aggressive Plan	Direct Plan	Growth	İ	1,000/-	park. For reachiphony switch out of units after 505 days from the date of allothient. Nill

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.

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







<sup>\*\*</sup>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.

# Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
Birla Sun Life Equity Savings Fund	long term capital growth and income	1.13Nomotes
(An Open ended Equity Scheme)	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	
Birla Sun Life Balanced Advantage	Capital appreciation and regular income in the long term	
Fund (An Open ended Asset Allocation Scheme)	<ul> <li>Investment in equity &amp; equity related securities as well as fixed income securities (Debt &amp; Money Market securities)</li> </ul>	
Birla Sun Life Balanced '95 Fund	long term capital growth and income	
(An Open ended Balanced Scheme)	investment predominantly in equity and equity related securities as well as debt and money market instruments	
Birla Sun Life Index Fund	long term capital growth	
	• investments in stocks in line with Nifty 50 and / or in exchange traded derivatives on the Nifty 50	Hedding Moderate Tools
Scheme)	to generate comparable returns, subject to tracking errors.	
Birla Sun Life Frontline Equity Fund (An Open ended Growth Scheme)	<ul> <li>iong term capital growth</li> <li>investments in equity and equity related securities, diversified across various industries in line with the benchmark index, S&amp;P BSE 200</li> </ul>	Investors understand that their
Birla Sun Life Top 100 Fund	long term capital growth	principal will be at Moderately High risk
(An Open ended Growth Scheme)	investments in equity and equity related securities of top 100 companies as measured by market capitalisation	
Birla Sun Life Equity Fund	long term capital growth	
(An Open ended Growth Scheme)	investments in equity and equity related securities	
Birla Sun Life Advantage Fund	long term capital growth     investments in acquirty related acquirities.	
(An Open ended Growth Scheme) Birla Sun Life MNC Fund	investments in equity and equity related securities     long term capital growth	
(An Open ended Growth Scheme)  Birla Sun Life Midcap Fund (An Open ended Growth Scheme)	<ul> <li>investments primarily in equity and equity related securities of multinational companies (MNCs)</li> <li>long term capital growth</li> <li>investments primarily in mid cap stocks</li> </ul>	
Birla Sun Life Small & Midcap Fund	Investments primarily in find cap stocks     long term capital growth	
(An Open ended Small and Mid Cap	• investments predominantly in equity and equity related securities of companies considered to be	
Equity Scheme)	small and midcap.	
Birla Sun Life Pure Value Fund	long term capital growth	
Scheme)	investments in equity and equity related securities by following value investing strategy.	
Birla Sun Life Manufacturing Equity Fund		
(An Open ended Manufacturing Sector	• investments in equity and equity related securities of companies engaged in manufacturing sector.	oculation Moderate Mountain
Scheme)		
Birla Sun Life Banking and Financial		LOW HIGH
Services Fund	Investments in equity and equity related securities of companies engaged in banking and	Investors understand that their
(An Open ended Banking & Financial	financial services	principal will be at High risk
Services Sector Scheme) Birla Sun Life Dividend Yield Plus	long term capital growth	
(An Open ended Growth Scheme)	investments in equity and equity related securities of companies having relatively high dividend yield	Investors understand that their
Dirlo Cun Life Cassial Cituations	a long term copital grouth	principal will be at Moderately High risk
Birla Sun Life Special Situations Fund	<ul> <li>long term capital growth</li> <li>investments in equity and equity related securities by following investment strategy that would</li> </ul>	
(An Open ended Diversified Equity	, , , , , , , , , , , , , , , , , , , ,	
Scheme)	investment style.	
Birla Sun Life India Reforms Fund	long term capital growth	
(An Open ended Equity Scheme)	• investments in equity and equity related securities of companies expected to benefit from the	
Birla Sun Life Infrastructure Fund	economic reforms, PSU divestment and increased government spending long term capital growth	Moderate Acc
(An Open ended Growth Scheme)	• investments in equity and equity related securities of companies that are participating in the	A STATE OF THE STA
,	growth and development of Infrastructure in India	(MO)
Birla Sun Life New Millennium Fund	long term capital growth	Investors understand that their
(An Open ended Growth Scheme)	investments in equity and equity related securities with a focus on investing in IT, media, telecom related and other technology enabled companies	principal will be at High risk
Birla Sun Life India GenNext Fund	long term capital growth	
(An Open ended Growth scheme)	<ul> <li>investments in equity and equity related securities of companies that are expected to benefit from the rising consumption patterns in India fuelled by high disposable incomes</li> </ul>	
Birla Sun Life India Opportunities		
Fund (An Open ended Growth Scheme)	• investments in equity and equity related securities of companies that seek to leverage India's competitive advantages in global outsourcing theme.	
	. CANADAMINA SANSDISARE ID GIODSI OLICONICIDA IDOMO	

# Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
	long term capital growth	
	investments predominantly in equity and equity related securities in the international markets	
(An Open ended Diversified Equity	invocational productional in equity and equity related eccurities in the international markets	
Scheme)		
Birla Sun Life International Equity	long term capital growth	
Fund-Plan B	• investments in equity and equity related securities in the domestic market (65 to 75%) and in	
(An Open ended Diversified Equity	international markets (25 to 35%)	
Scheme)		Modelis Moderate Mogeria
Birla Sun Life Commodity Equities	long term capital growth	
Fund - Global Agri Plan (GAP)	• investments in stocks of Agri commodity companies, i.e., companies engaged in or focusing on	log log
(An Open ended Growth Scheme)	the Agri business, whether issued in India or overseas	LOW HIGH
Birla Sun Life Global Commodities	Capital appreciation in the long term	Investors understand that their principal will be at High risk
Fund	Investment in units of global mutual funds which invest in commodity related securities	principal will be at High risk
(An Open ended Fund of Funds		
Scheme)		
Birla Sun Life Global Real Estate	Capital appreciation in the long term	
Fund	• Investment predominantly in units of Global Fund investing in Companies engaged in Real Estate	
(An Open ended Fund of Funds	Sector	
Scheme)		
	• returns that are in line with the performance of gold over long term, subject to tracking errors.	
	• investments in physical gold of 99.5% purity (fineness)	
Traded Fund)		
	returns in line with performance of Birla Sun Life Gold ETF (BSL GETF) over long term	
I	• investments predominantly in units of Birla Sun Life Gold ETF. BSL GETF invests in physical gold	Moderate Mode
Scheme)	of 99.5% purity (fineness)	
	Capital appreciation in the long term	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
_	Investment in portfolio of equity and debt funds	LOW
(An Open ended Fund of Funds		Investors understand that their
Scheme		principal will be at Moderately High risk
	Capital appreciation through strategic asset allocation which is based on satisfying the needs to a	
FOF - Aggressive Plan	specific risk-return profile (Aggressive) of investors in the long term	
	Investment in portfolio of mutual fund schemes (predominantly in equity funds)	
Scheme)		
investors should consult their final	ncial advisors if in doubt about whether the product is suitable for them.	



CEO's Perspective	I	Wealth Creation Solutions	33
Equity Investment Outlook	II	Birla Sun Life Equity Savings Fund	34
Debt Investment Outlook	III	Birla Sun Life Balanced Advantage Fund	35
Good to remember	IV	Birla Sun Life Balanced '95 Fund	36
Funds at a Glance & Product Labelling Disclosures	VI	Birla Sun Life Index Fund	37
Different Solutions To Suit Your Various Needs	1	Birla Sun Life Frontline Equity Fund	38
Savings Solutions	2	Birla Sun Life Top 100 Fund	39
Birla Sun Life Cash Plus	3	Birla Sun Life Equity Fund	40
Birla Sun Life Floating Rate Fund - Short Term Plan	4	Birla Sun Life Advantage Fund	41
Birla Sun Life Cash Manager	5	Birla Sun Life MNC Fund	42
Birla Sun Life Savings Fund	6	Birla Sun Life Midcap Fund	43
Birla Sun Life Floating Rate Fund - Long Term Plan	7	Birla Sun Life Small & Midcap Fund	44
Birla Sun Life Enhanced Arbitrage Fund	8	Birla Sun Life Pure Value Fund	45
Birla Sun Life Short Term Fund	9	Birla Sun Life Manufacturing Equity Fund	46
Birla Sun Life Short Term Opportunities Fund	10	Birla Sun Life Banking and Financial Services Fund	47
Birla Sun Life Treasury Optimizer Plan	11	Birla Sun Life Dividend Yield Plus	48
Birla Sun Life Medium Term Plan	12	Birla Sun Life Special Situations Fund	49
Birla Sun Life Corporate Bond Fund	13	Birla Sun Life India Reforms Fund	50
Birla Sun Life Dynamic Bond Fund	14	Birla Sun Life Infrastructure Fund	51
Birla Sun Life Income Plus	15	Birla Sun Life New Millennium Fund	52
Birla Sun Life Constant Maturity 10 Year Gilt Fund	16	Birla Sun Life India GenNext Fund	53
Birla Sun Life Government Securities Fund - Long Term Plan	17	Birla Sun Life India Opportunities Fund	54
Birla Sun Life Gilt Plus - PF Plan	18	Birla Sun Life International Equity Fund - Plan A	55
Birla Sun Life Active Debt Multi Manager FoF Scheme	19	Birla Sun Life International Equity Fund - Plan B	56
Birla Sun Life Financial Planning FOF - Conservative Plan	20	Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	57
Birla Sun Life Financial Planning FOF - Prudent Plan	21	Birla Sun Life Global Commodities Fund	58
Regular Income Solutions	22	Birla Sun Life Global Real Estate Fund	59
Birla Sun Life MIP II - Savings 5 Plan	23	Birla Sun Life Gold ETF	60
Birla Sun Life MIP	24	Birla Sun Life Gold Fund	61
Birla Sun Life Monthly Income	25	Birla Sun Life Asset Allocator Multi Manager FoF Scheme	62
Birla Sun Life MIP II - Wealth 25 Plan	26	Birla Sun Life Financial Planning FOF-Aggressive Plan	63
Tax Savings Solutions	27	Close Ended Scheme Performance	64
Birla Sun Life Tax Relief '96	28	Fund Manager Wise Scheme Details	67
Birla Sun Life Tax Plan	29	Portfolios	68
Birla Sun Life Tax Savings Fund	30	Industry Allocation	82
Tax Reckoner	31	Glossary Page	86



## DIFFERENT SOLUTIONS TO SUIT YOUR VARIOUS NEEDS



#### **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





#### **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)

#### Renefits

 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









#### 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



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** Fund Manager: Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha Managing Fund Since: July 15, 2011 Total Experience: 9 years & 11 years Date of Allotment: June 16, 1997 Type of Scheme: An Open-ended Liquid Scheme Application Amount 1,000 for fresh subscription\*: (plus in multiplies of `1) Min. Addl. Investment: (plus in multiplies of `1) SIP: Monthly: Minimum ` 1,000/-NAV of Plans / Options (`)^ Retail Plan

Netali i iali	
Growth:	413.7899
Dividend:	163.6940
Institutional Plan	
Growth:	424.6339
Dividend:	108.0230
Weekly Dividend:	108.1623
Regular Plan <sup>s</sup>	
Growth:	254.9902
Daily Dividend:	100.1950
Weekly Dividend:	100.3125
Dividend:	106.6807
Direct Plans	
Growth:	255.7027
Daily Dividend:	100 1950

^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,

Benchmark: CRISIL Liquid Fund Index Monthly Average AUM: 28275.13 Crores 25375.95 Crores AUM as on last day: (as on 30th November 2016)

Load Structure (as % of NAV)

Nil Entry Load: Exit Load\*\*:

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

Other Parameter **Modified Duration:** Average Maturity:

0.12 years 0.12 years 6.53%

100.3136

138.3339

Yield to Maturity: **Expense Ratio:** 

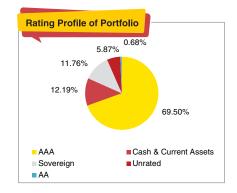
Weekly Dividend:

Dividend:

0.30 Regular 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+



Date of Inception: June 16, 1997	NAV Per Birla Sun Unit. * Life Cash Plus		CRISIL	CRISIL 1 Year T-Bill	Value of Standard Investment of 10000 in		
Julie 10, 1997	(1)	(%)	Index # (%)	Index ## (%)	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)		8.66	8.56	8.86	10866	10856	10886
September 30, 2013 to September 30, 2014 (Absolute)		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 Past performance may or may not be subanited in future. Returns for divident option would assume reinvestment of orliverious declared, net or divident distribution tax, if any, at the then prevailing MAV. 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 Mr. 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 Plani' is only for investors who purchase's achieving but is a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

# Birla Sun Life Floating Rate Fund - Short Term Plan

An Open-ended Income Scheme

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**

Fund Manager: Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha Managing Fund Since: July 15, 2011 Total Experience: 9 years & 11 years Date of Allotment: June 05, 2003 Type of Scheme: An Open-ended Income Scheme Application Amount

1,000 for fresh subscription\*:

(plus in multiplies of `1) Min. Addl. Investment: 1.000

(plus in multiplies of `1)

SIP: Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)^

Retail Plan

260 7705 Growth Daily Dividend: 100.0177 Weekly Dividend: 103.8332 Regular Plans Growth 211.6075 Daily Dividend: 100.0200 Weekly Dividend: 100.1612 Direct Plan<sup>s</sup>

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

CRISIL Liquid Fund Index Benchmark: 5884.27 Crores Monthly Average AUM: 4949.85 Crores AUM as on last day: (as on 30th November 2016)

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

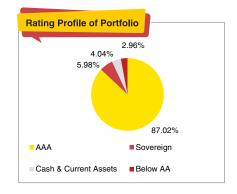
\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter

Modified Duration: 0.12 years Average Maturity: 0.12 years Yield to Maturity: 6.72% Expense Ratio: 0.53 Regular 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



Investment Performance - Retail Plan - Growth NAV as on September 30, 2016: ` 257.8001							257.8001
Date of Inception: June 05, 2003	NAV Per Unit. *	Birla Sun Life Floating	CRISIL Liquid Fund	CRISIL 1 Year T-Bill	Value of Standard Investment of ` 10000 in		
Julio 60, 2000	O	Rate Fund - Short Term Plan (%)	index # (%)	Index ## (%)	Birla Sun Life Floating Rate Fund - Short Term Plan (^)	CRISIL Liquid Fund Index # (`)	CRISIL 1 Year T-Bill Index ## (`)
Since inception till September 30, 2016 (CAGR)	100.0000	7.36	6.88	5.91	25780	24289	21500
September 30, 2015 to September 30, 2016 (Absolute)	238.7903	7.96	7.69	7.36	10796	10769	10736
September 30, 2014 to September 30, 2015 (Absolute)	219.7259	8.68	8.56	8.86	10868	10856	10886
September 30, 2013 to September 30, 2014 (Absolute)	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 Mr. Substitubh Gupta is 85. Total Schemes managed by Mr. further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com





## Birla Sun Life Cash Manager

An Open-ended Income Scheme



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**

Fund Manager: Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha Managing Fund Since: July 15, 2011 Total Experience: 9 years & 11 years Date of Allotment:

Retail Plan: May 14, 1998 Institutional Plan: September 27, 2004 Type of Scheme: An Open-ended Income

Scheme

Application Amount for fresh subscription\*:

1.000

(plus in multiplies of ` 1) Min. Addl. Investment:

1.000

(plus in multiplies of `1)

SIP: Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)^

Regular Plans

384.9558 Growth Daily Dividend: 101.2135 Weekly Dividend: 101.0171

Institutional Plan

Growth 269.9079 Daily Dividend: 100.9734 Weekly Dividend: 100.9939 Direct Plans

397.3642 Growth 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

CRISIL Short Term Bond Benchmark: Fund Index

Monthly Average AUM: 7592.56 Crores AUM as on last day: ` 7652.33 Crores

(as on 30th November 2016)

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

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

Other Parameter

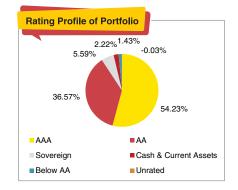
0.97 years **Modified Duration:** Average Maturity: 1.09 years Yield to Maturity: 7 11%

Expense Ratio:

Regular 1.00 Direct 0.10

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

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



Investment Performance - Regular Plan - Growth NAV as on September 30, 2016: ` 378.9880							
Date of Inception: May 14, 1998	NAV Per Unit. *	Birla Sun CRISIL Life Cash Short Term		CRISIL 1 Year T-Bill	Value of Standard Investment of ` 10000 in		
May 14, 1770	()	Manager (%)	Bond Fund Index # (%)	Index ## (%)	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 schems managed by Fund Managers. 1 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



# Birla Sun Life Savings Fund

An Open-ended Short Term Income Scheme



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 maybe generated through the receipt of coupon payments or the purchase and sale of securities in the underlying portfolio. The schemes will under normal market conditions, invest its net assets in fixed income securities, money market instruments, cash and cash equivalents.

#### **Fund Details** Mr. Kaustubh Gupta & Fund Manager: Ms. Sunaina Da Cunha Managing Fund Since: July 15, 2011 & June 20, 2014 **Total Experience:** 9 years & 11 years Date of Allotment: Retail Plan: November 27, 2001 Institutional Plan-April 16, 2003 Type of Scheme: An Open-ended Short Term Income Scheme Application Amount for fresh subscription\*: 1,000 (plus in multiplies of `1)

(plus in multiplies of ` 1) SIP: Monthly: Minimum ` 1,000/-

1,000

NAV of Plans / Options (`)^

Min. Addl. Investment:

Retail Plan

Weekly Dividend:

Growth 302.6676 Daily Dividend: 101.1635 Weekly Dividend: 101.2766 Regular Plans Growth: 312.7974 Daily Dividend: 101.4144 Weekly Dividend: 101.2766 Direct Plans Growth 314.0758 Daily Dividend: 101.1634

^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

Benchmark: CRISIL Short Term Bond Fund Index

Monthly Average AUM: 17838.08 Crores AUM as on last day: 17804.06 Crores

(as on 30th November 2016)

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

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

Other Parameter Modified Duration: Average Maturity:

1.38 years 1.61 years 7.09%

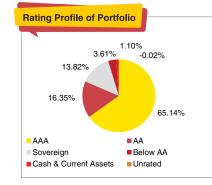
101.2786

Yield to Maturity: Expense Ratio:

0.23 Regular 0.10 Direct

#### **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+
·		



#### Dividend Declared on date 11-Feb-11 28-Jan-11 31-Dec-10 Dividend Yield (Regular Plan) 0.0469

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

Cum Dividend NAV

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						297.1847	
Date of Inception: Nov 27, 2001	NAV Per Unit. *	Birla Sun Life Savings	CRISIL Short Term	CRISIL 1 Year T-Bill	Value of Standard Investment of ` 10000 in		
100 21, 2001	()	Fund (%)	Bond Fund Index # (%)	Index ## (%)	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)		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 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 Mrs. 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 Event and Event Managers. Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com



# Birla Sun Life Floating Rate Fund - Long Term Plan

An Open-ended Income Scheme



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** Fund Manager: Mr. Prasad Dhonde & Mr. Kaustubh Gupta July 15, 2011 & Managing Fund Since: June 20, 2014 **Total Experience:** 16 years & 9 years Date of Allotment: June 05, 2003 Type of Scheme: An Open-ended Income Scheme **Application Amount** for fresh subscription\*: 1,000 (plus in multiplies of `1) Min. Addl. Investment: (plus in multiplies of ` 1) SIP: Monthly: Minimum ` 1,000/-NAV of Plans / Options (`)^ Retail Plan Growth 282.6355

Weekly Dividend: Regular Plan<sup>\$</sup>

195.4125 Daily Dividend: 101.4247 Weekly Dividend: 101.0083

Direct Plans

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/-

101.0084

effective from October 07, 2011

Benchmark: CRISIL Liquid Fund Index Monthly Average AUM: 5476.14 Crores AUM as on last day: ` 5434.23 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

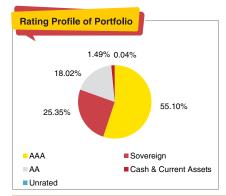
**Modified Duration:** 1.28 years Average Maturity: 1.56 years Yield to Maturity: 7.00% **Expense Ratio:** 

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



Investment Performance - Retail Plan - Growth NAV as on September 30					30, 2016: `	277.1065	
Date of Inception: June 05, 2003	NAV Per Unit. *		CRISIL Liquid Fund	CRISIL 1 Year T-Bill	Value of Sta	ndard Investn 10000 in	nent of `
Julie 03, 2003	()	Rate Fund - Long Term Plan (%)	Index # (%)	Index ## (%)	Birla Sun Life Floating Rate Fund - Long Term Plan (`)	CRISIL Liquid Fund Index # (`)	CRISIL 1 Year T-Bill Index ## (`)
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.

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



# Birla Sun Life Enhanced Arbitrage Fund

Solutions

An Open-ended Equity Scheme



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

**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**

Fund Manager: Mr. Lovelish Solanki Managing Fund Since: December 15, 2014 Total Experience: 7 years Date of Allotment: July 24, 2009 Type of Scheme: An Open-ended Equity Scheme

Application Amount

for fresh subscription\*: 1,000

(plus in multiplies of ` 1)

Min. Addl. Investment: 1,000

(plus in multiplies of `1)

SIP: Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

Growth 16.5770 Dividend 10.8083 Direct Plans

16.8954 Growth: Dividend: 11.0158

CRISIL Liquid Fund Index Benchmark: Monthly Average AUM: 1875.29 Crores ` 1885.84 Crores AUM as on last day:

(as on 30th November 2016)

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

Entry Load:

Exit Load\*\*: 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)

Other Parameter

Portfolio Turnover: 10.31 Expense Ratio: Regular 0.90 Direct 0.25

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

Issuer	% to net Assets	Rating
RBI Bank Limited	10.61%	
HDFC Bank Ltd	7.24%	
LIC Housing Finance Limited	5.32%	CARE AAA
IL&FS Financial Services Ltd	5.26%	CARE A1+/ICRA A1+
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** Banks 15.04% Finance 6.64% 6.13% Petroleum Products 4.45% Consumer Non Durables 3.95% Software 3.58% Pharmaceuticals 3.14% Cement 2.58%

2.24%

1.77%

Construction Project

Media & Entertainment

#### **Declared on date** 25-Nov-16 28-Oct-16 26-Sep-16 Dividend Yield (Regular Plan) Dividend (`) Per Unit Cum Dividend NAV Dividend Yield (Direct Plan) Dividend (`) Per Unit 10.86 0.54% 0.06

Cum Dividend NAV 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

Dividend

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

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

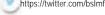
Investment Performance - Regular Plan - Growth NAV as on September 30, 2016: ` 16					16.4063		
Date of Inception: July 24, 2009	NAV Per Unit. *	Birla Sun Life	CRISIL Liquid Fund	S&P BSE SENSEX ##	Value of Standard Investment of ` 10000 in		
July 24, 2007	()	Enhanced Arbitrage Fund (%)	Index # (%)	(%)	Birla Sun Life Enhanced Arbitrage Fund (^)	CRISIL Liquid Fund Index # (`)	S&P BSE SENSEX ## (^)
Since inception till September 30, 2016 (CAGR)	10.0000	7.13	7.67	8.62	16406	17020	18120
September 30, 2015 to September 30, 2016 (Absolute)	15.4293	6.33	7.69	6.54	10633	10769	10654
September 30, 2014 to September 30, 2015 (Absolute)	14.2556	8.23	8.56	-1.79	10823	10856	9821
September 30, 2013 to September 30, 2014 (Absolute)	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.

57 to know more on performance of schemes managed by Fund Managers \*Direct Plan' is only for investors who purchase \*Jsubscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum

M.0013 deed December 20.013 available for a survey bid for a fundament of the survey of the survey bid for a fundament of the survey bid for the survey bid for a fundament of the survey of the survey bid for the survey of th no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com



## 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

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**

Fund Manager: Mr. Prasad Dhonde Managing Fund Since: July 01, 2011 16 years Total Experience: Date of Allotment: March 3, 1997 Type of Scheme: An Open-ended Income Scheme

**Application Amount** 

for fresh subscription\*: 1,000

(plus in multiplies of ` 1)

Min. Addl. Investment: 1,000

(plus in multiplies of `1)

SIP: Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

Growth 61.5230 Dividend: 11.5252 Monthly Dividend: 11.9739

Direct Plans Growth: 61.7706 Dividend: 11.5068 Monthly Dividend: 12.0009

CRISIL Short Term Bond Benchmark:

Fund Index

(w.e.f May 27, 2013) Monthly Average AUM: 16113.85 Crores AUM as on last day: ` 16633.52 Crores

(as on 30th November 2016)

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

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

Other Parameter **Modified Duration:** 

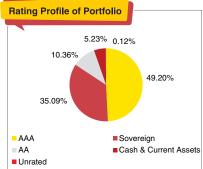
2.45 years Average Maturity: 3.00 years Yield to Maturity: 6.91%

Expense Ratio:

0.30 Regular Direct 0.20

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

% to net Assets	Rating
24.82%	SOV
10.27%	SOV
7.44%	CRISIL AAA
7.27%	CRISIL AAA
4.58%	CRISIL AAA
4.18%	CRISIL AA+,ICRA AA+
4.12%	CARE AAA,CRISIL AAA
3.36%	CRISIL AAA
3.09%	CARE AAA
2.99%	CARE AAA
	24.82% 10.27% 7.44% 7.27% 4.58% 4.18% 4.12% 3.36% 3.09%



15-Nov-16	17-0ct-16	15-Sep-16
an) 0.51%	0.56%	0.53%
0.0612	0.0672	0.0631
11.9549	11.9322	11.8877
1) 0.51%	0.56%	0.53%
0.0612	0.0674	0.0632
11.9812	11.9576	11.9122
	an) 0.51% 0.0612 11.9549 n) 0.51% 0.0612	0.0612 0.0672 11.9549 11.9322 0) 0.51% 0.56% 0.0612 0.0674

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	r 30, 2016:	60.0019
Date of Inception: March 3, 1997			Value of Standard Investment of ` 10000 in				
Match 3, 1777	(')	Term Fund (%)	Bond Fund Index # (%)	Index ##	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



# Birla Sun Life Short Term Opportunities Fund

An Open-ended Income Scheme



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**

Fund Manager: Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha Managing Fund Since: September 11, 2014 & July 15, 2011 Total Experience: 9 years & 11 years Date of Allotment: May 09, 2003 Type of Scheme: An Open-ended Income Scheme

Application Amount

for fresh subscription\*: 1.000

(plus in multiplies of `1) Min. Addl. Investment:

(plus in multiplies of ` 1)

Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)^

Regular Plans

Growth 27.1435 Dividend 17.3595 Quarterly Dividend: 10.7843

Institutional Plan Growth Dividend:

Direct Plans

Growth: 27.7072 17 7140 Dividend: 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

Benchmark: CRISIL AA Short Term Bond

Fund Index (w.e.f May 27, 2013)

Monthly Average AUM: 5195.58 Crores AUM as on last day: 5368.85 Crores

(as on 30th November 2016)

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

In respect of each purchase Exit Load\*\*:

/ 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.

Other Parameter

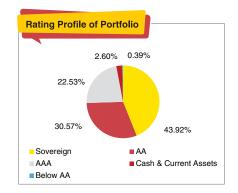
Modified Duration: 3.80 years 5.17 years Average Maturity: Yield to Maturity: 7.27%

**Expense Ratio:** 

1.39 Regular 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



Investment Performance - Regular Plan - Growth				NAV as	on Septembe	r 30, 2016:	26.3824
Date of Inception: May 09, 2003	NAV Per Birla Sun Life Unit. * Short Term		CRISIL AA Short	CRISIL 1 Year T-Bill	Value of Sta	andard Investment of ` 10000 in	
y 07, 2000	()	Opportunities Fund (%)	Term Bond Index ## I Fund Index (%)	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 Past performance may or may not be subanited in future. Returns for divident option would assume reinvestment of orliverious declared, net or divident distribution tax, if any, at the then prevailing MAV. 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 Mr. 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 Plani' is only for investors who purchase's achieving but is a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com



# Birla Sun Life Treasury Optimizer Plan



(erstwhile Birla Sun Life Ultra Short Term Fund) An Open-ended Short Term Income Scheme

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**

Fund Manager: Mr. Kaustubh Gupta & Mr. Prasad Dhonde Managing Fund Since: September 29, 2009 Total Experience: 9 years & 16 years Date of Allotment: April 19, 2002 Type of Scheme: An Open-ended Short Term Income Scheme Application Amount

1,000 for fresh subscription\*:

(plus in multiplies of ` 1) Min. Addl. Investment:

1,000

(plus in multiplies of `1)

SID-Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)^

Retail Plan

Growth 313.3340 Monthly Dividend: 109.9097 Quarterly Dividend: 112.6022 Regular Plan<sup>§</sup> Growth 208.7295 Monthly Dividend: 110.0521 Quarterly Dividend: 109.8100 Dividend: 141.3618 Direct Plan<sup>s</sup> 210 6462 Growth . Monthly Dividend: 110.9478 Quarterly Dividend: 110.5717 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,

Benchmark:

CRISIL Short Term Bond Fund Index Monthly Average AUM: 8367.54 Crores AUM as on last day: 9048.35 Crores

(as on 30th November 2016)

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

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

Other Parameter

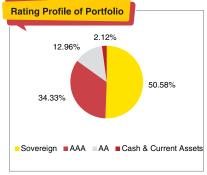
4.32 years Modified Duration: Average Maturity: 6.06 years Yield to Maturity: 7.11%

Expense Ratio:

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+



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 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 o	n September	30, 2016: `	303.2344
Date of Inception: April 19, 2002	NAV Per Unit. *	Birla Sun Life Treasury	CRISIL Short Term	Index ##	Value of Standard Investment of ` 10000 in		
<b>ар</b> ш 17, 2002	O	Optimizer Plan (%)	Bond Fund Index # (%)		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)		11.31	9.90	8.86	11131	10990	10886
September 30, 2013 to September 30, 2014 (Absolute)		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. <sup>8</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



# Birla Sun Life Medium Term Plan

An Open-ended Income Scheme



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

**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** Fund Manager: Mr. Maneesh Dangi Managing Fund Since: September 01, 2014 15 years Total Experience: Date of Allotment: March 25, 2009 Type of Scheme: An Open-ended Income Scheme **Application Amount** for fresh subscription\*: 1,000 (plus in multiplies of `1) Min. Addl. Investment: 1,000 (plus in multiplies of ` 1) SIP: Monthly: Minimum ` 1,000/-NAV of Plans / Options (`) Regular Plans Growth: 20.2543 Quarterly Dividend: 10.7391 Half Yearly Dividend: 11.3223 Dividend: 15.0141 Institutional Plan Growth 19.6637 Quarterly Dividend: Half Yearly Dividend:

Growth 20.7154 Quarterly Dividend: 10.7775 Half Yearly Dividend: 11.6586 Dividend: 15.3515

Benchmark: CRISIL AA Short Term Bond Fund Index

(w.e.f May 27, 2013) 8707.80 Crores

Monthly Average AUM: AUM as on last day: 8957.04 Crores

(as on 30th November 2016)

Direct Plans

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

Exit Load\*\*: 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.)

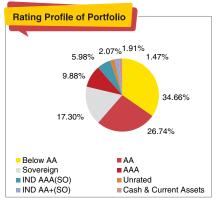
\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter Modified Duration:

3.30 years Average Maturity: 4.66 years Yield to Maturity: 8.76% Expense Ratio: 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)





Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the

Note: Ine NAV of the scheme, pursuant to pay out of arvined would fail 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					on Septembe	r 30, 2016:	19.7537
Date of Inception: Mar 25, 2009			Value of Standard Investment of ` 10000 in				
Wai 25, 2007	(')	Term Plan (%)	Bond Fund Index # (%)	Index ## (%)	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. Where Plan't bit on the work of the subscriptions under the scheme. Direct Plan't is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www birlasunlife com



# Birla Sun Life Corporate Bond Fund

An Open ended Income Scheme



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**

Fund Manager: Mr. Maneesh Dangi Since Inception Managing Fund Since: Total Experience: 15 years Date of Allotment: April 17, 2015 Type of Scheme: An Open ended Income Scheme

Application Amount

for fresh subscription\*: 1,000

(plus in multiplies of `1)

Min. Addl. Investment:

(plus in multiplies of `1)

SIP: Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plans

Growth 11.7816 Dividend 11.5454 Bonus: 11.7959

Direct Plans

Growth: 11.9331 Dividend 11.6965 Bonus: 11.9330

CRISIL AA Short Term Bond Benchmark:

Fund Index

Monthly Average AUM: 1288.13 Crores 1368.74 Crores AUM as on last day:

(as on 30th November 2016)

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

Exit Load\*\*: 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.

Other Parameter

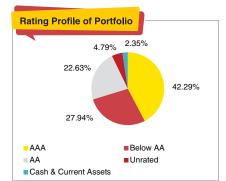
Modified Duration: 3.41 years Average Maturity: 4.77 years Yield to Maturity: 8 88%

Expense Ratio:

Regular 176 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
Wadhawan 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





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 quarantee any specific performance/returns

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

Investment Performance - Regular Plan - Growth			NAV as on September 30, 2016: ` 11.4751				
Date of Inception:	te of Inception: NAV Per Birla CRISIL AA Crisil 10 r 17, 2015 Unit. * Sun Life Short Term Year Gilt		Value of Standard Investment of ` 10000 in				
ημ 17, 2010	(*)	Corporate Bond Fund (%)	Bond Fund Index # (%)	nd Fund Index ##	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 Danqi is 3. 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.co



# Birla Sun Life Dynamic Bond Fund

An Open-ended Income Scheme



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**

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

Application Amount

for fresh subscription\*: 1,000

(plus in multiplies of `1)

Min. Addl. Investment: 1,000

(plus in multiplies of `1)

SIP: Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)^

Regular Plan

Growth 30.2649 Monthly Dividend: 11.8450 Quarterly Dividend: 11.4679 Dividend: 13.1483 Direct Plans Growth 30.9096 Monthly Dividend: 11.9815 Quarterly Dividend: 11.7481

^The dividend option under the scheme have been introduced w.e.f October 29 2014. Please refer addendum no 44/2014 dated October 12, 2014 for further details

Benchmark:

Dividend:

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

13.3258

Monthly Average AUM: 14434.43 Crores AUM as on last day: ` 15442.48 Crores

(as on 30th November 2016)

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

In respect of each purchase Exit Load\*\*: / 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.

Other Parameter

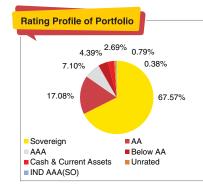
**Modified Duration:** 8.32 years Average Maturity: 18.92 years Yield to Maturity: 7.27%

Expense Ratio:

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+



#### Dividend

25-Nov-16	28-Oct-16	30-Sep-16
0.42%	0.44%	0.55%
0.0504	0.0506	0.0628
11.9128	11.4399	11.4949
0.42%	0.44%	0.55%
0.0509	0.0511	0.0634
12.0489	11.5649	11.6148
	0.42% 0.0504 11.9128 0.42% 0.0509	0.0504         0.0506           11.9128         11.4399           0.42%         0.44%           0.0509         0.0511

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

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: ` 28.8						28.8002	
Date of Inception: Sept 27, 2004			CRISIL 10 Year Gilt	Value of Standard Investment of ` 10000 in			
Зерг 27, 2004	(*)	Bond Fund (%)		Index ## (%)	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. "Direct Plan' is only for investors who purchase I subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com





## Birla Sun Life Income Plus

An Open-ended Income Scheme



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**

Fund Manager:	Mr. Prasad Dhonde
Managing Fund Since:	January 11, 2010
Total Experience:	16 years
Date of Allotment:	October 21, 1995
Type of Scheme:	An Open-ended Income
	Scheme

Application Amount

for fresh subscription\*: 1,000

(plus in multiplies of `1)

Min. Addl. Investment: 1.000

(plus in multiplies of ` 1)

Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)^

Regular Plan

Growth 75.9395 Quarterly Dividend: 13.9687 Dividend: 12.0776

Direct Plans

Growth 78.0642 14.4478 Quarterly Dividend: 12.2616 Dividend:

^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: **CRISIL Composite Bond** 

Fund Index 3883.84 Crores Monthly Average AUM: AUM as on last day: ` 4126.56 Crores

(as on 30th November 2016)

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

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

Other Parameter

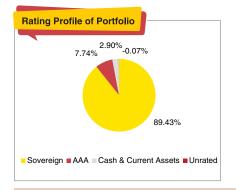
**Modified Duration:** 8.30 years Average Maturity: 14.32 years 6.71% Yield to Maturity:

Expense Ratio:

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



Investment Performance - Regular Plan - Growth NAV as on September 30, 2016: ` 72.0529							
Date of Inception: Oct 21, 1995	NAV Per Birla Sun Unit. * Life Income	CRISIL Composite	CRISIL 10 Year Gilt	Value of Standard Investment of ` 10000 in			
00121, 1773	()	Plus (%)	Bond Fund Index # (%)	Index ## (%)	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

# Scheme Benchmark, ## Additional Benchmark, \* As 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 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 fund Managers. \*Direct Plan's isonly for investors who processed in directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com



# 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

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**

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

**Application Amount** 

for fresh subscription\*: 1,000

(plus in multiplies of ` 1)

Min. Addl. Investment:

(plus in multiplies of `1)

Monthly: Minimum ` 1,000/-NAV of Plans / Options (`)

Regular Plan

Growth 50.1675 Quarterly Dividend: 13.2238 Direct Plans

Growth: 50.5148 Quarterly Dividend: 11.6376 I-Sec LI-BEX Benchmark: 34.70 Crores Monthly Average AUM: AUM as on last day: 35.78 Crores

(as on 30th November 2016)

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

> \*\*Exit Load is NIL for units issued in Dividend

Reinvestment.

Other Parameter

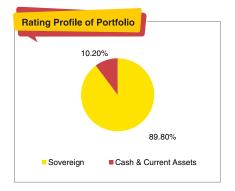
**Modified Duration:** 6.25 years Average Maturity: 8.74 years Yield to Maturity: 6.31%

Expense Ratio:

0.47 Regular 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%	



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	I-Sec LI- BEX # (%)	CRISIL 10 Year	Value of Sta	Value of Standard Investment of ` 10000 in		
GG 12, 1777	(*)	Maturity 10 Year Gilt Fund (%)	. ,	Gilt Index ## (%)	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 Be	nchmark, * As	on start of period co	onsidered above.					

# Scheme Benchmark, ## Additional Benchmark, \* As 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 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. Raustubh Gupta is 85. Refer annexture on page no. 67 to know more on performance of schemes managed by Fund Managers. \*Pinetre 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.

# Birla Sun Life Government Securities Fund - Long Term Plan

Savings

An Open-ended Gilt Scheme



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**

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

**Application Amount** 

for fresh subscription\*: 1,000

(plus in multiplies of ` 1)

Min. Addl. Investment: ` 1,000

(plus in multiplies of ` 1)

Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)^

Regular Plan

 Growth:
 50.4349

 Half Yearly Dividend:
 11.3082

 Dividend:
 12.4979

 Direct Plans
 51.4678

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

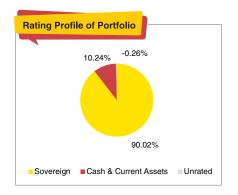
Modified Duration: 6.88 years
Average Maturity: 12.31 years
Yield to Maturity: 6.62%

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



Investment Performance - Regular Plan - Growth				NAV as	on September	30, 2016:	47.9628
Date of Inception: Oct 28, 1999	NAV Per Birla Unit. * Sun Life	Birla Sun Life	I-Sec LI- BEX # (%)	CRISIL 10 Year Gilt	Value of Standard Investment of ` 10000 in		
00120, 1777	(*)	Government Securities Fund - Long Term Plan (%)		Index ## (%)	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 only moveld 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. Based by Fund Managers is 5. Total Schemes managed by Fund Managers is 10 known more on performance of schemes managed by Fund Managers. \*Oirect 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



## Birla Sun Life Gilt Plus - PF Plan

An Open-ended Government Securities Scheme



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

**Application Amount** 

for fresh subscription\*: 1,000

(plus in multiplies of ` 1) Min. Addl. Investment:

(plus in multiplies of `1)

Securities Scheme

Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

47.4739 Growth Quarterly Dividend: 11.2767 Direct Plans

Growth: 48.3989 Quarterly Dividend: 11.3307 I-Sec LI-BEX Benchmark: 71.22 Crores Monthly Average AUM: AUM as on last day: 80.69 Crores

(as on 30th November 2016)

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

Exit Load\*\*: For redemption / switchout of units within 90 days from the date of allotment: 0.50% of applicable NAV. For redemption /switch-out of units after 90 days from the date of allotment: Nil.

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

Other Parameter

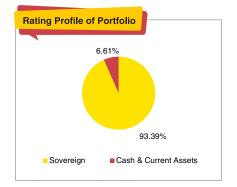
**Modified Duration:** 8.71 years Average Maturity: 15.85 years Yield to Maturity: 6.62%

Expense Ratio:

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%	



Investment Performance - F	NAV as	on Septembe	r 30, 2016:	44.7799			
Date of Inception: Oct 12, 1999	II II A CIUDI DE DEVITOR		CRISIL 10 Year	10 Value of Standard Investment of ` 10000 in			
00012, 1777	()	Plan (%)		Gilt Index ## (%)	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. Prasad Dhonde is 23. Total Schemes managed by Mr. Raustubh 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 purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birdasunlife.





# Birla Sun Life Active Debt Multi Manager FoF Scheme

Solutions

(erstwhile ING Active Debt 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 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**

Fund Manager: Mr. Shravan Sreeniyasula Managing Fund Since: December 15, 2014 Total Experience: 14 years Date of Allotment: December 29, 2006 Type of Scheme: An Open ended Fund of Funds Scheme

Application Amount

for fresh subscription\*:

(plus in multiplies of ` 1)

Min. Addl. Investment: 1,000

(plus in multiplies of `1)

SIP: Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

Growth: 22.9165 Dividend 14.3702 Direct Plans 23.3042 Growth: Dividend: 14 5991

Benchmark: **CRISIL Composite Bond** 

Fund Index Monthly Average AUM: 88.03 Crores AUM as on last day: 87.61 Crores

(as on 30th November 2016)

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

Entry Load:

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

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

Other Parameter Expense Ratio:

Regular 1 11 Direct 0.61

## 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

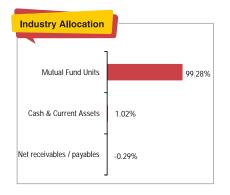
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

For more details on dividends declared please refer to the online empower on www

mutualfund birlasunlife.com

#### **Top Portfolio Holdings**

Issuer	% to 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%



Investment Performance - I	on Septembe	r 30, 2016:	21.8280					
Date of Inception: Dec 29, 2006	NAV Per Unit. *	Birla Sun Life Active	CRISIL Composite	CRISIL 10 Year Gilt	Value of Standard Investment of ` 10000 in			
5.6.27,2000	()	Debt Multi Manager FoF Scheme (%)	Bond Fund Index # (%)	Index ## (%)	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. Shravan Sreenivasula is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. PDirect 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

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



# 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

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**

Fund Manager: Mr. Shravan Sreenivasula Managing Fund Since: December 15, 2014 Total Experience: 14 years Date of Allotment: May 09, 2011

Funds Scheme

Application Amount

Type of Scheme:

for fresh subscription\*: 1.000

(plus in multiplies of `1)

An Open ended Fund of

Min. Addl. Investment: 1,000

(plus in multiplies of `1)

SIP: Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

Growth: 15.86 Dividend 14.43 Direct Plans Growth: 16.18

Dividend:

Benchmark: 20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index +

12% INR price of Gold

Monthly Average AUM: ` 5.53 Crores AUM as on last day: 5.52 Crores

(as on 30th November 2016)

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

Exit Load\*\*: 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.

Other Parameter Expense Ratio:

Regular 1.25 0.72 Direct

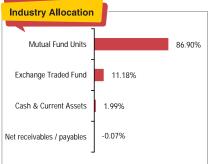
Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any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

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

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

Issuer	% to net Assets
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 Pl	5.11%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	4.06%
SBI Blue Chip Fund-Direct Plan -Growth	3.85%



Investment Performance - Regular Plan - Growth NAV as on September 30, 2016: ` 15.92									
Date of Inception: May 09, 2011	NAV Per Unit. * (`)	Birla Sun Life Financial Planning FOF Conservative Plan (%)	20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold # (%)	Gilt	BSE		Liquid Fund index + 24%	CRISIL 10 Year Gilt Index ## (`)	
Since inception till September 30, 2016 (CAGR)	10.00	9.00	8.59	8.13	7.85	15924	15602	15251	15039
September 30, 2015 to September 30, 2016 (Absolute)	14.51	9.76	10.00	11.11	6.54	10976	11000	11111	10654
September 30, 2014 to September 30, 2015 (Absolute)	13.35	8.70	6.54	13.76	-1.79	10870	10654	11376	9821
September 30, 2013 to September 30, 2014 (Absolute)		14.64	12.30	6.85	37.41	11464	11230	10685	13741

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

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 6. Refer annexure on page no. 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 Multal Fund and is not available for investors who route their investments through a Distributor. 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 Pe	rformance may or ma	ay not be sustair	ned in future.					



# 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



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** Fund Manager: Mr. Shravan Sreenivasula Managing Fund Since: December 15, 2014 Total Experience: 14 years Date of Allotment: May 09, 2011 Type of Scheme: An Open ended Fund of Funds Scheme Application Amount for fresh subscription\*: 1,000 (plus in multiplies of `1) Min. Addl. Investment: 1.000 (plus in multiplies of `1) Monthly: Minimum ` 1,000/-NAV of Plans / Options (`)

Regular Plan

Growth: 16.76 Dividend 15.03 Direct Plans 17.07 Growth: Dividend: 15.46 Benchmark:

40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index +

10% INR price of Gold Monthly Average AUM:

16.87 Crores ` 16.91 Crores AUM as on last day: (as on 30th November 2016)

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

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

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

Other Parameter Expense Ratio:

Regular 1.34 Direct 0.81

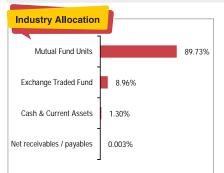
Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any 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 rol size calculations above, the data assumes the interstinent or motion 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 be

### **Top Ten Portfolio Holdings**

Issuer	% to net Assets
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 Pl	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%



Investment Performance - Regular Plan - Growth NAV as on September 30, 2016: ` 17.01									
Date of Inception: May 09, 2011	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 ## (%)	BSE SENSEX	Birla		ent of CRISIL 10 Year Gilt Index ## (`)	S&P
ocptolliber 50, 2010 (offort)	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)			4.75	13.76	-1.79	10931	10475	11376	9821
September 30, 2013 to September 30, 2014 (Absolute)			18.08	6.85	37.41	12443	11808	10685	13741

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 6. Refer annexure on page no. 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 Pe	rformance may or ma	ay not be sustair	ned in future.					





#### 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

Regular Income Solutions

(Monthly income is not assured and is subject to availability of distributable surplus.) An Open-ended Income Scheme

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**

Fund Manager: Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo June 18, 2009. Managing Fund Since: August 26, 2015 & August 26, 2015 respectively Total Experience: 16 years, 10 years & 11 years respectively Date of Allotment: May 22, 2004 Type of Scheme: An Open-ended Income

Scheme

Application Amount

for fresh subscription\*: 1.000

(plus in multiplies of ` 1)

Min. Addl. Investment: 1,000

> (plus in multiplies of `1) Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

Growth 31.8028 Monthly Dividend: 13.7042

Direct Plan<sup>s</sup>

Growth 32.3148 Monthly Dividend: 14 4027

Benchmark: CRISIL MIP Blended Index 279.01 Crores Monthly Average AUM: AUM as on last day: 273.48 Crores

(as on 30th November 2016)

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

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

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

Other Parameter

6.49 years Modified Duration: Average Maturity: 12.53 years Yield to Maturity: 7.01% (for Debt Component) Portfolio Turnover: 1.72

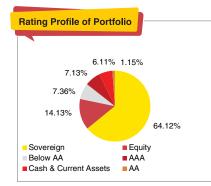
(for Equity Component)

Expense Ratio:

Regular 1.30 Direct

### **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%	
Repco Home Finance Limited	0.66%	
HDFC Bank Limited	0.54%	
Bajaj Finance Limited	0.53%	



## 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

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

#### Investment Performance - Regular Plan - Growth NAV as on September 30, 2016: 30.7405 CRISIL MIP CRISIL 10 Date of Inception: NAV Per Birla Sun Value of Standard Investment of Life MIP Unit. Blended Year Gilt May 22, 2004 Birla Sun CRISIL MIP CRISIL 10 (`) II - Savings 5 Index # (%) Index ## Plan (%) Life MIP **Blended** Year Gilt (%) II - Savings 5 Index #(`) Index ## Plan (^) (`) Since inception till September 30, 2016 (CAGR) 10.0000 9.51 8.32 30741 26879 19762 5.66 September 30, 2015 to 27.4739 11.89 11.17 11.11 11189 11117 11111 September 30, 2016 (Absolute) 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. Salyabrata Mohanty is 11. Total Schemes managed by Mr. Pranay Sinha is 6. Total Schemes managed by Mr. Vinet Managers. \*Direct Plan' is only for investors who purchase /subscribe Units in a eme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. 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



## Birla Sun Life MIP

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

An Open-ended Income Scheme



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**

Fund Manager: Mr. Vineet Maloo & Mr. Pranay Sinha Managing Fund Since: August 26, 2015 11 years & 10 years Total Experience: Date of Allotment: November 20, 2000 Type of Scheme: An Open-ended Income Scheme

Application Amount for fresh subscription\*: 1,000

(plus in multiplies of `1)

Min. Addl. Investment:

(plus in multiplies of `1)

SIP: Monthly: Minimum ` 1,000/-NAV of Plans / Options (`)

Regular Plan

Growth 44 1483 Monthly Dividend: 12.7115

Direct Plans

45.0869 Growth Monthly Dividend: 14 0999

Benchmark: CRISIL MIP Blended Index Monthly Average AUM: 107.70 Crores

AUM as on last day: 109.14 Crores

(as on 30th November 2016)

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

Entry Load:

Exit Load\*\*: For redemption/switch out of units within 1095 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 1095 days from the date of allotment: Nil.

1.02

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

Other Parameter

**Modified Duration:** 7.01 years Average Maturity: 13.40 years Yield to Maturity: 7.02%

(for Debt Component) Portfolio Turnover:

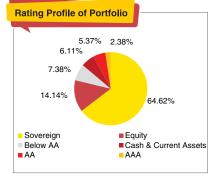
(for Equity Component)

Expense Ratio:

Regular 2.52 Direct 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%	



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

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 Septe	mber 30, 20	016: ` 42.9 <i>6</i>	576
-----------------	-------------	----------------------	-----

Date of Inception: Nov 20, 2000	NAV Per Unit. *	Birla Sun Life MIP (%)	CRISIL MIP Blended	CRISIL 10 Year Gilt	Value of Sta	ndard Investn 10000 in	nent of `
100 20, 2000	()		Index # (%)	Index ## (%)	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 distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark in returns are not available, they have not been shown. Performance of scheme may or may not be strictly comparable with totis 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. Direct Plaris only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route themsetments through a Distributor. 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

Solutions

(Monthly income is not assured and is subject to availability of distributable surplus.) An Open-ended Income Scheme



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**

Fund Manager:	Mr. Vineet Maloo &
	Mr. Pranay Sinha
Managing Fund Since:	August 26, 2015
Total Experience:	11 years & 10 years
Date of Allotment:	July 14, 1999
Type of Scheme:	An Open-ended Income
	Scheme
Application Amount	
for fresh subscription*:	` 1,000

(plus in multiplies of ` 1) Min. Addl. Investment: 1,000

(plus in multiplies of `1)

SID-Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

rroguiui i iuii	
Growth:	62.5837
Dividend:	13.1097
Quarterly Dividend:	12.9856
Direct Plans	
Growth:	64.2723
Dividend:	14.2102
Quarterly Dividend:	13.5238

CRISIL MIP Blended Index Benchmark: Monthly Average AUM: 260.37 Crores AUM as on last day: 265.42 Crores

(as on 30th November 2016)

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

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

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

Other Parameter

**Modified Duration:** 6.88 years Average Maturity: 11.52 years Yield to Maturity: 6.77%

(for Debt Component)

2.00 Portfolio Turnover:

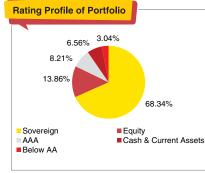
(for Equity Component)

Expense Ratio:

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 Limi	ted	3.04%	CRISIL A
Repco Home Fi	nance Limited	1.10%	
Eicher Motors I	Limited	1.06%	
Power Grid Cor	poration of India Limited	0.97%	CRISIL AAA
HDFC Bank Lim	nited	0.90%	
State Governme	ent Securities	0.86%	SOV
Bajaj Finance Li	imited	0.85%	
Equitas Holding	gs Limited	0.71%	



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 Septembe	r 30, 2016:	60.9004
Date of Inception: July 14, 1999	NAV Per Birla Sun Unit. * Life Monthly	CRISIL MIP Blended	CRISIL 10 Year Gilt	Value of Standard Investment of ` 10000 in			
July 14, 1777	()	Income (%)	Index # (%)		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.

# Scheme Berchmark, ## Admitorial benchmark, No in Sala for 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 managed by Fund Managers is 4. 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. \*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 provide their investments through a Distributor. For further details Investices are addited for comparable on the provided page. 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



## Birla Sun Life MIP II - Wealth 25 Plan

Regular Income Solutions

(Monthly income is not assured and is subject to availability of distributable surplus.) An Open-ended Income Scheme

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	
Fund Manager:	Mr. Satyabrata Mohanty,
	Mr. Pranay Sinha &
	Mr. Vineet Maloo
Managing Fund Since:	June 18, 2009,
	August 26, 2015 &
	August 26, 2015
	respectively
Total Experience:	16 years, 10 years &
	11 years respectively
Date of Allotment:	May 22, 2004

Type of Scheme: An Open-ended Income Scheme

Application Amount

for fresh subscription\*: 1.000

(plus in multiplies of `1)

Min. Addl. Investment: 1,000

> (plus in multiplies of `1) Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

Growth 34.8698 Monthly Dividend: 14.8733

Direct Plans

Growth 35.9313 Monthly Dividend: 19 1455

Benchmark: CRISIL MIP Blended Index Monthly Average AUM: 1376.56 Crores 1389.03 Crores AUM as on last day:

(as on 30th November 2016)

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

Fxit Load\*\*: 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

Modified Duration: 6.63 years Average Maturity: 11.05 years Yield to Maturity: 6.80%

(for Debt Component)

Portfolio Turnover: 4.71

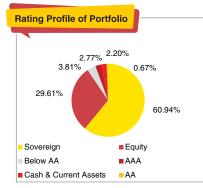
(for Equity Component)

Expense Ratio:

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%	



٦	Dividend			
	Declared on date	25-Nov-16	28-Oct-16	30-Sep-16
	Dividend Yield (Regular Plan)		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/

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: May 22, 2004	NAV Per Birla Sun Unit. * Life MIP II -	CRISIL MIP Blended	CRISIL 10 Year Gilt	Value of Standard Investment of ` 10000 in			
Way 22, 2004	()	Wealth 25 Plan (%)	Index # (%)	Index ## (%)	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. \*PiDirect Plant' is on investory investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. 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









#### 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.





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**

Fund Manager: Mr. Ajay Garg Managing Fund Since: October 01, 2006 Total Experience: 22 years March 29, 1996 Date of Allotment: Type of Scheme: An Open-ended ELSS Scheme with a lock - in of 3 years from the date of allotment.

Application Amount

for fresh subscription\*: 500

(plus in multiplies of `1)

Min. Addl. Investment:

(plus in multiplies of `1)

Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

Growth (w.e.f. 06/03/08): 22.60 Dividend: 127 65

Direct Plans

23.33 Growth: Dividend 160.94 Benchmark: S&P BSE 200 Monthly Average AUM: 2382.53 Crores AUM as on last day: 2357.71 Crores

(as on 30th November 2016)

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

Other Parameter

Standard Deviation: 16.25% Sharpe Ratio##: 0.58 Beta: 0.98 Portfolio Turnover: 0.01 Expense Ratio: Regular 2 25 Direct 1.38

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

### **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** 15.01% Auto Ancillaries 13.34%

Pharmaceuticals 9.93% Finance 8.37% Consumer Non Durables 7.30% Cement 6.04% Pesticides 4.90% Software

Industrial Capital Goods 4 82% Auto 3.79%

### 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

For more details on dividends declared please refer to the online empower on w

### Investment Performance - Regular Plan - Growth

		_				
ΑV	as on	Sep	tember	30,	, 2016:	24.13

Date of Inception: Mar 06, 2008	NAV Per Unit. *	Birla Sun Life Tax	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ` 10000 in		nent of `
Will 66, 2000	()	Relief '96 (%)	` ,		Birla Sun Life Tax Relief '96 (^)	S&P BSE 200 # (`)	Nifty 50 ## (^)
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

# Scheme Berichman, ## Additional Berichman, As on san to period considered adveve.

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

# 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
the subsequent working day. Load & Taxes are not considered for computation of returns. Performan
A C. A. C.

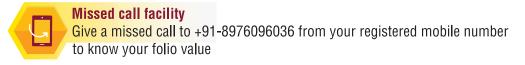
for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

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.

SIP Performance - Regular Plan - Growth (assuming SIP of Tooloo 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, 20	08. Past Performance	may or may not be	sustained in future	2.		



# 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.



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**

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

Application Amount

for fresh subscription\*:

(plus in multiplies of `1)

Min. Addl. Investment:

(plus in multiplies of `1)

SIP: Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

Growth: 28.43 Dividend 72.71

Direct Plans

Growth: 29.52 Dividend: 97.19

Benchmark: S&P BSE SENSEX Monthly Average AUM: 397.74 Crores AUM as on last day: 399.98 Crores

(as on 30th November 2016)

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

Standard Deviation: 15.46% Sharpe Ratio##: 0.97 Beta: 1.00 Portfolio Turnover: 0.003

Expense Ratio:

Regular 2.80 Direct 1.61

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

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

### **Top Ten Portfolio Holdings**

Issuer	% to net Assets
	7.70%
Sundaram Clayton Limited	
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**

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%
	J 5 1/0

## Dividend

	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 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 Se	ptember 30	, 2016: `	30.32
--------------	------------	-----------	-------

120000

133095 20.82

> 12.26 14.72

Date of Inception: Oct 03, 2006	NAV Per Unit. *	Birla Sun Life Tax Plan	S&P BSE SENSEX #	Nifty 50 ## (%)	Value of Standard Investment 10000 in		nent of `
50.00, 2000	()	(%)	(%)		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. \*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

	Parti
the	Total
are irn).	Mark
1111).	

ve.	Ра
ery month or the	Tot
CAGR returns are all rate of return).	Ma
,	Scl
o rato provailing	Co

SIP Performance - Regular Plan - Growth	(assuming SIP	of ` 10000 p	er month)
Particulars	Since Inception	last 5 years	last 3 years
Total Amount Invested (`)	1200000	600000	360000
Market Value of amount Invested	2613684	1017233	479583
Scheme Returns (CAGR)	14.88	21.25	19.54
S&P BSE SENSEX returns# (CAGR)	8.67	9.85	6.51
Nifty 50 returns## (CAGR)	9.26	10.82	8.17

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

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above. For SIP calculations above, the data assumes the investment of ` 10000/- on 1st day of every control of the contro subsequent working day. Load & Taxes are not considered for computation of returns. Computed after accounting for the cash flow by using XIRR method (investment internal 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





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



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**

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

An Open-ended Equity Linked Savings Scheme

NAV of Plans / Options (`)

Regular Plan

Growth: 51.68 Dividend 25 49 Bonus: 51.75 Direct Plans Growth: 53.19 Dividend: 26.14

Application Amount for fresh subscription\*:

NA as the scheme does not accept fresh subscriptions /Switch-in Min. Addl. Investment: NA as the scheme does not accept fresh subscriptions /Switch-in

**S&P BSE 100** Benchmark: Monthly Average AUM: 23.55 Crores AUM as on last day: 23.23 Crores

(as on 30th November 2016)

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

Other Parameter

Standard Deviation: 14.97% Sharpe Ratio##: 0.88 0.97 Beta: Portfolio Turnover: 0.09

Expense Ratio:

Regular 2.70 2.40

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

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

Sharpe Ratio

### **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%



Investment Performance - Regular Plan - Growth			NAV as on September 30, 2016: ` 55.11			:`55.11	
Date of Inception: Mar 28, 2004	11 11 1 115 7 100 11 (01) 05				ndard Investn 10000 in	nent of `	
Wal 25, 2004	()	Savings Fund (%)		(%)	Birla Sun Life Tax Savings Fund (^)	S&P BSE 100 # (`)	S&P BSE SENSEX ## (^)
Since inception till September 30, 2016 (CAGR)	10.00	14.61	14.14	13.79	55110	52358	50400
September 30, 2015 to September 30, 2016 (Absolute)	48.80	12.93	9.73	6.54	11293	10973	10654
September 30, 2014 to September 30, 2015 (Absolute)	40.94	19.20	0.77	-1.79	11920	10077	9821
September 30, 2013 to September 30, 2014 (Absolute)	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 8, Scheme Incention Date: March 29, 20	04 Past Porformanco	may or may not be	custained in futur	0	

<sup>#</sup> 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 Earl Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.



## 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			
	Dividend					
Equity oriented schemes	Nil	Nil	Nil			
Debt oriented schemes	Nil	Nil	Nil			
Tax on distributed income (payable by the scheme) rates**						
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%			

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

## **Capital Gains Taxation**

	Individual/ HUF\$	Domestic Company®	NRI\$/#		
Equity Oriented Schemes • 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%		
Other Than Equity Oriented Schemes - For the period July 11, 2014 onwards 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%8	20%&	Listed - 20% <sup>&amp;</sup> Unlisted - 10%*		
Short Term Capital Gains	30%^	30%	30%^		
	Tax Deducted at Source (Appli	cable only to NRI Investors)			
		Short term capital gains	Long term capital gains		
Equity oriented schemes		15%	Nil		
Other than equity oriented schemes		30%^	10%* (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.

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.



<sup>\*\*</sup> 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.

<sup>&</sup>lt;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>amp; After providing indexation.

<sup>\*</sup> Without indexation

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

#### 1. Income Tax Rates

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

Total Income	Tax Rates
Up to ₹ 250,000 <sup>(a)(b)(d)</sup>	NIL
₹ 250,001 to ₹ 500,000 <sup>(d)(e)</sup>	10%
₹ 500,001 to ₹ 1,000,000 <sup>(d)</sup>	20%
₹ 1,000,001 and above(c)(d)	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 Sale of an option in securities	0.017% 0.05%*	Seller 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

<sup>\*</sup>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

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(b)	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 mention	ed 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%	
FIIs	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	Income Level					
80 years)	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	Income Level 500,000 5,000,000 11,000,000				
years and above					
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.



http://mutualfund.birlasunlife.com https://twitter.com/bslmf





https://www.facebook.com/bslmf





#### 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.





# 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	
Fund Manager:	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Lovelish Solanki
Managing Fund Since:	Since Inception, August 26 2015 & August 26, 2015 respectively
Total Experience:	16 years, 10 Years & 7 years
Date of Allotment:	November 28, 2014
Type of Scheme:	An Open ended Equity Scheme
Application Amount	
for fresh subscription*:	` 1,000
·	(plus in multiplies of ` 1)
Min. Addl. Investment:	1,000
	(plus in multiplies of ` 1)
SIP:	Monthly: Minimum ` 1,000/
NAV of Plans / Options (`)	
Regular Plan	
Growth:	11.49
Dividend:	11.04
Direct Plans	
Growth:	11.74
Dividend:	11.30
Benchmark:	30% S&P BSE 200 + 30%
Crisil Short Term Bond Fund Index	•
Monthly Average AUM:	` 360.34 Crores
AUM as on last day:	` 358.35 Crores
(as on 30th November 2016)	( OID)
Load Structure (as % of NAV) (Incl	•
Entry Load: Exit Load**:	Nil
-Air 2000 -	For redemption/switch
out of units within 365 days from the applicable NAV. For redemption/sw	
from the date of allotment: Nil.  **Exit Load is NIL for units issued	· ·
Other Parameter	an Britaina itomitosamona
Modified Duration:	1.05 years
Average Maturity:	1.79 years
Yield to Maturity:	6.14%
Portfolio Turnover:	4.59
Expense Ratio:	
Regular	2.36
Direct	1.17

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

considered.

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

### **Top Ten Portfolio Holdings**

Issuer	% to net Assets	Rating
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 13.56% Ranks 13.28% 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%

Dividend	
Declared on date	30-Sep-16
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						2016: `	11.82		
Date of Inception: Nov 28, 2014	NAV Per Unit. * (`)	Birla Sun Life Equity Savings Fund (%)	30% S&P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index # (%)	CRISIL 10 Year Gilt Index # (%)	Nifty 50 ## (%)	Value of S Birla Sun Life Equity Savings Fund (^)	Standard Invest 30% S&P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index # (`)	ment of `CRISIL 10 Year Gilt Index #	10000 in Nifty 50 ## (`)
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)		13.11	9.41	11.11	8.33	11311	10941	11111	10833

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

# Scheme Benchmark, ## Additional Benchmark, \* As 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 Solank 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% Crisil Short Term Bond Fund Index + 40% Crisil 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.				



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 Balanced Advantage Fund

Solutions

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

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** Fund Manager: Mr. Prasad Dhonde & Mr. Vineet Maloo Managing Fund Since: October 11, 2014 & August 26, 2015 Total Experience: 16 years & 11 years Date of Allotment: April 25, 2000 Type of Scheme: An Open ended Asset Allocation Scheme **Application Amount** for fresh subscription\*: 1,000 (plus in multiplies of `1) Min. Addl. Investment: 1,000 (plus in multiplies of `1) Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan Growth:

44.13 Dividend 20.82 Direct Plans

Growth: 45 31 Dividend: 21 42 Benchmark: CRISIL Balanced Fund -

Aggressive Index 55 25 Crores Monthly Average AUM: AUM as on last day: 70.38 Crores

(as on 30th November 2016)

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

Exit Load\*\*: 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	
Standard Deviation:	11.58%
Sharpe Ratio##:	0.82
Beta:	1.13
Portfolio Turnover:	5.98
Expense Ratio:	
Regular	2.73
Direct	2.20

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

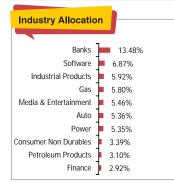
# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above. For SIP calculations above, the data assumes the investment of ` 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend 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	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%



Dividend		
Declared on date	22-Mar-13	3 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 -	Investment Performance - Regular Plan - Growth		NAV as on September 30, 2016: ` 44.24				
Date of Inception: Apr 25, 2000	NAV Per Unit. * (`)	Birla Sun Life Balanced Advantage Fund (%)	CRISIL Balanced Fund - Aggressive Index # (%)	S&P BSE SENSEX ## (%)	Value of Sta Birla Sun Life Balanced Advantage	ndard Investn 10000 in CRISIL Balanced Fund - Aggressive	S&P BSE SENSEX ## (`)
					Fund (`)	Index # (`)	
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

cheme Benchmark, ## Additional Benchmark, \* As 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 Past performance may or may not se sustained in nurie. Returns for dividend option would assume reinvestment of tax tree dividends occurred at the tine 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 I subscircle Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. 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 Insention Date, April 25, 2	000 Dact Derformance m	ou or mou not be o	uctoined in future		



## 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



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

**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** Fund Manager: Mr. Mahesh Patil, Mr. Pranay Sinha & Mr. Dhaval Shah Managing Fund Since: January 16, 2014, August 26, 2015 & November 23, 2016 24 years, 10 years & 12 years **Total Experience:** Date of Allotment: February 10, 1995 Type of Scheme: An Open-ended Balanced Scheme Application Amount for fresh subscription\*: (plus in multiplies of `1) `1,000 Min. Addl. Investment: (plus in multiplies of ` 1) Monthly: Minimum ` 1,000/-NAV of Plans / Options (`) Regular Plan 624.99 Growth: Dividend 141.45 Direct Plans 648.54 Growth: Dividend CRISIL Balanced Fund -Aggressive Index Benchmark: Monthly Average AUM: 4744.13 Crores AUM as on last day: (as on 30th November 2016) 5008.95 Crores

Exit Load\*\*: 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: NII. (w.e.f October 10, 2016)

\*\*Exit Load is NII. for units issued in Divident Reisverter. Entry Load: Exit Load\*\*

Nil

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

Other Parameter Modified Duration: Average Maturity: Yield to Maturity: 6.54 years 9.81 years 6.89% Standard Deviation: 12.19% Sharpe Ratio##: Beta 1 22 Portfolio Turnover: 1.84 Expense Ratio: Regular 2 27 Direct 1.00

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

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

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

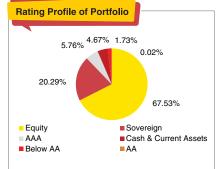
Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future. The Face Value - 10.00 Per Unit

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.

## **Top Ten Portfolio Holdings**

Issuer	% to net Assets	Rating
Government of India	18.13%	SOV
HDFC Bank Limited	4.17%	301
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%	
maasina bank Einnica	110770	





Solutions

Investment Performance - I	Regular Pl	an - Growth		NAV a	s on Septemb	er 30, 2016:	` 639.94
Date of Inception: Feb 10, 1995	NAV Per Unit. *	Birla Sun Life	CRISIL Balanced	Nifty 50 ## (%)		ndard Investn 10000 in	
·	()	Balanced '95 Fund (%)	Fund - Aggressive Index # (%)		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

# Scheme Benchmark, ## Additional benchmark, "As 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. 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. \*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 Incention Date: February 10	1995 Past Porforms	ince may or may n	nt he sustained in f	uture	

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



## Birla Sun Life Index Fund

An Open-ended Index Linked Growth Scheme

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**

Fund Manager: Mr. Ajay Garg Managing Fund Since: October 01, 2006 Total Experience: 22 years Date of Allotment: September 18, 2002 Type of Scheme: An Open-ended Index Linked Growth Scheme

Application Amount

for fresh subscription\*: 1.000

(plus in multiplies of ` 1)

Min. Addl. Investment: 1,000

(plus in multiplies of `1)

SIP: Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

Growth: 80.7424 Dividend 11.3660 Direct Plans 80.7598 Growth:

Dividend: 11.4802 Benchmark: Nifty 50 Monthly Average AUM: 144.07 Crores 146.88 Crores AUM as on last day:

(as on 30th November 2016)

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

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

14.13%

0.24

0.99

3.80

Other Parameter Standard Deviation: Sharpe Ratio##: Beta:

Portfolio Turnover:

**Expense Ratio:** 

Regular 0.75 Direct 0.45 Tracking Error: 0.52%

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

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. Dividence are assumed to be reinvested and ublides a 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.

are compounded annualized. Dividends, are assumed to be reinvested and bonus is adjusted. Load is

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

Issuer	% to net Assets
Nifty Index	24.04%
	5.76%
HDFC Bank Limited	
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** 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 Power 2.34% Cement 2 27%

#### 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 empor mutualfund.birlasunlife.com

#### Investment Performance - Regular Plan - Growth NAV as on September 30, 2016: 34.6162

Date of Inception: Sept 18, 2002	NAV Per Unit. *	Birla Sun Life Index	Nifty 50 # (%)	S&P BSE SENSEX ##	Value of Sta	ndard Investr 10000 in	nent of `
ээр то, 200 <u>2</u>	n	Fund (%)	` ,	(%)	Birla Sun Life Index Fund (`)	Nifty 50 # (`)	S&P BSE SENSEX ## (`)
Since inception till September 30, 2016 (CAGR)	10.00	16.42	16.71	17.01	84616	87547	90775
September 30, 2015 to September 30, 2016 (Absolute)	77.96	8.54	8.33	6.54	10854	10833	10654
September 30, 2014 to September 30, 2015 (Absolute)	77.96	0.00	-0.20	-1.79	10000	9980	9821
September 30, 2013 to September 30, 2014 (Absolute)	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>1</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 (`)	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	er 18, 2002. Past Perfo	rmance may or ma	y not be sustained	in future.		





# Birla Sun Life Frontline Equity Fund

An Open-ended Growth Scheme



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**

Fund Manager: Mr. Mahesh Patil Managing Fund Since: November 17, 2005 Total Experience: 24 years Date of Allotment: August 30, 2002 Type of Scheme: An Open-ended Growth Scheme

Application Amount

for fresh subscription\*: 1,000

(plus in multiplies of `1)

Min. Addl. Investment: 1.000

(plus in multiplies of `1)

Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

172 17 Growth: Dividend 23.53 Direct Plans

Growth: 178.19 Dividend: 39.75 Benchmark: S&P BSF 200 13585.94 Crores Monthly Average AUM: ` 13502.55 Crores

(as on 30th November 2016)

AUM as on last day:

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

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

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

#### Other Parameter

14 92% Standard Deviation: Sharpe Ratio##: 0.76 Beta: 1 02 Portfolio Turnover: 0.77 Expense Ratio: Regular 2.10 Direct 1.20

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.

to levery 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

#### **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%
TC 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%



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 a	s on Septemb	er 30, 2016:	` 181.10
Date of Inception: Aug 30, 2002	NAV Per Unit. *	Birla Sun Life Frontline	S&P BSE 200 # (%)	Nifty 50 ## (%)	## Value of Standard Investment of 10000 in		nent of `
Aug 30, 2002	()	Equity Fund (%)	" (1-9)	(-)	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

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

ce Inception	last 5 years	last 3 years	last 1 year
4/00000			iust i yeur
1690000	600000	360000	120000
7605169	951316	457147	134504
19.40	18.50	16.15	23.13
13.68	13.05	11.29	18.74
12.82	10.82	8.17	14.72
-	7605169 19.40 13.68 12.82	7605169 951316 19.40 18.50 13.68 13.05 12.82 10.82	7605169         951316         457147           19.40         18.50         16.15           13.68         13.05         11.29



# Birla Sun Life Top 100 Fund

An Open-ended Growth Scheme





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**

Fund Manager: Mr. Mahesh Patil Managing Fund Since: July 29, 2010 Total Experience: 24 years Date of Allotment: October 24, 2005 Type of Scheme: An Open-ended Growth Scheme

Application Amount

for fresh subscription\*: 1,000

(plus in multiplies of `1)

Min. Addl. Investment:

(plus in multiplies of `1)

Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

45.4745 Growth: Dividend 15 7159

Direct Plans

47.0576 Growth: Dividend 26.8074 Benchmark: Nifty 50 Monthly Average AUM: 2136.73 Crores 2168.02 Crores

AUM as on last day: (as on 30th November 2016)

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

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

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

Other Parameter Standard Deviation: 15.25% Sharpe Ratio##: 0.78 Beta: 1.04 Portfolio Turnover: 0.93 Expense Ratio:

Regular 2 23 Direct 1.08

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

## Risk Free Rate assumed to be 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	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** 23.87% Banks Software 9.25% Auto 9.23% Pharmaceuticals 9.20% Consumer Non Durables 6.66% Petroleum Products 6.52% 5.58% Power 4.09% Cement 3.95% Industrial Capital Goods 2.92%

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					r 30, 2016:	47.3935	
Date of Inception: Oct 24, 2005	NAV Per Unit. *	Birla Sun Life Top 100	Nifty 50 # (%)	# S&P BSE Value of Standard Investment of SENSEX ## 10000 in			nent of `
001 24, 2003	()	Fund (%)	(13)	(%)	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

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

Past performance may or may not be sustained in future. Exturns 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 (`)	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 Incention Date: October	24 2005 Past Perfor	mance may or may	not be sustained i	n future				



## Birla Sun Life Equity Fund

An Open-ended Growth Scheme



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**

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

Application Amount

for fresh subscription\*: 1,000

(plus in multiplies of ` 1)

Min. Addl. Investment:

(plus in multiplies of `1)

SIP: Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

Growth: 561.67 Dividend 98.57

Direct Plans

580.05 Growth: Dividend: 112.13 Benchmark: S&P BSF 200 3083.01 Crores Monthly Average AUM: AUM as on last day: 3250.52 Crores

(as on 30th November 2016)

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

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

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

#### Other Parameter

Standard Deviation: 17.31% Sharpe Ratio##: 1.10 Beta: 1.13 Portfolio Turnover: 0.91 **Expense Ratio:** Regular 2 17 Direct 1.28

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years

## 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. CACR 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 Componence arrivation. For extension are associated to be reinvested end no one's 3'-adjusted. Load is not alkaken 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
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** Banks 18.64% Finance 10.32% Pharmaceuticals 9.01% Software 6.35% Consumer Non Durables 6.16% Auto 5.18% Cement 4.26% Oil 3.81% Chemicals 3.47%

2.91%

Telecom - Services

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 nursu	ant to pay out of	dividend would	fall to the exter

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 empor 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. *		9				
Aug 21,1770	()	Fund (%)		``	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. \*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 (`)	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 Perfori	mance may or may	not be sustained in	n future.				



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



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**

Fund Manager: Mr. Satyabrata Mohanty Managing Fund Since: October 17, 2011 Total Experience: 16 years Date of Allotment: February 24, 1995 Type of Scheme: An Open-ended Growth Scheme

Application Amount

for fresh subscription\*: 1,000

(plus in multiplies of ` 1)

Min. Addl. Investment: 1,000

(plus in multiplies of `1)

SIP: Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

Growth: 328.29 Dividend 89.19

Direct Plans

Growth: 336.67 Dividend: 110.69 Benchmark: S&P BSF 200 Monthly Average AUM: 1829.06 Crores 1916.02 Crores AUM as on last day:

(as on 30th November 2016)

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

Entry Load:

Exit Load\*\*: 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.

Other Parameter

Standard Deviation: 17.98% Sharpe Ratio##: 1.07 Beta: 1.15 Portfolio Turnover: 1 00 Expense Ratio: 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. To dividend upon outour assume remestment in at an environments declared at the entire 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 considerated.

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** Banks 20.70% Finance 13.10% Pharmaceuticals 12.40% Auto 10.99% Consumer Non Durables 6.54% Non - Ferrous Metals Cement Software 3 83% Pesticides 3.07%

Industrial Capital Goods

Bividena			
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 MANAGER of the continuous			6 11

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: Feb 24, 1995	NAV Per Unit. *	Birla Sun Life	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of 10000 in		nent of `
166 24, 1776	()	Advantage Fund (%)			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

September 30, vol \*\text{Vasadroid Postorium Constitution of Percentage 1.5 and 1.5 are the 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 (`)	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, 1005 & Schome Incention Date: February 24	1 1005 Past Porforma	nco may or may no	t ha custained in fi	ituro				



## Birla Sun Life MNC Fund

An Open-ended Growth Scheme





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**

Fund Manager: Mr. Ajay Garg Managing Fund Since: June 18, 2009 Total Experience: 22 years December 27, 1999 Date of Allotment: Type of Scheme: An Open-ended Growth

Scheme

Application Amount for fresh subscription\*:

1,000

(plus in multiplies of `1)

Min. Addl. Investment:

(plus in multiplies of `1)

Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

571.52 Growth: Dividend 142 67 Direct Plans

591 45 Growth: Dividend 200.60 Benchmark: Nifty MNC Monthly Average AUM: 3141.32 Crores AUM as on last day: 3139.13 Crores

(as on 30th November 2016)

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

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

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

#### Other Parameter

Standard Deviation: 17.77% Sharpe Ratio##: 1.14 0.91 Beta: Portfolio Turnover: 0.08 Expense Ratio: 2.31 Regular

Direct 1.05

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

# 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 retinvested 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.

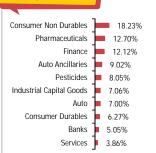
Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the

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

### **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)		6.02%	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

VAV	as	on	September	30,	2016: `	612.51

Date of Inception: Dec 27, 1999	NAV Per Unit. *	Birla Sun Life MNC	Nifty MNC # (%)	Nifty 50 ## (%)	Value of Standard Investment of 10000 in		nent of `
Dec 21, 1777	O	Fund (%)	. ,	. ,	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

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

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

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				

## Birla Sun Life Midcap Fund

An Open-ended Growth Scheme



What is it?

A fund that provides an opportunity to invest in midsized 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**

Fund Manager: Mr. Jayesh Gandhi Managing Fund Since: January 01, 2015 Total Experience: 15 years Date of Allotment: October 03, 2002 Type of Scheme: An Open-ended Growth Scheme

Application Amount

1,000 for fresh subscription\*:

(plus in multiplies of ` 1) Min. Addl. Investment: 1 000

(plus in multiplies of `1)

SIP: Monthly: Minimum ` 1.000/-

NAV of Plans / Options (`)

Regular Plan

Growth: 245.55 Dividend 31.86 Direct Plans Growth: 253 17 Dividend 47.60

Nifty Free Float Midcap 100 Benchmark:

Monthly Average AUM: 1761.85 Crores AUM as on last day: ` 1771.50 Crores

(as on 30th November 2016)

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

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

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

Other Parameter

Standard Deviation: 17.78% Sharpe Ratio##: 1.33 0.98 0.57 Portfolio Turnover: **Expense Ratio:** 2 27

Regular Direct 1.37

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. CACR 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

## http://mutualfund.birlasunlife.com https://twitter.com/bslmf

### **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		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

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 Sta Birla Sun Life Midcap Fund (^)	ndard Investm 10000 in Nifty Free Float Midcap 100	Nifty 50 ## (`)
Since inception till September 30, 2016 (CAGR)	10.00	26.05	22.49	17.06	255830	# ( ) 171319	90816
September 30, 2015 to September 30, 2016 (Absolute)	216.50	18.17	18.70	8.33	11817	11870	10833
September 30, 2014 to September 30, 2015 (Absolute)	174.34	24.18	13.72	-0.20	12418	11372	9980
September 30, 2013 to September 30, 2014 (Absolute)	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. 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 (`)	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

# Birla Sun Life Small & Midcap Fund

An Open-ended Small & Mid Cap Equity Scheme





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

**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**

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

Application Amount

for fresh subscription\*:

(plus in multiplies of `1)

Min. Addl. Investment:

(plus in multiplies of `1)

Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

Growth: 29.6862 Dividend 20.9948

Direct Plans Growth: 30.6576 Dividend

Nifty Free Float Midcap 100 Benchmark: Monthly Average AUM: 377.82 Crores 392.42 Crores

AUM as on last day: (as on 30th November 2016)

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

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

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

#### Other Parameter

18.59% Standard Deviation: Sharpe Ratio##: 1.35 1.01 Beta: Portfolio Turnover: 0.79 Expense Ratio:

Regular 2.61 Direct 1.76

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

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

### **Industry Allocation**

_	
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%

#### 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 Septemb	er 30, 2016: `	30.9947
-------------------	----------------	---------

	-						
Date of Inception: May 31, 2007	NAV Per Unit. *	Birla Sun Life Small &	Nifty Free Float	Nifty 50 ## (%)	Walue of Standard Investment of 10000 in		nent of `
may 31, 2307	()	Midcap Fund (%)	Midcap 100 # (%)		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 - Gro	wth (assuming SIP	of ` 10000 p	er 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
Data of First Installment, Ivan 01, 2007 8 Cohomo Installment May 21	2007 Deet Deeferman			



## Birla Sun Life Pure Value Fund

An Open-ended Diversified Equity Scheme





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** Fund Manager: Mr. Mahesh Patil & Mr. Milind Bafna Managing Fund Since: January 16, 2014 Total Experience: 24 years & 15 years Date of Allotment: March 27, 2008 Type of Scheme: An Open-ended Diversified Equity Scheme Application Amount 1,000 for fresh subscription\*: (plus in multiplies of ` 1) Min. Addl. Investment: 1,000 (plus in multiplies of ` 1) SIP: Monthly: Minimum ` 1,000/-NAV of Plans / Options (`) Regular Plan

44.6509

Dividend 26.6076 Direct Plans 46.0573 Growth Dividend: 40.3110

Benchmark: S&P BSE 200 Monthly Average AUM: 649.57 Crores AUM as on last day: 670.97 Crores

(as on 30th November 2016)

Growth:

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

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

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

Standard Deviation: 24.03% Sharpe Ratio##: 1 19 Beta: 1.40 Portfolio Turnover: 2 19 Expense Ratio: Regular 2.57 1.64

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

## Risk Free Rate assumed to be 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. CACR 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 Componence arrivation. For extension are associated to be reinvested end no one's 3'-adjusted. Load is not alkaken 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
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** 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% 4.49% Software Pesticides 3.78% Banks 3.30%

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

Investment Performance -	Regular Pl	an - Growth		NAV as	on September	30, 2016:	47.2243
		Nifty 50 ## (%)	9	ndard Investn 10000 in			
Mai 27, 2006	n	Value Fund (%)	: (-)	(15)	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

# Scheme Benchmark, ## Additional Benchmark, \* As 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. 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	ı (assuming SIP	of ` 10000 p	er 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
Data of First Installment, April 01, 2000 R Cabona Inscation Data March 27, 20	OO Doot Dooformoon		acceptation and the first con-	This calcuss is

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.



# Birla Sun Life Manufacturing Equity Fund

Solutions

An Open ended Manufacturing Sector Scheme

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**

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

for fresh subscription\*: 1,000

(plus in multiplies of `1) Min. Addl. Investment: (plus in multiplies of `1)

Monthly: Minimum ` 1,000/-

11 10

NAV of Plans / Options (`)

Regular Plan

Growth:

Dividend 11.10 Direct Plans Growth: 11.29 Dividend: 11.31 Benchmark: **S&P BSE 500** 768.60 Crores Monthly Average AUM: AUM as on last day: ` 768.10 Crores

(as on 30th November 2016)

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

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

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

Other Parameter

Portfolio Turnover: 0.22 Expense Ratio: Regular 2.46 Direct

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

7.20%
6.10%
4.19%
3.67%
3.50%
3.08%
3.05%
2.98%
2.92%
2.81%

#### **Industry Allocation** 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 Industrial Capital Goods 3.71% Construction Project 3.61%

Investment Performance -	NAV as on September 30, 2016: ` 11.71							
Date of Inception: Jan 31, 2015	NAV Per Unit. *	Birla Sun Life Manufacturing	S&P BSE 500 # (%)	Nifty 50 ## (%)	Value of Sta	ndard Investment of ` 10000 in		
Jan 31, 2013	()	Equity Fund (%)		(13)	Birla Sun Life Manufacturing Equity Fund (`)	500 #(`)	Nifty 50 ## (^)	
Since inception till September 30, 2016 (CAGR)	10.00	9.94	1.86	-1.35	11710	10312	9776	
September 30, 2015 to September 30, 2016 (Absolute)	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 detail de December 27, 2012 available on our website www.birlasunific.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 Incention Date: January 2	1 2015 Past Porformanco may or may	not be sustained in future					

<sup>#</sup> 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. CACR 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

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 Banking and Financial Services Fund

Solutions

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

**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**

Fund Manager: Mr. Satyabrata Mohanty & Mr. Dhaval Gala Managing Fund Since: Since Inception & August 26, 2015 Total Experience: 16 years & 9 years Date of Allotment: December 14, 2013 Type of Scheme: An Open ended Banking & Financial Services Sector Scheme

**Application Amount** 

for fresh subscription\*: 1,000

(plus in multiplies of ` 1)

Min. Addl. Investment:

(plus in multiplies of ` 1)

SIP: Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

Growth: 19.83 Dividend 15.46

Direct Plans

Growth: 20.33 Dividend: 17.21

Nifty Financial Services Benchmark: Monthly Average AUM: 770.68 Crores 783.55 Crores AUM as on last day:

(as on 30th November 2016)

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

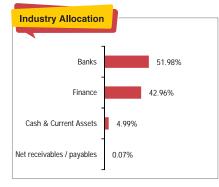
Exit Load\*\*: For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil

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

Other Parameter Portfolio Turnover: 0.34 Expense Ratio: 2.54 Regular 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%





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: Dec 14, 2013	NAV Per Unit. *	Birla Sun Life Banking	Nifty Financial	Nifty 50 ## (%)	Value of Standard Investmen 10000 in		nent of `
560 14, 2010	()	and Financial Services Fund (%)	Services # (%)	` ,	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, \*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)

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

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

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 Estit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

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				
Data of First Installment: January 01, 2014 & Schome Incention Date: December 14, 2013, Past Performance may or may not be sustained in future						







## Birla Sun Life Dividend Yield Plus

Solutions

An Open-ended Growth Scheme

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**

Fund Manager: Mr. Satyabrata Mohanty & Mr. Vineet Maloo Managing Fund Since: July 16, 2015 & January 16, 2014 Total Experience: 16 years & 11 years Date of Allotment: February 26, 2003 Type of Scheme: An Open-ended Growth

**Application Amount** 

for fresh subscription\*: 1,000

(plus in multiplies of `1)

Min. Addl. Investment:

(plus in multiplies of `1)

SIP: Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

Growth: 143.04 Dividend 15.09 Direct Plans Growth: 147.44 Dividend: 21.21 Nifty 500 Benchmark: 1005.89 Crores Monthly Average AUM: 1005.28 Crores AUM as on last day: (as on 30th November 2016)

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

Entry Load: Exit Load\*\*:

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

Standard Deviation: 16.27% Sharpe Ratio##: 0.68 Beta: 1.05 Portfolio Turnover: 0.83 Expense Ratio: Regular 2 35 Direct 1.50

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

# 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.

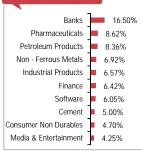
Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing

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
ICICI Bank I imited	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) Dividend (`) Per Unit

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the exten of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future

Cum Dividend NAV

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 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

VAV	as	on	Sen	teml	er	30	201	6: `	146	.18
W/TV	us	UII	JCP	CITIE		50	, 201	υ.	170	. 10

Date of Inception: Feb 26, 2003	NAV Per Unit. *	Birla Sun Life Dividend	Nifty 500 # (%)	Nifty 50 ## (%)	Value of Standard Investment 10000 in		nent of `
100 20, 2003	()	Yield Plus (%)			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.

# Scheme Benchmark, ## Additional Benchmark, \* As 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. Straget 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.birtasunlife.com

Particulars	Since inception	iasi 5 years	iasi 3 years	iast i 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





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** Fund Manager: Mr. Satyabrata Mohanty Managing Fund Since: October 05, 2016 Total Experience: 16 years Date of Allotment: January 31, 2008 Type of Scheme: An Open-ended Diversified **Equity Scheme** Application Amount for fresh subscription\*: 1,000 (plus in multiplies of `1) Min. Addl. Investment: (plus in multiplies of `1) Monthly: Minimum ` 1,000/-NAV of Plans / Options (`)

Regular Plan

Growth: 19 5730 15.0993 Dividend Direct Plans

20.0431 Growth: 20.0286 Dividend Benchmark: S&P BSE 200 Monthly Average AUM: 140.13 Crores AUM as on last day: 139.17 Crores

(as on 30th November 2016)

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

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

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

#### Other Parameter

Standard Deviation: 19.75% Sharpe Ratio##: 0.99 1.25 Beta: Portfolio Turnover: 1.07 Expense Ratio:

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

# 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** 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%

1	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						r 30, 2016:	20.6982
Date of Inception: Jan 31, 2008			S&P BSE Nifty 50 ## 200 # (%) (%)		Value of Sta	ndard Investn 10000 in	nent of `
Jan 31, 2000	()	Situations Fund (%)			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. "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 (`)	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 3	31, 2008. Past Perform	nance may or may i	not be sustained in	future.			







## Birla Sun Life India Reforms Fund

An Open-ended Equity Scheme

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**

Fund Manager: Mr. Satyabrata Mohanty Managing Fund Since: July 16, 2015 Total Experience: 16 years Date of Allotment: June 25, 2010 Type of Scheme: An Open-ended Equity Scheme

Application Amount

for fresh subscription\*: 1,000

(plus in multiplies of `1)

Min. Addl. Investment: 1.000

(plus in multiplies of `1)

Monthly: Minimum ` 1,000/-

14 79

12.40

124.73 Crores

NAV of Plans / Options (`)

Regular Plan

Growth: Dividend

Direct Plans Growth: 15.13 Dividend: 15.14 Nifty 500 Benchmark: Monthly Average AUM: 127.58 Crores

AUM as on last day: (as on 30th November 2016)

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

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

applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil

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

#### Other Parameter

Standard Deviation: 19.85% Sharpe Ratio##: 0.71 1.21 Portfolio Turnover: 0.44 Expense Ratio: Regular 2 64 Direct 1.74

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 to talk on the 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	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** Ranks 29.99% Auto 18.18% 15 70% Finance Construction Project 9 48% Non - Ferrous Metals Industrial Products 2 91% 2 25% Cement **Engineering Services** 2.19% Pharmaceuticals 1.45% Industrial Capital Goods 0.80%

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

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	Nifty 500 # (%)	Nifty 50 ## (%)	## Value of Standard Investme 10000 in		nent of `
Sunc 23, 2010	()	Reforms Fund (%)		` '	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 m	ay or may not be s	ustained in future.				



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 Infrastructure Fund

An Open-ended Growth Scheme

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**

Fund Manager: Mr. Mahesh Patil Managing Fund Since: July 16, 2015 Total Experience: 24 years Date of Allotment: March 17, 2006 Type of Scheme: An Open-ended Growth Scheme

Application Amount

for fresh subscription\*: 1,000

(plus in multiplies of ` 1)

Min. Addl. Investment: 1.000

(plus in multiplies of `1)

Monthly: Minimum ` 1,000/-

26.36

NAV of Plans / Options (`)

Regular Plan

Growth:

Dividend 14.42 Direct Plans Growth: 27.09

Dividend: 18 59 Benchmark: Nifty 50 Monthly Average AUM: 498.62 Crores AUM as on last day: 486.96 Crores

(as on 30th November 2016)

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

Exit Load\*\*:

1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed / switched after 365 days from the date of allotment.

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

#### Other Parameter

Standard Deviation: 21.88% Sharpe Ratio##: 0.67 Beta: 1 37 Portfolio Turnover: 0.72 Expense Ratio: 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

### **Top Ten Portfolio Holdings**

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

#### **Industry Allocation** 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%

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

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

#### Investment Performance - Regular Plan - Growth NAV as on September 30, 2016: 28.37 Date of Inception: NAV Per Birla Sun Life Nifty 50 # S&P RSF Value of Standard Investment of 10000 in Mar 17, 2006 Unit. Infrastructure (%) SENSEX ## Birla Sun Life S&P BSE Fund (%) Nifty 50 (`) (%) Infrastructure SENSEX Fund (`) ## (`) Since inception till September 30, 2016 (CAGR) 9 34 10.00 10.39 9.73 28370 26627 25659 September 30, 2015 to September 30, 2016 (Absolute) 13.34 10833 25.03 8.33 6.54 11334 10654 September 30, 2014 to September 30, 2015 (Absolute) 22.89 9.35 -0.20 -1 79 10935 9980 9821 September 30, 2013 to September 30, 2014 (Absolute)

12.75 heme Benchmark, ## Additional Be chmark, \* As on start of period co sidered 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

38.87

79.53

route their investments through a Distributor. For further details. Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on ou website www.birlasunlife.com

rowth (assuming SIP of ` 10000 per month)

600000

952175

18.53

10.82

1270000

2413103

11.62

9 34

last 3 years

360000

468168

17.83

120000

136072

25.72

14.72

12.26

311 Terrormance - Regular Flair - Or
Particulars
Total Amount Invested (`)
Market Value of amount Invested
Scheme Returns (CAGR)

Nifty 50 returns# (CAGR) 8.17 S&P BSE SENSEX returns## (CAGR) 8.76 9.85 6.51 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 5 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

http://mutualfund.birlasunlife.com https://twitter.com/bslmf



## Birla Sun Life New Millennium Fund

An Open-ended Growth Scheme





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** Fund Manager: Mr. Kunal Sangoi Managing Fund Since: January 16, 2014 Total Experience: 8 years Date of Allotment: January 15, 2000 Type of Scheme: An Open-ended Growth Scheme Application Amount for fresh subscription\*: 1,000 (plus in multiplies of `1) Min. Addl. Investment: (plus in multiplies of `1) Monthly: Minimum ` 1,000/-NAV of Plans / Options (`) Regular Plan Growth: 34 16 Dividend 16 20 Direct Plans Growth: 35.10

(as on 30th November 2016) Load Structure (as % of NAV) (Incl. for SIP) Entry Load:

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

17 99

S&P BSE Teck

61.93 Crores

64.19 Crores

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

#### Other Parameter

Dividend

Benchmark:

Monthly Average AUM:

AUM as on last day:

Standard Deviation: 17.66% Sharpe Ratio##: 0.23 Beta: 1.12 Portfolio Turnover: 0.57 Expense Ratio: 2 72

Regular 1.94

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

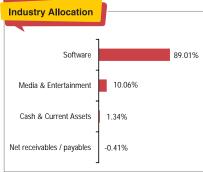
## Risk Free Rate assumed to be 6.51% (FBIL Overnight MIBOR for 30th Nov 2016) for calculating

## # 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 beer

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



	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

Investment Performance - Regular Plan - Growth				NAV as on September 30, 2016: ` 34.19				
Date of Inception: Jan 15, 2000	NAV Per Birla Sun Unit. * Life New	Birla Sun Life New	S&P BSE Teck # (%)	Nifty 50 ## (%)	Value of Standard Investment of ` 10000 in			
Jan 13, 2000	()	Millennium Fund (%)		(3)	Birla Sun Life New Millennium Fund (^)	S&P BSE Teck # (`)	Nifty 50 ## (`)	
Since inception till September 30, 2016 (CAGR)	10.00	7.63	N/A	10.50	34190	N/A	53065	
September 30, 2015 to September 30, 2016 (Absolute)	36.11	-5.32	-9.99	8.33	9468	9001	10833	
September 30, 2014 to September 30, 2015 (Absolute)	32.74	10.29	5.69	-0.20	11029	10569	9980	
September 30, 2013 to September 30, 2014 (Absolute)	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.

\*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

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 1	5, 2000. Past Perform	ance may or may i	not be sustained in	future.			



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

Solutions

An Open-ended Growth Scheme

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** Mr. Anil Shah & Fund Manager: Mr. Chanchal Khandelwal Managing Fund Since: September 23, 2013 & August 26, 2015 26 years & 10 years Total Experience: Date of Allotment: August 05, 2005 Type of Scheme: An Open-ended Growth Scheme **Application Amount** for fresh subscription\*: 1,000 (plus in multiplies of `1) Min. Addl. Investment: 1,000 (plus in multiplies of ` 1) SIP: Monthly: Minimum ` 1,000/-NAV of Plans / Options (`) Regular Plan Growth: 59.54 Dividend 21.45 Direct Plans 61 67 Growth:

(as on 30th November 2016) Load Structure (as % of NAV) (Incl. for SIP) Entry Load: Nil

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

24 09

Nifty 50

457.30 Crores

458.01 Crores

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

Other Parameter Standard Deviation: 14 86% Sharpe Ratio##: 1 04 0.93 Portfolio Turnover: 0.42 **Expense Ratio:** Regular 2.58 Direct 1.47

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

Dividend

Benchmark:

Monthly Average AUM:

AUM as on last day:

# 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

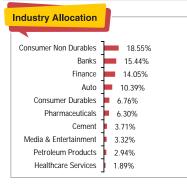
of every month has been considered.

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

http://mutualfund.birlasunlife.com https://twitter.com/bslmf

## **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%



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 Vield (Direct Plan)	8 22%	10 1/1%	0.00%

Cum Dividend NAV 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

Dividend

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: Aug 05, 2005	NAV Per Birla Sun Unit. * Life India	Nifty 50 # (%)	S&P BSE SENSEX ##	Value of Standard Investment of ` 10000 in				
Aug 03, 2003	()	GenNext Fund (%)		(%)	Birla Sun Life India GenNext Fund (^)	Nifty 50 # (`)	S&P BSE SENSEX ## (^)	
Since inception till September 30, 2016 (CAGR)	10.00	18.14	12.29	12.14	64290	36469	35938	
September 30, 2015 to September 30, 2016 (Absolute)	53.36	20.48	8.33	6.54	12048	10833	10654	
September 30, 2014 to September 30, 2015 (Absolute)	44.16	20.83	-0.20	-1.79	12083	9980	9821	
September 30, 2013 to September 30, 2014 (Absolute)	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 Scheme 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.

# Birla Sun Life India Opportunities Fund

Solutions

An Open-ended Growth Scheme



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**

Fund Manager: Mr. Kunal Sangoi Managing Fund Since: July 16, 2015 Total Experience: 8 years

Date of Allotment: December 27, 1999 Type of Scheme: An Open-ended Growth Scheme

Application Amount

for fresh subscription\*: 1,000

(plus in multiplies of `1)

Min. Addl. Investment: 1,000

> (plus in multiplies of ` 1) Monthly: Minimum ` 1,000/-

SIP:

NAV of Plans / Options (`)

Regular Plan

Growth: 116.66 Dividend 26.31

Direct Plans

Growth: 119.49 Dividend: 35.97 Nifty 500 Benchmark: 126.57 Crores Monthly Average AUM: 128.86 Crores AUM as on last day:

(as on 30th November 2016)

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

Entry Load:

Exit Load\*\*: 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.

Other Parameter

Standard Deviation: 14.38% Sharpe Ratio##: 1.23 Beta: 0.76 Portfolio Turnover: 0.49 **Expense Ratio:** Regular 2.80 Direct 2.04

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years

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

## **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** Software 33.23% Pharmaceuticals 26.87% Industrial Products 9.23% Non - Ferrous Metals Industrial Capital Goods 5.14% Auto Ancillaries 5.03% Petroleum Products 3.84% Textile Products 3.33% Finance 2.69% Cash & Current Assets 4.51%

#### Dividend 30-Nov-15 13-Nov-14 27-Dec-13 Declared on date

Dividend Yield (Regular Plan) 10.38% Dividend (`) Per Unit 3.00 0.00%

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future

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 NAV Per Value of Standard Investment of 10000 in Date of Inception: Birla Sun Nifty Nifty 50 ## Unit. \* Life India 500 # (%) (%) Dec 27, 1999 Birla Sun Nifty Nifty 50 Opportunities (`) Life India 500 # (`) ## (`) Fund (%) Opportunities Fund (`) Since inception till 23.70 10.13 11.72 11.29 50426 64169 60130 September 30, 2016 (CAGR) September 30, 2015 to September 30, 2016 (Absolute) 115.16 3.78 11.27 8.33 10378 11127 10833 September 30, 2014 to 97.57 18.03 3.59 -0.2011803 10359 9980 September 30, 2015 (Absolute) September 30, 2013 to September 30, 2014 (Absolute) 56.57 72.48

# Scheme Benchmark, ## Additional Benchmark, \* As 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. \*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 (`)	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 Perfor	mance may or may	not be sustained in	n future.			



# Birla Sun Life International Equity Fund - Plan A

Solutions

An Open-ended Diversified Equity Scheme

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**

Fund Manager: Mr. Vineet Maloo Managing Fund Since: Since Inception Total Experience: 11 years Date of Allotment: October 31, 2007 An Open-ended Diversified Type of Scheme:

**Equity Scheme** 

Application Amount

for fresh subscription\*:

(plus in multiplies of `1)

Min. Addl. Investment:

(plus in multiplies of `1)

Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

Direct Plans

Growth: 16.0264 Dividend 14.7453

16.3609 Growth Dividend: 16.3728 Benchmark: S&P Global 1200

Monthly Average AUM: 49.58 Crores AUM as on last day: 50.44 Crores

(as on 30th November 2016)

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

Exit Load\*\*: 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.

Other Parameter

Portfolio Turnover: 0.36 Expense Ratio: 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**

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%	

Dividend	
Declared on date	27-Nov-14
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 Nifty 50 ## Value of Standard Investment of Birla S&P Unit. \* Sun Life Global (%) 10000 in Oct 31, 2007 International 1200 # (%) Birla S&P Nifty 50 (`) Sun Life Global Equity Fund International 1200 # (^) Plan A (%) Equity Fund -Plan A (`) 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) 2.26 38.87 10226 15.13

# Scheme Benchmark, ## Additional Benchmark, \* As 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	n Date: October 31, 2007 . Past Perfo	rmance may or ma	y not be sustained	in future.				

<sup>#</sup> 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

Solutions

An Open-ended Diversified Equity Scheme

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**

Fund Manager: Mr. Vineet Maloo Managing Fund Since: Since Inception Total Experience: 11 years Date of Allotment: October 31, 2007 An Open-ended Diversified Type of Scheme:

**Equity Scheme** 

Application Amount

for fresh subscription\*:

(plus in multiplies of ` 1)

Min. Addl. Investment:

(plus in multiplies of `1)

SIP: Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

Growth: 14.8119 Dividend 14.8118 Direct Plans

Growth: 15.1170 Dividend: 15.1098 Benchmark: 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.

Monthly Average AUM: 97.99 Crores AUM as on last day: ` 97.90 Crores

(as on 30th November 2016)

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

Entry Load:

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

0.65

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

Other Parameter

Portfolio Turnover:

**Expense Ratio:** 

2.69 Regular Direct

### **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%



Investment Performance - I	Regular Pl	an - Growth		NAV as	on Septembe	r 30, 2016: `	15.3186
Date of Inception: Oct 31, 2007	NAV Per Unit. *	Birla Sun Life	Customised Index † #	Nifty 50 ## (%)	Value of Standard Investmen 10000 in		ent of `
Sec 31, 2007	O	International Equity Fund - Plan B (%)	(%)	. ,	Birla Sun Life International Equity Fund - Plan B (^)	Customised Index † # (^)	Nifty 50 ## (`)
Since inception till September 30, 2016 (CAGR)	10.00	4.90	6.11	4.33	15319	16981	14594
September 30, 2015 to September 30, 2016 (Absolute)	13.71	11.72	11.43	8.33	11172	11143	10833
September 30, 2014 to September 30, 2015 (Absolute)	12.86	6.64	1.62	-0.20	10664	10162	9980
September 30, 2013 to September 30, 2014 (Absolute)	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.

TITE OF LANCE DOCUMENT LT, LOTE AVAILABLE OF OUR TROUBLE WWW. BIT IS SUFFICION				
SIP Performance - Regular Plan - Growth	(assuming SIP	of ` 10000 p	er 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, Nevember 01, 2007 9, Schame Insention Date, October	21 2007 Doct Dorfor	manca may ar may	not be sustained in	n futuro

<sup>#</sup> 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

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 Commodity Equities Fund - Global Agri Plan (GAP)

Solutions

An Open-ended Growth Scheme

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

#### **Fund Details**

Fund Manager: Mr. Milind Bafna Managing Fund Since: August 26, 2015 Total Experience: 15 years Date of Allotment: November 07, 2008 Type of Scheme: An Open-ended Growth Scheme

Application Amount

1,000 for fresh subscription\*:

(plus in multiplies of `1) Min. Addl. Investment: 1 000

(plus in multiplies of `1)

SIP: Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

Growth: 21.3455 16.4391 Dividend Direct Plans

Growth:

21 7001 Dividend: 16.7449

Benchmark: S&P Global Agribusiness Index

Monthly Average AUM: 8.29 Crores AUM as on last day: 8.37 Crores

(as on 30th November 2016)

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

**Entry Load:** 

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

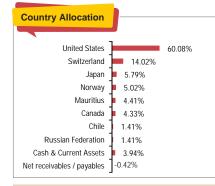
\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter

Portfolio Turnover: 0.05 Expense Ratio: Regular 1.62 Direct 1.17

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

Deere And Co Ltd  Monsanto Co  ARCHER-DANIELS-MIDLAND CO  Syngenta Ltd Reg Shs  10.25%  8.35%  8.04%	Decire vita do Eta	
ASSOCIATED BRITISH FOODS PLC TYSON FOODS INC  5.98% 5.73%	Syngenta Ltd Reg Shs 8.04%	Decit And Go Eta
Kubota Corp 5.36%	TYSON FOODS INC 5.73%	Syngenta Ltd Reg Shs         8.04%           BRF SA         6.68%           ASSOCIATED BRITISH FOODS PLC         5.98%           TYSON FOODS INC         5.73%
ASSOCIATED BINTISHT CODS FEC	ACCOCIATED PRITICIL FOODS DI C	Syngenta Ltd Reg Shs  BRF SA  8.04% 6.68%



٦	Dividend		
	Declared on date	21-May-15	
	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 P	lan - Growth		NAV as	on Septembe	r 30, 2016: `	20.7099
Date of Inception: Nov 07, 2008	NAV Per Unit. *	Birla Sun Life Commodity	S&P Global Agribusiness	Nifty 50 ## (%)	Value of Standard Investment of 10000 in		nt of `
100 07, 2000	(*)	Equities Fund - Global Agri Plan - Regular Growth (%)	Index # (%)	, ,	Birla Sun Life Commodity Equities Fund - Global Agri Plan - Regular Growth (`)	S&P Global Agribusiness Index # (^)	Nifty 50 ## (`)
Since inception till September 30, 2016 (CAGR)	10.00	9.65	17.21	14.41	20710	35061	28965
September 30, 2015 to September 30, 2016 (Absolute)	18.84	9.94	13.20	8.33	10994	11320	10833
September 30, 2014 to September 30, 2015 (Absolute)	20.09	-6.22	-6.00	-0.20	9378	9400	9980
September 30, 2013 to September 30, 2014 (Absolute)	18.57	8.15	12.05	38.87	10815	11205	13887

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

# Scheme Benchmark, ## Additional Benchmark, "As on start or 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. Millind Bafna is 4. Refer annexure on page no. 67 to know more on performance ofschemes managed by Fund Managers. "Direct Plan's is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. 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 Eirst Installment: December 01, 2009 & Scheme Incention Date: Never	mbor 07 2009 Past Port	ormanco may or m	ay not be custained	d in futuro					

# 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 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**

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

Application Amount

for fresh subscription\*: 1,000

(plus in multiplies of ` 1)

Min. Addl. Investment: 1,000

(plus in multiplies of `1)

SIP: Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

Growth: 11.9576 Dividend 11.9605 Direct Plans

Growth:

12.0896 Dividend: 10.6755

40% Dow Jones World Basic Benchmark: Materials Index + 40% Dow Jones World Oil and Gas Index + 20%

MSCI AC World in INR terms

Monthly Average AUM: ` 2.46 Crores AUM as on last day: 2.50 Crores

(as on 30th November 2016)

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

Exit Load\*\*: For redemption/ switch-out of units on or before 365 days from the date of allotment: 1% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil

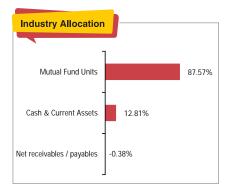
\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter Expense Ratio:

0.77 Regular Direct 0.66

### **Top Ten Portfolio Holdings**

Issuer	% to net Assets
Legg Manson 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%



Investment Performance -	Regular F	Plan - Growth		NAV as	on Septemb	er 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 St. Birla Sun Life Global Commodities Fund (*)	andard Investme 10000 in 40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSGI AC World in INR	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

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 6. Refer annexure on page no. 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.co

SIP Performance - Regular Plan - Growth (assu	ıming SIP of `	10000 per r	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



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

Solutions

(erstwhile ING Global Real Estate 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 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** Fund Manager: Mr. Shravan Sreenivasula Managing Fund Since: December 15, 2014 Total Experience: 14 years Date of Allotment: December 31, 2007 Type of Scheme: An Open-ended Fund of Funds Scheme Application Amount for fresh subscription\*: 1,000 (plus in multiplies of `1) Min. Addl. Investment: 1,000 (plus in multiplies of `1) SIP-Monthly: Minimum ` 1,000/-NAV of Plans / Options (`)

Regular Plan

Growth: 17.1861 Dividend 17 1970 Direct Plans

17.4988 Growth: Dividend 17.5093

Benchmark: 10/40 GPR 250 Global Net Index

Monthly Average AUM: 19.56 Crores 19.33 Crores AUM as on last day:

(as on 30th November 2016)

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

Exit Load\*\*: For redemption/ switch-out of units on or before 365 days from the date of allotment: 1% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil

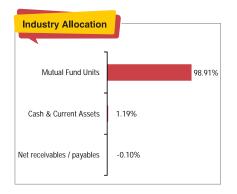
\*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter Expense Ratio:

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%



Investment Performance -		NAV as on September 30, 2016: ` 18.46					
Date of Inception: Dec 31, 2007	NAV Per Unit. * (`)	Birla Sun Life Global Real Estate Fund (%)	10/40 GPR 250 Global Net Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investm 10000 in Birla Sun 10/40 GPR Life Global 250 Global Real Net Index Estate # (*)		S&P BSE SENSEX ## (`)
					Fund (`)	#()	
Since inception till September 30, 2016 (CAGR)	10.00	7.25	N/A	3.69	18457	N/A	13736
September 30, 2015 to September 30, 2016 (Absolute)	17.01	8.51	16.92	6.54	10851	11692	10654
September 30, 2014 to September 30, 2015 (Absolute)	15.87	7.18	8.91	-1.79	10718	10891	9821
September 30, 2013 to September 30, 2014 (Absolute)	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. Shravan 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 (assu	aming SIP of	10000 per r	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, 200	7. Past Performance	may or may not	be sustained in f	uture.

<sup>#</sup> 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. tor dividend option would assume reinvestment of tax free dividends declared at the then prevailing WAV. 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

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

## 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**

Fund Manager: Mr. Prasad Dhonde Managing Fund Since: October 03, 2012 Total Experience: 16 years Date of Allotment: May 13, 2011 Type of Scheme: An Open ended Gold Exchange Traded Fund Addl. Purchase: 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.

2774.9783 NAV (`): Benchmark: Domestic price of physical gold

76.49 Crores Monthly Average AUM: AUM as on last day: ` 74.37 Crores

(as on 30th November 2016) Load Structure (as % of NAV)

Entry Load: Exit Load\*\* (Including

fractional units, if any): 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.

Nil

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

Other Parameter

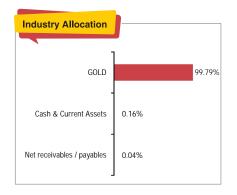
Standard Deviation: 16 64% Sharpe Ratio##: -0.46 0.98 Beta: Expense Ratio:

0.92 Regular Tracking Error: 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

## **Top Ten Portfolio Holdings**

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



Investment Performance NAV as on September 30, 2016: ` 3021.5160						
Date of Inception: May 13, 2011	NAV Per Unit. * (`)	Birla Sun Life Gold ETF (%)	Domestic price of physical	Value of Standard	d Investment of `	
May 15, 2011	V	, ,	gold # (%)	Birla Sun Life Gold ETF (`)	Domestic price of physical gold # (^)	
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.

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 Centers. 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

## Birla Sun Life Gold Fund

An Open ended Fund of Funds Scheme



% to net Assets

98.61%

1.50%

-0.11%



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

**Top Portfolio Holdings** 

Issuer

Birla Sun Life Gold ETF

Cash & Current Assets

Net receivables / payables

**Industry Allocation** 

Exchange Traded Fund

Cash & Current Assets

Net receivables / payables

**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

#### **Fund Details** Mr. Shravan Sreenivasula Fund Manager: Managing Fund Since: December 15, 2014 **Total Experience:** 14 years Date of Allotment: March 20, 2012 Type of Scheme: An Open ended Fund of Funds Scheme **Application Amount** for fresh subscription\*: 1,000 (plus in multiplies of `1) Min. Addl. Investment: 1,000 (plus in multiplies of `1) SIP-Monthly: Minimum ` 1,000/-NAV of Plans / Options (`) Regular Plan 9.5502 Growth: Dividend 9.5486 Direct Plans 9 6443 Growth: Dividend: 9.6400 Benchmark: Domestic price of physical gold 55.00 Crores Monthly Average AUM: AUM as on last day: 52 73 Crores

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

98.61%

1.50%

-0.11%

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr.

Shravan Sreenivasula is 6. Refer annexure on page no. 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. \*Direct Plan's only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

Tracking Error:	7.91%
Note: Standard Deviation, Sharpe F	Ratio & Beta are calculated on Annualised basis using 3 years
history of monthly returns.	
## Dick From Date accumed to be 4.5	10/ (EDII Overnight MIDOD for 20th New 2014) for calculating

17.01%

-0.55 0.99

0.50

0.23

For redemption/switch out

Sharpe Ratio

(as on 30th November 2016)

from the date of allotment: Nil

Entry Load: Exit Load\*\*:

Other Parameter Standard Deviation:

Sharpe Ratio##:

Expense Ratio: Regular

Beta:

Direct

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

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

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

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

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

## Birla Sun Life Asset Allocator Multi Manager FoF Scheme

Solutions

(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

#### **Fund Details**

Fund Manager: Mr. Shravan Sreeniyasula Managing Fund Since: December 15, 2014 Total Experience: 14 years Date of Allotment: August 17, 2006 An Open ended Fund of Type of Scheme: Funds Scheme

Application Amount

for fresh subscription\*:

(plus in multiplies of ` 1)

Min. Addl. Investment:

(plus in multiplies of `1)

SIP: Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

Growth: 24.3089 Dividend 22.3768 Direct Plans Growth: 12 1487

Dividend: 11 5750

Benchmark: CRISIL Balanced Fund -Aggressive Index

Monthly Average AUM: 3.31 Crores AUM as on last day: 3.32 Crores

(as on 30th November 2016)

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

Exit Load\*\*: If redeemed on or before 365 days from the date of allotment: 1%. If redeemed after 365

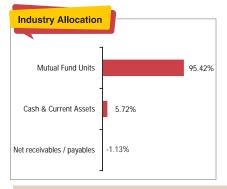
days from the date of allotment: NIL \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter Expense Ratio:

1.35 Regular 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%
	18.64%
MOSt Focused Multicap 35-Direct Plan-Growth Option	
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%



Investment Performance - I		NAV a	s on Septemb	er 30, 2016:	24.13		
Date of Inception: Aug 17, 2006	NAV Per Unit. *	Birla Sun Life Asset	CRISIL Balanced	S&P BSE SENSEX ##	Value of Sta	ndard Investn 10000 in	ent of `
Aug 17, 2000	()	Allocator Multi Manager FoF Scheme (%)	Fund - Aggressive Index # (%)	(%)	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. Shravan 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

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: Aug	just 17, 2006 . Past Perfor	mance may or ma	y not be sustained i	in future.			

<sup>#</sup> 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



## Birla Sun Life Financial Planning FOF - Aggressive Plan

Solutions

% to net Assets

(erstwhile ING Financial Planning Fund - Aggressive Plan. 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 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)

**Top Ten Portfolio Holdings** 

**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**

Fund Manager: Mr. Shravan Sreenivasula Managing Fund Since: December 15, 2014 Total Experience: 14 years Date of Allotment: May 09, 2011

Funds Scheme

Application Amount for fresh subscription\*:

Type of Scheme:

1.000

(plus in multiplies of `1)

Min. Addl. Investment:

1,000 (plus in multiplies of `1)

SIP: Monthly: Minimum ` 1,000/-

NAV of Plans / Options (`)

Regular Plan

Growth: 18.1134 Dividend 16.5780

Direct Plans

Growth: 18 5334 Dividend:

Benchmark: 70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5%

INR price of Gold

Monthly Average AUM: 114.34 Crores AUM as on last day: ` 114.29 Crores

(as on 30th November 2016)

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

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

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

Other Parameter Expense Ratio:

Regular 1.33 0.58 Direct

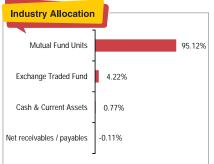
Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any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

## An Open ended Fund of

Issuer

15.62% MOSt Focused Multicap 35-Direct Plan-Growth Option 15.50% Birla Sun Life Advantage Fund - Gr - Dir Pl 13.99% Birla Sun Life Frontline Eq Fd - Gr - Direct Plan 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% 6.30% Birla Sun Life MediumTerm Plan -Gr - Direct Plan 2.90% SBI Magnum Gilt Fund - Long Term-Dir PI - Growth 2.81% IDFC Dynamic Bond Fund-Direct Plan-Growth 2.51% R\*Shares Gold BeES



Investment Performance -	ar Plan - (	Growth		N	AV as on S	eptember 30, 2	016: ` 1	18.70	
Date of Inception: May 09, 2011	NAV Per Unit. *	Birla Sun Life	70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of	CRISIL 10 Year Gilt Index ## (%)	S&P BSE SENSEX ## (%)	Value of S Birla	standard Investme 70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL		0000 in S&P
Since inception till September 30, 2016 (CAGR)	10.00	12.29	Gold # (%) 8.52	8.13	7.85	18702	15548	15251	15039
September 30, 2015 to September 30, 2016 (Absolute)	16.42	13.87	9.05	11.11	6.54	11387	10905	11111	10654
September 30, 2014 to September 30, 2015 (Absolute)	14.91	10.15	2.20	13.76	-1.79	11015	10220	11376	9821
September 30, 2013 to September 30, 2014 (Absolute)		40.99	27.93	6.85	37.41	14099	12793	10685	13741

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

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 6. Refer annexure on page no. 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 Multal Fund and is not available for investors who route their investments through a Distributor. 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 Pe	rformance may or ma	av not be sustair	ned 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.





## 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 &	NAV Per Birla Sun Unit. * life Capital		Blended Y	CRISIL 1 Year T-Bill	Value of Standard Investment of ` 10000 in			
Vineet Maloo NAV (as on 30 <sup>th</sup> September 2016): 12.9193	()	Protection Oriented - Series 17 (%)	Index # (%)	Index ## (%)	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	

<sup>#</sup> 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 quarantee, 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 /	NAV Per Unit. *	Birta Sun Ilfe Capital Protection Index # (%) Oriented - Series 19 (%)	Blended	CRISIL 1 Year T-Bill	Value of Standard Investment of ` 10000 in			
Mr. Vineet Maloo NAV (as on 30 <sup>th</sup> September 2016): 12.4259	(*)		Index ## (%)	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	

<sup>#</sup> 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. Prasad Dhonde is 23. 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 guarantee returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank quarantee, 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 /	NAV Per Birla Sun Unit. * life Capital		CRISIL MIP Blended	CRISIL 1 Year T-Bill	Value of Standard Investment of ` 10000 in			
Mr. Vineet Maloo NAV (as on 30 <sup>th</sup> September 2016): `11.7672	(*)	Protection Oriented - Series 21 (%)	Index # (%)	Index ## (%)	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	

<sup>#</sup> 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	NAV Per	Birla Sun	CRISIL MIP	CRISIL 1	Value of Standard Investment of			
Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30th September 2016): 11.4635	Unit. * (`)	Protection Oriented - Series	Blended Index # (%)	Year T-Bill Index ## (%)	Birla Sun Iife Capital Protection	10000 in CRISIL MIP Blended Index # (`)	CRISIL 1 Year T-Bill	
		23 (%)			Oriented - Series 23 (`)		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	10.0188	7.59	10.72	8.86	10759	11072	10886	

<sup>#</sup> 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 /	NAV Per Unit. *	Birla Sun Iife Capital	CRISIL MIP Blended	CRISIL 1 Year T-Bill		ndard Investme 10000 in	nt of `
Mr. Vineet Maloo NAV (as on 30th September 2016): ` 12.7670	()	Protection Oriented - Series 18 (%)	Index # (%)	Index ## (%)	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 20 - Regular Plan

Date of Inception: Apr 30, 2014 Fund Manager: Mr. Prasad Dhonde /	NAV Per Unit. *	Birla Sun Iife Capital	CRISIL MIP Blended	CRISIL 1 Year T-Bill	Value of Standard Investme 10000 in		nt of `
Mr. Vineet Maloo NAV (as on 30th September 2016): ` 12.1861	(*) Protection Oriented - Series 20 (%)	Index # (%)	Index ## (%)	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 Jund 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 /	NAV Per Unit. *	Birla Sun Iife Capital	CRISIL MIP Blended	CRISIL 1 Year T-Bill	Value of Star	nt of `	
Mr. Vineet Maloo NAV (as on 30 <sup>th</sup> September 2016): 11.7000	()	Protection Oriented - Series 22 (%)	Index # (%)	Index ## (%)	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 25 - Regular Plan

Date of Inception: Nov 26, 2014	NAV Per	Birla Sun	CRISIL MIP	CRISIL 1	Value of Star	Value of Standard Investment of			
Fund Manager: Mr. Prasad Dhonde /		Blended	Year T-Bill		10000 in				
Mr. Ajay Garg	()	Protection Oriented	Index # (%)	Index ## (%)	Birla Sun	CRISIL MIP	CRISIL 1		
NAV (as on 30th September 2016): 10.3488		- Series		(70)	life Capital Protection	Blended Index # (`)	Year T-Bill		
10.3400		25 (%)			Oriented	ilidex#()	Index		
					- Series 25 (`)		## (`)		
Since inception till	10.0000	1.87	9.64	7.98	10349	11852	11522		
September 30, 2016 (CAGR)	10.0000	1.07	9.04	7.90	10349	11002	11022		
September 30, 2015 to	9.9188	4.34	11.17	7.36	10434	11117	10736		
September 30, 2016 (Absolute)	7.7100	7.57	11.17	7.50	10404	11117	10730		

# 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. Ajay Garg is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Schemeoffered is "oriented towards protection of capital" and "not with guarantee dreturns". Theorientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.



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.

## 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 /	NAV Per Unit. *	Unit. * life Capital Blended Year T-B	CRISIL 1 Year T-Bill	10000 III			
Mr. Ajay Garg NAV (as on 30 <sup>th</sup> September 2016): 10.0700	()	Protection Oriented - Series 26 (%)	Index # (%)	Index ## (%)	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

<sup>#</sup> 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 of fered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation of the protection of the protec $towards protection of the capital \ originates from \ the portfolio \ structure \ of the scheme \ and \ not from \ any \ bank \ guarantee, in surance \ cover, etc.$ 

## Birla Sun Life Emerging Leaders Fund - Series 2 - Regular

Date of Inception: Jun 05, 2014 Fund Manager: Mr. Mahesh Patil	NAV Per Birla Sun Life Unit. * Emerging		S&P BSE MidCap	Nifty 50 ##	Value of Standard Investment of 10000 in			
NAV (as on 30 <sup>th</sup> September 2016): ` 14.6900	()	Leaders Fund - Series 2 (%)	# (%)	(%)	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	

<sup>#</sup> 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 4 - Regular Plan - Growth

NAV Per Unit. *	Birla Sun Life Emerging	MidCap	##		nt of `	
(`)		# (%)	(%)	Birla Sun Life	S&P BSE	Nifty 50
	Series 4 (%)			Leaders Fund - Series 4 (*)	# (`)	## (`)
10.0000	18.53	18.11	5.51	14420	14310	11224
11.2900	27.72	21.92	8.33	12772	12192	10833
10.1700	11.01	13.31	-0.20	11101	11331	9980
	Unit. * (1) 10.0000 11.2900 10.1700	Unit. * Emerging Leaders Fund-Series 4 (%)  10.0000 18.53  11.2900 27.72  10.1700 11.01	Unit. * Emerging () MidCap Leaders Fund # (%)  10.0000 18.53 18.11  11.2900 27.72 21.92	Unit. * Emerging Leaders Fund - Series 4 (%)	Unit. * (Y)         Emerging Leaders Fund - Series 4 (%)         MidCap # (%)         ##         Birla Sun Life Emerging Leaders Fund - Series 4 (Y)           10.0000         18.53         18.11         5.51         14420           11.2900         27.72         21.92         8.33         12772	Unit. *   Emerging   Leaders Fund   Series 4 (%)   WildCap   # (%)   WildCap   Emerging   Leaders Fund   Series 4 (%)   WildCap   Leaders Fund   Series 4 (*)   WildCap   Leaders Fund   Series 4 (*)   WildCap   Wild

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 6 - Regular

Date of Inception: Apr 17, 2015 Fund Manager: Mr. Satyabrata Mohanty NAV (as on 30th September 2016): 12.6300	NAV Per Unit. * (`)	Birla Sun Life Emerging Leaders Fund - Series 6 (%)	S&P BSE MidCap # (%)	Nifty 50 ## (%)	Value of Star Birla Sun Life Emerging Leaders Fund - Series 6 (*)	ndard Investme 10000 in 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

<sup>#</sup> 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 Emerging Leaders Fund - Series 1 - Regular Plan - Growth

Date of Inception: May 09, 2014 Fund Manager: Mr. Jayesh Gandhi	NAV Per Unit. *	Birla Sun Life Emerging	S&P BSE MidCap	Nifty 50 ##	Value of Standard Investment of 10000 in		nt of `
NAV (as on 30th September 2016): ` 18.8000	()	Leaders Fund - Series 1 (%)	# (%)	(%)	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

<sup>#</sup> 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 3 - Regular

Date of Inception: Jul 08, 2014 Fund Manager: Mr. Mahesh Patil &	NAV Per Unit. *	Birla Sun Life Emerging	S&P BSE MidCap	Nifty 50 ##	Value of Standard Investment of 10000 in		nt of
Mr. Millind Bafna NAV (as on 30th September 2016): 14.0600	(*)	Leaders Fund - Series 3 (%)	# (%)	(%)	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

<sup>#</sup> 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. Millind 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

Date of Inception: Jan 01, 2015 Fund Manager: Mr. Jayesh Gandhi	NAV Per Unit. *	Birla Sun Life Emerging	S&P BSE MidCap	Nifty 50 ##	Value of Star	ndard Investme 10000 in	nt of `
NAV (as on 30 <sup>th</sup> September 2016): ` 12.5900	(*)	Leaders Fund - Series 5 (%)	# (%)	(%)	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

<sup>#</sup> 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 Focused Equity Fund - Series 1 - Regular

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 Star Birla Sun Life Focused Equity Fund - Series	ndard Investme 10000 in Nifty 100 # (`)	nt of ` 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

<sup>#</sup> 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 30th September 2016): 15.2300	NAV Per Unit. * (`)	Birla Sun Life Focused Equity Fund - Series 2 (%)	Nifty 100 # (%)	Nifty 50 ## (%)			nt of ` 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

<sup>#</sup> 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 Star Birla Sun Life Focused Equity Fund - Series 4 (`)	ndard Investme 10000 in 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	10.2700	7.30	9.62	8.33	10730	10962	10833

<sup>#</sup> 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 Per Unit. *	Birla Sun Life Focused	Nifty 100 # (%)	Nifty 50 ##	Value of Sta	ndard Investme 10000 in	nt of `
NAV (as on 30th September 2016): ` 11.4400	()	Equity Fund - Series 3 (%)		(%)	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

<sup>#</sup> 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 Star Birla Sun Life Focused Equity Fund - Series 5 (`)	ndard Investme 10000 in 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	9.7600	7.68	9.62	8.33	10768	10962	10833

<sup>#</sup> 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.

## Fund Manager-wise Scheme Details

	Funds Managed By Mr. Ajay Garg	Refer page No
	Birla Sun Life Capital Protection Oriented Fund - Series 25#	64
2	Birla Sun Life Capital Protection Oriented Fund - Series 26#	65
3	Birla Sun Life Index Fund	37
4	Birla Sun Life MNC Fund	42
5	Birla Sun Life Tax Plan	29
6	Birla Sun Life Tax Relief '96	28
	Birla Sun Life Tax Savings Fund	30
#Fun	ds co-managed by Mr. Prasad Dhonde	

Sr. no	Funds Managed By Mr. Anil Shah	Refer page No
	Birla Sun Life Equity Fund	40
2	Birla Sun Life Focused Equity Fund - Series 1	65
3	Birla Sun Life Focused Equity Fund - Series 2	66
4	Birla Sun Life Focused Equity Fund - Series 3	66
5	Birla Sun Life Focused Equity Fund - Series 4	66
6	Birla Sun Life Focused Equity Fund - Series 5	66
7	Birla Sun Life India GenNext Fund*	53
	Birla Sun Life Manufacturing Equity Fund	46
* Fui	nds co-managed by Mr. Chanchal Khandelwal	

Sr. no Funds Managed By Mr. Chanchal Khandelwal	Refer page No
1 Birla Sun Life India GenNext Fund*	53
*Funds co-managed by Mr. Anil Shah	

Sr. no Funds Managed By Mr. Dhaval Gala	Refer page No
1 Birla Sun Life Banking and Financial Services Fund®	47
@ Funds co-managed by Mr. Satyabrata Mohanty	

Sr. no	Funds Managed By Mr. Jayesh Gandhi	Refer page No
	Birla Sun Life Emerging Leaders Fund - Series 1	65
2	Birla Sun Life Emerging Leaders Fund - Series 5	65
3	Birla Sun Life Midcap Fund	43
4	Birla Sun Life Small & Midcap Fund	44

Sr. Funds Managed By Mr. Kunal Sangoi	Refer page No
1 Birla Sun Life India Opportunities Fund	54
2 Birla Sun Life New Millennium Fund	52

Sr. no	Funds Managed By Mr. Lovelish Solanki	Refer page No
1	Birla Sun Life Enhanced Arbitrage Fund	8
2	Birla Sun Life Equity Savings Fund*®	34
* Fur	ds co-managed by Mr. Satvabrata Mohanty	

Funds co-managed by Mr. Satyabrata Mohanty
 Funds co-managed by Mr. Pranay Sinha

Sr. no	Funds Managed By Mr. Mahesh Patil	Refer page No
1	Birla Sun Life Balanced '95 Fund#	36
2	Birla Sun Life Emerging Leaders Fund - Series 2	65
3	Birla Sun Life Emerging Leaders Fund - Series 3®	65
4	Birla Sun Life Emerging Leaders Fund - Series 4®	65
5	Birla Sun Life Frontline Equity Fund	38
6	Birla Sun Life Infrastructure Fund*	51
7	Birla Sun Life Pure Value Fund®	45
8	Birla Sun Life Top 100 Fund	39

# Funds co-managed by Mr. Pranay Sinha © Funds co-managed by Mr. Milind Bafna \* Funds co-managed by Mr. Vineet Maloo

Sr. no	Funds Managed By Mr. Milind Bafna	Refer page No
	Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	57
2	Birla Sun Life Emerging Leaders Fund - Series 3*	65
	Birla Sun Life Emerging Leaders Fund - Series 4*	65
4	Birla Sun Life Pure Value Fund*	45

\* Funds co-managed by Mr. Mahesh Patil

Sr. no	Funds Managed By Mr. Shravan Sreenivasula	Refer page No
1	Birla Sun Life Active Debt Multi Manager FoF Scheme	19
	Birla Sun Life Asset Allocator Multi Manager FoF Scheme	62
3	Birla Sun Life Financial Planning FOF - Aggressive Plan	63
4	Birla Sun Life Financial Planning FOF - Conservative Plan	20
5	Birla Sun Life Financial Planning FOF - Prudent Plan	21
6	Birla Sun Life Global Commodities Fund	58
7	Birla Sun Life Global Real Estate Fund	59
8	Birla Sun Life Gold Fund	61

	Billa Sull Life Gold Fullu	UI
Sr. no	Funds Managed By Mr. Vineet Maloo	Refer page No
1	Birla Sun Life Capital Protection Oriented Fund - Series 17#	64
2	Birla Sun Life Capital Protection Oriented Fund - Series 18#	64
3	Birla Sun Life Capital Protection Oriented Fund - Series 19#	64
4	Birla Sun Life Capital Protection Oriented Fund - Series 20#	64
5	Birla Sun Life Capital Protection Oriented Fund - Series 21#	64
6	Birla Sun Life Capital Protection Oriented Fund - Series 22*	64
7	Birla Sun Life Capital Protection Oriented Fund - Series 23#	64
8	Birla Sun Life Dividend Yield Plus*	48
9	Birla Sun Life Balanced Advantage Fund*	35
10	Birla Sun Life Infrastructure Fund*	51
11	Birla Sun Life International Equity Fund - Plan A	55
12	Birla Sun Life International Equity Fund - Plan B	56
13	Birla Sun Life MIP®	24

The Fund Manager-wise Scheme Details appearing above are As on November 30, 2016.

Sr. no	Funds Managed By Mr. Kaustubh Gupta	Refer page No
1	Birla Sun Life Cash Manager#	5
2	Birla Sun Life Cash Plus#	3
3	Birla Sun Life Constant Maturity 10 Year Gilt Funds	16
3	(erstwhile Birla Sun Life Gilt Plus – Regular Plan)	16
4	Birla Sun Life Floating Rate Fund - Long Term Plans	7
5	Birla Sun Life Floating Rate Fund - Short Term Plan#	4
6	Birla Sun Life Gilt Plus - PF Plans	18
7	Birla Sun Life Government Securities Fund -Long Term Plans	17
8	Birla Sun Life Savings Fund#	6
9	Birla Sun Life Short Term Opportunities Fund*	10
10	Birla Sun Life Treasury Optimizer Plans	11
10	(erstwhile Birla Sun Life Ultra Short Term Fund)	11
# [	ada aa managad by Ma Cumaina Da Cumba	

Funds co-managed by Ms. Sunaina Da Cunha § Funds co-managed by Mr. Prasad Dhonde

		Refer page No
1	Birla Sun Life Corporate Bond Fund	13
2	Birla Sun Life Dynamic Bond Fund	14
3	Birla Sun Life Medium Term Plan	12

Sr. no	Funds Managed By Mr. Pranay Sinha	Refer page No
1	Birla Sun Life Balanced '95 Fundes	36
	Birla Sun Life Equity Savings Fund*	34
3	Birla Sun Life MIP*	24
	Birla Sun Life MIP II - Savings 5 Plan*#	23
5	Birla Sun Life MIP II - Wealth 25 Plan*#	26
6	Birla Sun Life Monthly Income*	25

\* Funds co-managed by Mr. Vineet Maloo \* Funds co-managed by Mr. Mahesh Patil \*Funds co-managed by Mr. Satyabrata Mohanty \* Funds co-managed by Mr. Lovelish Solanki \* Funds co-managed by Mr. Lovelish Solanki

§ Funds co-managed by Mr. Dhaval Shah		
Sr. no	Funds Managed By Mr. Prasad Dhonde	Refer page No
1	Birla Sun Life Capital Protection Oriented Fund - Series 17 <sup>s</sup>	64
2	Birla Sun Life Capital Protection Oriented Fund - Series 18 <sup>s</sup>	64
3	Birla Sun Life Capital Protection Oriented Fund - Series 19 <sup>s</sup>	64
4	Birla Sun Life Capital Protection Oriented Fund - Series 20 <sup>s</sup>	64
5	Birla Sun Life Capital Protection Oriented Fund - Series 21s	64
6	Birla Sun Life Capital Protection Oriented Fund - Series 22 <sup>s</sup>	64
7	Birla Sun Life Capital Protection Oriented Fund - Series 23 <sup>s</sup>	64
8	Birla Sun Life Capital Protection Oriented Fund - Series 25*	64
9	Birla Sun Life Capital Protection Oriented Fund - Series 26*	65
10	Birla Sun Life Constant Maturity 10 Year Gilt Fund® (erstwhile Birla Sun Life Gilt Plus – Regular Plan)	16
11	Birla Sun Life Balanced Advantage Funds	35
12	Birla Sun Life Floating Rate Fund - Long Term Plan®	7
13	Birla Sun Life Gilt Plus - PF Plan®	18
14	Birla Sun Life Gold ETF	60
15	Birla Sun Life Government Securities Fund - Long Term Plan®	17
16	Birla Sun Life Income Plus	15
17	Birla Sun Life Short Term Fund	9
18	Birla Sun Life Treasury Optimizer Plan <sup>®</sup> (erstwhile Birla Sun Life Ultra Short Term Fund)	11

Funds co-managed by Mr. Ajay Garg
Funds co-managed by Mr. Vineet Maloo
Funds co-managed by Mr. Russtubh Gupta
Funds co-managed by Mr. Dhaval Shah

Sr. no Funds Managed By Mr. Satyabrata Mohanty	Refer page No
1 Birla Sun Life Advantage Fund	41
2 Birla Sun Life Banking and Financial Services Fund®	47
3 Birla Sun Life Dividend Yield Plus*	48
4 Birla Sun Life Emerging Leaders Fund - Series 6	65
5 Birla Sun Life Equity Savings Fund*	34
6 Birla Sun Life India Reforms Fund	50
7 Birla Sun Life MIP II - Savings 5 Plan*#	23
8 Birla Sun Life MIP II - Wealth 25 Plan*#	26
9 Birla Sun Life Special Situations Fund	49
* Funds co-managed by Mr. Pranay Sinha	

\* Funds co-managed by Mr. Pranay Sinha \* Funds co-managed by Mr. Vineet Maloo ^ Funds co-managed by Mr. Lovelish Solanki ® Funds co-managed by Mr. Dhaval Gala

Sr. no	Funds Managed By Ms. Sunaina Da Cunha	Refer page No
1	Birla Sun Life Cash Manager*	5
	Birla Sun Life Cash Plus*	3
3	Birla Sun Life Floating Rate Fund - Short Term Plan*	4
4	Birla Sun Life Savings Fund*	6
5	Birla Sun Life Short Term Opportunities Fund*	10
* Fu	nds co-managed by Mr. Kaustubh Gunta	

Sr. no	Funds Managed By Mr. Vineet Maloo	Refer page No
	Birla Sun Life MIP II - Savings 5 Plan*®	23
15	Birla Sun Life MIP II - Wealth 25 Plan*®	26
16	Birla Sun Life Monthly Income®	25

io Biria Sun Lire Monthly Income
Funds co-managed by Mr. Satyabrata Mohanty
Funds co-managed by Mr. Prasad Dhonde
Funds co-managed by Mr. Pranay Sinha
Funds co-managed by Mr. Mahesh Patil

Sr. no	Funds Managed By Mr. Dhaval Shah	Refer page No
1	Birla Sun Life Balanced '95 Fund®\$	36
@ F.		

Funds co-managed by Mr. Mahesh Patil
 Funds co-managed by Mr. Pranay Sinha

http://mutualfund.birlasunlife.com https://twitter.com/bslmf

#### **Savings Solutions**

#### Birla Sun Life Cash Plus

Birla Sun Life Ca	sh Plus	
Allocation as a %	Rating	%
of Net Assets 8.07% GOI 2017 (M/D. 15.01.2017)	SOV	6.89%
Axis Bank Limited		3.93%
Shriram Transport Finance Company Limited Vedanta Limited	CRISIL A1+ CRISIL A1+	3.92%
91 Days Tbill (MD 29/12/2016) Vedanta Limited	SOV CRISIL A1+	2.17%
State Bank of Patiala	ICRA A1+	1.96%
Kotak Mahindra Bank Limited IndusInd Bank Limited	CRISIL A1+	1.95% 1.95%
91 Days Tbill (MD 22/12/2016) The South Indian Bank Limited	SOV CARE A1+	1.69% 1.66%
Cholamandalam Investment and Finance	ICRA A1+	1.47%
Company Limited Bajaj Finance Limited	CRISIL A1+	1.37%
Housing Development Finance Corporation Limited	ICRA A1+	1.37%
JSW Steel Limited JSW Steel Limited	CARE A1+ CARE A1+	1.36% 1.36%
Vedanta Limited	CRISIL A1+	1.26%
JSW Steel Limited L&T Finance Ltd	CARE A1+ CARE A1+	1.18% 1.18%
Housing Development Finance Corporation Limited	ICRA A1+	1.17%
India Infoline Finance Ltd	ICRA A1+	1.16%
Talwandi Sabo Power Ltd Vedanta Limited	CRISIL A1+(SO) CRISIL A1+	1.12% 1.08%
Small Industries Dev Bank of India Axis Bank Limited	CARE A1+ CRISIL A1+	1.08%
Deutsche Investments India Pvt Ltd	CRISIL A1+	0.98%
Small Industries Dev Bank of India Nabha Power Ltd	CARE A1+ ICRA A1+	0.98%
Tata Power Company Limited Kotak Securities Ltd	ICRA A1+ ICRA A1+	0.97%
IDBI Bank Limited	CRISIL A1+	0.94%
Vedanta Limited Housing Development Finance Corporation	CRISIL A1+ ICRA A1+	0.88%
Limited Mahindra & Mahindra Financial Services		
Limited	CRISIL A1+	0.79%
Reliance Capital Limited RBL Bank Limited	ICRA A1+ ICRA A1+	0.78%
Reliance Capital Limited Axis Bank Limited	ICRA A1+ CRISIL A1+	0.78%
Piramal Finance Private Limited Vedanta Limited	ICRA A1+	0.59%
Deutsche Investments India Pvt Ltd	CRISIL A1+ CRISIL A1+	0.59%
Larsen & Toubro Limited Kotak Mahindra Investments Ltd	CRISIL A1+ CRISIL A1+	0.59%
STCI Finance Limited Tata Motors Finance Ltd	CRISIL A1+ ICRA A1+	0.59%
Housing Development Finance Corporation	ICRA A1+	0.59%
Limited IL&FS Financial Services Ltd	ICRA A1+	0.58%
Can Fin Homes Limited Dewan Housing Finance Corporation Limited	ICRA A1+ CRISIL A1+	0.53% 0.51%
IL&FS Financial Services Ltd	ICRA A1+	0.49%
Small Industries Dev Bank of India IDBI Bank Limited	CARE A1+ CRISIL A1+	0.49%
Housing Development Finance Corporation Limited	ICRA A1+	0.49%
91 Days Tbill (MD 19/01/2017)	SOV	0.48%
364 Days Tbill (MD 26/12/2016) Edelweiss Commodities Services Ltd	SOV CRISIL A1+	0.47%
Housing Development Finance Corporation Limited	CRISIL AAA	0.45%
Indian Railway Finance Corp Ltd	CRISIL AAA	0.39%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.39%
Mahindra & Mahindra Financial Services Limited	IND AAA	0.39%
Piramal Finance Private Limited Housing Development Finance Corporation	ICRA A1+	0.39%
Limited	ICRA A1+	0.39%
Citicorp Finance India Ltd ICICI Securities Ltd	ICRA A1+ CRISIL A1+	0.39%
Talwandi Sabo Power Ltd	CRISIL A1+(S0) CRISIL A1+	0.39%
Tata Cleantech Capital Ltd Family Credit Ltd	CARE A1+	0.39%
Citicorp Finance India Ltd Vedanta Limited	ICRA A1+ CRISIL A1+	0.39%
Export Import Bank of India Adani Ports and Special Economic Zone	CRISIL A1+	0.39%
Limited	ICRA A1+	0.39%
IDBI Bank Limited Reliance Capital Limited	CRISIL A1+ ICRA A1+	0.39%
Tata Housing Development Co Ltd Tata Housing Development Co Ltd	CARE A1+ CARE A1+	0.39%
Abu Dhabi Commercial Bank (ADCB)	CRISIL A1+	0.39%
Housing Development Finance Corporation Limited	ICRA A1+	0.37%
Kotak Mahindra Prime Ltd MAHINDRA RURAL HOUSING FINANCE	CRISIL AAA	0.35%
HDB Financial Services Ltd	IND A1+ CARE A1+	0.35%
Godrej Industries Limited	ICRA A1+	0.31%

Godrej Properties Limited	ICRA A1+	0.31%
ICICI Home Finance Company Ltd	ICRA A1+	0.31%
IDBI Bank Limited IDBI Bank Limited	IND AA+ CRISIL A1+	0.30% 0.29%
Sterlite Technologies Limited	ICRA A1+	0.29%
Barclays Invest & Loans India Ltd	ICRA A1+	0.29%
Cholamandalam Investment and Finance	ICRA AA	0.28%
Company Limited		
ONGC Mangalore Petrochemicals Ltd Standard Chartered Invest & Loans Ltd.	ICRA A1+ CRISIL A1+	0.26% 0.26%
Fedbank Financial Services Ltd	CRISIL A1+	0.26%
IDBI Bank Limited	CRISIL A1+	0.24%
Kotak Mahindra Prime Ltd	CRISIL A1+	0.23%
Indiabulls Housing Finance Limited	CARE AAA ICRA A1+	0.20% 0.20%
GIC Housing Finance Limited Credila Financial Services Pvt Ltd	ICRA A1+	0.20%
Tata Housing Development Co Ltd	CARE A1+	0.20%
Tata Cleantech Capital Ltd	CRISIL A1+	0.20%
IL&FS Financial Services Ltd	CARE A1+	0.20%
Adani Transmission Limited ICICI Securities Ltd	IND A1+ CRISIL A1+	0.20%
Axis Bank Limited	CRISIL A1+	0.20%
IDBI Bank Limited	CRISIL A1+	0.19%
National Bank For Agriculture and Rural	CRISIL A1+	0.19%
Development Tata Housing Development Co Ltd	CARE A1+	0.19%
IL & FS Education and Technology Services		
Ltd	CARE A1+	0.19%
National Bank For Agriculture and Rural	CRISIL A1+	0.19%
Development Godrej Properties Limited	ICRA A1+	0.19%
Standard Chartered Invest & Loans Ltd.	CRISIL A1+	0.19%
IL & FS Education and Technology Services	CARE A1+	0.19%
Ltd Dalmia Bharat Limited	CARE A1+	0.19%
ICICI Securities Ltd	CRISIL A1+	0.17%
Corporation Bank	CRISIL A1+	0.17%
Godrej Properties Limited	ICRA A1+	0.16%
Standard Chartered Invest & Loans Ltd.  Axis Bank Limited	CRISIL A1+ CRISIL A1+	0.14% 0.12%
Shriram Transport Finance Company Limited	IND AA+	0.12%
Housing Development Finance Corporation	CRISIL AAA	0.10%
Limited		
JM Financial Limited IL&FS Financial Services Ltd	ICRA A1+ CARE A1+	0.10% 0.10%
Kotak Mahindra Investments Ltd	CRISIL A1+	0.10%
Tata Motors Finance Ltd	ICRA A1+	0.10%
IDBI Bank Limited	CRISIL A1+	0.10%
Export Import Bank of India IDBI Bank Limited	CRISIL A1+ CRISIL A1+	0.10% 0.10%
JM Financial Limited	ICRA A1+	0.10%
HDB Financial Services Ltd	CRISIL AAA	0.08%
91 Days Tbill (MD 08/12/2016)	SOV	0.06%
Godrej Properties Limited National Bank For Agriculture and Rural	ICRA A1+	0.04%
Development	CRISIL A1+	0.02%
Kotak Mahindra Bank Limited	CRISIL A1+	0.02%
5.92% Rec Fix & Pay Mibor(23/02/17)		0.00%
HSBCBK Cash & Current Assets		12.19%
Total		100.00%
Birla Sun Life Floating Ra	te Fund -	Short

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

of Net Assets	Rating	%
IDBI Bank Limited Tata Power Company Limited Adani Enterprises Limited Magma Fincorp Limited Magma Fincorp Limited Mational Bank For Agriculture and Rural Development Tata Motors Finance Ltd TATA Realty & Infrastructure Ltd Small Industries Dev Bank of India Can Fin Homes Limited HDB Financial Services Ltd Housing Development Finance Corporation Limited Kotak Mahindra Bank Limited STCI Finance Limited 91 Days Tail (MD 12/01/2017) Shapoorji Pallonji and Company Private Ltd Vijaya Bank IDBI Bank Limited	CRISIL A1+ ICRA A1+ BWR A1+ CARE A1+ ICRA A1+ ICRA A1+ ICRA A1+ ICRA A1+ ICRA A1+ ICRA A1+ CARE A1+ CRISIL AAA CRISIL A1+ ICRA A4- SOV ICRA A1+ CARE A1+ CARE A1+	5.84% 4.99% 4.52% 4.02% 4.00% 3.98% 3.70% 3.52% 3.20% 3.03% 3.02% 2.96% 2.96% 2.51% 2.51% 2.50%
Mahindra & Mahindra Financial Services Limited Shapoorji Pallonji and Company Private Ltd Larsen & Toubro Limited Tata Motors Finance Ltd 91 Days Tbill (MD 29/12/2016) Credila Financial Services Pvt Ltd GIC Housing Finance Limited Tata Housing Development Co Ltd Housing Development Finance Corporation Limited Adani Enterprises Limited The South Indian Bank Limited Network18 Media & Investments Limited Network18 Media & Investments Limited Network18 Media & Investments Limited	CRISIL A1+ ICRA A1+ CRISIL A1+ ICRA A1+ SOV ICRA A1+	2.02% 2.01% 2.01% 2.01% 2.01% 2.01% 2.00% 2.00% 1.51% 1.50%

Total		100.00%
Cash & Current Assets		4.04%
Limited	CRISIL AAA	0.16%
Development Housing Development Finance Corporation		
National Bank For Agriculture and Rural	CRISIL A1+	0.40%
ICICI Securities Ltd	CRISIL A1+	0.50%
Axis Bank Limited	CRISIL A1+	0.50%
Indian Oil Corporation Limited	IND AAA	0.51%
Small Industries Dev Bank of India	CARE AAA	0.75%
IL&FS Financial Services Ltd	ICRA A1+	0.96%
ICICI Home Finance Company Ltd	ICRA A1+	1.00%
Tata Housing Development Co Ltd	CARE A1+	1.01%
Kotak Mahindra Prime Ltd	CRISIL A1+	1.01%
Kotak Mahindra Investments Ltd	CRISIL A1+	1.01%
Magma Fincorp Limited	CARF A1+	1.01%
8.07% GOI 2017 (M/D. 15.01.2017)	SOV	1.01%
Bajaj Finance Limited	CRISII A1+	1.50%

#### Birla Sun Life Cash Manager

	Rating	%
Allocation as a % of Net Assets Tata Power Company Limited Reliance Jio Infocomm Limited S.D. Corporation Pvt. Ltd Small Industries Dev Bank of India Tata Capital Financial Services Ltd Finance Corporation Limited Tata Capital Financial Services Ltd Shriram Transport Finance Company Limited Indiabulls Housing Finance Limited Indiabulls Housing Finance Limited Indiabulls Housing Finance Limited Indiabulls Housing Finance Limited Tata Capital Financial Services Ltd Power Finance Corporation Limited Tata Capital Financial Services Ltd Power Finance Corporation Limited Sundaram Finance Limited ONGC Petro Additions Ltd Indiabulls Housing Finance Limited Housing Development Finance Corporation Limited Cholamandalam Investment and Finance Company Limited Ruler on India Credit Co Ltd Shriram Transport Finance Corporation Limited Fullerton India Credit Co Ltd Shriram Transport Finance Corporation Limited Flueron India Credit Co Ltd Shriram Transport Finance Company Limited Power Finance Corporation Limited Flueron India Credit Co Ltd Shriram Transport Finance Limited Power Finance Corporation Limited Flueron India Credit Co Ltd Shriram Transport Finance Limited Power Finance Corporation Limited Power Finance Corporation Limited Power Finance Corporation Limited Power Finance Corporation Limited Ruliance Jio Infocomm Limited Tata Motors Finance Ltd Export Import Bank of India Vijaya Bank Vijaya Bank Reliance Jio Infocomm Limited Cholamandalam Investment and Finance Company Limited Housing Development Finance Corporation Limited Rational Housing Bank Housing Development Finance Corporation Limited Shapoorji Pallonji and Company Private Ltd Punjab & Sind Bank Power Finance Corporation Limited Tata Capital Financial Services Ltd Grand View Estates Pvt Ltd Small Industries Dev Bank of India Talwandi Sabo Power Ltd Autional Bank For Agriculture and Rural Development Limited Limited Puranal Enterprises Imited Puranal Enterprise Rulia Services Ltd Grand View Estates Pvt Ltd Autional Bank For Agriculture and Rural Development Co	ICRA AA CRISIL AAA ICRA AA+(SO) CARE AAA CRISIL AAA ICRA AA+ CRISIL AAA ICRA AA SOV CARE AAA CRISIL AAA ICRA AA CRISIL AAA CRISIL AAA CRISIL AAA CRISIL AAA CRISIL AAA ICRA AA  CRISIL AAA	8.18% 7.82% 2.76% 2.269% 2.65% 2.56% 2.37% 2.117% 2.04% 1.66% 1.66% 1.64% 1.52% 1.51% 1.44% 1.38% 1.32
National Bank For Agriculture and Rural Development	CRISIL AA- (SO) CRISIL AAA	0.77%
Hero Realty Ltd IDFC Bank Limited National Bank For Agriculture and Rural	ICRA A+(SO) ICRA AAA CRISIL AAA	0.66% 0.66% 0.66%
Development 8.21% RAJASTHAN SDL SPL ( MD	SOV	0.66%
31/03/2018) Shriram Transport Finance Company Limited	IND AA+	0.66%
Corporation Bank Barclays Invest & Loans India Ltd	CRISIL A1+ ICRA A1+	0.64%
Tata Motors Finance Ltd Satin Creditcare Network Limited	ICRA A1+ ICRA A1+(SO)	0.63% 0.62% 0.62%
Power Finance Corporation Limited Rural Electrification Corporation Limited	CRISIL AAA CRISIL AAA	0.55% 0.55%
Yes Bank Limited	ICRA A1+	0.48%
Shriram Transport Finance Company Limited Dewan Housing Finance Corporation Limited	CRISIL AA+ CARE AAA	0.46%
Nabha Power Ltd Power Finance Corporation Limited	ICRA AAA(SO) CRISIL AAA	0.40%
SP Jammu Udhampur Highway Ltd	ICRA AAA(SO)	0.37%

Hero Fincorp Limited	ICRA AA+	0.35%
Housing Development Finance Corporation	CRISIL AAA	0.34%
Reliance Jio Infocomm Limited	CRISII AAA	0.33%
Export Import Bank of India	CRISIL AAA	0.33%
Power Finance Corporation Limited	CRISIL AAA	0.33%
Shriram Transport Finance Company Limited	CRISIL AA+	0.33%
Rural Electrification Corporation Limited	CRISIL AAA	0.33%
Piramal Enterprises Limited	ICRA AA	0.33%
Housing Development Finance Corporation	CRISIL AAA	0.33%
Dena Bank	CRISII A1+	0.32%
Corporation Bank	CRISIL A1+	0.32%
State Bank of Hyderabad	ICRA A1+	0.32%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	0.32%
Family Credit Ltd	CARE A1+	0.31%
IDBI Bank Limited	CRISIL A1+	0.26%
ICICI Home Finance Company Ltd Dena Bank	CARE AAA CRISII A1+	0.24%
Vijaya Bank	CARF A1+	0.23%
Export Import Bank of India	CRISII AAA	0.14%
9.90% West Bangal SDL (MD 01/08/2018)	SOV	0.07%
9.86% Kerala SDL (MD 01/08/2018)	SOV	0.07%
Power Finance Corporation Limited	CRISIL AAA	0.07%
Shriram Transport Finance Company Limited	CRISIL AA+	0.07%
Rural Electrification Corporation Limited Andhra Bank	CRISIL AAA CARF A1+	0.07%
Export Import Bank of India	CRISII A1+	0.03%
6.29% Pay Fix & Rec Mibor(03/10/19)	CRISILAT	
HDFCBK		-0.01%
6.2925% Pay Fix & Rec Mibor(03/10/19)		-0.01%
HDFCBK		-0.01%
6.295% Pay Fix & Rec Mibor(03/10/19)		-0.01%
HDFCBK Cash & Current Assets		2.22%
Total		100.00%
Total		100.00%

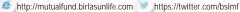
#### Birla Sun Life Savings Fund

Birla Sun Life Savir	ngs Fund	
Allocation as a %	Rating	%
of Net Assets Reliance Jio Infocomm Limited Rural Electrification Corporation Limited Dewan Housing Finance Corporation Limited Vijaya Bank Pune Solapur Expressway Pvt Ltd Reliance Jio Infocomm Limited Indiabulls Housing Finance Limited Power Finance Corporation Limited Punjab & Sind Bank 8.12% GOI (MD 10/12/2020) Power Finance Corporation Limited Housing Development Finance Corporation Limited Shriram Transport Finance Company Limited	CRISIL AAA IND A1+ CARE AAA CARE A1+ ICRA A(SO) CRISIL AAA CARE AAA CRISIL AAA ICRA A1+ SOV CRISIL AAA CRISIL AAA	3.94% 2.50% 2.41% 2.09% 1.98% 1.87% 1.67% 1.67% 1.62% 1.55% 1.41%
Hinduja Leyland Finance Ltd ONGC Petro Additions Ltd Small Industries Dev Bank of India Export Import Bank of India National Bank For Agriculture and Rural	CARE A+ CARE AAA(SO) CARE AAA CRISIL AAA CRISIL AAA	1.40% 1.36% 1.22% 1.19% 1.13%
Development Punjab & Sind Bank Mahindra & Mahindra Financial Services Limited Housing Development Finance Corporation	ICRA A1+ IND AAA	1.13% 1.13%
Limited Indiabulls Housing Finance Limited Tata Power Company Limited National Bank For Agriculture and Rural	CRISIL AAA CARE AAA ICRA AA	1.13% 1.13% 1.12%
Development Shriram Transport Finance Company Limited HDB Financial Services Ltd 8.46% Maharashtra SDL (MD 03/03/2021) Dewan Housing Finance Corporation Limited 8.48% Odisha SDL (MD 24/02/2021) Piramal Finance Private Limited ICICI Home Finance Company Ltd S.D. Corporation Pvt. Ltd S.D. Corporation Pvt. Ltd Shriram Transport Finance Company Limited Indiabulls Housing Finance Limited Tata Motors Finance Ltd Cholamandalam Investment and Finance	CRISIL AAA CRISIL AA+ CARE A1+ SOV CARE AAA SOV ICRA AA ICRA AAA ICRA AA+(SO) IND AA+ CARE AAA CRISIL AA	1.11% 1.08% 1.07% 1.04% 1.04% 1.00% 0.99% 0.97% 0.88% 0.86% 0.85%
Company Limited Cholamandalam Investment and Finance Company Limited Piramal Enterprises Limited Axis Bank Limited The South Indian Bank Limited Punjab & Sind Bank Reliance Jio Infocomm Limited ONGC Mangalore Petrochemicals Ltd Housing & Urban Development Corpn. Ltd. Power Finance Corporation Limited 8.55% Jammu And Kashmir SDL(MD 17/02/2021) Power Finance Corporation Limited Shriram Transport Finance Company Limited Power Finance Corporation Limited Reliance Ports and Terminals Ltd	ICRA AA ICRA AA ICRA AA ICRA AA ICRA AA ICRA A1+ ICRA A1+ ICRA A1+ ICRISIL AAA IND AAA CARE AAA CRISIL AAA IND AA+ CRISIL AAA IND AA+ CRISIL AAA	0.85% 0.85% 0.84% 0.83% 0.83% 0.81% 0.80% 0.79% 0.79% 0.77% 0.77% 0.72% 0.71%
LIC Housing Finance Limited	CRISIL AAA	0.71%

Housing Development Finance Corporation   Limited   Tata Motors Finance Ltd   CARE A1+   0.69%   CRR A1+   0.59%   CRR			
Tata Motors Finance Ltd         ICRA A1+ 0.69%           SCM Industries Dev Bank of India         CARE A1+ 0.69%           ECL Finance Ltd         CARE A1+ 0.69%           FOWEr Finance Corporation Limited         CRISI. AAA 0.67%           CRISIL AAA 0.65%         CRISI. CARA 0.65%           CROmpany Limited         S.56% Funila SDL (MD 09/07/2019)           Indiabulis Housing Finance Limited Talmited Talmited Talmited Tousing Finance Limited Tousing Development Finance Corporation Limited Ususing Development Finance Corporation Limited Ususing Development Finance Corporation Limited Tala Capital Ltd         CRISI. AAA 0.57%           National Bank For Agriculture and Rural Development Finance Ltd Indiabulis Housing Finance Limited Airs Bank Limited State State State Indiabulis Housing Finance Limited Hard Indiabulis Housing Finance Limited State State Indiabulis Housing Finance Limited Hard Financial Credit Solution Limited State State State Indiabulis Housing Finance Limited Hard Financial Treducts Ltd Hero Fincorp Limited State May 10 (1907)         CRISII. AAA 0.55%           Notak Mahindra Prime Ltd State Hard For Forgriculture and Rural Development Products Ltd Hero Fincorp Limited State May 10 (1907)         CRISII. AAA 0.55%           A18% Andhra Pradesh SDL (MD 27/10/2020)         CRISII. AAA 0.55%           Support Import Bank of India State Stat		CRISIL AAA	0.70%
ECL Finance Lorporation Limited Nabha Power Lid LiC Housing Finance Limited Cholamandalam Investment and Finance Company Limited 8.56% Finalinadus SDL (MD 90/07/2019) Indiabulis Housing Finance Limited Family Credit Lid Tata Motors Limited Power Finance Corporation Limited LiC Housing Finance Limited Tata Motors Limited Housing Development Finance Corporation Limited National Bank For Agriculture and Rural Development Tata Capital Ltd Tata Capital Trenducts Ltd Hero Finorop Limited Housing Development Finance Limited National Bank For Agriculture and Rural Development Sackard Mandra Prime Ltd Hero Finorop Limited Sackard Mandra Prime Ltd Sackard Mandra Pradesh SDL (MD 20/10/2020) Sov Dever Finance Corporation Limited Sackard Mandra Pradesh SDL (MD 20/10/2020) Sov	Tata Motors Finance Ltd		
Nabha Power Ltd         ICR AAA(SO)         0.66%           LCH Housing Finance Limited         CRISIL AAA         0.65%           Company Limited         8.56% Lamilinadu SDL (MD 09/07/2019)         SOV         0.69%           8.56% Punjala SDL (MD 09/07/2019)         SOV         0.59%           Jama Motors Limited         CARE ALA         0.57%           Carrier Company Limited         CARE ALA         0.57%           LO Ususing Finance Corporation Limited         CARE ALA         0.57%           LO Ususing Finance Limited         CARE ALA         0.57%           Loss Lada         CARE ALA         0.57%           National Bank For Agriculture and Rural         CRISIL AAA         0.57%           Tata Capital Ltd         CRISIL AAA         0.57%           Tata Motors Finance Limited			
LIC Housing Finance Limited Company Limited S6% Tamilinadus DSL (MD 09/07/2019) Indiabulis Housing Finance Limited Care And Care	Power Finance Corporation Limited		
Company Limited         0.69%           8.56% Tamilandus DDL (MD 09/07/2019)         SOV         0.60%           8.56% Punjab SDL (MD 09/07/2019)         SOV         0.60%           Indiabulis Housing Finance Limited         CARE AAA         0.59%           1ata Motors Limited         CARE AAA         0.59%           1ata Motors Limited         CARE AAA         0.57%           Limited         CARE AAA         0.57%           Housing Development Finance Corporation         CRISIL AAA         0.57%           Limited         CRISIL AAA         0.57%           National Bank For Agriculture and Rural         CRISIL AAA         0.57%           Tata Capital Ltd         CRISIL AAA         0.55%           Tata Capit	LIC Housing Finance Limited		
8.56% Familinadu SDL (MD 92/06/201)         SOV         0.60%           8.56% Punjab SDL (MD 90/07/2019)         SOV         0.59%           Jana Motors Limited         CARE ALA         0.59%           Family Credit Ltd         CARE ALA         0.57%           Dever Finance Corporation Limited         CRISIL AAA         0.57%           Luch Lousing Finance Limited         CRISIL AAA         0.57%           Housing Development Finance Corporation         CRISIL AAA         0.57%           National Bank For Agriculture and Rural         CRISIL AAA         0.57%           Development         CRISIL AAA         0.57%           Tala Gapital Ltd         CRISIL AAA         0.57%           Tala Gapital Ltd         CRISIL AAA         0.57%           Tala Motors Finance Ltd         CRISIL AAA         0.57%           Tala Motors Finance Limited         CRISIL AAA         0.56%           Aris Bank Limited         CRISIL AAA         0.56%           July Financal Todel Studion Limited         CRISIL AAA         0.56%           Barclays Invest & Loans India Ltd         CRISIL AAA         0.56%           July Financal Products Ltd         CRISIL AAA         0.56%           Kotak Mahindra Prime Ltd         CRISIL AAA         0.56%		ICRA AA	0.64%
Indiabulls Housing Finance Limited	8.56% Tamilnadu SDL(MD 22/06/2021)		
Family Credit Ltd			
Power Finance Corporation Limited   CARE AAA   0.57%   CRISIL	Family Credit Ltd	CARE A1+	0.59%
LIC Housing Finance Limited			
Limited	LIC Housing Finance Limited		
National Bank For Agriculture and Rural Development Tata Capital Ltd         CRISIL AAA         0.57%           Tata Capital Ltd         CRISIL AA         0.56%           Aris Bank Limited         CRISIL AA         0.56%           JM Financial Credit Solution Limited         IRCRA A1+         0.55%           Barclays Invest & Loans India Ltd         ICRA A1+         0.55%           JM Financial Products Ltd         ICRA A1+         0.55%           Hero Fincorp Limited         CRISIL A1+         0.55%           Hero Fincorp Limited         CRISIL A1+         0.55%           Hero Finance Corporation Limited         CRISIL AA         0.55%           Authonal Bank For Agriculture and Rural         CRISIL AA         0.55%           Development         CRISIL AAA         0.52%           Power Finance Corporation Limited         CRISIL AAA         0.52%           Power Finance Corporation Elimited         CRISIL AAA         0.43%           Als Say Andhra Pradesh SDL (MD         CRISIL AAA         0.43%           B.52% Rajasthan SDL (MD 27/10/2020)         SOV         0.3	and the second s	CRISIL AAA	0.57%
Tata Capital Ltd	National Bank For Agriculture and Rural	CRISIL AAA	0.57%
Tata Capital Ltd         CRISIL AA         0.57%           Indiabulis Housing Finance Limited         CRISIL AA         0.56%           Axis Bank Limited         CRISIL AA         0.56%           Axis Bank Limited         CREAR AAA         0.56%           JM Financial Credit Solution Limited         ICRA A1+         0.55%           Barclays Invest & Loans India Ltd         ICRA A1+         0.55%           JM Financial Products Ltd         ICRA A1+         0.55%           JM Financial Products Ltd         ICRA A1+         0.55%           Kotak Mahindra Prime Ltd         CRISIL A1         0.54%           Kotak Mahindra Prime Ltd         CRISIL A1+         0.54%           Kotak Mahindra Prime Ltd         CRISIL A1+         0.52%           Power Finance Corporation Limited         CRISIL AA         0.40%           Power Finance Corporation Limited         CRISIL AAA         0.40%           A48% Andhra Pradesh SDL (MD         SOV         0.45%           Shport Import Bank of India         CRISIL AAA         0.43%           Shriram Transport Finance Company Limited         CRISIL AAA         0.43%           Shrivam Transport Finance Company Limited         CRISIL AAA         0.34%           Shriw Gyara Sajashan SDL (MD 02/02/2020)         SOV			
Indiabulis Housing Finance Limited	Tata Capital Ltd	CRISIL AA+	0.57%
Axis Bank Limited			
Barclays Invest & Loans India Ltd         ICRA A1+         0.55%           Piramal Finance Private Limited         ICRA A1+         0.55%           JM Financial Products Ltd         ICRA A1+         0.55%           Hero Fincorp Limited         CRISIL A1+         0.54%           8.45% Kerala SDL (IB/03/2019)         A05%         CRISIL A1+         0.54%           A45% Kerala SDL (IB/03/2019)         CRISIL A1+         0.52%           Power Finance Corporation Limited         CRISIL AAA         0.49%           A49% Andhra Pradesh SDL (MD         CRISIL AAA         0.49%           A49% Andhra Pradesh SDL (MD         CRISIL AAA         0.43%           A184 Capital Financial Services Ltd         CRISIL AAA         0.43%           A185 Apital Financial Services Ltd         CRISIL AAA         0.43%           A186 Madhya Pradesh SDL (MD         CRISIL AAA         0.43%           A187 Mount Pradesh SDL (MD         CRISIL AAA         0.43%           A197 Mover Finance Corporation Limited         CRISIL AAA         0.43%           A197 Mover Finance Corporation Limited         CRISIL AAA         0.33%           A186 Madhya Pradesh SDL (MD 20/17/2020)         SOV         0.30%           A187 Mount Pradesh SDL (MD 20/17/2020)         SOV         0.30%           <	Axis Bank Limited		
JM Financial Products Ltd   CRA A1+   0.54%			
Hero Fincorp Limited   CRISIL A1+   0.54%			
Kotak Mahindra Prime Ltd         CRISIL A1+         0.53%           A.45% Kerala SDL (1803/2019)         SOV         0.53%           National Bank For Agriculture and Rural         CRISIL A1+         0.52%           Development Power Finance Corporation Limited         CRISIL AAA         0.49%           A.48% Andhran Pradesh SDL (MD         SOV         0.45%           Export Import Bank of India         CRISIL AAA         0.43%           Tata Capital Financial Services Ltd         CRISIL AAA         0.43%           PNB Housing Finance Limited         CRISIL AAA         0.43%           Striam Transport Finance Company Limited         8.52% Andhra Pradesh SDL (MD         CRISIL AAA         0.43%           S.52% Rajasthan SDL (MD UMD 27/10/2020)         SOV         0.37%         0.33%           S.52% Rajasthan SDL (MD 10/10/2020)         SOV         0.33%         SOV         0.33%           S.53% Rajasthan SDL (MD 00 17/02/2021)         SOV         0.30%         0.30%         0.30%           S.36% KERLA SDL - (MD 16/03/2021)         SOV         0.30%         0.30%         0.30%           S.25% Rajasthan SDL (MD 20/01/2020)         SOV         0.30%         0.30%         0.29%           Rural Electrification Corporation Limited         CRISIL AAA         0.29%         0.29%	Hero Fincorp Limited	CRISIL A1+	0.54%
National Bank For Agriculture and Rural Development Power Finance Corporation Limited Power Finance Corporation Limited CRISIL AAA 0.49% A89% Andrhar Pradesh SDL (MD 24/02/020)         CRISIL AAA 0.49% CRISIL AAA 0.49% CRISIL AAA 0.49% CRISIL Financial Services Ltd CRISIL AAA 0.43% CRISIL Financial Services Ltd CRISIL AAA 0.43% CRISIL AAA 0.29% CRISIL AAA 0.28% CRISIL AAA 0.29% C	Kotak Mahindra Prime Ltd	CRISIL A1+	
Development         CRISIL AAA         0.52%           Power Finance Corporation Limited         CRISIL AAA         0.49%           8.48% Andhra Pradesh SDL (MD         SOV         0.45%           24/02/2020)         Export Import Bank of India         CRISIL AAA         0.43%           A18A Export Import Bank of India         CRISIL AAA         0.43%           A18A Export Import Bank of India         CRISIL AAA         0.43%           A55% Andhra Pradesh SDL (MD         SOV         0.37%           Export Import Bank of India         CRISIL AAA         0.34%           8.55% Uttar Pradesh SDL (MD 27/10/2020)         SOV         0.37%           8.57% Cyarat SDL (MD 27/10/2020)         SOV         0.37%           8.57% Cyarat SDL (MD 27/10/2020)         SOV         0.30%           8.57% Cyarat SDL (MD 27/10/2020)         SOV         0.30%           8.57% Cyarat SDL (MD 27/10/2020)         SOV         0.30%           8.57% Rajasthan SDL (MD 27/10/2020)         SOV         0.30%           8.39% Palpais SDL (MD 05/01/2021)         SOV         0.30%           8.39% Palpais SDL (MD 05/01/2021)         SOV         0.30%           8.25% Rajasthan SDL (MD 20/01/2020)         SOV         0.30%           8.25% Rajasthan SDL (MD 20/01/2020)         SO	National Bank For Agriculture and Rural		
Dower Finance Corporation Limited   A49% Andhra Pradesh SDL (MD   24/02/2020)   Export Import Bank of India   Tata Capital Financial Services Ltd   CRISIL AAA   0.43% CRISIL AAH   0.	Development		
8.48% Andhra Pradesh SDL (MD 24/02/2020) Export Import Bank of India Tata Capital Financial Services Ltd NBR Housing Finance Limited S.52% Andhra Pradesh SDL (MD 27/10/2020) Export Import Bank of India CRISIL AAA O.43% CRISIL AAA O.38% S.52% Andhra Pradesh SDL (MD 27/10/2020) Export Import Bank of India S.55% Uttar Pradesh SDL (MD 27/10/2020) Export Import Bank of India S.55% Capital SDL (MD 27/10/2020) Export Import Bank of India S.55% Capital SDL (MD 27/10/2020) Export Import Bank of India S.51% Capital SDL (MD 27/10/2020) Export Import Bank of India S.51% Capital SDL (MD 17/02/2021) S.52% Rajasthan SDL (MD 17/02/2021) S.52% Rajasthan SDL (MD 17/02/2021) S.53% Puducherry SDL (MD 02/02/2021) S.39% Rajasthan SDL (MD 24/11/2020) S.39% Rajasthan SDL (MD 16/03/2021) S.39% Rajasthan SDL (MD 02/01/2021) S.39% Rajasthan SDL (MD 02/01/2021) S.25% Rajasthan SDL (MD 02/01/2021) S.39% Punjab SDL (MD 05/01/2021) S.25% Rajasthan SDL (MD 02/01/2021) S.25% Rajasthan SDL (MD 02/01/2020) CARE AAA S.29% S.25% Rajasthan SDL (MD 02/01/2020) CARE AAA S.29% S.25% Rajasthan SDL (MD 02/01/2020) S.20% CRISIL AAA S.29% CRISIL AAA S.28% CRISIL AAA S.29%	Power Finance Corporation Limited		
Export Import Bank of India	8.48% Andhra Pradesh SDL (MD	SOV	0.45%
NBB Housing Finance Limited         CARE AAA         0.43%           8.52% Andhra Pradesh SDL (MD         SOV         0.37%           277/10/2020)         CRISIL AAA         0.34%           8.55% Uttar Pradesh SDL (MD 27/10/2020)         SOV         0.33%           8.51% Gujarat SDL (MD 27/10/2020)         SOV         0.33%           8.51% Gujarat SDL (MD 27/10/2020)         SOV         0.30%           8.53% Puducherry SDL (MD 02/02/2021)         SOV         0.30%           8.48% Madhya Pradesh SDL (MD 02/02/2021)         SOV         0.30%           8.39% Punjab SDL (MD 16/03/2021)         SOV         0.30%           8.39% Punjab SDL (MD 05/01/2021)         SOV         0.30%           8.39% Punjab SDL (MD 05/01/2021)         SOV         0.30%           8.39% Punjab SDL (MD 05/01/2021)         SOV         0.30%           8.25% Rajasthan SDL (MD 20/01/2020)         SOV         0.30%           8.25% Rajasthan SDL (MD 20/01/2020)         SOV         0.29%           Rural Electrification Corporation Limited         CRISIL AAA         0.29%           8.1% Andhra Pradesh SDL (MD         SOV         0.29%           Power Finance Corporation Limited         CRISIL AAA         0.29%           LICH Ousing Finance Limited         CRISIL AAA	Export Import Bank of India		
Shriram Transport Finance Company Limited         CRISIL AA         0.38%           8.52% Andhra Pradesh SDL (MD         SOV         0.37%           27/10/2020)         Export Import Bank of India         SOV         0.33%           8.55% Uttar Pradesh SDL (MD 27/10/2020)         SOV         0.33%           8.51% Gujarat SDL (MD 27/10/2020)         SOV         0.33%           8.51% Gujarat SDL (MD 17/02/2021)         SOV         0.30%           8.53% Puducherry SDL (MD 16/03/2021)         SOV         0.30%           8.39% Rajasthan SDL (MD 24/11/2020)         SOV         0.30%           8.39% Rajasthan SDL (MD 20/01/2021)         SOV         0.30%           8.39% Rajasthan SDL (MD 20/01/2021)         SOV         0.30%           8.39% Punjab SDL (MD 05/01/2021)         SOV         0.30%           8.25% Rajasthan SDL (MD 20/01/2021)         SOV         0.30%           8.25% Rajasthan SDL (MD 20/01/2021)         SOV         0.30%           8.46% Rajasthan SDL (MD 20/01/2021)         SOV         0.30%           8.46% Rajasthan SDL (MD 20/01/2021)         SOV         0.30%           8.51% Andhra Pradesh SDL (MD         CRISIL AAA         0.29%           LIC Housing Finance Limited         CRISIL AAA         0.29%           LIC Housing Finance Limited<	Tata Capital Financial Services Ltd		
27/10/2020  SOV   0.37%	Shriram Transport Finance Company Limited		
Export Import Bank of India		SOV	0.37%
Dower Finance Corporation Limited	Export Import Bank of India		
8.51% Gujarat SDL (MD 27/10/2020) 8.52% Rajasthan SDL (MD 07/02/2021) 8.38% Puducherry SDL (MD 02/02/2021) 8.39% Puducherry SDL (MD 02/02/2021) 8.39% Rajasthan SDL (MD 24/11/2020) 8.39% Rajasthan SDL (MD 24/11/2020) 8.39% Rajasthan SDL (MD 05/01/2021) 8.39% Punjab SDL (MD 05/01/2021) 8.25% Rajasthan SDL (MD 05/01/2021) 8.25% Rajasthan SDL (MD 05/01/2021) 8.25% Rajasthan SDL (MD 02/01/2020) 8.25% Rajasthan SDL (MD 05/01/2020) 8.25% Rajasthan SDL (MD 05/01/2020) 8.25% Rajasthan SDL (MD 02/01/2020) 8.25% Maharashtra SDL (			
8.53% Puducherry SDL (MD 02/02/2021) 8.48% Madhya Pradesh SDL (MD 03/03/2021) 8.39% Rajasthan SDL (MD 24/11/2020) 8.39% Rajasthan SDL (MD 16/03/2021) 8.39% Punjab SDL (MD 05/01/2020) 8.25% Rajasthan SDL (MD 20/01/2020) 8.26% Rajasthan SDL (MD 20/01/2020) 8.26% Rajasthan SDL (MD 20/01/2020) 8.27% Punjab SDL (MD 03/03/2019) 8.27% Rajasthan SDL (MD 20/01/2020) 8.28% Rajasthan SDL (MD 20/01/2020) 8.29% CRISIL AAA 8.29% 8.51% Andhra Pradesh SDL (MD 17/02/2021) 9.00	8.51% Gujarat SDL(MD 27/10/2020)	SOV	0.32%
8.48% Madhya Pradesh SDL(MD 2003/03/2021) 8.39% Rajasthan SDL (MD 24/11/2020) 8.39% Rajasthan SDL (MD 05/01/2021) 8.25% Rajasthan SDL (MD 05/01/2021) 8.25% Rajasthan SDL (MD 20/01/2020) 8.25% Rajasthan SDL (MD 25/03/2020) 8.25% Maharashtra SDL (MD 27/07/2020)	8.52% Rajasthan SDL(MD 17/02/2021) 8.53% Puducherry SDL(MD 02/02/2021)		
8.39% Rajasthan SDL (MD 24/11/2020) 8.39% Punjab SDL (MD 05/01/2021) 8.25% Rajasthan SDL (MD 05/01/2021) 8.25% Rajasthan SDL (MD 00/01/2021) 8.25% Rajasthan SDL (MD 20/01/2021) 8.26% Export Imported Ray Pradesh SDL (MD 07/02/2019) 8.25% Rajasthan SDL (MD 20/01/2021) 8.26% Rajasthan SDL (MD 20/01/2021) 8.26% Rajasthan SDL (MD 20/01/2021) 8.27% CARE AAA 0.29% CARE AAA 0.28% CARE A	8.48% Madhya Pradesh SDL(MD		
8.38% KERLA SDL - (MD 16/03/2021) 8.39% Punjab SDL (MD 05/01/2021) 8.25% Rajasthan SDL (MD 20/01/2020) 8.25% Rajasthan SDL (MD 20/01/2020) 8.26% Rajasthan SDL (MD 20/01/2020) 8.27% CRISIL AAA 8.27% CARE AAA 8.29% CAR	03/03/2021) 8.39% Rajasthan SDL(MD 24/11/2020)		
8.25% Rajasthan SDL (MD 20/01/2020)         SOV         0.29%           8.46% Rajasthan SDL (18/03/2019)         SOV         0.29%           8.46% Rajasthan SDL (18/03/2019)         SOV         0.29%           8.51% Andhra Pradesh SDL (MD         SOV         0.29%           8.51% Andhra Pradesh SDL (MD         SOV         0.29%           Housing Development Finance Corporation Limited         CRISIL AAA         0.29%           Limited Nabha Power Ltd         ICRA AAA(SO)         0.29%           LiC Housing Finance Limited Adani Transmission Limited         CRISIL AAA         0.28%           Adani Transmission Limited Tata Motors Finance Ltd         CRISIL AAA         0.28%           Adani Transmission Limited Shriram Transport Finance Company Limited ICICI Home Finance Company Lid         CRISIL AAA         0.28%           Export Import Bank of India         CRISIL AAA         0.28%           Corporation Bank National Bank For Agriculture and Rural Development         CRISIL AAA         0.28%           Rasya GOI (MD 25/11/2023)         SOV         0.25%           8.38% Maharashtra SDL (MD 25/03/2020)         SOV         0.25%           Pune Solapur Expressway Pvt Ltd         CRISIL AAA         0.23%           Housing Development Finance Corporation Limited         CRISIL AAA         0.23% <td< td=""><td>8.36% KERLA SDL- (MD 16/03/2021)</td><td></td><td>0.30%</td></td<>	8.36% KERLA SDL- (MD 16/03/2021)		0.30%
Rural Electrification Corporation Limited         CRISIL AAA         0.29%           8.46% Rajashthan SDL (18/03/2019)         SOV         0.29%           9.51% Andhra Pradesh SDL (MD         SOV         0.29%           17/02/2021)         SOV         0.29%           Housing Development Finance Corporation Limited         CRISIL AAA         0.29%           Mabha Power Ltd         ICRA AAA(SO)         0.29%           LIC Housing Finance Limited         IND AA+         0.28%           Adani Transmission Limited         IND AA+         0.28%           Tata Motors Finance Ltd         CRISIL AAA         0.28%           Tata Motors Finance Company Limited         CRISIL AAA         0.28%           Corporation Bank Nor Agriculture and Rural         CRISIL AAA         0.28%           Corporation Bank Nor Agriculture and Rural         CRISIL AAA         0.28%           Development         S.83% GOI (MD 25/11/2023)         SOV         0.28%           8.33% GOI (MD 25/11/2023)         SOV         0.25%           8.33% GOI (MD 25/11/2023)         SOV         0.25%           8.33% GOI (MD 25/11/2023)         SOV         0.23%           8.33% GOI (MD 25/11/2020)         SOV         0.23%           CRISIL AAA         0.20%	8.25% Rajasthan SDL(MD 20/01/2020)		
Development   CRA Part   CRISIL AAA   CRIS	Rural Electrification Corporation Limited	CRISIL AAA	
17/02/2021)         SOV         0.29%           Housing Development Finance Corporation Limited         CRISIL AAA         0.29%           LiC Housing Finance Limited         CRISIL AAA         0.28%           Adani Transmission Limited         IND AA+         0.28%           Atal Motros Finance Ltd         CRISIL AAA         0.28%           Atal Motros Finance Ltd         CRISIL AAA         0.28%           Atalonal Bank For Agriculture and Rural Development         CRISIL AAA         0.28%           Shriram Transport Finance Company Limited ICICI Home Finance Company Limited         CRISIL AAA         0.28%           Corporation Bank         CRISIL AAA         0.28%           Corporation Bank For Agriculture and Rural Development         CRISIL AAA         0.28%           R.83% GOI (MD 25/11/2023)         SOW         0.28%           8.83% Maharashtra SDL (MD 25/03/2020)         SOW         0.25%           Pune Solapur Expressway Pvt Ltd         CRISIL AAA         0.28%           Housing Development Finance Corporation         CRISIL AAA         0.23%           Reliance Jio Infocomm Limited         CRISIL AAA         0.23%           Reliance Jio Infocomm Limited         CRISIL AAA         0.23%           Rural Electrification Corporation Limited         CRISIL AAA         0.20% <td>Power Finance Corporation Limited</td> <td></td> <td></td>	Power Finance Corporation Limited		
Housing Development Finance Corporation   CRISIL AAA   0.29%		SOV	0.29%
Limited Nabha Power Ltd LIC Housing Finance Limited Adani Transmission Limited National Bank For Agriculture and Rural Development Shriram Transport Finance Company Limited (ICICI Home Finance Company Lid Export Import Bank of India Corporation Bank Mational Bank For Agriculture and Rural Development Salaw Maharashtra SDL (MD 25/03/2020) Sov O.25% Salaw Maharashtra SDL (MD 25/03/2020) Pune Solapur Expressway Pvt Ltd Housing Development Finance Corporation Limited Reliance Jio Infocomm Limited Reliance Jio Infocomm Limited Reliance Jio Infocomm Limited Salaw Andhra Pradesh SDL (MD 21/07/2020) Rural Electrification Corporation Limited Rural Electrification Corporation Limited Salaw Andhra Pradesh SDL (MD 27/10/2020) Rural Electrification Corporation Limited Sov 0.15% Sov 0.15% Sov 0.15% Sov 0.15% Sov 0.15% Sov 0.15% CRISIL AAA 0.14% CRISIL AAA 0.14% CRISIL AAA 0.14% CRISIL AAA 0.14%	Housing Development Finance Corporation	CRISII AAA	0.29%
LIC Housing Finance Limited         CRISIL AAA         0.28%           Adani Transmission Limited         CRISIL AA         0.28%           Tata Motors Finance Ltd         CRISIL AAA         0.28%           Development         CRISIL AAA         0.28%           Shriram Transport Finance Company Limited         IND AA+         0.28%           Export Import Bank of India         CRISIL AAA         0.28%           Export Import Bank of India         CRISIL AAA         0.28%           Corporation Bank         Crigitia AAA         0.28%           Ras3% GOI (MD 25/11/2023)         SOV         0.26%           8.38% GOI (MD 25/11/2023)         SOV         0.26%           8.38% GOI (MD 25/11/2023)         SOV         0.25%           8.38% Maharashtra SDL (MD 25/03/2020)         SOV         0.24%           Pune Solapur Expressway Pvt Ltd         ICRA A(SO)         0.23%           Housing Development Finance Corporation         CRISIL AAA         0.23%           Reliance Jio Infocomm Limited         CRISIL AAA         0.23%           Reliance Jio Infocomm Limited         CRISIL AAA         0.23%           8.19% Andhra Pradesh SDL (MD 21/07/2020)         SOV         0.20%           8.19% Andhra Pradesh SDL (MD 16/07/2020)         SOV         0.17% </td <td></td> <td></td> <td></td>			
Tata Motors Finance Ltd         CRISIL AA         0.28%           National Bank For Agriculture and Rural         CRISIL AAA         0.28%           Development         CRISIL AAA         0.28%           Shriram Transport Finance Company Limited ICICI Home Finance Company Ltd         IRA         0.28%           Export Import Bank of India         CRISIL AAA         0.28%           Corporation Bank         CRISIL AAA         0.28%           All Development         CRISIL AAA         0.28%           B.38% GOI (MD 25/11/2023)         SOV         0.26%           8.38% GOI (MD 25/11/2023)         SOV         0.25%           8.38% GOI (MD 25/11/2023)         SOV         0.25%           8.38% GOI (MD 25/10/2020)         SOV         0.24%           Pune Solapur Expressway Pvt Ltd         CRISIL AAA         0.23%           CRISIL AAA         0.23%         CRISIL AAA         0.23%           Reliance Jio Infocorm Limited         CRISIL AAA         0.23%           Reliance Jio Infocorm Limited         CRISIL AAA         0.20%           8.17% Annayan SDL (MD 13/04/2020)         SOV         0.20%           8.17% Annayan SDL (MD 13/04/2020)         SOV         0.20%           8.18% Andhra Pradesh SDL (MD 27/10/2020)         SOV         0.17% </td <td>LIC Housing Finance Limited</td> <td>CRISIL AAA</td> <td>0.28%</td>	LIC Housing Finance Limited	CRISIL AAA	0.28%
National Bank For Agriculture and Rural Development         CRISIL AAA         0.28%           Shriram Transport Finance Company Lid         IND AA+         0.28%           Export Import Bank of India         CRISIL AAA         0.28%           Corporation Bank         CRISIL AAA         0.28%           Corporation Bank         CRISIL AAA         0.28%           National Bank For Agriculture and Rural         CRISIL AAA         0.28%           Development         S.83% Maharashtra SDL (MD 25/03/2020)         SOV         0.25%           8.38% Maharashtra SDL (MD 25/03/2020)         SOV         0.24%           Pune Solapur Expressway Pvt Ltd         ICRA A(SO)         0.23%           Housing Development Finance Corporation         CRISIL AAA         0.23%           Reliance Jio Infocomm Limited         CRISIL AAA         0.23%           Rural Electrification Corporation Limited         CRISIL AAA         0.20%           8.57% Haryana SDL (MD 13/04/2020)         SOV         0.29%           Rural Electrification Corporation Limited         CRISIL AAA         0.17%           Rural Electrification Corporation Limited         CRISIL AAA         0.17%           Rural Electrification Corporation Limited         CRISIL AAA         0.17%           Rural Electrification Corporation Limited			
IND AA+   0.28%	National Bank For Agriculture and Rural		
ICICI Home Finance Company Ltd   CRA AAA   C.28%			
Corporation Bank National Bank For Agriculture and Rural Development 8.83% (GOI (MD 25/11/2023) 8.38% Maharashtra SDL (MD 25/03/2020) Pune Solapur Expressway Pvt Ltd Housing Development Finance Corporation Limited Reliance Jio Infocomm Limited Reliance Jio Infocomm Limited Rural Electrification Corporation Limited 8.15% Andhra Pradesh SDL (MD 21/07/2020) Rural Electrification Corporation Limited 8.57% Haryana SDL (MD 13/04/2020) Rural Electrification Corporation Limited 8.53% Maharashtra SDL (MD 27/10/2020) SOV 0.20% Rural Electrification Corporation Limited 8.53% Maharashtra SDL (MD 27/10/2020) SOV 0.17% SOV 0.17% SOV 0.15% 8.19% Uttar Pradesh SDL (MD 07/07/2020) 8.44% Madhya Pradesh SDL (MD 07/07/2020) 8.45% Gujarat SDL (MD 03/03/2021) 8.45% Gujarat SDL (MD 03/03/2021) 8.35% Gujarat SDL (MD 06/10/2020) 8.37% Uttar Pradesh SDL (MD 03/03/2021) 8.47% Puducherry SDL (MD 03/03/2021) 8.38% Haryana SDL (MD 06/10/2020) 8.38% Haryana SDL (MD 06/10/2020) 8.37% Uttar Pradesh SDL (MD 06/10/2020) 8.37% Uttar Pradesh SDL (MD 03/03/2021) 8.37% Uttar Pradesh SDL (MD 03/03/2021) 8.37% Uttar Pradesh SDL (MD 06/10/2020) 8.37% Uttar Pradesh SDL (MD 06/10/2020) 8.07 0.15% 8.07 0.15% 8.07 0.25% 8.07 0.25% 8	ICICI Home Finance Company Ltd	ICRA AAA	0.28%
Development         CRISIL ANA         0.26%           8.83% GOI (MD 25/11/2023)         SOV         0.25%           8.38% Maharashtra SDL (MD 25/03/2020)         SOV         0.24%           Housing Development Finance Corporation Limited         ICRA A(SO)         0.23%           Reliance Jio Infocomm Limited         CRISIL AAA         0.23%           Rural Electrification Corporation Limited         CRISIL AAA         0.20%           8.18% Andhra Pradesh SDL (MD 21/07/2020)         SOV         0.20%           8.19% Andhra Pradesh SDL (MD 21/07/2020)         SOV         0.20%           8.57% Haryana SDL (MD 13/04/2020)         SOV         0.17%           8.57% Haryana SDL (MD 13/04/2020)         SOV         0.17%           Rural Electrification Corporation Limited         CRISIL AAA         0.15%           8.19% Uttar Pradesh SDL (MD 03/03/2021)         SOV         0.15%           8.41% Gujarat SDL (MD 03/03/2021)         SOV         0.15%           8.47% Puducherry SDL (MD 03/03/2021)         SOV         0.15%			
8.83% GOI (MD 25/11/2023) 8.38% Maharashtra SDL (MD 25/03/2020) Pune Solapur Expressway Pvt Ltd Housing Development Finance Corporation Limited Reliance Jio Infocomm Limited Cural Electrification Corporation Limited 8.18% Andhra Pradesh SDL (MD 21/07/2020) 8.57% Haryana SDL (MD 13/04/2020) 8.57% Haryana SDL (MD 13/04/2020) 8.57% Maharashtra SDL (MD 27/10/2020) 8.58% Maharashtra SDL (MD 27/10/2020) 8.59% Uttar Pradesh SDL (MD 27/10/2020) 8.59% Uttar Pradesh SDL (MD 07/07/2020) 8.19% CRISIL AAA 8.19% Uttar Pradesh SDL (MD 07/07/2020) 8.19% CRISIL AAA 8.19% Uttar Pradesh SDL (MD 07/07/2020) 8.19% CRISIL AAA 9.15% 8.19% Kerala SDL (MD 03/03/2021) 8.19% Evarial SDL (MD 03/03/2021) 8.19% Evarial SDL (MD 03/03/2021) 8.19% Evarial SDL (MD 06/10/2020) 8.19% CRISIL AAA 9.15% 8.38% Haryana SDL (MD 06/10/2020) 8.39% Haryana SDL (MD 06/10/2020) 8.31% Uttar Pradesh SDL (MD 06/10/2020) 8.31% Uttar Dradesh SDL (MD 06/10/2020) 8.	man and the state of the state	CRISIL AAA	0.26%
Pune Solapur Expressway Pvt Ltd         ICRA A(SO)         0.23%           Housing Development Finance Corporation Limited         CRISIL AAA         0.23%           Reliance Jio Infocomm Limited         CRISIL AAA         0.21%           Rural Electrification Corporation Limited         CRISIL AAA         0.20%           8.18% Andhra Pradesh SDL (MD 21/07/2020)         SOV         0.20%           8.57% Haryana SDL (MD 13/04/2020)         SOV         0.17%           Rural Electrification Corporation Limited         CRISIL AAA         0.17%           8.53% Maharashtra SDL (MD 27/10/2020)         SOV         0.17%           Power Finance Corporation Limited         CRISIL AAA         0.17%           Rural Electrification Corporation Limited         CRISIL AAA         0.17%           Rural Electrification Corporation Limited         CRISIL AAA         0.15%           8.19% Uttar Pradesh SDL (MD 07/07/2020)         SOV         0.15%           8.41% Madhya Pradesh SDL (MD 03/03/2021)         SOV         0.15%           8.47% Puducherry SDL (MD 03/03/2021)         SOV         0.15%           8.38% Haryana SDL (MD 06/10/2020)         SOV         0.15%           8.37% Clajart SDL (MD 06/10/2020)         SOV         0.15%           8.37% Clajart SDL (MD 06/10/2020)         SOV         0.15	8.83% GOI (MD 25/11/2023)		
Housing Development Finance Corporation   CRISIL AAA   0.23%			
Reliance Jio Infocomm Limited   CRISIL AAA   C.21%	Housing Development Finance Corporation		
Rural Electrification Corporation Limited         CRISIL AAA         0.20%           8.18% Andhra Pradesh SDL (MD 21/07/2020)         SOV         0.20%           8.57% Haryana SDL (MD 13/04/2020)         SOV         0.19%           Rural Electrification Corporation Limited         CRISIL AAA         0.17%           S.35% Maharashtra SDL (MD 27/10/2020)         SOV         0.17%           Power Finance Corporation Limited         CRISIL AAA         0.17%           Rural Electrification Corporation Limited         CRISIL AAA         0.15%           8.19% Ultra Pradesh SDL (MD 07/07/2020)         SOV         0.15%           8.46% Madhya Pradesh SDL (MD 17/02/2021)         SOV         0.15%           8.46% Gujarat SDL (MD 17/02/2021)         SOV         0.15%           8.47% Puducherry SDL (MD 03/03/2021)         SOV         0.15%           8.38% Haryana SDL (MD 16/03/2021)         SOV         0.15%           8.38% Gujarat SDL (MD 06/10/2020)         SOV         0.15%           8.31% Ultra Pradesh SDL (MD 04/10/2019)         SOV         0.15%			
8.57% Haryana SDL (MD 13/04/2020)         SOW         0.19%           Rural Electrification Corporation Limited         CRISIL AAA         0.17%           8.53% Maharashtra SDL (MD 27/10/2020)         SOV         0.17%           Rural Electrification Corporation Limited         CRISIL AAA         0.17%           Rural Electrification Corporation Limited         CRISIL AAA         0.15%           8.19% Uttar Pradesh SDL (MD 07/07/2020)         SOV         0.15%           8.48% Madhya Pradesh SDL (MD 08/10/2021)         SOV         0.15%           8.46% Gujarat SDL (MD 17/02/2021)         SOV         0.15%           8.47% Evalucherry SDL (MD 03/03/2021)         SOV         0.15%           8.38% Haryana SDL (MD 16/03/2021)         SOV         0.15%           8.38% Gujarat SDL (MD 06/10/2020)         SOV         0.15%           8.38% Gujarat SDL (MD 06/10/2020)         SOV         0.15%           8.31% Uttar Pradesh SDL (MD 04/10/2019)         SOV         0.15%           8.39% Gujarat SDL (MD 06/10/2020)         SOV         0.15%           8.31% Uttar Pradesh SDL (MD 04/10/2019)         SOV         0.15%           9 Pammu Udhampur Highway Ltd         CRISIL AAA         0.14%           Power Finance Corporation Limited         CRISIL AAA         0.14%	Rural Electrification Corporation Limited	CRISIL AAA	0.20%
Rural Electrification Corporation Limited         CRISIL AAA         0.17%           8.53% Maharashtra SDL (MD 27/10/2020)         SOV         0.17%           Power Finance Corporation Limited         CRISIL AAA         0.17%           Rural Electrification Corporation Limited         CRISIL AAA         0.15%           8.19% Uttar Pradesh SDL (MD 07/07/2020)         SOV         0.15%           8.44% Madhya Pradesh SDL (MD         SOV         0.15%           8.51% Kerala SDL (MD 17/02/2021)         SOV         0.15%           8.46% Gujarat SDL (MD 03/03/2021)         SOV         0.15%           8.38% Haryana SDL (MD 16/03/2021)         SOV         0.15%           8.38% Haryana SDL (MD 06/10/2020)         SOV         0.15%           8.31% Uttar Pradesh SDL (MD 04/10/2020)         SOV         0.15%           8.31% Uttar Pradesh SDL (MD 16/03/2021)         SOV         0.15%           8.31% Uttar Pradesh SDL (MD 04/10/2019)         SOV         0.15%           8.31% Uttar Pradesh SDL (MD 04/10/2019)         SOV         0.15%           8.31% Uttar Pradesh SDL (MD 04/10/2019)         SOV         0.15%           SA1% Uttar Pradesh SDL (MD 04/10/2019)         SOV         0.15%           CRISIL AAA         0.14%           Ower Finance Corporation Limited         CRI			
Power Finance Corporation Limited         CRISIL AAA         0.17%           Rural Electrification Corporation Limited         CRISIL AAA         0.15%           8.19% Uttar Pradesh SDL (MD 07/07/2020)         SOV         0.15%           8.44% Madhya Pradesh SDL (MD 08/12/2020)         SOV         0.15%           8.19% Evaria SDL (MD 17/02/2021)         SOV         0.15%           8.46% Gujarat SDL (MD 03/03/2021)         SOV         0.15%           8.39% Haryana SDL (MD 16/03/2021)         SOV         0.15%           8.35% Gujarat SDL (MD 06/10/2020)         SOV         0.15%           8.37% Uttar Pradesh SDL (MD 04/10/2020)         SOV         0.15%           8.31% Uttar Pradesh SDL (MD 04/10/2019)         SOV         0.15%           SP Jammu Udhampur Highway Ltd         CRSIL AAA         0.14%           Power Finance Corporation Limited         CRISIL AAA         0.14%	Rural Electrification Corporation Limited	CRISIL AAA	0.17%
Rural Electrification Corporation Limited         CRISIL AAA         0.15%           8.19% Uttar Pradesh SDL (MD 07/07/2020)         SOV         0.15%           8.44% Madhya Pradesh SDL (MD 08/12/2020)         SOV         0.15%           8.51% Kerala SDL (MD 17/02/2021)         SOV         0.15%           8.46% Gujarat SDL (MD 03/03/2021)         SOV         0.15%           8.47% Puducherry SDL (MD 03/03/2021)         SOV         0.15%           8.38% Haryana SDL (MD 16/03/2021)         SOV         0.15%           8.38% Gujarat SDL (MD 06/10/2020)         SOV         0.15%           8.31% Uttar Pradesh SDL (MD 04/10/2019)         SOV         0.15%           SA13% Uttar Pradesh SDL (MD 04/10/2019)         SOV         0.15%           SP Jammu Udhampur Highway Ltd         ICRA AAA(SO)         0.15%           Power Finance Corporation Limited         CRISIL AAA         0.14%           Power Finance Corporation Limited         CRISIL AAD         0.14%		CRISIL AAA	
8.44% Madhya Pradesh SDL (MD       SOV       0.15%         08/12/2020)       0.15%       0.15%         8.51% Kerala SDL (MD 17/02/2021)       SOV       0.15%         8.46% Gujarat SDL (MD 03/03/2021)       SOV       0.15%         8.38% Haryana SDL (MD 16/03/2021)       SOV       0.15%         8.38% Gujarat SDL (MD 06/10/2020)       SOV       0.15%         8.31% Utlar Pradesh SDL (MD 04/10/2019)       SOV       0.15%         S31% Utlar Pradesh SDL (MD 04/10/2019)       SOV       0.15%         SP Jammu Udhampur Highway Ltd       ICRA AAA(SO)       0.15%         Power Finance Corporation Limited       CRISIL AAA       0.14%         Power Finance Corporation Limited       CRISIL AAA       0.14%	Rural Electrification Corporation Limited	CRISIL AAA	0.15%
08/12/2020)         SOV         0.15%           8.51% Kerala SDL (MD 17/02/2021)         SOV         0.15%           8.46% Gujarat SDL (MD 03/03/2021)         SOV         0.15%           8.47% Puducherry SDL (MD 03/03/2021)         SOV         0.15%           8.38% Haryana SDL (MD 16/03/2021)         SOV         0.15%           8.38% Gujarat SDL (MD 06/10/2020)         SOV         0.15%           8.31% Ultra Pradesh SDL (MD 04/10/2019)         SOV         0.15%           SP Jammu Udhampur Highway Ltd         ICRA AAA(SO)         0.15%           Power Finance Corporation Limited         CRISIL AAA         0.14%           Power Finance Corporation Limited         CRISIL AAA         0.14%	8.44% Madhya Pradesh SDL (MD		
8.46% Gujarat SDL (MD 03/03/2021)         SOV         0.15%           8.47% Puducherry SDL (MD 03/03/2021)         SOV         0.15%           8.38% Haryana SDL (MD 16/03/2021)         SOV         0.15%           8.35% Gujarat SDL (MD 06/10/2020)         SOV         0.15%           8.31% Ultra Pradesh SDL (MD 04/10/2019)         SOV         0.15%           SP Jammu Udhampur Highway Ltd         ICRA AAA(SO)         0.15%           Power Finance Corporation Limited         CRISIL AAA         0.14%           Power Finance Corporation Limited         CRISIL AAA         0.14%	08/12/2020)		
8.47% Puducherry SDL(MD 03/03/2021)         SOV         0.15%           8.38% Haryana SDL(MD 16/03/2021)         SOV         0.15%           8.35% Gujarat SDL (MD 06/10/2020)         SOV         0.15%           8.31% Uttar Pradesh SDL(MD 04/10/2019)         SOV         0.15%           SP Jammu Udhampur Highway Ltd         ICRA AAA(SO)         0.15%           Power Finance Corporation Limited         CRISIL AAA         0.14%           Power Finance Corporation Limited         CRISIL AAA         0.14%	8.46% Gujarat SDL (MD 03/03/2021)		
8.35% Gujärat SDL (MD 06/10/2020)         SOV         0.15%           8.31% Ultra Pradesh SDL (MD 04/10/2019)         SOV         0.15%           SP Jammu Udhampur Highway Ltd         ICRA AAA(SO)         0.15%           Power Finance Corporation Limited         CRISIL AAA         0.14%           Power Finance Corporation Limited         CRISIL AAA         0.14%	8.47% Puducherry SDL(MD 03/03/2021)		0.15%
8.31% Ultar Pradesh SDL(MD 04/10/2019) SOV 0.15% SP Jammu Udhampur Highway Ltd ICRA AAA(SO) 0.15% Power Finance Corporation Limited CRISIL AAA 0.14% Power Finance Corporation Limited CRISIL AAA 0.14%	8.35% Gujarat SDL (MD 06/10/2020)		
Power Finance Corporation Limited CRISIL AAA 0.14% Power Finance Corporation Limited CRISIL AAA 0.14%	8.31% Uttar Pradesh SDL(MD 04/10/2019)	SOV	0.15%
	Power Finance Corporation Limited	CRISIL AAA	0.14%

Cholamandalam Investment and Finance	ICRA AA	0.14%
Company Limited Sundaram Finance Limited	ICRA AA+	0.14%
LIC Housing Finance Limited	CRISIL AAA	0.14%
Sundaram Finance Limited	ICRA AA+	0.14%
ICICI Bank Limited	ICRA A1+	0.14%
Andhra Bank	CARE A1+	0.14%
8.51% Gujrat SDL (MD 17/02/2021)	SOV	0.13% 0.13%
8.51% Haryana SDL(MD 27/10/2020) 8.79% GOI (MD 08/11/2021)	SOV SOV	0.13%
8.37% Andhra Pradesh SDL (MD		
16/03/2021)	SOV	0.12%
8.54% Haryana SDL (MD 10/03/2020)	SOV	0.12%
8.39% Uttarpradesh SDL(MD 03/02/2020)	SOV	0.12%
Essel Lucknow Raebareli Toll Roads Limited Indian Railway Finance Corp Ltd	CARE AAA(SO) CRISIL AAA	0.11% 0.11%
8.44% Punjab SDL (MD 10/11/2020)	SOV	0.11%
Essel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO)	0.11%
Essel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO)	0.10%
Essel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO)	0.10%
Essel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO)	0.09%
Power Finance Corporation Limited Tata Capital Financial Services Ltd	CRISIL AAA CRISIL AA+	0.09% 0.07%
Corporation Bank	CRISIL A1+	0.07%
8.52% Himachal Pradesh SDL (MD	SOV	0.06%
10/03/2020)		
8.57% West Bengal SDL (MD 16/02/2020)	SOV SOV	0.06%
8.49% Bihar SDL (MD 07/10/2019) Power Finance Corporation Limited	CRISIL AAA	0.06%
LIC Housing Finance Limited	CRISIL AAA	0.06%
8.31% Gujarat SDL(MD 03/02/2020)	SOV	0.06%
Rural Electrification Corporation Limited	CRISIL AAA	0.04%
9.09% Tamilnadu SDL (MD 19/10/2021)	SOV	0.03%
8.66% Maharashtra SDL (MD 21/09/2021) 8.63% Andhra Pradesh SDL(MD 07/09/2021)	SOV SOV	0.03% 0.03%
8.59% Gujrat SDL (MD 24/08/2021)	SOV	0.03%
7.80% GOI (MD 03/05/2020).	SOV	0.03%
Rural Electrification Corporation Limited	CRISIL AAA	0.03%
7.85% Andhra Pradesh SDL(MD 22/07/2019)	SOV	0.03%
Power Grid Corporation of India Limited	ICRA AAA	0.02%
Kotak Mahindra Bank Limited 6.91% Pay Fix & Rec Mibor (21/09/20)	CRISIL A1+	0.02%
HSBCBK		0.00%
6.67% Pay Fix & Rec Mibor (02/05/20)		0.00%
HDFCBK		0.0070
6.2875% Pay Fix & Rec Mibor(03/10/18) ICICISECPD		0.00%
6.9550% Pay Fix & Rec Mibor (MD09/09/20)		0.00%
HSBCBK 6.72% Pay Fix & Rec Mibor (01/02/20)		0.0070
HSBCBK		-0.01%
Cash & Current Assets		1.10%
Total		100.00%
Birla Sun Life Floating	Rate Fund	1 -

Long Term Plan						
Allocation as a %	Rating	%				
of Net Assets	ivatilig	/0				
8.12% GOI (MD 10/12/2020)	SOV	5.87%				
Shriram Transport Finance Company Limited	CRISIL AA+	3.71%				
Rural Electrification Corporation Limited	CRISIL AAA	3.55%				
8.08% GOI (MD 02/08/2022)	SOV	3.47%				
Indiabulls Housing Finance Limited	CARE AAA	2.74%				
8.79% GOI (MD 08/11/2021) Axis Bank Limited	SOV CRISIL A1+	2.74% 2.65%				
ICICI Bank Limited	ICRA A1+	2.62%				
6.84% GOI (MD 19/12/2022)	SOV	2.46%				
Reliance Jio Infocomm Limited	CRISIL AAA	2.44%				
8.56% RAJASTHAN SDL - (MD 23/01/2023)	SOV	2.28%				
Power Finance Corporation Limited	CRISIL AAA	2.25%				
8.20% GOI (MD 15/02/2022)	SOV	2.19%				
Axis Bank Limited	CRISIL A1+	2.17%				
Rural Electrification Corporation Limited	CRISIL AAA	2.13%				
7.8% GOI (MD 11/04/2021)	SOV CRISIL AAA	1.94%				
Power Finance Corporation Limited Power Finance Corporation Limited	CRISIL AAA	1.88% 1.87%				
Shriram Transport Finance Company Limited	CRISIL AAA	1.85%				
Housing Development Finance Corporation	CRISIL AAA	1.85%				
Limited						
Shriram Transport Finance Company Limited National Bank For Agriculture and Rural	IND AA+	1.85%				
Development	CRISIL AAA	1.84%				
Export Import Bank of India	CRISIL A1+	1.76%				
Housing Development Finance Corporation	CRISIL AAA	1.65%				
Reliance Jio Infocomm Limited	CRISIL AAA	1.59%				
Cholamandalam Investment and Finance	ICRA AA	1.58%				
Company Limited Cholamandalam Investment and Finance	ICDA AA	1 400/				
Company Limited	ICRA AA	1.48%				
LIC Housing Finance Limited	CRISIL AAA	1.42%				
Reliance Jio Infocomm Limited	CRISIL AAA	1.41%				
Corporation Bank	CRISIL A1+	1.36%				
Sundaram Finance Limited Power Finance Corporation Limited	CRISIL AA+ CRISIL AAA	1.30% 1.12%				
8.27% GOI (MD 09/06/2020)	SOV	1.08%				
Indiabulls Housing Finance Limited	CARE AAA	1.06%				
8.40% Gujarat SDL (MD 24/11/2020)	SOV	0.98%				
ONGC Mangalore Petrochemicals Ltd	IND AAA	0.97%				
LIC Housing Finance Limited	CRISIL AAA	0.96%				





ONGC Petro Additions Ltd	CARE AAA(SO)	0.94%	6.955% Pay Fix & Rec Mibor (17/11/20)		-0.02%	Adani Ports and Special Economic Zone Ltd	0.21%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.94%	HDFCBK 6.9575% Pay Fix & Rec Mibor (17/11/20)			Jindal Steel and Power Ltd Dewan Housing Finance Corporation Ltd	0.21% 0.20%
Fullerton India Credit Co Ltd Tata Capital Financial Services Ltd	ICRA AA+ CRISIL AA+	0.93% 0.93%	ICICISECPD 6.4050% Pay Fix & Rec Mibor (23/08/2018)		-0.02%	IDFC Bank Ltd Biocon Ltd	0.18% 0.18%
Tata Capital Ltd	CRISIL AA+	0.92%	HSBCBK		-0.02%	Tech Mahindra Ltd	0.18%
Tata Capital Financial Services Ltd HDB Financial Services Ltd	CRISIL AA+ CRISIL AAA	0.92% 0.92%	6.49% Pay Fix & Rec Mibor (09/04/21) HDFCBK		-0.02%	Rural Electrification Corporation Ltd Jaiprakash Associates Ltd	0.18% 0.18%
Vijaya Bank 7.68% GOI (MD 15/12/2023)	CARE A1+ SOV	0.88% 0.69%	6.66% Pay Fix & Rec Mibor (26/05/19) HSBCBK		-0.02%	Power Grid Corporation of India Ltd Punjab National Bank	0.17% 0.13%
Cholamandalam Investment and Finance	ICRA AA	0.65%	6.55% Pay Fix & Rec Mibor (07/04/21)		-0.02%	Housing Development and Infrastructure Ltd	0.12%
Company Limited Fullerton India Credit Co Ltd	ICRA A1+	0.60%	ICICIBK 6.9375% Pay Fix & Rec Mibor (MD08/09/20)			Mahindra & Mahindra Financial Services Ltd Reliance Power Ltd	0.11% 0.11%
8.41% Andhra Pradesh SDL (MD 27/03/2018)	SOV	0.56%	HDFCBK 6.9525% Pay Fix & Rec Mibor (MD09/09/20)		-0.03%	Arvind Ltd Indian Oil Corporation Ltd	0.10% 0.10%
Tata Motors Finance Ltd	CRISIL AA	0.49%	HDFCBK		-0.03%	Page Industries Ltd	0.10%
Hero Fincorp Limited Power Finance Corporation Limited	ICRA AA+ CRISIL AAA	0.49% 0.48%	6.9775% Pay Fix & Rec Mibor (15/09/20) ICICISECPD		-0.03%	Asĥok Leyland Ltd Lupin Ltd	0.09% 0.08%
Kotak Mahindra Prime Ltd Export Import Bank of India	CRISIL AAA CRISIL AAA	0.48% 0.48%	6.91% Pay Fix & Rec Mibor (21/09/20) ICICIBK		-0.04%	Tata Power Co Ltd Britannia Industries Ltd	0.08% 0.07%
LIC Housing Finance Limited Housing Development Finance Corporation	CRISIL AAA	0.47%	Cash & Current Assets		1.50%	Pidilite Industries Ltd	0.07%
Limited	CRISIL AAA	0.47%	Total		100.00%	Apollo Tyres Ltd NMDC Ltd	0.05% 0.05%
Housing Development Finance Corporation Limited	CRISIL AAA	0.47%	Birla Sun Life Enhanced	Arbitrage	Fund	Indiabulls Real Estate Ltd Jet Airways India Ltd	0.05% 0.04%
Housing Development Finance Corporation	CRISIL AAA	0.47%	Allocation as a %	Rating	%	Hindustan Unilever Ltd	0.04% 0.03%
Limited 8.39% Rajasthan UDAY Bond SDL (MD	SOV	0.47%	of Net Assets	ixating		Godrej Consumer Products Ltd Marico Ltd	0.02%
15/03/2018) Reliance Jio Infocomm Limited	CRISIL AAA	0.47%	RBL Bank Limited HDFC Bank Ltd		10.61% 7.24%	IRB Infrastructure Developers Ltd Hindustan Zinc Ltd	0.01% 0.01%
Power Finance Corporation Limited Power Finance Corporation Limited	CRISIL AAA CRISIL AAA	0.47% 0.47%	LIC Housing Finance Limited IDFC Bank Limited	CARE AAA ICRA AAA	5.32% 3.75%	HINDZINC_29/12/2016 IRB_29/12/2016	-0.01%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.46%	Reliance Industries Ltd	101017001	3.62%	MARICO 29/12/2016	-0.01% -0.02%
Housing Development Finance Corporation Limited	CRISIL AAA	0.46%	Yes Bank Limited IL&FS Financial Services Ltd	CARE A1+	2.65% 2.65%	GODREJCP_29/12/2016 HINDUNILVR_29/12/2016 JETAIRWAYS_29/12/2016	-0.03% -0.04%
LIC Housing Finance Limited	CARE AAA ICRA AA+	0.46% 0.46%	IL&FS Financial Services Ltd Tata Capital Housing Finance Ltd	ICRA A1+ CRISIL A1+	2.61% 2.60%	JETAIRWAYS_29/12/2016	-0.04%
Tata Capital Financial Services Ltd PNB Housing Finance Limited	CARE AAA	0.46%	Hero Fincorp Limited	CRISIL A1+	2.53%	IBREALEST_29/12/2016 NMDC_29/12/2016	-0.05% -0.05%
Housing Development Finance Corporation Limited	CRISIL AAA	0.46%	Mahindra & Mahindra Ltd ITC Ltd		2.40% 2.11%	APOLLOTYRE_29/12/2016 PIDILITIND_29/12/2016	-0.05% -0.07%
Tata Capital Financial Services Ltd Birla Sun Life Cash Plus - Growth - Direct	ICRA AA+	0.46%	Housing Development Finance Corporation Ltd		1.84%	BRITANNIA_29/12/2016 TATAPOWER 29/12/2016	-0.07% -0.08%
Plan	1004.44	0.46%	Infosys Ltd		1.77% 1.60%	LUPIN_29/12/2016	-0.08%
Corporation Bank Fullerton India Credit Co Ltd	ICRA A1+ ICRA A1+	0.44% 0.43%	Hindalco Industries Ltd Maruti Suzuki India Ltd		1.59%	ASHOKLEY_29/12/2016 PAGEIND_29/12/2016	-0.10% -0.10%
Rural Electrification Corporation Limited Rural Electrification Corporation Limited	CRISIL AAA CRISIL AAA	0.29% 0.29%	Aurobindo Pharma Ltd Federal Bank Ltd		1.56% 1.48%	IOC_29/12/2016 ARVIND_29/12/2016	-0.10% -0.10%
Power Finance Corporation Limited	CRISIL AAA	0.28%	Axis Bank Ltd	CRISIL AAA	1.46% 1.35%	RPOWER_29/12/2016 M&MFIN_29/12/2016	-0.11%
9.23% Rajasthan SDL (MD 23/11/2021) Rural Electrification Corporation Limited	SOV CRISIL AAA	0.20% 0.20%	LIC Housing Finance Limited Sun Pharmaceuticals Industries Ltd	CRISIL AAA	1.31%	M&MFIN_29/12/2016 HDIL_29/12/2016	-0.12% -0.12%
8.65% Kerala SDL (MD 09/01/2023) LIC Housing Finance Limited	SOV CRISIL AAA	0.20% 0.19%	Mahindra & Mahindra Financial Services Limited	IND A1+	1.31%	PNB_29/12/2016 POWERGRID_29/12/2016	-0.13% -0.17%
HDB Financial Services Ltd	CARE AAA	0.19%	Housing Development Finance Corporation	ICRA A1+	1.28%	JPASSOCIAT_29/12/2016	-0.18%
8.21% Rajasthan SDL(MD 31/03/2020) Rural Electrification Corporation Limited	SOV CRISIL AAA	0.13% 0.10%	Limited Tata Consultancy Services Ltd		1.23%	RECLTD_29/12/2016 TECHM_29/12/2016	-0.18% -0.18%
8.39% Rajasthan SDL(MD 15/03/2020) HDB Financial Services Ltd	SOV CRISIL AAA	0.10% 0.09%	Yes Bank Ltd ICICI Bank Ltd		1.22% 1.12%	BIOCON_29/12/2016 IDFCBANK_29/12/2016	-0.18% -0.18%
6.11% Pay Fix & Rec Mibor(16/11/20)	CIVISIE AAA	0.00%	Grasim Industries Ltd Cairn India Ltd		1.07% 1.05%	DHFL_29/12/2016	-0.20%
HSBCBK 6.2075% Pay Fix & Rec Mibor(17/11/21)		-0.01%	Indiabulls Housing Finance Ltd		1.04%	JINDALSTEL_29/12/2016 ADANIPORTS_29/12/2016	-0.21% -0.21%
HSBCBK 6.1675% Pay Fix & Rec Mibor(27/10/18)			Tata Steel Ltd Tata Motors Ltd DVR Shares		1.03% 0.99%	IFCI_29/12/2016 TATAGLOBAL_29/12/2016	-0.21% -0.23%
HDFCBK 6.3550% Pay Fix & Rec Mibor (10/07/19)		-0.01%	IDFC Ltd Bharat Financial Inclusion Ltd		0.91% 0.85%	INDIACEM_29/12/2016	-0.24%
HDFCBK		-0.01%	Kotak Mahindra Bank Ltd		0.83%	PETRONET_29/12/2016 EICHERMOT_29/12/2016	-0.26% -0.26%
6.2175% Pay Fix & Rec Mibor(16/11/21) ICICIBK		-0.01%	Indusind Bank Ltd GMR Infrastructure Ltd		0.83% 0.82%	OIL_29/12/2016 BOSCHLTD_29/12/2016	-0.28% -0.28%
6.2275% Pay Fix & Rec Mibor(16/11/21)		-0.01%	Sun TV Network Ltd Asian Paints Ltd		0.81% 0.79%	NTPC_29/12/2016	-0.32% -0.33%
ICICIBK 6.41% Pay Fix & Rec Mibor (23/08/2018)		-0.01%	Century Textiles & Industries Ltd Larsen & Toubro Ltd		0.77% 0.74%	AMBUJACEM_29/12/2016 TATAMOTORS_29/12/2016	-0.35%
HDFCBK 6.5425% Pay Fix & Rec Mibor (04/07/20)		-0.01%	UPL Limited		0.74%	JSWSTEEL_29/12/2016 L&TFH_29/12/2016	-0.35% -0.36%
HDFCBK 6.18% Pay Fix & Rec Mibor(16/11/20)			Castrol India Ltd Aditya Birla Nuvo Ltd		0.73% 0.67%	SRTRANSFIN_29/12/2016 WIPRO_29/12/2016	-0.37% -0.41%
HSBCBK 6.3225% Pay Fix & Rec Mibor(26/09/2021)		-0.01%	NCC Ltd United Spirits Ltd		0.67% 0.66%	GAIL_29/12/2016	-0.42%
HDFCBK		-0.01%	Reliance Infrastructure Ltd		0.62%	ONGC_29/12/2016 BAJAJ-AUTO_29/12/2016	-0.43% -0.45%
6.66% Pay Fix & Rec Mibor (11/05/20) HSBCBK		-0.01%	Bank Of Baroda Reliance Capital Ltd		0.56% 0.56%	ZEEL_29/12/2016 DLF_29/12/2016	-0.47% -0.49%
6.66% Pay Fix & Rec Mibor (12/05/20)		-0.01%	Coal India Ltd Dish TV India Ltd		0.50% 0.49%	DISHTV_29/12/2016	-0.50%
HSBCBK 6.0975% Pay Fix & Rec Mibor(15/11/19)		-0.01%	DLF Ltd		0.49%	COALINDIA_29/12/2016 RELCAPITAL_29/12/2016	-0.50% -0.56%
HSBCBK 6.6675% Pay Fix & Rec Mibor (13/05/20)			Zee Entertainment Enterprises Ltd Bajaj Auto Ltd		0.46% 0.45%	BANKBARODA_29/12/2016 RELINFRA_29/12/2016	-0.57% -0.62%
ICICIBK 6.67 Pay Fix & Rec Mibor (12/05/20)		-0.01%	Oil & Natural Gas Corporation Ltd Gail (India) Ltd		0.43% 0.42%	MCDOWELL-N_29/12/2016	-0.66%
ICICISECPD		-0.01%	Wipro Ltd		0.41%	ABIRLANUVO_29/12/2016 NCC_29/12/2016	-0.68% -0.68%
6.6725% Pay Fix & Rec Mibor (03/05/20) HDFCBK		-0.01%	Housing Development Finance Corporation Limited	CRISIL AAA	0.39%	CASTROLIND_29/12/2016 UPL_29/12/2016	-0.73% -0.75%
6.69% Pay Fix & Rec Mibor (18/05/20) HSBCBK		-0.01%	Shriram Transport Finance Company Ltd L and T Finance Holdings Ltd		0.37% 0.36%	LT_29/12/2016 CENTURYTEX 29/12/2016	-0.75% -0.77%
6.70% Pay Fix & Rec Mibor (17/05/20)		-0.01%	JSW Steel Ltd		0.35%	ASIANPAINT_29/12/2016	-0.79%
HDFCBK 6.3850% Pay Fix & Rec Mibor (08/09/2021)		-0.01%	Tata Motors Ltd Ambuja Cements Ltd		0.34% 0.33%	SUNTV_29/12/2016 GMRINFRA_29/12/2016	-0.82% -0.82%
HSBCBK 6.89% Pay Fix & Rec Mibor (22/09/20)			NTPC Ltd Bosch Ltd		0.31% 0.28%	INDUSINDBK_29/12/2016 KOTAKBANK_29/12/2016	-0.83% -0.83%
ICICIBK		-0.01%	Oil India Ltd Eicher Motors Ltd		0.28% 0.26%	BHARATFIN_29/12/2016	-0.86%
6.4350% Pay Fix & Rec Mibor (15/07/20) ICICISECPD		-0.01%	Petronet LNG Ltd		0.26%	IDFC_29/12/2016 TATAMTRDVR_29/12/2016	-0.91% -0.99%
6.90% Pay Fix & Rec Mibor (22/09/20) ICICISECPD		-0.01%	India Cements Ltd Tata Global Beverages Ltd		0.24% 0.23%	TATASTEEL_29/12/2016 IBULHSGFIN_29/12/2016	-1.04% -1.04%
			IFCI Ltd		0.21%	CAIRN_29/12/2016	-1.05%

GRASIM 29/12/2016	-1.07%
ICICIBANK 29/12/2016	-1.12%
YESBANK 29/12/2016	-1.22%
TCS_29/12/2016	-1.23%
SUNPHARMA 29/12/2016	-1.32%
AXISBANK 29/12/2016	-1.46%
FEDERALBNK_29/12/2016	-1.49%
AUROPHARMA 29/12/2016	-1.57%
MARUTI_29/12/2016	-1.60%
HINDALCO_29/12/2016	-1.61%
INFY 29/12/2016	-1.77%
HDFC_29/12/2016	-1.85%
ITC_29/12/2016	-2.11%
M&M_29/12/2016	-2.41%
RELIANCE_29/12/2016	-3.64%
HDFCBANK_29/12/2016	-7.27%
Cash & Current Assets	5.32%
Net receivables / payables	57.91%
Total	100.00%

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

Allocation as a %	Rating	%
of Net Assets		
7.68% GOI (MD 15/12/2023) 7.8% GOI (MD 11/04/2021)	SOV SOV	12.68% 5.63%
Housing Dèvelopment Finance Corporation	CRISIL AAA	4.10%
Limited LIC Housing Finance Limited	CRISIL AAA	3.26%
8.12% GOI (MD 10/12/2020) Reliance Jio Infocomm Limited	SOV CRISIL AAA	3.08% 2.95%
Bajaj Finance Limited	IND AAA	2.43%
Power Finance Corporation Limited Small Industries Dev Bank of India	CRISIL AAA CARE AAA	1.96% 1.86%
7.49% Puniab SDL (MD 24/08/2021)	SOV	1.65%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.56%
Tata Capital Financial Services Ltd Mahindra & Mahindra Financial Services	CRISIL AA+	1.52%
Mahindra & Mahindra Financial Services Limited	IND AAA	1.50%
Power Finance Corporation Limited	CRISIL AAA	1.48%
Indiabulls Housing Finance Limited 8.51% Gujarat SDL(MD 27/10/2020)	CARE AAA SOV	1.43% 1.28%
Tata Motors Finance Ltd	ICRA A1+	1.28%
6.84% GOI (MD 19/12/2022) Small Industries Dev Bank of India	SOV CARE AAA	1.27% 1.23%
ONGC Petro Additions Ltd	CARE AAA(SO)	1.23%
8.79% GOI (MD 08/11/2021) Kotak Mahindra Prime Ltd	SOV CRISIL AAA	1.16% 1.07%
Shriram Transport Finance Company Limited Rural Electrification Corporation Limited	CRISIL AA+ CRISIL AAA	1.06% 1.04%
Tata Capital Financial Services Ltd	ICRA AA+	1.02%
Reliance Jio Infocomm Limited Power Finance Corporation Limited	CRISIL AAA	1.00% 0.98%
Indiabulls Housing Finance Limited	CRISIL AAA CARE AAA	0.96%
UltraTech Cement Limited Housing Development Finance Corporation	CRISIL AAA	0.92%
Limited	CRISIL AAA	0.91%
Power Finance Corporation Limited Rural Electrification Corporation Limited	CRISIL AAA CRISIL AAA	0.91% 0.90%
Housing Development Finance Corporation	CRISIL AAA	0.90%
Limited Hero Fincorp Limited	ICRA AA+	0.90%
Rural Electrification Corporation Limited	CRISIL AAA	0.79%
Tata Capital Financial Services Ltd Power Grid Corporation of India Limited	ICRA AA+ CRISIL AAA	0.76% 0.73%
7.5% Odisha SDL(MD 09/08/2021)	SOV SOV	0.72% 0.64%
8.93% Punjab SDL (MD 23/07/19) Reliance Jio Infocomm Limited	CRISIL AAA	0.63%
8.46% Rajashthan SDL (18/03/2019) 8.46% Maharashtra SDL (MD 12/03/2019)	SOV SOV	0.63% 0.63%
Nabha Power Ltd	ICRA AAA(SO)	0.61%
Tata Capital Ltd ICICI Home Finance Company Ltd	CRISIL AA+ ICRA AAA	0.61%
6.3025% Pay Fix & Rec Mibor (08/09/2018)	101017001	0.60%
HDFCBK Indiabulls Housing Finance Limited	CARE AAA	0.60%
Tata Capital Housing Finance Ltd	CRISIL AA+	0.58%
8.52% Punjab SDL (MD 17/02/2021) Aditya Birla Nuvo Limited	SOV ICRA AA+	0.56% 0.55%
IDFC Bank Limited	ICRA AAA SOV	0.55%
8.45% Kerala SDL (18/03/2019) Cholamandalam Investment and Finance		0.53%
Company Limited 8.53% Maharashtra SDL (MD 27/10/2020)	ICRA AA SOV	0.49% 0.48%
Power Finance Corporation Limited	CRISIL AAA	0.48%
LIC Housing Finance Limited Power Finance Corporation Limited	CRISIL AAA CRISIL AAA	0.47% 0.46%
PNB Housing Finance Limited	CARE AAA	0.46%
Powergrid Vizag Transmission Limited	CRISIL AAA	0.44%
Tata Capital Financial Services Ltd	(SO) ICRA AA+	0.42%
Housing Development Finance Corporation Limited	CRISIL AAA	0.40%
Cholamandalam Investment and Finance	ICRA AA	0.40%
Company Limited IDFC Bank Limited	ICRA AAA	0.39%
Tata Capital Financial Services Ltd	ICRA AA+ ICRA AAA	0.39%
IDFC Bank Limited Shriram Transport Finance Company Limited	CRISIL AA+	0.38% 0.37%

Tata Capital Housing Finance Ltd	CRISIL AA+	0.36%
Housing Development Finance Corporation Limited	CRISIL AAA	0.36%
8.20% GOI (MD 15/02/2022) 8.32% Gujrat SDL (MD 04/08/2020)	SOV SOV	0.33% 0.32%
8.48% Maharashtra SDL (MD 24/02/2020)	SOV	0.32%
8.19% GOI (MD 16/01/2020) Rural Electrification Corporation Limited	SOV CRISIL AAA	0.32% 0.31%
Housing Development Finance Corporation	CRISIL AAA	0.31%
Limited LIC Housing Finance Limited	CARE AAA	0.30%
Tata Capital Ltd	CRISIL AA+	0.30%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.30%
HDB Financial Services Ltd	CRISIL AAA	0.30%
Kotak Mahindra Prime Ltd ICICI Bank Limited	CRISIL AAA ICRA A1+	0.30% 0.29%
Axis Bank Limited	CRISIL A1+	0.28%
8.67% Andhra Pradesh SDL(MD 26/05/2021) 8.42% Himachal Pradesh SDL (MD	SOV	0.28%
16/03/2021)	SOV	0.26%
Rural Electrification Corporation Limited 8.39% MAHARASHTRA SDL (08/09/2020)	CRISIL AAA SOV	0.25% 0.24%
Fullerton India Credit Co Ltd	ICRA A1+	0.22%
Power Finance Corporation Limited	CRISIL AAA CRISIL AAA	0.21% 0.20%
Power Finance Corporation Limited 8.08% GOI (MD 02/08/2022)	SOV	0.19%
Cholamandalam Investment and Finance	ICRA AA	0.18%
Company Limited 8.40% Gujarat SDL (MD 24/11/2020)	SOV	0.18%
8.60% Maharashtra SDL (MD 20/07/2021)	SOV	0.16%
8.53% Andhra Pradesh SDL (MD 19/01/2021)	SOV	0.16%
8.38% Haryana SDL(MD 16/03/2021)	SOV	0.16%
8.42% Maharashtra SDL (MD 25/08/2020) 8.35% Gujarat SDL (MD 06/10/2020)	SOV SOV	0.16% 0.16%
Hero Fincorp Limited	ICRA AA+	0.16%
8.38% Gujarat SDL (MD 05/01/2021) Export Import Bank of India	SOV CRISIL AAA	0.16% 0.16%
Housing Development Finance Corporation	CRISIL AAA	0.15%
Limited Housing Development Finance Corporation		
Limited	CRISIL AAA	0.15%
Power Finance Corporation Limited Nabha Power Ltd	CRISIL AAA ICRA AAA(SO)	0.15% 0.15%
Housing Development Finance Corporation	CRISIL AAA	0.15%
Limited Shriram Transport Finance Company Limited	CRISIL AA+	0.15%
8.38% Gujarat SDL (MD 22/09/2020) Birla Sun Life Cash Plus - Growth - Direct	SOV	0.15%
Plan		0.15%
8.44% Rajasthan SDL (25/08/2020)	SOV	0.13%
Power Finance Corporation Limited 8.08% Odisha SDL (MD 11/03/2020)	CRISIL AAA SOV	0.12% 0.10%
Power Finance Corporation Limited	CRISIL AAA	0.10%
7.83% GOI (MD 11/04/2018) IDFC Bank Limited	SOV ICRA AAA	0.09% 0.09%
8.39% Punjab SDL (MD 05/01/2021)	SOV	0.08%
Power Finance Corporation Limited LIC Housing Finance Limited	CRISIL AAA CRISIL AAA	0.08% 0.08%
Tata Capital Financial Services Ltd	ICRA AA+	0.07%
8.39% Rajasthan SDL(MD 15/03/2021) Power Finance Corporation Limited	SOV CRISIL AAA	0.06% 0.06%
Power Finance Corporation Limited HDB Financial Services Ltd	CARE AAA	0.06%
8.21% RAJASTHAN SDL SPL ( MD 31/03/2018)	SOV	0.06%
Shriram Transport Finance Company Limited		0.04%
GOI 7.94PCT 24/05/2021 7.80% GOI (MD 03/05/2020).	SOV SOV	0.03% 0.03%
Power Finance Corporation Limited	CRISIL AAA	0.03%
Rural Electrification Corporation Limited Power Finance Corporation Limited	CRISIL AAA CRISIL AAA	0.03% 0.03%
Sundaram Finance Limited	ICRA AA+	0.02%
LIC Housing Finance Limited Rural Electrification Corporation Limited	CARE AAA CRISIL AAA	0.02% 0.01%
Nabha Power Ltd	ICRA AAA(SO)	0.01%
8.65% Haryana SDL(MD 11/05/2021) Rural Electrification Corporation Limited	SOV CRISIL AAA	0.01% 0.01%
Rural Electrification Corporation Limited	CRISIL AAA	0.01%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.00%
Housing Development Finance Corporation	CRISIL AAA	0.00%
Limited 6.285% Pay Fix & Rec Mibor(03/10/18)		0.00%
HDFCBK 6.3825% Pay Fix & Rec Mibor (14/09/2020)		
ICICIBK		-0.01%
6.3275% Pay Fix & Rec Mibor (14/09/2018) ICICIBK		-0.01%
6.3025% Pay Fix & Rec Mibor (08/09/2018) HDFCBK		-0.60%
Cash & Current Assets		5.23%
Total		100.00%
Birla Sun Life Sho		
Onnortunities I	Fund	

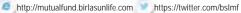
## **Opportunities Fund**

Allocation as a %	Rating	%
<b>of Net Assets</b> 8.83% GOI (MD 25/11/2023) 7.61% GOI(MD 09/05/2030)	SOV SOV	7.92% 5.95%

7.68% GOI (MD 15/12/2023) 6.97% GOI (MD 06/09/2026) 7.59% GOI (MD 106/09/2026) 8.15% GOI (MD 12/11/2026) 8.15% GOI (MD 24/11/2026) Tata Motors Finance Ltd Tata Power Company Limited Tata Motors Finance Solutions Ltd Tata Capital Financial Services Ltd 8.56% RAJASTHAN SDL - (MD 23/01/2023) Tata Motors Finance Ltd Indiabulis Housing Finance Limited L&T Vrindavan Properties Ltd Reliance Utilities & Power Pvt Ltd 7.59% GOI (MD 20/03/2029) 7.35% GOI (MD 22/06/2024) Dewan Housing Finance Corporation Limited Cholamandalam Investment and Finance Company Limited TATA Realty & Infrastructure Ltd Adani Transmission Limited Cholamandalam Investment and Finance Cholamandalam Investment and Finance Cholamandalam Investment and Finance	SOV SOV SOV SOV CRISIL AA CARE AA CRISIL AA CRISIL AA+ SOV ICRA A1+ CARE AA+(SO) CRISIL AAA SOV SOV CARE AAA ICRA AA ICRA AA	5.22% 5.19% 4.74% 3.04% 2.85% 2.85% 2.68% 2.68% 2.27% 2.27% 2.27% 2.17% 2.00% 1.99% 1.92% 1.89% 1.69% 1.68%
Company Limited Power Grid Corporation of India Limited	ICRA AAA	1.65%
Reliance Jio Infocomm Limited Nirchem Cement Limited	CRISIL AAA CRISIL AA	1.43% 1.42% 1.22%
Dewan Housing Finance Corporation Limited Bahadur Chand Investments Pvt Ltd	CARE AAA ICRA A1+	1.22%
Indiabulls Housing Finance Limited 8.79% GOI (MD 08/11/2021)	CARE AAA SOV	1.21% 1.03%
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.01%
Cholamandalam Investment and Finance Company Limited 8.25% Himachal Pradesh SDL(MD	ICRA AA	1.00%
8.25% Himachal Pradesh SDL(MD 20/01/2020)	SOV	0.98%
Reliance Jio Infocomm Limited HDFC Bank Limited	CRISIL AAA CRISIL AAA	0.97% 0.97%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.95%
Company Limited Piramal Enterprises Limited Tata Motors Finance Ltd	ICRA AA CRISIL AA	0.94% 0.57%
Cholamandalam Investment and Finance	ICRA AA	0.50%
Company Limited 8.36% Gujarat SDL(MD 16/03/2021)	SOV	0.50%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.49%
Reliance Utilities & Power Pvt Ltd Cholamandalam Investment and Finance	CRISIL AAA	0.49%
Company Limited LIC Housing Finance Limited	ICRA AA	0.49%
7.39% Maharashtra SDL (MD 09/11/2026)	CRISIL AAA SOV	0.49% 0.48%
Indian Railway Finance Corp Ltd Shriram Transport Finance Company Limited	CRISIL AAA CRISIL AA+	0.48% 0.47%
Indiabulls Housing Finance Limited	CARE AAA	0.46%
8.51% Haryana SĎL (MD 10/02/2026) Oriental Bank of Commerce	SOV ICRA AA	0.41% 0.40%
Syndicate Bank 8.82% Bihar SDL (MD 24/02/2026)	CARE AA- SOV	0.39% 0.32%
8.08% GOI (MD 02/08/2022)	SOV	0.30%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.30%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.30%
Power Finance Corporation Limited Cholamandalam Investment and Finance	CRISIL AAA	0.29%
Company Limited	ICRA AA	0.28%
Reliance Jio Infocomm Limited IDBI Bank Limited	CRISIL AAA ICRA AA	0.20% 0.10%
Powergrid Vizag Transmission Limited	CRISIL AAA (SO)	0.10%
Power Finance Corporation Limited India Infradebt Ltd	(SO) CRISIL AAA CRISIL AAA	0.05% 0.04%
Power Finance Corporation Limited	CRISIL AAA CRISIL AAA	0.02%
Rural Electrification Corporation Limited Cash & Current Assets		2.60%
Total		100.00%
Birla Sun Life Treasury (	Optimizer	Plan

#### Birla Sun Life Treasury Optimizer Plan

P	
Rating	%
SOV SOV SOV SOV SOV CARE AAA CRISIL AAA ICRA A1+ CRISIL AAA CARE AAA CRISIL AAA SOV CARE AAA CRISIL AAA	10.42% 9.40% 7.99% 3.76% 3.63% 2.94% 2.53% 1.80% 1.73% 1.66% 1.38% 1.38% 1.28% 1.28%
CRISIL AAA	1.13%
	SOV SOV SOV SOV SOV CARE AAA CRISIL AAA CRISIL AAA CARE AAA CRISIL AAA CRISIL AAA CRISIL AAA CRISIL AAA





Cholamandalam Investment and Finance	ICRA AA	1.12%
Company Limited Reliance Ports and Terminals Ltd	CRISIL AAA	1.12%
LIC Housing Finance Limited	CRISIL AAA	1.12%
Tata Capital Financial Services Ltd Shriram Transport Finance Company Limited	CRISIL AA+ CRISIL AA+	1.12% 1.09%
Tata Motors Finance Ltd	CRISIL AA	1.07%
Hero Fincorp Limited HDFC Bank Limited	ICRA AA+ CRISIL AAA	0.88%
Cholamandalam Investment and Finance	ICRA AA	0.86%
Company Limited Rural Electrification Corporation Limited	CRISIL AAA	0.82%
8.51% Haryana SDL(MD 27/10/2020)	SOV	0.78%
LIC Housing Finance Limited 8.17% GOI (MD 01/12/2044)	CRISIL AAA SOV	0.75% 0.72%
Rural Electrification Corporation Limited	CRISIL AAA	0.69%
Shriram Transport Finance Company Limited Shriram Transport Finance Company Limited	CRISIL AA+ CRISIL AA+	0.67% 0.67%
9.20% GOI (MD 30/09/2030)	SOV	0.61%
8.50% Punjab SDL(MD 27/10/2020) Tata Capital Financial Services Ltd	SOV CRISIL AA+	0.59% 0.57%
LIC Housing Finance Limited	CRISIL AAA	0.57%
Reliance Jio Infocomm Limited Cholamandalam Investment and Finance	CRISIL AAA	0.57%
Company Limited	ICRA AA	0.56%
PNB Housing Finance Limited Indiabulls Housing Finance Limited	CARE AAA CARE AAA	0.56% 0.56%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.55%
8.51% Haryana SDL (MD 10/02/2026) Tata Motors Finance Ltd	SOV ICRA A1+	0.55% 0.53%
Powergrid Vizag Transmission Limited	CRISIL AAA	0.52%
8.83% Uttar Pradesh SDL (MD 24/02/2026)	(SO) SOV	0.52%
Shriram Transport Finance Company Limited	IND AA+	0.50%
8.56% RAJASTHAN SDL - (MD 23/01/2023) 8.20% GOI (MD 15/02/2022)	SOV SOV	0.48% 0.48%
LIC Housing Finance Limited	CRISIL AAA	0.45%
8.60% GOI (MD 02/06/2028) STCI Finance Limited	SOV CRISIL A1+	0.45% 0.43%
Housing Development Finance Corporation	CRISIL AAA	0.40%
Limited Nabha Power Ltd	ICRA AAA(SO)	0.39%
Indiabulls Housing Finance Limited	CARE AAA	0.39%
Indiabulls Housing Finance Limited SP Jammu Udhampur Highway Ltd	CARE AAA ICRA AAA(SO)	0.39% 0.38%
IDFC Bank Limited	ICRA AAA	0.36%
SP Jammu Udhampur Highway Ltd 8.35% Gujarat SDL (MD 06/10/2020)	ICRA AAA(SO) SOV	0.35% 0.35%
SP Jammu Udhampur Highway Ltd	ICRA AAA(SO)	0.35% 0.33%
SP Jammu Udhampur Highway Ltd SP Jammu Udhampur Highway Ltd	ICRA AAA(SO) ICRA AAA(SO)	0.33%
SP Jammu Udhampur Highway Ltd 8.60% Bihar SDL (MD 09/03/2026)	ICRA AAA(SO) SOV	0.32% 0.31%
8.53% Uttar Pradesh SDL (MD 10/02/2026)	SOV	0.31%
8.70% Uttar Pradesh SDL (MD 04/10/2020) 8.27% GOI (MD 09/06/2020)	SOV SOV	0.30% 0.29%
8.37% Punjab SDL (MD 22/09/2020)	SOV	0.29%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.29%
Power Finance Corporation Limited	CRISIL AAA	0.29%
8.53% Maharashtra SDL (MD 27/10/2020) Power Finance Corporation Limited	SOV CRISIL AAA	0.29% 0.28%
Shriram Transport Finance Company Limited	CRISIL AA+ CARE AA+	0.28% 0.28%
L & T Infrastructure Finance Co Ltd Fullerton India Credit Co Ltd	CARE AAA	0.28%
Essel Lucknow Raebareli Toll Roads Limited Essel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO) CARE AAA(SO)	0.26% 0.26%
9.15% GOI (MD 14/11/2024)	SOV	0.26%
8.82% Jharkhand SDL(MD 24/02/2026) Essel Lucknow Raebareli Toll Roads Limited	SOV CARE AAA(SO)	0.25% 0.25%
8.15% GOI (MD 11/06/2022)	SOV	0.24%
Essel Lucknow Raebareli Toll Roads Limited Essel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO) CARE AAA(SO)	0.24%
7.38% Kerala SDL (MD 09/11/2026)	SOV	0.23%
Essel Lucknow Raebareli Toll Roads Limited 8.88% West Bengal SDL (MD 24/02/2026)	CARE AAA(SO) SOV	0.23% 0.19%
7.73% GOI (MD 19/12/2034)	SOV	0.18%
8.36% Maharashtra SDL (MD 27/01/2026) Essel Lucknow Raebareli Toll Roads Limited	SOV CARE AAA(SO)	0.18% 0.17%
Power Grid Corporation of India Limited	ICRA AAA	0.17%
Power Finance Corporation Limited IDFC Bank Limited	CRISIL AAA ICRA AAA	0.17% 0.16%
India Infradebt Ltd	CRISIL AAA	0.15%
8.13% GOI (MD 22/06/2045) 8.3% Madhya Pradesh SDL (MD	SOV	0.13%
13/01/2026)	SOV	0.12%
8.08% GOI (MD 02/08/2022) 8.12% GOI (MD 10/12/2020)	SOV SOV	0.12% 0.12%
Power Finance Corporation Limited	CRISIL AAA	0.12%
Power Finance Corporation Limited HDB Financial Services Ltd	CRISIL AAA CRISIL AAA	0.11% 0.11%
Bahadur Chand Investments Pvt Ltd	ICRA A1+	0.10%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.06%
8.33% GOI 2026 (M/D 09/07/2026)	ŠOV	0.06%
8.57% Andhra Pradesh SDL (MD 09/03/2026)	SOV	0.06%
8.42% Kerala SDL (MD 27/01/2026)	SOV	0.06%
8.56% Punjab SDL(MD 13/04/2020) 8.39% Rajasthan Special SDL(MD	SOV	0.06%
15/03/2022)	SOV	0.06%

Tata Motors Finance Ltd	CRISIL AA	0.06%
8.19% GOI (MD 16/01/2020)	SOV	0.06%
Power Finance Corporation Limited 6.84% GOI (MD 19/12/2022)	CRISIL AAA SOV	0.06%
6.97% GOI (MD 06/09/2026)	SOV	0.05%
IOT Utkal Energy Services Limited	CRISIL AAA	0.05%
	(SO) CRISIL AAA	
IOT Utkal Energy Services Limited	(SO)	0.05%
IOT Utkal Energy Services Limited	CRISIL AAA	0.05%
3,	(SO) CRISIL AAA	
IOT Utkal Energy Services Limited	(SO)	0.05%
IOT Utkal Energy Services Limited	CRISIL AAA	0.05%
101 Otkar Energy Services Emilied	(SO) CRISIL AAA	0.0070
IOT Utkal Energy Services Limited	(SO)	0.05%
IOT Utkal Energy Services Limited	CRISIL AAA	0.05%
101 Otkar Energy Services Emilied	(SO) CRISIL AAA	0.0070
IOT Utkal Energy Services Limited		0.05%
IOT Utkal Energy Services Limited	(SO) CRISIL AAA	0.05%
101 Otkal Ellergy Services Ellflided	(SO)	0.0576
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.05%
IOT Utkal Energy Services Limited	CRISIL AAA	0.04%
101 Otkal Ellergy Services Ellflided	(SO)	0.0476
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%
IOT Utkal Energy Services Limited	CRISIL AAA	0.04%
101 Otkal Ellergy Services Ellflided	(SO) CRISIL AAA	0.0476
IOT Utkal Energy Services Limited	(SO)	0.04%
IOT Utkal Energy Services Limited	CRISIL AAA	0.04%
101 Otkar Energy Services Emilied	(SO) CRISIL AAA	0.0470
IOT Utkal Energy Services Limited	(SO)	0.04%
IOT Utkal Energy Services Limited	CRIŠIL AAA	0.04%
101 Otkal Energy Services Enflited	(SO) CRISIL AAA	0.0470
IOT Utkal Energy Services Limited	(SO)	0.04%
IOT Lithal Energy Services Limited	CRISIL AAA	0.04%
IOT Utkal Energy Services Limited	(SO)	0.04 %
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%
Rural Electrification Corporation Limited	CRISIL AAA	0.03%
LIC Housing Finance Limited	CRISIL AAA	0.03%
Nabha Power Ltd	ICRA AAA(SO) CRISIL AAA	0.02%
IOT Utkal Energy Services Limited	(SO)	0.02%
7.39% Maharashtra SDL (MD 09/11/2026) Tata Sons Ltd	SOV CRISIL AAA	0.02%
8.82% Bihar SDL (MD 24/02/2026)	SOV	0.01%
Cash & Current Assets		2.12%
Total		100.009
Birla Sun Life Mediun	n Term Pla	n

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

Allocation as a %	<b>-</b>	٠,
of Net Assets	Rating	%
7.61% GOI(MD 09/05/2030)	SOV	6.88%
7.59% GOI (MD 20/03/2029)	SOV	6.49%
Piramal Finance Private Limited	ICRA AA	5.83%
Adani Transmission Limited	IND AA+	5.58%
RKN RETAIL PVT. LTD	BWR A-(SO)	5.42%
ECL Finance Ltd	ICRA AA	5.31%
Sansar Trust	IND AAA(SO)	4.19%
RHC Holding Pvt Ltd	CARE A(SO)	3.07%
S.D. Corporation Pvt. Ltd	ICRA AA(SO)	3.07%
Relationships Properties Pvt Ltd	CARE AA-(SO)	2.55%
Systemtrac Traders Private Limited	ICRA AA-(SO)	2.46%
Adani Power Limited	BWR AA-(SO)	2.31%
IL & FS Education and Technology Services I td	IND AA-(SO)	2.29%
Tata Motors Finance Solutions Ltd	CRISII AA	2.26%
Indiabulls Properties Private Limited	CARE AA-(SO)	2.19%
Adani Power Limited	BWR AA-(SO)	2.19%
8.13% GOI (MD 22/06/2045)	SOV	2.18%
Indiabulls Housing Finance Limited	CARE AAA	1.94%
ISTD Loan Trust	IND AA+(SO)	1.91%
MFL Securitisation Trust	IND AAA(SO)	1.79%
L&T Vadodara Bharuch Tollway Limited	IND A	1.68%
Writers & Publishers Pvt Ltd	BWR AA-(SO)	1.68%
TATA Realty & Infrastructure Ltd	CRISIL AA	1.63%
Dewan Housing Finance Corporation Limited	CARE AAA CARE AAA	1.39% 1.35%
Dewan Housing Finance Corporation Limited	ICRA A+(SO)	1.14%
Hero Realty Ltd Tanglin Development Limited	BWR A-(SO)	1.12%
Indiabulls Housing Finance Limited	CARF AAA	1.11%
Bank of India	BWR AA-	1.10%
Wadhawan Global Capital Pvt Ltd	CARE AAA(SO)	1.06%
· ·	CRISIL AAA	
Sansar Trust	(SO)	0.99%
Indiabulls Housing Finance Limited	CARE AAA	0.95%
High Point Properties Private Limited	ICRA AA(SO)	0.85%
Millenia Realtors Private Limited	UNRATED	0.84%
Tata Power Renewable Energy Ltd	CARE AA	0.80%
Syndicate Bank	CARE AA-	0.75%

IL & FS Education and Technology Services		
I td	IND AA-(SO)	0.75%
7.73% GOI (MD 19/12/2034)	SOV	0.74%
Hero Realty Ltd	UNRATED	0.67%
Hinduja Leyland Finance Ltd	CARE A+	0.67%
Coffee Day Enterprises Limited	BWR AA-(SO)	
Oriental Bank of Commerce	IND A+	0.63%
6.97% GOI (MD 06/09/2026)	SOV	0.62%
Pune Solapur Expressway Pvt Ltd Grand View Estates Pvt Ltd	ICRA A(SO)	0.61% 0.57%
Syndicate Bank	ICRA AA(SO) CARE AA-	0.56%
Birla Sun Life Cash Plus - Growth - Direct	CARL AA-	
Plan		0.56%
Sansar Trust	CRISIL AAA	0.2007
Sansar Trust	(SO)	0.39%
Coffee Day Enterprises Limited	BWR AA-(SO)	0.39%
Sansar Trust	CRISIL AAA (SO)	0.35%
Edelweiss Finance & Investments LTD	ICRA AA	0.34%
Edelweiss Retail Finance Ltd	ICRA AA	0.34%
8.24% GOI (MD 10/11/2033)	SOV	0.32%
Housing Development Finance Corporation	CRISIL AAA	0.28%
Hero Realty Ltd	ICRA A+(SO)	0.28%
Shriram Transport Finance Company Limited	IND AA+	0.17%
Vedanta Limited	CRISIL AA-	0.11%
Pune Solapur Expressway Pvt Ltd	ICRA A(SO)	0.06%
8.20% GOI (MD 15/02/2022)	SOV	0.06%
Rural Electrification Corporation Limited	CRISIL AAA	0.06%
Kotak Mahindra Prime Ltd	CRISIL AAA CRISII AAA	0.01% 0.01%
Power Finance Corporation Limited LIC Housing Finance Limited	CRISIL AAA	0.01%
Cash & Current Assets	CRISIL AAA	1.47%
Total		100.00%

### Birla Sun Life Corporate Bond Fund

Allocation as a %	Rating	%
of Net Assets	INID AA	/ 500/
Adani Transmission Limited	IND AA+	6.50%
Wadhawan Global Capital Pvt Ltd Piramal Finance Private Limited	CARE AAA(SO)	4.63% 3.84%
HDFC Bank Limited	CRISIL AAA	3.84%
Adani Power Limited	BWR AA-(SO)	3.80%
NTPC Limited	CRISIL AAA	3.79%
_&T Vadodara Bharuch Tollway Limited	IND A	3.72%
High Point Properties Private Limited	ICRA AA(SO)	3.72%
Systemtrac Traders Private Limited	ICRA AA-(SO)	3.68%
Writers & Publishers Pvt Ltd	BWR AA-(SO)	3.68%
Pune Solapur Expressway Pvt Ltd	ICRA A(SO)	3.67%
Grand View Estates Pvt Ltd	ICRA AA(SO)	2.97%
Reliance Ports and Terminals Ltd	CRISII AAA	2.96%
Hero Realty Ltd	UNRATED	2.95%
ndiabulls Housing Finance Limited	CARE AAA	2.55%
Dewan Housing Finance Corporation Limited	CARE AAA	2.36%
S.D. Corporation Pvt. Ltd	ICRA AA(SO)	2.25%
Fata Power Renewable Energy Ltd	CARE AA	2.24%
Power Grid Corporation of India Limited	ICRA AAA	2.02%
Power Finance Corporation Limited	CRISIL AAA	1.99%
Export Import Bank of India	CRISIL AAA	1.98%
Housing Development Finance Corporation	CRISIL AAA	1.94%
imited		
Power Finance Corporation Limited	CRISIL AAA	1.94%
Power Grid Corporation of India Limited	CRISIL AAA	1.90%
Power Finance Corporation Limited	CRISIL AAA	1.89%
Rural Electrification Corporation Limited	CRISIL AAA	1.89%
Millenia Realtors Private Limited	UNRATED	1.84%
Coffee Day Enterprises Limited	BWR AA-(SO)	1.83%
Oriental Bank of Commerce	IND A+	1.50%
Fanglin Development Limited	BWR A-(SO)	1.47%
Nabha Power Ltd	ICRA AAA(SO)	1.24%
Bank of India	BWR AA-	1.23%
Rural Electrification Corporation Limited	CRISIL AAA	1.21% 1.18%
Rural Electrification Corporation Limited	CRISIL AAA	
Syndicate Bank	CARE AA-	1.14%
JM Financial Credit Solution Limited	ICRA AA	1.11%
Dewan Housing Finance Corporation Limited	CARE AAA	1.11% 1.09%
ndiabulls Housing Finance Limited L & FS Education and Technology Services	CARE AAA	
_td	IND AA-(SO)	0.94%
Syndicate Bank	CARE AA-	0.76%
RHC Holding Pvt Ltd	IND A	0.52%
Food Corporation Of India	CRISIL AAA	0.41%
Power Finance Corporation Limited	(SO) CRISIL AAA	0.39%
NTPC Limited	CRISIL AAA	0.00%
	SINISIE / WIN	0.0070
Cash & Current Assets		2.35%

### Birla Sun Life Dynamic Bond Fund

Allocation as a % of Net Assets	Rating	%
8.13% GOI (MD 22/06/2045)	SOV	47.66%
8.17% GOI (MD 01/12/2044)	SOV	8.39%
6.97% GOI (MD 06/09/2026)	SOV	4.46%
Piramal Finance Private Limited	ICRA AA	3.04%
Shriram Transport Finance Company Limited	CRISIL AA+	2.45%
Tata Motors Finance Ltd	CRISIL AA	2.44%
7.72% GOL (MD 26/10/2055)	SOV	2.36%



7.06% GOI (MD10/10/2046) Indiabulls Housing Finance Limited	SOV CARE AAA	2.31% 2.08%
Edelweiss Commodities Services Ltd Dewan Housing Finance Corporation Limited	ICRA AA CARE AAA	1.95% 1.82%
7.61% GOI(MD 09/05/2030)	SOV	1.59%
Adani Power Limited	BWR AA-(SO) CRISIL AAA	1.34%
Sansar Trust	(SO)	1.18%
Tata Motors Finance Solutions Ltd	CRÍSIL AA	0.98%
Edelweiss Finance & Investments LTD	ICRA AA	0.97% 0.97%
Indiabulls Properties Private Limited Indiabulls Housing Finance Limited	CARE AA-(SO)	0.97%
Hinduja Leyland Fĭnance Ltd	CARE A+	0.90%
Shriram Transport Finance Company Limited Birla Sun Life Cash Plus - Growth - Direct	CRISIL AA+	0.81%
Plan		0.80%
Adani Power Limited	BWR AA-(SO)	0.73%
Adani Transmission Limited  JM Financial Credit Solution Limited	IND AA+ ICRA AA	0.65%
Adani Transmission Limited	IND AA+	0.65%
JM Financial Credit Solution Limited	ICRA AA	0.55%
ECL Finance Ltd Indiabulls Housing Finance Limited	ICRA AA CARE AAA	0.54% 0.49%
Nirchem Cement Limited	CRISIL AA	0.49%
Bahadur Chand Investments Pvt Ltd	ICRA AA	0.49%
Syndicate Bank 7.59% GOI (MD 20/03/2029)	CARE AA- SOV	0.45%
Sansar Trust	IND AAA(SO)	0.40%
Indiabulls Housing Finance Limited	CARE AAA	0.33%
Cholamandalam Investment and Finance	ICRA AA	0.33%
Company Limited 9.23% GOI (MD 23/12/2043)	SOV	0.17%
Housing Development Finance Corporation	CRISIL AAA	0.16%
Limited 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 7.96% Gujarat SDL (14/10/2025)	CRISIL AAA 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) 8.35% GOI (MD 14/05/2022)	SOV SOV	0.02%
7.68% GOI (MD 15/12/2023)	SOV	0.01%
9.20% GOI (MD 30/09/2030)	SOV	0.01%
Rural Electrification Corporation Limited 9.40% Madhya Pradesh SDL (MD	CRISIL AAA	0.01%
30/01/2024)	SOV	0.00%
7.35% GOI (MD 22/06/2024)	SOV	0.00%
8.33% GOI 2036 (07/06/2036) 7.96% Maharashtra SDL (14/10/2025)	SOV SOV	0.00%
7.88% GOI (MD 19/03/2030)	SOV	0.00%
7.4550% Rec Mibor & Pay Fix		0.00%
(MD29/12/2016) ICICIBK 6.3375% Pay Fix & Rec Mibor(06/10/21)		0.010/
ICISECPD		-0.01%
6.3450% Pay Fix & Rec Mibor(04/10/21) ICICISECPD		-0.01%
Cash & Current Assets		2.69%
Total		100.00%

### Birla Sun Life Income Plus

Allocation as a %	Rating	%
of Net Assets		
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 CARF AAA	3.94% 3.72%
Bajaj Finance Limited	SOV	1.52%
6.97% GOI (MD 06/09/2026) HDFC Bank Limited	CRISII AAA	1.52%
Fssel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO)	0.66%
Essel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO)	0.63%
6.62% GOI (MD 28/11/2051)	SOV	0.63%
Power Finance Corporation Limited	CRISII AAA	0.63%
Fssel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO)	0.62%
Essel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO)	
8.21% Haryana Special SDL(MD 31/03/2023)		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)		0.040/
HDFCBK		-0.01%
6.4225% Pay Fix & Rec Mibor (12/07/19)		
ICICIBK		-0.02%
6.5075% Pay Fix & Rec Mibor (29/06/19)		-0.04%
HDFCBK		-0.0470
Cash & Current Assets		2.90%
Total Net Assets		100.00%

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

Allocation as a %	Rating	%
of Net Assets	Kating	70
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%
Total		100.00%

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

Tulid - Long Termi Tian		
Allocation as a %	Rating	%
of Net Assets 7.59% GOI (MD 11/01/2026) 8.17% GOI (MD 11/01/2024) 7.59% GOI (MD 20/03/2029) 7.72% GOI (MD 25/05/2025) 7.73% GOI (MD 19/12/2034) 8.60% Bihar SDL (MD 09/03/2026) 7.61% GOI (MD 09/05/2030) 7.35% GOI (MD 09/05/2030) 7.35% GOI (MD 09/05/2030) 7.35% GOI (MD 15/12/2023) 8.30% GOI (MD 15/12/2023) 8.30% GOI (MD 02/07/2040) 6.3825% Pay Fix & Rec Mibor (01/08/19) HDFCBK 6.38% Pay Fix & Rec Mibor (01/08/19)	SOV SOV SOV SOV SOV SOV SOV SOV SOV	15.84% 15.68% 14.98% 12.74% 10.92% 9.46% 7.91% 2.08% 0.42% 0.00% -0.04%
HSBCBK 6.58% Pay Fix & Rec Mibor (06/04/21)		-0.08%
ICICISEC Cash & Current Assets		-0.14% 10.24%
Total		100.00%

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

Allocation as a % of Net Assets	Rating	%
7.61% GOI (MD 09/05/2030) 8.17% GOI (MD 01/12/2044) 7.88% GOI (MD 19/03/2030) 7.73% GOI (MD 19/12/2034) 7.59% GOI (MD 20/03/2029) 8.24% GOI (MD 10/11/2033)	SOV SOV SOV SOV SOV	27.32% 17.66% 13.89% 13.82% 13.55% 7.16%
Cash & Current Assets Total		6.61% 100.00%

#### **Birla Sun Life Active Debt Multi Manager FoF Scheme**

Allocation as a %	%
of Net Assets	/0
IDFC Dynamic Bond Fund-Direct Plan-	21.23%
Growth	21.2370
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	19.63%
Direct ICICI Prude Gilt Fund Inv Plan PF Opt-Dir	17.0070
Plan-Grw	17.31%
Cash & Current Assets	1.02%
Net receivables / payables	-0.29%
Total	100.00%

#### Birla Sun Life Financial Planning FOF -**Conservative Plan**

Oonservative i lan	
Birla Sun Life Cash Plus - Growth - Direct Plan	39.34%
Birla Sun Life MediumTerm Plan -Gr - Direct	14.16%
Plan	14.1070
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	7.09%
IDFC Dynamic Bond Fund-Direct Plan-	6.83%
Growth	
Kotak MF Gold ETF	5.86%
R*Shares Gold BeES	5.33%
MOSt Focused Multicap 35-Direct Plan-	5.13%
Growth Option Birla Sun Life Advantage Fund - Gr - Dir Pl	5.11%
Birla Sun Life Frontline Eq Fd - Gr - Direct	4.06%
Plan SBI Blue Chip Fund-Direct Plan -Growth	3.85%
Mirae Asset India Opp'ties Fund-Direct	1.32%
Plan-Growth Cash & Current Assets	1.99%
Net receivables / payables	-0.07%
Total	100.00%

### 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 Pl	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 Net receivables / payables	1.30% 0.003%
Total	100.00%
Total	100.00%



### **Regular Income Solutions**

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

A.II	9	
Allocation as a %	Rating	%
of Net Assets 7.59% GOI (MD 20/03/2029)	SOV	26.62%
8.13% GOI (MD 22/06/2045)	SOV	9.92%
7.68% GOI (MD 15/12/2023)	SOV	7.50%
IDBI Bank Limited	CRISIL A	7.36%
Power Finance Corporation Limited	CRISIL AAA	7.13%
7.59% GOI(MD 11/01/2026)	SOV	5.65%
8.17% GOI (MD 01/12/2044)	SOV	5.37%
Birla Sun Life Cash Plus - Growth - Direct Plan		4.87%
8.08% GOI (MD 02/08/2022)	SOV	3.77%
8.60% GOI (MD 02/06/2028)	SOV	2.01%
8.27% GOI (MD 09/06/2020)	SOV	1.86%
9.40% Andhra Pradesh SDL (MD 30/01/2024)	SOV	1.19%
Yes Bank Limited	ICRA AA+	1.15%
Eicher Motors Ltd		0.68%
Repco Home Finance Ltd HDFC Bank Ltd		0.66%
Bajaj Finance Ltd		0.53%
Equitas Holdings Limited		0.33%
V-Mart Retail Limited		0.45%
PNB Housing Finance Limited		0.40%
Kewal Kiran Clothing Limited		0.36%
Dr. Lal Pathlabs Limited		0.36%
City Union Bank Ltd		0.34%
K.P.R. Mill Limited		0.30%
Advanced Enzyme Technologies Limited		0.30%
Endurance Technologies Limited		0.28%
Indusind Bank Ltd		0.24%
Tata Motors Ltd ICICI Bank Ltd		0.24% 0.23%
Hindustan Petroleum Corporation Ltd		0.23%
Aurobindo Pharma Ltd		0.21%
Mahanagar Gas Limited		0.20%
9.41% Kerala SDL (MD 30/01/2024)	SOV	0.20%
Dhanuka Agritech Ltd		0.19%
Indian Oil Corporation Ltd		0.19%
Shriram City Union Finance Limited		0.19%
Cairn India Ltd		0.16%
Vedanta Ltd		0.15%
Grasim Industries Ltd		0.15% 0.15%
RBL Bank Limited		0.15%
Crompton Greaves Consumer Electricals		0.13%
Limited		0.100/
Thyrocare Technologies Ltd ITC Ltd		0.13% 0.12%
		0.12%
VRL Logistic Ltd Monte Carlo Fashions Ltd		0.11%
Ashoka Buildcon Ltd		0.10%
Emami Ltd		0.09%
Oriental Hotels Ltd		0.08%
Orbit Exports Ltd		0.07%
TeamLease Services Limited		0.07%
Atul Auto Limited		0.05%
8.62% Tamil Nadu SDL (MD 20/02/2023)	SOV	0.05%
HEIDELBERGCEMENT INDIA LIMITED		0.01%
Cash & Current Assets		6.11%
Total		100.00%

### Birla Sun Life MIP

Allocation as a % of Net Assets	Rating	%
8.13% GOI (MD 22/06/2045) 8.15% GOI (MD 24/11/2026) 7.68% GOI (MD 15/12/2023) 6.97% GOI (MD 06/09/2026) IDBI Bank Limited 8.17% GOI (MD 01/12/2044) IDBI Bank Limited 9.40% Andhra Pradesh SDL (MD 30/01/2024)	SOV SOV SOV CRISIL A SOV ICRA AA SOV	16.33% 10.22% 9.88% 9.64% 7.38% 5.44% 5.37% 5.22%
7.61% GOI(MD 09/05/2030) 6.90% GOI (MD 13/07/2019) Power Finance Corporation Limited Eicher Motors Ltd Repco Home Finance Ltd HDFC Bank Ltd Bajaj Finance Ltd Equitas Holdings Limited Kewal Kiran Clothing Limited V-Mart Retail Limited Indian Oil Corporation Ltd K.P.R. Mill Limited	SOV SOV CRISIL AAA	5.05% 2.85% 1.88% 0.99% 0.99% 0.86% 0.73% 0.65% 0.64% 0.59% 0.52%
Indusind Bank Ltd Power Finance Corporation Limited ICICI Bank Ltd PNB Housing Finance Limited Tata Motors Ltd Dr. Lal Pathlabs Limited City Union Bank Ltd Hindustan Petroleum Corporation Ltd Shriram City Union Finance Limited Advanced Enzyme Technologies Limited Dhanuka Agritech Ltd Endurance Technologies Limited	CRISIL AAA	0.51% 0.50% 0.43% 0.41% 0.40% 0.37% 0.36% 0.33% 0.32% 0.32%

Aurobindo Pharma Ltd		0.26%
Grasim Industries Ltd		0.24%
Crompton Greaves Consumer Electricals		
Limited		0.24%
		0.000/
Vedanta Ltd		0.23%
Cairn India Ltd		0.23%
Mahanagar Gas Limited		0.22%
TeamLease Services Limited		0.21%
ITC Ltd		0.21%
VRL Logistic Ltd		0.20%
Ashoka Buildcon Ltd		0.17%
RBL Bank Limited		0.16%
Emami Ltd		0.16%
Thyrocare Technologies Ltd		0.15%
Hindustan 7inc I td		0.14%
Monte Carlo Fashions Ltd		0.10%
Atul Auto Limited		0.09%
Orbit Exports Ltd		0.05%
HEIDEL BERGCEMENT INDIA I IMITED		0.03%
NTPC Limited	CRISIL AAA	0.01%
	CRISIL AAA	
Cash & Current Assets		6.11%
Total		100.00%

## **Birla Sun Life Monthly Income**

Allocation as a %	Rating	%
of Net Assets	001/	00.000
7.59% GOI (MD 20/03/2029)	SOV	28.83%
7.68% GOI (MD 15/12/2023)	SOV	8.12%
6.97% GOI (MD 06/09/2026)	SOV	7.93%
Power Finance Corporation Limited 7.61% GOI(MD 09/05/2030)	CRISIL AAA SOV	6.95%
8.60% GOI (MD 02/06/2028)	SOV	4.36%
8.13% GOI (MD 02/06/2025)	SOV	4.03%
IDBI Bank Limited	CRISIL A	3.04%
8.17% GOI (MD 01/12/2044)	SOV	2.24%
7.73% GOI (MD 19/12/2034)	SOV	2.10%
8.15% GOI (MD 24/11/2026)	SOV	1.94%
8.28% GOI (M/D 21/09/2027)	SOV	1.70%
Repco Home Finance Ltd		1.10%
Eicher Motors Ltd		1.06%
Power Grid Corporation of India Limited	CRISIL AAA	0.97%
HDFC Bank Ltd		0.90%
9.40% Andhra Pradesh SDL (MD 30/01/2024)	SOV	0.86%
Bajaj Finance Ltd		0.85%
Equitas Holdings Limited		0.71%
V-Mart Retail Limited		0.70%
Kewal Kiran Clothing Limited		0.61%
K.P.R. Mill Limited		0.49%
Indusind Bank Ltd		0.49%
PNB Housing Finance Limited		0.41%
Dr. Lal Pathlabs Limited		0.41%
ICICI Bank Ltd		0.40%
Tata Motors Ltd City Union Bank Ltd		0.40%
Hindustan Petroleum Corporation Ltd		0.40%
Shriram City Union Finance Limited		0.33%
Advanced Enzyme Technologies Limited		0.33%
Indian Oil Corporation Ltd		0.32%
Dhanuka Agritech Ltd		0.32%
Power Finance Corporation Limited	CRISIL AAA	0.29%
Endurance Technologies Limited		0.28%
Grasim Industries Ltd		0.26%
Cairn India Ltd		0.24%
Vedanta Ltd		0.23%
Crompton Greaves Consumer Electricals		0.22%
Limited		0.2270
Mahanagar Gas Limited		0.22%
Orbit Exports Ltd		0.20%
VRL Logistic Ltd		0.20%
ITC Ltd		0.19%
Monte Carlo Fashions Ltd		0.19%
Ashoka Buildcon Ltd		0.17%
TeamLease Services Limited		0.16%
RBL Bank Limited		0.16%
Thyrocare Technologies Ltd		0.15%
Emami Ltd		0.15%
Oriental Hotels Ltd		0.14%
Atul Auto Limited		0.08%
HEIDELBERGCEMENT INDIA LIMITED		0.01%
Magnasound (I) Ltd Cash & Current Assets		6.56%
Total		100.00

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

Allocation as a %	Rating	%
of Net Assets	Rating	70
7.59% GOI(MD 11/01/2026)	SOV	20.69%
7.61% GOI(MD 09/05/2030)	SOV	8.52%
8.13% GOI (MD 22/06/2045)	SOV	7.31%
8.56% RAJASTHAN SDL - (MD 23/01/2023)	SOV	4.22%
8.08% GOI (MD 02/08/2022)	SOV	3.83%
8.12% GOI (MD 10/12/2020)	SOV	3.02%
7.59% GOI (MD 20/03/2029)	SOV	2.42%
Yes Bank Ltd		2.17%
Hindustan Petroleum Corporation Ltd		2.00%
8.79% GOI (MD 08/11/2021)	SOV	1.96%
8.27% Karnataka SDL(MD 23/12/2025)	SOV	1.94%

8.26% Maharashtra SDL(MD 23/12/2025)	SOV	1.94%
8.17% GOI (MD 01/12/2044)	SOV	1.85%
Bharat Aluminium Co Ltd.	CRISIL A	1.77%
Birla Sun Life Cash Plus - Growth - Direct Plan		1.77%
Eicher Motors Ltd		1.71%
Housing Development Finance Corporation		1.7170
	ICRA A1+	1.66%
Limited		
Natco Pharma Ltd		1.56%
Dalmia Bharat Limited		1.32% 1.12%
Repco Home Finance Ltd		1.12%
Bajaj Finance Ltd		1.04%
Vedanta Ltd		1.04%
Bajaj Finserv Ltd		0.85%
Borger Paints India Ltd		0.84%
Berger Paints India Ltd L and T Finance Holdings Ltd		0.78%
0 E00/ Andhra prodoch CDL (MD 22/01/2022)	SOV	0.76%
8.59% Andhra pradesh SDL (MD 23/01/2023)		
Bank of India	BWR AA-	0.75%
Rural Electrification Corporation Limited	CRISIL AAA	0.75%
Bharat Financial Inclusion Ltd		0.73%
Oriental Bank of Commerce	IND A+	0.73% 0.70%
K.P.R. Mill Limited		
7.68% GOI (MD 15/12/2023)	SOV	0.66%
Capital First Limited		0.65%
PNB Housing Finance Limited		0.62%
Equitas Holdings Limited		0.57%
IDBI Bank Limited	CRISIL A	0.57%
State Bank of India	CICIDILA	0.55%
Yes Bank Limited	ICRA AA+	0.55%
	ICKA AA+	0.55%
Hindalco Industries Ltd		
V-Guard Industries Limited		0.50%
Orient Cement Ltd Voltas Ltd		0.49%
Voltas Ltd		0.47%
9.20% GOI (MD 30/09/2030)	SOV	0.43%
Emami Ltd		0.43%
Wabco India Ltd		0.42%
Narayana Hrudayalaya Limited		0.41%
Hindustan Zinc Ltd		0.40%
8.15% GOI (MD 24/11/2026)	SOV	0.39%
AIA Engineering Ltd	001	0.39%
PI Industries Ltd		0.39%
9 25% COL (MD 14/05/2022)	SOV	0.3776
8.35% GOI (MD 14/05/2022) 9.23% GOI (MD 23/12/2043) Power Finance Corporation Limited		0.39%
9.23% GUI (IVID 23/12/2043)	SOV	0.37% 0.36%
Power Finance Corporation Limited	CRISIL AAA	0.36%
Bayer Cropscience Ltd		0.36%
Kalpataru Power Transmission Ltd		0.30%
VA Tech Wabag Ltd		0.28%
Advanced Enzyme Technologies Limited		0.28%
8.24% GOI (MD 10/11/2033)	SOV	0.25%
V-Mart Retail Limited		0.24%
Kaveri Seed Company Ltd		0.23%
Bosch Ltd		0.22%
Gujarat Fluorochemicals Ltd		0.21%
Cummins India Ltd		0.21%
Godrej Consumer Products Ltd		0.21% 0.21%
GE T&D India Limited		0.21%
		0.2170
Cholamandalam Investment and Finance		0.21%
Company Ltd		
MRF Ltd		0.20%
Endurance Technologies Limited		0.19%
Mahanagar Gas Limited		0.18%
Pidilite Industries Ltd		0.18%
Atul Auto Limited		0.17%
Johnson Controls–Hitachi Air Conditioning		
India I t		0.17%
		0.150/
TeamLease Services Limited		0.15%
ICICI Prudential Life Insurance Company		0.14%
Limited		0.1470
VRL Logistic Ltd		0.14%
Oracle Financial Services Software Ltd		0.13%
Thyrocare Technologies Ltd		0.12%
Whirlpool of India Ltd		0.11%
Astra Microwave Products Ltd		0.10%
J.Kumar Infraprojects Ltd		0.10%
Monte Carlo Fashions Ltd		0.10%
Ramkrishna Forgings Ltd		0.09%
IDDI Dank Limited	ICDA AA	
IDBI Bank Limited	ICRA AA	0.07%
Yes Bank Limited	ICRA AA+	0.06%
Cash & Current Assets		2.20%
Total		100.00%

## **Tax Savings Solutions**

### Birla Sun Life Tax Relief '96

of Net Assets Sundaram Clayton Ltd	.78%
	5.18%
	1.68%
	3.94%
	3.87%
	3.57%
	3.46%
	3.37%
	3.36% 2.89%
	2.83%
	2.77%
	2.71%
	.46%
	2.37%
	2.22%
	2.21%
	2.20% 2.19%
	2.14%
	2.11%
	2.10%
Jet Airways India Ltd 2	2.09%
	2.07%
	.97%
	.88%
	.86% .59%
	.52%
	.48%
	.41%
Capital First Limited	.20%
	.09%
	.09%
	.04%
	.02%
	.01%
Bata India Ltd	0.89%
	).71%
	).65%
	).64%
	).52%
	).51% ).41%
	).39%
	).29%
IDFC Ltd	).28%
	).27%
E: = y , -:::	).14%
	0.00%
	).68% ).17%
	0.17%
Total	0.00 /0

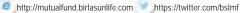
### Birla Sun Life Tax Plan

Allocation as a % of Net Assets	%
	7.70% 5.10% 4.59% 3.83% 3.71% 3.66% 3.17% 3.17% 2.85% 2.84% 2.74% 2.72% 2.32%
Shoppers Stop Ltd Housing Development Finance Corporation Ltd Yes Bank Ltd Shree Cement Ltd Jet Airways India Ltd HDFC Bank Ltd ICICI Bank Ltd Bosch Ltd Tata Consultancy Services Ltd Century Textiles & Industries Ltd Grasim Industries Ltd Larsen & Toubro Ltd Axis Bank Ltd Maruti Suzuki India Ltd Tata Motors Ltd Cummins India Ltd Capital First Limited HCL Technologies Ltd	2.23% 2.17% 2.09% 2.06% 2.05% 2.01% 1.98% 1.95% 1.88% 1.83% 1.74% 1.50% 1.43% 1.33% 1.34% 1.33%

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%
Total	100.00%

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

Dina Gair Eiro Tax Gavingo Tan	
Allocation as a %	0/
of Net Assets	%
	7.000/
Sundaram Clayton Ltd	7.92% 5.10%
Bayer Cropscience Ltd 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 Thomas Cook India Ltd	2.66% 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 Bosch Ltd	2.09% 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 Sun Pharmaceuticals Industries Ltd	1.19% 1.15%
HCL Technologies Ltd	1.07%
Hindustan Unilever Ltd	1.02%
Infosys Ltd	1.00%
Kansái 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 IDFC Bank Ltd	0.64% 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 Cash & Current Assets	0.11% 3.06%
Net receivables / payables	-0.69%
Total	100.00%
Total	100.0070





### **Wealth Creation Solutions**

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

Allocation as a % of Net Assets	Rating	%
Housing Development Finance Corporation	CRISIL AAA	/ 000/
Limited		6.98%
8.15% GOI (MD 24/11/2026) 9.20% GOI (MD 30/09/2030)	SOV SOV	6.22% 5.10%
Axis Bank Ltd	30 V	4.52%
Yes Bank Ltd		3.76%
LIC Housing Finance Ltd		3.25%
Oil & Natural Gas Corporation Ltd Housing Development Finance Corporation		3.22%
Ltd		3.17%
Eicher Motors Ltd		2.32%
Natco Pharma Ltd		2.08%
Repco Home Finance Ltd Tata Motors Ltd		2.07%
HDFC Bank Ltd		2.01%
ITC Ltd		1.95%
State Bank of India		1.88%
Sun Pharmaceuticals Industries Ltd  Dalmia Bharat Limited		1.79% 1.74%
Hindalco Industries Ltd		1.72%
8.17% GOI (MD 01/12/2044)	SOV	1.66%
Equitas Holdings Limited		1.55%
Berger Paints India Ltd		1.55% 1.38%
Aditya Birla Nuvo Ltd Bajaj Finance Ltd		1.28%
Maruti Suzuki India Ltd		1.16%
TVS Motor Company Ltd		0.94%
Emami Ltd		0.89%
V-Guard Industries Limited Capital First Limited		0.87%
Godrej Consumer Products Ltd		0.80%
Lupin Ltd		0.79%
Wabco India Ltd		0.79%
Bajaj Finserv Ltd		0.78%
Reliance Industries Ltd AIA Engineering Ltd		0.76%
Hindustan Petroleum Corporation Ltd		0.75%
Voltas Ltd		0.70%
Indusind Bank Ltd		0.65%
Aurobindo Pharma Ltd Bosch Ltd		0.58% 0.57%
Orient Cement Ltd		0.52%
Gulf Oil Lubricants India Ltd		0.51%
PNB Housing Finance Limited		0.51%
K.P.R. Mill Limited		0.50%
Bayer Cropscience Ltd VA Tech Wabag Ltd		0.47%
Kaveri Seed Company Ltd		0.41%
Page Industries Ltd		0.40%
Cylent Limited		0.39%
Torrent Pharmaceuticals Ltd Narayana Hrudayalaya Limited		0.38%
GE T&D India Limited		0.37%
Tata Chemicals Ltd		0.34%
PI Industries Ltd		0.34%
Gujarat Fluorochemicals Ltd		0.31%
Siemens Ltd Atul Auto Limited		0.30%
Havells India Ltd		0.30%
Cummins India Ltd		0.26%
MRF Ltd		0.26%
Kalpataru Power Transmission Ltd		0.26%
Glenmark Pharmaceuticals Ltd Pidilite Industries Ltd		0.24%
V-Mart Retail Limited		0.21%
CICI Bank Ltd		0.16%
HCL Technologies Ltd		0.14%
Whirlpool of India Ltd		0.14%
Federal Bank Ltd JK Cements Ltd		0.14%
IDFC Bank Ltd		0.10%
Castrol India Ltd		0.10%
DFC Ltd		0.08%
Raymond Ltd		0.08%
Bharat Forge Ltd		0.07%
UPL Limited Oracle Financial Services Software Ltd		0.07%
The South Indian Bank Ltd		0.06%
CASTROLIND_29/12/2016		-0.10%
TATACHEM_29/12/2016		-0.34%
LUPIN_29/12/2016		-0.57%

AUROPHARMA_29/12/2016	-0.58%
HINDPETRO_29/12/2016	-0.74%
RELIANCE_29/12/2016	-0.76%
HDFCBANK_29/12/2016	-1.34%
ABIRLANUVO_29/12/2016	-1.38%
SUNPHARMA_29/12/2016	-1.80%
ITC_29/12/2016	-1.95%
TATAMOTORS_29/12/2016	-2.07%
LICHSGFIN_29/12/2016	-2.43%
HDFC_29/12/2016	-3.19%
ONGC_29/12/2016	-3.23%
AXISBANK_29/12/2016	-3.54%
Cash & Current Assets	8.84%
Net receivables / payables	29.43%
Total	100.00%

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

Allocation as a %		
of Net Assets	Rating	%
HDFC Bank Ltd		8.84%
6% Cum. NCv. Prefer Zee		5.46%
Entertainment Enter es Ltd		
Infosys Ltd		3.56%
Tata Motors Ltd NTPC Ltd		2.94%
Coal India Ltd		2.89% 2.85%
Tech Mahindra Ltd		2.76%
Orient Refractories Limited		2.59%
Indian Oil Corporation Ltd		2.48%
Bharat Electronics Ltd		2.43%
ITC Ltd		2.09%
HPL Electric & Power Limited		1.97%
Kotak Mahindra Bank Ltd		1.95%
Petronet LNG Ltd		1.93%
Mahanagar Gas Limited		1.77%
Hindustan Zinc Ltd		1.56% 1.47%
Power Grid Corporation of India Ltd IFGL REFRACTORIES LTD		1.47%
Indraprastha Gas Ltd		1.43%
Mahindra & Mahindra Ltd		1.40%
Kaveri Seed Company Ltd		1.29%
Greaves Cotton Ltd		1.11%
Sun Pharmaceuticals Industries Ltd		1.01%
PTC India Ltd		0.98%
Ambuja Cements Ltd		0.96%
ICICI Bank Ltd		0.92%
Indusind Bank Ltd		0.87%
Repco Home Finance Ltd		0.87%
Housing Development Finance Corporation Ltd		0.80%
City Union Bank Ltd		0.79%
Carborundum Universal Ltd		0.77%
Somany Ceramics Ltd		0.71%
Bajaj Finance Ltd		0.65%
Gail (India) Ltd		0.65%
Atul Auto Limited		0.62%
Castrol India Ltd		0.62%
HCL Technologies Ltd		0.55%
Equitas Holdings Limited		0.49%
Dalmia Bharat Limited Eicher Motors Ltd		0.41% 0.40%
Hindalco Industries Ltd		0.40%
Sanofi India Ltd		0.30%
K.P.R. Mill I imited		0.15%
Grasim Industries Ltd		0.12%
Indian Terrain Fashions Ltd		0.12%
PNB Housing Finance Limited		0.11%
Axis Bank Ltd		0.11%
Orbit Exports Ltd		0.05%
	CRISIL AAA	0.01%
NIFTY_29/12/2016		-27.29%
Cash & Current Assets Net receivables / payables		38.14% 18.49%
Total		100.00%
		. 30.0070

#### Birla Sun Life Balanced '95 Fund

Allocation as a % of Net Assets	Rating	%
7.59% GOI(MD 11/01/2026)	SOV	4.87%
HDFC Bank Ltd		4.17%
Infosys Ltd		3.15%
Tata Motors Ltd		2.85%
8.13% GOI (MD 22/06/2045)	SOV	2.73%
7.61% GOI(MD 09/05/2030)	SOV	2.64%

ICICI Bank Ltd STCI Finance Limited	CRISIL A1+	2.419
6.97% GOI (MD 06/09/2026)	SOV	1.899
8.56% RAJASTHAN SDL - (MD 23/01/2023)		1.849
8.79% GOI (MD 08/11/2021)	SOV	1.669
Indusind Bank Ltd		1.599
Indian Oil Corporation Ltd		1.519
Aurobindo Pharma Ltd		1.439
Maruti Suzuki India Ltd		1.409
State Bank of India		1.379
Kotak Mahindra Bank Ltd		1.359
Sun Pharmaceuticals Industries Ltd	001011 444	1.319
Power Finance Corporation Limited	CRISIL AAA	1.19
Yes Bank Ltd		1.189
HCL Technologies Ltd	SOV	1.10
8.60% GOI (MD 02/06/2028) Reliance Industries Ltd	30V	1.049
Housing Development Finance Corporation		1.03
Limited	CRISIL AAA	1.029
IDBI Bank Limited	CRISIL A	1.019
L and T Finance Holdings Ltd	CICISIEA	0.98
Larsen & Toubro Ltd		0.98
PNB Housing Finance Limited		0.96
UPL Limited		0.95
Housing Development Finance Corporation		
Limited	ICRA A1+	0.949
Dr Reddys Laboratories Ltd		0.93
Glenmark Pharmaceuticals Ltd		0.93
Tata Chemicals Ltd		0.92
Tech Mahindra Ltd		0.72
Mahindra & Mahindra Ltd		0.88
Titan Company Limited		0.87
Repco Home Finance Ltd		0.86
7.68% GOI (MD 15/12/2023)	SOV	0.86
FAG Bearings India Ltd		0.85
Cairn India Ltd		0.83
Sundaram Finance Ltd		0.83
Eicher Motors Ltd		0.82
Sun TV Network Ltd		0.79
Crompton Greaves Ltd		0.78
Grasim Industries Ltd		0.77
7.59% GOI (MD 20/03/2029)	SOV	0.76
Biocon Ltd		0.76
Emami Ltd		0.76
8.08% GOI (MD 02/08/2022)	SOV	0.76
Torrent Pharmaceuticals Ltd		0.75
Pfizer Ltd		0.73
Kaveri Seed Company Ltd		0.73
Britannia Industries Ltd		0.73
8.17% GOI (MD 01/12/2044)	SOV	0.71
Axis Bank Ltd		0.70
Vedanta Ltd		0.69
ITC Ltd		0.68
Crompton Greaves Consumer Electricals		0.66
Limited		
Shriram City Union Finance Limited		0.65
NTPC Ltd		0.64
MRF Ltd		0.64
Finolex Cables Ltd		0.64
Equitas Holdings Limited		0.63
Inox Leisure Ltd		0.63
Muthoot Finance Ltd		0.62
PTC India Ltd		0.59
Hindustan Petroleum Corporation Ltd		0.59
Inox Wind Ltd		0.59
Bank Of Baroda		0.59
Zee Entertainment Enterprises Ltd		0.59
Dish TV India Ltd		0.58
Hindustan Zinc Ltd		0.57
Federal Bank Ltd		0.56
Atul Ltd		0.53
Bajaj Finance Ltd		0.51
Endurance Technologies Limited	CDICIL AAA	0.51
Power Finance Corporation Limited	CRISIL AAA	0.51
Procter & Gamble Hygiene and Health Care		0.50
Ltd		
		0.48
Ashok Leyland Ltd		0.47
Carborundum Universal Ltd		0.44
Carborundum Universal Ltd Ashoka Buildcon Ltd		
Carborundum Universal Ltd Ashoka Buildcon Ltd Coal India Ltd		
Carborundum Universal Ltd Ashoka Buildcon Ltd Coal India Ltd Whirlpool of India Ltd		0.44
Carborundum Universal Ltd Ashoka Buildcon Ltd Coal India Ltd Whirlpool of India Ltd Arvind Ltd	0.405	0.44
Carborundum Universal Ltd Ashoka Buildcon Ltd Coal India Ltd Whirlpool of India Ltd Arvind Ltd Syndicate Bank	CARE AA-	0.44° 0.44° 0.42°
Carborundum Universal Ltd Ashoka Buildcon Ltd Coal India Ltd Whirlpool of India Ltd Arvind Ltd Syndicate Bank Gujarat State Petronet Ltd	CARE AA-	0.44° 0.42° 0.39°
Carborundum Universal Ltd Ashoka Buildcon Ltd Coal India Ltd Whirlpool of India Ltd Arvind Ltd Syndicate Bank	CARE AA-	0.44° 0.44° 0.42° 0.39° 0.38° 0.35°



Bharat Electronics Ltd		0.34%
Credit Analysis and Research Limited		0.33%
Cummins India Ltd		0.32%
Shoppers Stop Ltd		0.32%
Bharat Financial Inclusion Ltd		0.31%
Oriental Bank of Commerce	IND A+	0.31%
Bayer Cropscience Ltd		0.30%
VA Tech Wabag Ltd		0.30%
Jagran Prakashan Ltd		0.28%
Blue Star Ltd		0.28%
Glaxosmithkline Consumer Healthcare Ltd		0.27%
Cylent Limited		0.18%
Tata Motors Ltd DVR Shares		0.18%
8.27% Karnataka SDL(MD 23/12/2025)	SOV	0.17%
8.26% Maharashtra SDL(MD 23/12/2025)	SOV	0.14%
Housing Development Finance Corporation		0.13%
Limited		0.1370
8.24% GOI (MD 10/11/2033)	SOV	0.12%
Bata India Ltd		0.11%
Rural Electrification Corporation Limited	CRISIL AAA	0.11%
6.84% GOI (MD 19/12/2022)	SOV	0.10%
Power Grid Corporation of India Limited	CRISIL AAA	0.03%
IDBI Bank Limited	ICRA AA	0.02%
6% Cum. NCv. Prefer Zee Entertainment		0.01%
Enter'es Ltd		
Globsyn Technologies Ltd		0.001%
Brillio Technologies Pvt Ltd		0.000%
Magnasound (I) Ltd		0.000%
Cash & Current Assets		4.67%
Total		100.00%

Birla Sun Life Index Fund	
Allocation as a %	0/
of Net Assets	%
NIFTY 29/12/2016	24.04%
HDFC Bank Ltd	5.76%
Housing Development Finance Corporation Ltd	4.86%
ITC Ltd	4.78%
Infosys Ltd Reliance Industries Ltd	4.75% 3.98%
ICICI Bank Ltd	3.76%
Tata Consultancy Services Ltd	2.95%
Larsen & Toubro Ltd	2.76%
Tata Motors Ltd	2.16%
State Bank of India	1.95%
Axis Bank Ltd Kotak Mahindra Bank Ltd	1.91% 1.90%
Sun Pharmaceuticals Industries Ltd	1.87%
Maruti Suzuki India Ltd	1.69%
Hindustan Unilever Ltd	1.46%
Mahindra & Mahindra Ltd	1.33%
Indusind Bank Ltd	1.29%
Oil & Natural Gas Corporation Ltd	1.28% 1.10%
HCL Technologies Ltd Bharti Airtel Ltd	1.10%
Asian Paints Ltd	1.07%
Power Grid Corporation of India Ltd	1.03%
Dr Reddys Laboratories Ltd	0.98%
NTPC Ltd	0.98%
Hero MotoCorp Ltd	0.97%
Coal India Ltd Yes Bank Ltd	0.95% 0.93%
Bajaj Auto Ltd	0.91%
Ultratech Cement Ltd	0.89%
Lupin Ltd	0.88%
Bharat Petroleum Corp Ltd	0.82%
Tech Mahindra Ltd	0.73% 0.73%
Wipro Ltd Cipla Ltd	0.70%
Tata Steel Ltd	0.68%
Grasim Industries Ltd	0.67%
Eicher Motors Ltd	0.66%
Adani Ports and Special Economic Zone Ltd	0.63%
Zee Entertainment Enterprises Ltd	0.62%
Hindalco Industries Ltd Bharti Infratel Limited	0.57% 0.49%
Aurobindo Pharma Ltd	0.49%
Gail (India) Ltd	0.48%
Bosch Ltd	0.48%
Ambuja Cements Ltd	0.40%
Bank Of Baroda Tata Motors Ltd DVR Shares	0.38% 0.37%
Tata Power Co Ltd	0.37%
ACC Ltd	0.31%
Bharat Heavy Electricals Ltd	0.29%
Idea Cellular Ltd	0.22%
Cash & Current Assets	21.16%
Net receivables / payables Total	-18.45%
TUIAI	100.00%

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

%

6.44%

Rating

Allocation as a % of Net Assets

HDFC Bank Ltd

Infosys Ltd	6.44%
Tata Motors Ltd	4.53% 4.04%
ICICI Bank Ltd	3.81%
ITC Ltd	3.32%
Reliance Industries Ltd	3.30%
Maruti Suzuki India Ltd	2.75%
Kotak Mahindra Bank Ltd	2.71%
HCL Technologies Ltd	2.43%
State Bank of India	2.39%
Sun Pharmaceuticals Industries Ltd	2.35%
Grasim Industries Ltd	2.19%
Birla Sun Life Floating Rate - ShtTer- Gr-	2.17%
Dir Plan Indian Oil Corporation Ltd	2.07%
Larsen & Toubro Ltd	2.06%
Indusind Bank Ltd	2.06%
Housing Development Finance Corporation	
Ltd	1.88%
Aurobindo Pharma Ltd	1.84%
Mahindra & Mahindra Ltd	1.65%
NTPC Ltd	1.58%
Crompton Greaves Consumer Electricals	
Limited	1.55%
Hindustan Unilever Ltd	1.54%
Yes Bank Ltd	1.47%
Tech Mahindra Ltd	1.46%
Power Grid Corporation of India Ltd	1.42%
Coal India Ltd	1.32%
Federal Bank Ltd	1.24%
Bajaj Finance Ltd	1.23%
LIC Housing Finance Ltd	1.22%
Axis Bank Ltd	1.22%
Muthoot Finance Ltd	1.22%
Zee Entertainment Enterprises Ltd	1.16%
Hero MotoCorp Ltd Cummins India Ltd	1.15%
	1.11% 0.99%
Godrej Consumer Products Ltd Shriram City Union Finance Limited	0.99%
Britannia Industries Ltd	0.99%
Crompton Greaves Ltd	0.92%
Sanofi India Ltd	0.89%
Hindustan Petroleum Corporation Ltd	0.88%
Castrol India Ltd	0.87%
Reliance Capital Ltd	0.86%
Cipla Ltd	0.69%
Bayer Cropscience Ltd	0.66%
Motherson Sumi Systems Ltd	0.66%
Bosch Ltd	0.66%
Tata Consultancy Services Ltd	0.64%
Bank Of Baroda	0.63%
Dr Reddys Laboratories Ltd	0.58%
Glenmark Pharmaceuticals Ltd	0.57%
Akzo India Nobel Ltd	0.53%
Gail (India) Ltd	0.51%
Glaxosmithkline Consumer Healthcare Ltd	
	0.49%
Titan Company Limited	0.48%
Titan Company Limited IRB Infrastructure Developers Ltd	
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance	0.48%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd	0.48% 0.45% 0.43%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd	0.48% 0.45% 0.43% 0.42%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd Lupin Ltd	0.48% 0.45% 0.43% 0.42% 0.41%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd	0.48% 0.45% 0.43% 0.42%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd Lupin Ltd ICICI Prudential Life Insurance Company	0.48% 0.45% 0.43% 0.42% 0.41%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd Lupin Ltd ICICI Prudential Life Insurance Company Limited	0.48% 0.45% 0.43% 0.42% 0.41%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd Lupin Ltd ICICI Prudential Life Insurance Company Limited Bharti Airtel Ltd	0.48% 0.45% 0.43% 0.42% 0.41% 0.41%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd Lupin Ltd ICICI Prudential Life Insurance Company Limited Bharti Airtel Ltd Vedanta Ltd	0.48% 0.45% 0.43% 0.42% 0.41% 0.37% 0.36% 0.35% 0.33%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd Lupin Ltd ICICI Prudential Life Insurance Company Limited Bharti Airtel Ltd Vedanta Ltd Glaxosmithkline Pharmaceuticals Ltd Birla Sun Life Nifty ETF - Growth GE Power India Limited	0.48% 0.45% 0.43% 0.42% 0.41% 0.41% 0.37% 0.36% 0.35% 0.33% 0.31%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd Lupin Ltd ICICI Prudential Life Insurance Company Limited Bharti Airtel Ltd Vedanta Ltd Glaxosmithkline Pharmaceuticals Ltd Birla Sun Life Nifty ETF - Growth GE Power India Limited Hindustan Zinc Ltd	0.48% 0.45% 0.43% 0.42% 0.41% 0.37% 0.36% 0.35% 0.33% 0.31%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd Lupin Ltd ICICI Prudential Life Insurance Company Limited Bharti Airtel Ltd Vedanta Ltd Glaxosmithkline Pharmaceuticals Ltd Birla Sun Life Nifty ETF - Growth GE Power India Limited Hindustan Zinc Ltd Divis Laboratories Ltd	0.48% 0.45% 0.43% 0.42% 0.41% 0.37% 0.36% 0.35% 0.33% 0.31% 0.30%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd Lupin Ltd ICICI Prudential Life Insurance Company Limited Bharti Airtel Ltd Vedanta Ltd Claxosmithkline Pharmaceuticals Ltd Birla Sun Life Nifty ETF - Growth GE Power India Limited Hindustan Zinc Ltd Divis Laboratories Ltd Hindalco Industries Ltd	0.48% 0.45% 0.43% 0.42% 0.41% 0.37% 0.36% 0.35% 0.33% 0.31% 0.30% 0.29%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd Lupin Ltd ICICI Prudential Life Insurance Company Limited Bharti Airtel Ltd Vedanta Ltd Glaxosmithkline Pharmaceuticals Ltd Birla Sun Life Nifty ETF - Growth GE Power India Limited Hindustan Zinc Ltd Divis Laboratories Ltd Hindalco Industries Ltd Jagran Prakashan Ltd	0.48% 0.45% 0.43% 0.42% 0.41% 0.37% 0.36% 0.35% 0.31% 0.29% 0.29% 0.28%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd Lupin Ltd ICICI Prudential Life Insurance Company Limited Bharti Airtel Ltd Vedanta Ltd Glaxosmithkline Pharmaceuticals Ltd Birla Sun Life Nifty ETF - Growth GE Power India Limited Hindustan Zinc Ltd Divis Laboratories Ltd Hindalco Industries Ltd Jagran Prakashan Ltd IDFC Bank Ltd	0.48% 0.45% 0.43% 0.42% 0.41% 0.41% 0.37% 0.35% 0.35% 0.33% 0.29% 0.29% 0.28% 0.26%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd Lupin Ltd ICICI Prudential Life Insurance Company Limited Bharti Airtel Ltd Vedanta Ltd Glaxosmithkline Pharmaceuticals Ltd Birla Sun Life Niffy ETF - Growth GE Power India Limited Hindustan Zinc Ltd Divis Laboratories Ltd Hindalco Industries Ltd Jagran Prakashan Ltd IDFC Bank Ltd	0.48% 0.45% 0.43% 0.42% 0.41% 0.37% 0.36% 0.35% 0.33% 0.29% 0.28% 0.26% 0.26% 0.24%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd Lupin Ltd ICICI Prudential Life Insurance Company Limited Bharti Airtel Ltd Vedanta Ltd Glaxosmithkline Pharmaceuticals Ltd Birla Sun Life Nifty ETF - Growth GE Power India Limited Hindustan Zinc Ltd Divis Laboratories Ltd Hindalco Industries Ltd Jagran Prakashan Ltd IDFC Bank Ltd DLF Ltd United Spirits Ltd	0.48% 0.45% 0.43% 0.42% 0.41% 0.41% 0.37% 0.35% 0.35% 0.33% 0.29% 0.29% 0.28% 0.26%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd Lupin Ltd ICICI Prudential Life Insurance Company Limited Bharti Airtel Ltd Vedanta Ltd Glaxosmithkline Pharmaceuticals Ltd Birla Sun Life Nifty ETF - Growth GE Power India Limited Hindustan Zinc Ltd Divis Laboratories Ltd Hindalco Industries Ltd Jagran Prakashan Ltd IDFC Bank Ltd UFF Ltd United Spirits Ltd Housing Development Finance Corporation	0.48% 0.45% 0.43% 0.42% 0.41% 0.37% 0.36% 0.35% 0.33% 0.29% 0.28% 0.26% 0.26% 0.24%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd Lupin Ltd ICICI Prudential Life Insurance Company Limited Bharti Airtel Ltd Vedanta Ltd Glaxosmithkline Pharmaceuticals Ltd Birla Sun Life Niffy ETF - Growth GE Power India Limited Hindustan Zinc Ltd Divis Laboratories Ltd Hindalco Industries Ltd Jagran Prakashan Ltd IDFC Bank Ltd United Spirits Ltd Housing Development Finance Corporation Limited	0.48% 0.45% 0.43% 0.41% 0.41% 0.35% 0.35% 0.33% 0.29% 0.26% 0.26% 0.24% 0.23% 0.22%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd Lupin Ltd ICICI Prudential Life Insurance Company Limited Bharti Airtel Ltd Vedanta Ltd Glaxosmithkline Pharmaceuticals Ltd Birla Sun Life Nifty ETF - Growth GE Power India Limited Hindustan Zinc Ltd Divis Laboratories Ltd Hindalco Industries Ltd Jagran Prakashan Ltd IDFC Bank Ltd DLF Ltd United Spirits Ltd Housing Development Finance Corporation Limited Cairn India Ltd	0.48% 0.45% 0.43% 0.41% 0.41% 0.35% 0.35% 0.33% 0.31% 0.29% 0.26% 0.24% 0.24% 0.22%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd Lupin Ltd ICICI Prudential Life Insurance Company Limited Bharti Airtel Ltd Vedanta Ltd Glaxosmithkline Pharmaceuticals Ltd Birla Sun Life Nifly ETF - Growth GE Power India Limited Hindustan Zinc Ltd Divis Laboratories Ltd Hindalco Industries Ltd Jagran Prakashan Ltd IDFC Bank Ltd DLF Ltd United Spirits Ltd Housing Development Finance Corporation Limited Cairm India Ltd Wipro Ltd	0.48% 0.45% 0.45% 0.41% 0.41% 0.37% 0.36% 0.35% 0.33% 0.29% 0.26% 0.26% 0.26% 0.24% 0.23% 0.22%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd Lupin Ltd ICICI Prudential Life Insurance Company Limited Bharti Airtel Ltd Vedanta Ltd Glaxosmithkline Pharmaceuticals Ltd Birla Sun Life Niffy ETF - Growth GE Power India Limited Hindustan Zinc Ltd Divis Laboratories Ltd Hindalco Industries Ltd Jagran Prakashan Ltd IDFC Bank Ltd DLF Ltd United Spirits Ltd Housing Development Finance Corporation Limited Cairn India Ltd Wipro Ltd Sun TV Network Ltd	0.48% 0.45% 0.43% 0.41% 0.411% 0.37% 0.35% 0.35% 0.33% 0.29% 0.26% 0.26% 0.24% 0.22% 0.22% 0.22%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd Lupin Ltd ICIC! Prudential Life Insurance Company Limited Bharti Airtel Ltd Vedanta Ltd Glaxosmithkline Pharmaceuticals Ltd Birla Sun Life Nifty ETF - Growth GE Power India Limited Hindustan Zinc Ltd Divis Laboratories Ltd Hindalco Industries Ltd Jagran Prakashan Ltd IDFC Bank Ltd DLF Ltd United Spirits Ltd Housing Development Finance Corporation Limited Cairn India Ltd Wipro Ltd Sun TV Network Ltd Tata Steel Ltd	0.48% 0.45% 0.45% 0.41% 0.41% 0.37% 0.36% 0.35% 0.33% 0.29% 0.26% 0.26% 0.24% 0.22% 0.22% 0.22% 0.22%
Titan Company Limited IRB Infrastructure Developers Ltd Cholamandalam Investment and Finance Company Ltd Torrent Pharmaceuticals Ltd Lupin Ltd ICICI Prudential Life Insurance Company Limited Bharti Airtel Ltd Vedanta Ltd Glaxosmithkline Pharmaceuticals Ltd Birla Sun Life Niffy ETF - Growth GE Power India Limited Hindustan Zinc Ltd Divis Laboratories Ltd Hindalco Industries Ltd Jagran Prakashan Ltd IDFC Bank Ltd DLF Ltd United Spirits Ltd Housing Development Finance Corporation Limited Cairn India Ltd Wipro Ltd Sun TV Network Ltd	0.48% 0.45% 0.43% 0.41% 0.411% 0.37% 0.35% 0.35% 0.33% 0.29% 0.26% 0.26% 0.24% 0.22% 0.22% 0.22%

	100.00%
	3.58%
	3.15%
	-1.99%
	-0.76%
	0.002%
CRISIL AAA	0.04%
	0.06%
	0.11%
	0.18%
	0.18%
	0.18%
	CRISIL AAA

## Birla Sun Life Top 100 Fund

2.43%	Birla Sun Life Top 100 Fund		
2.35%			
2.19%	Allocation as a %	Rating	%
	of Net Assets	ivating	/0
2.17%	HDFC Bank Ltd		7.47%
2.07%	Tata Motors Ltd		4.61%
2.06%	Infosys Ltd		4.39%
2.06%	ICICI Bank Ltd		4.25%
1.88%	ITC Ltd		3.37%
	Kotak Mahindra Bank Ltd		3.06%
1.84% 1.65%	Grasim Industries Ltd		2.96%
1.58%	Sun Pharmaceuticals Industries Ltd Reliance Industries Ltd		2.96% 2.84%
	Maruti Suzuki India Ltd		2.82%
1.55%	HCL Technologies Ltd		2.79%
1.54%	Indian Oil Corporation Ltd		2.63%
1.47%	Indusind Bank Ltd		2.51%
1.46%	Power Grid Corporation of India Ltd		2.00%
1.42%	State Bank of India		1.95%
1.32% 1.24%	Aurobindo Pharma Ltd		1.93%
1.23%	Housing Development Finance Corporation Ltd		1.91%
1.22%	Crompton Greaves Consumer Electricals		
1.22%	Limited		1.73%
1.22%	Glenmark Pharmaceuticals Ltd		1.73%
1.16%	Yes Bank Ltd		1.73%
1.15%	Crompton Greaves Ltd		1.57%
1.11%	Hindustan Unilever Ltd		1.53%
0.99% 0.99%	Bajaj Finserv Ltd Mahindra & Mahindra Ltd		1.44% 1.39%
0.92%	Bharat Electronics Ltd		1.36%
0.89%	Federal Bank Ltd		1.31%
0.89%	Coal India Ltd		1.30%
0.88%	IDFC Ltd		1.19%
0.87%	Larsen & Toubro Ltd		1.16%
0.86% 0.69%	Cummins India Ltd		1.14%
0.66%	Zee Entertainment Enterprises Ltd NTPC Ltd		1.12% 1.12%
0.66%	Tech Mahindra Ltd		1.06%
0.66%	Sanofi India Ltd		0.99%
0.64%	Ambuja Cements Ltd		0.99%
0.63%	PTC India Ltd		0.96%
0.58%	Axis Bank Ltd		0.92%
0.57% 0.53%	Petronet LNG Ltd Motherson Sumi Systems Ltd		0.91% 0.89%
0.51%	Hindustan Zinc Ltd		0.87%
0.49%	Britannia Industries Ltd		0.87%
0.48%	Birla Sun Life Nifty ETF - Growth		0.84%
0.45%	Torrent Pharmaceuticals Ltd		0.83%
0.43%	Tata Consultancy Services Ltd		0.70%
0.42%	Bank Of Baroda		0.67%
0.42%	Vedanta Ltd Castrol India Ltd		0.61% 0.61%
0.41%	Bharti Airtel Ltd		0.60%
	LIC Housing Finance Ltd		0.59%
0.37%	Cairn India Ltd		0.57%
0.36%	Akzo India Nobel Ltd		0.45%
0.35% 0.33%	Glaxosmithkline Consumer Healthcare Ltd		0.45%
0.33%	Hindustan Petroleum Corporation Ltd ICICI Prudential Life Insurance Company		0.44%
0.30%	Limited		0.44%
0.29%	Pfizer Ltd		0.42%
0.28%	Tata Motors Ltd DVR Shares		0.41%
0.26%	Titan Company Limited		0.40%
0.26%	Gail (India) Ltd		0.39%
0.24%	Gujarat State Petronet Ltd		0.38%
0.23%	Dr Reddys Laboratories Ltd Housing Development Finance Corporation		0.35%
0.22%	Limited		0.33%
0.22%	Oracle Financial Services Software Ltd		0.31%
0.22%	Bosch Ltd		0.21%
0.22%	TATAMOTORS_29/12/2016		0.20%
0.21%	Hindalco Industries Ltd	CDICII AAA	0.12%
0.21% 0.19%	NTPC Limited IRB Infrastructure Developers Ltd	CRISIL AAA	0.07% 0.03%
0.1770	IND THE ASTRUCTURE DEVEloper'S Eta		0.0370

LT 29/12/2016	-0.22%
	0.0004
NIFTY_29/12/2016	-2.98%
Cash & Current Assets	3.86%
Net receivables / payables	4.21%
Total	100.00%

### **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 HCL Technologies Ltd	3.81% 3.37%
otak Mahindra Bank Ltd	3.33%
Maruti Suzuki India Ltd	3.19%
es Bank Ltd ata Communications Ltd	3.17% 2.91%
un Pharmaceuticals Industries Ltd	2.91%
ata Chemicals Ltd	2.85%
ndusind Bank Ltd	2.76%
'edanta Ltd Or Reddys Laboratories Ltd	2.56% 2.08%
ata Motors Ltd	2.00%
TC Ltd	1.98%
ank Of Baroda	1.71%
entury Textiles & Industries Ltd lalmia Bharat Limited	1.68% 1.66%
ech Mahindra Ltd	1.57%
ata Steel Ltd	1.44%
urobindo Pharma Ltd	1.42% 1.41%
nfosys Ltd ansai Nerolac Paints Ltd	1.33%
Bajaj Finance Ltd	1.28%
ishman Pharma & Chemicals Ltd	1.27%
IC Housing Finance Ltd holamandalam Investment and Finance Company Ltd	1.26% 1.24%
astrol India Ltd	1.18%
CICI Bank Ltd	1.17%
lue Star Ltd	1.10%
ndian Oil Corporation Ltd Pish TV India Ltd	1.07% 1.06%
tepco Home Finance Ltd	1.03%
hriram City Union Finance Limited	1.01%
harat Financial Inclusion Ltd ee Entertainment Enterprises Ltd	0.98% 0.97%
DFC Ltd	0.94%
xide Industries Ltd	0.94%
Inited Spirits Ltd	0.93%
quitas Holdings Limited xis Bank Ltd	0.91% 0.87%
industan Unilever Ltd	0.73%
harti Infratel Limited	0.72%
iramal Enterprises Ltd	0.69% 0.68%
Cummins India Ltd Radico Khaitan Ltd	0.66%
orrent Pharmaceuticals Ltd	0.64%
FL Holdings Ltd	0.64%
utul Ltd Glaxosmithkline Consumer Healthcare Ltd	0.62% 0.53%
Shriram Transport Finance Company Ltd	0.52%
/A Tech Wabag Ltd	0.52%
MRF Ltd ACC Ltd	0.48%
NA Engineering Ltd	0.44% 0.42%
he Jammu and Kashmir Bank Ltd	0.41%
Yewal Kiran Clothing Limited	0.36%
Sharat Electronics Ltd	0.35%
Cox and Kings Ltd Bata India Ltd	0.30% 0.30%
Grasim Industries Ltd	0.28%
and T Finance Holdings Ltd	0.27%
NB Housing Finance Limited	0.25% 0.19%
ımbuja Cements Ltd Iindustan Zinc Ltd	0.19%
DLF Ltd	0.17%
Rallis India Ltd	0.12%
DQ Entertainment International Ltd Ams Infrastr Ltd	0.04% 0.00%
MAESTROS MEDILINE SYSTEMS LIMITED	0.00%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	6.30% 2.80%
Vet receivables / payables	7 80%

## 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 Sun Pharmaceuticals Industries Ltd	3.31% 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% 1.93%
Infosys Ltd Tech Mahindra Ltd	1.93%
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%
Repco Home Finance Ltd	1.52%
Berger Paints India Ltd	1.51% 1.49%
Bajaj Finance Ltd Hindustan Zinc Ltd	1.47%
PNB Housing Finance Limited	1.45%
Voltas 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 Power Grid Corporation of India Ltd	1.06% 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 VEDL_29/12/2016	0.82% 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 Bharat Financial Inclusion Ltd	0.56% 0.52%
Wabco India Ltd	0.52%
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 Cash & Current Assets	0.00% 7.77%
Net receivables / payables	-4.24%
Total	100.00%

### **Birla Sun Life MNC Fund**

of Net Assets         Rating         76           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         6.41%           Honeywell Automation India Ltd         5.11%           Glaxosmithkline Pharmaceuticals Ltd         5.84%           Kotak Mahindra Bank Ltd         5.05%           Johnson Controls-Hitachi Air Conditioning India Lt         4.69%           India Lt         3.86%           Capital First Limited         3.77%           Hindustan Unilever Ltd         3.68%           Kansai Nerolac Paints Ltd         3.13%           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         1.58%           Castrol India Ltd         1.42%	Allocation as a %	Doting	%
Gillette India Ltd         7.76%           Bosch Ltd         7.67%           Bosch Ltd         7.67%           ICRA Ltd         7.05%           Pfizer Ltd         6.61%           Maruti Suzuki India Ltd         6.61%           Maruti Suzuki India Ltd         6.11%           Glaxosmithkline Pharmaceuticals Ltd         5.84%           Kotak Mahindra Bank Ltd         5.05%           Johnson Controls-Hitachi Air Conditioning India Ltd         3.66%           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         2.22%           Cummins India Ltd         1.76%           FAG Bearings India Ltd         1.73%           Bata India Ltd         1.58%           Castrol India Ltd         1.42%	of Net Assets	Rating	70
Bosch Ltd	Bayer Cropscience Ltd		8.05%
ICRA Ltd	Gillette India Ltd		7.76%
Pfizer Ltd         6.61%           Maruti Suzuki India Ltd         6.48%           Morey Mell Automation India Ltd         6.11%           Glaxosmithkline Pharmaceuticals Ltd         5.84%           Kotak Mahindra Bank Ltd         5.05%           Johnson Controls—Hitachi Air Conditioning India Lt         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         2.22%           Cummins India Ltd         1.76%           FAG Bearings India Ltd         1.73%           Bata India Ltd         1.58%           Castrol India Ltd         1.42%	Bosch Ltd		7.67%
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 Lt         4.69%           India Lt         3.86%           Capital First Limited         3.77%           Hindustan Unilever Ltd         3.68%           Kansai Nerolac Paints Ltd         2.77%           Procter & Gamble Hygiene and Health Care         2.22%           Cummins India Ltd         1.76%           FAG Bearings India Ltd         1.73%           Bata India Ltd         1.58%           Castrol India Ltd         1.42%	ICRA Ltd		
Honeywell Automation India Ltd   5.11%   Glaxosmithkline Pharmaceuticals Ltd   5.84%   5.05%   Johnson Controls—Hitachi Air Conditioning India Lt   1.00%			6.61%
Glaxosmithkline Pharmaceuticals Ltd         5.84%           Kotak Mahindra Bank Ltd         5.05%           Johnson Controls–Hitachi Air Conditioning India Lt         4.69%           Indmax Cook India Ltd         3.86%           Capital First Limited         3.77%           Hindustan Unilever Ltd         3.68%           Kansai Nerolac Paints Ltd         2.77%           Procter & Gamble Hygiene and Health Care         2.22%           Ltd         1.76%           FAG Bearings India Ltd         1.73%           FAG Bearings India Ltd         1.58%           Castrol India Ltd         1.58%           Castrol India Ltd         1.42%			
Kotak Mahindra Bank Ltd         5.05%           Johnson Controls-Hitachi Air Conditioning India Lt         4.69%           India Lt         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         2.22%           Cummins India Ltd         1.76%           FAG Bearings India Ltd         1.73%           Bata India Ltd         1.58%           Castrol India Ltd         1.42%			
Johnson Controls-Hitachi Air Conditioning   4.69%     India Lt			
India Lt			5.05%
Thomas Cook India Ltd   3.86%			4.69%
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     2.22%       Ltd     1.76%       Cummins India Ltd     1.73%       FAG Bearings India Ltd     1.73%       Bata India Ltd     1.58%       Castrol India Ltd     1.42%			
Hindustan Unilever Ltd       3.68%         Kansai Nerolac Paints Ltd       3.13%         Jet Airways India Ltd       2.77%         Procter & Gamble Hygiene and Health Care       2.22%         Ltd       1.76%         FAG Bearings India Ltd       1.73%         Bata India Ltd       1.58%         Castrol India Ltd       1.42%			
Kansai Nerolac Paints Ltd         3.13%           Jet Airways India Ltd         2.77%           Procter & Gamble Hygiene and Health Care         2.22%           Ltd         1.76%           Cummins India Ltd         1.76%           FAG Bearings India Ltd         1.73%           Bata India Ltd         1.58%           Castrol India Ltd         1.42%			
Jet Airways India Ltd         2.77%           Procter & Gamble Hygiene and Health Care         2.22%           Ltd         1.76%           Cummins India Ltd         1.73%           FAG Bearings India Ltd         1.73%           Bata India Ltd         1.58%           Castrol India Ltd         1.42%			
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%			
Ltd         2.22%           Cummins India Ltd         1.76%           FAG Bearings India Ltd         1.73%           Bata India Ltd         1.58%           Castrol India Ltd         1.42%			2.77%
Cummins India Ltd         1.76%           FAG Bearings India Ltd         1.73%           Bata India Ltd         1.58%           Castrol India Ltd         1.42%			2.22%
FAG Bearings India Ltd         1.73%           Bata India Ltd         1.58%           Castrol India Ltd         1.42%			1 7/0/
Bata India Ltd 1.58% Castrol India Ltd 1.42%			
Castrol India Ltd 1.42%			
Crisii Lta 1.31%			
	Crisii Lta		1.31%

Total		100.00%
Net receivables / payables		-0.45%
Cash & Current Assets		0.77%
Visakha Aqua Farm Ltd		0.00%
Sri Venkatesha Mill Ltd		0.00%
Sree Jayalakshmi Autospin Ltd		0.00%
Maruti Cottex Ltd		0.00%
Jainpur Straw Brd and Paper Ltd		0.00%
Blue Dart Express Limited	ICRA AA	0.00%
Blue Dart Express Limited	ICRA AA	0.00%
Blue Dart Express Limited	ICRA AA	0.00%
Schneider Electric Infrastructure I td		0.08%
Disa India Ltd		0.13%
ABB India I td		0.15%
GE Power India Limited		0.17%
GF T&D India Limited		0.18%
Blue Dart Express Ltd		0.21%
Akzo India Nobel I td		0.23%
Siemens I td		0.23%
Sanofi India I td		0.33%
Federal-Mogul Goetze (India) Ltd		0.34%
ITD Cementation India Ltd		0.34%
Ambuja Cements Ltd Nestle India I td		0.35%
Oracle Financial Services Software Ltd		0.44%
SML Isuzu Ltd		0.53%
ACC Ltd		0.64%
Quess Corp Limited		0.66%
Colgate Palmolive India Ltd		0.89%
Wabco India Ltd		1.02%

### **Birla Sun Life Midcap Fund**

Allocation as a %	0/
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 MRF I td	2.23% 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 Grasim Industries Ltd	1.74% 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%
Voltas Ltd	1.43%
Century Textiles & Industries Ltd	1.37%
Hindustan Zinc Ltd Yes Bank I td	1.36% 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 Cyient Limited	1.07% 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%

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%
Total	100.00%

### Birla Sun Life Small & Midcap Fund

Allocation a of Net Asset	/-	%
Torrent Pharmace		2.71%
Repco Home Final		2.65%
Bharat Financial Ir		2.64%
KFC International		2.60%
Firstsource Solution		2.54%
	y & Petrochemicals Ltd	2.52%
Mahindra CIE Auto		2.51%
SUVEN LIFE SCIE		2.48%
Jyothy Laboratorio		2.45%
PNC Infratech Lim		2.44%
Endurance Techno		2.41%
Solar Industries (I	9	2.37%
Biocon I td	, 2.0	2.34%
Sanofi India I td		2.31%
Federal Bank I td		2.26%
Dalmia Bharat Lim	nited	2.25%
Sterlite Technolog		2.20%
Gujarat State Petro		2.20%
IDFC Ltd		2.19%
Capital First Limite	ed	2.16%
Carborundum Uni		2.04%
K.P.R. Mill Limited		1.99%
J.Kumar Infraproj		1.97%
Crompton Greaves		1.97%
	nance Corporation Ltd	1.96%
Mahanagar Gas Li		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 I	_td	1.82%
Natco Pharma Ltd		1.69%
Inox Leisure Ltd		1.69%
V-Guard Industrie	s Limited	1.68%
Union Bank of Ind	ia	1.55%
VIP Industries Ltd		1.55%
Pennar Engineere	d Building Systems Ltd	1.50%
Advanced Enzyme	Technologies Limited	1.44%
Relaxo Footwears	Limited	1.25%
Orient Cement Ltd		1.15%
Hinduja Global So	lutions Ltd	1.06%
Monte Carlo Fashi	ons Ltd	1.04%
Indo Count Indust	ries Limited	0.99%
HPL Electric & Po	wer Limited	0.78%
Cash & Current As		12.50%
Net receivables / p	payables	-1.29%
Total		100.00%

### **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%
	2.72%
K.P.R. Mill Limited	
L and T Finance Holdings Ltd	2.64%
Mahanagar Gas Limited	2.60%
Tata Coffee Limited	2.55%
Biocon I td	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 I td	1.57%
Neuland Laboratories Ltd	1.50%
Unichem Laboratories Ltd	1.49%
Kalpataru 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 I td	1.03%
Indian Terrain Fashions Ltd	1.00%
Hindustan Petroleum Corporation Ltd	0.98%
Equitas Holdings Limited	0.98%
MRF I td	0.96%
Tata Steel I td	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%
Total	100.00%
Total	100.00%

#### Birla Sun Life Manufacturing Equity Fund

Biria Sun Life Manufacturing Equity	rund
Allocation as a % of Net Assets	%
Maruti Suzuki India I td	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%

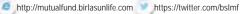
Total	100.00%
Net receivables / payables	-0.04%
Cash & Current Assets	2.94%
IFGL REFRACTORIES LTD	0.04%
Texmaco Rail & Engineering Ltd	0.19%
Inox Wind Ltd	0.47%
Endurance Technologies Limited	0.57%
Clariant Chemicals India Ltd	0.70%
Birla Corporation Ltd	0.73%
Bajaj Auto Ltd	0.87%
Kewal Kiran Clothing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

#### **Birla Sun Life Banking and Financial Services Fund**

OCI VICCO I UIIU	
Allocation as a %	%
of Net Assets	70
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%
Repco 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%
Total	100.00%

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

Allocation as a %	%
of Net Assets	70
CICI 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% 1.83%
Indian Oil Corporation Ltd  Torrent Pharmaceuticals Ltd	1.83%
Cummins India I td	1.72%
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 I td	1.27%
Unichem Laboratories Ltd	1.24%
Interglobe Aviation Ltd	1.24%
IFL 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%
NDUSTRIA DE DISENO TEXTIL SA	0.99%





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

#### **Birla Sun Life Special Situations Fund**

Allocation as a %	%
of Net Assets	/0
HDFC Bank Ltd	4.31%
Indusind Bank Ltd	4.22%
Infosys Ltd	3.86%
Yes Bank Ltd Tech Mahindra Ltd	3.80% 3.66%
UPL Limited	3.53%
TC 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 State Bank of India	2.35% 2.32%
Sujarat Fluorochemicals Ltd	2.32%
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 Gulf Oil Lubricants India Ltd	1.56% 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 Mahanagar Gas Limited	1.20% 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 Dish TV India I td	0.98% 0.97%
The Jammu and Kashmir Bank Ltd	0.97%
Satin Creditcare Network Limited	0.90%
United Spirits Ltd	0.90%
Aurobindo Pharma Ltd	0.88%
Inox Leisure Ltd	0.83%
Cylent Limited	0.81%
City Union Bank Ltd	0.81%
IRB Infrastructure Developers Ltd	0.80%
Hindustan Zinc Ltd United Breweries Holdings Ltd	0.78% 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%
Total	100.00

#### 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%
Repco 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% 1.67%
Equitas Holdings Limited Ashoka Buildcon I td	1.64%
Kotak Mahindra Bank I td	1.51%
Natco Pharma I td	1.45%
Tata Motors Ltd DVR Shares	1.41%
GF 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%
Total	100.00%

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

Allocation on a 0/	
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 Orient Refractories Limited	1.78% 1.71%
Hindustan Zinc Ltd	1.70%
Muthoot Finance Ltd	1.68%
	1.67%
Bajaj Finance Ltd 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%

#### **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%
Cylent 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%
Total	100.00%

#### 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 ICICI Prudential Life Insurance Company Limited	2.32% 2.02%
Bharat Financial Inclusion Ltd	2.02%
Tata Motors Ltd	2.02%
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 Repco Home Finance Ltd	1.54%
Nestle India Ltd	1.44% 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 HEIDELBERGCEMENT INDIA LIMITED	1.11%
Aurobindo Pharma Ltd	1.10% 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 ACC Ltd	0.87%
Bata India Ltd	0.85% 0.85%
Relaxo Footwears Limited	0.83%
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 Radico Khaitan I td	0.66% 0.63%
Radico Knaitan Ltd Monte Carlo Fashions Ltd	0.63%

Magnasound (I) Ltd	0.00%
Cash & Current Assets	9.44%
Net receivables / payables	0.31%
Total	100.00%

### **Birla Sun Life India Opportunities Fund**

Allocation as a % of Net Assets	%
Sanofi India I td	6.32%
HCL Technologies Ltd	6.24%
Infosys Ltd	6.13%
Cummins India Ltd	6.12%
Tech Mahindra Ltd	6.10%
Sun Pharmaceuticals Industries Ltd	6.06%
Honeywell Automation India Ltd	5.14%
Hindustan Zinc Ltd	4.82%
NIIT Technologies Ltd	4.21%
Torrent Pharmaceuticals Ltd	4.06%
Wabco India Ltd	3.95%
Reliance Industries Ltd	3.84%
AIA Engineering Ltd	3.11%
Aurobindo Pharma Ltd	2.99%
Crisil Ltd	2.69%
Divis Laboratories Ltd	2.69%
Persistent Systems Ltd	2.60%
KPIT Technologies Limited Sonata Software I td	2.29%
	2.04%
Glenmark Pharmaceuticals Ltd	2.04% 2.04%
Mindtree Ltd Cyient Limited	1.58%
Lupin Ltd	1.52%
K.P.R. Mill Limited	1.40%
Vedanta I td	1.34%
Dishman Pharma & Chemicals Ltd	1.19%
Balkrishna Industries Ltd	1.08%
Orbit Exports Ltd	0.97%
Arvind Ltd	0.96%
Brillio Technologies Pvt Ltd	0.00%
Jainpur Straw Brd and Paper Ltd	0.00%
Magnasound (I) Ltd	0.00%
Oriqua Ltd	0.00%
Sree Rama Polymer	0.00%
Cash & Current Assets	4.51%
Net receivables / payables	-0.02%
Total	100.00%

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

Allocation as a % of Net Assets	%
	E 040/
Aetna Inc New	5.01%
VALERO ENERGY CORP	4.32%
APPLE INC	3.93%
HARMAN INTERNATIONAL	3.86%
FEDEX CORP	3.48%
AXA SA	3.47%
The Boeing Co	3.39%
SWISS RE AG Delta Air Lines Inc	3.11% 2.90%
EXPEDIA INC	2.90%
SANOFI NORDEA BANK AB	2.87% 2.83%
PING AN INS GRP-H	2.83% 2.77%
	2.71%
Westfield Corporation EASTMAN CHEMICAL CO	2.73%
FORD MOTOR CO	2.68%
TELENOR	2.00%
TJX ORD	2.47%
CH ROBINSON WORLDWIDE ORD	2.44%
Telstra Corporation Ltd	2.44%
AMERISOURCE BERGEN CORP	2.32%
QUALCOMM INC	2.26%
Koninklijke Ahold Delhaize NV	2.21%
GILEAD SCIENCES INC	2.13%
TYSON FOODS INC	2.08%
ESTEE LAUDER CL A ORD	2.02%
CVS CARFMARK CORP	1.95%
MONSANTO CO	1.94%
PUBLICIS GROUPE SA	1.86%
JOHNSON AND JOHNSON	1.83%
CenturyLink Inc	1.77%
Imperial Brands Plc	1.69%
PROSIEBEN SAT.1 MEDIA SE	1.57%
XEROX CORP	1.50%
SAMSUNG ELECTRONICS - GDR	1.35%
HEWLETT PACKARD CO	0.90%
Dell Technologies Inc	0.66%
Cash & Current Assets	3.69%
Net receivables / payables	3.56%
Total	100.009

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

Allocation as a %	%
of Net Assets	/0
HDFC Bank Ltd Infosys Ltd Bajaj Finance Ltd Repco Home Finance Ltd HARMAN INTERNATIONAL Indian Oil Corporation Ltd	7.97% 4.78% 3.29% 3.08% 3.06% 2.98%

Indusind Bank Ltd	2.68%
Tata Motors Ltd Eicher Motors Ltd	2.35% 2.21%
Shriram City Union Finance Limited	1./8%
Tech Mahindra Ltd	1.73% 1.70%
Axis Bank Ltd	1.70%
Aetna Inc New	1.66%
Cummins India Ltd ICICI Bank Ltd	1.61% 1.58%
Kewal Kiran Clothing Limited	1.49%
Aurobindo Pharma Etd	1.47%
D.B.Corp Ltd IFGL REFRACTORIES LTD	1.47%
Emami Ltd	1.42% 1.42%
Atul Auto Limited	1.38%
Hindustan Zinc Ltd	1.38% 1.28%
Orient Refractories Limited	1 27%
PTC India Ltd VST Industries Ltd	1.26%
FEDEX CORP	1.21% 1.20%
Equitas Holdings Limited	1 18%
The Boeing Co	1.17% 1.14% 1.11%
Sanofi India Ltd	1.14%
VALERO ENERGY CORP Indian Terrain Fashions Ltd	1.11%
SAMSUNG ELECTRONICS - GDR	1.07%
Housing Development Finance Corporation Ltd APPLE INC	1.05% 1.03%
APPLE INC	1.01%
Hindalco Industries Ltd	0.99%
Power Grid Corporation of India Ltd Mahanagar Gas Limited	0.98% 0.94%
AXA SA	0.90%
AXA SA ITC Ltd	0.89%
Ashoka Buildcon Ltd	0.82%
Vedanta Ltd	0.82%
EXPEDIA INC Delta Air Lines Inc	0.79% 0.78%
Cairn India Ltd	0.77%
SWISS RE AG Kaveri Seed Company Ltd	0.77%
Kaveri Seed Company Ltd	0.76%
Sun Pharmaceuticals Industries Ltd	0.75%
QUALCOMM INC SANOFI	0.75% 0.74%
Orient Cement Ltd	0.73% 0.72%
Orient Cement Ltd Oracle Financial Services Software Ltd	0.72%
Crompton Greaves Consumer Electricals Limited	0.71%
K.P.R. Mill Limited	0.69% 0.68%
Westfield Corporation EASTMAN CHEMICAL CO	0.67%
Thomas Cook India Ltd MONSANTO CO	0.65%
MONSANTO CO	0.64%
Koninklijke Ahold Delhaize NV JOHNSON AND JOHNSON NORDEA BANK AB	0.64%
NORDEA BANK AB	0.63% 0.63%
PING AN INS GRP-H	0.62%
FORD MOTOR CO	0.61%
AMERISOURCE BERGEN CORP	0.60%
Imperial Brands Plc TYSON FOODS INC	0.58% 0.58%
TELENOR	0.57%
Dalmia Bharat Limited	0.56%
Telstra Corporation Ltd	0.55%
Grasim Industries Ltd	0.55% 0.55%
TJX ORD PROSIEBEN SAT.1 MEDIA SE	0.55% 0.55%
HEIDELBERGCEMENT INDIA LIMITED	0.54%
Sonata Software Ltd	0.53%
CH ROBINSON WORLDWIDE ORD	0.52%
GILEAD SCIENCES INC City Union Bank Ltd	0.52% 0.52%
V-Mart Retail Limited	0.52%
CVS CAREMARK CORP	0.48%
XEROX CORP	0.46%
Orbit Exports Ltd	0.46%
ESTEE L'AUDER CL A ORD	0.44% 0.42%
CenturyLink Inc PUBLICIS GROUPE SA HEWLETT PACKARD CO	0.42%
HEWLETT PACKARD CO	0.26%
The Jammu and Kashmir Bank Ltd	0.26%
Crompton Greaves Ltd	0.25% 0.17%
Dell Technologies Inc Automotive Axles Ltd	0.17% 0.07%
Cash & Current Assets	0.07%
Net receivables / payables	0.29%
Total	100.00%

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

Allocation as a % of Net Assets	%
DEERE & CO	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 USD	5.36%
BUNGE LTD	5.04%
AGRIUM INC	4.33%
INGREDION INC	4.03%
WILMAR INTERNATIONAL LTD	3.23%
Marine Harvest ASA	3.12%
The Mosaic Company Limited	2.76%

Total	100.00%
Net receivables / payables	-0.42%
Cash & Current Assets	3.94%
Nippon Meat Pack Ord	0.43%
Israel Chemicals Ltd	0.44%
GOLDEN AGRI-RESOURCES LTD	1.18%
Sociedad Quimica yMinera de Chile SA	1.41%
Uralkaliy OJSC SHS GDR	1.41%
YARA INTERNATIONAL ASA	1.89%
CF INDUSTRIES HOLDINGS INC ORD SHS	2.24%

### **Birla Sun Life Global Commodities Fund**

%
46.27%
41.30%
12.81%
-0.38%
100.00%

#### Birla Sun Life Global Real Estate Fund

Allocation as a % of Net Assets	%
ING (L) Invest Global Real Estate - I Cap USD Cash & Current Assets	98.91% 1.19%
Net receivables / payables	-0.10%
Total	100.00%

#### Birla Sun Life Gold ETF

Allocation as a %	%
of Net Assets	/0
Gold Cash & Current Assets Net receivables / payables	99.79% 0.16% 0.04%
Total	100.00%

### **Birla Sun Life Gold Fund**

Allocation as a % of Net Assets	%
Birla Sun Life Gold ETF Cash & Current Assets	98.61% 1.50%
Net receivables / payables	-0.11%
Total	100.00%

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

Allocation as a %	%
of Net Assets	/0
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 Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	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%
Total	100.00%

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

Allocation as a % of Net Assets	%
MOSt Focused Multicap 35-Direct Plan-Growth Option Birla Sun Life Advantage Fund - Gr - Dir Pl Birla Sun Life Frontline Eq Fd - Gr - Direct Plan SBI Blue Chip Fund-Direct Plan - Growth Birla Sun Life Medica Plan - Growth - Direct Plan Mirae Asset India Opp'ties Fund-Direct Plan-Growth Birla Sun Life Medium Ferm Plan - Gr - Direct Plan SBI Magnum Gilf Fund - Long Term-Dir Pl - Growth IDFC Dynamic Bond Fund-Direct Plan-Growth R*Shares Gold BeES Kotak MF Gold ETF Cash & Current Assets Net receivables / payables	15.62% 15.50% 13.99% 13.23% 12.41% 12.35% 6.30% 2.90% 2.81% 2.51% 1.70% 0.77% -0.11%
Total	100.00%





## **SAVINGS SOLUTIONS**

### Birla Sun Life Enhanced Arbitrage Fund

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>	100.00%

## **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 Cement	3.22%
Petroleum Products	2.36%
Non - Ferrous Metals	2.12% 1.72%
Auto Ancillaries	1.63%
Industrial Capital Goods	1.54%
Services	1.34%
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>	100.00%

### Birla Sun Life Balanced Advantage Fund

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%	
Total Net Assets	100.00%	
Note: The above Allocation  November 30, 2016 as peclassification as recommended by  The Firemanial Columbia (2)		

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%
inance	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%
ndustrial Products	2.28%
State Government Bond	2.16%
ndustrial 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%
Dil	0.83%
Cement	0.77%
Minerals/Mining	0.44%
extile Products	0.44%
Gas	0.39%
Retailing	0.32%
Engineering Services	0.30%
VARRANT	0.13%
Miscellaneous	0.00%
Cash & Current Assets	4.67%

**Total Net Assets** 

#### 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%
Total Net Assets	100.00%



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%
Total Net Assets	100.00%

## **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%
Total Net Assets	100.00%

### **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>	100.00%

### 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%
Total Net Assets	100.00%

### 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%
Total Net Assets	100.00%

### 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 &	0.35%
Accessories	0.0070
Miscellaneous	0.06%
Cash & Current Assets	7.77%
Net receivables / payables	-4.24%
Total Net Assets	100.00%

### 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%
Total Net Assets	100.00%

#### 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>	100.00%

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/returns.





## Country/Industry Allocation

#### Birla Sun Life Manufacturing Equity Fund

=90,	
%	
18.20%	
15.25%	
12.32%	
9.48%	
7.17%	
6.80%	
5.68%	
5.42%	
3.71%	
3.61%	
2.50%	
2.16%	
1.81%	
1.70%	
1.29%	
2.94%	
-0.04%	
100.00%	

## 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%
Total Net Assets	100.00%

## Birla Sun Life Dividend Yield Plus

Dividend field Flus	
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%
Total Net Assets	100.00%

### 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%
Total Net Assets	100.00%

#### 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%
Total Net Assets	100.00%

## Birla Sun Life International Equity Fund - Plan A

1 1	
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%
Total Net Assets	100.00%

### 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 Anciliaries Auto	3.02%
Petroleum Products	2.74%
Engineering Services	2.74%
Consumer Non Durables	1.62%
	1.02%
Telecom - Equipment & Accessories	1.27%
Oil	1.03%
WARRANT	0.45%
Transportation	0.15%
Cash & Current Assets	1.50%
Net receivables / payables	-0.06%
Total Net Assets	100.00%

### 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%
Total Net Assets	100.00%

## 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 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%
Total Net Assets	100.00%

### 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%
Total Net Assets	100.00%

## Birla Sun Life International Equity Fund - Plan B

4	
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%
ndustrial Capital Goods	0.25%
Auto Ancillaries	0.07%
Cash & Current Assets	0.66%
Net receivables / payables	0.29%
Total Net Assets	100.00%

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/returns.



## 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%
Total Net Assets	100.00%

## 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%
Total Net Assets	100.00%

## Birla Sun Life Global Real Estate

1 0110	
Allocation as a % of Net Assets	%
Mutual Fund Units	98.91%
Cash & Current Assets	1.19%
Net receivables / payables	-0.10%
Total Net Assets	100.00%

### **Birla Sun Life Gold ETF**

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

### 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%
Total Net Assets	100.00%

Birla Sun Life Tax Plan

### 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%
Total Net Assets	100.00%

#### **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%
Total Net Assets	100.00%

## 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% 4 90% Software Industrial Capital Goods 4.82% 3.79% Auto **Consumer Durables** 3.78% Media & Entertainment 3.37% Services 2.83% Petroleum Products 2.46% Transportation 2.38% 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%

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%

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%

100.00%

**Birla Sun Life Tax Savings Fund** 

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

Net receivables / payables

**Total Net Assets** 

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.

**Total Net Assets** 

-0.26%

100.00%





100.00%



**Total Net Assets** 

## Glossary Page

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

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

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

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

SIP: SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ` 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, its means its range of performance is wide, implying greater volatility.

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

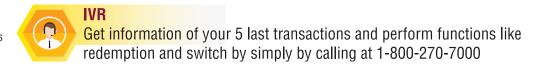
**Beta**: Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

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

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

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



# Convenience, now at your service.

You can access our services anywhere by simply registering yourself on our website, mutualfund.birlasunlife.com

## Here's all that we offer:



#### SMS/e-mail alert

Instant account statements and NAV information on your registered e-mail ID/mobile number.



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





#### **Online**

Register on our website and gain access to your folio online anytime, anywhere.



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





#### e-KYC

With the help of your PAN/Aadhar Card, you can complete your KYC online.

#### Call-back

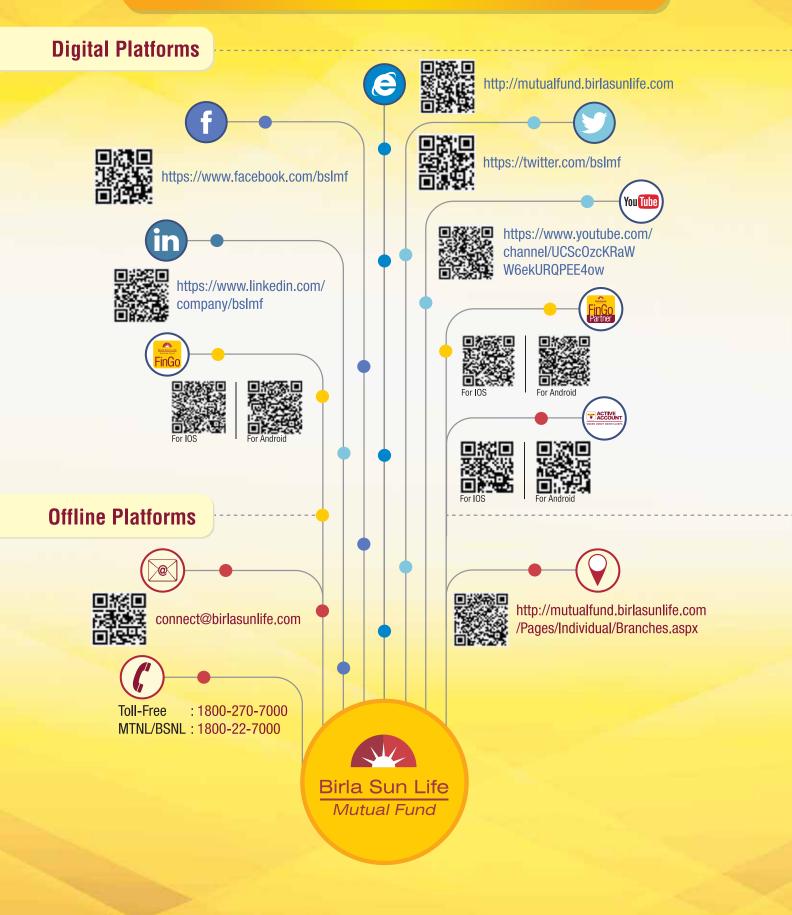
Immediate call back option from our call centre executives during peak time.

This service could be availed on our website and via the FinGo App.





## **CONNECT WITH US THROUGH ANY OF OUR 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.