

# Empower

Birla Sun Life Mutual Fund



Birla Sun Life  
Mutual Fund

Monthly Factsheet | April 2017

Set sail for Voyage  
April 27<sup>th</sup> 2017.

voyage  
— navigate 2017 —



Watch it live on <http://voyage.birlasunlife.com> or <fb.com/BSLMF>

## Mission Happiness – Customer's Happiness is our Mantra



**Keerti Gupta**  
Chief Operations Officer

We can achieve amazing results when our customers are happy with us. We at the BSLAMC believe in the power of this emotion and are marching forward on our journey towards Customer Centricity by adopting a structured and dedicated approach towards understanding and delighting our business partners as well as our investors. Aptly so, we call it Mission Happiness.

Mission Happiness is a simple, common Customer Currency, based on the foundation of Net Promoter System where we identify the happiness quotient of our business partners & customers by asking a simple question and understanding in detail the reason for that response, be it good or not so good across all touch points and then working on that feedback in a structured manner to delight not only that specific customer but all customers every time they interact with us in future.

Mission happiness is designed in a way as to integrate seamlessly Marketing, Sales, Operations, Product development, Investment, Business Development and Human Resources building synergy for customer delight.

Mission Happiness endeavors to make our organization more customer focused by imbibing customer centricity as part of the DNA of the organization.

The success of this important initiative depends hugely on specific candid and continuous feedback to help us effectively concentrate our efforts on to provide what, where and how you need.

We started this journey last year from Bangalore and now our footprints are pan India. We greatly appreciate the support and response that we have received. We have made various structural changes in our sales, marketing, products, operational services and communication

Mission Happiness initiative has helped us in delighting our customers on an ongoing basis.

As we march into a new financial year, we aspire to achieve bigger milestones in Mission happiness by getting a larger percentage of our partners and customers actively advocating us, referring us and fuelling business growth.



Listen Learn Act Delight

Let's make Mission Happiness! our Mission, everyday!



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

The month of April has been positive for Indian markets on many fronts. First, the thumping victory by the ruling party at the center, in arguably the most important electoral state of Uttar Pradesh paves the way for the political combine to continue in power well into the next tenure. Considering the reform process the country has been set on, the continuity of the regime at the helm of affairs is important to see the implementation.

Second, on the global front, things seemed to have eased off.

**The thumping victory by the ruling party at the center in Uttar Pradesh paves the way for continuity in the reform process.**

**Situation has eased on the global front notwithstanding the 25 bps Fed hike**

The fed has raised the fed funds rate by 25 bps but has been less hawkish about future rate hikes than what

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was expected by the markets. The Trump administration has failed to take forward healthcare reforms which let the markets thinking that the Trumponomics trade leading to increased US growth and fear of stronger USD has taken a set back. This has led flows into emerging markets including India.

Third, though Theresa May has invoked Article 50 for United Kingdom to exit European Union (EU) which is a two year process, the pessimism about EU break up has considerably reduced. The far right party failed to win in the recent elections in Netherlands and a similar party is trailing in opinion polls in French elections.

Fourth, the lower house of parliament has passed the GST bills paving way for implementation of the biggest indirect tax reform from 1<sup>st</sup> of July.

At the back of all these developments, the large cap index - NSE Nifty 50 Index has hit all time high crossing the previous high. During the month it rose 3.3% closing the financial year with 18.5% gains. The midcaps continue to outperform the large cap as the Midcap Index (NSE Nifty Free Float Midcap 100 Index) gained 4.3% for the month taking the financial year return to 34.9%. The small cap index (NSE Nifty Free Float Smallcap 100 Index) gained 4.1% for the month taking the financial year tally to 43%. (Source: Bloomberg)

In terms of flows, there was a record inflow from FPIs. During the month, they bought over USD 5.1 bn taking the financial year tally to USD 8.4 bn. Among the domestic institutions, the mutual funds continue to buy while other DIIs were net sellers. For the financial year, mutual funds bought a total of USD 8 bn while other DIIs sold USD 3.4 bn. (Source: Bloomberg)

On the data front, due to increase in commodity prices, food & fuel, the February CPI had gone up 0.5% from previous month level to 3.7% yoy. The WPI has gone up 1.3% to 6.5% yoy. The headline numbers have masked the muted numbers of core-CPI at 4.7% and core-WPI at 2.4%. The March Manufacturing PMI had a steep rise to 52.5 vs 50.7 in the previous month. The Services PMI was also good at 51.5 vs 50.3 in the previous month. The trade deficit narrowed to USD 8.9 bn in February primarily because of multi year high export growth of 17.5%. The Jan IIP bounced back to 2.7% from contraction zone in the previous month with capital goods clocking growth of 10.7%. (Source: Bloomberg)

From equity market perspective, we have seen a sharp recovery in the last quarter of the financial year. There are 8 R's because of which we are positive on equities. Reflation trade taking a bit of set back getting flows back to India, Remonetization of currency leading to normalization of growth, Republicans providing checks and balance for Trumponomics, Rates getting transmitted into the system, Reform process to continue from Govt., Stability of Rupee, hopefully a good Rainfall and most importantly Rebound in earnings. These 8 R's would lead to the most import R which is Returns in the market. Investors could consider large cap, multi cap, balanced and dynamic equity funds from our stable.

Thank you. Happy investing!

USD: United States Dollar; US: United States; FPI: Foreign Portfolio Investors; DII: Domestic Institutional Investors; WPI: Wholesale Price Index; CPI: Consumer Price Index; IIP: Index of Industrial Production; PMI: Purchasing Managers Index; GST: Goods & Services Tax;



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

Markets eyed central bank policies intently in the last month. State elections, status quo on rates by the RBI and a dovish hike by the Federal Reserve were the key market movers.

As far as the domestic data is concerned, retail inflation remained soft while WPI inflation picked up following unfavorable base effects. Economic activity indicators didn't throw any surprises, with consumption centric indicators recovering from the demonetization shock. The sharp appreciation of INR on the back of huge foreign flows was the most remarkable event.

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## Domestic growth

While core IIP growth decelerated to 1% in Feb'17 from 3.4% in Jan, headline IIP growth improved to 2.7% from -0.1% in Jan. But a large part of this improvement was aided by one-offs such as the insulated rubber cable component of capital goods and some statistical discrepancy. Sifting that, the underline growth hasn't shown any substantial improvement as such. As industrial production didn't give much to cheer, high frequency indicators such as air passenger traffic, petrol consumption, passenger vehicle sales have shown improvement in the month of March. The expansion in both PMI manufacturing and services in March indicates at things improving from demonetization, but the extent looks nowhere close to the momentum we had started to see prior to that. (Source: Bloomberg)

## Domestic inflation

As food inflation inched up due to seasonal and base related reasons, CPI inflation rose to 3.7% in Feb from 3.2% in Jan and is expected to inch up further in March, but the average CPI inflation for Q4FY17 would be about ~150bps lower than RBI's own forecast. We have

*The RBI has alluded to this stickiness in core CPI inflation as one of the key reasons to remain on hold and change its stance, but since our view on that aspect differs, we continue to remain critical of RBI's rationale.*

been mentioning our understanding of core CPI inflation which continued to soften and fell to 4.2% in Feb. This is contrary to RBI's understanding of core CPI inflation which they find sticky at ~5% levels. The source of difference between the 2 is on account of commodities such as petrol, diesel, gold and silver, prices of which are globally determined and that's why including this in core CPI wouldn't really be representative of aggregate demand. The RBI

has alluded to this stickiness in core CPI inflation as one of the key reasons to remain on hold and change its stance, but since our view on that aspect differs, we continue to remain critical of RBI's rationale. WPI inflation on the other hand rose to 6.6% in Feb from 5.3% in Jan as base effects were extremely unfavorable, this is expected to moderate in the print for Mar'17. The global commodity price index for Mar has contracted further by 2.5% following a 0.7% month-on-month (mom) contraction in Feb. (Source: Bloomberg)

## External equation-

The CAD for Q3FY17 widened to 7.9bn\$ from 3.4bn\$ in Q2, taking FYTD CAD to 11.6bn\$. The widening of CAD was expected following a higher trade deficit. The Q4FY17 is expected to be reasonably lower than Q3 taking full year CAD to ~15bn\$. Capital account surplus stood at 6.1bn\$ despite ~18bn\$ redemption in FCNR deposits. FYTD capital account surplus is 26bn\$. The full year BoP basis this is likely to be ~20-25bn\$ v/s 18bn\$ in FY16. (Source: RBI)

## Portfolio positioning

The "Trump Trade" globally showed signs of retracement with both US yields and dollar going lower. Qualitatively also we saw Trump's administration's inability to get through its healthcare bill which put further doubt on its ability to push through tax cut in general and Border Adjustment Tax (BAT) specifically. While tax cuts and fiscal spending will still happen but it could be a watered down version of what was previously expected. The Fed rate hike was also a non-event for the markets as it was widely anticipated. In the light of above EM currency and INR particularly were outperformers.

Local yields spiked during the first half of March but that reversed during the second half as we saw good buying from FPIs on Govt bonds. Globally Indian economy compares well with its peer in terms of the real rates and local macro-economic fundamentals. This was also reflected in USDINR which appreciated sharply from 66.75 levels to mid 64 levels. Post RBI policy however we saw a sell-off as market expected RBI to take more cognizance of more supportive global macros and improvement in inflation outlook. (Source: Bloomberg)

Domestic inflation continues to be benign as per our expectation as "core-core" inflation continued to soften. We expect this trend to continue further towards RBI's medium term target. RBI's and Govt's commitment to this as evident RBI's policy action only increases the probability of such eventuality. Given this view we continue to be biased towards duration. The risk to this view emanates primarily from global as any unexpected actions either on the economic or geopolitical front can have repercussions on our currency and rates. Hence we remain on vigilant on this front while positioning our funds in line with our view.



# Decoding the Union Budget 2017

## Women

- Mahila Shakti Kendra to be set up with an allocation of ₹500 cr in 14 lakh ICDS anganwadi centres
- 27% increase in budget allocation this year with an expenditure limit at ₹22,095 cr.
- Under Maternity Benefit Scheme ₹6,000 will be given to mothers who seek institutionalised delivery and vaccination
- Allocation to MGNREGA at ₹48,000 cr in 2017-18. Under MGNREGA one-third of the employment opportunities are reserved for women
- Corpus set aside for this year is ₹ 28.9 cr. Fund aimed at installing more CCTV cameras, providing self-defence classes, security for women, etc.



## Retired Individual

- Guaranteed return of 8% per annum for 10 years under Varishtha Pension BimaYojana by LIC
- Senior citizens to get Aadhar-based Smart Cards containing their health related details
- A web-based interactive Pension Disbursement System for Defence Pensioners
- Holding period of 2 years for computing long term capital gains from transfer of immovable property



## Young Salaried Professional

- Existing rate of taxation for individuals with income of 2.5-5 lakh **reduced to 5% from 10%**
- No tax for people with income below ₹2.5 lakh and those who use **tax rebates on ₹4.5 lakh income**
- A simple 1 page form will be introduced to file IT returns for **income up to ₹5 lakh**
- Maximum tax benefit of ₹12,500 for all tax payers with an **income above ₹5 Lakh**
- A new ETF with diversified CPSE stocks and other government holdings will be **launched in 2017-18**
- **Holding period of 2 years** for computing long term capital gains from transfer of immovable property



## SME Owner

- Income tax for MSMEs with an annual turnover of up to ₹50 cr. reduced to 25% from 30%
- Profit-linked deduction exemption available to start-ups for 3 out of 5 years is changed to 3 out of 7 years
- Presumptive tax reduction of two percentage point to 6% for SMEs with turnover of up to ₹2 cr.
- Companies can carry forward their Minimum Alternative Tax (MAT) to 15 years from 10 years earlier
- Launch of the next phase of Skill Strengthening for Industrial Value Enhancement (STRIVE) to improve vocational trainings in ITIs and strengthen apprenticeship programmes



## HNI

- Under a scheme of presumptive taxation for professionals with receipts of up to ₹ 50 lakh per annum, advance tax can be paid in one instalment instead of four
- A new Exchange Traded Fund with diversified Central Public Sector Enterprise (CPSE) stocks and other government holdings will be launched in 2017-18
- Holding period of 2 years for computing long term capital gains from transfer of immovable property
- The proposal to expand the scope of Section 54EC to include issuers other than NHAI and REC



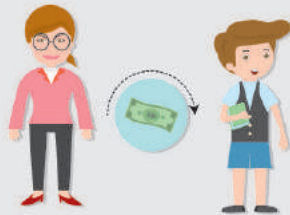
## Healthy financial habits to follow at every age



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

### The Smart Cub

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



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



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

### The New Recruit

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



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



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



### The ideal Partner

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



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

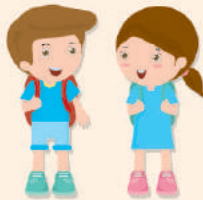


my wife and I decided to save 35% of our income towards our future needs.



### A Family Man

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



**30% + 20%**

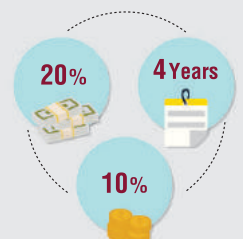
Of course to keep Bada, Chhoti and the wife happy I reserved another 30% of my income for expenses like movies, shopping, etc., which left 20% for savings, which was good enough.

### Mr. Four wheels

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



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



## Proud Home owner

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



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



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

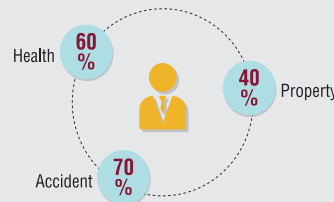


## Rainy day Kit



Accidents can happen anytime and one should always be prepared.

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



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

## The Golden couple

My wife and I are now enjoying our retired life.



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

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



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



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



### Call-back

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



## SAVINGS SOLUTIONS

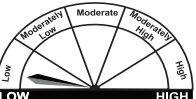



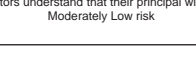








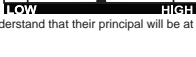




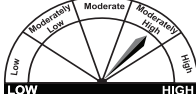
SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life Cash Plus	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment)	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) Weekly Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life Cash Manager	Regular Plan	Daily Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Weekly Dividend (Reinvestment) Growth			
Birla Sun Life Savings Fund	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life Floating Rate Fund - Long Term Plan	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life Enhanced Arbitrage Fund	Regular Plan	Dividend (Payout / Reinvestment /Sweep)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 30 days from the date of allotment: 0.50% of applicable NAV For redemption/switch out of units after 30 days from the date of allotment: Nil (w.e.f. August 03, 2015)
	Direct Plan	Growth			
Birla Sun Life Short Term Fund (erstwhile Birla Sun Life Income Fund)	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth			
Birla Sun Life Short Term Opportunities Fund	Regular Plan	Quarterly Dividend (Payout / Reinvestment)	Growth	₹ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 180 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 180 days from the date of allotment: Nil (w.e.f. October 10, 2016)
	Direct Plan	Dividend (Payout / Reinvestment) Growth			
Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)	Regular Plan	Monthly Dividend (Payout / Reinvestment)	Monthly Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Quarterly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment) Growth			
Birla Sun Life Medium Term Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment) Half Yearly Dividend (Payout / Reinvestment)	Growth	₹ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. (w.e.f. October 10, 2016)
	Direct Plan	Dividend (Payout / Reinvestment /Sweep) Growth			
Birla Sun Life Corporate Bond Fund	Regular Plan	Dividend (Payout / Reinvestment)	Growth	₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 2.00% of applicable NAV. For redemption/switch out of units after 365 days but before 730 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 730 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life Dynamic Bond Fund	Regular Plan	Monthly Dividend Sweep	• Choice of Option : Quarterly Dividend • Choice of Sub-Option : Dividend Reinvestment	₹ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 90 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil (w.e.f. October 10, 2016)
	Direct Plan	Monthly Dividend (Payout / Reinvestment /Sweep) Quarterly Dividend (Payout / Reinvestment /Sweep) Growth Dividend (Payout / Reinvestment /Sweep)			
Birla Sun Life Income Plus	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Quarterly Dividend (Payout / Reinvestment) Growth			
Birla Sun Life Constant Maturity 10 Year Gilt Fund (erstwhile Birla Sun Life Gilt Plus – Regular Plan)	Regular Plan	Quarterly Dividend (Payout / Reinvestment /Sweep)	Growth	₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life Government Securities Fund- Long Term Plan	Regular Plan	Half Yearly Dividend (Payout / Reinvestment)	Growth	₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life Gilt Plus - PF Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment /Sweep)	Growth	₹ 1,000/-	Nil
	Direct Plan	Growth (Quarterly Gain / Annual Gain)			
Birla Sun Life Active Debt Multi Manager FoF Scheme	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: Nil
	Direct Plan	Growth			
Birla Sun Life Financial Planning FOF - Conservative Plan	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	₹ 1,000/-	If redeemed within and including 1 year from the date of allotment: 1% If redeemed after 1 year from the date of allotment : Nil
	Direct Plan	Growth			
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: Nil
	Direct Plan	Growth			

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

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

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

# Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
<b>Birla Sun Life Cash Plus</b> (An Open ended Liquid Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with high levels of safety and convenience of liquidity over short term</li> <li>investments in high quality debt and money market instruments with maturity of upto 91 days only</li> </ul>	 <p>Investors understand that their principal will be at Low risk</p>
<b>Birla Sun Life Floating Rate Fund - Short Term Plan</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in debt and money market instruments with maturity of upto 91 days only</li> </ul>	 <p>Investors understand that their principal will be at Low risk</p>
<b>Birla Sun Life Cash Manager</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in a basket of debt and money market instruments of very short maturities</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Birla Sun Life Savings Fund</b> (An Open ended Short Term Income Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Birla Sun Life Floating Rate Fund - Long Term Plan</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over short term</li> <li>investments in a mix of fixed and floating rate debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Birla Sun Life Enhanced Arbitrage Fund</b> (An Open ended Equity Scheme)	<ul style="list-style-type: none"> <li>income over short term</li> <li>investments in equity and equity related securities including derivatives for taking advantage from the price differentials/mis-pricing prevailing for stock/index in various segments (Cash &amp; Futures)</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Birla Sun Life Short Term Fund</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over short term</li> <li>investments in debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Birla Sun Life Short Term Opportunities Fund</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over short to medium term</li> <li>investments in debt and money market instruments with short to medium term maturities across the credit spectrum within the investment grade</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)</b> (An Open ended Short Term Income Scheme)	<ul style="list-style-type: none"> <li>reasonable returns with convenience of liquidity over short term</li> <li>investments in debt and money market securities with relatively low levels of interest rate risk</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Birla Sun Life Medium Term Plan</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over medium to long term</li> <li>investments in debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Birla Sun Life Corporate Bond Fund</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>Income with capital growth over short to medium term</li> <li>Investment in portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade.</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Birla Sun Life Dynamic Bond Fund</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over short term</li> <li>investments in actively managed portfolio of high quality debt and money market instruments including government securities</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Birla Sun Life Income Plus</b> (An Open ended Income Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over medium to long term</li> <li>investments in a combination of debt and money market instruments including government securities of varying maturities</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Birla Sun Life Constant Maturity 10 Year Gilt Fund (erstwhile Birla Sun Life Gilt Plus – Regular Plan)</b> (An Open ended Government Securities Scheme)	<ul style="list-style-type: none"> <li>credit risk-free returns based on their own view on interest rate scenario over short to medium term</li> <li>investments in a portfolio of Central Government securities of around 10 year average maturity.</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Birla Sun Life Government Securities Fund - Long Term Plan</b> (An Open ended Gilt Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over medium to long term</li> <li>investments exclusively in Government Securities</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Birla Sun Life Gilt Plus - PF Plan</b> (An Open ended Government Securities Scheme)	<ul style="list-style-type: none"> <li>income with capital growth over medium to long term</li> <li>investments exclusively in Government Securities</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Birla Sun Life Active Debt Multi Manager FoF Scheme</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>Capital appreciation in the long term</li> <li>Investment in a dynamically managed portfolio of debt funds</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Birla Sun Life Financial Planning FOF - Conservative Plan</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Conservative) of investors in the long term</li> <li>Investment in portfolio of mutual fund schemes (predominantly in liquid / money market funds &amp; debt funds)</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Birla Sun Life Financial Planning FOF - Prudent Plan</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Prudent) of investors in the long term</li> <li>Investment in portfolio of mutual fund schemes (predominantly in a combination of equity funds, liquid / money market funds &amp; debt funds)</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>

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



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## REGULAR INCOME SOLUTIONS

SCHEME	PLAN/ OPTION		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN <sup>^</sup>	OPTION			
Birla Sun Life MIP II - Savings 5 Plan	Regular Plan	Monthly Dividend (Payout / Reinvestment /Sweep) Monthly Payment Growth	<ul style="list-style-type: none"> <li>Choice of Option : Growth</li> <li>Choice of Sub-Option within Monthly Dividend Option : Dividend Reinvestment</li> </ul>	₹ 1,000/-	For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV.For redemption/switch out of units after 540 days from the date of allotment: Nil.
	Direct Plan				
Birla Sun Life MIP	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Monthly Payment (Instant / Deferred) Growth	<ul style="list-style-type: none"> <li>Choice of Option within Monthly Dividend : Dividend Reinvestment</li> <li>Choice of Option within Monthly Payment Plan : Instant</li> </ul>	₹ 1,000/-	For redemption/switch out of units within 1095 days from the date of allotment: 1.00% of the applicable NAV.For redemption/switch out of units after 1095 days from the date of allotment: Nil.
	Direct Plan				
Birla Sun Life Monthly Income	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Quarterly Dividend (Payout/Reinvestment/Sweep) Growth	<ul style="list-style-type: none"> <li>Choice of Plan : Growth</li> <li>Choice of Option within Monthly Dividend : Dividend Reinvestment</li> <li>Choice of Plan within Quarterly Dividend : Dividend Reinvestment</li> </ul>	₹ 1,000/-	For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV.For redemption/switch out of units after 540 days from the date of allotment: Nil.
	Direct Plan				
Birla Sun Life MIP II - Wealth 25 Plan	Regular Plan	Monthly Dividend (Payout / Reinvestment /Sweep) Monthly Payment Growth	<ul style="list-style-type: none"> <li>Choice of Option : Growth</li> <li>Choice of Sub-Option within Monthly Dividend Option : Dividend Reinvestment</li> </ul>	₹ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. (w.e.f. October 10, 2016)
	Direct Plan				

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

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

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

## TAX SAVINGS SOLUTIONS

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

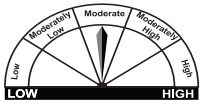

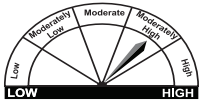

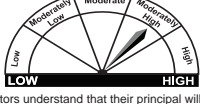
<sup>#</sup>The Dividend Reinvestment Facility under the scheme have been discontinued w.e.f. February 12, 2015. Please refer addendum no. 07/2015 dated February 09, 2015 for further details.

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

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

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

# Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
<b>Birla Sun Life MIP II - Savings 5 Plan</b> (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> <li>regular income with capital growth over medium to long term</li> <li>investments in debt and money market instruments as well as equity and equity related securities [0-10%]</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Birla Sun Life MIP</b> (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> <li>regular income with capital growth over medium to long term.</li> <li>investments in debt and money market instruments as well as equity and equity related securities [upto 15%]</li> </ul>	
<b>Birla Sun Life Monthly Income</b> (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> <li>regular income with capital growth over medium to long term</li> <li>investments in debt and money market instruments as well as equity and equity related securities [upto 15%]</li> </ul>	
<b>Birla Sun Life MIP II - Wealth 25 Plan</b> (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> <li>regular income with capital growth over medium to long term</li> <li>investments in debt and money market instruments as well as equity and equity related securities [20-30%]</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Birla Sun Life Tax Relief '96</b> (An Open Ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Birla Sun Life Tax Plan</b> (An Open ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility</li> </ul>	
<b>Birla Sun Life Tax Savings Fund</b> (An Open ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> <li>Investment in equity linked savings scheme (lock in period of 3 years) which aims to provide medium to long term capital appreciation along with income tax rebate</li> <li>Investment predominantly in equity and equity related securities</li> </ul>	
<b>Birla Sun Life Capital Protection Oriented Fund - Series 19, 20, 21, 22 &amp; 23</b> (A Close ended Capital Protection Oriented Scheme)	<ul style="list-style-type: none"> <li>capital protection and capital appreciation linked to equity market at the end of medium / long term tenure</li> <li>investments in highest rates debt and money market instruments maturing on or before the tenure of the scheme and equity and equity related securities</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Birla Sun Life Capital Protection Oriented Fund - Series 25 , 26, 29 &amp; 30</b> (A Close ended Capital Protection Oriented Scheme)	<ul style="list-style-type: none"> <li>capital protection and capital appreciation linked to equity market at the end of medium / long term tenure</li> <li>investments in highest rated debt and money market instruments maturing on or before the tenure of the scheme and exposure to derivative instruments (Long call options)</li> </ul>	
<b>Birla Sun Life Emerging Leaders Fund - Series 1 to Series 7</b> (A Close ended Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities predominantly in small &amp; midcap companies.</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Birla Sun Life Focused Equity Fund- Series 3 to Series 6</b> (A Close ended Equity Scheme investing in Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity securities specified as Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013, as amended from time to time</li> </ul>	

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



## WEALTH CREATION SOLUTIONS


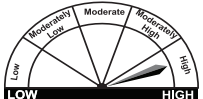


SCHEME	PLAN/ OPTION		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life Equity Savings Fund	Regular Plan Direct Plan	Dividend (Payout, Reinvestment & Sweep) Growth	Dividend Reinvestment	₹ 1,000/-	For redemption/switch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

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

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

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# Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer	
<b>Birla Sun Life Equity Savings Fund</b> (An Open ended Equity Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth and income</li> <li>• An open ended equity scheme investing in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>	
<b>Birla Sun Life Balanced Advantage Fund</b> (An Open ended Asset Allocation Scheme)	<ul style="list-style-type: none"> <li>• Capital appreciation and regular income in the long term</li> <li>• Investment in equity &amp; equity related securities as well as fixed income securities (Debt &amp; Money Market securities)</li> </ul>		
<b>Birla Sun Life Balanced '95 Fund</b> (An Open ended Balanced Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth and income</li> <li>• investment predominantly in equity and equity related securities as well as debt and money market instruments</li> </ul>		
<b>Birla Sun Life Index Fund</b> (An Open ended Index Linked Growth Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• investments in stocks in line with Nifty 50 and / or in exchange traded derivatives on the Nifty 50 to generate comparable returns, subject to tracking errors.</li> </ul>		
<b>Birla Sun Life Frontline Equity Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• investments in equity and equity related securities, diversified across various industries in line with the benchmark index, S&amp;P BSE 200</li> </ul>		
<b>Birla Sun Life Top 100 Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• investments in equity and equity related securities of top 100 companies as measured by market capitalisation</li> </ul>		
<b>Birla Sun Life Equity Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• investments in equity and equity related securities</li> </ul>		
<b>Birla Sun Life Advantage Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• investments in equity and equity related securities</li> </ul>		
<b>Birla Sun Life MNC Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• investments primarily in equity and equity related securities of multinational companies (MNCs)</li> </ul>		
<b>Birla Sun Life Midcap Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• investments primarily in mid cap stocks</li> </ul>		
<b>Birla Sun Life Small &amp; Midcap Fund</b> (An Open ended Small and Mid Cap Equity Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• investments predominantly in equity and equity related securities of companies considered to be small and midcap.</li> </ul>		
<b>Birla Sun Life Pure Value Fund</b> (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• investments in equity and equity related securities by following value investing strategy.</li> </ul>		
<b>Birla Sun Life Manufacturing Equity Fund</b> (An Open ended Manufacturing Sector Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• investments in equity and equity related securities of companies engaged in manufacturing sector.</li> </ul>		 <p>Investors understand that their principal will be at High risk</p>
<b>Birla Sun Life Banking and Financial Services Fund</b> (An Open ended Banking & Financial Services Sector Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• Investments in equity and equity related securities of companies engaged in banking and financial services</li> </ul>		
<b>Birla Sun Life Dividend Yield Plus</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• investments in equity and equity related securities of companies having relatively high dividend yield</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>	
<b>Birla Sun Life Special Situations Fund</b> (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• investments in equity and equity related securities by following investment strategy that would take advantage of Special Situations like buy backs, open offers, demerger etc. &amp; contrarian investment style.</li> </ul>	 <p>Investors understand that their principal will be at High risk</p>	
<b>Birla Sun Life India Reforms Fund</b> (An Open ended Equity Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• investments in equity and equity related securities of companies expected to benefit from the economic reforms, PSU divestment and increased government spending</li> </ul>		
<b>Birla Sun Life Infrastructure Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• investments in equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India</li> </ul>		
<b>Birla Sun Life New Millennium Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• investments in equity and equity related securities with a focus on investing in IT, media, telecom related and other technology enabled companies</li> </ul>		
<b>Birla Sun Life India GenNext Fund</b> (An Open ended Growth scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• investments in equity and equity related securities of companies that are expected to benefit from the rising consumption patterns in India fuelled by high disposable incomes</li> </ul>		
<b>Birla Sun Life India Opportunities Fund</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• investments in equity and equity related securities of companies that seek to leverage India's competitive advantages in global outsourcing theme.</li> </ul>		


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



## Call-back

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

# Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
<b>Birla Sun Life International Equity Fund-Plan A</b> (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• investments predominantly in equity and equity related securities in the international markets</li> </ul>	 <p>Investors understand that their principal will be at High risk</p>
<b>Birla Sun Life International Equity Fund-Plan B</b> (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• investments in equity and equity related securities in the domestic market (65 to 75%) and in international markets (25 to 35%)</li> </ul>	
<b>Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)</b> (An Open ended Growth Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth</li> <li>• investments in stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business, whether issued in India or overseas</li> </ul>	
<b>Birla Sun Life Global Commodities Fund</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>• Capital appreciation in the long term</li> <li>• Investment in units of global mutual funds which invest in commodity related securities</li> </ul>	
<b>Birla Sun Life Global Real Estate Fund</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>• Capital appreciation in the long term</li> <li>• Investment predominantly in units of Global Fund investing in Companies engaged in Real Estate Sector</li> </ul>	
<b>Birla Sun Life Gold ETF</b> (An Open ended Gold Exchange Traded Fund)	<ul style="list-style-type: none"> <li>• returns that are in line with the performance of gold over long term, subject to tracking errors.</li> <li>• investments in physical gold of 99.5% purity (fineness)</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Birla Sun Life Gold Fund</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>• returns in line with performance of Birla Sun Life Gold ETF (BSL GETF) over long term</li> <li>• investments predominantly in units of Birla Sun Life Gold ETF. BSL GETF invests in physical gold of 99.5% purity (fineness)</li> </ul>	
<b>Birla Sun Life Asset Allocator Multi Manager FoF Scheme</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>• Capital appreciation in the long term</li> <li>• Investment in portfolio of equity and debt funds</li> </ul>	
<b>Birla Sun Life Financial Planning FOF - Aggressive Plan</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>• Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Aggressive) of investors in the long term</li> <li>• Investment in portfolio of mutual fund schemes (predominantly in equity funds)</li> </ul>	

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

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# DIFFERENT SOLUTIONS TO SUIT YOUR VARIOUS NEEDS

## Savings Solutions



### Benefits

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

### Principles

- Aim to provide Capital stability

### Suitable for

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

### Focus:

- Short term to Medium term

### Benefits

- Aims to provide regular income
- Tax efficiency

### Principles

- Any time liquidity

### Suitable for

- Retirement planning, paying EMI

### Focus:

- Short Term to Medium Term

## Regular Income Solutions



## Tax Planning Solutions

TAX



### Benefits

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

### Principles

- Long term capital appreciation with tax benefits

### Suitable for

- Minimizing taxes, tax planning

### Focus:

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

### Benefits

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

### Principles

- Long term capital appreciation.

### Suitable for

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

### Focus:

- Long Term

## Wealth Solutions



Birla Sun Life  
Mutual Fund



### What are Saving Solutions?

Our Savings Solutions seek to preserve your money and provide you with ready liquidity while seeking to deliver tax efficient returns

### Who can benefit from Saving Solutions?

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

### Benefits of Savings Solutions:

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

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

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

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

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

The DDT rate of 28.325% is effective June 01, 2013 and further, upto May 31, 2013 DDT rate applicable shall be 14.1625% as amended by Finance Bill/Act 2013. Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future. Investors are advised to consult their tax advisor in view of individual nature of tax benefits.

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

# Birla Sun Life Cash Plus

An Open-Ended Liquid Scheme



Savings Solutions

## What is it?

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

## Investment Objective

An Open-ended liquid scheme with the objective to provide reasonable returns at a high level of safety and liquidity through judicious investments in high quality debt and money market instruments.

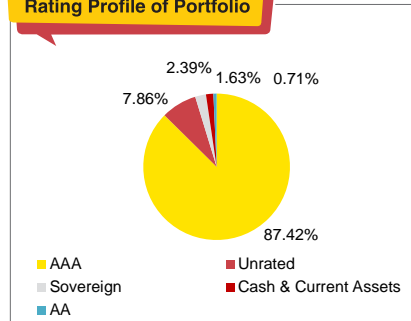
## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
<b>Managing Fund Since:</b>	July 15, 2011
<b>Total Experience:</b>	9 years & 11 years
<b>Date of Allotment:</b>	June 16, 1997
<b>Type of Scheme:</b>	An Open-ended Liquid Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>NAV of Plans / Options (₹)^</b>	
<b>Retail Plan</b>	
Growth :	422.7529
Dividend:	163.6940
<b>Institutional Plan</b>	
Growth :	433.8317
Dividend:	108.0230
Weekly Dividend:	108.0680
<b>Regular Plan<sup>§</sup></b>	
Growth :	260.5132
Daily Dividend:	100.1950
Weekly Dividend:	100.2250
Dividend:	108.9940
<b>Direct Plan<sup>§</sup></b>	
Growth :	261.3091
Daily Dividend:	100.1950
Weekly Dividend:	100.2250
Dividend:	141.8718
^The Face Value per unit of all the plans/ options under Birla Sun Life Cash Plus has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011	
<b>Benchmark:</b>	CRISIL Liquid Fund Index
<b>Monthly Average AUM:</b>	₹ 34940.89 Crores
<b>AUM as on last day:</b>	₹ 24812.78 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	0.17 years
<b>Average Maturity:</b>	0.17 years
<b>Yield to Maturity:</b>	6.60%
<b>Expense Ratio:</b>	
Regular	0.17
Direct	0.10

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Vedanta Limited	9.88%	CRISIL A1+
IndusInd Bank Limited	7.25%	CRISIL A1+
Housing Development Finance Corporation Limited	7.15%	ICRA A1+
Kotak Mahindra Bank Limited	5.00%	
IDFC Bank Limited	4.72%	ICRA A1+
Axis Bank Limited	3.98%	ICRA A1+
NTPC Limited	3.05%	ICRA A1+
Talwandi Sabo Power Ltd	2.95%	CRISIL A1+(S0)
India Infoline Finance Ltd	2.55%	ICRA A1+
Hindustan Zinc Limited	2.49%	CRISIL A1+

## Rating Profile of Portfolio



## Investment Performance - Retail Plan - Growth

NAV as on March 31, 2017: ₹ 422.7529

Inception - June 16, 1997	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Cash Plus</b>	7.31	8.17	8.44	7.55
<b>Value of Std Investment of ₹ 10,000</b>	10731	12658	14999	42275
<b>Benchmark - CRISIL Liquid Fund Index</b>	7.11	8.04	8.36	N/A
<b>Value of Std Investment of ₹ 10,000</b>	10711	12613	14947	N/A
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	7.15	7.85	7.54	6.72
<b>Value Of Std Investment Of ₹ 10,000</b>	10715	12549	14387	36228

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 79. Total Schemes managed by Ms. Sunaina Da Cunha is 8. 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.
- The scheme is currently managed by Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha since July 15, 2011 (5.7) years.
- The scheme is in existence for more than 5 years.

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



## Missed call facility

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

# Birla Sun Life Floating Rate Fund - Short Term Plan

An Open-ended Income Scheme



Savings  
Solutions

## What is it?

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

## Investment Objective

The primary objective of the schemes is to generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments. The schemes may invest a portion of its net assets in fixed rate debt securities and money market instruments.

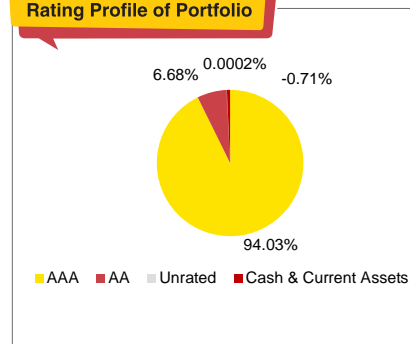
## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
<b>Managing Fund Since:</b>	July 15, 2011
<b>Total Experience:</b>	9 years & 11 years
<b>Date of Allotment:</b>	June 05, 2003
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>NAV of Plans / Options (₹)^</b>	
<b>Retail Plan</b>	
Growth :	266.4771
Daily Dividend:	100.0150
Weekly Dividend:	103.8962
<b>Regular Plan<sup>5</sup></b>	
Growth :	216.2381
Daily Dividend:	100.0200
Weekly Dividend:	100.2219
<b>Direct Plan<sup>5</sup></b>	
Growth :	216.8538
Daily Dividend:	100.0200
Weekly Dividend:	100.2238
The Face Value per unit of all the plans/ options under Birla Sun Life Floating Rate Fund – Short Term Plan has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011	
<b>Benchmark:</b>	CRISIL Liquid Fund Index
<b>Monthly Average AUM:</b>	₹ 5070.78 Crores
<b>AUM as on last day:</b>	₹ 3909.17 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	0.17 years
<b>Average Maturity:</b>	0.17 years
<b>Yield to Maturity:</b>	7.15%
<b>Expense Ratio:</b>	
Regular	0.17
Direct	0.11

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Adani Enterprises Limited	10.64%	BWR A1+
Indiabulls Real Estate Limited	9.23%	CARE A1+
Tata Housing Development Co Ltd	7.58%	CARE A1+
Power Finance Corporation Limited	7.42%	CRISIL AAA
Tata Capital Financial Services Ltd	6.85%	CRISIL AA+, ICRA A1+
Housing Development Finance Corporation Limited	6.35%	ICRA A1+
RBL Bank Limited	5.09%	ICRA A1+
Indian Railway Finance Corp Ltd	5.05%	CRISIL A1+
The South Indian Bank Limited	4.06%	CARE A1+
Muthoot Finance Limited	3.81%	CRISIL A1+

## Rating Profile of Portfolio



## Investment Performance - Retail Plan - Growth

NAV as on March 31, 2017: ₹ 266.4771

Inception - June 05, 2003	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Floating Rate Fund - Short Term Plan</b>	7.37	8.19	8.59	7.34
<b>Value of Std Investment of ₹ 10,000</b>	10737	12667	15103	26648
<b>Benchmark - CRISIL Liquid Fund Index</b>	7.11	8.04	8.36	6.88
<b>Value of Std Investment of ₹ 10,000</b>	10711	12613	14947	25088
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	7.15	7.85	7.54	5.93
<b>Value Of Std Investment Of ₹ 10,000</b>	10715	12549	14387	22192

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 79. Total Schemes managed by Ms. Sunaina Da Cunha is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>5</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- **The scheme is currently managed by Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha since July 15, 2011 (5.7) years.**
- **The scheme is in existence for more than 5 years.**

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

# Birla Sun Life Cash Manager

An Open-ended Income Scheme



Savings Solutions

## What is it?

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

## Investment Objective

An Open ended Income scheme with the objective to provide income which is consistent with a portfolio through investments in a basket of debt and money market instruments of very short maturities with a view to provide reasonable returns.

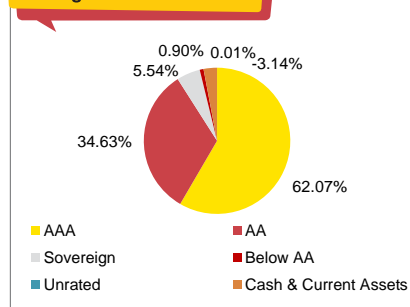
## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha July 15, 2011
<b>Managing Fund Since:</b>	July 15, 2011
<b>Total Experience:</b>	9 years & 11 years
<b>Date of Allotment:</b>	
Retail Plan:	May 14, 1998
Institutional Plan:	September 27, 2004
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Regular Plan<sup>5</sup></b>	
Growth :	392.1808
Daily Dividend:	100.6257
Weekly Dividend:	100.4833
<b>Institutional Plan</b>	
Growth :	274.9738
Daily Dividend:	100.4828
Weekly Dividend:	100.4833
<b>Direct Plan<sup>5</sup></b>	
Growth :	406.0303
Daily Dividend:	100.4879
Weekly Dividend:	100.4883
^The Face Value per unit of all the plans/ options under Birla Sun Life Cash Manager has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011	
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 7855.67 Crores
<b>AUM as on last day:</b>	₹ 6855.61 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	0.88 years
<b>Average Maturity:</b>	0.99 years
<b>Yield to Maturity:</b>	7.37%
<b>Expense Ratio:</b>	
Regular	1.04
Direct	0.14

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Housing Development Finance Corporation Limited	10.98%	CRISIL AAA, ICRA A1+
Power Finance Corporation Limited	9.52%	CRISIL AAA
Tata Power Company Limited	9.12%	ICRA AA
Reliance Jio Infocomm Limited	8.36%	CRISIL AAA
Indiabulls Housing Finance Limited	5.65%	CARE AAA
State Government Securities	5.54%	SOV
Tata Capital Financial Services Ltd	5.09%	CRISIL AA+, ICRA AA+
Shriram Transport Finance Company Limited	4.85%	CRISIL AA+
Small Industries Dev Bank of India	4.38%	CARE AAA
Cholamandalam Investment and Finance Company Limited	3.78%	ICRA AA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 392.1808

Inception - May 14, 1998	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Cash Manager</b>	8.03	8.31	8.59	7.50
<b>Value of Std Investment of ₹ 10,000</b>	10803	12708	15107	39218
<b>Benchmark - CRISIL Short Term Bond Fund Index</b>	9.10	9.29	9.15	N/A
<b>Value of Std Investment of ₹ 10,000</b>	10910	13056	15499	N/A
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	7.15	7.85	7.54	6.61
<b>Value Of Std Investment Of ₹ 10,000</b>	10715	12549	14387	33536

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 79. Total Schemes managed by Ms. Sunaina Da Cunha is 8. 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.
- The scheme is currently managed by Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha since July 15, 2011 (5.7) years.
- The scheme is in existence for more than 5 years.

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

## IVR

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

# Birla Sun Life Savings Fund

An Open-ended Short Term Income Scheme



Savings Solutions

## What is it?

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

## Investment Objective

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

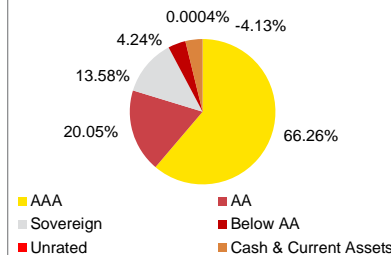
## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
<b>Managing Fund Since:</b>	July 15, 2011 & June 20, 2014
<b>Total Experience:</b>	9 years & 11 years
<b>Date of Allotment:</b>	
Retail Plan:	November 27, 2001
Institutional Plan:	April 16, 2003
<b>Type of Scheme:</b>	An Open-ended Short Term Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Retail Plan</b>	
Growth :	308.3322
Daily Dividend:	100.2963
Weekly Dividend:	100.4262
<b>Regular Plan<sup>§</sup></b>	
Growth :	318.6517
Daily Dividend:	100.4386
Weekly Dividend:	100.4262
<b>Direct Plan<sup>§</sup></b>	
Growth :	320.1108
Daily Dividend:	100.2972
Weekly Dividend:	100.4299
^The Face Value per unit of all the plans/ options under Birla Sun Life Savings Fund has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011	
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 18154.22 Crores
<b>AUM as on last day:</b>	₹ 16621.72 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	1.37 years
<b>Average Maturity:</b>	1.58 years
<b>Yield to Maturity:</b>	7.53%
<b>Expense Ratio:</b>	
Regular	0.24
Direct	0.05

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
State Government Securities	13.58%	SOV
Power Finance Corporation Limited	11.65%	CARE AAA, CRISIL AAA, ICRA AAA
Indiabulls Housing Finance Limited	6.05%	CARE AAA
Reliance Jio Infocomm Limited	5.79%	CRISIL AAA, CRISIL AAA (SO) IND AAA
Vodafone Mobile Services Ltd	4.93%	ICRA A1+, ICRA AA
Tata Power Company Limited	3.92%	CRISIL AAA, ICRA A1+
Housing Development Finance Corporation Limited	3.87%	CARE AAA
Dewan Housing Finance Corporation Limited	3.83%	CRISIL AA+, ICRA A1+, ICRA AA+
Tata Capital Financial Services Ltd	2.99%	CRISIL AA+, IND AA+
Shriram Transport Finance Company Limited	2.93%	

## Rating Profile of Portfolio



## Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Retail Plan - Growth

NAV as on March 31, 2017: ₹ 308.3322

Inception - Nov 27, 2001	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Savings Fund</b>	8.81	9.02	9.18	7.61
<b>Value of Std Investment of ₹ 10,000</b>	10881	12959	15522	30833
<b>Benchmark - CRISIL Short Term Bond Fund Index</b>	9.10	9.29	9.15	N/A
<b>Value of Std Investment of ₹ 10,000</b>	10910	13056	15499	N/A
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	7.15	7.85	7.54	6.02
<b>Value Of Std Investment Of ₹ 10,000</b>	10715	12549	14387	24515

• Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 79. Total Schemes managed by Ms. Sunaina Da Cunha is 8. 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.

• The scheme is currently managed by Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha since July 15, 2011 & June 20, 2014 (5.7) years & (2.8) years Respectively.

• The scheme is in existence for more than 5 years.

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

# Birla Sun Life Floating Rate Fund - Long Term Plan

An Open-ended Income Scheme



Savings  
Solutions

## What is it?

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

## Investment Objective

The primary objective of the schemes is to generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments. The schemes may invest a portion of its net assets in fixed rate debt securities and money market instruments.

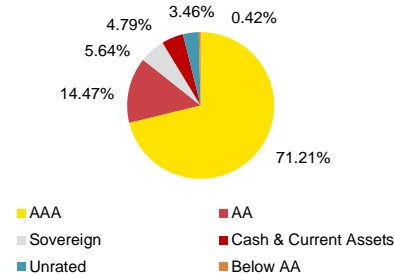
## Fund Details

<b>Fund Manager:</b>	Mr. Prasad Dhonde & Mr. Kaustubh Gupta
<b>Managing Fund Since:</b>	July 15, 2011 & June 20, 2014
<b>Total Experience:</b>	16 years & 9 years
<b>Date of Allotment:</b>	June 05, 2003
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Retail Plan</b>	
Growth :	287.5125
Weekly Dividend:	100.1642
<b>Regular Plan<sup>§</sup></b>	
Growth :	198.7845
Daily Dividend:	100.8241
Weekly Dividend:	100.1643
<b>Direct Plan<sup>§</sup></b>	
Growth :	200.6473
Daily Dividend:	100.3918
Weekly Dividend:	100.1651
^The Face Value per unit of all the plans/ options under Birla Sun Life Floating Rate Fund – Long Term Plan has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011	
<b>Benchmark:</b>	CRISIL Liquid Fund Index
<b>Monthly Average AUM:</b>	₹ 7176.58 Crores
<b>AUM as on last day:</b> (as on 31st March 2017)	₹ 6952.77 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	1.27 years
<b>Average Maturity:</b>	1.47 years
<b>Yield to Maturity:</b>	7.23%
<b>Expense Ratio:</b>	
Regular	0.24
Direct	0.09

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Power Finance Corporation Limited	11.35%	CRISIL AAA
National Bank For Agriculture and Rural Development	9.13%	CRISIL A1+, CRISIL AAA
Rural Electrification Corporation Limited	8.13%	CRISIL AAA
Housing Development Finance Corporation Limited	6.75%	CRISIL AAA
Shriram Transport Finance Company Limited	5.81%	CRISIL AA+, IND AA+
State Government Securities	5.64%	SOV
LIC Housing Finance Limited	5.12%	CARE AAA, CRISIL AAA
Vodafone Mobile Services Ltd	4.31%	CRISIL A1+, IND AAA
Small Industries Dev Bank of India	3.68%	CARE AAA
Cholamandalam Investment and Finance Company Limited	3.52%	ICRA AA

## Rating Profile of Portfolio



## Investment Performance - Retail Plan - Growth

NAV as on March 31, 2017: ₹ 287.5125

Inception - June 05, 2003	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Floating Rate Fund - Long Term Plan</b>	9.22	9.06	9.29	7.94
<b>Value of Std Investment of ₹ 10,000</b>	10922	12973	15600	28751
<b>Benchmark - CRISIL Liquid Fund Index</b>	7.11	8.04	8.36	6.88
<b>Value of Std Investment of ₹ 10,000</b>	10711	12613	14947	25088
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	7.15	7.85	7.54	5.93
<b>Value Of Std Investment Of ₹ 10,000</b>	10715	12549	14387	22192

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 21. Total Schemes managed by Mr. Kaustubh Gupta is 79. 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.

• **The scheme is currently managed by Mr. Prasad Dhonde & Mr. Kaustubh Gupta since July 15, 2011 & June 20, 2014 (5.7) years & (2.8) years Respectively.**

• **The scheme is in existence for more than 5 years.**

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

## Call-back

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

# Birla Sun Life Enhanced Arbitrage Fund

An Open-ended Equity Scheme



Savings  
Solutions

## What is it?

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

## Investment Objective

An Open ended Equity Scheme with an investment objective to generate income by investing predominantly in equity and equity related instruments. Scheme intends to take advantage from the price differentials / mis-pricing prevailing for stock / index in various market segments (Cash & Futures).

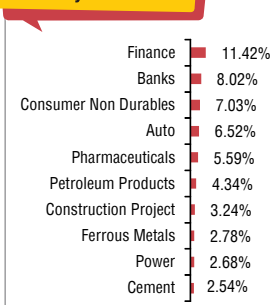
## Fund Details

<b>Fund Manager:</b>	Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	7 years
<b>Date of Allotment:</b>	July 24, 2009
<b>Type of Scheme:</b>	An Open-ended Equity Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth :	16.8844
Dividend:	10.8444
<b>Direct Plan<sup>s</sup></b>	
Growth:	17.2458
Dividend:	11.0415
<b>Benchmark:</b>	CRISIL Liquid Fund Index
<b>Monthly Average AUM:</b>	₹ 2474.40 Crores
<b>AUM as on last day:</b>	₹ 2515.19 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 30 days from the date of allotment: 0.50% of applicable NAV. For redemption/switch out of units after 30 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment. (w.e.f. August 03, 2015)
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	10.84
<b>Expense Ratio:</b>	
Regular	0.90
Direct	0.25

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Housing Development Finance Corporation Limited	11.58%	ICRA A1+
RBL Bank Limited	8.95%	
Yes Bank Limited	5.09%	
Indiabulls Housing Finance Ltd	3.90%	
Reliance Industries Ltd	3.47%	
ITC Ltd	3.39%	
IDFC Bank Limited	2.80%	ICRA AAA
Maruti Suzuki India Ltd	2.49%	
Hero Fincorp Limited	1.94%	CRISIL A1+
Hindalco Industries Ltd	1.75%	

## Industry Allocation



## Dividend

Declared on date	27-Mar-17	23-Feb-17	27-Jan-17
Dividend Yield (Regular Plan)	0.39%	0.23%	0.42%
Dividend (₹) Per Unit	0.0424	0.0255	0.045
Cum Dividend NAV	10.8674	10.8559	10.84
Dividend Yield (Direct Plan)	0.45%	0.50%	0.42%
Dividend (₹) Per Unit	0.0500	0.0550	0.046
Cum Dividend NAV	11.0710	11.0820	11.06

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 March 31, 2017: ₹ 16.8844

Inception - July 24, 2009	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Enhanced Arbitrage Fund</b>	6.29	6.93	7.71	7.05
<b>Value of Std Investment of ₹ 10,000</b>	10629	12229	14504	16884
<b>Benchmark - CRISIL Liquid Fund Index</b>	7.11	8.04	8.36	7.61
<b>Value of Std Investment of ₹ 10,000</b>	10711	12613	14947	17579
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.88	9.77	11.21	8.90
<b>Value Of Std Investment Of ₹ 10,000</b>	11688	13232	17019	19260

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Lovelish Solanki is 4. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>s</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- **The scheme is currently managed by Mr. Lovelish Solanki since December 15, 2014 (2.3) years.**
- **The scheme is in existence for more than 5 years.**

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



# Birla Sun Life Short Term Fund

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

An Open-ended Income Scheme



Savings  
Solutions

## What is it?

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

## Investment Objective

An Open-ended income scheme with the objective to generate income and capital appreciation by investing 100% of the corpus in a diversified portfolio of debt and money market securities.

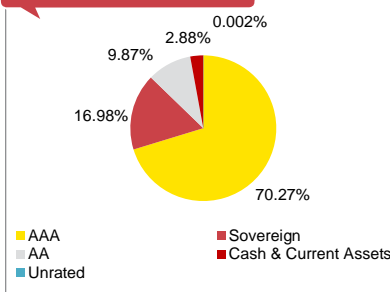
## Fund Details

<b>Fund Manager:</b>	Mr. Prasad Dhonde
<b>Managing Fund Since:</b>	July 01, 2011
<b>Total Experience:</b>	16 years
<b>Date of Allotment:</b>	March 3, 1997
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth :	62.2718
Dividend:	11.6654
Monthly Dividend:	11.7691
<b>Direct Plan<sup>§</sup></b>	
Growth :	62.5432
Dividend:	11.6507
Monthly Dividend:	11.8000
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index (w.e.f May 27, 2013) ₹ 16631.30 Crores ₹ 16190.58 Crores
<b>Monthly Average AUM:</b>	
<b>AUM as on last day:</b>	
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	2.21 years
<b>Average Maturity:</b>	2.69 years
<b>Yield to Maturity:</b>	7.42%
<b>Expense Ratio:</b>	
Regular	0.29
Direct	0.19

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
State Government Securities	12.94%	SOV
Power Finance Corporation Limited	11.94%	CARE AAA, CRISIL AAA
Housing Development Finance Corporation Limited	10.49%	CRISIL AAA
Reliance Jio Infocomm Limited	6.17%	CRISIL AAA
Rural Electrification Corporation Limited	4.54%	CRISIL AAA
Government of India	4.04%	SOV
LIC Housing Finance Limited	3.87%	CRISIL AAA
Small Industries Dev Bank of India	3.68%	CARE AAA
Tata Capital Financial Services Ltd	3.51%	CRISIL AA+, ICRA AA+
Indiabulls Housing Finance Limited	3.40%	CARE AAA

## Rating Profile of Portfolio



## Dividend

Declared on date	15-Mar-17	15-Feb-17	16-Jan-17
Dividend Yield (Regular Plan)	0.50%	0.53%	0.55%
Dividend (₹) Per Unit	0.0586	0.0633	0.0653
Cum Dividend NAV	11.7676	11.8402	11.9298
Dividend Yield (Direct Plan)	0.50%	0.53%	0.55%
Dividend (₹) Per Unit	0.0587	0.0634	0.0654
Cum Dividend NAV	11.7979	11.8697	11.9586

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 March 31, 2017: ₹ 62.2718

Inception - March 3, 1997	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Short Term Fund</b>	9.48	9.67	9.65	9.53
<b>Value of Std Investment of ₹ 10,000</b>	10948	13196	15859	62272
<b>Benchmark - CRISIL Short Term Bond Fund Index</b>	9.10	9.29	9.15	N/A
<b>Value of Std Investment of ₹ 10,000</b>	10910	13056	15499	N/A
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.87	11.43	8.79	N/A
<b>Value Of Std Investment Of ₹ 10,000</b>	11187	13839	15248	N/A

• Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 21. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.

- The scheme is currently managed by Mr. Prasad Dhonde since July 01, 2011 (5.8) years.
- The scheme is in existence for more than 5 years.

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



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# Birla Sun Life Short Term Opportunities Fund

An Open-ended Income Scheme



Savings Solutions

## What is it?

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

## Investment Objective

An Open ended Income scheme with the objective to generate regular income by investing primarily in investment grade fixed income securities / money market instruments with short to medium term maturities and across the credit spectrum within the universe of investment grade rating.

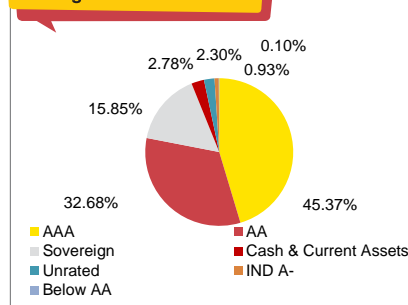
## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
<b>Managing Fund Since:</b>	September 11, 2014 & July 15, 2011
<b>Total Experience:</b>	9 years & 11 years
<b>Date of Allotment:</b>	May 09, 2003
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Regular Plan<sup>§</sup></b>	
Growth :	27.1336
Dividend:	16.2248
Quarterly Dividend:	10.2592
<b>Direct Plan<sup>§</sup></b>	
Growth :	27.7715
Dividend:	16.5965
Quarterly Dividend:	10.5314
^The dividend options under the scheme have been renamed w.e.f July 02, 2012. Please refer addendum no. 28/2012 dated June 29, 2012 for further details.	
<b>Benchmark:</b>	CRISIL AA Short Term Bond Fund Index (w.e.f May 27, 2013)
<b>Monthly Average AUM:</b>	₹ 5430.46 Crores
<b>AUM as on last day:</b> (as on 31st March 2017)	₹ 5316.81 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 180 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 180 days from the date of allotment: Nil (w.e.f October 10, 2016)
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	2.93 years
<b>Average Maturity:</b>	3.79 years
<b>Yield to Maturity:</b>	7.93%
<b>Expense Ratio:</b>	
Regular	1.29
Direct	0.53

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
State Government Securities	10.20%	SOV
Cholamandalam Investment and Finance Company Limited	8.32%	ICRA AA
Dewan Housing Finance Corporation Limited	7.59%	CARE AAA
Power Finance Corporation Limited	6.45%	CRISIL AAA
Government of India	5.65%	SOV
Reliance Ports and Terminals Ltd	5.17%	CRISIL AAA
Wadhawan Global Capital Pvt Ltd	4.96%	CARE AAA(SO)
Idea Cellular Limited	4.60%	CARE AA+
Indiabulls Housing Finance Limited	4.29%	CARE AAA
Indian Railway Finance Corp Ltd	3.69%	CRISIL AAA

## Rating Profile of Portfolio



## Dividend

Declared on date	15-Mar-17
Dividend Yield (Regular Plan)	4.70%
Dividend (₹) Per Unit	0.8089
Cum Dividend NAV	17.2053
Dividend Yield (Direct Plan)	4.72%
Dividend (₹) Per Unit	0.8306
Cum Dividend NAV	17.5983

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 March 31, 2017: ₹ 27.1336

Inception - May 09, 2003	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Short Term Opportunities Fund</b>	9.43	9.69	10.16	7.44
<b>Value of Std Investment of ₹ 10,000</b>	10943	13202	16230	27134
<b>Benchmark - CRISIL AA Short Term Bond Fund Index</b>	10.17	9.96	10.13	8.90
<b>Value of Std Investment of ₹ 10,000</b>	11017	13297	16208	32729
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	7.15	7.85	7.54	5.93
<b>Value Of Std Investment Of ₹ 10,000</b>	10715	12549	14387	22263

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 79. Total Schemes managed by Ms. Sunaina Da Cunha is 8. 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.
- The scheme is currently managed by Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha since September 11, 2014 & July 15, 2011 (2.6) years & (5.7) years Respectively .
- The scheme is in existence for more than 5 years.

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

# Birla Sun Life Treasury Optimizer Plan

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



Savings  
Solutions

## What is it?

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

## Investment Objective

An Open-ended short term income scheme with the objective to generate income and capital appreciation by investing 100% of the corpus in a diversified portfolio of debt and money market securities with relatively low levels of interest rate risk.

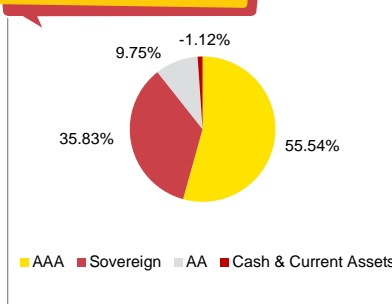
## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Prasad Dhonde
<b>Managing Fund Since:</b>	September 29, 2009
<b>Total Experience:</b>	9 years & 16 years
<b>Date of Allotment:</b>	April 19, 2002
<b>Type of Scheme:</b>	An Open-ended Short Term Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Retail Plan</b>	
Growth :	312.5201
Monthly Dividend:	106.6458
Quarterly Dividend:	107.4202
<b>Regular Plan<sup>§</sup></b>	
Growth :	208.1873
Monthly Dividend:	106.7846
Quarterly Dividend:	104.7569
Dividend:	140.9946
<b>Direct Plan<sup>§</sup></b>	
Growth :	210.3430
Monthly Dividend:	107.7797
Quarterly Dividend:	105.6101
Dividend:	142.3365
^The Face Value per unit of all the plans/ options under Treasury Optimizer Plan has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011	
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 7907.29 Crores
<b>AUM as on last day:</b> (as on 31st March 2017)	₹ 7252.61 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	3.75 years
<b>Average Maturity:</b>	5.13 years
<b>Yield to Maturity:</b>	7.55%
<b>Expense Ratio:</b>	
Regular	0.64
Direct	0.29

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	23.60%	SOV
State Government Securities	12.23%	SOV
Reliance Jio Infocomm Limited	6.61%	CRISIL AAA, CRISIL AAA (SO) CARE AAA, CRISIL AAA
Power Finance Corporation Limited	6.38%	CRISIL AAA
LIC Housing Finance Limited	4.21%	CARE AAA
Indiabulls Housing Finance Limited	3.78%	CRISIL AAA
Housing Development Finance Corporation Limited	3.71%	CRISIL AAA
Indian Railway Finance Corp Ltd	3.69%	CRISIL AAA
National Bank For Agriculture and Rural Development	3.46%	CRISIL AAA
Fullerton India Credit Co Ltd	2.64%	CARE AAA, ICRA A1+

## Rating Profile of Portfolio



## Dividend

Declared on date	30-Mar-17	27-Feb-17	27-Jan-17
Dividend Yield (Regular Plan)	0.49%	0.50%	0.44%
Dividend (₹) Per Unit	0.5223	0.5325	0.4789
Cum Dividend NAV	107.4586	107.1632	109.1662
Dividend Yield (Direct Plan)	0.49%	0.50%	0.44%
Dividend (₹) Per Unit	0.5270	0.5371	0.4829
Cum Dividend NAV	108.4587	108.1282	110.1162

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Retail Plan - Growth

NAV as on March 31, 2017: ₹ 312.5201

Inception - April 19, 2002	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Treasury Optimizer Plan</b>	10.34	10.41	10.06	7.92
Value of Std Investment of ₹ 10,000	11034	13464	16157	31252
<b>Benchmark - CRISIL Short Term Bond Fund Index</b>	9.10	9.29	9.15	7.29
Value of Std Investment of ₹ 10,000	10910	13056	15499	28651
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	7.15	7.85	7.54	5.97
Value Of Std Investment Of ₹ 10,000	10715	12549	14387	23809

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 79. Total Schemes managed by Mr. Prasad Dhonde is 21. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Prasad Dhonde Cunha since September 29, 2009 (7.5) years.
- The scheme is in existence for more than 5 years.

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



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# Birla Sun Life Medium Term Plan

An Open-ended Income Scheme



Savings  
Solutions

## What is it?

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

## Investment Objective

The primary investment objective of the Scheme is to generate regular income through investments in debt & money market instruments in order to make regular dividend payments to unit holders & secondary objective is growth of capital.

## Fund Details

**Fund Manager:** Mr. Maneesh Dangi  
**Managing Fund Since:** September 01, 2014  
**Total Experience:** 15 years  
**Date of Allotment:** March 25, 2009  
**Type of Scheme:** An Open-ended Income Scheme

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

**SIP:** Monthly: Minimum ₹ 1,000/-

**NAV of Plans / Options (₹)**  
**Regular Plan<sup>5</sup>**

Growth : 20.4097  
 Quarterly Dividend: 10.3008  
 Half Yearly Dividend: 11.1073  
 Dividend: 14.0060

**Institutional Plan**

Growth : 19.8146

**Direct Plan<sup>5</sup>**

Growth : 20.9357  
 Quarterly Dividend: 10.3260  
 Half Yearly Dividend: 11.4299  
 Dividend: 14.4213

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

**Monthly Average AUM:** ₹ 9843.84 Crores  
**AUM as on last day:** ₹ 9869.18 Crores  
 (as on 31st March 2017)

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

**Entry Load:** Nil  
**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.

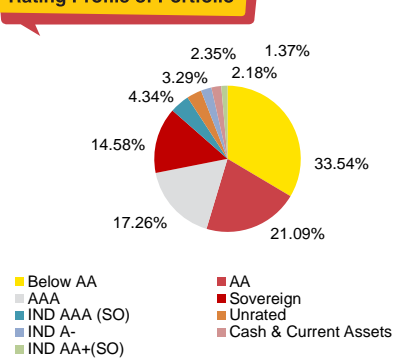
**Other Parameter**

**Modified Duration:** 3.26 years  
**Average Maturity:** 4.40 years  
**Yield to Maturity:** 9.29%  
**Expense Ratio:**  
 Regular 1.54  
 Direct 0.75

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	14.28%	SOV
Wadhwan Global Capital Pvt Ltd	7.50%	CARE AAA(SO)
Piramal Finance Private Limited	5.34%	ICRA AA
Adani Transmission Limited	4.87%	IND AA+
SP Imperial Star Private Limited	4.65%	CARE A,CARE AA+(SO)
Sansar Trust	4.44%	CRISIL AAA (SO),IND AAA(SO)
Adani Power Limited	4.17%	BWR AA-(SO)
Indiabulls Housing Finance Limited	3.59%	CARE AAA
RHC Holding Pvt Ltd	2.75%	CARE A(SO)
S.D. Corporation Pvt. Ltd	2.72%	ICRA AA(SO)

## Rating Profile of Portfolio



## Dividend

Declared on date	24-Mar-17	25-Mar-13
Dividend Yield (Regular Plan)	5.36%	7.28%
Dividend (₹) Per Unit	0.8089	0.8000
Cum Dividend NAV	15.0797	10.9834
Dividend Yield (Direct Plan)	5.09%	7.28%
Dividend (₹) Per Unit	0.7872	0.8000
Cum Dividend NAV	15.4615	10.9909

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

The Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on [www.mutualfund.birlasunlife.com](http://www.mutualfund.birlasunlife.com)

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 20.4097

Inception - Mar 25, 2009	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Medium Term Plan</b>	9.48	10.23	10.46	9.30
Value of Std Investment of ₹ 10,000	10948	13397	16456	20410
<b>Benchmark - CRISIL AA Short Term Bond Fund Index</b>	10.17	9.96	10.13	9.80
Value of Std Investment of ₹ 10,000	11017	13297	16208	21163
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.87	11.43	8.79	6.57
Value Of Std Investment Of ₹ 10,000	11187	13839	15248	16658

• Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Maneesh Dangi is 3. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>5</sup>These Plan/Options continue for fresh subscriptions under the scheme.

- The scheme is currently managed by Mr. Maneesh Dangi since September 01, 2014 (2.6) years.
- The scheme is in existence for more than 5 years.

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

# Birla Sun Life Corporate Bond Fund

An Open ended Income Scheme



Savings Solutions

## What is it?

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

## Investment Objective

The investment objective of the Scheme is to generate returns by predominantly investing in a portfolio of corporate debt securities with short to medium term maturities across the credit spectrum within the investment grade. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

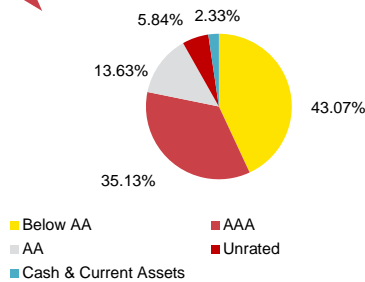
## Fund Details

<b>Fund Manager:</b>	Mr. Maneesh Dangi
<b>Managing Fund Since:</b>	Since Inception
<b>Total Experience:</b>	15 years
<b>Date of Allotment:</b>	April 17, 2015
<b>Type of Scheme:</b>	An Open ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan<sup>5</sup></b>	
Growth :	11.9643
Dividend:	11.2579
Bonus:	11.9788
<b>Direct Plan<sup>5</sup></b>	
Growth :	12.1583
Dividend:	11.4500
Bonus:	12.1581
<b>Benchmark:</b>	CRISIL AA Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 1726.72 Crores
<b>AUM as on last day:</b> (as on 31st March 2017)	₹ 1819.51 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 2.00% of applicable NAV. For redemption/switch out of units after 365 days but before 730 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 730 days from the date of allotment: Nil.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	2.97 years
<b>Average Maturity:</b>	3.72 years
<b>Yield to Maturity:</b>	9.61%
<b>Expense Ratio:</b>	
Regular	1.97
Direct	0.92

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Power Finance Corporation Limited	10.27%	CRISIL AAA
Wadhwan Global Capital Pvt Ltd	9.91%	CARE AAA(SO)
SP Imperial Star Private Limited	9.45%	CARE A
IL&FS Tamil Nadu Power Company Limited	9.18%	ICRA A+(SO)
Adani Transmission Limited	4.66%	IND AA+
Indian Railway Finance Corp Ltd	4.02%	CRISIL AAA
Systemtrac Traders Private Limited	3.50%	ICRA AA-(SO)
Adani Power Limited	2.88%	BWR AA-(SO)
National Bank For Agriculture and Rural Development	2.74%	CRISIL AAA
High Point Properties Private Limited	2.71%	ICRA AA(SO)

## Rating Profile of Portfolio



## Dividend

Declared on date	15-Mar-17	30-Dec-16	30-Sep-16
Dividend Yield (Regular Plan)	1.46%	1.45%	1.45%
Dividend (₹) Per Unit	0.1661	0.1661	0.1661
Cum Dividend NAV	11.3908	11.4789	11.4749
Dividend Yield (Direct Plan)	1.43%	1.43%	1.43%
Dividend (₹) Per Unit	0.1661	0.1661	0.1661
Cum Dividend NAV	11.5760	11.6371	11.6065

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 11.9643

Inception - Apr 17, 2015	1 Year	Since Inception
<b>Birla Sun Life Corporate Bond Fund</b>	10.29	9.60
<b>Value of Std Investment of ₹ 10,000</b>	11029	11964
<b>Benchmark - CRISIL AA Short Term Bond Fund Index</b>	10.17	9.64
<b>Value of Std Investment of ₹ 10,000</b>	11017	11972
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.87	10.13
<b>Value Of Std Investment Of ₹ 10,000</b>	11187	12077

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Maneesh Dangi is 3. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>5</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Maneesh Dangi Since April 17, 2015 (2.0) years.
- The scheme is in existence for more than 1 years but less than 3 years.

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

## Call-back

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



# Birla Sun Life Dynamic Bond Fund

An Open-ended Income Scheme



Savings Solutions

## What is it?

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

## Investment Objective

An Open-ended income scheme with the objective to generate optimal returns with high liquidity through active management of the portfolio by investing in high quality debt and money market instruments.

## Fund Details

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

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

**SIP:** Monthly: Minimum ₹ 1,000/-

**NAV of Plans / Options (₹)^**  
Regular Plan

Growth :	29.0339
Monthly Dividend:	11.0514
Quarterly Dividend:	10.3702
Dividend:	11.7661

**Direct Plan<sup>s</sup>**

Growth :	29.7176
Monthly Dividend:	11.2036
Quarterly Dividend:	10.6373
Dividend:	11.9548

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

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

**Monthly Average AUM:** ₹ 14686.16 Crores

**AUM as on last day:** ₹ 14306.36 Crores

(as on 31st March 2017)

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

**Entry Load:** Nil

**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 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**

<b>Modified Duration:</b>	7.49 years
<b>Average Maturity:</b>	17.31 years
<b>Yield to Maturity:</b>	7.80%

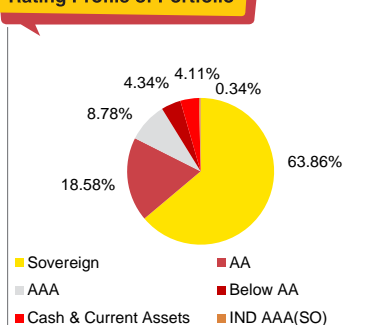
**Expense Ratio:**

Regular	1.49
Direct	0.75

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	62.87%	SOV
Indiabulls Housing Finance Limited	4.24%	CARE AAA
Piramal Finance Private Limited	3.39%	ICRA AA
Shriram Transport Finance Company Limited	3.36%	CRISIL AA+
Tata Motors Finance Ltd	2.71%	CRISIL AA
Adani Power Limited	2.33%	BWR AA-(SO)
Edelweiss Commodities Services Ltd	2.19%	ICRA AA
Dewan Housing Finance Corporation Limited	1.99%	CARE AAA
JM Financial Credit Solution Limited	1.24%	ICRA AA
Sansar Trust	1.16%	CRISIL AAA (SO),IND AAA(SO)

## Rating Profile of Portfolio



## Dividend

Declared on date	30-Mar-17	27-Feb-17	27-Jan-17
Dividend Yield (Regular Plan)	0.48%	0.50%	0.44%
Dividend (₹) Per Unit	0.0538	0.0557	0.0502
Cum Dividend NAV	11.1163	11.0478	11.4225
Dividend Yield (Direct Plan)	0.48%	0.50%	0.44%
Dividend (₹) Per Unit	0.0545	0.0564	0.0508
Cum Dividend NAV	11.2691	11.1925	11.5655

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 March 31, 2017: ₹ 29.0339

Inception - Sept 27, 2004	1 Year	3 Years	5 Years	Since Inception
Birla Sun Life Dynamic Bond Fund	10.22	11.01	10.07	8.89
Value of Std Investment of ₹ 10,000	11022	13685	16164	29034
Benchmark - CRISIL Short Term Bond Fund Index	9.10	9.29	9.15	7.60
Value of Std Investment of ₹ 10,000	10910	13056	15499	25022
Additional Benchmark - CRISIL 10 Year Gilt Index	11.87	11.43	8.79	6.35
Value Of Std Investment Of ₹ 10,000	11187	13839	15248	21613

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Maneesh Dangi 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.
- The scheme is currently managed by Mr. Maneesh Dangi since September 12, 2007 (9.6) years.
- The scheme is in existence for more than 5 years.

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

# Birla Sun Life Income Plus

An Open-ended Income Scheme



Savings  
Solutions

## What is it?

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

## Investment Objective

An Open-ended Income Scheme to generate consistent income through superior yields on its investments at moderate levels of risk through a diversified investment approach. This income may be complemented by price changes of instruments in the portfolio.

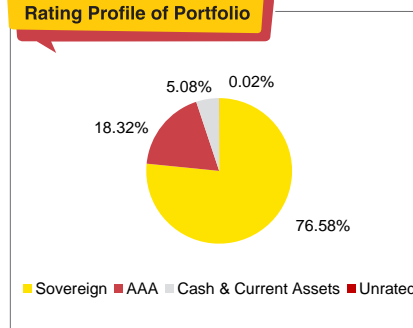
## Fund Details

<b>Fund Manager:</b>	Mr. Prasad Dhonde
<b>Managing Fund Since:</b>	January 11, 2010
<b>Total Experience:</b>	16 years
<b>Date of Allotment:</b>	October 21, 1995
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Regular Plan</b>	
Growth :	73.2873
Quarterly Dividend:	12.8889
Dividend:	11.6510
<b>Direct Plan<sup>§</sup></b>	
Growth :	75.5402
Quarterly Dividend:	13.3679
Dividend:	11.8652
^The dividend option under the scheme have been renamed w.e.f December 26, 2014. Please refer addendum no, 59/2014 dated December 17, 2014 for further details.	
<b>Benchmark:</b>	CRISIL Composite Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 2080.42 Crores
<b>AUM as on last day:</b> (as on 31st March 2017)	₹ 2092.42 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	7.67 years
<b>Average Maturity:</b>	13.76 years
<b>Yield to Maturity:</b>	7.43%
<b>Expense Ratio:</b>	
Regular	1.69
Direct	0.88

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
6.79% GOI (MD 26/12/2029)	26.69%	SOV
7.73% GOI (MD 19/12/2034)	11.11%	SOV
8.17% GOI (MD 01/12/2044)	10.35%	SOV
National Bank For Agriculture and Rural Development	8.00%	CRISIL AAA
Reliance Ports and Terminals Ltd	4.95%	CRISIL AAA
7.78% Bihar SDL (MD 01/03/2027)	4.11%	SOV
7.92% West Bangal SDL (MD 15/03/2027)	3.41%	SOV
9.23% GOI (MD 23/12/2043)	3.13%	SOV
NTPC Limited	2.58%	CRISIL AAA
Power Finance Corporation Limited	2.43%	CRISIL AAA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 73.2873

Inception - Oct 21, 1995	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Income Plus</b>	10.94	10.69	8.91	9.73
<b>Value of Std Investment of ₹ 10,000</b>	11094	13564	15331	73287
<b>Benchmark - CRISIL Composite Bond Fund Index</b>	11.09	11.26	9.45	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11109	13778	15712	N/A
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.87	11.43	8.79	N/A
<b>Value Of Std Investment Of ₹ 10,000</b>	11187	13839	15248	N/A

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 21. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Prasad Dhonde since January 11, 2010 (7.2) years.
- The scheme is in existence for more than 5 years.

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



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# Birla Sun Life Constant Maturity 10 Year Gilt Fund

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

An Open-ended Government Securities Scheme



Savings  
Solutions

## What is it?

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

## Investment Objective

The investment objective of the scheme is to enable investors to invest in Central Government Securities, based on their own view on the interest rate scenario & generate credit risk-free returns.

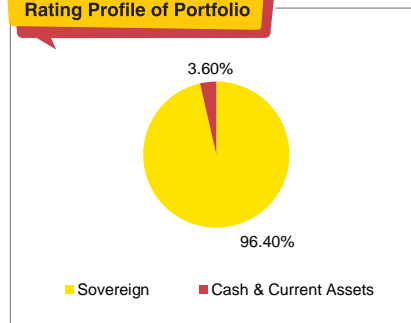
## Fund Details

<b>Fund Manager:</b>	Mr. Prasad Dhonde & Mr. Kaustubh Gupta
<b>Managing Fund Since:</b>	July 01, 2011 & June 20, 2014
<b>Total Experience:</b>	16 years & 9 years
<b>Date of Allotment:</b>	October 12, 1999
<b>Type of Scheme:</b>	An Open-ended Government Securities Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth :	49.7683
Quarterly Dividend:	12.3638
<b>Direct Plan<sup>§</sup></b>	
Growth:	50.0886
Quarterly Dividend:	10.8885
<b>Benchmark:</b>	I-Sec LI-BEX
<b>Monthly Average AUM:</b>	₹ 34.02 Crores
<b>AUM as on last day:</b>	₹ 33.17 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	6.06 years
<b>Average Maturity:</b>	8.44 years
<b>Yield to Maturity:</b>	6.94%
<b>Expense Ratio:</b>	
Regular	0.47
Direct	0.27

## Top Portfolio Holdings

Issuer	% to net Assets	Rating
7.59% GOI(MD 11/01/2026)	94.78%	SOV
8.40% GOI (MD 28/07/2024)	1.63%	SOV
Cash & Current Assets	3.60%	

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 49.7683

Inception - Oct 12, 1999	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Constant Maturity 10 Year Gilt Fund</b>	11.18	10.53	8.00	9.62
<b>Value of Std Investment of ₹ 10,000</b>	11118	13508	14699	49768
<b>Benchmark - I-Sec LIBEX</b>	12.47	13.07	10.75	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11247	14461	16672	N/A
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.87	11.43	8.79	N/A
<b>Value Of Std Investment Of ₹ 10,000</b>	11187	13839	15248	N/A

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 21. Total Schemes managed by Mr. Kaustubh Gupta is 79. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.

• **The scheme is currently managed by Mr. Prasad Dhonde & Mr. Kaustubh Gupta since July 01, 2011 & June 20, 2014 (5.8) years & (2.8) years Respectively.**

• **The scheme is in existence for more than 5 years.**

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



# Birla Sun Life Government Securities Fund - Long Term Plan

An Open-ended Gilt Scheme



Savings Solutions

## What is it?

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

## Investment Objective

An Open-ended Gilt scheme with the objective to provide investors current income consistent with a portfolio invested 100% in securities issued by the Government of India or the State Governments, and the secondary objective is capital appreciation.

## Fund Details

**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 Scheme

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

**SIP:** Monthly: Minimum ₹ 1,000/-

### NAV of Plans / Options (₹)^

**Regular Plan**  
 Growth : 48.8134  
 Half Yearly Dividend: 10.3017  
 Dividend: 12.0961  
**Direct Plan<sup>§</sup>**  
 Growth: 49.9114  
 Half Yearly Dividend: 10.8641  
 Dividend: 12.4055

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

**Benchmark:** I-Sec LI-BEX  
**Monthly Average AUM:** ₹ 649.74 Crores  
**AUM as on last day:** ₹ 642.86 Crores (as on 31st March 2017)

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

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

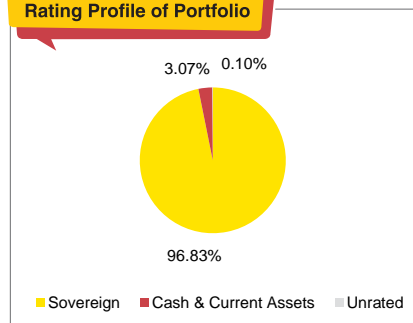
### Other Parameter

**Modified Duration:** 6.18 years  
**Average Maturity:** 9.43 years  
**Yield to Maturity:** 6.92%  
**Expense Ratio:**  
 Regular 1.38  
 Direct 0.78

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
6.79% GOI (MD 26/12/2029)	45.62%	SOV
7.59% GOI(MD 11/01/2026)	42.39%	SOV
7.68% GOI (MD 15/12/2023)	4.05%	SOV
7.61% GOI(MD 09/05/2030)	2.42%	SOV
7.98% Telangana SPL SDL (MD 07/03/2030)	0.79%	SOV
7.81% Telangana SPL SDL (MD 07/03/2027)	0.78%	SOV
7.62% Telangana SPL SDL (MD 07/03/2026)	0.77%	SOV
6.28% Pay Fix & Rec Mibor (30/12/21) ICICIBK	0.11%	
6.38% Pay Fix & Rec Mibor (01/08/19) HSBCBK	0.003%	
6.3825% Pay Fix & Rec Mibor (01/08/19) HDFCBK	0.001%	

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 48.8134

Inception - Oct 28, 1999	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Government Securities Fund - Long Term Plan</b>	10.75	11.46	9.65	9.52
<b>Value of Std Investment of ₹ 10,000</b>	11075	13852	15859	48813
<b>Benchmark - I-Sec LIBEX</b>	12.47	13.07	10.75	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11247	14461	16672	N/A
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.87	11.43	8.79	N/A
<b>Value Of Std Investment Of ₹ 10,000</b>	11187	13839	15248	N/A

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 21. Total Schemes managed by Mr. Kaustubh Gupta is 79. 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.

• **The scheme is currently managed by Mr. Prasad Dhonde & Mr. Kaustubh Gupta since October 03, 2012 & June 20, 2014 (4.5) years & (2.8) years Respectively.**

• **The scheme is in existence for more than 5 years.**

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



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# Birla Sun Life Gilt Plus - PF Plan

An Open-ended Government Securities Scheme



Savings  
Solutions

## What is it?

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

## Investment Objective

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

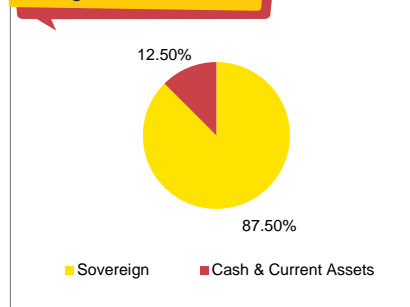
## Fund Details

<b>Fund Manager:</b>	Mr. Prasad Dhonde & Mr. Kaustubh Gupta
<b>Managing Fund Since:</b>	July 01, 2011 & June 20, 2014
<b>Total Experience:</b>	16 years & 9 years
<b>Date of Allotment:</b>	October 12, 1999
<b>Type of Scheme:</b>	An Open-ended Government Securities Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth :	46.1445
Quarterly Dividend:	10.3340
<b>Direct Plan<sup>§</sup></b>	
Growth:	47.1220
Quarterly Dividend:	10.4855
<b>Benchmark:</b>	I-Sec LI-BEX
<b>Monthly Average AUM:</b>	₹ 77.15 Crores
<b>AUM as on last day:</b> (as on 31st March 2017)	₹ 78.28 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switch-out of units within 90 days from the date of allotment: 0.50% of applicable NAV. For redemption /switch-out of units after 90 days from the date of allotment: Nil.
	**Exit Load is NIL for units issued in Dividend Reinvestment
<b>Other Parameter</b>	
<b>Modified Duration:</b>	7.23 years
<b>Average Maturity:</b>	12.13 years
<b>Yield to Maturity:</b>	7.28%
<b>Expense Ratio:</b>	
Regular	1.39
Direct	0.89

## Top Portfolio Holdings

Issuer	% to net Assets	Rating
6.79% GOI (MD 26/12/2029)	41.30%	SOV
7.89% Harayana SDL (MD 15/03/2027)	19.55%	SOV
8.08% Telangana SPL SDL (MD 22/03/2031)	13.17%	SOV
8.17% GOI (MD 01/12/2044)	6.88%	SOV
7.73% GOI (MD 19/12/2034)	6.60%	SOV
Cash & Current Assets	12.50%	

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 46.1445

Inception - Oct 12, 1999	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Gilt Plus - PF Plan</b>	13.55	13.23	10.92	9.14
<b>Value of Std Investment of ₹ 10,000</b>	11355	14521	16802	46145
<b>Benchmark - I-Sec LIBEX</b>	12.47	13.07	10.75	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11247	14461	16672	N/A
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.87	11.43	8.79	N/A
<b>Value Of Std Investment Of ₹ 10,000</b>	11187	13839	15248	N/A

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 21. Total Schemes managed by Mr. Kaustubh Gupta is 79. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- **The scheme is currently managed by Mr. Prasad Dhonde & Mr. Kaustubh Gupta since July 01, 2011 & June 20, 2014 (5.8) years & (2.8) years Respectively.**
- **The scheme is in existence for more than 5 years.**

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

# Birla Sun Life Active Debt Multi Manager FoF Scheme

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

An Open ended Fund of Funds Scheme



Savings  
Solutions

## What is it?

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

## Investment Objective

The primary objective of the Scheme is to generate returns from a portfolio of pure debt oriented funds accessed through the diverse investment styles of underlying schemes selected in accordance with the BSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.

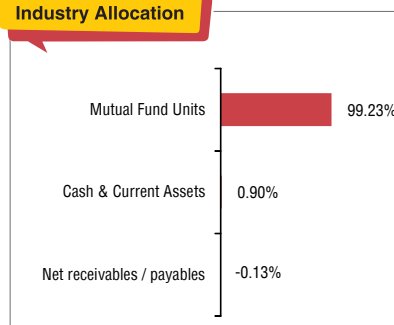
## Fund Details

<b>Fund Manager:</b>	Mr. Shraavan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	December 29, 2006
<b>Type of Scheme:</b>	An Open ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	22.5183
Dividend:	14.1206
<b>Direct Plan<sup>s</sup></b>	
Growth:	22.9373
Dividend:	14.3695
<b>Benchmark:</b>	CRISIL Composite Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 84.26 Crores
<b>AUM as on last day:</b> (as on 31st March 2017)	₹ 84.70 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Expense Ratio:</b>	
Regular	1.11
Direct	0.61

## Top Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Short Term Fund Grwth - Direct Plan	46.42%
IDFC Dynamic Bond Fund-Direct Plan-Growth	31.56%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	21.25%
Cash & Current Assets	0.90%
Net receivables / payables	-0.13%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 22.5183

Inception - Dec 29, 2006	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Active Debt Multi Manager FoF Scheme</b>	12.01	10.25	9.07	8.23
<b>Value of Std Investment of ₹ 10,000</b>	11201	13415	15442	22518
<b>Benchmark - CRISIL Composite Bond Fund Index</b>	11.09	11.26	9.45	7.86
<b>Value of Std Investment of ₹ 10,000</b>	11109	13788	15712	21739
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.87	11.41	8.79	7.13
<b>Value Of Std Investment Of ₹ 10,000</b>	11187	13846	15248	20267

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Shraavan Sreenivasula is 6. 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.
- **The scheme is currently managed by Mr. Shraavan Sreenivasula since December 15, 2014 (2.3) years.**
- **The scheme is in existence for more than 5 years.**

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.

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

## 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

# 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.

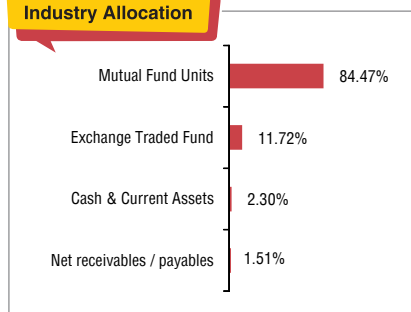
## Fund Details

<b>Fund Manager:</b>	Mr. Shraavan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	May 09, 2011
<b>Type of Scheme:</b>	An Open ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	
<b>NAV of Plans / Options (₹)</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan</b>	
Growth:	16.3177
Dividend:	14.8474
<b>Direct Plan<sup>§</sup></b>	
Growth:	16.6736
Dividend:	11.3121
<b>Benchmark:</b>	20% Nifty 50 + 44% CRISIL
Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold	
<b>Monthly Average AUM:</b>	₹ 5.20 Crores
<b>AUM as on last day:</b>	₹ 5.21 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/ switchout of units within and including 1 year from the date of allotment: 1% of applicable NAV. For redemption/ switch-out of units after 1 year from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Expense Ratio:</b>	
Regular	1.25
Direct	0.72

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Cash Plus - Growth - Direct Plan	40.09%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	15.17%
IDFC Dynamic Bond Fund-Direct Plan-Growth	7.23%
Kotak MF Gold ETF	6.14%
MOST Focused Multicap 35-Direct Plan-Growth Option	6.01%
Reliance ETF Gold BeES	5.58%
Birla Sun Life Advantage Fund - Gr - Dir Pl	5.53%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	4.85%
SBI Blue Chip Fund-Direct Plan -Growth	2.65%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	1.58%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 16.3177

Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Financial Planning FOF - Conservative Plan</b>	10.55	9.64	8.79	8.66
<b>Value of Std Investment of ₹ 10,000</b>	11055	13192	15243	16318
<b>Benchmark - 20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold</b>	9.52	8.40	8.22	8.30
<b>Value of Std Investment of ₹ 10,000</b>	10952	12750	14849	16009
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.87	11.41	8.79	8.21
<b>Value Of Std Investment Of ₹ 10,000</b>	11187	13846	15248	15923
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.88	9.82	11.21	8.28
<b>Value Of Std Investment Of ₹ 10,000</b>	11688	13259	17019	15986

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Shraavan Sreenivasula is 6. 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.
- The scheme is currently managed by Mr. Shraavan Sreenivasula since December 15, 2014 (2.3) years.
- The scheme is in existence for more than 5 years.

## 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 (₹)	710000	600000	360000	120000
Market Value of amount Invested	924192	749929	408006	125326
Scheme Returns (CAGR)	8.82	8.86	8.31	8.38
20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold returns# (CAGR)	8.21	8.15	7.77	7.85
CRISIL 10 Year Gilt Index returns# (CAGR)	9.24	9.60	10.98	9.98
S&P BSE SENSEX returns## (CAGR)	10.18	10.16	6.97	16.65

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



Savings  
Solutions

## What is it?

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

## Investment Objective

The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the BSLAMC process, as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. There can be no assurance that the investment objective of the Scheme will be realized.

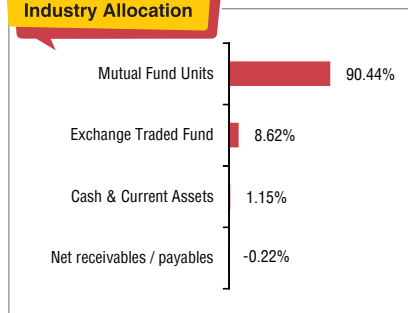
## Fund Details

<b>Fund Manager:</b>	Mr. Shравan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	May 09, 2011
<b>Type of Scheme:</b>	An Open ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	17.6284
Dividend:	15.8109
<b>Direct Plan<sup>§</sup></b>	
Growth:	17.9865
Dividend:	16.2970
<b>Benchmark:</b>	40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold
<b>Monthly Average AUM:</b>	₹ 17.25 Crores
<b>AUM as on last day:</b>	₹ 17.38 Crores (as on 31st March 2017)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Expense Ratio:</b>	
Regular	1.34
Direct	0.81

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Cash Plus - Growth - Direct Plan	27.27%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	12.23%
MOST Focused Multicap 35-Direct Plan-Growth Option	10.56%
Birla Sun Life Advantage Fund - Gr - Dir PI	9.11%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	8.59%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	6.87%
SBI Blue Chip Fund-Direct Plan -Growth	6.25%
Birla Sun Life Short Term Fund Grwth - Direct Plan	4.99%
IDFC Dynamic Bond Fund-Direct Plan-Growth	4.57%
Reliance ETF Gold BeES	4.50%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 17.6284

Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Financial Planning FOF - Prudent Plan</b>	14.68	12.58	11.06	10.09
Value of Std Investment of ₹ 10,000	11468	14288	16903	17628
<b>Benchmark - 40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold</b>	11.72	9.03	8.96	8.44
Value of Std Investment of ₹ 10,000	11172	12974	15368	16124
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.87	11.41	8.79	8.21
Value Of Std Investment Of ₹ 10,000	11187	13846	15248	15923
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.88	9.82	11.21	8.28
Value Of Std Investment Of ₹ 10,000	11688	13259	17019	15986

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Shравan Sreenivasula is 6. 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.
- **The scheme is currently managed by Mr. Shравan Sreenivasula since December 15, 2014 (2.3) years.**
- **The scheme is in existence for more than 5 years.**

## 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 (₹)	710000	600000	360000	120000
Market Value of amount Invested	988803	796834	418974	127729
Scheme Returns (CAGR)	11.09	11.30	10.12	12.23
40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold returns# (CAGR)	8.81	8.79	7.88	10.18
CRISIL 10 Year Gilt Index returns# (CAGR)	9.24	9.60	10.98	9.98
S&P BSE SENSEX returns## (CAGR)	10.18	10.16	6.97	16.65

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

## Missed call facility

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### What are Regular Income Solutions?

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

### Who can benefit from Regular Income Solutions?

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

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

## Benefits of Regular Income Solutions:

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

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

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

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

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

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

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

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

# Birla Sun Life MIP II - Savings 5 Plan

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

An Open-ended Income Scheme



**Regular Income Solutions**

## What is it?

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

## Investment Objective

An Open-ended income scheme with the objective to generate regular income so as to make monthly payment or distribution to unit holders with the secondary objective being growth of capital. Monthly Income is not assured and is subject to availability of distributable surplus.

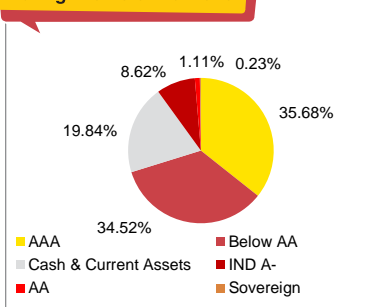
## Fund Details

<b>Fund Manager:</b>	Ms. Sunaina da Cunha
<b>Managing Fund Since:</b>	March 27, 2017
<b>Total Experience:</b>	11 years
<b>Date of Allotment:</b>	May 22, 2004
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth :	31.3647
Monthly Dividend:	13.1930
<b>Direct Plan<sup>§</sup></b>	
Growth :	31.9296
Monthly Dividend:	13.8913
<b>Benchmark:</b>	CRISIL MIP Blended Index
<b>Monthly Average AUM:</b>	₹ 292.12 Crores
<b>AUM as on last day:</b>	₹ 292.91 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 540 days from the date of allotment: Nil.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	1.90 years
<b>Average Maturity:</b>	2.19 years
<b>Yield to Maturity:</b>	8.83%
(for Debt Component)	
<b>Portfolio Turnover:</b>	2.09
(for Equity Component)	
<b>Expense Ratio:</b>	
Regular	1.34
Direct	0.59

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
IDBI Bank Limited	8.73%	CRISIL A, ICRA A
RKN Retail Pvt. Ltd	8.62%	IND A-
JSW Energy Limited	8.62%	CARE AA-
Power Finance Corporation Limited	8.61%	CRISIL AAA
SP Imperial Star Private Limited	8.59%	CARE A
IL&FS Tamil Nadu Power Company Limited	8.58%	ICRA A+(SO)
Indiabulls Real Estate Limited	8.46%	CARE A1+
L & T Infrastructure Finance Co Ltd	8.24%	CARE A1+
Wadhawan Global Capital Pvt Ltd	6.83%	CARE AAA(SO)
Housing Development Finance Corporation Limited	3.54%	CRISIL AAA

## Rating Profile of Portfolio



## Dividend

Declared on date	30-Mar-17	27-Feb-17	27-Jan-17
Dividend Yield (Regular Plan)	0.42%	0.44%	0.38%
Dividend (₹) Per Unit	0.0563	0.0577	0.0514
Cum Dividend NAV	13.2653	13.2027	13.5141
Dividend Yield (Direct Plan)	0.42%	0.44%	0.38%
Dividend (₹) Per Unit	0.0593	0.0607	0.0541
Cum Dividend NAV	13.9672	13.8923	14.2117

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

The Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on [www.mutualfund.birlasunlife.com](http://www.mutualfund.birlasunlife.com)

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 31.3647

Inception - May 22, 2004	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life MIP II - Savings 5 Plan</b>	11.67	11.73	10.38	9.29
<b>Value of Std Investment of ₹ 10,000</b>	11167	13950	16392	31365
<b>Benchmark - CRISIL MIP Blended Index</b>	12.30	11.37	9.92	8.31
<b>Value of Std Investment of ₹ 10,000</b>	11230	13818	16052	27924
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.87	11.43	8.79	5.79
<b>Value Of Std Investment Of ₹ 10,000</b>	11187	13839	15248	20633

• Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 Ms. Sunaina Da Cunha is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.

- The scheme is currently managed by Ms. Sunaina Da Cunha since March 27, 2017 (0.0) years.
- The scheme is in existence for more than 5 years.

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



**IVR**

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

# Birla Sun Life MIP

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

An Open-ended Income Scheme



Regular Income Solutions

## What is it?

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

## Investment Objective

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

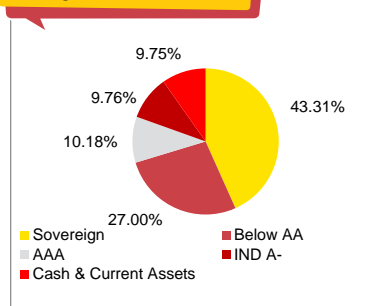
## Fund Details

<b>Fund Manager:</b>	Ms. Sunaina da Cunha
<b>Managing Fund Since:</b>	March 27, 2017
<b>Total Experience:</b>	11 years
<b>Date of Allotment:</b>	November 20, 2000
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth :	43.7708
Monthly Dividend:	12.3030
<b>Direct Plan<sup>5</sup></b>	
Growth :	44.8026
Monthly Dividend:	13.6771
<b>Benchmark:</b>	CRISIL MIP Blended Index
<b>Monthly Average AUM:</b>	₹ 103.40 Crores
<b>AUM as on last day:</b> (as on 31st March 2017)	₹ 103.56 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 1095 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 1095 days from the date of allotment: Nil.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	4.54 years
<b>Average Maturity:</b>	5.81 years
<b>Yield to Maturity:</b> (for Debt Component)	8.67%
<b>Portfolio Turnover:</b> (for Equity Component)	1.83
<b>Expense Ratio:</b>	
Regular	2.43
Direct	1.68

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
7.59% GOI(MD 11/01/2026)	35.42%	SOV
RKN Retail Pvt. Ltd	9.76%	IND A-
SP Imperial Star Private Limited	9.72%	CARE A
IL&FS Tamil Nadu Power Company Limited	9.70%	ICRA A+(SO)
Wadhawan Global Capital Pvt Ltd	9.66%	CARE AAA(SO)
IDBI Bank Limited	7.58%	CRISIL A
6.97% GOI (MD 06/09/2026)	4.92%	SOV
6.90% GOI (MD 13/07/2019)	2.97%	SOV
Power Finance Corporation Limited	0.51%	CRISIL AAA
NTPC Limited	0.005%	CRISIL AAA

## Rating Profile of Portfolio



## Dividend

Declared on date	30-Mar-17	27-Feb-17	27-Jan-17
Dividend Yield (Regular Plan)	0.43%	0.43%	0.38%
Dividend (₹) Per Unit	0.0527	0.0537	0.0477
Cum Dividend NAV	12.3708	12.3582	12.5577
Dividend Yield (Direct Plan)	0.43%	0.43%	0.38%
Dividend (₹) Per Unit	0.0586	0.0596	0.0529
Cum Dividend NAV	13.7527	13.7300	13.9430

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 March 31, 2017: ₹ 43.7708

Inception - Nov 20, 2000	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life MIP</b>	11.22	9.98	9.26	9.44
<b>Value of Std Investment of ₹ 10,000</b>	11122	13306	15576	43771
<b>Benchmark - CRISIL MIP Blended Index</b>	12.30	11.37	9.92	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11230	13818	16052	N/A
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.87	11.43	8.79	N/A
<b>Value Of Std Investment Of ₹ 10,000</b>	11187	13839	15248	N/A

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 Ms. Sunaina Da Cunha is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>5</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Ms. Sunaina Da Cunha since March 27, 2017 (0.0) years.
- The scheme is in existence for more than 5 years.

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



# Birla Sun Life Monthly Income

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

An Open-ended Income Scheme



Regular Income Solutions

## What is it?

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

## Investment Objective

An Open-ended income scheme with the primary investment objective to generate regular income so as to make monthly and quarterly distributions to Unit holders and the secondary objective as growth of capital. Monthly income is not assured and is subject to availability of distributable surplus.

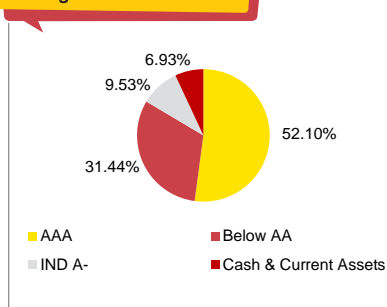
## Fund Details

<b>Fund Manager:</b>	Ms. Sunaina da Cunha
<b>Managing Fund Since:</b>	March 27, 2017
<b>Total Experience:</b>	11 years
<b>Date of Allotment:</b>	July 14, 1999
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth :	61.9609
Dividend:	12.6031
Quarterly Dividend:	12.2935
<b>Direct Plan<sup>s</sup></b>	
Growth :	63.7981
Dividend:	13.6976
Quarterly Dividend:	12.9988
<b>Benchmark:</b>	CRISIL MIP Blended Index
<b>Monthly Average AUM:</b>	₹ 262.77 Crores
<b>AUM as on last day:</b>	₹ 265.20 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 540 days from the date of allotment: Nil.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	1.89 years
<b>Average Maturity:</b>	2.07 years
<b>Yield to Maturity:</b>	8.80%
(for Debt Component)	
<b>Portfolio Turnover:</b>	2.15
(for Equity Component)	
<b>Expense Ratio:</b>	
Regular	2.44
Direct	1.54

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Power Finance Corporation Limited	9.79%	CRISIL AAA
Housing Development Finance Corporation Limited	9.58%	CRISIL AAA
RKN Retail Pvt. Ltd	9.53%	IND A-
JSW Energy Limited	9.52%	CARE AA-
Vodafone Mobile Services Ltd	9.50%	IND AAA
SP Imperial Star Private Limited	9.49%	CARE A
IL&FS Tamil Nadu Power Company Limited	9.47%	ICRA A+(SO)
Wadhwan Global Capital Pvt Ltd	9.43%	CARE AAA(SO)
L & T Infrastructure Finance Co Ltd	9.11%	CARE A1+
Indiabulls Real Estate Limited	3.74%	CARE A1+

## Rating Profile of Portfolio



## Dividend

Declared on date	30-Mar-17	28-Feb-17	31-Jan-17
Dividend Yield (Regular Plan)	0.41%	0.39%	0.43%
Dividend (₹) Per Unit	0.0521	0.0495	0.0559
Cum Dividend NAV	12.6697	12.6169	12.8579
Dividend Yield (Direct Plan)	0.41%	0.39%	0.43%
Dividend (₹) Per Unit	0.0566	0.0538	0.0607
Cum Dividend NAV	13.7690	13.7017	13.9548

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 March 31, 2017: ₹ 61.9609

Inception - July 14, 1999	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Monthly Income</b>	11.24	11.36	9.69	10.84
<b>Value of Std Investment of ₹ 10,000</b>	11124	13813	15889	61961
<b>Benchmark - CRISIL MIP Blended Index</b>	12.30	11.37	9.92	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11230	13818	16052	N/A
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.87	11.43	8.79	N/A
<b>Value Of Std Investment Of ₹ 10,000</b>	11187	13839	15248	N/A

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 Ms. Sunaina Da Cunha is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>s</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Ms. Sunaina Da Cunha since March 27, 2017 (0.0) years.
- The scheme is in existence for more than 5 years.

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



## Call-back

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

# Birla Sun Life MIP II - Wealth 25 Plan

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

An Open-ended Income Scheme



**Regular Income Solutions**

## What is it?

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

## Investment Objective

An Open-ended income scheme with the objective to generate regular income so as to make monthly payment or distribution to unit holders with the secondary objective being growth of capital. Monthly Income is not assured and is subject to availability of distributable surplus.

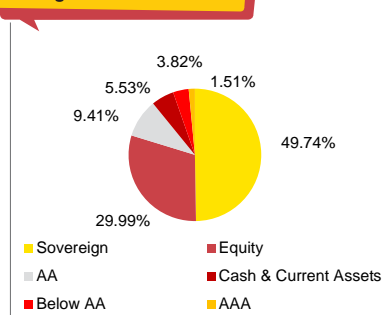
## Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo
<b>Managing Fund Since:</b>	June 18, 2009, August 26, 2015 & August 26, 2015 respectively
<b>Total Experience:</b>	16 years, 10 years & 11 years respectively
<b>Date of Allotment:</b>	May 22, 2004
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plan / Options (₹)</b>	
<b>Regular Plan</b>	
Growth :	36.0731
Monthly Dividend:	15.0236
<b>Direct Plan<sup>§</sup></b>	
Growth :	37.3297
Monthly Dividend:	19.8888
<b>Benchmark:</b>	CRISIL MIP Blended Index
<b>Monthly Average AUM:</b>	₹ 1635.14 Crores
<b>AUM as on last day:</b>	₹ 1688.75 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. (w.e.f October 10, 2016)
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	5.73 years
<b>Average Maturity:</b>	10.18 years
<b>Yield to Maturity:</b>	7.54%
(for Debt Component)	
<b>Portfolio Turnover:</b>	2.29
(for Equity Component)	
<b>Expense Ratio:</b>	
Regular	2.18
Direct	0.88

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	37.19%	SOV
State Government Securities	12.56%	SOV
Tata Capital Financial Services Ltd	8.91%	CRISIL AA+
Yes Bank Limited	2.89%	ICRA AA+
Eicher Motors Limited	2.13%	
Hindustan Petroleum Corporation Limited	1.87%	
Natco Pharma Limited	1.83%	
Bharat Aluminium Co Ltd.	1.48%	CRISIL A+
Vedanta Limited	1.34%	
Bajaj Finserv Limited	1.20%	

## Rating Profile of Portfolio



## Dividend

Declared on date	30-Mar-17	27-Feb-17	27-Jan-17
Dividend Yield (Regular Plan)	0.42%	0.43%	0.37%
Dividend (₹) Per Unit	0.0633	0.0638	0.0555
Cum Dividend NAV	15.0595	14.8418	14.9295
Declared on date	29-Jul-16	24-Jun-16	27-May-16
Dividend Yield (Direct Plan)	0.26%	0.16%	0.38%
Dividend (₹) Per Unit	0.0476	0.0277	0.0655
Cum Dividend NAV	18.4088	17.2661	17.0510

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 36.0731

Inception - May 22, 2004	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life MIP II - Wealth 25 Plan</b>	20.48	16.10	13.81	10.49
Value of Std Investment of ₹ 10,000	12048	15654	19104	36073
<b>Benchmark - CRISIL MIP Blended Index</b>	12.30	11.37	9.92	8.31
Value of Std Investment of ₹ 10,000	11230	13818	16052	27924
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.87	11.43	8.79	5.79
Value Of Std Investment Of ₹ 10,000	11187	13839	15248	20633

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 1. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Total Schemes managed by Mr. Pranay Sinha is 3. Total Schemes managed by Mr. Vineet Maloo is 14. 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.
- The scheme is currently managed by Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo since June 18, 2009, August 26, 2015 & August 26, 2015 (7.8) years, (1.6) years & (1.6) years Respectively.
- The scheme is in existence for more than 5 years.

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



### What are Tax Savings Solutions?

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

### Who can benefit from Tax Savings Solutions?

Tax saving is important, especially when investors can save up to ₹ 30,900 in taxes! Section 80C of the Income Tax Act, 1961 provides options to save tax by reducing the taxable income by up to ₹ 1 lakh. But, wealth creation is also important. Isn't it?

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

Tax savings of ₹ 30,900 is calculated assuming qualifying amount of deduction is ₹ 1 lakh & investor falls in the top income tax slab of 30% & includes applicable cess. Investors are advised to consult their tax advisor in view of individual nature of tax benefits. Further, Tax deduction(s) available u/s 80C of the Income Tax Act, 1961 is subject to conditions specified therein. Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.

## Benefits of Tax Savings Solutions:

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

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

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

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

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

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



Tax Solutions

## What is it?

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

## Investment Objective

An Open-ended equity linked savings scheme (ELSS) with the objective of long term growth of capital through a portfolio with a target allocation of 80% equity, 20% debt and money market securities

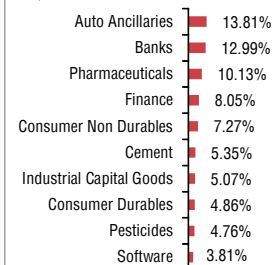
## Fund Details

<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	October 01, 2006
<b>Total Experience:</b>	22 years
<b>Date of Allotment:</b>	March 29, 1996
<b>Type of Scheme:</b>	An Open-ended ELSS
Scheme with a lock - in of 3 years from the date of allotment.	
<b>Application Amount for fresh subscription*:</b>	₹ 500
	(plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 500
	(plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth (w.e.f. 06/03/08):	25.82
Dividend:	145.78
<b>Direct Plan<sup>§</sup></b>	
Growth:	26.73
Dividend:	184.39
<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 2918.05 Crores
<b>AUM as on last day:</b>	₹ 3189.37 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	15.74%
<b>Sharpe Ratio**:</b>	0.71
<b>Beta:</b>	0.97
<b>Portfolio Turnover:</b>	0.004
<b>Expense Ratio:</b>	
Regular	2.35
Direct	1.35

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Sundaram Clayton Limited	7.65%
Honeywell Automation India Limited	4.95%
Bayer Cropscience Limited	4.76%
Gillette India Limited	3.96%
Johnson Controls – Hitachi Air Conditioning India Limited	3.83%
ICRA Limited	3.78%
Thomas Cook (India) Limited	3.37%
Kotak Mahindra Bank Limited	3.36%
Pfizer Limited	3.20%
MRF Limited	3.13%

## Industry Allocation



## Dividend

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

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.  
For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 25.82

Inception - Mar 06, 2008	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Tax Relief '96</b>	23.19	23.50	20.70	11.02
<b>Value of Std Investment of ₹ 10,000</b>	12319	18847	25641	25820
<b>Benchmark - S&amp;P BSE 200</b>	22.47	14.17	13.08	7.52
<b>Value of Std Investment of ₹ 10,000</b>	12247	14887	18499	19317
<b>Additional Benchmark - Nifty 50</b>	18.55	11.01	11.60	7.10
<b>Value Of Std Investment Of ₹ 10,000</b>	11855	13684	17324	18641

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Ajay Garg is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Ajay Garg since October 01, 2006 (10.5) years.
- The scheme is in existence for more than 5 years.

## 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 (₹)	1090000	600000	360000	120000
Market Value of amount Invested	2436263	1015296	459104	134696
Scheme Returns (CAGR)	17.03	21.19	16.47	23.58
S&P BSE 200 returns <sup>#</sup> (CAGR)	11.71	13.45	10.96	21.24
Nifty 50 returns <sup>#</sup> (CAGR)	10.40	11.15	8.38	17.97

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

## Missed call facility

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

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

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



Tax Solutions

## What is it?

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

## Investment Objective

An Open-ended Equity Linked Savings Scheme (ELSS) with the objective to achieve long-term growth of capital along with income tax relief for investment.

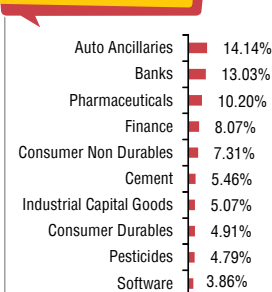
## Fund Details

<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	October 17, 2011
<b>Total Experience:</b>	22 years
<b>Date of Allotment:</b>	February 16, 1999
<b>Type of Scheme:</b>	An Open-ended ELSS Scheme with a lock - in of 3 years from the date of allotment.
<b>Application Amount for fresh subscription*:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	32.40
Dividend:	78.00
<b>Direct Plan<sup>§</sup></b>	
Growth:	33.77
Dividend:	111.18
<b>Benchmark:</b>	S&P BSE SENSEX
<b>Monthly Average AUM:</b>	₹ 475.05 Crores
<b>AUM as on last day:</b>	₹ 506.75 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	14.87%
<b>Sharpe Ratio<sup>**</sup>:</b>	1.02
<b>Beta:</b>	0.97
<b>Portfolio Turnover:</b>	0.005
<b>Expense Ratio:</b>	
Regular	2.74
Direct	1.56

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Sundaram Clayton Limited	7.93%
Honeywell Automation India Limited	4.97%
Bayer Cropscience Limited	4.79%
Gillette India Limited	3.97%
Johnson Controls – Hitachi Air Conditioning India Limited	3.85%
ICRA Limited	3.80%
Thomas Cook (India) Limited	3.38%
Kotak Mahindra Bank Limited	3.38%
Pfizer Limited	3.24%
MRF Limited	3.16%

## Industry Allocation



## Dividend

Declared on date	14-Mar-17	23-Mar-16	20-Mar-15
Dividend Yield (Regular Plan)	5.90%	7.92%	5.52%
Dividend (₹) Per Unit	4.67	5.75	4.50
Cum Dividend NAV	79.12	72.57	81.45

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 March 31, 2017: ₹ 32.40

Inception - Oct 03, 2006	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Tax Plan</b>	22.40	22.61	19.94	11.85
<b>Value of Std Investment of ₹ 10,000</b>	12240	18441	24847	32400
<b>Benchmark - S&amp;P BSE SENSEX</b>	16.88	9.77	11.21	8.68
<b>Value of Std Investment of ₹ 10,000</b>	11688	13232	17019	23952
<b>Additional Benchmark - Nifty 50</b>	18.55	11.01	11.60	9.41
<b>Value Of Std Investment Of ₹ 10,000</b>	11855	13684	17324	25700

• Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Ajay Garg is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.

- The scheme is currently managed by Mr. Ajay Garg since October 17, 2011 (5.5) years.
- The scheme is in existence for more than 5 years.

## 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 (₹)	1260000	600000	360000	120000
Market Value of amount Invested	2858280	994904	454429	134277
Scheme Returns (CAGR)	14.85	20.35	15.75	22.89
S&P BSE SENSEX returns# (CAGR)	9.04	10.19	7.02	16.72
Nifty 50 returns## (CAGR)	9.61	11.15	8.38	17.97

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

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

## Risk Free Rate assumed to be 7.37% (FBIL Overnight MIBOR for 31st Mar 2017) for calculating Sharpe Ratio

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above. For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month of the subsequent working day. Load & Taxes are not considered for computation of returns. 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 13, 2015. Please refer addendum no. 07/2015 dated February 09, 2015 for further details.

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

An Open-ended Equity Linked Savings Scheme



Tax Solutions

## What is it?

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

## Investment Objective

Birla Sun Life Tax Savings Fund is an open ended equity linked savings scheme which aims to provide medium to long term growth of capital along with income tax rebate.

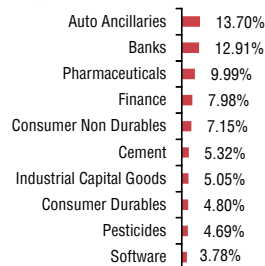
## Fund Details

<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	October 11, 2014
<b>Total Experience:</b>	22 years
<b>Date of Allotment:</b>	March 28, 2004
<b>Type of Scheme:</b>	An Open-ended Equity Linked Savings Scheme
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	59.19
Dividend:	27.48
Bonus:	59.27
<b>Direct Plan<sup>s</sup></b>	
Growth:	60.82
Dividend:	28.14
Bonus:	60.90
<b>Application Amount for fresh subscription*:</b>	
NA as the scheme does not accept fresh subscriptions /Switch-in	
<b>Min. Addl. Investment:</b>	NA as the scheme does not accept fresh subscriptions /Switch-in
<b>Benchmark:</b> S&P BSE 100	
<b>Monthly Average AUM:</b>	₹ 24.36 Crores
<b>AUM as on last day:</b>	₹ 24.68 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	14.58%
<b>Sharpe Ratio<sup>**</sup>:</b>	0.95
<b>Beta:</b>	0.96
<b>Portfolio Turnover:</b>	0.09
<b>Expense Ratio:</b>	
Regular	2.70
Direct	2.40

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Sundaram Clayton Limited	7.60%
Honeywell Automation India Limited	4.93%
Bayer Cropscience Limited	4.69%
Gillette India Limited	3.86%
Johnson Controls – Hitachi Air Conditioning India Limited	3.76%
ICRA Limited	3.72%
Kotak Mahindra Bank Limited	3.34%
Thomas Cook (India) Limited	3.33%
Pfizer Limited	3.18%
MRF Limited	3.11%

## Industry Allocation



## Dividend

Declared on date	14-Mar-17
Dividend Yield (Regular Plan)	5.91%
Dividend (₹) Per Unit	1.65
Cum Dividend NAV	27.92
Dividend Yield (Regular Plan)	5.91%
Dividend (₹) Per Unit	1.69
Cum Dividend NAV	28.59

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 March 31, 2017: ₹ 59.19

Inception - Mar 28, 2004	1 Year	3 Years	5 Years	Since Inception
Birla Sun Life Tax Savings Fund	23.34	21.25	16.49	14.64
Value of Std Investment of ₹ 10,000	12334	17834	21469	59190
Benchmark - S&P BSE 100	21.17	12.27	12.29	14.16
Value of Std Investment of ₹ 10,000	12117	14155	17863	56083
Additional Benchmark - S&P BSE SENSEX	16.88	9.77	11.21	13.76
Value Of Std Investment Of ₹ 10,000	11688	13232	17019	53574

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Ajay Garg is 8. 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.
- The scheme is currently managed by Mr. Ajay Garg since October 11, 2014 (2.5) years.
- The scheme is in existence for more than 5 years.

## 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 (₹)	1570000	600000	360000	120000
Market Value of amount Invested	3922185	945231	452942	134925
Scheme Returns (CAGR)	13.09	18.24	15.52	23.96
S&P BSE 100 returns# (CAGR)	11.61	12.18	9.61	20.06
S&P BSE SENSEX returns## (CAGR)	10.91	10.19	7.02	16.72

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



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# Tax Reckoner 2016-17

## Snapshot of Tax rates specific to Mutual Funds

The rates are applicable for the financial year 2016-17.  
Tax Implications on Dividend received by Unit holders.

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

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

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

## Capital Gains Taxation

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

<sup>§</sup> Surcharge at 15% to be levied in case of individual/ HUF unit holders where their income exceeds ₹ 1 crore.

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

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

<sup>\*</sup> After providing indexation.

<sup>\*</sup> Without indexation

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

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

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

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

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

## 1. Income Tax Rates

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

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

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

## 2. Securities Transaction Tax (STT)

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

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

\*with effect from 1 June, 2016

## 3. Special rates for non-residents

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

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

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

(2) Tax on non-resident sportsmen or sports association on specified income @ 20% plus applicable surcharge and education cess.

## 4. Capital Gains

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

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

## 5. Dividend Income

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

### Personal Tax Scenarios (Amount in Rupees)

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

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

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

Marginal relief as applicable would be available.

**Disclaimer:** The information set out above is included for general information purposes only and does not constitute legal or tax advice. In view of the individual nature of the tax consequences, each investor is advised to consult his or her own tax consultant with respect to specific tax implications arising out of their participation in the Scheme. Income Tax benefits to the mutual fund & to the unit holder is in accordance with the prevailing tax laws as certified by the mutual funds tax consultant. Any action taken by you on the basis of the information contained herein is your responsibility alone. Birla Sun Life Mutual Fund will not be liable in any manner for the consequences of such action taken by you. The information contained herein is not intended as an offer or solicitation for the purchase and sales of any schemes of Birla Sun Life Mutual Fund.

The tax rates mentioned above are those provided in the Income tax Act, 1961 and amended as per Finance Act, 2014, applicable for the financial year 2015-16 relevant to assessment year 2016-17. In the event of any change, we do not assume any responsibility to update the tax rates consequent to such changes. The tax rates mentioned above may not be exhaustive rates applicable to all types of assesses / taxpayers. The information set out is neither a complete disclosure of every material fact of the Income-tax Act, 1961 nor does constitute tax or legal advice.





### What are Wealth Solutions?

Our Wealth Creation Solutions seek to provide superior tax efficient growth of 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



**Wealth  
Solutions**

## What is it?

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

## Investment Objective

To provide capital appreciation and income distribution to the investors by using a blend of equity derivatives strategies, arbitrage opportunities and pure equity investments. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

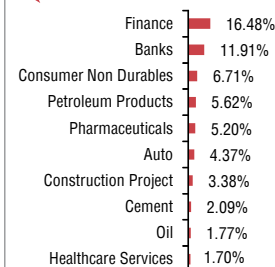
## Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	Since Inception, August 26, 2015 & August 26, 2015 respectively
<b>Total Experience:</b>	16 years, 10 Years & 7 years
<b>Date of Allotment:</b>	November 28, 2014
<b>Type of Scheme:</b>	An Open ended Equity Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	12.29
Dividend:	11.39
<b>Direct Plan<sup>§</sup></b>	
Growth:	12.62
Dividend:	11.67
<b>Benchmark:</b>	30% S&P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index
<b>Monthly Average AUM:</b>	₹ 440.47 Crores
<b>AUM as on last day:</b>	₹ 469.78 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	0.74 years
<b>Average Maturity:</b>	1.27 years
<b>Yield to Maturity:</b>	6.17%
<b>Portfolio Turnover:</b>	4.50
<b>Expense Ratio:</b>	
Regular	2.33
Direct	1.13

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	9.38%	SOV
Tata Motors Finance Ltd	5.24%	ICRA A1+
Yes Bank Limited	3.78%	
Hindustan Petroleum Corporation Limited	2.32%	
Natco Pharma Limited	2.24%	
Eicher Motors Limited	2.09%	
Repco Home Finance Limited	1.85%	
State Bank of India	1.63%	
Dalmia Bharat Limited	1.61%	
Hindalco Industries Limited	1.45%	

## Industry Allocation



## Dividend

Declared on date	29-Mar-17	30-Dec-16	30-Sep-16
Dividend Yield (Regular Plan)	1.91%	1.75%	1.98%
Dividend (₹) Per Unit	0.22	0.19	0.23
Cum Dividend NAV	11.53	10.84	11.59
Dividend Yield (Direct Plan)	2.03%	1.80%	1.94%
Dividend (₹) Per Unit	0.24	0.20	0.23
Cum Dividend NAV	11.83	11.10	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 March 31, 2017: ₹ 12.29

Inception - Nov 28, 2014	1 Year	Since Inception
<b>Birla Sun Life Equity Savings Fund</b>	17.83	9.21
<b>Value of Std Investment of ₹ 10,000</b>	11783	12290
<b>Benchmark - 30% S&amp;P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index</b>	13.65	7.74
<b>Value of Std Investment of ₹ 10,000</b>	11365	11905
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.87	10.66
<b>Value Of Std Investment Of ₹ 10,000</b>	11187	12674
<b>Additional Benchmark - Nifty 50</b>	18.55	2.86
<b>Value Of Std Investment Of ₹ 10,000</b>	11855	10682

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 1. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Total Schemes managed by Mr. Pranay Sinha is 3. Total Schemes managed by Mr. Lovelish Solanki is 4. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Lovelish Solanki since (Since Inception), August 26, 2015 & August 26, 2015 (2.3) years, (1.6) years & (1.6) years Respectively.
- The scheme is in existence for more than 3 years but less than 5 years.

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

Particulars	Since Inception	last 1 year
Total Amount Invested (₹)	290000	120000
Market Value of amount Invested	331979	129761
Scheme Returns (CAGR)	11.24	15.50
30% S&P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index returns# (CAGR)	9.20	11.60
CRISIL 10 Year Gilt Index returns# (CAGR)	10.62	10.04
Nifty 50 returns## (CAGR)	8.43	17.97

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

## Call-back

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



# Birla Sun Life Balanced Advantage Fund

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

An Open ended Asset Allocation Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

The primary objective of the Scheme is to generate long term growth of capital and income distribution with relatively lower volatility by investing in a dynamically balanced portfolio of Equity & Equity linked investments and fixed-income securities.

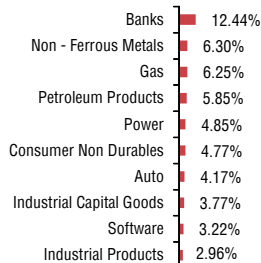
## Fund Details

<b>Fund Manager:</b>	Mr. Prasad Dhonde & Mr. Vineet Maloo
<b>Managing Fund Since:</b>	October 11, 2014 & August 26, 2015
<b>Total Experience:</b>	16 years & 11 years
<b>Date of Allotment:</b>	April 25, 2000
<b>Type of Scheme:</b>	An Open ended Asset Allocation Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	47.66
Dividend:	21.98
<b>Direct Plan<sup>§</sup></b>	
Growth:	49.10
Dividend:	22.70
<b>Benchmark:</b>	CRISIL Balanced Fund - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 513.65 Crores
<b>AUM as on last day:</b>	₹ 627.20 Crores
<b>(as on 31st March 2017)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.
	Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. (w.e.f October 10, 2016)
	* Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	11.04%
<b>Sharpe Ratio**:</b>	0.83
<b>Beta:</b>	1.10
<b>Portfolio Turnover:</b>	5.92
<b>Expense Ratio:</b>	
Regular	2.68
Direct	1.44

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Bajaj Finance Limited	4.76%	ICRA AA+
Rural Electrification Corporation Limited	3.99%	CRISIL AAA
Shriram Transport Finance Company Limited	3.99%	CRISIL AA+
Power Finance Corporation Limited	3.94%	CRISIL AAA
Mahindra & Mahindra Financial Services Limited	3.90%	CRISIL A1+
ICICI Bank Limited	3.64%	
Indian Oil Corporation Limited	3.51%	
HDFC Bank Limited	3.08%	
Mahanagar Gas Limited	2.93%	
Vedanta Limited	2.75%	

## Industry Allocation



## Dividend

Declared on date	24-Mar-17	23-Feb-17	25-Jan-17
Dividend Yield (Regular Plan)	0.74%	0.78%	0.74%
Dividend (₹) Per Unit	0.16	0.17	0.16
Cum Dividend NAV	21.89	21.83	21.58
Dividend Yield (Direct Plan)	0.74%	0.76%	0.76%
Dividend (₹) Per Unit	0.17	0.17	0.17
Cum Dividend NAV	22.60	22.51	22.24

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 47.66

Inception - Apr 25, 2000	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Balanced Advantage Fund</b>	27.09	16.55	13.75	9.65
Value of Std Investment of ₹ 10,000	12709	15839	19056	47660
<b>Benchmark - CRISIL Balanced Fund - Aggressive Index</b>	16.10	11.36	11.11	N/A
Value of Std Investment of ₹ 10,000	11610	13812	16945	N/A
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.88	9.77	11.21	11.71
Value Of Std Investment Of ₹ 10,000	11688	13232	17019	65330

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 9. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Vineet Maloo is 14. 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.
- The scheme is currently managed by Mr. Prasad Dhonde & Mr. Vineet Maloo since October 11, 2014 & August 26, 2015 (2.5) years & (1.6) years Respectively.
- The scheme is in existence for more than 5 years.

## 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 (₹)	2030000	600000	360000	120000
Market Value of amount Invested	6724333	883473	452847	133924
Scheme Returns (CAGR)	12.86	15.48	15.50	22.31
CRISIL Balanced Fund - Aggressive Index returns# (CAGR)	NA	10.96	9.26	14.83
S&P BSE SENSEX returns## (CAGR)	13.41	10.19	7.02	16.72

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



Wealth Solutions

# Birla Sun Life Balanced '95 Fund

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

An Open-ended Balanced Scheme

### What is it?

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

### Investment Objective

An Open ended Balanced Scheme with the objective to generate long term growth of capital and current income, through a portfolio with a target allocation of 60% equity and 40% debt and money market securities. The secondary objective is income generation and distribution of dividend.

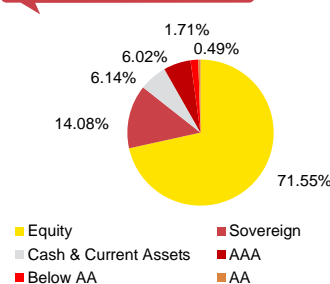
### Fund Details

<b>Fund Manager:</b>	Mr. Mahesh Patil, Mr. Pranay Sinha & Mr. Dhaval Shah
<b>Managing Fund Since:</b>	January 16, 2014, August 26, 2015 & November 23, 2016
<b>Total Experience:</b>	24 years, 10 years & 12 years
<b>Date of Allotment:</b>	February 10, 1995
<b>Type of Scheme:</b>	An Open-ended Balanced Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	682.59
Dividend:	146.10
<b>Direct Plan<sup>§</sup></b>	
Growth:	711.37
Dividend:	207.48
<b>Benchmark:</b>	CRISIL Balanced Fund - Aggressive Index
	₹ 6911.32 Crores
	₹ 7419.15 Crores
<b>Monthly Average AUM:</b>	
<b>AUM as on last day:</b>	
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.
	Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. (w.e.f October 10, 2016)
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	5.45 years
<b>Average Maturity:</b>	10.46 years
<b>Yield to Maturity:</b>	7.67%
<b>Standard Deviation:</b>	11.87%
<b>Sharpe Ratio**:</b>	1.08
<b>Beta:</b>	1.22
<b>Portfolio Turnover:</b>	1.34
<b>Expense Ratio:</b>	
Regular	2.29
Direct	0.99

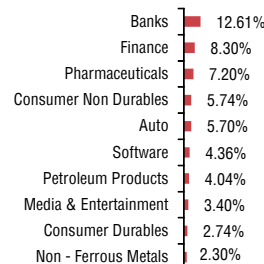
### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	11.42%	SOV
Power Finance Corporation Limited	3.10%	CRISIL AAA
HDFC Bank Limited	3.06%	
Infosys Limited	2.99%	
ICICI Bank Limited	2.67%	
State Government Securities	2.66%	SOV
Yes Bank Limited	2.43%	
IndusInd Bank Limited	2.16%	
Tata Motors Limited	1.86%	
Eicher Motors Limited	1.78%	

### Rating Profile of Portfolio



### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 682.59

Inception - Feb 10, 1995	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Balanced '95 Fund</b>	23.58	20.22	17.41	21.01
<b>Value of Std Investment of ₹ 10,000</b>	12358	17386	22327	682590
<b>Benchmark - CRISIL Balanced Fund - Aggressive Index</b>	16.10	11.36	11.11	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11610	13812	16945	N/A
<b>Additional Benchmark - Nifty 50</b>	18.55	11.01	11.60	10.34
<b>Value Of Std Investment Of ₹ 10,000</b>	11855	13684	17324	88451

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 1. Total Schemes managed by Mr. Mahesh Patil is 8. Total Schemes managed by Mr. Pranay Sinha is 3. 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. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Mahesh Patil, Mr. Pranay Sinha & Mr. Dhaval Shah since January 16, 2014, August 26, 2015 & November 23, 2016 (3.2) years, (1.6) years & (0.4) years Respectively.
- The scheme is in existence for more than 5 years.

### 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 (₹)	600000	600000	360000	120000
Market Value of amount Invested	41804032	941644	449487	132833
Scheme Returns (CAGR)	20.94	18.09	14.98	20.51
CRISIL Balanced Fund - Aggressive Index returns# (CAGR)	NA	10.96	9.26	14.83
Nifty 50 returns## (CAGR)	12.33	11.15	8.38	17.97

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

### Dividend

Declared on date	17-Mar-17	26-Dec-16	30-Sep-16
Dividend Yield (Regular Plan)	2.94%	2.58%	2.56%
Dividend (₹) Per Unit	4.35	3.50	3.80
Cum Dividend NAV	147.91	135.43	148.62
Declared on date	30-Sep-16	23-Dec-15	01-Oct-14
Dividend Yield (Direct Plan)	2.03%	2.07%	4.40%
Dividend (₹) Per Unit	4.00	3.60	7.00
Cum Dividend NAV	197.27	174.23	159.03

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.  
For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

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

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# Birla Sun Life Index Fund

An Open-ended Index Linked Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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

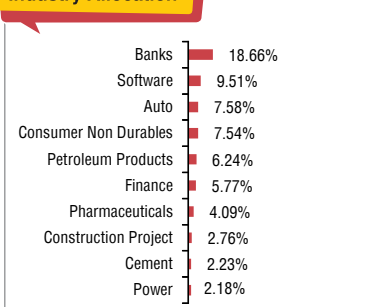
## Fund Details

<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	October 01, 2006
<b>Total Experience:</b>	22 years
<b>Date of Allotment:</b>	September 18, 2002
<b>Type of Scheme:</b>	An Open-ended Index Linked Growth Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	
<b>NAV of Plans / Options (₹)</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan</b>	
Growth:	89.7384
Dividend:	11.7610
<b>Direct Plan<sup>§</sup></b>	
Growth:	89.8447
Dividend:	11.9007
<b>Benchmark:</b>	Nifty 50
<b>Monthly Average AUM:</b>	₹ 161.15 Crores
<b>AUM as on last day:</b>	₹ 165.96 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	13.75%
<b>Sharpe Ratio**:</b>	0.26
<b>Beta:</b>	0.99
<b>Portfolio Turnover:</b>	3.11
<b>Expense Ratio:</b>	
Regular	0.75
Direct	0.45
<b>Tracking Error:</b>	0.53%

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Nifty Index	25.44%
HDFC Bank Limited	6.23%
ITC Limited	5.10%
Housing Development Finance Corporation Limited	5.09%
Reliance Industries Limited	4.67%
Infosys Limited	4.37%
ICICI Bank Limited	3.45%
Tata Consultancy Services Limited	2.77%
Larsen & Toubro Limited	2.76%
Kotak Mahindra Bank Limited	2.23%

## Industry Allocation



## Dividend

Declared on date	15-Mar-17	28-Mar-16	02-Nov-15
Dividend Yield (Regular Plan)	6.95%	9.84%	20.62%
Dividend (₹) Per Unit	0.87	1.15	3.20
Cum Dividend NAV	12.52	11.69	15.52
Dividend Yield (Direct Plan)	6.87%	10.52%	20.37%
Dividend (₹) Per Unit	0.87	1.25	3.20
Cum Dividend NAV	12.66	11.88	15.71

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 March 31, 2017: ₹ 89.7384

Inception - Sept 18, 2002	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Index Fund</b>	17.95	10.93	11.56	16.29
<b>Value of Std Investment of ₹ 10,000</b>	11795	13656	17290	89738
<b>Benchmark - Nifty 50</b>	18.55	11.01	11.60	16.50
<b>Value of Std Investment of ₹ 10,000</b>	11855	13684	17324	92208
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.88	9.77	11.21	16.78
<b>Value Of Std Investment Of ₹ 10,000</b>	11688	13232	17019	95430

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Ajay Garg is 8. 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.
- The scheme is currently managed by Mr. Ajay Garg since October 01, 2006 (10.5) years.
- The scheme is in existence for more than 5 years.

## 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 (₹)	1750000	600000	360000	120000
Market Value of amount Invested	4660371	792398	407604	130768
Scheme Returns (CAGR)	12.45	11.08	8.24	17.13
Nifty 50 returns# (CAGR)	12.87	11.15	8.38	17.97
S&P BSE SENSEX returns## (CAGR)	12.81	10.19	7.02	16.72

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

# Birla Sun Life Frontline Equity Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

An Open-ended growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 100% equity by aiming at being as diversified across various industries and or sectors as its chosen benchmark index, S&P BSE 200.

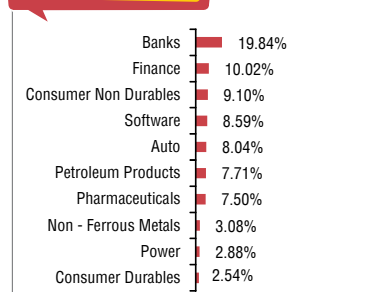
## Fund Details

<b>Fund Manager:</b>	Mr. Mahesh Patil
<b>Managing Fund Since:</b>	November 17, 2005
<b>Total Experience:</b>	24 years
<b>Date of Allotment:</b>	August 30, 2002
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	
	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	193.10
Dividend:	26.39
<b>Direct Plan<sup>§</sup></b>	
Growth:	200.54
Dividend:	44.74
<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 15753.05 Crores
<b>AUM as on last day:</b>	₹ 16248.95 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed / switched after 365 days from the date of allotment
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	14.37%
<b>Sharpe Ratio**:</b>	0.77
<b>Beta:</b>	1.01
<b>Portfolio Turnover:</b>	0.67
<b>Expense Ratio:</b>	
Regular	2.00
Direct	0.96

## Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	4.34%
Infosys Limited	4.32%
ICICI Bank Limited	4.08%
ITC Limited	3.99%
Reliance Industries Limited	3.60%
Maruti Suzuki India Limited	2.70%
Tata Motors Limited	2.69%
IndusInd Bank Limited	2.47%
Housing Development Finance Corporation Limited	2.44%
Indian Oil Corporation Limited	2.34%

## Industry Allocation



## Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 193.10

Inception - Aug 30, 2002	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Frontline Equity Fund</b>	24.22	18.44	18.36	22.49
<b>Value of Std Investment of ₹ 10,000</b>	12422	16622	23245	193100
<b>Benchmark - S&amp;P BSE 200</b>	22.47	14.17	13.08	17.53
<b>Value of Std Investment of ₹ 10,000</b>	12247	14887	18499	105688
<b>Additional Benchmark - Nifty 50</b>	18.55	11.01	11.60	16.32
<b>Value Of Std Investment Of ₹ 10,000</b>	11855	13684	17324	90775

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Mahesh Patil is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.

- **The scheme is currently managed by Mr. Mahesh Patil Cunha since November 17, 2005 (11.4) years.**
- **The scheme is in existence for more than 5 years.**

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
<b>Total Amount Invested (₹)</b>	1750000	600000	360000	120000
<b>Market Value of amount invested</b>	8173625	932091	441202	133487
<b>Scheme Returns (CAGR)</b>	19.12	17.67	13.68	21.59
<b>S&amp;P BSE 200 returns<sup>§</sup> (CAGR)</b>	13.76	13.45	10.96	21.24
<b>Nifty 50 returns<sup>##</sup> (CAGR)</b>	12.86	11.15	8.38	17.97

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

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

## Risk Free Rate assumed to be 7.37% (FBIL Overnight MIBOR for 31st Mar 2017) for calculating Sharpe Ratio

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

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



IVR

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

# Birla Sun Life Top 100 Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

An Open-ended growth scheme with the objective to provide medium to long term capital appreciation, by investing predominantly in a diversified portfolio of equity and equity related securities of top 100 companies as measured by market capitalization.

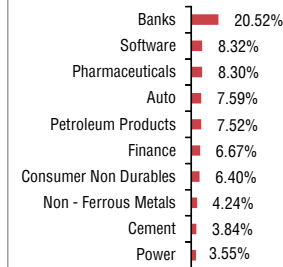
## Fund Details

<b>Fund Manager:</b>	Mr. Mahesh Patil
<b>Managing Fund Since:</b>	July 29, 2010
<b>Total Experience:</b>	24 years
<b>Date of Allotment:</b>	October 24, 2005
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	
	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	51.0999
Dividend:	17.6600
<b>Direct Plan<sup>§</sup></b>	
Growth:	53.1005
Dividend:	30.2497
<b>Benchmark:</b>	
	Nifty 50
<b>Monthly Average AUM:</b>	
	₹ 2568.00 Crores
<b>AUM as on last day:</b>	
	₹ 2632.21 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	14.74%
<b>Sharpe Ratio**:</b>	0.77
<b>Beta:</b>	1.03
<b>Portfolio Turnover:</b>	0.86
<b>Expense Ratio:</b>	
Regular	2.29
Direct	1.06

## Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	4.91%
ICICI Bank Limited	4.24%
Infosys Limited	4.04%
ITC Limited	3.70%
Reliance Industries Limited	3.54%
Tata Motors Limited	3.09%
Indian Oil Corporation Limited	3.05%
Grasim Industries Limited	2.93%
IndusInd Bank Limited	2.71%
Maruti Suzuki India Limited	2.64%

## Industry Allocation



## Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 51.0999

Inception - Oct 24, 2005	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Top 100 Fund</b>	24.95	18.71	18.21	15.32
<b>Value of Std Investment of ₹ 10,000</b>	12495	16735	23105	51100
<b>Benchmark - Nifty 50</b>	18.55	11.01	11.60	12.46
<b>Value of Std Investment of ₹ 10,000</b>	11855	13684	17324	38306
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.88	9.77	11.21	12.22
<b>Value Of Std Investment Of ₹ 10,000</b>	11688	13232	17019	37396

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Mahesh Patil is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Mahesh Patil since July 29, 2010 (6.7) years.
- The scheme is in existence for more than 5 years.

## 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 (₹)	1380000	600000	360000	120000
Market Value of amount Invested	3344158	939390	441160	134214
Scheme Returns (CAGR)	14.53	17.99	13.67	22.79
Nifty 50 returns# (CAGR)	9.87	11.15	8.38	17.97
S&P BSE SENSEX returns## (CAGR)	9.34	10.19	7.02	16.72

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

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

## Risk Free Rate assumed to be 7.37% (FBIIL Overnight MIBOR for 31st Mar 2017) 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.

# Birla Sun Life Equity Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

An Open-ended growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 90% equity and 10% debt and money market securities.

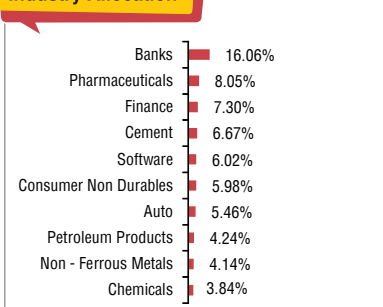
## Fund Details

<b>Fund Manager:</b>	Mr. Anil Shah
<b>Managing Fund Since:</b>	October 03, 2012
<b>Total Experience:</b>	26 years
<b>Date of Allotment:</b>	August 27, 1998
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	
<b>NAV of Plans / Options (₹)</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan</b>	
Growth:	626.32
Dividend:	101.28
<b>Direct Plan<sup>§</sup></b>	
Growth:	648.96
Dividend:	125.45
<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 4438.89 Crores
<b>AUM as on last day:</b>	₹ 4801.13 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	16.90%
<b>Sharpe Ratio**:</b>	1.05
<b>Beta:</b>	1.13
<b>Portfolio Turnover:</b>	0.85
<b>Expense Ratio:</b>	
Regular	2.20
Direct	1.26

## Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	4.51%
Cairn India Limited	3.65%
Tata Chemicals Limited	3.37%
Maruti Suzuki India Limited	3.07%
Yes Bank Limited	2.98%
ICICI Bank Limited	2.60%
IndusInd Bank Limited	2.58%
Dr. Reddy's Laboratories Limited	2.54%
Vedanta Limited	2.42%
Tata Communications Limited	2.33%

## Industry Allocation



## Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 626.32

Inception - Aug 27, 1998	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Equity Fund</b>	35.00	25.08	21.47	24.90
<b>Value of Std Investment of ₹ 10,000</b>	13500	19579	26476	626320
<b>Benchmark - S&amp;P BSE 200</b>	22.47	14.17	13.08	14.71
<b>Value of Std Investment of ₹ 10,000</b>	12247	14887	18499	128521
<b>Additional Benchmark - Nifty 50</b>	18.55	11.01	11.60	13.45
<b>Value Of Std Investment Of ₹ 10,000</b>	11855	13684	17324	104550

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 Anil Shah is 7. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Anil Shah since October 03, 2012 (4.5) years.
- The scheme is in existence for more than 5 years.

## 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 (₹)	2240000	600000	360000	120000
Market Value of amount Invested	23376278	1061988	477574	138240
Scheme Returns (CAGR)	21.66	23.05	19.26	29.49
S&P BSE 200 returns <sup>§</sup> (CAGR)	14.39	13.45	10.96	21.24
Nifty 50 returns <sup>##</sup> (CAGR)	13.11	11.15	8.38	17.97

Date of First Instalment: September 01, 1998 & Scheme Inception Date: August 27, 1998. Past Performance may or may 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 Advantage Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

An Open-ended growth scheme with the objective to achieve long-term growth of capital at relatively moderate levels of risk through a diversified research based investment approach.

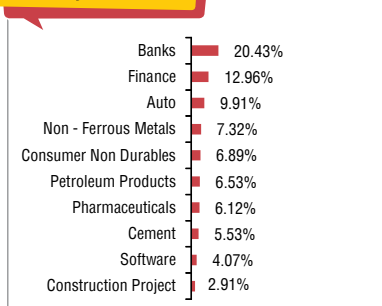
## Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty
<b>Managing Fund Since:</b>	October 17, 2011
<b>Total Experience:</b>	16 years
<b>Date of Allotment:</b>	February 24, 1995
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	
<b>NAV of Plans / Options (₹)</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan</b>	
Growth:	369.44
Dividend:	100.38
<b>Direct Plan<sup>§</sup></b>	
Growth:	380.48
Dividend:	125.10
<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 2900.03 Crores
<b>AUM as on last day:</b>	₹ 3123.85 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 365 days from the date of allotment: Nil.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	17.64%
<b>Sharpe Ratio**:</b>	1.00
<b>Beta:</b>	1.13
<b>Portfolio Turnover:</b>	0.69
<b>Expense Ratio:</b>	
Regular	2.35
Direct	1.05

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Yes Bank Limited	5.77%
Eicher Motors Limited	4.08%
Vedanta Limited	4.02%
IndusInd Bank Limited	3.34%
Hindustan Petroleum Corporation Limited	3.34%
Maruti Suzuki India Limited	3.32%
HDFC Bank Limited	3.10%
Natco Pharma Limited	3.03%
Kotak Mahindra Bank Limited	2.92%
Voltas Limited	2.42%

## Industry Allocation



## Dividend

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

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

The Face Value - 10.00 Per Unit

The Financial 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 March 31, 2017: ₹ 369.44

Inception - Feb 24, 1995	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Advantage Fund</b>	31.06	24.97	21.15	17.73
<b>Value of Std Investment of ₹ 10,000</b>	13106	19528	26129	369440
<b>Benchmark - S&amp;P BSE 200</b>	22.47	14.17	13.08	11.20
<b>Value of Std Investment of ₹ 10,000</b>	12247	14887	18499	104540
<b>Additional Benchmark - Nifty 50</b>	18.55	11.01	11.60	10.43
<b>Value Of Std Investment Of ₹ 10,000</b>	11855	13684	17324	89776

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Satyabrata Mohanty is 11. 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.

• **The scheme is currently managed by Mr. Satyabrata Mohanty since October 17, 2011 (5.5) years.**

• **The scheme is in existence for more than 5 years.**

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
<b>Total Amount Invested (₹)</b>	2660000	600000	360000	120000
<b>Market Value of amount Invested</b>	32109590	1059115	471510	135386
<b>Scheme Returns (CAGR)</b>	18.98	22.94	18.35	24.73
<b>S&amp;P BSE 200 returns# (CAGR)</b>	13.54	13.45	10.96	21.24
<b>Nifty 50 returns## (CAGR)</b>	12.31	11.15	8.38	17.97

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

# Birla Sun Life MNC Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

An Open-ended growth scheme with the objective to achieve long-term growth of capital at relatively moderate levels of risk by making investments in securities of multi-national companies through a research based investment approach.

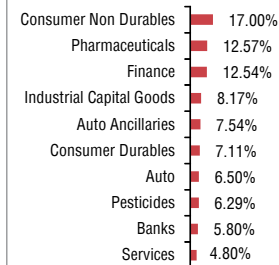
## Fund Details

<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	June 18, 2009
<b>Total Experience:</b>	22 years
<b>Date of Allotment:</b>	December 27, 1999
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	631.64
Dividend:	157.67
<b>Direct Plan<sup>§</sup></b>	
Growth:	655.97
Dividend:	222.47
<b>Benchmark:</b>	Nifty MNC
<b>Monthly Average AUM:</b>	₹ 3084.99 Crores
<b>AUM as on last day:</b>	₹ 3156.44 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed / switched after 365 days from the date of allotment.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	16.52%
<b>Sharpe Ratio**:</b>	1.19
<b>Beta:</b>	0.87
<b>Portfolio Turnover:</b>	0.07
<b>Expense Ratio:</b>	
Regular	2.04
Direct	1.05

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Honeywell Automation India Limited	7.13%
Gillette India Limited	6.98%
ICRA Limited	6.63%
Pfizer Limited	6.38%
Bayer Cropscience Limited	6.29%
Bosch Limited	6.03%
GlaxoSmithKline Pharmaceuticals Limited	5.93%
Maruti Suzuki India Limited	5.91%
Kotak Mahindra Bank Limited	5.80%
Johnson Controls – Hitachi Air Conditioning India Limited	5.11%

## Industry Allocation



## Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 631.64

Inception - Dec 27, 1999	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life MNC Fund</b>	12.60	26.96	22.33	18.02
<b>Value of Std Investment of ₹ 10,000</b>	11260	20479	27428	174921
<b>Benchmark - Nifty MNC</b>	22.41	19.35	15.83	N/A
<b>Value of Std Investment of ₹ 10,000</b>	12241	17007	20870	N/A
<b>Additional Benchmark - Nifty 50</b>	18.55	11.01	11.60	11.35
<b>Value Of Std Investment Of ₹ 10,000</b>	11855	13684	17324	64058

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Ajay Garg is 8. 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.
- **The scheme is currently managed by Mr. Ajay Garg since June 18, 2009 (7.8) years.**
- **The scheme is in existence for more than 5 years.**

## 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 (₹)	2080000	600000	360000	120000
Market Value of amount Invested	17391687	1047942	445326	128038
Scheme Returns (CAGR)	21.41	22.50	14.33	12.71
Nifty MNC returns# (CAGR)	14.81	16.55	12.64	20.97
Nifty 50 returns## (CAGR)	13.16	11.15	8.38	17.97

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



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# Birla Sun Life Midcap Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

An Open ended Growth Scheme with the objective to achieve long term growth of capital at controlled level of risk by investing primarily in 'Mid-Cap' Stocks. The level of risk is somewhat higher than a fund focused on large and liquid stocks. Concomitantly, the aim is to generate higher returns than a fund focused on large and liquid stocks.

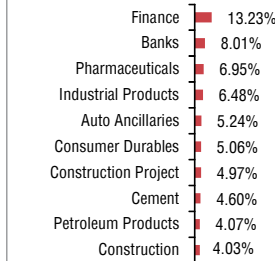
## Fund Details

<b>Fund Manager:</b>	Mr. Jayesh Gandhi
<b>Managing Fund Since:</b>	January 01, 2015
<b>Total Experience:</b>	15 years
<b>Date of Allotment:</b>	October 03, 2002
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	
	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	276.70
Dividend:	35.90
<b>Direct Plan<sup>§</sup></b>	
Growth:	286.22
Dividend:	53.81
<b>Benchmark:</b>	Nifty Free Float Midcap 100
<b>Monthly Average AUM:</b>	₹ 1957.74 Crores
<b>AUM as on last day:</b>	₹ 2044.75 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	17.99%
<b>Sharpe Ratio**:</b>	1.24
<b>Beta:</b>	1.04
<b>Portfolio Turnover:</b>	0.61
<b>Expense Ratio:</b>	
Regular	2.27
Direct	1.35

## Top Ten Portfolio Holdings

Issuer	% to net Assets
KEC International Limited	3.25%
Tube Investments of India Limited	2.67%
Mahindra CIE Automotive Limited	2.60%
MRF Limited	2.56%
The Federal Bank Limited	2.46%
Gujarat State Petronet Limited	2.37%
IRB Infrastructure Developers Limited	2.31%
Yes Bank Limited	2.27%
RBL Bank Limited	2.14%
Hindalco Industries Limited	2.08%

## Industry Allocation



## Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 276.70

Inception - Oct 03, 2002	1 Year	3 Years	5 Years	Since Inception
Birla Sun Life Midcap Fund	34.15	29.64	21.50	25.73
Value of Std Investment of ₹ 10,000	13415	21801	26504	276700
Benchmark - Nifty Free Float Midcap 100	34.85	25.90	17.38	22.56
Value of Std Investment of ₹ 10,000	13485	19968	22301	191150
Additional Benchmark - Nifty 50	18.55	11.01	11.60	16.94
Value Of Std Investment Of ₹ 10,000	11855	13684	17324	96749

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Jayesh Gandhi is 6. 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.
- The scheme is currently managed by Mr. Jayesh Gandhi since January 01, 2015 (2.3) years.
- The scheme is in existence for more than 5 years.

## 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 (₹)	1740000	600000	360000	120000
Market Value of amount Invested	9693562	1106191	489096	138832
Scheme Returns (CAGR)	21.32	24.75	20.97	30.48
Nifty Free Float Midcap 100 returns# (CAGR)	17.57	21.81	20.37	34.12
Nifty 50 returns## (CAGR)	12.78	11.15	8.38	17.97

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

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

## Risk Free Rate assumed to be 7.37% (FBIL Overnight MIBOR for 31st Mar 2017) 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.

# Birla Sun Life Small & Midcap Fund

An Open-ended Small & Mid Cap Equity Scheme



**Wealth  
Solutions**

## What is it?

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

## Investment Objective

An Open ended Small and Mid Cap Equity Scheme with an objective to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities of companies considered to be small and midcap. The Scheme may also invest a certain portion of its corpus in fixed income securities including money market instruments, in order to meet liquidity requirements from time to time.

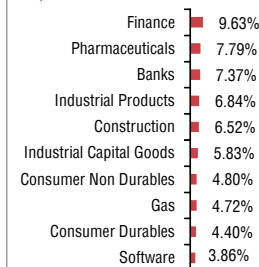
## Fund Details

<b>Fund Manager:</b>	Mr. Jayesh Gandhi
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	15 years
<b>Date of Allotment:</b>	May 31, 2007
<b>Type of Scheme:</b>	An Open-ended Small & Mid Cap Equity Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	
<b>NAV of Plans / Options (₹)</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan</b>	
Growth:	34.8236
Dividend:	24.6286
<b>Direct Plan<sup>§</sup></b>	
Growth:	36.0858
Dividend:	34.9629
<b>Benchmark:</b>	Nifty Free Float Midcap 100
<b>Monthly Average AUM:</b>	₹ 535.65 Crores
<b>AUM as on last day:</b>	₹ 592.92 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed / switched after 365 days from the date of allotment.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	18.55%
<b>Sharpe Ratio**:</b>	1.38
<b>Beta:</b>	1.05
<b>Portfolio Turnover:</b>	0.62
<b>Expense Ratio:</b>	
Regular	2.73
Direct	1.68

## Top Ten Portfolio Holdings

Issuer	% to net Assets
DCB Bank Limited	2.87%
Akzo Nobel India Limited	2.87%
KEC International Limited	2.81%
INOX Leisure Limited	2.66%
The Federal Bank Limited	2.62%
Sterlite Technologies Limited	2.55%
Dewan Housing Finance Corporation Limited	2.48%
V-Guard Industries Limited	2.46%
Gujarat State Petronet Limited	2.45%
Solar Industries India Limited	2.39%

## Industry Allocation



## Dividend

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

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

The Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on [www.mutualfund.birlasunlife.com](http://www.mutualfund.birlasunlife.com)

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 34.8236

Inception - May 31, 2007	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Small &amp; Midcap Fund</b>	44.74	33.02	24.53	13.52
Value of Std Investment of ₹ 10,000	14474	23558	29987	34824
<b>Benchmark - Nifty Free Float Midcap 100</b>	34.85	25.90	17.38	11.99
Value of Std Investment of ₹ 10,000	13485	19968	22301	30469
<b>Additional Benchmark - Nifty 50</b>	18.55	11.01	11.60	8.01
Value Of Std Investment Of ₹ 10,000	11855	13684	17324	21355

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Jayesh Gandhi is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- **The scheme is currently managed by Mr. Jayesh Gandhi since December 15, 2014 (2.3) years.**
- **The scheme is in existence for more than 5 years.**

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1190000	600000	360000	120000
Market Value of amount Invested	3422788	1213888	527941	144313
Scheme Returns (CAGR)	20.24	28.65	26.55	39.80
Nifty Free Float Midcap 100 returns# (CAGR)	15.49	21.81	20.37	34.12
Nifty 50 returns## (CAGR)	9.73	11.15	8.38	17.97

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



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# Birla Sun Life Pure Value Fund

An Open-ended Diversified Equity Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

An Open ended Diversified Equity Scheme with the objective to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities by following value investing strategy.

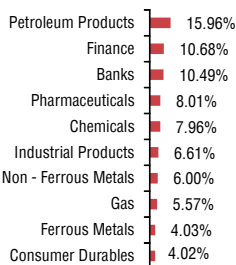
## Fund Details

<b>Fund Manager:</b>	Mr. Mahesh Patil & Mr. Milind Bafna
<b>Managing Fund Since:</b>	January 16, 2014
<b>Total Experience:</b>	24 years & 15 years
<b>Date of Allotment:</b>	March 27, 2008
<b>Type of Scheme:</b>	An Open-ended Diversified Equity Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	51.4332
Dividend:	30.6491
<b>Direct Plan<sup>s</sup></b>	
Growth:	53.2344
Dividend:	46.5928
<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 967.35 Crores
<b>AUM as on last day:</b>	₹ 1059.28 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	22.96%
<b>Sharpe Ratio**:</b>	1.08
<b>Beta:</b>	1.36
<b>Portfolio Turnover:</b>	2.35
<b>Expense Ratio:</b>	
Regular	2.56
Direct	1.51

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Sintex Industries Limited	6.61%
Chennai Petroleum Corporation Limited	4.63%
Hindalco Industries Limited	4.56%
Reliance Capital Limited	4.53%
Hindustan Petroleum Corporation Limited	4.13%
Jindal Steel & Power Limited	4.03%
UPL Limited	4.02%
Indraprastha Gas Limited	3.84%
Punjab National Bank	3.77%
ICICI Bank Limited	3.66%

## Industry Allocation



## Dividend

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

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.  
For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 51.4332

Inception - Mar 27, 2008	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Pure Value Fund</b>	36.30	32.05	26.07	19.92
<b>Value of Std Investment of ₹ 10,000</b>	13630	23044	31892	51433
<b>Benchmark - S&amp;P BSE 200</b>	22.47	14.17	13.08	8.22
<b>Value of Std Investment of ₹ 10,000</b>	12247	14887	18499	20386
<b>Additional Benchmark - Nifty 50</b>	18.55	11.01	11.60	7.37
<b>Value Of Std Investment Of ₹ 10,000</b>	11855	13684	17324	18992

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 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. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Mahesh Patil & Mr. Milind Bafna since January 16, 2014 (3.2) years.
- The scheme is in existence for more than 5 years.

## 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 (₹)	1090000	600000	360000	120000
Market Value of amount Invested	3290288	1218820	493273	140478
Scheme Returns (CAGR)	23.28	28.82	21.59	33.26
S&P BSE 200 returns# (CAGR)	11.72	13.45	10.96	21.24
Nifty 50 returns## (CAGR)	10.40	11.15	8.38	17.97

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

# Birla Sun Life Manufacturing Equity Fund

An Open ended Manufacturing Sector Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

The primary investment objective of the Schemes is to generate long-term capital appreciation to unit holders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in Manufacturing activity. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

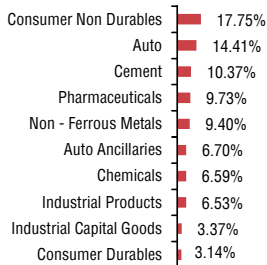
## Fund Details

<b>Fund Manager:</b>	Mr. Anil Shah
<b>Managing Fund Since:</b>	Since Inception
<b>Total Experience:</b>	26 years
<b>Date of Allotment:</b>	January 31, 2015
<b>Type of Scheme:</b>	An Open ended Manufacturing Sector Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	12.54
Dividend:	11.54
<b>Direct Plan<sup>§</sup></b>	
Growth:	12.81
Dividend:	11.82
<b>Benchmark:</b>	S&P BSE 500
<b>Monthly Average AUM:</b>	₹ 784.25 Crores
<b>AUM as on last day:</b>	₹ 793.63 Crores
<b>(as on 31st March 2017)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	0.46
<b>Expense Ratio:</b>	
Regular	2.35
Direct	1.33

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Maruti Suzuki India Limited	6.44%
Tata Chemicals Limited	5.98%
Vedanta Limited	4.50%
ITC Limited	3.89%
Hindustan Zinc Limited	3.79%
MRF Limited	3.46%
Eicher Motors Limited	3.22%
Century Textiles & Industries Limited	2.99%
Grasim Industries Limited	2.97%
Bharat Electronics Limited	2.96%

## Industry Allocation



## Dividend

Declared on date	29-Mar-17
Dividend Yield (Regular Plan)	7.96%
Dividend (₹) Per Unit	0.99
Cum Dividend NAV	12.43
Dividend Yield (Direct Plan)	7.94%
Dividend (₹) Per Unit	1.01
Cum Dividend NAV	12.72

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

The Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on [www.mutualfund.birlasunlife.com](http://www.mutualfund.birlasunlife.com)

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 12.54

Inception - Jan 31, 2015	1 Year	Since Inception
<b>Birla Sun Life Manufacturing Equity Fund</b>	31.86	11.02
<b>Value of Std Investment of ₹ 10,000</b>	13186	12540
<b>Benchmark - S&amp;P BSE 500</b>	24.02	5.08
<b>Value of Std Investment of ₹ 10,000</b>	12402	11133
<b>Additional Benchmark - Nifty 50</b>	18.55	1.89
<b>Value Of Std Investment Of ₹ 10,000</b>	11855	10414

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 Anil Shah is 7. 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.
- The scheme is currently managed by Mr. Anil Shah since (Since Inception) (2.2) years.
- The scheme is in existence for more than 1 year but less than 3 years.

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

Particulars	Since Inception	last 1 year
Total Amount Invested (₹)	260000	120000
Market Value of amount Invested	315971	138209
Scheme Returns (CAGR)	18.41	29.44
S&P BSE 500 returns <sup>§</sup> (CAGR)	13.03	22.80
Nifty 50 returns <sup>##</sup> (CAGR)	9.65	17.97

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



## Call-back

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# Birla Sun Life Banking and Financial Services Fund

An Open ended Banking & Financial Services Sector Scheme



Wealth Solutions

## What is it?

A fund that aims to generate growth and capital appreciation by building a portfolio that predominantly invest in the Banking and Financial Services related companies in India.

## Investment Objective

The primary investment objective of the Scheme is to generate long-term capital appreciation to unit holders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes' objectives will be achieved.

## Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty & Mr. Dhaval Gala
<b>Managing Fund Since:</b>	Since Inception & August 26, 2015
<b>Total Experience:</b>	16 years & 9 years
<b>Date of Allotment:</b>	December 14, 2013
<b>Type of Scheme:</b>	An Open ended Banking & Financial Services Sector Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)

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

### Regular Plan

Growth:	23.47
Dividend:	16.48

### Direct Plan<sup>§</sup>

Growth:	24.15
Dividend:	20.45

**Benchmark:** Nifty Financial Services

**Monthly Average AUM:** ₹ 976.34 Crores

**AUM as on last day:** ₹ 1053.95 Crores

(as on 31st March 2017)

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

**Entry Load:** Nil

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

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

### Other Parameter

**Standard Deviation:** 21.61%

**Sharpe Ratio\*\*:** 0.95

**Beta:** 1.08

**Portfolio Turnover:** 0.34

**Expense Ratio:**

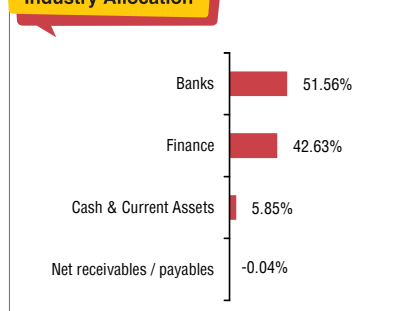
Regular 2.55

Direct 1.26

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Yes Bank Limited	9.47%
HDFC Bank Limited	9.24%
ICICI Bank Limited	8.54%
Bajaj Finance Limited	6.94%
IndusInd Bank Limited	6.02%
Cholamandalam Investment and Finance Company Limited	5.03%
State Bank of India	4.98%
L&T Finance Holdings Limited	4.36%
Bank of Baroda	4.32%
Equitas Holdings Limited	4.25%

## Industry Allocation



## Dividend

Declared on date	27-Mar-17	29-Dec-15
Dividend Yield (Regular Plan)	9.95%	7.93%
Dividend (₹) Per Unit	1.79	1.10
Cum Dividend NAV	17.99	13.87

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
 The Face Value - 10.00 Per Unit  
 The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.  
 For more details on dividends declared please refer to the online empower on [www.mutualfund.birlasunlife.com](http://www.mutualfund.birlasunlife.com)

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 23.47

Inception - Dec 14, 2013	1 Year	3 Years	Since Inception
Birla Sun Life Banking and Financial Services Fund	44.70	27.86	29.54
Value of Std Investment of ₹ 10,000	14470	20918	23470
Benchmark - Nifty Financial Services	32.75	18.30	20.50
Value of Std Investment of ₹ 10,000	13275	16562	18492
Additional Benchmark - Nifty 50	18.55	11.01	12.80
Value Of Std Investment Of ₹ 10,000	11855	13684	14872

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 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. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Satyabrata Mohanty & Mr. Dhaval Gala since (Since Inception) & August 26, 2015 (3.3) years & (1.6) years.
- The scheme is in existence for more than 3 years but less than 5 years.

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

Particulars	Since Inception	last 3 years	last 1 year
Total Amount Invested (₹)	400000	360000	120000
Market Value of amount Invested	609872	512642	141562
Scheme Returns (CAGR)	26.23	24.38	35.10
Nifty Financial Services returns# (CAGR)	16.34	14.54	30.32
Nifty 50 returns## (CAGR)	9.40	8.38	17.97

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

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

## Risk Free Rate assumed to be 7.37% (FBIIL Overnight MIBOR for 31st Mar 2017) 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.

# Birla Sun Life Dividend Yield Plus

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

An Open-ended growth scheme with the objective to provide capital growth and income by investing primarily in a well-diversified portfolio of dividend paying companies that have a relatively high dividend yield.

## Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty & Mr. Vineet Maloo
<b>Managing Fund Since:</b>	July 16, 2015 & January 16, 2014
<b>Total Experience:</b>	16 years & 11 years
<b>Date of Allotment:</b>	February 26, 2003
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)

<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	161.77
Dividend:	16.48
<b>Direct Plan<sup>s</sup></b>	
Growth:	167.17
Dividend:	24.05
<b>Benchmark:</b>	Nifty 500
<b>Monthly Average AUM:</b>	₹ 1048.88 Crores
<b>AUM as on last day:</b>	₹ 1073.43 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.

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

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

### Other Parameter

<b>Standard Deviation:</b>	15.74%
<b>Sharpe Ratio**:</b>	0.66
<b>Beta:</b>	1.04
<b>Portfolio Turnover:</b>	0.73
<b>Expense Ratio:</b>	
Regular	2.24
Direct	1.48

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

\*\* Risk Free Rate assumed to be 7.37% (FBIL Overnight MIBOR for 31st Mar 2017) for calculating Sharpe Ratio

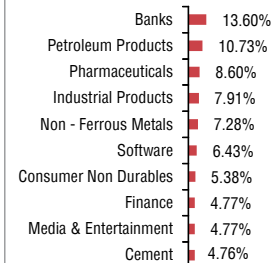
# Scheme Benchmark, ## Additional Benchmark. \* As on start of period considered above. For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend 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
ICICI Bank Limited	5.61%
Vedanta Limited	4.65%
Hindustan Petroleum Corporation Limited	4.30%
Sanofi India Limited	3.50%
Kaveri Seed Company Limited	2.96%
Greaves Cotton Limited	2.73%
Bharat Petroleum Corporation Limited	2.66%
Hindustan Zinc Limited	2.63%
Indian Oil Corporation Limited	2.52%
Dhanuka Agritech Limited	2.51%

## Industry Allocation



## Dividend

Declared on date	17-Mar-17	30-Dec-16	26-Sep-16
Dividend Yield (Regular Plan)	1.95%	1.50%	1.59%
Dividend (₹) Per Unit	0.32	0.22	0.25
Cum Dividend NAV	16.38	14.63	15.73

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 March 31, 2017: ₹ 161.77

Inception - Feb 26, 2003	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Dividend Yield Plus</b>	28.31	17.81	13.42	21.82
<b>Value of Std Investment of ₹ 10,000</b>	12831	16360	18784	161770
<b>Benchmark - Nifty 500</b>	23.91	15.22	13.61	18.24
<b>Value of Std Investment of ₹ 10,000</b>	12391	15302	18938	106190
<b>Additional Benchmark - Nifty 50</b>	18.55	11.01	11.60	16.62
<b>Value Of Std Investment Of ₹ 10,000</b>	11855	13684	17324	87398

• Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 2. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Total Schemes managed by Mr. Vineet Maloo is 14. 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.

• The scheme is currently managed by Mr. Satyabrata Mohanty & Mr. Vineet Maloo since July 16, 2015 & January 16, 2014 (1.7) years & (3.2) years.

• The scheme is in existence for more than 5 years.

## 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 (₹)	1700000	600000	360000	120000
Market Value of amount Invested	6112579	885549	435594	137477
Scheme Returns (CAGR)	16.54	15.58	12.79	28.21
Nifty 500 returns# (CAGR)	13.30	14.29	11.81	22.85
Nifty 50 returns## (CAGR)	12.40	11.15	8.38	17.97

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.



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# Birla Sun Life Special Situations Fund

An Open-ended Diversified Equity Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

An Open-ended diversified equity scheme with an objective of the scheme is to generate long-term growth of capital by investing in a portfolio of equity and equity related securities. The Scheme would follow an investment strategy that would take advantage of Special Situations & Contrarian investment style.

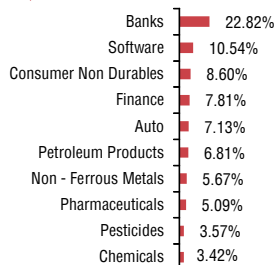
## Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty
<b>Managing Fund Since:</b>	October 05, 2016
<b>Total Experience:</b>	16 years
<b>Date of Allotment:</b>	January 31, 2008
<b>Type of Scheme:</b>	An Open-ended Diversified Equity Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	21.6926
Dividend:	16.7345
<b>Direct Plan<sup>§</sup></b>	
Growth:	22.2645
Dividend:	22.2491
<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 152.85 Crores
<b>AUM as on last day:</b> (as on 31st March 2017)	₹ 157.59 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed / switched after 365 days from the date of allotment.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	19.40%
<b>Sharpe Ratio**:</b>	0.96
<b>Beta:</b>	1.25
<b>Portfolio Turnover:</b>	0.80
<b>Expense Ratio:</b>	
Regular	2.63
Direct	2.01

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Yes Bank Limited	5.49%
IndusInd Bank Limited	4.88%
ITC Limited	4.59%
HDFC Bank Limited	4.58%
UPL Limited	3.57%
Infosys Limited	3.57%
Hindalco Industries Limited	2.88%
Chennai Petroleum Corporation Limited	2.62%
HCL Technologies Limited	2.61%
Maruti Suzuki India Limited	2.48%

## Industry Allocation



## Dividend

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

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.  
For more details on dividends declared please refer to the online empower on www.mutualfund.birlasunlife.com

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 21.6926

Inception - Jan 31, 2008	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Special Situations Fund</b>	33.76	26.01	19.76	8.81
<b>Value of Std Investment of ₹ 10,000</b>	13376	20021	24664	21693
<b>Benchmark - S&amp;P BSE 200</b>	22.47	14.17	13.08	6.55
<b>Value of Std Investment of ₹ 10,000</b>	12247	14887	18499	17898
<b>Additional Benchmark - Nifty 50</b>	18.55	11.01	11.60	6.21
<b>Value Of Std Investment Of ₹ 10,000</b>	11855	13684	17324	17372

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Satyabrata Mohanty is 11. 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.
- The scheme is currently managed by Mr. Satyabrata Mohanty since October 05, 2016 (0.5) years.
- The scheme is in existence for more than 5 years.

## 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 (₹)	1110000	600000	360000	120000
Market Value of amount Invested	2357936	1027243	465818	135535
Scheme Returns (CAGR)	15.67	21.67	17.49	24.98
S&P BSE 200 returns# (CAGR)	11.49	13.45	10.96	21.24
Nifty 50 returns## (CAGR)	10.23	11.15	8.38	17.97

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

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

\*\* Risk Free Rate assumed to be 7.37% (FBIL Overnight MIBOR for 31st Mar 2017) 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.

# Birla Sun Life India Reforms Fund

An Open-ended Equity Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

An Open ended Equity Scheme with an investment objective is to generate growth and capital appreciation by building a portfolio of companies that are expected to benefit from the economic reforms, PSU divestment and increased government spending.

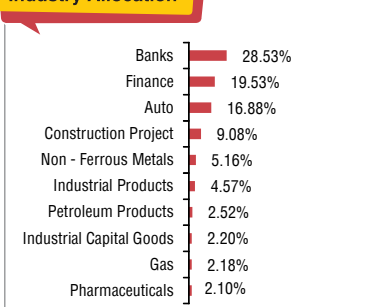
## Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty
<b>Managing Fund Since:</b>	July 16, 2015
<b>Total Experience:</b>	16 years
<b>Date of Allotment:</b>	June 25, 2010
<b>Type of Scheme:</b>	An Open-ended Equity Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	17.61
Dividend:	13.85
<b>Direct Plan<sup>§</sup></b>	
Growth:	18.08
Dividend:	18.09
<b>Benchmark:</b>	Nifty 500
<b>Monthly Average AUM:</b>	₹ 117.70 Crores
<b>AUM as on last day:</b>	₹ 121.20 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	18.02%
<b>Sharpe Ratio**:</b>	0.85
<b>Beta:</b>	1.14
<b>Portfolio Turnover:</b>	0.30
<b>Expense Ratio:</b>	
Regular	2.74
Direct	1.65

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Yes Bank Limited	10.15%
Eicher Motors Limited	8.44%
State Bank of India	6.97%
Voltas Limited	6.80%
IndusInd Bank Limited	6.37%
Repcos Home Finance Limited	6.04%
Bajaj Finserv Limited	5.92%
Capital First Limited	5.75%
Maruti Suzuki India Limited	4.96%
Atul Auto Limited	3.48%

## Industry Allocation



## Dividend

Declared on date	26-Dec-16	30-Nov-15	08-Aug-14
Dividend Yield (Regular Plan)	6.24%	10.16%	6.72%
Dividend (₹) Per Unit	0.73	1.30	0.80
Cum Dividend NAV	11.69	12.80	11.90

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 17.61

Inception - June 25, 2010	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life India Reforms Fund</b>	33.61	22.65	14.61	8.72
<b>Value of Std Investment of ₹ 10,000</b>	13361	18459	19787	17610
<b>Benchmark - Nifty 500</b>	23.91	15.22	13.61	9.35
<b>Value of Std Investment of ₹ 10,000</b>	12391	15302	18938	18313
<b>Additional Benchmark - Nifty 50</b>	18.55	11.01	11.60	8.54
<b>Value Of Std Investment Of ₹ 10,000</b>	11855	13684	17324	17411

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Satyabrata Mohanty is 11. 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.
- **The scheme is currently managed by Mr. Satyabrata Mohanty since July 16, 2015 (1.7) years.**
- **The scheme is in existence for more than 5 years.**

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
<b>Total Amount Invested (₹)</b>	820000	600000	360000	120000
<b>Market Value of amount Invested</b>	1358042	959633	463894	140164
<b>Scheme Returns (CAGR)</b>	14.53	18.87	17.20	32.73
<b>Nifty 500 returns# (CAGR)</b>	12.37	14.29	11.81	22.85
<b>Nifty 50 returns## (CAGR)</b>	10.14	11.15	8.38	17.97

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



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# Birla Sun Life Infrastructure Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

An Open-ended growth scheme with the objective of providing for medium to long-term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India.

## Fund Details

<b>Fund Manager:</b>	Mr. Mahesh Patil & Mr. Vineet Maloo
<b>Managing Fund Since:</b>	July 16, 2015
<b>Total Experience:</b>	24 years & 11 years
<b>Date of Allotment:</b>	March 17, 2006
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	31.51
Dividend:	15.57
<b>Direct Plan<sup>§</sup></b>	
Growth:	32.44
Dividend:	22.26
<b>Benchmark:</b>	Nifty 50
<b>Monthly Average AUM:</b>	₹ 525.66 Crores
<b>AUM as on last day:</b>	₹ 537.71 Crores
<b>(as on 31st March 2017)</b>	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed / switched after 365 days from the date of allotment.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	20.20%
<b>Sharpe Ratio**:</b>	0.75
<b>Beta:</b>	1.30
<b>Portfolio Turnover:</b>	0.79
<b>Expense Ratio:</b>	
Regular	2.58
Direct	1.89

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Honeywell Automation India Limited	3.88%
Sintex Industries Limited	3.33%
WABCO India Limited	3.03%
Ashoka Buildcon Limited	2.99%
Vedanta Limited	2.94%
VA Tech Wabag Limited	2.91%
Crompton Greaves Consumer Electricals Limited	2.85%
PNC Infratech Limited	2.82%
Indraprastha Gas Limited	2.77%
ICICI Bank Limited	2.73%

## Industry Allocation

Industrial Products	12.88%
Finance	10.09%
Industrial Capital Goods	8.14%
Banks	7.58%
Construction	7.20%
Non - Ferrous Metals	7.20%
Construction Project	5.75%
Petroleum Products	5.33%
Cement	5.28%
Gas	5.26%

## Dividend

Declared on date	15-Mar-17	11-Jun-15	27-Jun-14
Dividend Yield (Regular Plan)	9.84%	10.48%	0.00%
Dividend (₹) Per Unit	1.61	1.60	0.00
Cum Dividend NAV	16.37	15.27	15.48

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 31.51

Inception - Mar 17, 2006	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Infrastructure Fund</b>	34.49	22.46	16.76	10.95
<b>Value of Std Investment of ₹ 10,000</b>	13449	18373	21716	31510
<b>Benchmark - Nifty 50</b>	18.55	11.01	11.60	9.90
<b>Value of Std Investment of ₹ 10,000</b>	11855	13684	17324	28366
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.88	9.77	11.21	9.51
<b>Value Of Std Investment Of ₹ 10,000</b>	11688	13232	17019	27275

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 1. Total Schemes managed by Mr. Mahesh Patil is 8. Total Schemes managed by Mr. Vineet Maloo is 14. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- **The scheme is currently managed by Mr. Mahesh Patil & Mr. Vineet Maloo since July 16, 2015 (1.7) years.**
- **The scheme is in existence for more than 5 years.**

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
<b>Total Amount Invested (₹)</b>	1330000	600000	360000	120000
<b>Market Value of amount Invested</b>	2747417	985343	455964	140898
<b>Scheme Returns (CAGR)</b>	12.47	19.95	15.98	33.97
<b>Nifty 50 returns# (CAGR)</b>	9.66	11.15	8.38	17.97
<b>S&amp;P BSE SENSEX returns## (CAGR)</b>	9.10	10.19	7.02	16.72

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

# Birla Sun Life New Millennium Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

A multi-sector open-ended growth scheme with the objective of long term growth of capital, through a portfolio with a target allocation of 100% equity, focusing on investing in technology and technology dependent companies, hardware, peripherals and components, software, telecom, media, internet and e-commerce and other technology enabled companies. The secondary objective is income generation and distribution of dividend.

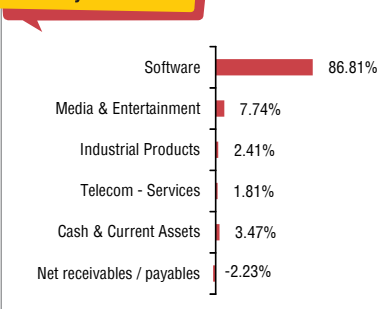
## Fund Details

<b>Fund Manager:</b>	Mr. Kunal Sangoi
<b>Managing Fund Since:</b>	January 16, 2014
<b>Total Experience:</b>	8 years
<b>Date of Allotment:</b>	January 15, 2000
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	
	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	35.47
Dividend:	16.83
<b>Direct Plan<sup>§</sup></b>	
Growth:	36.54
Dividend:	18.73
<b>Benchmark:</b>	S&P BSE Teck
<b>Monthly Average AUM:</b>	₹ 65.83 Crores
<b>AUM as on last day:</b>	₹ 65.43 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed / switched after 365 days from the date of allotment.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	17.30%
<b>Sharpe Ratio**:</b>	0.16
<b>Beta:</b>	1.10
<b>Portfolio Turnover:</b>	0.68
<b>Expense Ratio:</b>	
Regular	2.72
Direct	1.94

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Infosys Limited	32.03%
HCL Technologies Limited	9.36%
Tech Mahindra Limited	8.42%
NIIT Technologies Limited	8.26%
Tata Consultancy Services Limited	6.02%
INOX Leisure Limited	5.69%
Cyient Limited	5.36%
Sonata Software Limited	5.16%
Hexaware Technologies Limited	4.93%
Persistent Systems Limited	3.82%

## Industry Allocation



## Dividend

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

Note: The NAV of the scheme, pursuant to pay out of dividend would fall to the extent of the payout and statutory levy (if applicable). Past performance may or may not be sustained in future.  
The Face Value - 10.00 Per Unit  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.  
For more details on dividends declared please refer to the online empower on [www.mutualfund.birlasunlife.com](http://www.mutualfund.birlasunlife.com)

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 35.47

Inception - Jan 15, 2000	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life New Millennium Fund</b>	-0.92	10.18	13.70	7.63
Value of Std Investment of ₹ 10,000	9908	13380	19019	35470
<b>Benchmark - S&amp;P BSE Teck</b>	-5.46	5.57	10.12	N/A
Value of Std Investment of ₹ 10,000	9454	11767	16201	N/A
<b>Additional Benchmark - Nifty 50</b>	18.55	11.01	11.60	10.58
Value Of Std Investment Of ₹ 10,000	11855	13684	17324	56532

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Kunal Sangoi is 2. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Kunal Sangoi since January 16, 2014 (3.2) years.
- The scheme is in existence for more than 5 years.

## 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 (₹)	2070000	600000	360000	120000
Market Value of amount Invested	6902172	799853	380474	120651
Scheme Returns (CAGR)	12.67	11.45	3.63	1.01
S&P BSE Teck returns# (CAGR)	NA	7.27	-0.19	0.41
Nifty 50 returns## (CAGR)	13.17	11.15	8.38	17.97

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



## Call-back

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# Birla Sun Life India GenNext Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

An Open-ended growth scheme with the objective to target growth of capital by investing in equity/equity related instruments of companies that are expected to benefit from the rising consumption patterns in India, which in turn is getting fuelled by high disposable incomes of the young generation (Generation Next). The scheme will invest in companies that have the following characteristics: 1. Companies that seek growth in revenues arising out of demand from the younger generation (GenNext) for their products or services. 2. They should be engaged in manufacturing of products or rendering of services that go directly to the consumer. 3. The products and services should have distinct brand identity, thereby enabling choice.

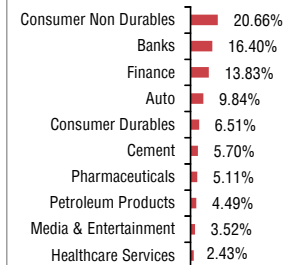
## Fund Details

<b>Fund Manager:</b>	Mr. Anil Shah & Mr. Chanchal Khandelwal
<b>Managing Fund Since:</b>	September 23, 2013 & August 26, 2015
<b>Total Experience:</b>	26 years & 10 years
<b>Date of Allotment:</b>	August 05, 2005
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	67.87
Dividend:	24.46
<b>Direct Plan<sup>s</sup></b>	
Growth:	70.60
Dividend:	27.58
<b>Benchmark:</b>	Nifty 50
<b>Monthly Average AUM:</b>	₹ 525.35 Crores
<b>AUM as on last day:</b>	₹ 548.02 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	14.72%
<b>Sharpe Ratio**:</b>	1.18
<b>Beta:</b>	0.95
<b>Portfolio Turnover:</b>	0.33
<b>Expense Ratio:</b>	
Regular	2.64
Direct	1.44

## Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	5.26%
Maruti Suzuki India Limited	4.40%
ITC Limited	4.09%
IndusInd Bank Limited	3.93%
Eicher Motors Limited	3.74%
Yes Bank Limited	3.32%
Kotak Mahindra Bank Limited	2.97%
Housing Development Finance Corporation Limited	2.80%
Asian Paints Limited	2.45%
Indian Oil Corporation Limited	2.12%

## Industry Allocation



## Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 67.87

Inception - Aug 05, 2005	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life India GenNext Fund</b>	31.66	24.77	22.01	17.85
<b>Value of Std Investment of ₹ 10,000</b>	13166	19436	27072	67870
<b>Benchmark - Nifty 50</b>	18.55	11.01	11.60	12.34
<b>Value of Std Investment of ₹ 10,000</b>	11855	13684	17324	38852
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.88	9.77	11.21	12.18
<b>Value Of Std Investment Of ₹ 10,000</b>	11688	13232	17019	38200

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 1. Total Schemes managed by Anil Shah is 7 Total Schemes managed by Mr. Chanchal Khandelwal is 2. 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.
- The scheme is currently managed by Mr. Anil Shah & Mr. Chanchal Khandelwal since September 23, 2013 & August 26, 2015 (3.5) years & (1.6) years Respectively.
- The scheme is in existence for more than 5 years.

## 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 (₹)	1400000	600000	360000	120000
Market Value of amount Invested	4271174	1027667	477650	136346
Scheme Returns (CAGR)	17.88	21.69	19.28	26.32
Nifty 50 returns# (CAGR)	9.96	11.15	8.38	17.97
S&P BSE SENSEX returns## (CAGR)	9.44	10.19	7.02	16.72

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

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

An Open ended Growth Scheme with the objective to achieve superior long-term growth of capital by investing in shares of companies that do one or more of the following: 1. Leverage India's intellectual capital for providing services, research and creative inputs. 2. Seek to use current and impending changes in patent laws / import tariffs / quotas to supply goods and services. 3. Leverage India's lower labour costs for providing services and manufactured goods 4. Leverage India's large population of English speaking people for providing services.

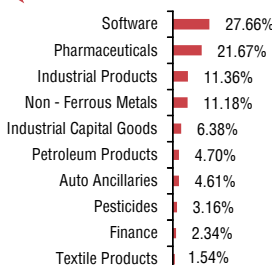
## Fund Details

<b>Fund Manager:</b>	Mr. Kunal Sangoi
<b>Managing Fund Since:</b>	July 16, 2015
<b>Total Experience:</b>	8 years
<b>Date of Allotment:</b>	December 27, 1999
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	
	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	125.73
Dividend:	28.36
<b>Direct Plan<sup>§</sup></b>	
Growth:	129.05
Dividend:	38.85
<b>Benchmark:</b>	
	Nifty 500
<b>Monthly Average AUM:</b>	
	₹ 125.55 Crores
<b>AUM as on last day:</b>	
	₹ 126.42 Crores (as on 31st March 2017)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil.
	* Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	13.70%
<b>Sharpe Ratio**:</b>	0.98
<b>Beta:</b>	0.76
<b>Portfolio Turnover:</b>	0.66
<b>Expense Ratio:</b>	
Regular	2.64
Direct	2.04

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Sanofi India Limited	6.70%
Honeywell Automation India Limited	6.38%
Cummins India Limited	5.61%
Sun Pharmaceuticals Industries Limited	5.17%
Infosys Limited	5.09%
NIIT Technologies Limited	5.00%
HCL Technologies Limited	4.93%
Reliance Industries Limited	4.70%
WABCO India Limited	4.61%
Tech Mahindra Limited	4.54%

## Industry Allocation



## Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 125.73

Inception - Dec 27, 1999	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life India Opportunities Fund</b>	12.27	20.74	20.46	10.14
<b>Value of Std Investment of ₹ 10,000</b>	11227	17612	25390	53051
<b>Benchmark - Nifty 500</b>	23.91	15.22	13.61	11.87
<b>Value of Std Investment of ₹ 10,000</b>	12391	15302	18938	69377
<b>Additional Benchmark - Nifty 50</b>	18.55	11.01	11.60	11.35
<b>Value Of Std Investment Of ₹ 10,000</b>	11855	13684	17324	64058

• Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Kunal Sangoi is 2. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.

- The scheme is currently managed by Mr. Kunal Sangoi since July 16, 2015 (1.7) years.
- The scheme is in existence for more than 5 years.

## 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 (₹)	2080000	600000	360000	120000
Market Value of amount Invested	9253799	993948	429651	128922
Scheme Returns (CAGR)	15.40	20.31	11.84	14.14
Nifty 500 returns <sup>#</sup> (CAGR)	14.42	14.29	11.81	22.85
Nifty 50 returns <sup>##</sup> (CAGR)	13.16	11.15	8.38	17.97

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



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# Birla Sun Life International Equity Fund - Plan A

An Open-ended Diversified Equity Scheme



**Wealth  
Solutions**

## What is it?

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

## Investment Objective

An Open-ended diversified equity scheme with an objective to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the international markets

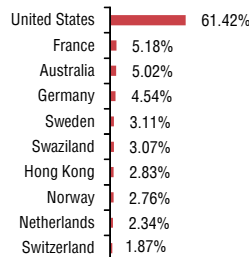
## Fund Details

<b>Fund Manager:</b>	Mr. Vineet Maloo
<b>Managing Fund Since:</b>	Since Inception
<b>Total Experience:</b>	11 years
<b>Date of Allotment:</b>	October 31, 2007
<b>Type of Scheme:</b>	An Open-ended Diversified Equity Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	16.0569
Dividend:	14.7733
<b>Direct Plan<sup>§</sup></b>	
Growth:	16.4192
Dividend:	16.4312
<b>Benchmark:</b>	S&P Global 1200
<b>Monthly Average AUM:</b>	₹ 48.41 Crores
<b>AUM as on last day:</b>	₹ 47.48 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 365 days from the date of allotment: Nil.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	0.25
<b>Expense Ratio:</b>	
Regular	2.67
Direct	2.18

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Apple Inc.	5.11%
Aetna Inc New	4.85%
THE BOEING CO	4.01%
AXA SA	3.85%
Fedex Corp	3.58%
Valero Energy Corporation Ltd	3.53%
SANOFI	3.20%
NORDEA BANK AB	3.11%
SWISS RE AG	3.07%
EXPEDIA INC	3.01%

## Country Allocation



## Dividend

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

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

The Face Value - 10.00 Per Unit

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

For more details on dividends declared please refer to the online empower on [www.mutualfund.birlasunlife.com](http://www.mutualfund.birlasunlife.com)

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 16.0569

Inception - Oct 31, 2007	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life International Equity Fund - Plan A</b>	1.36	1.78	8.27	5.15
<b>Value of Std Investment of ₹ 10,000</b>	10136	10546	14882	16057
<b>Benchmark - S&amp;P Global 1200</b>	10.85	6.34	12.29	6.50
<b>Value of Std Investment of ₹ 10,000</b>	11085	12027	17868	18093
<b>Additional Benchmark - Nifty 50</b>	18.55	11.01	11.60	4.79
<b>Value Of Std Investment Of ₹ 10,000</b>	11855	13684	17324	15547

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Vineet Maloo is 14. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Vineet Maloo since Since Inception (9.4) years.
- The scheme is in existence for more than 5 years.

## 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 (₹)	1140000	600000	360000	120000
Market Value of amount Invested	1650013	663743	362228	122420
Scheme Returns (CAGR)	7.58	3.99	0.40	3.78
S&P Global 1200 returns# (CAGR)	10.94	9.20	6.36	9.11
Nifty 50 returns## (CAGR)	9.89	11.15	8.38	17.97

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

# Birla Sun Life International Equity Fund - Plan B

An Open-ended Diversified Equity Scheme



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## What is it?

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

## Investment Objective

An Open-ended diversified equity scheme with an objective to generate long-term growth of capital, by investing predominantly in a diversified portfolio of equity and equity related securities in the domestic and international markets.

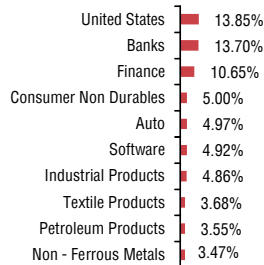
## Fund Details

<b>Fund Manager:</b>	Mr. Vineet Maloo
<b>Managing Fund Since:</b>	Since Inception
<b>Total Experience:</b>	11 years
<b>Date of Allotment:</b>	October 31, 2007
<b>Type of Scheme:</b>	An Open-ended Diversified Equity Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	
	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	16.2906
Dividend:	16.2912
<b>Direct Plan<sup>§</sup></b>	
Growth:	16.6578
Dividend:	16.6496
<b>Benchmark:</b>	
	Customised Index †
† A customized benchmark created using S&P BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.	
<b>Monthly Average AUM:</b>	₹ 102.13 Crores
<b>AUM as on last day:</b> (as on 31st March 2017)	₹ 103.54 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	0.42
<b>Expense Ratio:</b>	
Regular	2.69
Direct	2.14

## Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	6.97%
Indian Oil Corporation Limited	3.55%
RepcO Home Finance Limited	3.40%
Bajaj Finance Limited	2.83%
IndusInd Bank Limited	2.63%
Infosys Limited	2.57%
Eicher Motors Limited	2.47%
Shriram City Union Finance Limited	2.10%
Cummins India Limited	1.83%
HCL Technologies Limited	1.82%

## Country/Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 16.2906

Inception - Oct 31, 2007	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life International Equity Fund - Plan B</b>	21.92	13.89	12.15	5.32
<b>Value of Std Investment of ₹ 10,000</b>	12192	14779	17751	16291
<b>Benchmark - Customised Index †</b>	18.52	11.70	13.21	6.50
<b>Value of Std Investment of ₹ 10,000</b>	11852	13940	18610	18101
<b>Additional Benchmark - Nifty 50</b>	18.55	11.01	11.60	4.79
<b>Value Of Std Investment Of ₹ 10,000</b>	11855	13684	17324	15547

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Vineet Maloo is 14. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme. † 65% BSE 200 + 35% S&P Global 1200
- **The scheme is currently managed by Mr. Vineet Maloo since (Since Inception) (9.4) years.**
- **The scheme is in existence for more than 5 years.**

## 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 (₹)	1140000	600000	360000	120000
Market Value of amount Invested	1903363	825599	424936	132320
Scheme Returns (CAGR)	10.45	12.73	11.08	19.67
Customised Index † returns# (CAGR)	11.50	12.28	9.61	17.08
Nifty 50 returns## (CAGR)	9.89	11.15	8.38	17.97

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



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

An Open-ended Growth Scheme



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## What is it?

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

## Investment Objective

The objective of the Scheme is to offer long term growth of capital, by investing in (1) stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business and/or (2) overseas mutual fund scheme(s) that have similar investment objectives. These securities could be issued in India or overseas.

## Fund Details

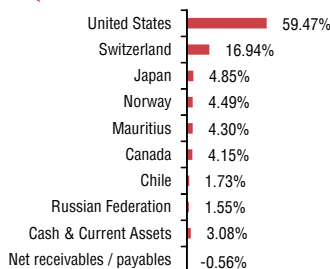
<b>Fund Manager:</b>	Mr. Milind Bafna
<b>Managing Fund Since:</b>	August 26, 2015
<b>Total Experience:</b>	15 years
<b>Date of Allotment:</b>	November 07, 2008
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	21.1097
Dividend:	16.2575
<b>Direct Plan<sup>§</sup></b>	
Growth:	21.4924
Dividend:	16.5847
<b>Benchmark:</b>	S&P Global Agribusiness Index
<b>Monthly Average AUM:</b>	₹ 8.33 Crores
<b>AUM as on last day:</b>	₹ 8.10 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	0.07
<b>Expense Ratio:</b>	
Regular	1.62
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
Monsanto Co	9.98%
Deere And Co Ltd	9.61%
Syngenta Ltd Reg Shs	9.17%
ARCHER-DANIELS-MIDLAND CO	8.08%
ASSOCIATED BRITISH FOODS PLC	7.77%
TYSON FOODS INC	5.87%
BUNGE LTD	5.86%
BRF SA	5.16%
Potash Corp Of Saskatchewan Inc	5.15%
Kubota Corp	4.43%

## Country Allocation



## Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 21.1097

Inception - Nov 07, 2008	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)</b>	4.62	2.81	4.95	9.30
Value of Std Investment of ₹ 10,000	10462	10868	12734	21110
<b>Benchmark - S&amp;P Global Agribusiness Index</b>	9.56	4.67	10.44	16.51
Value of Std Investment of ₹ 10,000	10956	11470	16438	36090
<b>Additional Benchmark - Nifty 50</b>	18.55	11.01	11.60	14.36
Value Of Std Investment Of ₹ 10,000	11855	13684	17324	30857

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Milind Bafna is 4. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- **The scheme is currently managed by Mr. Milind Bafna since August 26, 2015 (1.6) years.**
- **The scheme is in existence for more than 5 years.**

## 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 (₹)	1010000	600000	360000	120000
Market Value of amount Invested	1266788	654856	368721	120228
Scheme Returns (CAGR)	5.28	3.46	1.56	0.35
S&P Global Agribusiness Index returns <sup>§</sup> (CAGR)	11.32	7.27	4.15	3.17
Nifty 50 returns <sup>##</sup> (CAGR)	10.79	11.15	8.38	17.97

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



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# Birla Sun Life Global Commodities Fund

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

An Open-ended Fund of Funds Scheme

## What is it?

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

## Investment Objective

The primary objective of the Scheme is to achieve long-term capital growth by investing primarily in units of global mutual funds which invest in commodity related securities. There can be no assurance that the investment objective of the Scheme will be realized.

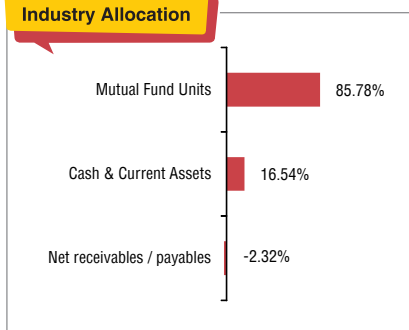
## Fund Details

<b>Fund Manager:</b>	Mr. Shравan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	September 17, 2008
<b>Type of Scheme:</b>	An Open-ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	
	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	11.8262
Dividend:	11.8289
<b>Direct Plan<sup>§</sup></b>	
Growth:	11.9614
Dividend:	10.5619
<b>Benchmark:</b>	40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms
<b>Monthly Average AUM:</b>	₹ 2.99 Crores
<b>AUM as on last day:</b>	₹ 2.90 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/ switch-out of units on or before 365 days from the date of allotment: 1% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Expense Ratio:</b>	
Regular	0.77
Direct	0.66

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Legg Mason Martin Currie Global Resources Fund	44.14%
First State Glob Umbrella Fund Global Res Fund - I	41.64%
Cash & Current Assets	16.54%
Net receivables / payables	-2.32%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 11.8262

Inception - Sep 17, 2008	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Global Commodities Fund</b>	13.15	-4.37	-2.56	1.98
<b>Value of Std Investment of ₹ 10,000</b>	11315	8745	8782	11826
<b>Benchmark - 40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms</b>	14.66	-0.71	3.81	4.57
<b>Value of Std Investment of ₹ 10,000</b>	11466	9789	12057	14646
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.88	9.77	11.21	9.87
<b>Value Of Std Investment Of ₹ 10,000</b>	11688	13232	17019	22333

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Shравan Sreenivasula is 6. 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.
- The scheme is currently managed by Mr. Shравan Sreenivasula since December 15, 2014 (2.3) years.
- The scheme is in existence for more than 5 years.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1030000	600000	360000	120000
Market Value of amount Invested	1038353	583679	363170	121983
Scheme Returns (CAGR)	0.19	-1.09	0.57	3.09
40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms <sup>§</sup> (CAGR)	5.10	2.87	2.99	8.62
S&P BSE SENSEX returns <sup>§</sup> (CAGR)	10.15	10.16	6.99	16.72

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.



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# Birla Sun Life Global Real Estate Fund

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

An Open-ended Fund of Funds Scheme



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## What is it?

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

## Investment Objective

The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in ING (L) Invest Global Real Estate. The Scheme may also invest a certain portion of its corpus in Money Market Instruments / liquid funds / money market mutual funds, in order to meet liquidity requirements from time to time. There can be no assurance that the investment objective of the Scheme will be realized.

## Fund Details

<b>Fund Manager:</b>	Mr. Shравan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	December 31, 2007
<b>Type of Scheme:</b>	An Open-ended Fund of Funds Scheme

### Application Amount for fresh subscription\*:

₹ 1,000  
(plus in multiples of ₹ 1)  
₹ 1,000  
(plus in multiples of ₹ 1)

### Min. Addl. Investment:

**Monthly:** Minimum ₹ 1,000/-

### SIP:

### NAV of Plans / Options (₹)

#### Regular Plan

Growth: 16.8897  
Dividend: 16.9004

#### Direct Plan<sup>§</sup>

Growth: 17.2191  
Dividend: 17.2335

**Benchmark:** 10/40 GPR 250 Global Net Index

**Monthly Average AUM:** ₹ 18.25 Crores

**AUM as on last day:** ₹ 17.85 Crores

(as on 31st March 2017)

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

**Entry Load:** Nil

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

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

### Other Parameter

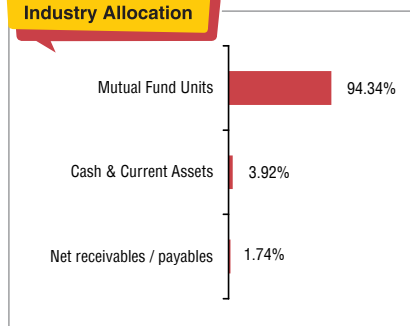
#### Expense Ratio:

Regular 1.74  
Direct 1.28

## Top Portfolio Holdings

Issuer	% to net Assets
ING (L) Invest Global Real Estate - I Cap USD	94.34%
Cash & Current Assets	3.92%
Net receivables / payables	1.74%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 16.8897

Inception - Dec 31, 2007	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Global Real Estate Fund</b>	-7.00	3.21	7.46	5.83
<b>Value of Std Investment of ₹ 10,000</b>	9300	10996	14338	16890
<b>Benchmark - 10/40 GPR 250 Global Net Index</b>	-1.23	8.34	12.38	N/A
<b>Value of Std Investment of ₹ 10,000</b>	9877	12720	17933	N/A
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.88	9.77	11.21	4.17
<b>Value Of Std Investment Of ₹ 10,000</b>	11688	13232	17019	14601

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Shравan Sreenivasula is 6. 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.

- **The scheme is currently managed by Mr. Shравan Sreenivasula since December 15, 2014 (2.3) years.**
- **The scheme is in existence for more than 5 years.**

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
<b>Total Amount Invested (₹)</b>	1120000	600000	360000	120000
<b>Market Value of amount Invested</b>	1603167	639524	350791	112329
<b>Scheme Returns (CAGR)</b>	7.49	2.52	-1.68	-11.69
<b>10/40 GPR 250 Global Net Index returns# (CAGR)</b>	N/A	7.58	3.85	-6.70
<b>S&amp;P BSE SENSEX returns## (CAGR)</b>	9.52	10.18	7.01	16.72

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

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above. For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month of the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown. **Past performance may or may not be sustained in future.** Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered. Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-270-7000 / 1800-22-7000 or from any of our Investor Service Centers.

# Birla Sun Life Gold ETF

An Open ended Gold Exchange Traded Fund



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## What is it?

An ETF that invests in physical gold of 99.5% purity to generate returns in line with performance of gold, subject to tracking errors.

## Investment Objective

An Open ended Gold Exchange Traded Fund with the investment objective to generate returns that are in line with the performance of gold, subject to tracking errors.

## Fund Details

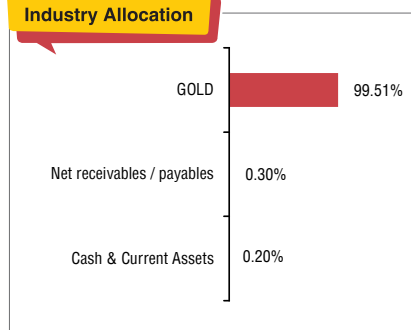
<b>Fund Manager:</b>	Mr. Prasad Dhonde
<b>Managing Fund Since:</b>	October 03, 2012
<b>Total Experience:</b>	16 years
<b>Date of Allotment:</b>	May 13, 2011
<b>Type of Scheme:</b>	An Open ended Gold Exchange Traded Fund
<b>Addl. Purchase:</b>	The Creation Unit size in case of Birla Sun Life Gold ETF shall be 1,000 units and in multiples thereof. To know the exact value of the units please refer our website.
<b>NAV (₹):</b>	2742.4052
<b>Benchmark:</b>	Domestic price of physical gold
<b>Monthly Average AUM:</b>	₹ 71.86 Crores
<b>AUM as on last day:</b> (as on 31st March 2017)	₹ 70.75 Crores
<b>Load Structure (as % of NAV)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load** (Including fractional units, if any):</b>	Nil; ++The units of the scheme are compulsorily traded in dematerialized form, and hence, there shall be no entry/exit load for the units purchased or sold through stock exchanges. However, the investor shall have to bear costs in form of bid/ask spread and brokerage or such other cost as charged by his broker for transacting in units of the scheme through secondary market.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	15.14%
<b>Sharpe Ratio**:</b>	-0.57
<b>Beta:</b>	0.92
<b>Expense Ratio:</b>	
Regular	0.92
<b>Tracking Error:</b>	6.45%

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk Free Rate assumed to be 7.37% (FBIIL Overnight MIBOR for 31st Mar 2017) for calculating Sharpe Ratio

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Gold	99.51%
Cash & Current Assets	0.20%
Net receivables / payables	0.30%

## Industry Allocation



## Investment Performance

NAV as on March 31, 2017: ₹ 2742.4052

Inception - May 13, 2011	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Gold ETF</b>	-2.39	-1.20	-0.73	3.60
<b>Value of Std Investment of ₹ 10,000</b>	9761	9645	9640	12310
<b>Benchmark - Domestic price of physical gold</b>	0.05	-0.25	0.23	4.67
<b>Value of Std Investment of ₹ 10,000</b>	10005	9926	10115	13078

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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 21. 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.
- **The scheme is currently managed by Mr. Prasad Dhonde since October 03, 2012 (4.5) years.**
- **The scheme is in existence for more than 5 years.**

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



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# Birla Sun Life Gold Fund

An Open ended Fund of Funds Scheme



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## What is it?

An open ended Fund of Funds scheme that predominantly invests in units of Birla Sun Life Gold ETF (underlying scheme) and one doesn't require a Demat Account to invest in it.

## Investment Objective

An Open ended Fund of Funds Scheme with the investment objective to provide returns that tracks returns provided by Birla Sun Life Gold ETF (BSL Gold ETF).

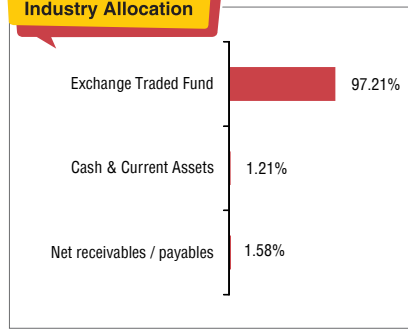
## Fund Details

<b>Fund Manager:</b>	Mr. Shravan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	March 20, 2012
<b>Type of Scheme:</b>	An Open ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	9.4529
Dividend:	9.4515
<b>Direct Plan<sup>§</sup></b>	
Growth:	9.5533
Dividend:	9.5503
<b>Benchmark:</b>	Domestic price of physical gold
<b>Monthly Average AUM:</b>	₹ 51.68 Crores
<b>AUM as on last day:</b>	₹ 50.25 Crores
(as on 31st March 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	16.67%
<b>Sharpe Ratio**:</b>	-0.50
<b>Beta:</b>	0.98
<b>Expense Ratio:</b>	
Regular	0.50
Direct	0.23
<b>Tracking Error:</b>	7.97%

## Top Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Gold ETF	97.21%
Cash & Current Assets	1.21%
Net receivables / payables	1.58%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 9.4529

Inception - Mar 20, 2012	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Gold Fund</b>	1.61	-0.95	-1.28	-1.11
<b>Value of Std Investment of ₹ 10,000</b>	10161	9716	9375	9453
<b>Benchmark - Domestic price of physical gold</b>	0.05	-0.25	0.23	0.72
<b>Value of Std Investment of ₹ 10,000</b>	10005	9926	10115	10366

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Shravan Sreenivasula is 6. 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.
- **The scheme is currently managed by Mr. Shravan Sreenivasula since December 15, 2014 (2.3) years.**
- **The scheme is in existence for more than 5 years.**

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.

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 7.37% (FBIL Overnight MIBOR for 31st Mar 2017) for calculating Sharpe Ratio



Wealth Solutions

# Birla Sun Life Asset Allocator Multi Manager FoF Scheme

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

An Open ended Fund of Funds Scheme

## What is it?

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

## Investment Objective

The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity and debt funds accessed through the diversified investment styles of underlying schemes selected in accordance with the BSLAMC process. There can be no assurance that the investment objective of the Scheme will be realized.

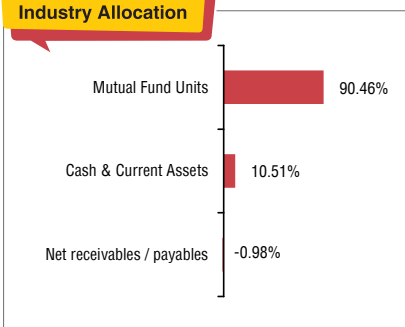
## Fund Details

<b>Fund Manager:</b>	Mr. Shraavan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	August 17, 2006
<b>Type of Scheme:</b>	An Open ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	25.5078
Dividend:	23.4806
<b>Direct Plan<sup>§</sup></b>	
Growth:	12.7501
Dividend:	12.1480
<b>Benchmark:</b>	CRISIL Balanced Fund - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 3.26 Crores
<b>AUM as on last day:</b> (as on 31st March 2017)	₹ 3.33 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	If redeemed on or before 365 days from the date of allotment: 1%. If redeemed after 365 days from the date of allotment: NIL
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Expense Ratio:</b>	
Regular	1.35
Direct	1.30

## Top Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Short Term Fund Grwth - Direct Plan	31.82%
IDFC Dynamic Bond Fund-Direct Plan-Growth	18.82%
MOSSt Focused Multicap 35-Direct Plan-Growth Option	16.53%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	9.90%
SBI Blue Chip Fund-Direct Plan -Growth	7.59%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	5.81%
Cash & Current Assets	10.51%
Net receivables / payables	-0.98%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 25.5078

Inception - Aug 17, 2006	1 Year	3 Years	5 Years	Since Inception
Birla Sun Life Asset Allocator Multi Manager FoF Scheme	20.10	18.12	13.07	9.21
Value of Std Investment of ₹ 10,000	12010	16509	18493	25508
Benchmark - CRISIL Balanced Fund - Aggressive Index	16.10	11.36	11.11	9.80
Value of Std Investment of ₹ 10,000	11610	13827	16945	27003
Additional Benchmark - S&P BSE SENSEX	16.88	9.82	11.21	9.33
Value Of Std Investment Of ₹ 10,000	11688	13259	17019	25807

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Shraavan Sreenivasula is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Shraavan Sreenivasula since December 15, 2014 (2.3) years.
- The scheme is in existence for more than 5 years.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1280000	600000	360000	120000
Market Value of amount Invested	2132315	880837	439657	130449
Scheme Returns (CAGR)	9.22	15.37	13.44	16.64
CRISIL Balanced Fund - Aggressive Index returns <sup>#</sup> (CAGR)	9.67	10.95	9.23	14.76
S&P BSE SENSEX returns <sup>#</sup> (CAGR)	9.01	10.16	6.97	16.65

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



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# Birla Sun Life Financial Planning FOF - Aggressive Plan

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

An Open ended Fund of Funds Scheme

## What is it?

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

## Investment Objective

The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the BSLAMC process, as per the risk-return profile of investors. Each of the 3 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors. There can be no assurance that the investment objective of the Scheme will be realized.

## Fund Details

**Fund Manager:** Mr. Shraavan 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 multiples of ₹ 1)  
**Min. Addl. Investment:** ₹ 1,000  
(plus in multiples of ₹ 1)

**SIP:** Monthly: Minimum ₹ 1,000/-

**NAV of Plans / Options (₹)**  
**Regular Plan**

Growth: 19.7330

Dividend: 18.0603

**Direct Plan<sup>§</sup>**

Growth: 20.2407

Dividend: 18.5518

**Benchmark:** 70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold

**Monthly Average AUM:** ₹ 121.47 Crores

**AUM as on last day:** ₹ 123.60 Crores

(as on 31st March 2017)

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

**Entry Load:** Nil

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

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

**Other Parameter**

**Expense Ratio:**

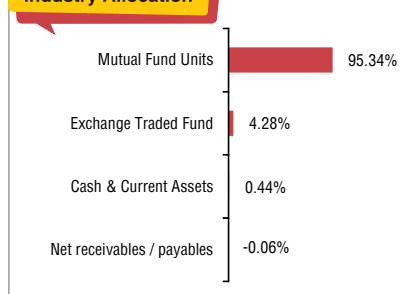
Regular 1.33

Direct 0.58

## Top Ten Portfolio Holdings

Issuer	% to net Assets
MOST Focused Multicap 35-Direct Plan-Growth Option	16.75%
Birla Sun Life Advantage Fund - Gr - Dir Pl	15.28%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	14.14%
Birla Sun Life Cash Plus - Growth - Direct Plan	13.53%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	12.89%
SBI Blue Chip Fund-Direct Plan -Growth	12.18%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	5.89%
Reliance ETF Gold BeES	2.73%
IDFC Dynamic Bond Fund-Direct Plan-Growth	2.55%
Birla Sun Life Short Term Fund Grwth - Direct Plan	2.12%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on March 31, 2017: ₹ 19.7330

Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Financial Planning FOF - Aggressive Plan</b>	21.30	17.32	14.44	12.21
Value of Std Investment of ₹ 10,000	12130	16175	19646	19733
<b>Benchmark - 70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold</b>	15.08	10.02	10.25	8.66
Value of Std Investment of ₹ 10,000	11508	13332	16299	16325
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.87	11.41	8.79	8.21
Value Of Std Investment Of ₹ 10,000	11187	13846	15248	15923
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.88	9.82	11.21	8.28
Value Of Std Investment Of ₹ 10,000	11688	13259	17019	15986

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. 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. Shraavan Sreenivasula is 6. 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.
- **The scheme is currently managed by Mr. Shraavan Sreenivasula since December 15, 2014 (2.3) years.**
- **The scheme is in existence for more than 5 years.**

## 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 (₹)	710000	600000	360000	120000
Market Value of amount Invested	1101322	879640	438518	131557
Scheme Returns (CAGR)	14.73	15.31	13.26	18.45
70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold returns# (CAGR)	9.87	9.91	8.07	13.97
CRISIL 10 Year Gilt Index returns# (CAGR)	9.24	9.60	10.98	9.98
S&P BSE SENSEX returns## (CAGR)	10.18	10.16	6.97	16.65

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

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

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

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

# Close Ended Scheme Performance

Birla Sun Life Capital Protection Oriented Fund - Series 19 - Regular Plan		NAV as on March 31, 2017: ₹ 12.6175		
Inception - Mar 06, 2014	1 Year	3 Years	Since Inception	
Birla Sun Life Capital Protection Oriented Fund - Series 19 - Regular Plan	6.73	7.92	7.86	
Value of Std Investment of ₹ 10,000	10673	12570	12618	
Benchmark - CRISIL MIP Blended Index	12.30	11.37	11.72	
Value of Std Investment of ₹ 10,000	11230	13818	14056	
Additional Benchmark - CRISIL 1 Year T-Bill Index	7.15	7.85	7.94	
Value Of Std Investment Of ₹ 10,000	10715	12549	12646	

# 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 9. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Vineet Maloo is 14. 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.
- The scheme is currently managed by Mr. Prasad Dhonde & Mr. Vineet Maloo since Mar 06, 2014 (3.1) years.
- The scheme is in existence for more than 3 year but less than 5 years.

Birla Sun Life Capital Protection Oriented Fund - Series 21 - Regular Plan		NAV as on March 31, 2017: ₹ 12.1096		
Inception - Jun 09, 2014	1 Year	Since Inception		
Birla Sun Life Capital Protection Oriented Fund - Series 21 - Regular Plan	7.91	7.05		
Value of Std Investment of ₹ 10,000	10791	12110		
Benchmark - CRISIL MIP Blended Index	12.30	10.11		
Value of Std Investment of ₹ 10,000	11230	13109		
Additional Benchmark - CRISIL 1 Year T-Bill Index	7.15	7.77		
Value Of Std Investment Of ₹ 10,000	10715	12342		

# 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 9. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Vineet Maloo is 14. 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.
- The scheme is currently managed by Mr. Prasad Dhonde & Mr. Vineet Maloo since Jun 09, 2014 (2.8) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Capital Protection Oriented Fund - Series 23 - Regular Plan		NAV as on March 31, 2017: ₹ 11.7825		
Inception - Sep 18, 2014	1 Year	Since Inception		
Birla Sun Life Capital Protection Oriented Fund - Series 23 - Regular Plan	7.29	6.69		
Value of Std Investment of ₹ 10,000	10729	11783		
Benchmark - CRISIL MIP Blended Index	12.30	10.17		
Value of Std Investment of ₹ 10,000	11230	12782		
Additional Benchmark - CRISIL 1 Year T-Bill Index	7.15	7.79		
Value Of Std Investment Of ₹ 10,000	10715	12095		

# 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 9. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Vineet Maloo is 14. 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.
- The scheme is currently managed by Mr. Prasad Dhonde & Mr. Vineet Maloo since Sep 18, 2014 (2.5) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Capital Protection Oriented Fund - Series 26 - Regular Plan		NAV as on March 31, 2017: ₹ 10.3994		
Inception - Mar 30, 2015	1 Year	Since Inception		
Birla Sun Life Capital Protection Oriented Fund - Series 26 - Regular Plan	7.06	1.97		
Value of Std Investment of ₹ 10,000	10706	10399		
Benchmark - CRISIL MIP Blended Index	12.30	9.00		
Value of Std Investment of ₹ 10,000	11230	11886		
Additional Benchmark - CRISIL 1 Year T-Bill Index	7.15	7.51		
Value Of Std Investment Of ₹ 10,000	10715	11562		

# 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 21. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- The scheme is currently managed by Mr. Prasad Dhonde & Mr. Ajay Garg since Mar 30, 2015 (2.0) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Capital Protection Oriented Fund - Series 20 - Regular Plan		NAV as on March 31, 2017: ₹ 12.5230		
Inception - Apr 30, 2014	1 Year	Since Inception		
Birla Sun Life Capital Protection Oriented Fund - Series 20 - Regular Plan	7.70	8.01		
Value of Std Investment of ₹ 10,000	10770	12523		
Benchmark - CRISIL MIP Blended Index	12.30	11.39		
Value of Std Investment of ₹ 10,000	11230	13703		
Additional Benchmark - CRISIL 1 Year T-Bill Index	7.15	7.90		
Value Of Std Investment Of ₹ 10,000	10715	12486		

# 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 9. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Vineet Maloo is 14. 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.
- The scheme is currently managed by Mr. Prasad Dhonde & Mr. Vineet Maloo since Apr 30, 2014 (2.9) years.
- The scheme is in existence for more than 3 year but less than 5 years.

Birla Sun Life Capital Protection Oriented Fund - Series 22 - Regular Plan		NAV as on March 31, 2017: ₹ 12.0317		
Inception - Aug 13, 2014	1 Year	Since Inception		
Birla Sun Life Capital Protection Oriented Fund - Series 22 - Regular Plan	8.02	7.28		
Value of Std Investment of ₹ 10,000	10802	12032		
Benchmark - CRISIL MIP Blended Index	12.30	10.54		
Value of Std Investment of ₹ 10,000	11230	13021		
Additional Benchmark - CRISIL 1 Year T-Bill Index	7.15	7.82		
Value Of Std Investment Of ₹ 10,000	10715	12193		

# 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 9. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Vineet Maloo is 14. 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.
- The scheme is currently managed by Mr. Prasad Dhonde & Mr. Vineet Maloo since Aug 13, 2014 (2.6) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Capital Protection Oriented Fund - Series 25 - Regular Plan		NAV as on March 31, 2017: ₹ 10.7695		
Inception - Nov 26, 2014	1 Year	Since Inception		
Birla Sun Life Capital Protection Oriented Fund - Series 25 - Regular Plan	6.97	3.21		
Value of Std Investment of ₹ 10,000	10697	10770		
Benchmark - CRISIL MIP Blended Index	12.30	9.28		
Value of Std Investment of ₹ 10,000	11230	12313		
Additional Benchmark - CRISIL 1 Year T-Bill Index	7.15	7.67		
Value Of Std Investment Of ₹ 10,000	10715	11893		

# 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 21. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- The scheme is currently managed by Mr. Prasad Dhonde & Mr. Ajay Garg since Nov 26, 2014 (2.3) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Capital Protection Oriented Fund - Series 29 - Regular Plan		NAV as on March 31, 2017: ₹ 11.1973		
Inception - Dec 10, 2015	1 Year	Since Inception		
Birla Sun Life Capital Protection Oriented Fund - Series 29 - Regular Plan	9.33	9.04		
Value of Std Investment of ₹ 10,000	10933	11197		
Benchmark - CRISIL MIP Blended Index	12.30	11.44		
Value of Std Investment of ₹ 10,000	11230	11520		
Additional Benchmark - CRISIL 1 Year T-Bill Index	7.15	7.12		
Value Of Std Investment Of ₹ 10,000	10715	10940		

# 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 9. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Vineet Maloo is 14. 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.
- The scheme is currently managed by Mr. Prasad Dhonde & Mr. Vineet Maloo since Dec 10, 2015 (1.3) years.
- The scheme is in existence for more than 1 year but less than 3 years.



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# Close Ended Scheme Performance

Birla Sun Life Capital Protection Oriented Fund - Series 30 - Regular Plan		NAV as on March 31, 2017: ₹ 10.9145	
Inception - Mar 16, 2016	1 Year	Since Inception	
Birla Sun Life Capital Protection Oriented Fund - Series 30 - Regular Plan	9.09	8.77	
Value of Std Investment of ₹ 10,000	10909	10915	
Benchmark - CRISIL MIP Blended Index	12.30	13.23	
Value of Std Investment of ₹ 10,000	11230	11381	
Additional Benchmark - CRISIL 1 Year T-Bill Index	7.15	7.15	
Value Of Std Investment Of ₹ 10,000	10715	10746	

# 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 9. Total Schemes managed by Mr. Prasad Dhonde is 21. Total Schemes managed by Mr. Vineet Maloo is 14. 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.
- The scheme is currently managed by Mr. Prasad Dhonde & Mr. Vineet Maloo since Mar 16, 2016 (1.0) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Emerging Leaders Fund - Series 2 - Regular Plan - Growth		NAV as on March 31, 2017: ₹ 15.9600	
Inception - Jun 05, 2014	1 Year	Since Inception	
Birla Sun Life Emerging Leaders Fund - Series 2 - Regular Plan - Growth	33.67	18.02	
Value of Std Investment of ₹ 10,000	13367	15960	
Benchmark - S&P BSE MidCap	32.75	17.44	
Value of Std Investment of ₹ 10,000	13275	15740	
Additional Benchmark - Nifty 50	18.55	7.53	
Value Of Std Investment Of ₹ 10,000	11855	12274	

# 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. 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.
- The scheme is currently managed by Mr. Mahesh Patil since Jun 05, 2014 (2.8) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Emerging Leaders Fund - Series 4 - Regular Plan - Growth		NAV as on March 31, 2017: ₹ 15.4700	
Inception - Aug 06, 2014	1 Year	Since Inception	
Birla Sun Life Emerging Leaders Fund - Series 4 - Regular Plan - Growth	37.76	17.88	
Value of Std Investment of ₹ 10,000	13776	15470	
Benchmark - S&P BSE MidCap	32.75	17.45	
Value of Std Investment of ₹ 10,000	13275	15320	
Additional Benchmark - Nifty 50	18.55	6.97	
Value Of Std Investment Of ₹ 10,000	11855	11957	

# 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. 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.
- The scheme is currently managed by Mr. Mahesh Patil & Mr. Milind Bafna since Aug 06, 2014 (2.7) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Emerging Leaders Fund - Series 6 - Regular Plan - Growth		NAV as on March 31, 2017: ₹ 13.3000	
Inception - Apr 17, 2015	1 Year	Since Inception	
Birla Sun Life Emerging Leaders Fund - Series 6 - Regular Plan - Growth	40.00	15.69	
Value of Std Investment of ₹ 10,000	14000	13300	
Benchmark - S&P BSE MidCap	32.75	14.74	
Value of Std Investment of ₹ 10,000	13275	13087	
Additional Benchmark - Nifty 50	18.55	3.32	
Value Of Std Investment Of ₹ 10,000	11855	10660	

# 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. 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.
- The scheme is currently managed by Mr. Satyabrata Mohanty since Apr 17, 2015 (2.0) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Emerging Leaders Fund - Series 1 - Regular Plan - Growth		NAV as on March 31, 2017: ₹ 19.7500	
Inception - May 09, 2014	1 Year	Since Inception	
Birla Sun Life Emerging Leaders Fund - Series 1 - Regular Plan - Growth	30.19	26.49	
Value of Std Investment of ₹ 10,000	13019	19750	
Benchmark - S&P BSE MidCap	32.75	24.60	
Value of Std Investment of ₹ 10,000	13275	18906	
Additional Benchmark - Nifty 50	18.55	10.56	
Value Of Std Investment Of ₹ 10,000	11855	13375	

# 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 6. 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.
- The scheme is currently managed by Mr. Jayesh Gandhi since May 09, 2014 (2.9) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Emerging Leaders Fund - Series 3 - Regular Plan - Growth		NAV as on March 31, 2017: ₹ 14.8900	
Inception - Jul 08, 2014	1 Year	Since Inception	
Birla Sun Life Emerging Leaders Fund - Series 3 - Regular Plan - Growth	37.74	15.69	
Value of Std Investment of ₹ 10,000	13774	14890	
Benchmark - S&P BSE MidCap	32.75	16.86	
Value of Std Investment of ₹ 10,000	13275	15305	
Additional Benchmark - Nifty 50	18.55	7.01	
Value Of Std Investment Of ₹ 10,000	11855	12034	

# 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. 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.
- The scheme is currently managed by Mr. Mahesh Patil & Mr. Milind Bafna since Jul 08, 2014 (2.7) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Emerging Leaders Fund - Series 5 - Regular Plan - Growth		NAV as on March 31, 2017: ₹ 13.5300	
Inception - Jan 01, 2015	1 Year	Since Inception	
Birla Sun Life Emerging Leaders Fund - Series 5 - Regular Plan - Growth	40.06	14.40	
Value of Std Investment of ₹ 10,000	14006	13530	
Benchmark - S&P BSE MidCap	32.75	14.30	
Value of Std Investment of ₹ 10,000	13275	13502	
Additional Benchmark - Nifty 50	18.55	4.65	
Value Of Std Investment Of ₹ 10,000	11855	11074	

# 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 6. 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.
- The scheme is currently managed by Mr. Jayesh Gandhi since Jan 01, 2015 (2.3) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Emerging Leaders Fund - Series 7 - Regular Plan - Growth		NAV as on March 31, 2017: ₹ 13.86	
Inception - Feb 24, 2016	1 Year	Since Inception	
Birla Sun Life Emerging Leaders Fund - Series 7 - Regular Plan - Growth	34.69	34.60	
Value of Std Investment of ₹ 10,000	13469	13860	
Benchmark - Nifty Free Float Midcap 100	34.85	42.54	
Value of Std Investment of ₹ 10,000	13485	14761	
Additional Benchmark - Nifty 50	18.55	27.60	
Value Of Std Investment Of ₹ 10,000	11855	13070	

# 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 6. 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.
- The scheme is currently managed by Mr. Jayesh Gandhi since Feb 24, 2016 (1.1) years.
- The scheme is in existence for more than 1 year but less than 3 years.

# Close Ended Scheme Performance

Birla Sun Life Focused Equity Fund - Series 3 - Regular Plan - Growth		NAV as on March 31, 2017: ₹ 12.1400	
Inception - Oct 30, 2014	1 Year	Since Inception	
Birla Sun Life Focused Equity Fund - Series 3 - Regular Plan - Growth	22.63	8.35	
Value of Std Investment of ₹ 10,000	12263	12140	
Benchmark - Nifty 100	20.87	6.62	
Value of Std Investment of ₹ 10,000	12087	11676	
Additional Benchmark - Nifty 50	18.55	4.91	
Value Of Std Investment Of ₹ 10,000	11855	11230	

# 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 7. 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.

- The scheme is currently managed by Mr. Anil Shah since Oct 30, 2014 (2.4) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Focused Equity Fund - Series 4 - Regular Plan - Growth		NAV as on March 31, 2017: ₹ 11.7000	
Inception - Dec 19, 2014	1 Year	Since Inception	
Birla Sun Life Focused Equity Fund - Series 4 - Regular Plan - Growth	22.77	7.12	
Value of Std Investment of ₹ 10,000	12277	11700	
Benchmark - Nifty 100	20.87	6.48	
Value of Std Investment of ₹ 10,000	12087	11540	
Additional Benchmark - Nifty 50	18.55	4.90	
Value Of Std Investment Of ₹ 10,000	11855	11153	

# 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 7. 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.

- The scheme is currently managed by Mr. Anil Shah since Dec 19, 2014 (2.3) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Focused Equity Fund - Series 5 - Regular Plan - Growth		NAV as on March 31, 2017: ₹ 11.1800	
Inception - Mar 25, 2015	1 Year	Since Inception	
Birla Sun Life Focused Equity Fund - Series 5 - Regular Plan - Growth	23.26	5.68	
Value of Std Investment of ₹ 10,000	12326	11180	
Benchmark - Nifty 100	20.87	5.20	
Value of Std Investment of ₹ 10,000	12087	11077	
Additional Benchmark - Nifty 50	18.55	3.66	
Value Of Std Investment Of ₹ 10,000	11855	10754	

# 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 7. 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.

- The scheme is currently managed by Mr. Anil Shah since Mar 25, 2015 (2.0) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Focused Equity Fund - Series 6 - Regular Plan - Growth		NAV as on March 31, 2017: ₹ 12.3800	
Inception - Oct 16, 2015	1 Year	Since Inception	
Birla Sun Life Focused Equity Fund - Series 6 - Regular Plan - Growth	27.37	15.77	
Value of Std Investment of ₹ 10,000	12737	12380	
Benchmark - Nifty 100	20.87	9.09	
Value of Std Investment of ₹ 10,000	12087	11351	
Additional Benchmark - Nifty 50	18.55	7.66	
Value Of Std Investment Of ₹ 10,000	11855	11136	

# 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. 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.

- The scheme is currently managed by Mr. Satyabrata Mohanty since Oct 16, 2015 (1.5) years.
- The scheme is in existence for more than 1 year but less than 3 years.

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 March 31, 2016 - March 31, 2017. Due to inherent difference in nature of schemes above (i.e. equity, hybrid, debt schemes) as may be managed by Fund Manager, performance of such schemes may not be strictly comparable. Further, for the schemes in existence for less than a year, the past performance details have not been provided. Further, performance of Fixed Term Plans (FTPs) / Fixed Maturity Plans (FMP) / Interval Income Schemes are not considered above, as FMPs / FTPs / Interval Income Schemes are close ended / interval schemes of varying maturities and performance of such schemes may not be strictly comparable with open ended schemes managed by Fund Managers.



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# Fund Manager-wise Scheme Details

Sr. no	Funds Managed By Mr. Ajay Garg	Refer page No
1	Birla Sun Life Capital Protection Oriented Fund - Series 25 <sup>#</sup>	64
2	Birla Sun Life Capital Protection Oriented Fund - Series 26 <sup>#</sup>	64
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
7	Birla Sun Life Tax Savings Fund	30

\* Funds co-managed by Mr. Prasad Dhonde

Sr. no	Funds Managed By Mr. Anil Shah	Refer page No
1	Birla Sun Life Equity Fund	40
2	Birla Sun Life Focused Equity Fund - Series 3	66
3	Birla Sun Life Focused Equity Fund - Series 4	66
4	Birla Sun Life Focused Equity Fund - Series 5	66
5	Birla Sun Life India GenNext Fund <sup>#</sup>	53
6	Birla Sun Life Manufacturing Equity Fund	46

\* Funds co-managed by Mr. Chanchal Khandelwal

Sr. no	Funds Managed By Mr. Chanchal Khandelwal	Refer page No
1	Birla Sun Life India GenNext Fund <sup>#</sup>	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 <sup>#</sup>	47

@ Funds co-managed by Mr. Satyabrata Mohanty

Sr. no	Funds Managed By Mr. Jayesh Gandhi	Refer page No
1	Birla Sun Life Emerging Leaders Fund - Series 1	65
2	Birla Sun Life Emerging Leaders Fund - Series 5	65
3	Birla Sun Life Emerging Leaders Fund - Series 7	65
4	Birla Sun Life Midcap Fund	43
5	Birla Sun Life Small & Midcap Fund	44

Sr. no	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 <sup>#</sup>	34

\* 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 <sup>#</sup>	36
2	Birla Sun Life Emerging Leaders Fund - Series 2	65
3	Birla Sun Life Emerging Leaders Fund - Series 3 <sup>#</sup>	65
4	Birla Sun Life Emerging Leaders Fund - Series 4 <sup>#</sup>	65
5	Birla Sun Life Frontline Equity Fund	38
6	Birla Sun Life Infrastructure Fund <sup>#</sup>	51
7	Birla Sun Life Pure Value Fund <sup>#</sup>	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. Dhaval Shah

\* Funds co-managed by Mr. Vineet Maloo

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

Sr. no	Funds Managed By Mr. Vineet Maloo	Refer page No
1	Birla Sun Life Balanced Advantage Fund <sup>#</sup>	35
2	Birla Sun Life Capital Protection Oriented Fund - Series 19 <sup>#</sup>	64
3	Birla Sun Life Capital Protection Oriented Fund - Series 20 <sup>#</sup>	64
4	Birla Sun Life Capital Protection Oriented Fund - Series 21 <sup>#</sup>	64
5	Birla Sun Life Capital Protection Oriented Fund - Series 22 <sup>#</sup>	64
6	Birla Sun Life Capital Protection Oriented Fund - Series 23 <sup>#</sup>	64
7	Birla Sun Life Capital Protection Oriented Fund - Series 29 <sup>#</sup>	64
8	Birla Sun Life Capital Protection Oriented Fund - Series 30 <sup>#</sup>	65
9	Birla Sun Life Dividend Yield Plus <sup>#</sup>	48
10	Birla Sun Life Infrastructure Fund <sup>^</sup>	35

The Fund Manager-wise Scheme Details appearing above are As on March 31, 2017.

Sr. no	Funds Managed By Mr. Kaustubh Gupta	Refer page No
1	Birla Sun Life Cash Manager <sup>#</sup>	5
2	Birla Sun Life Cash Plus <sup>#</sup>	3
3	Birla Sun Life Constant Maturity 10 Year Gilt Fund <sup>#</sup> (erstwhile Birla Sun Life Gilt Plus - Regular Plan)	16
4	Birla Sun Life Floating Rate Fund - Long Term Plan <sup>#</sup>	7
5	Birla Sun Life Floating Rate Fund - Short Term Plan <sup>#</sup>	4
6	Birla Sun Life Gilt Plus - PF Plan <sup>#</sup>	18
7	Birla Sun Life Government Securities Fund -Long Term Plan <sup>#</sup>	17
8	Birla Sun Life Savings Fund <sup>#</sup>	6
9	Birla Sun Life Short Term Opportunities Fund <sup>#</sup>	10
10	Birla Sun Life Treasury Optimizer Plan <sup>#</sup> (erstwhile Birla Sun Life Ultra Short Term Fund)	11

\* Funds co-managed by Ms. Sunaina Da Cunha

^ Funds co-managed by Mr. Prasad Dhonde

Sr. no	Funds Managed By Mr. Maneesh Dangi	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 Fund <sup>#</sup>	36
2	Birla Sun Life Equity Savings Fund <sup>#</sup>	34
3	Birla Sun Life MIP II - Wealth 25 Plan <sup>#</sup>	26

\* 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. Dhaval Shah

Sr. no	Funds Managed By Mr. Prasad Dhonde	Refer page No
1	Birla Sun Life Balanced Advantage Fund <sup>#</sup>	35
2	Birla Sun Life Capital Protection Oriented Fund - Series 19 <sup>#</sup>	64
3	Birla Sun Life Capital Protection Oriented Fund - Series 20 <sup>#</sup>	64
4	Birla Sun Life Capital Protection Oriented Fund - Series 21 <sup>#</sup>	64
5	Birla Sun Life Capital Protection Oriented Fund - Series 22 <sup>#</sup>	64
6	Birla Sun Life Capital Protection Oriented Fund - Series 23 <sup>#</sup>	64
7	Birla Sun Life Capital Protection Oriented Fund - Series 25 <sup>#</sup>	64
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\* Funds co-managed by Mr. Ajay Garg

^ Funds co-managed by Mr. Vineet Maloo

@ Funds co-managed by Mr. Kaustubh Gupta

Sr. no	Funds Managed By Mr. Satyabrata Mohanty	Refer page No
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\* 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 <sup>#</sup>	5
2	Birla Sun Life Cash Plus <sup>#</sup>	3
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\* Funds co-managed by Mr. Kaustubh Gupta

Sr. no	Funds Managed By Mr. Vineet Maloo	Refer page No
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\* 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
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\* Funds co-managed by Mr. Mahesh Patil

^ Funds co-managed by Mr. Pranay Sinha













High Point Properties Private Limited Writers & Publishers Pvt Ltd Pune Solapur Expressway Pvt Ltd L & T Vadodara Bharuch Tollway Limited Birla Sun Life Floating Rate - SHTer- Gr-Dir Plan Grand View Estates Pvt Ltd Hero Realty Ltd Indian Renewable Energy Development Agency Ltd S.D. Corporation Pvt. Ltd Tata Power Renewable Energy Ltd Tanljin Development Limited IDBI Bank Limited Export Import Bank of India IL & FS Education and Technology Services Ltd Coffee Day Enterprises Limited National Highways Auth Of Ind Power Finance Corporation Limited Mahindra & Mahindra Financial Services Limited Power Finance Corporation Limited Millenia Realtors Private Limited Oriental Bank of Commerce Rural Electrification Corporation Limited Bank of India Syndicate Bank Power Finance Corporation Limited JM Financial Credit Solution Limited Reliance Ports and Terminals Ltd IL & FS Education and Technology Services Ltd Syndicate Bank Food Corporation Of India Rural Electrification Corporation Limited NTPC Limited Cash & Current Assets	ICRA AA(SO) BWR AA-(SO) ICRA A(SO) IND A ICRA AA(SO) UNRATED ICRA AAA ICRA AA(SO) CARE AA BWR A-(SO) ICRA A CRISIL AAA IND AA-(SO) BWR AA-(SO) CRISIL AAA CRISIL AAA IND AAA CRISIL AAA UNRATED IND A+ CRISIL AAA BWR AA- CARE AA- CRISIL AAA ICRA A CRISIL AAA IND AA-(SO) CARE AA- CRISIL AAA (SO) CARE AAA CRISIL AAA CARE AAA CRISIL AAA CARE AAA CRISIL AAA	2.71% 2.69% 2.69% 2.67% 2.41% 2.19% 2.16% 1.63% 1.63% 1.63% 1.62% 1.60% 1.42% 1.37% 1.36% 1.35% 1.35% 1.35% 1.35% 1.33% 1.26% 1.11% 1.07% 0.90% 0.84% 0.82% 0.81% 0.79% 0.66% 0.56% 0.30% 0.28% 0.04% 0.04%	<b>Total</b>	<b>100.00%</b>
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### Birla Sun Life Dynamic Bond Fund

Allocation as a % of Net Assets	Rating	%
8.13% GOI (MD 22/06/2045)	SOV	38.11%
8.17% GOI (MD 01/12/2044)	SOV	17.16%
6.79% GOI (MD 26/12/2029)	SOV	4.79%
Piramal Finance Private Limited	ICRA AA	3.39%
Tata Motors Finance Ltd	CRISIL AA	2.71%
Shriram Transport Finance Company Limited	CRISIL AA+	2.48%
Indiabulls Housing Finance Limited	CARE AAA	2.28%
Edelweiss Commodities Services Ltd	ICRA AA	2.19%
Dewan Housing Finance Corporation Limited	CARE AAA	1.99%
7.61% GOI (MD 09/05/2030)	SOV	1.70%
Adani Power Limited	BWR AA-(SO)	1.51%
Edelweiss Finance & Investments LTD	ICRA AA	1.10%
Tata Motors Finance Solutions Ltd	CRISIL AA	1.07%
Indiabulls Housing Finance Limited	CARE AAA	1.05%
Indiabulls Properties Private Limited	CARE AA+(SO)	1.01%
Hinduja Leyland Finance Ltd	CARE A+	0.98%
Shriram Transport Finance Company Limited	CRISIL AA+	0.88%
Idea Cellular Limited	CARE AA+	0.87%
Reliance Ports and Terminals Ltd	CRISIL AAA	0.83%
Adani Power Limited	BWR AA-(SO)	0.83%
Sansar Trust	(SO)	0.82%
JM Financial Credit Solution Limited	ICRA AA	0.64%
EOL Finance Ltd	ICRA AA	0.61%
Adani Transmission Limited	IND AA+	0.61%
JM Financial Credit Solution Limited	ICRA AA	0.60%
Indiabulls Housing Finance Limited	CARE AAA	0.54%
Nirchem Cement Limited	CRISIL AA	0.53%
Bahadur Chand Investments Pvt Ltd	ICRA AA	0.52%
8.97% GOI (MD 05/12/2030)	SOV	0.40%
Adani Transmission Limited	IND AA+	0.39%
7.59% GOI (MD 11/01/2026)	SOV	0.37%
Indiabulls Housing Finance Limited	CARE AAA	0.36%
7.78% Bihar SDL (MD 01/03/2027)	SOV	0.35%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.35%
Sansar Trust	IND AAA(SO)	0.34%
Rural Electrification Corporation Limited	CRISIL AAA	0.29%
7.72% GOI (MD 26/10/2055)	SOV	0.25%
Rural Electrification Corporation Limited	CRISIL AAA	0.18%
8.08% Telangana SPL SDL (MD 07/03/2029)	SOV	0.07%
8.04% Telangana SPL SDL (MD 07/03/2031)	SOV	0.07%
7.98% Telangana SPL SDL (MD 07/03/2030)	SOV	0.07%
8.01% Telangana SPL SDL (MD 07/03/2025)	SOV	0.07%
7.76% Madhya Pradesh SDL (MD 01/03/2027)	SOV	0.07%
7.87% Telangana SPL SDL (MD 07/03/2024)	SOV	0.07%
7.81% Telangana SPL SDL (MD 07/03/2027)	SOV	0.07%
7.62% Telangana SPL SDL (MD 07/03/2026)	SOV	0.07%
Power Grid Corporation of India Limited	CRISIL AAA	0.04%
Power Finance Corporation Limited	CRISIL AAA	0.04%
7.73% GOI (MD 19/12/2034)	SOV	0.04%
7.29% West Bengal SDL (MD 28/12/2026)	SOV	0.03%
7.96% Gujarat SDL (14/10/2025)	SOV	0.03%
8.15% GOI (MD 24/11/2026)	SOV	0.02%
Syndicate Bank	CARE AA-	0.01%
8.35% GOI (MD 14/05/2022)	SOV	0.01%
9.20% GOI (MD 30/09/2030)	SOV	0.01%
Rural Electrification Corporation Limited	CRISIL AAA	0.01%
9.40% Madhya Pradesh SDL (MD 30/01/2024)	SOV	0.005%
7.35% GOI (MD 22/06/2024)	SOV	0.004%
9.23% GOI (MD 23/12/2043)	SOV	0.003%
8.33% GOI 2036 (07/06/2036)	SOV	0.002%
7.96% Maharashtra SDL (14/10/2025)	SOV	0.002%
6.97% GOI (MD 06/09/2026)	SOV	0.001%

7.88% GOI (MD 19/03/2030)	SOV	0.0001%
Cash & Current Assets		4.11%
<b>Total</b>		<b>100.00%</b>

### Birla Sun Life Income Plus

Allocation as a % of Net Assets	Rating	%
6.79% GOI (MD 26/12/2029)	SOV	26.69%
7.73% GOI (MD 19/12/2034)	SOV	11.11%
8.17% GOI (MD 01/12/2044)	SOV	10.35%
Reliance Ports and Terminals Ltd	CRISIL AAA	4.95%
National Bank For Agriculture and Rural Development	CRISIL AAA	4.88%
7.78% Bihar SDL (MD 01/03/2027)	SOV	4.11%
7.92% West Bengal SDL (MD 15/03/2027)	SOV	3.41%
9.23% GOI (MD 23/12/2043)	SOV	3.13%
NTPC Limited	CRISIL AAA	2.58%
Power Finance Corporation Limited	CRISIL AAA	2.43%
National Bank For Agriculture and Rural Development	CRISIL AAA	2.40%
7.64% Haryana SDL (MD 29/03/2027)	SOV	1.92%
7.94% Jharkhand SDL (MD 15/03/2027)	SOV	1.71%
7.62% Tamilnadu SDL (MD 29/03/2027)	SOV	1.27%
7.64% Uttar Pradesh SDL (MD 29/03/2027)	SOV	1.20%
7.64% West Bengal SDL (MD 29/03/2027)	SOV	1.20%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.72%
7.88% Andhra Pradesh SDL (MD 15/03/2027)	SOV	0.58%
8.13% GOI (MD 22/06/2045)	SOV	0.52%
8.25% Madhya Pradesh SPL SDL (MD 22/03/2028)	SOV	0.50%
8.06% Madhya Pradesh SPL SDL (MD 22/03/2031)	SOV	0.49%
8.05% Madhya Pradesh SPL SDL (MD 22/03/2029)	SOV	0.49%
8.02% Madhya Pradesh SPL SDL (MD 22/03/2030)	SOV	0.49%
8.04% Maharashtra SDL (MD 25/02/2025)	SOV	0.49%
8.03% Madhya Pradesh SPL SDL (MD 22/03/2025)	SOV	0.49%
7.89% Haryana SDL (MD 15/03/2027)	SOV	0.49%
7.93% Madhya Pradesh SPL SDL (MD 22/03/2032)	SOV	0.49%
7.91% Madhya Pradesh SPL SDL (MD 22/03/2027)	SOV	0.49%
7.92% Madhya Pradesh SPL SDL (MD 22/03/2024)	SOV	0.48%
7.75% Karnatak SDL (MD 01/03/2027)	SOV	0.48%
7.68% Madhya Pradesh SPL SDL (MD 22/03/2023)	SOV	0.48%
7.69% Madhya Pradesh SPL SDL (MD 22/03/2026)	SOV	0.48%
8.21% Haryana Special SDL (MD 31/03/2023)	SOV	0.40%
Bajaj Finance Limited	CARE AAA	0.36%
8.24% Tamilnadu SPL SDL (MD 22/03/2028)	SOV	0.25%
8.05% Tamilnadu SPL SDL (MD 22/03/2031)	SOV	0.25%
8.01% Tamilnadu SPL SDL (MD 22/03/2030)	SOV	0.25%
8.04% Tamilnadu SPL SDL (MD 22/03/2029)	SOV	0.25%
7.92% Tamilnadu SPL SDL (MD 22/03/2032)	SOV	0.24%
8.02% Tamilnadu SPL SDL (MD 22/03/2025)	SOV	0.24%
7.9% Tamilnadu SPL SDL (MD 22/03/2027)	SOV	0.24%
7.91% Tamilnadu SPL SDL (MD 22/03/2024)	SOV	0.24%
7.67% Tamilnadu SPL SDL (MD 22/03/2023)	SOV	0.24%
7.68% Tamilnadu SPL SDL (MD 22/03/2026)	SOV	0.24%
9.56% Maharashtra SDL (MD 28/08/2023)	SOV	0.05%
9.45% Rajasthan SDL (MD 26/03/2024)	SOV	0.05%
7.59% GOI (MD 11/01/2026)	SOV	0.03%
6.28% Pay Fix & Rec Mibor (30/12/21)		0.03%
HSBCBK		
6.62% GOI (MD 28/11/2051)	SOV	0.03%
6.57% GOI (MD 05/12/2033)	SOV	0.02%
8.51% Punjab SDL (MD 10/04/2023)	SOV	0.01%
7.88% Chattisgarh SDL (MD 15/03/2027)	SOV	0.01%
8.64% Jharkhand SDL (MD 06/03/2023)	SOV	0.01%
6.4225% Pay Fix & Rec Mibor (12/07/19)		-0.002%
ICICIBK		
6.5075% Pay Fix & Rec Mibor (29/06/19)		-0.01%
HDFCBK		
Cash & Current Assets		5.08%
<b>Total Net Assets</b>		<b>100.00%</b>

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

Allocation as a % of Net Assets	Rating	%
7.59% GOI (MD 11/01/2026)		94.78%
8.40% GOI (MD 28/07/2024)		1.63%
Cash & Current Assets		3.60%
<b>Total</b>		<b>100.00%</b>

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

Allocation as a % of Net Assets	Rating	%
6.79% GOI (MD 26/12/2029)	SOV	45.62%
7.59% GOI (MD 11/01/2026)	SOV	42.35%
7.68% GOI (MD 15/12/2023)	SOV	4.05%
7.61% GOI (MD 09/05/2030)	SOV	2.42%
7.98% Telangana SPL SDL (MD 07/03/2030)	SOV	0.79%
7.81% Telangana SPL SDL (MD 07/03/2027)	SOV	0.78%

7.62% Telangana SPL SDL (MD 07/03/2026)	SOV	0.77%
6.28% Pay Fix & Rec Mibor (30/12/21)		0.11%
ICICIBK		
6.38% Pay Fix & Rec Mibor (01/08/19)		0.003%
HSBCBK		
6.3825% Pay Fix & Rec Mibor (01/08/19)		0.001%
HDFCBK		
8.30% GOI (MD 02/07/2040)	SOV	0.001%
6.58% Pay Fix & Rec Mibor (06/04/21)		-0.01%
ICICISEC		
Cash & Current Assets		3.07%
<b>Total</b>		<b>100.00%</b>

### Birla Sun Life Gilt Plus - PF Plan

Allocation as a % of Net Assets	Rating	%
6.79% GOI (MD 26/12/2029)	SOV	41.30%
7.89% Haryana SDL (MD 15/03/2027)	SOV	19.55%
8.08% Telangana SPL SDL (MD 22/03/2031)	SOV	13.17%
8.17% GOI (MD 01/12/2044)	SOV	6.88%
7.73% GOI (MD 19/12/2034)	SOV	6.60%
Cash & Current Assets		12.50%
<b>Total</b>		<b>100.00%</b>

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

Allocation as a % of Net Assets	%
Birla Sun Life Short Term Fund Grwth - Direct Plan	46.42%
IDFC Dynamic Bond Fund-Direct Plan- Growth	31.56%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	21.25%
Cash & Current Assets	0.90%
Net receivables / payables	-0.13%
<b>Total</b>	<b>100.00%</b>

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

Birla Sun Life Cash Plus - Growth - Direct Plan	40.09%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	15.17%
IDFC Dynamic Bond Fund-Direct Plan- Growth	7.23%
Kotak MF Gold ETF	6.14%
MOST Focused Multicap 35-Direct Plan- Growth Option	6.01%
Reliance ETF Gold BeES	5.58%
Birla Sun Life Advantage Fund - Gr - Dir PI	5.53%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	4.85%
SBI Blue Chip Fund-Direct Plan -Growth	2.65%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	1.58%
Birla Sun Life Short Term Fund Grwth - Direct Plan	1.36%
Cash & Current Assets	2.30%
Net receivables / payables	1.51%
<b>Total</b>	<b>100.00%</b>

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

Birla Sun Life Cash Plus - Growth - Direct Plan	27.27%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	12.23%
MOST Focused Multicap 35-Direct Plan- Growth Option	10.56%
Birla Sun Life Advantage Fund - Gr - Dir PI	9.11%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	8.59%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	6.87%
SBI Blue Chip Fund-Direct Plan -Growth	6.25%
Birla Sun Life Short Term Fund Grwth - Direct Plan	4.99%
IDFC Dynamic Bond Fund-Direct Plan- Growth	4.57%
Reliance ETF Gold BeES	4.50%
Kotak MF Gold ETF	4.12%
Cash & Current Assets	1.15%
Net receivables / payables	-0.22%
<b>Total</b>	<b>100.00%</b>



## Regular Income Solutions

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

Allocation as a % of Net Assets	Rating	%
RKN Retail Pvt. Ltd	IND A-	8.62%
Power Finance Corporation Limited	CRISIL AAA	8.61%
SP Imperial Star Private Limited	CARE A	8.59%
IL&FS Tamil Nadu Power Company Limited	ICRA A+(SO)	8.58%
Indiabulls Real Estate Limited	CARE A1+	8.46%
L. & T Infrastructure Finance Co Ltd	CARE A1+	8.24%
IDBI Bank Limited	CRISIL A	7.04%
Wadhawan Global Capital Pvt Ltd	CARE AAA(SO)	6.83%
JSW Energy Limited	CARE AA-	5.17%
Housing Development Finance Corporation Limited	CRISIL AAA	3.54%
JSW Energy Limited	CARE AA-	3.45%
IDBI Bank Limited	ICRA A	1.70%
Yes Bank Limited	ICRA AA+	1.11%
9.41% Kerala SDL (MD 30/01/2024)	SOV	0.19%
8.62% Tamil Nadu SDL (MD 20/02/2023)	SOV	0.04%
Cash & Current Assets		19.84%
<b>Total</b>		<b>100.00%</b>

### Birla Sun Life MIP

Allocation as a % of Net Assets	Rating	%
7.59% GOI(MD 11/01/2026)	SOV	35.42%
RKN RETAIL PVT. LTD	IND A-	9.76%
SP Imperial Star Private Limited	CARE A	9.72%
IL&FS Tamil Nadu Power Company Limited	ICRA A+(SO)	9.70%
Wadhawan Global Capital Pvt Ltd	CARE AAA(SO)	9.66%
IDBI Bank Limited	CRISIL A	7.58%
6.97% GOI (MD 06/09/2026)	SOV	4.92%
6.90% GOI (MD 13/07/2019)	SOV	2.97%
Power Finance Corporation Limited	CRISIL AAA	0.51%
NTPC Limited	CRISIL AAA	0.00%
Cash & Current Assets		9.75%
<b>Total</b>		<b>100.00%</b>

### Birla Sun Life Monthly Income

Allocation as a % of Net Assets	Rating	%
Housing Development Finance Corporation Limited	CRISIL AAA	9.58%
RKN Retail Pvt. Ltd	IND A-	9.53%
JSW Energy Limited	CARE AA-	9.52%
Power Finance Corporation Limited	CRISIL AAA	9.51%
Vodafone Mobile Services Ltd	IND AAA	9.50%
SP Imperial Star Private Limited	CARE A	9.49%
IL&FS Tamil Nadu Power Company Limited	ICRA A+(SO)	9.47%
Wadhawan Global Capital Pvt Ltd	CARE AAA(SO)	9.43%
L. & T Infrastructure Finance Co Ltd	CARE A1+	9.11%
Indiabulls Real Estate Limited	CARE A1+	3.74%
IDBI Bank Limited	CRISIL A	2.96%
Power Grid Corporation of India Limited	CRISIL AAA	0.96%
Power Finance Corporation Limited	CRISIL AAA	0.28%
Magnasound (I) Ltd		0.00%
Cash & Current Assets		6.93%
<b>Total</b>		<b>100.00%</b>

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

Allocation as a % of Net Assets	Rating	%
7.59% GOI(MD 11/01/2026)	SOV	12.10%
7.61% GOI(MD 09/05/2030)	SOV	8.54%
6.79% GOI (MD 26/12/2029)	SOV	6.38%
8.13% GOI (MD 22/06/2045)	SOV	5.56%
Tata Capital Financial Services Ltd	CRISIL AA+	4.46%
Tata Capital Financial Services Ltd	CRISIL AA+	4.46%
8.56% RAJASTHAN SDL - (MD 23/01/2023)	SOV	3.41%
Yes Bank Ltd		2.40%
Eicher Motors Ltd		2.13%
Hindustan Petroleum Corporation Ltd		1.87%
Natco Pharma Ltd		1.83%
8.27% Karnataka SDL(MD 23/12/2025)	SOV	1.54%
8.26% Maharashtra SDL(MD 23/12/2025)	SOV	1.54%
Bharat Aluminium Co Ltd.	CRISIL A+	1.48%
8.17% GOI (MD 01/12/2044)	SOV	1.40%
Vedanta Ltd		1.34%
Bajaj Finserv Ltd		1.20%
Bajaj Finance Ltd		1.11%
Repco Home Finance Ltd		1.10%
Dalmia Bharat Limited		1.08%
Maruti Suzuki India Ltd		1.07%
8.79% GOI (MD 08/11/2021)	SOV	0.96%
L&T Finance Holdings Ltd		0.90%
Capital First Limited		0.76%
Berger Paints India Ltd		0.74%
PNB Housing Finance Limited		0.68%
Indraprastha Gas Ltd		0.67%
Bharat Financial Inclusion Ltd		0.67%
K.P.R. Mill Limited		0.63%

Bank of India	BWR AA-	0.62%
8.59% Andhra pradesh SDL (MD 23/01/2023)	SOV	0.62%
8.27% Telangana SPL SDL (MD 22/03/2028)	SOV	0.62%
Rural Electrification Corporation Limited	CRISIL AAA	0.62%
Oriental Bank of Commerce	IND A+	0.61%
8.07% Telangana SPL SDL (MD 22/03/2029)	SOV	0.61%
8.04% Telangana SPL SDL (MD 22/03/2030)	SOV	0.61%
8.05% Telangana SPL SDL (MD 22/03/2025)	SOV	0.61%
7.95% Telangana SPL SDL (MD 22/03/2032)	SOV	0.61%
7.93% Telangana SPL SDL (MD 22/03/2027)	SOV	0.60%
7.94% Telangana SPL SDL (MD 22/03/2024)	SOV	0.60%
7.7% Telangana SPL SDL (MD 22/03/2023)	SOV	0.60%
7.59% GOI (MD 20/03/2029)	SOV	0.60%
7.71% Telangana SPL SDL (MD 22/03/2026)	SOV	0.59%
IDBI Bank Limited	ICRA A	0.59%
Tata Sons Ltd	CRISIL AAA	0.59%
V-Guard Industries Limited		0.59%
Volta Ltd		0.52%
Equitas Holdings Limited		0.50%
IDBI Bank Limited	CRISIL A	0.46%
Hindalco Industries Ltd		0.46%
Yes Bank Limited	ICRA AA+	0.45%
Bharat Electronics Ltd		0.45%
Orient Cement Ltd		0.40%
AIA Engineering Ltd		0.39%
7.68% GOI (MD 15/12/2023)	SOV	0.39%
Emami Ltd		0.34%
9.20% GOI (MD 30/09/2030)	SOV	0.34%
Hindustan Zinc Ltd		0.34%
V-Mart Retail Limited		0.34%
Kalpataru Power Transmission Ltd		0.33%
VA Tech Wabag Ltd		0.32%
8.35% GOI (MD 14/05/2022)	SOV	0.31%
PI Industries Ltd		0.31%
8.12% GOI (MD 10/12/2020)	SOV	0.31%
Narayana Hrudayalaya Limited		0.31%
Power Finance Corporation Limited	CRISIL AAA	0.30%
Spicejet Ltd		0.30%
9.23% GOI (MD 23/12/2043)	SOV	0.28%
Bayer Cropscience Ltd		0.28%
Bharat Petroleum Corp Ltd		0.27%
Kaveri Seed Company Ltd		0.26%
UPL Limited		0.26%
Cummins India Ltd		0.21%
Advanced Enzyme Technologies Limited		0.21%
MRF Ltd		0.21%
Bosch Ltd		0.20%
Godrej Consumer Products Ltd		0.20%
Avenue Supermarts Limited		0.18%
Mahanagar Gas Limited		0.18%
Johnson Controls-Hitachi Air Conditioning		0.18%
India Lt		0.18%
GE T&D India Limited		0.18%
Cholamandalam Investment and Finance		0.17%
Company Ltd		0.17%
Pidilife Industries Ltd		0.17%
Jindal Steel and Power Ltd		0.16%
TeamLease Services Limited		0.14%
Whirlpool of India Ltd		0.11%
J.Kumar Infraprojects Ltd		0.11%
Astra Microwave Products Ltd		0.09%
Ramkrishna Forgings Ltd		0.09%
BSE Limited		0.06%
IDBI Bank Limited	ICRA AA-	0.06%
Yes Bank Limited	ICRA AA+	0.04%
8.08% Telangana SPL SDL (MD 22/03/2031)	SOV	0.00%
Cash & Current Assets		5.53%
<b>Total</b>		<b>100.00%</b>

## IVR

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

## Tax Savings Solutions

### Birla Sun Life Tax Relief '96

Allocation as a % of Net Assets	%
Sundaram Clayton Ltd	7.65%
Honeywell Automation India Ltd	4.95%
Bayer Cropscience Ltd	4.76%
Gillette India Ltd	3.96%
Johnson Controls-Hitachi Air Conditioning India Ltd	3.83%
ICRA Ltd	3.78%
Thomas Cook India Ltd	3.37%
Kotak Mahindra Bank Ltd	3.36%
Pfizer Ltd	3.20%
MRF Ltd	3.13%
Glaxosmithkline Pharmaceuticals Ltd	3.08%
Biocon Ltd	3.07%
Bosch Ltd	3.03%
Zee Entertainment Enterprises Ltd	2.93%
Reliance Industries Ltd	2.60%
Shoppers Stop Ltd	2.31%
Indusind Bank Ltd	2.30%
Jet Airways India Ltd	2.28%
Yes Bank Ltd	2.15%
Housing Development Finance Corporation Ltd	1.95%
HDFC Bank Ltd	1.91%
Century Textiles & Industries Ltd	1.90%
Shree Cement Ltd	1.77%
Maruti Suzuki India Ltd	1.75%
Grasim Industries Ltd	1.68%
Tata Consultancy Services Ltd	1.64%
ICICI Bank Ltd	1.63%
Larsen & Toubro Ltd	1.57%
Capital First Limited	1.55%
Cummins India Ltd	1.26%
Axis Bank Ltd	1.23%
Tata Motors Ltd	1.11%
Bata India Ltd	1.04%
Kansai Nerolac Paints Ltd	0.95%
Procter & Gamble Hygiene and Health Care Ltd	0.95%
HCL Technologies Ltd	0.88%
Hindustan Unilever Ltd	0.83%
Infosys Ltd	0.79%
Sun Pharmaceuticals Industries Ltd	0.78%
ITC Ltd	0.58%
Tech Mahindra Ltd	0.50%
Vedanta Ltd	0.45%
Bharat Financial Inclusion Ltd	0.42%
IDFC Bank Ltd	0.41%
Hindalco Industries Ltd	0.36%
Mahindra & Mahindra Ltd	0.33%
Ashok Leyland Ltd	0.31%
Container Corporation of India Ltd	0.24%
IDFC Ltd	0.20%
United Breweries (Holdings) Limited	0.14%
Bharat Bijlee Ltd	0.12%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	2.47%
Net receivables / payables	0.59%
<b>Total</b>	<b>100.00%</b>

### Birla Sun Life Tax Plan

Allocation as a % of Net Assets	%
Sundaram Clayton Ltd	7.93%
Honeywell Automation India Ltd	4.97%
Bayer Cropscience Ltd	4.79%
Gillette India Ltd	3.97%
Johnson Controls-Hitachi Air Conditioning India Ltd	3.85%
ICRA Ltd	3.80%
Thomas Cook India Ltd	3.38%
Kotak Mahindra Bank Ltd	3.38%
Pfizer Ltd	3.24%
MRF Ltd	3.16%
Biocon Ltd	3.09%
Glaxosmithkline Pharmaceuticals Ltd	3.08%
Bosch Ltd	3.04%
Zee Entertainment Enterprises Ltd	2.94%
Reliance Industries Ltd	2.72%
Shoppers Stop Ltd	2.33%
Jet Airways India Ltd	2.31%
Indusind Bank Ltd	2.31%
Yes Bank Ltd	2.16%
Housing Development Finance Corporation Ltd	1.97%
Century Textiles & Industries Ltd	1.94%
HDFC Bank Ltd	1.91%
Shree Cement Ltd	1.78%
Maruti Suzuki India Ltd	1.75%
Grasim Industries Ltd	1.75%
Tata Consultancy Services Ltd	1.65%
ICICI Bank Ltd	1.63%
Larsen & Toubro Ltd	1.57%
Capital First Limited	1.56%
Cummins India Ltd	1.27%
Axis Bank Ltd	1.23%
Tata Motors Ltd	1.11%

Bata India Ltd	1.06%
Procter & Gamble Hygiene and Health Care Ltd	0.96%
Kansai Nerolac Paints Ltd	0.96%
HCL Technologies Ltd	0.88%
Hindustan Unilever Ltd	0.84%
Infosys Ltd	0.80%
Sun Pharmaceuticals Industries Ltd	0.78%
ITC Ltd	0.58%
Tech Mahindra Ltd	0.52%
Vedanta Ltd	0.45%
Bharat Financial Inclusion Ltd	0.42%
IDFC Bank Ltd	0.41%
Hindalco Industries Ltd	0.37%
Mahindra & Mahindra Ltd	0.33%
Ashok Leyland Ltd	0.31%
Container Corporation of India Ltd	0.24%
IDFC Ltd	0.20%
United Breweries (Holdings) Limited	0.13%
Bharat Bijlee Ltd	0.10%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	1.95%
Net receivables / payables	0.13%
<b>Total</b>	<b>100.00%</b>

### Birla Sun Life Tax Savings Fund

Allocation as a % of Net Assets	%
Sundaram Clayton Ltd	7.60%
Honeywell Automation India Ltd	4.93%
Bayer Cropscience Ltd	4.69%
Gillette India Ltd	3.86%
Johnson Controls-Hitachi Air Conditioning India Ltd	3.76%
ICRA Ltd	3.72%
Kotak Mahindra Bank Ltd	3.34%
Thomas Cook India Ltd	3.33%
Pfizer Ltd	3.18%
MRF Ltd	3.11%
Biocon Ltd	3.05%
Glaxosmithkline Pharmaceuticals Ltd	2.98%
Bosch Ltd	2.98%
Zee Entertainment Enterprises Ltd	2.91%
Reliance Industries Ltd	2.59%
Indusind Bank Ltd	2.29%
Shoppers Stop Ltd	2.27%
Jet Airways India Ltd	2.26%
Yes Bank Ltd	2.13%
Housing Development Finance Corporation Ltd	1.95%
HDFC Bank Ltd	1.89%
Century Textiles & Industries Ltd	1.89%
Shree Cement Ltd	1.77%
Grasim Industries Ltd	1.67%
Maruti Suzuki India Ltd	1.66%
Tata Consultancy Services Ltd	1.62%
ICICI Bank Ltd	1.62%
Larsen & Toubro Ltd	1.55%
Capital First Limited	1.54%
Cummins India Ltd	1.25%
Axis Bank Ltd	1.22%
Tata Motors Ltd	1.10%
Bata India Ltd	1.03%
Kansai Nerolac Paints Ltd	0.95%
Procter & Gamble Hygiene and Health Care Ltd	0.94%
HCL Technologies Ltd	0.87%
Hindustan Unilever Ltd	0.83%
Infosys Ltd	0.79%
Sun Pharmaceuticals Industries Ltd	0.78%
ITC Ltd	0.58%
Tech Mahindra Ltd	0.50%
Vedanta Ltd	0.45%
Bharat Financial Inclusion Ltd	0.42%
IDFC Bank Ltd	0.41%
Hindalco Industries Ltd	0.36%
Mahindra & Mahindra Ltd	0.32%
Ashok Leyland Ltd	0.30%
Container Corporation of India Ltd	0.24%
IDFC Ltd	0.22%
United Breweries (Holdings) Limited	0.14%
Bharat Bijlee Ltd	0.12%
Cash & Current Assets	2.27%
Net receivables / payables	1.76%
<b>Total</b>	<b>100.00%</b>

## Wealth Creation Solutions

### Birla Sun Life Equity Savings Fund

Allocation as a % of Net Assets	Rating	%
LIC Housing Finance Ltd		5.83%
Tata Motors Finance Ltd	ICRA A1+	5.24%
8.15% GOI (MD 24/11/2026)	SOV	4.54%
Yes Bank Ltd		3.78%
9.20% GOI (MD 30/09/2030)	SOV	3.70%
Axis Bank Ltd		3.60%
Housing Development Finance Corporation Ltd		2.88%
Hindustan Petroleum Corporation Ltd		2.32%
Larsen & Toubro Ltd		2.26%
Natco Pharma Ltd		2.24%
Eicher Motors Ltd		2.09%
Indian Oil Corporation Ltd		2.05%
Asian Paints Ltd		1.89%
Recco Home Finance Ltd		1.85%
HDFC Bank Ltd		1.84%
ITC Ltd		1.79%
Oil & Natural Gas Corporation Ltd		1.77%
State Bank of India		1.63%
Dalmia Bharat Limited		1.61%
Hindalco Industries Ltd		1.45%
Apollo Hospital Enterprise Ltd		1.44%
Sun Pharmaceuticals Industries Ltd		1.33%
Aditya Birla Nuvo Ltd		1.27%
Berger Paints India Ltd		1.25%
Equitas Holdings Limited		1.25%
Bajaj Finance Ltd		1.25%
8.17% GOI (MD 01/12/2044)	SOV	1.15%
L&T Finance Holdings Ltd		1.13%
Maruti Suzuki India Ltd		1.01%
V-Guard Industries Limited		0.94%
Capital First Limited		0.91%
TVS Motor Company Ltd		0.83%
Bajaj Finserv Ltd		0.81%
Reliance Industries Ltd		0.77%
Lupin Ltd		0.72%
Godrej Consumer Products Ltd		0.71%
Volta Ltd		0.70%
Wabco India Ltd		0.69%
AIA Engineering Ltd		0.69%
Emami Ltd		0.65%
Indusind Bank Ltd		0.65%
Bharat Forge Ltd		0.61%
PNB Housing Finance Limited		0.51%
Bosch Ltd		0.48%
VA Tech Wabag Ltd		0.44%
NCC Ltd		0.42%
Kaveri Seed Company Ltd		0.42%
K.P.R. Mill Limited		0.41%
Aurobindo Pharma Ltd		0.40%
Gulf Oil Lubricants India Ltd		0.40%
Orient Cement Ltd		0.38%
Bayer Cropscience Ltd		0.33%
Page Industries Ltd		0.33%
Torrent Pharmaceuticals Ltd		0.33%
Tata Chemicals Ltd		0.33%
GE T&D India Limited		0.28%
Cyient Limited		0.28%
Havells India Ltd		0.28%
Siemens Ltd		0.27%
Kalpataru Power Transmission Ltd		0.26%
Narayana Hrudayalaya Limited		0.26%
PI Industries Ltd		0.25%
MRF Ltd		0.25%
Coal India Ltd		0.24%
Cummins India Ltd		0.24%
Atul Auto Limited		0.24%
V-Mart Retail Limited		0.23%
Tata Motors Ltd		0.21%
NMDC Ltd		0.20%
Glenmark Pharmaceuticals Ltd		0.18%
Avenue Supermarts Limited		0.18%
Pidilite Industries Ltd		0.17%
The Federal Bank Limited		0.13%
ICICI Bank Ltd		0.13%
Whirlpool of India Ltd		0.13%
HCL Technologies Ltd		0.12%
JK Cements Ltd		0.10%
Castrol India Ltd		0.08%
Raymond Ltd		0.07%
The South Indian Bank Ltd		0.07%
IDFC Bank Ltd		0.07%
Oracle Financial Services Software Ltd		0.06%
IDFC Ltd		0.06%
UPL Limited		0.06%
CASTROLIND 27/04/2017		-0.08%
NMDC 27/04/2017		-0.21%
TATAMOTORS 27/04/2017		-0.21%
L&TFH 27/04/2017		-0.21%
COALINDIA 27/04/2017		-0.24%
TATACHEM 27/04/2017		-0.33%
AUROPHARMA 27/04/2017		-0.40%

NCC 27/04/2017	-0.42%
BHARATFORG 27/04/2017	-0.55%
LUPIN 27/04/2017	-0.55%
RELIANCE 27/04/2017	-0.78%
HDFCBANK 27/04/2017	-1.23%
ABIRLANUVO 27/04/2017	-1.27%
SUNPHARMA 27/04/2017	-1.34%
APOLLOHOSP 27/04/2017	-1.44%
ONGC 27/04/2017	-1.78%
ITC 27/04/2017	-1.80%
ASIANPAINT 27/04/2017	-1.90%
IOC 27/04/2017	-2.04%
LT 27/04/2017	-2.27%
AXISBANK 27/04/2017	-2.82%
HDFC 27/04/2017	-2.89%
LICHSGFIN 27/04/2017	-5.15%
Cash & Current Assets	10.32%
Net receivables / payables	34.19%
<b>Total</b>	<b>100.00%</b>

### Birla Sun Life Balanced Advantage Fund

Allocation as a % of Net Assets	Rating	%
Bajaj Finance Limited	ICRA AA+	4.02%
Rural Electrification Corporation Limited	CRISIL AAA	3.99%
Shriram Transport Finance Company Limited	CRISIL AA+	3.99%
Power Finance Corporation Limited	CRISIL AAA	3.94%
Mahindra & Mahindra Financial Services Limited	CRISIL A1+	3.90%
ICICI Bank Ltd		3.64%
Indian Oil Corporation Ltd		3.51%
HDFC Bank Ltd		3.08%
Mahanagar Gas Limited		2.93%
Vedanta Ltd		2.75%
Kotak Mahindra Bank Ltd		2.49%
ITC Ltd		2.40%
Eicher Motors Ltd		2.37%
NTPC Ltd		2.32%
Power Grid Corporation of India Ltd		2.16%
Hindalco Industries Ltd		2.15%
Tata Chemicals Ltd		2.04%
Indraprastha Gas Ltd		1.93%
Bharat Electronics Ltd		1.91%
Emami Ltd		1.69%
Infosys Ltd		1.62%
Hindustan Petroleum Corporation Ltd		1.58%
Sintex Industries Ltd		1.58%
Dalmia Bharat Limited		1.56%
Tata Metaliks Ltd		1.55%
Bharti Infratel Limited		1.45%
Hindustan Zinc Ltd		1.40%
HCL Technologies Ltd		1.39%
Sun Pharmaceuticals Industries Ltd		1.31%
Mahindra & Mahindra Ltd		1.28%
Torrent Pharmaceuticals Ltd		1.25%
Recco Home Finance Ltd		1.15%
Axis Bank Ltd		1.15%
Bharat Heavy Electricals Ltd		1.07%
Gail (India) Ltd		0.95%
Indusind Bank Ltd		0.92%
Housing Development Finance Corporation Ltd		0.82%
Apar Industries Ltd		0.78%
Castrol India Ltd		0.76%
Bajaj Finance Ltd		0.74%
Kaveri Seed Company Ltd		0.69%
Orient Refractories Limited		0.67%
Yes Bank Ltd		0.61%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd		0.60%
IFGL REFRACATORIES LTD		0.59%
City Union Bank Ltd		0.55%
Shree Cement Ltd		0.54%
Avenue Supermarts Limited		0.54%
CPSE ETF		0.53%
Hero MotoCorp Ltd		0.51%
Sadbhav Engineering Ltd		0.45%
Petronet LNG Ltd		0.45%
PTC India Ltd		0.37%
Divis Laboratories Ltd		0.36%
Cairn India Ltd		0.34%
Coal India Ltd		0.33%
Motherson Sumi Systems Ltd		0.33%
HPL Electric & Power Limited		0.27%
NIIT Technologies Ltd		0.21%

Interglobe Aviation Ltd		0.21%
Carborundum Universal Ltd		0.12%
Sanofi India Ltd		0.04%
NTPC Limited	CRISIL AAA	0.001%
NIFTY 27/04/2017		-25.86%
Cash & Current Assets		6.08%
Net receivables / payables		28.95%
<b>Total</b>		<b>100.00%</b>

### Birla Sun Life Balanced '95 Fund

Allocation as a % of Net Assets	Rating	%
7.61% GOI (MD 09/05/2030)	SOV	4.82%
HDFC Bank Ltd		3.06%
Infosys Ltd		2.99%
ICICI Bank Ltd		2.67%
Yes Bank Ltd		2.43%
Indusind Bank Ltd		2.16%
Eicher Motors Ltd		1.78%
Tata Motors Ltd		1.74%
ITC Ltd		1.74%
6.79% GOI (MD 26/12/2029)	SOV	1.72%
8.13% GOI (MD 22/06/2045)	SOV	1.67%
Bharat Electronics Ltd		1.56%
Indian Oil Corporation Ltd		1.55%
Aurobindo Pharma Ltd		1.49%
L&T Finance Holdings Ltd		1.45%
Kaveri Seed Company Ltd		1.42%
Sun Pharmaceuticals Industries Ltd		1.39%
Torrent Pharmaceuticals Ltd		1.37%
Power Finance Corporation Limited	CRISIL AAA	1.32%
Cholamandalam Investment and Finance Company Ltd		1.27%
Zee Entertainment Enterprises Ltd		1.25%
8.56% RAJASTHAN SDL - (MD 23/01/2023)	SOV	1.20%
Hindustan Petroleum Corporation Ltd		1.14%
PNB Housing Finance Limited		1.13%
Reliance Industries Ltd		1.10%
Maruti Suzuki India Ltd		1.08%
7.59% GOI (MD 11/01/2026)	SOV	1.06%
Kotak Mahindra Bank Ltd		1.05%
Emami Ltd		1.04%
Titan Company Limited		1.01%
Tata Chemicals Ltd		1.00%
Vedanta Ltd		0.97%
Hindalco Industries Ltd		0.94%
Grasim Industries Ltd		0.94%
Pfizer Ltd		0.93%
UPL Limited		0.93%
Sun TV Network Ltd		0.92%
Gujarat State Petronet Ltd		0.83%
Shriram City Union Finance Limited		0.80%
Natco Pharma Ltd		0.76%
Sundaram Finance Ltd		0.76%
Power Grid Corporation of India Ltd		0.74%
Recco Home Finance Ltd		0.73%
HCL Technologies Ltd		0.73%
Crompton Greaves Consumer Electricals Limited		0.72%
7.78% Bihar SDL (MD 01/03/2027)	SOV	0.71%
Apollo Hospital Enterprise Ltd		0.70%
Cairn India Ltd		0.68%
Housing Development Finance Corporation Limited	CRISIL AAA	0.68%
Power Finance Corporation Limited	CRISIL AAA	0.67%
8.60% GOI (MD 02/06/2028)	SOV	0.66%
IDBI Bank Limited	CRISIL A	0.66%
NTPC Limited	CRISIL AAA	0.66%
Larsen & Toubro Ltd		0.66%
FAG Bearings India Ltd		0.65%
8.17% GOI (MD 01/12/2044)	SOV	0.65%
PTC India Ltd		0.65%
Mahindra & Mahindra Ltd		0.64%
Glenmark Pharmaceuticals Ltd		0.64%
Dr Reddys Laboratories Ltd		0.62%
Muthoot Finance Ltd		0.56%
CG Power and Industrial Solutions Limited		0.56%
Inox Leisure Ltd		0.55%
Britannia Industries Ltd		0.55%
Blue Star Ltd		0.54%
Finolex Cables Ltd		0.54%
Tech Mahindra Ltd		0.53%
MRF Ltd		0.51%
The Federal Bank Limited		0.49%

## 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.



IDBI Bank Limited	ICRA A	0.47%
Tata Sons Ltd	CRISIL AAA	0.47%
Dish TV India Ltd		0.47%
Reliance Ports and Terminals Ltd	CRISIL AAA	0.47%
Equitas Holdings Limited		0.45%
Endurance Technologies Limited		0.45%
Bajaj Finance Ltd		0.44%
NTPC Ltd		0.44%
Marico Ltd		0.43%
Edelweiss Financial Services Ltd		0.43%
Power Finance Corporation Limited	CRISIL AAA	0.42%
7.73% GOI (MD 19/12/2034)	SOV	0.42%
Bank Of Baroda		0.42%
Ashoka Buildcon Ltd		0.40%
Hindustan Zinc Ltd		0.39%
Shoppers Stop Ltd		0.39%
Procter & Gamble Hygiene and Health Care Ltd		0.38%
Atul Ltd		0.38%
Whirlpool of India Ltd		0.36%
Tata Steel Ltd		0.36%
Power Finance Corporation Limited	CRISIL AAA	0.35%
Carborundum Universal Ltd		0.34%
Ashok Leyland Ltd		0.34%
Bajaj Finance Limited	ICRA AA+	0.34%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.34%
State Bank of India		0.34%
Power Finance Corporation Limited	CRISIL AAA	0.34%
Idea Cellular Ltd		0.29%
7.68% GOI (MD 15/12/2023)	SOV	0.28%
Syndicate Bank	CARE AA-	0.28%
VA Tech Wabag Ltd		0.28%
Credit Analysis and Research Limited		0.27%
Cummins India Ltd		0.26%
Bayer Cropscience Ltd		0.25%
Castrol India Ltd		0.25%
7.78% West Bengal SDL (MD 01/03/2027)	SOV	0.25%
Rural Electrification Corporation Limited	CRISIL AAA	0.21%
Oriental Bank of Commerce	IND A+	0.21%
Jagran Prakashan Ltd		0.21%
Glaxosmithkline Consumer Healthcare Ltd		0.19%
Hero Fincorp Limited	ICRA AA+	0.15%
Sadbhav Engineering Ltd		0.13%
Cyient Limited		0.12%
Tata Motors Ltd DVR Shares		0.11%
8.27% Karnataka SDL(MD 23/12/2025)	SOV	0.11%
Bata India Ltd		0.11%
Housing Development Finance Corporation Limited		0.10%
IDBI Bank Limited	ICRA AA-	0.09%
8.26% Maharashtra SDL(MD 23/12/2025)	SOV	0.09%
Bharti Infratel Limited		0.08%
Rural Electrification Corporation Limited	CRISIL AAA	0.07%
7.76% Madhya Pradesh SDL (MD 01/03/2027)	SOV	0.07%
7.59% GOI (MD 20/03/2029)	SOV	0.07%
8.01% Telangana SPL SDL (MD 07/03/2025)	SOV	0.07%
7.87% Telangana SPL SDL (MD 07/03/2024)	SOV	0.07%
6.84% GOI (MD 19/12/2022)	SOV	0.07%
Gail (India) Ltd		0.07%
7.74% Tamilnadu SDL (MD 01/03/2027)	SOV	0.07%
7.75% Karnatak SDL (MD 01/03/2027)	SOV	0.02%
Power Grid Corporation of India Limited	CRISIL AAA	0.02%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd		0.01%
Brillio Technologies Pvt Ltd		0.00%
Globsyn Technologies Ltd		0.00%
Magnasound (I) Ltd		0.00%
Cash & Current Assets		6.14%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Index Fund

Allocation as a % of Net Assets	%
NIFTY_27/04/2017	25.44%
HDFC Bank Ltd	6.23%
ITC Ltd	5.10%
Housing Development Finance Corporation Ltd	5.09%
Reliance Industries Ltd	4.67%
Infosys Ltd	4.37%
ICICI Bank Ltd	3.45%
Tata Consultancy Services Ltd	2.77%
Larsen & Toubro Ltd	2.76%
Kotak Mahindra Bank Ltd	2.23%

State Bank of India	2.00%
Tata Motors Ltd	1.87%
Axis Bank Ltd	1.78%
Maruti Suzuki India Ltd	1.71%
Sun Pharmaceuticals Industries Ltd	1.62%
Indusind Bank Ltd	1.53%
Hindustan Unilever Ltd	1.40%
Mahindra & Mahindra Ltd	1.28%
Oil & Natural Gas Corporation Ltd	1.12%
Yes Bank Ltd	1.09%
HCL Technologies Ltd	1.06%
Asian Paints Ltd	1.04%
Bharti Airtel Ltd	0.99%
Power Grid Corporation of India Ltd	0.93%
NTPC Ltd	0.89%
Ultratech Cement Ltd	0.88%
Hero MotoCorp Ltd	0.87%
Indian Oil Corporation Ltd	0.83%
Bajaj Auto Ltd	0.82%
Coal India Ltd	0.82%
Lupin Ltd	0.74%
Bharat Petroleum Corp Ltd	0.73%
Eicher Motors Ltd	0.73%
Grasim Industries Ltd	0.72%
Wipro Ltd	0.70%
Tata Steel Ltd	0.70%
Dr Reddys Laboratories Ltd	0.68%
Indiabulls Housing Finance Ltd	0.67%
Cipla Ltd	0.65%
Zee Entertainment Enterprises Ltd	0.63%
Tech Mahindra Ltd	0.61%
Adani Ports and Special Economic Zone Ltd	0.59%
Hindalco Industries Ltd	0.53%
Gail (India) Ltd	0.50%
Bosch Ltd	0.45%
Aurobindo Pharma Ltd	0.39%
Bharti Infratel Limited	0.37%
Ambuja Cements Ltd	0.37%
Tata Power Co Ltd	0.36%
Bank Of Baroda	0.35%
Tata Motors Ltd DVR Shares	0.31%
ACC Ltd	0.26%
Cash & Current Assets	18.23%
Net receivables / payables	-16.92%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Frontline Equity Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		4.34%
Infosys Ltd		4.32%
ICICI Bank Ltd		4.08%
ITC Ltd		3.99%
Reliance Industries Ltd		3.60%
Maruti Suzuki India Ltd		2.70%
Tata Motors Ltd		2.69%
Indusind Bank Ltd		2.47%
Indian Oil Corporation Ltd		2.34%
HCL Technologies Ltd		2.26%
Kotak Mahindra Bank Ltd		2.25%
Grasim Industries Ltd		2.24%
Housing Development Finance Corporation Ltd		2.22%
Yes Bank Ltd		2.18%
State Bank of India		2.16%
Sun Pharmaceuticals Industries Ltd		2.15%
Larsen & Toubro Ltd		2.01%
Crompton Greaves Consumer Electricals Limited		1.96%
Hindalco Industries Ltd		1.67%
Mahindra & Mahindra Ltd		1.59%
Aurobindo Pharma Ltd		1.52%
Power Grid Corporation of India Ltd		1.51%
Hindustan Unilever Ltd		1.42%
NTPC Ltd		1.36%
The Federal Bank Limited		1.35%
Bajaj Finance Ltd		1.33%
Zee Entertainment Enterprises Ltd		1.28%
Gail (India) Ltd		1.27%
Muthoot Finance Ltd		1.26%
Reliance Capital Ltd		1.21%
Tech Mahindra Ltd		1.17%
Vedanta Ltd		1.16%
Cummins India Ltd		1.14%
Coal India Ltd		1.09%
Hero MotoCorp Ltd		1.06%
Bharat Electronics Ltd		1.04%
Shriram City Union Finance Limited		1.04%
Cholamandalam Investment and Finance Company Ltd		1.01%
Hindustan Petroleum Corporation Ltd		0.98%
Godrej Consumer Products Ltd		0.96%
Sanofi India Ltd		0.96%
Britannia Industries Ltd		0.87%
Tata Steel Ltd		0.84%
LIC Housing Finance Ltd		0.82%

Castrol India Ltd	0.78%
Bayer Cropscience Ltd	0.78%
Motherson Sumi Systems Ltd	0.67%
Akzo India Nobel Ltd	0.67%
Tata Consultancy Services Ltd	0.64%
Bosch Ltd	0.62%
Emami Ltd	0.59%
Titan Company Limited	0.58%
Bank Of Baroda	0.58%
Divis Laboratories Ltd	0.57%
Lupin Ltd	0.55%
Torrent Pharmaceuticals Ltd	0.50%
IRB Infrastructure Developers Ltd	0.49%
Max Financial Services Limited	0.49%
CG Power and Industrial Solutions Limited	0.48%
Glenmark Pharmaceuticals Ltd	0.48%
Dr Reddys Laboratories Ltd	0.48%
Cairn India Ltd	0.45%
Axis Bank Ltd	0.43%
Glaxosmithkline Consumer Healthcare Ltd	0.43%
L&T Finance Holdings Ltd	0.36%
Idea Cellular Ltd	0.35%
GE Power India Limited	0.33%
Birla Sun Life Nifty ETF - Growth	0.32%
CPSE ETF	0.31%
IDFC Ltd	0.30%
Glaxosmithkline Pharmaceuticals Ltd	0.30%
Hindustan Zinc Ltd	0.26%
ACC Ltd	0.24%
Jagran Prakashan Ltd	0.24%
Housing Development Finance Corporation Limited	0.22%
Wipro Ltd	0.21%
Sun TV Network Ltd	0.18%
Procter & Gamble Hygiene and Health Care Ltd	0.17%
D.B.Corp Ltd	0.17%
Bharti Infratel Limited	0.11%
NTPC Limited	0.03%
NIFTY_27/04/2017	-1.22%
Cash & Current Assets	3.11%
Net receivables / payables	1.92%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Top 100 Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		4.91%
ICICI Bank Ltd		4.24%
Infosys Ltd		4.04%
ITC Ltd		3.70%
Reliance Industries Ltd		3.54%
Indian Oil Corporation Ltd		3.05%
Grasim Industries Ltd		2.93%
Tata Motors Ltd		2.77%
Indusind Bank Ltd		2.71%
Maruti Suzuki India Ltd		2.64%
Sun Pharmaceuticals Industries Ltd		2.61%
HCL Technologies Ltd		2.50%
Kotak Mahindra Bank Ltd		2.46%
Yes Bank Ltd		2.41%
Crompton Greaves Consumer Electricals Limited		2.08%
Housing Development Finance Corporation Ltd		2.08%
Bharat Electronics Ltd		1.92%
State Bank of India		1.82%
Hindalco Industries Ltd		1.81%
Vedanta Ltd		1.60%
Power Grid Corporation of India Ltd		1.58%
Mahindra & Mahindra Ltd		1.55%
Aurobindo Pharma Ltd		1.47%
The Federal Bank Limited		1.39%
Glenmark Pharmaceuticals Ltd		1.38%
Hindustan Unilever Ltd		1.35%
Bajaj Finserv Ltd		1.26%
Zee Entertainment Enterprises Ltd		1.22%
Tata Steel Ltd		1.17%
Coal India Ltd		1.16%
Cummins India Ltd		1.12%
Larsen & Toubro Ltd		1.08%
Cairn India Ltd		1.06%
PTC India Ltd		1.03%
Gail (India) Ltd		1.03%
L&T Finance Holdings Ltd		0.98%
NTPC Ltd		0.93%
IDFC Ltd		0.93%
Ambuja Cements Ltd		0.91%
Torrent Pharmaceuticals Ltd		0.89%
Motherson Sumi Systems Ltd		0.88%
Sanofi India Ltd		0.86%
Hindustan Zinc Ltd		0.84%

Tech Mahindra Ltd	0.82%
Birla Sun Life Nifty ETF - Growth	0.80%
Britannia Industries Ltd	0.79%
Petronet LNG Ltd	0.77%
UPL Limited	0.75%
Tata Consultancy Services Ltd	0.68%
Max Financial Services Limited	0.66%
Bank Of Baroda	0.58%
Cholamandalam Investment and Finance Company Ltd	0.55%
Akzo India Nobel Ltd	0.55%
Hindustan Petroleum Corporation Ltd	0.48%
Titan Company Limited	0.47%
Idea Cellular Ltd	0.47%
Castrol India Ltd	0.46%
Divis Laboratories Ltd	0.44%
Dr Reddys Laboratories Ltd	0.43%
CG Power and Industrial Solutions Limited	0.42%
CPSE ETF	0.38%
Bharti Infratel Limited	0.33%
Housing Development Finance Corporation Limited	0.32%
Tata Motors Ltd DVR Shares	0.32%
Gujarat State Petronet Ltd	0.31%
Hero MotoCorp Ltd	0.30%
Oracle Financial Services Software Ltd	0.28%
Lupin Ltd	0.22%
Reliance Capital Ltd	0.20%
NTPC Limited	0.06%
NIFTY_27/04/2017	-1.57%
Cash & Current Assets	4.24%
Net receivables / payables	2.59%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Equity Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	4.51%
Cairn India Ltd	3.65%
Tata Chemicals Ltd	3.37%
Maruti Suzuki India Ltd	3.07%
Yes Bank Ltd	2.98%
ICICI Bank Ltd	2.60%
Indusind Bank Ltd	2.58%
Dr Reddys Laboratories Ltd	2.54%
Vedanta Ltd	2.42%
Tata Communications Ltd	2.33%
HCL Technologies Ltd	2.30%
Indian Oil Corporation Ltd	2.18%
Sun Pharmaceuticals Industries Ltd	2.15%
ITC Ltd	2.10%
Grasim Industries Ltd	1.95%
Tata Steel Ltd	1.89%
Infosys Ltd	1.89%
Tech Mahindra Ltd	1.84%
Hindalco Industries Ltd	1.72%
Bank Of Baroda	1.70%
Cholamandalam Investment and Finance Company Ltd	1.61%
Century Textiles & Industries Ltd	1.57%
Dalmia Bharat Limited	1.54%
ACC Ltd	1.40%
Dishman Pharma & Chemicals Ltd	1.39%
Kotak Mahindra Bank Ltd	1.33%
Bajaj Finance Ltd	1.17%
Tata Motors Ltd	1.13%
Blue Star Ltd	1.12%
Mahanagar Gas Limited	1.10%
CESC Ltd	1.09%
Castrol India Ltd	1.08%
Kansai Nerolac Paints Ltd	1.04%
Bharti Infratel Limited	1.02%
Zee Entertainment Enterprises Ltd	0.99%
Asian Paints Ltd	0.97%
Bharat Petroleum Corp Ltd	0.97%
United Spirits Ltd	0.92%
Hero MotoCorp Ltd	0.91%
Shriram City Union Finance Limited	0.90%
Recco Home Finance Ltd	0.86%
Aurobindo Pharma Ltd	0.84%
Exide Industries Ltd	0.83%
Dish TV India Ltd	0.78%
NTPC Ltd	0.69%
Equitas Holdings Limited	0.69%
IIFL Holdings Ltd	0.69%
IDFC Ltd	0.64%
Cummins India Ltd	0.59%
Idea Cellular Ltd	0.58%
Radico Khaitan Ltd	0.55%
Torrent Pharmaceuticals Ltd	0.52%
VA Tech Wabag Ltd	0.52%
Atul Ltd	0.47%
MRF Ltd	0.42%

Glaxosmithkline Consumer Healthcare Ltd	0.39%
Power Grid Corporation of India Ltd	0.37%
The Jammu and Kashmir Bank Ltd	0.36%
AIA Engineering Ltd	0.36%
Piramal Enterprises Ltd	0.33%
Cox & Kings Ltd	0.31%
Bata India Ltd	0.30%
Lupin Ltd	0.28%
L&T Finance Holdings Ltd	0.27%
Bharat Electronics Ltd	0.27%
Kewal Kiran Clothing Limited	0.25%
PNB Housing Finance Limited	0.23%
LIC Housing Finance Ltd	0.23%
Ambuja Cements Ltd	0.21%
Ashok Leyland Ltd	0.18%
Bajaj Auto Ltd	0.18%
DQ Entertainment International Ltd	0.03%
MAESTROS MEDILINE SYSTEMS LIMITED	0.00%
Magnasound (I) Ltd	0.00%
Mms Infrastr Ltd	0.00%
BANKNIFTY_27/04/2017	-0.76%
NIFTY_27/04/2017	-1.41%
Cash & Current Assets	11.13%
Net receivables / payables	3.80%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Advantage Fund

Allocation as a % of Net Assets	%
Yes Bank Ltd	5.77%
Eicher Motors Ltd	4.08%
Vedanta Ltd	4.02%
Indusind Bank Ltd	3.34%
Hindustan Petroleum Corporation Ltd	3.34%
Maruti Suzuki India Ltd	3.32%
HDFC Bank Ltd	3.10%
Natco Pharma Ltd	3.03%
Kotak Mahindra Bank Ltd	2.92%
Volta Ltd	2.42%
Hindalco Industries Ltd	2.38%
L&T Finance Holdings Ltd	2.26%
PNB Housing Finance Limited	2.18%
The Ramco Cements Limited	2.09%
Bajaj Finserv Ltd	1.97%
Indraprastha Gas Ltd	1.94%
UPL Limited	1.93%
Indian Oil Corporation Ltd	1.92%
Sun Pharmaceuticals Industries Ltd	1.88%
ICICI Bank Ltd	1.87%
State Bank of India	1.84%
Asian Paints Ltd	1.79%
Bajaj Finance Ltd	1.72%
Infosys Ltd	1.64%
Dalmia Bharat Limited	1.62%
Bank Of Baroda	1.59%
Tata Communications Ltd	1.46%
Ambuja Cements Ltd	1.44%
Tata Steel Ltd	1.43%
HCL Technologies Ltd	1.33%
TVS Motor Company Ltd	1.30%
Emami Ltd	1.28%
Bharat Petroleum Corp Ltd	1.27%
Britannia Industries Ltd	1.21%
Recco Home Finance Ltd	1.20%
Tata Motors Ltd	1.20%
Hindustan Unilever Ltd	1.14%
Cholamandalam Investment and Finance Company Ltd	1.11%
Tech Mahindra Ltd	1.10%
Spicejet Ltd	1.04%
Bharat Electronics Ltd	1.01%
Berger Paints India Ltd	0.98%
Hindustan Zinc Ltd	0.92%
Equitas Holdings Limited	0.89%
Glenmark Pharmaceuticals Ltd	0.83%
Mahanagar Gas Limited	0.76%
K.P.R. Mill Limited	0.76%
V-Guard Industries Limited	0.75%
Motherson Sumi Systems Ltd	0.69%
Max Financial Services Limited	0.68%
Bayer Cropsience Ltd	0.59%
Shriram City Union Finance Limited	0.58%
Cummins India Ltd	0.57%
Kaveri Seed Company Ltd	0.50%
Engineers India Ltd	0.49%
Idea Cellular Ltd	0.45%
Zee Entertainment Enterprises Ltd	0.45%
SRF Ltd	0.42%
Torrent Pharmaceuticals Ltd	0.39%
Orient Cement Ltd	0.37%
Bharat Financial Inclusion Ltd	0.35%
AIA Engineering Ltd	0.34%
Narayana Hrudayalaya Limited	0.32%
PI Industries Ltd	0.27%
Astra Microwave Products Ltd	0.22%

GE T&D India Limited	0.19%
Dharti Dredging	0.03%
Karrox Technologies Ltd	0.00%
Cash & Current Assets	2.59%
Net receivables / payables	-0.86%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life MNC Fund

Allocation as a % of Net Assets	Rating	%
Honeywell Automation India Ltd		7.13%
Gillette India Ltd		6.98%
ICRA Ltd		6.63%
Pfizer Ltd		6.38%
Bayer Cropsience Ltd		6.29%
Bosch Ltd		6.03%
Glaxosmithkline Pharmaceuticals Ltd		5.93%
Maruti Suzuki India Ltd		5.91%
Kotak Mahindra Bank Ltd		5.80%
Johnson Controls-Hitachi Air Conditioning India Ltd		5.11%
Capital First Limited		4.80%
Thomas Cook India Ltd		4.80%
Jet Airways India Ltd		3.58%
Kansai Nerolac Paints Ltd		3.24%
Hindustan Unilever Ltd		2.76%
Procter & Gamble Hygiene and Health Care Ltd		2.42%
Cummins India Ltd		2.10%
Bata India Ltd		1.99%
FAG Bearings India Ltd		1.95%
Wabco India Ltd		1.16%
Crisil Ltd		1.11%
Castrol India Ltd		1.09%
Colgate Palmolive India Ltd		0.95%
Quess Corp Limited		0.68%
ACC Ltd		0.59%
SML Isuzu Ltd		0.54%
Oracle Financial Services Software Ltd		0.40%
ITD Cementation India Ltd		0.39%
Ambuja Cements Ltd		0.36%
Nestle India Ltd		0.35%
Federal-Mogul Goetze (India) Ltd		0.28%
Akzo India Nobel Ltd		0.27%
Siemens Ltd		0.26%
Sanofi India Ltd		0.21%
Blue Dart Express Ltd		0.21%
GE Power India Limited		0.18%
ABB India Ltd		0.18%
GE T&D India Limited		0.12%
Disa India Ltd		0.08%
Schneider Electric Infrastructure Ltd		0.003%
Blue Dart Express Limited	ICRA AA	0.002%
Blue Dart Express Limited	ICRA AA	0.001%
Blue Dart Express Limited	ICRA AA	0.00%
Jainpur Straw Bnd and Paper Ltd		0.00%
Maruti Cottex Ltd		0.00%
Sree Jayalakshmi Autospin Ltd		0.00%
Sri Venkatesha Mill Ltd		0.00%
Visakha Aqua Farm Ltd		0.14%
Cash & Current Assets		-0.11%
Net receivables / payables		-0.11%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Midcap Fund

Allocation as a % of Net Assets	%
KEC International Ltd	3.25%
Tube Investments of India Ltd	2.67%
Mahindra CIE Automotive Ltd	2.60%
MRF Ltd	2.56%
The Federal Bank Limited	2.46%
Gujarat State Petronet Ltd	2.37%
IRB Infrastructure Developers Ltd	2.31%
Yes Bank Ltd	2.27%
RBL Bank Limited	2.14%
Hindalco Industries Ltd	2.08%
Johnson Controls-Hitachi Air Conditioning India Lt	1.98%
Crompton Greaves Consumer Electricals Limited	1.91%
Hindustan Petroleum Corporation Ltd	1.80%
PNC Infratech Limited	1.72%
Volta Ltd	1.71%
L&T Finance Holdings Ltd	1.68%
Solar Industries (I) Ltd	1.66%
Tata Motors Ltd DVR Shares	1.66%
PNB Housing Finance Limited	1.62%
Tata Power Co Ltd	1.55%
Pfizer Ltd	1.55%
Torrent Pharmaceuticals Ltd	1.52%
Finolex Cables Ltd	1.52%



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TeamLease Services Limited	1.47%
IDFC Ltd	1.47%
BSE Limited	1.43%
JK Cements Ltd	1.42%
Bayer Cropscience Ltd	1.42%
FAG Bearings India Ltd	1.40%
Indian Oil Corporation Ltd	1.38%
Petronet LNG Ltd	1.38%
Natco Pharma Ltd	1.34%
CG Power and Industrial Solutions Limited	1.33%
Aurobindo Pharma Ltd	1.32%
Gujarat Fluorochemicals Ltd	1.30%
Equitas Holdings Limited	1.24%
Capital First Limited	1.24%
Divis Laboratories Ltd	1.22%
Indiabulls Housing Finance Ltd	1.22%
Hindustan Zinc Ltd	1.20%
HSIL Ltd	1.16%
Jyothy Laboratories Ltd	1.16%
Union Bank of India	1.14%
Aditya Birla Nuvo Ltd	1.11%
Mindtree Ltd	1.11%
Shriram City Union Finance Limited	1.10%
Colgate Palmolive India Ltd	1.05%
Emami Ltd	1.04%
Century Textiles & Industries Ltd	1.03%
Bharat Electronics Ltd	1.00%
Carborundum Universal Ltd	0.96%
Apollo Hospital Enterprise Ltd	0.90%
Welspun India Ltd	0.90%
Chennai Petroleum Corporation Ltd	0.89%
SANGHI INDUSTRIES LTD	0.86%
Firstsource Solutions Ltd	0.82%
Max Financial Services Limited	0.78%
Grasim Industries Ltd	0.77%
Deepak Nitrite Limited	0.74%
Glaxosmithkline Consumer Healthcare Ltd	0.65%
Cyient Limited	0.63%
Satin Creditcare Network Limited	0.60%
Bharat Financial Inclusion Ltd	0.59%
Monte Carlo Fashions Ltd	0.59%
Dalmia Bharat Limited	0.53%
Recco Home Finance Ltd	0.27%
Cash & Current Assets	9.04%
Net receivables / payables	-0.77%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Small & Midcap Fund

Allocation as a % of Net Assets	%
DCB Bank Limited	2.87%
Akzo India Nobel Ltd	2.87%
KEC International Ltd	2.81%
Inox Leisure Ltd	2.66%
The Federal Bank Limited	2.62%
Sterlite Technologies Ltd	2.55%
Dewan Housing Finance Corporation Ltd	2.48%
V-Guard Industries Limited	2.46%
Gujarat State Petronet Ltd	2.45%
Solar Industries (I) Ltd	2.39%
Recco Home Finance Ltd	2.37%
PNC Infratech Limited	2.35%
VIP Industries Ltd	2.34%
Mahindra CIE Automotive Ltd	2.33%
Mahanagar Gas Limited	2.27%
J.Kumar Infraprojects Ltd	2.18%
Endurance Technologies Limited	2.07%
IRB Infrastructure Developers Ltd	1.99%
Capital First Limited	1.98%
Carborundum Universal Ltd	1.96%
Cyient Limited	1.96%
Jyothy Laboratories Ltd	1.93%
The India Cements Limited	1.92%
Tata Metaliks Ltd	1.91%
Firstsource Solutions Ltd	1.90%
Indian Bank	1.88%
Laurus Labs Limited	1.80%
Mangalore Refinery & Petrochemicals Ltd	1.80%
Apar Industries Ltd	1.72%
Avenue Supermarts Limited	1.70%
Chennai Petroleum Corporation Ltd	1.68%
CG Power and Industrial Solutions Limited	1.65%
Rallis India Ltd	1.64%
Sanofi India Ltd	1.61%
Natco Pharma Ltd	1.58%

K.P.R. Mill Limited	1.56%
SUVEN LIFE SCIENCES LIMITED	1.49%
Equitas Holdings Limited	1.43%
Relaxo Footwears Limited	1.41%
IDFC Ltd	1.38%
Torrent Pharmaceuticals Ltd	1.31%
Music Broadcast Ltd	1.11%
Pennar Engineered Building Systems Ltd	0.82%
Orient Cement Ltd	0.78%
Monte Carlo Fashions Ltd	0.69%
HPL Electric & Power Limited	0.65%
Cash & Current Assets	13.96%
Net receivables / payables	-1.25%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Pure Value Fund

Allocation as a % of Net Assets	%
Sintex Industries Ltd	6.61%
Chennai Petroleum Corporation Ltd	4.63%
Reliance Capital Ltd	4.53%
Hindustan Petroleum Corporation Ltd	4.13%
Jindal Steel and Power Ltd	4.03%
UPL Limited	4.02%
Indraprastha Gas Ltd	3.84%
Punjab National Bank	3.77%
ICICI Bank Ltd	3.66%
Gujarat Narmada Valley Fertilizers & Chemicals Ltd	3.66%
Bharat Petroleum Corp Ltd	3.44%
Vedanta Ltd	3.37%
Edelweiss Financial Services Ltd	3.20%
Canara Bank Ltd	3.06%
Atul Ltd	3.03%
L&T Finance Holdings Ltd	2.95%
Hindalco Industries Ltd	2.62%
Aurobindo Pharma Ltd	2.42%
K.P.R. Mill Limited	2.37%
NCC Ltd	2.15%
Blue Star Ltd	2.07%
Glenmark Pharmaceuticals Ltd	2.03%
Grasim Industries Ltd	1.98%
HINDALCO_27/04/2017	1.94%
Indian Oil Corporation Ltd	1.90%
Gulf Oil Lubricants India Ltd	1.87%
Hero MotoCorp Ltd	1.73%
Mahanagar Gas Limited	1.73%
ITC Ltd	1.67%
Firstsource Solutions Ltd	1.63%
Dishman Pharma & Chemicals Ltd	1.48%
VIP Industries Ltd	1.41%
Deepak Nitrite Limited	1.28%
Indian Terrain Fashions Ltd	0.99%
Neuland Laboratories Ltd	0.91%
Sanofi India Ltd	0.89%
HPL Electric & Power Limited	0.54%
Monte Carlo Fashions Ltd	0.32%
SUVEN LIFE SCIENCES LIMITED	0.30%
Orient Cement Ltd	0.22%
Navkar Corporation Limited	0.01%
Cash & Current Assets	3.76%
Net receivables / payables	-2.12%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Manufacturing Equity Fund

Allocation as a % of Net Assets	%
Maruti Suzuki India Ltd	6.44%
Tata Chemicals Ltd	5.98%
Vedanta Ltd	4.50%
ITC Ltd	3.89%
Hindustan Zinc Ltd	3.79%
MRF Ltd	3.46%
Eicher Motors Ltd	3.22%
Century Textiles & Industries Ltd	2.99%
Grasim Industries Ltd	2.97%
Bharat Electronics Ltd	2.96%
Rallis India Ltd	2.75%
Glaxosmithkline Consumer Healthcare Ltd	2.73%
Dishman Pharma & Chemicals Ltd	2.73%
Asian Paints Ltd	2.71%
Sun Pharmaceuticals Industries Ltd	2.60%
AIA Engineering Ltd	2.60%
Kansai Nerolac Paints Ltd	2.53%
Tata Steel Ltd	2.43%
Greaves Cotton Ltd	2.25%
HEIDELBERGCEMENT INDIA LIMITED	2.12%
Tata Motors Ltd	2.05%
Bata India Ltd	2.04%
Torrent Pharmaceuticals Ltd	1.96%
Tata Coffee Limited	1.91%
Hero MotoCorp Ltd	1.81%

Cummins India Ltd	1.67%
United Spirits Ltd	1.64%
Dr Reddys Laboratories Ltd	1.62%
Volta Ltd	1.56%
Ultratech Cement Ltd	1.51%
S H Kelkar & Company Ltd	1.37%
Exide Industries Ltd	1.36%
Wabco India Ltd	1.16%
Hindalco Industries Ltd	1.10%
HSIL Ltd	1.10%
Raymond Ltd	1.10%
United Breweries Ltd	0.97%
Bajaj Auto Ltd	0.88%
Kewal Kiran Clothing Limited	0.83%
Piramal Enterprises Ltd	0.83%
Birla Corporation Ltd	0.78%
Endurance Technologies Limited	0.72%
Clariant Chemicals India Ltd	0.61%
Inox Wind Ltd	0.41%
Cash & Current Assets	3.93%
Net receivables / payables	-0.58%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Banking and Financial Services Fund

Allocation as a % of Net Assets	%
Yes Bank Ltd	9.47%
HDFC Bank Ltd	9.24%
ICICI Bank Ltd	8.54%
Bajaj Finance Ltd	6.94%
Indusind Bank Ltd	6.02%
Cholamandalam Investment and Finance Company Ltd	5.03%
State Bank of India	4.98%
L&T Finance Holdings Ltd	4.36%
Bank Of Baroda	4.32%
Equitas Holdings Limited	4.25%
Recco Home Finance Ltd	3.99%
DCB Bank Limited	3.72%
Bharat Financial Inclusion Ltd	3.36%
PNB Housing Finance Limited	2.50%
Kotak Mahindra Bank Ltd	2.48%
Max Financial Services Limited	2.26%
Capital First Limited	2.19%
The Federal Bank Limited	2.16%
Bajaj Finserv Ltd	2.14%
Shriram City Union Finance Limited	1.94%
Dewan Housing Finance Corporation Ltd	1.32%
ICRA Ltd	0.98%
ICICI Prudential Life Insurance Company Limited	0.76%
City Union Bank Ltd	0.63%
Edelweiss Financial Services Ltd	0.45%
Tourism Finance Corporation of India Ltd	0.17%
Cash & Current Assets	5.85%
Net receivables / payables	-0.04%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Dividend Yield Plus

Allocation as a % of Net Assets	%
ICICI Bank Ltd	5.61%
Vedanta Ltd	4.65%
Hindustan Petroleum Corporation Ltd	4.30%
Sanofi India Ltd	3.50%
Kaveri Seed Company Ltd	2.96%
Greaves Cotton Ltd	2.73%
Axis Bank Ltd	2.66%
Bharat Petroleum Corp Ltd	2.66%
Hindustan Zinc Ltd	2.63%
Indian Oil Corporation Ltd	2.52%
Dhanuka Agritech Ltd	2.51%
Mahanagar Gas Limited	2.51%
Orient Cement Ltd	2.51%
The Federal Bank Limited	2.29%
Dalmia Bharat Limited	2.25%
Kewal Kiran Clothing Limited	2.08%
Pfizer Ltd	2.06%
Tata Chemicals Ltd	1.97%
Jagran Prakashan Ltd	1.94%
Sintex Industries Ltd	1.83%
Torrent Pharmaceuticals Ltd	1.81%
Oracle Financial Services Software Ltd	1.77%
Sun TV Network Ltd	1.77%
Procter & Gamble Hygiene and Health Care Ltd	1.76%
Cairn India Ltd	1.74%
IIFL Holdings Ltd	1.72%
Tech Mahindra Ltd	1.71%
Cummins India Ltd	1.68%
State Bank of India	1.64%
HCL Technologies Ltd	1.54%
Welspun India Ltd	1.37%

Orient Refractories Limited	1.34%
GE Power India Limited	1.32%
Multi Commodity Exchange of India Ltd	1.30%
Castrol India Ltd	1.26%
Unichem Laboratories Ltd	1.23%
Atul Auto Limited	1.13%
PTC India Ltd	1.13%
City Union Bank Ltd	1.10%
D.B. Corp Ltd	1.06%
Oriental Hotels Ltd	1.04%
Interglobe Aviation Ltd	1.03%
Dewan Housing Finance Corporation Ltd	1.01%
CG Power and Industrial Solutions Limited	0.97%
Crompton Greaves Consumer Electricals Limited	0.93%
INDUSTRIA DE DISENO TEXTIL SA	0.88%
Power Grid Corporation of India Ltd	0.80%
Infosys Ltd	0.76%
Max Financial Services Limited	0.74%
Jyothy Laboratories Ltd	0.66%
K.P.R. Mill Limited	0.61%
Gateway Distriparks Ltd	0.61%
Gujarat Mineral Development Corporation Limited	0.47%
Automotive Axles Ltd	0.44%
Fortis Healthcare Ltd	0.39%
Orbit Exports Ltd	0.36%
Sonata Software Ltd	0.34%
Swaraj Engines Ltd	0.33%
NIIT Technologies Ltd	0.31%
The Jammu and Kashmir Bank Ltd	0.30%
CPSE ETF	0.27%
AXISBANK_27/04/2017	-0.66%
Cash & Current Assets	0.25%
Net receivables / payables	1.61%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Special Situations Fund

Allocation as a % of Net Assets	%
Yes Bank Ltd	5.49%
Indusind Bank Ltd	4.88%
ITC Ltd	4.59%
HDFC Bank Ltd	4.58%
UPL Limited	3.57%
Infosys Ltd	3.57%
Hindalco Industries Ltd	2.88%
Chennai Petroleum Corporation Ltd	2.62%
HCL Technologies Ltd	2.61%
Maruti Suzuki India Ltd	2.48%
Tech Mahindra Ltd	2.37%
State Bank of India	2.33%
Atul Ltd	2.25%
Tata Motors Ltd	2.22%
Vedanta Ltd	2.08%
Hindustan Petroleum Corporation Ltd	2.00%
Kotak Mahindra Bank Ltd	1.94%
Equitas Holdings Limited	1.91%
ICICI Bank Ltd	1.76%
Sun Pharmaceuticals Industries Ltd	1.75%
Crompton Greaves Consumer Electricals Limited	1.72%
Ambuja Cements Ltd	1.65%
J. Kumar Infraprojects Ltd	1.64%
Shriram City Union Finance Limited	1.50%
Eicher Motors Ltd	1.46%
Jindal Steel and Power Ltd	1.23%
L&T Finance Holdings Ltd	1.22%
Dr Reddys Laboratories Ltd	1.18%
Sintex Industries Ltd	1.17%
Deepak Nitrite Limited	1.16%
Gulf Oil Lubricants India Ltd	1.16%
Hindustan Unilever Ltd	1.16%
Mahanagar Gas Limited	1.14%
Inox Leisure Ltd	1.11%
Motherson Sumi Systems Ltd	1.11%
Edelweiss Financial Services Ltd	1.10%
Muthoot Finance Ltd	1.08%
The Jammu and Kashmir Bank Ltd	1.05%
Larsen & Toubro Ltd	1.04%
Bharat Petroleum Corp Ltd	1.03%
Emami Ltd	1.01%
Glaxosmithkline Consumer Healthcare Ltd	0.98%
Ashok Leyland Ltd	0.97%
Apollo Hospital Enterprise Ltd	0.92%
IRB Infrastructure Developers Ltd	0.90%
Lupin Ltd	0.88%
Britannia Industries Ltd	0.86%
Idea Cellular Ltd	0.82%
Hexaware Technologies Ltd	0.82%
Zee Entertainment Enterprises Ltd	0.82%
City Union Bank Ltd	0.80%
Hindustan Zinc Ltd	0.80%
Aurobindo Pharma Ltd	0.71%
Cyient Limited	0.68%
Blue Star Ltd	0.66%
Cummins India Ltd	0.63%
Satin Creditcare Network Limited	0.61%

Divis Laboratories Ltd	0.57%
GE Power India Limited	0.53%
NIIT Technologies Ltd	0.50%
United Breweries (Holdings) Limited	0.39%
Cash & Current Assets	1.55%
Net receivables / payables	-0.09%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life India Reforms Fund

Allocation as a % of Net Assets	%
Yes Bank Ltd	10.15%
Eicher Motors Ltd	8.44%
State Bank of India	6.97%
Volitas Ltd	6.80%
Indusind Bank Ltd	6.37%
Repco Home Finance Ltd	6.04%
Bajaj Finserv Ltd	5.92%
Capital First Limited	5.75%
Maruti Suzuki India Ltd	4.96%
Atul Auto Limited	3.48%
ICICI Bank Ltd	3.24%
Hindalco Industries Ltd	2.78%
Bharat Petroleum Corp Ltd	2.52%
Cummins India Ltd	2.39%
Hindustan Zinc Ltd	2.38%
Ashoka Buildcon Ltd	2.28%
Sintex Industries Ltd	2.18%
Indraprastha Gas Ltd	2.18%
Natco Pharma Ltd	2.10%
Equitas Holdings Limited	1.82%
Kotak Mahindra Bank Ltd	1.80%
VA Tech Wabag Ltd	1.80%
Spicejet Ltd	1.64%
Bharat Electronics Ltd	1.16%
GE Power India Limited	1.04%
Jindal Steel and Power Ltd	0.82%
Bayer Cropsience Ltd	0.47%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.10%
Cash & Current Assets	5.37%
Net receivables / payables	-2.94%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Infrastructure Fund

Allocation as a % of Net Assets	%
Honeywell Automation India Ltd	3.88%
Sintex Industries Ltd	3.33%
Wabco India Ltd	3.03%
Ashoka Buildcon Ltd	2.99%
Vedanta Ltd	2.94%
VA Tech Wabag Ltd	2.91%
Crompton Greaves Consumer Electricals Limited	2.85%
PNC Infratech Limited	2.82%
Indraprastha Gas Ltd	2.77%
ICICI Bank Ltd	2.73%
Hindalco Industries Ltd	2.69%
Greaves Cotton Ltd	2.56%
Mahanagar Gas Limited	2.48%
Grasim Industries Ltd	2.44%
HDFC Bank Ltd	2.33%
Orient Cement Ltd	2.30%
Indian Oil Corporation Ltd	2.27%
J. Kumar Infraprojects Ltd	2.25%
Blue Star Ltd	2.19%
Tata Chemicals Ltd	2.00%
Kaveri Seed Company Ltd	1.97%
Finolex Cables Ltd	1.92%
L&T Finance Holdings Ltd	1.89%
KEC International Ltd	1.78%
Kalpataru Power Transmission Ltd	1.78%
Cummins India Ltd	1.77%
Muthoot Finance Ltd	1.72%
Bharat Petroleum Corp Ltd	1.69%
Orient Refractories Limited	1.68%
Carborundum Universal Ltd	1.62%
Bharat Electronics Ltd	1.60%
Hindustan Zinc Ltd	1.57%
Multi Commodity Exchange of India Ltd	1.57%
Equitas Holdings Limited	1.45%
PTC India Ltd	1.45%
Jindal Steel and Power Ltd	1.42%
Hindustan Petroleum Corporation Ltd	1.37%
Indusind Bank Ltd	1.33%
Bajaj Finance Ltd	1.31%
The Federal Bank Limited	1.19%
TD Power Systems Ltd	1.15%
ICRA Ltd	1.15%
IRB Infrastructure Developers Ltd	1.10%
Astra Microwave Products Ltd	1.03%
Somany Ceramics Ltd	1.02%
Capital First Limited	1.02%
Sadbhav Engineering Ltd	0.98%
CAIRN_27/04/2017	0.94%
CG Power and Industrial Solutions Limited	0.79%
Tata Steel Ltd	0.76%
GE Power India Limited	0.72%
Cairn India Ltd	0.57%
Century Textiles & Industries Ltd	0.54%
Housing Development Finance Corporation Limited	0.48%
Cash & Current Assets	1.14%
Net receivables / payables	0.78%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life New Millennium Fund

Allocation as a % of Net Assets	%
Infosys Ltd	32.03%
HCL Technologies Ltd	9.36%
Tech Mahindra Ltd	8.42%
NIIT Technologies Ltd	8.26%
Tata Consultancy Services Ltd	6.02%
Inox Leisure Ltd	5.69%
Cyient Limited	5.36%
Sonata Software Ltd	5.16%
Hexaware Technologies Ltd	4.93%
Persistent Systems Ltd	3.82%
Mindtree Ltd	3.46%
Sterilite Technologies Ltd	2.41%
Tata Communications Ltd	1.81%
Zee Entertainment Enterprises Ltd	1.23%
Shemaroo Entertainment Ltd	0.56%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.26%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	3.47%
Net receivables / payables	-2.23%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life India GenNext Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	5.26%
Maruti Suzuki India Ltd	4.40%
ITC Ltd	4.09%
Indusind Bank Ltd	3.93%
Eicher Motors Ltd	3.74%
Yes Bank Ltd	3.32%
Kotak Mahindra Bank Ltd	2.97%
Housing Development Finance Corporation Ltd	2.80%
Asian Paints Ltd	2.45%
Indian Oil Corporation Ltd	2.12%
ICICI Prudential Life Insurance Company Limited	2.09%
United Spirits Ltd	1.98%
Century Textiles & Industries Ltd	1.92%
Sun Pharmaceuticals Industries Ltd	1.88%
Britannia Industries Ltd	1.85%
Whirlpool of India Ltd	1.81%
Cholamandalam Investment and Finance Company Ltd	1.73%
Grasim Industries Ltd	1.72%
Tata Motors Ltd	1.70%
Zee Entertainment Enterprises Ltd	1.66%
Blue Star Ltd	1.57%
Jyothy Laboratories Ltd	1.51%
Volitas Ltd	1.50%
Emami Ltd	1.44%
Castrol India Ltd	1.42%
Colgate Palmolive India Ltd	1.41%
LIC Housing Finance Ltd	1.41%
Repco Home Finance Ltd	1.41%
Titan Company Limited	1.35%
Nestle India Ltd	1.24%
Hindustan Unilever Ltd	1.16%
Bharat Financial Inclusion Ltd	1.11%
Bajaj Finance Ltd	1.07%
ACC Ltd	1.06%
Inox Leisure Ltd	1.05%
Thyrocare Technologies Ltd	1.01%
Aditya Birla Nuvo Ltd	1.01%
HEIDELBERGCEMENT INDIA LIMITED	1.00%
Torrent Pharmaceuticals Ltd	0.98%
Bata India Ltd	0.97%
Bharat Petroleum Corp Ltd	0.95%
City Union Bank Ltd	0.92%
Exide Industries Ltd	0.90%
Apollo Hospital Enterprise Ltd	0.89%
Capital First Limited	0.86%
Marico Ltd	0.86%
Cox & Kings Ltd	0.84%
Relaxo Footwears Limited	0.81%
Aurobindo Pharma Ltd	0.80%
Glaxosmithkline Consumer Healthcare Ltd	0.79%
The Phoenix Mills Limited	0.79%
Dr Reddys Laboratories Ltd	0.76%
Dabur India Ltd	0.76%
Avenue Supermarts Limited	0.74%
Dish TV India Ltd	0.69%
Sanofi India Ltd	0.69%
Equitas Holdings Limited	0.68%
Muthoot Finance Ltd	0.67%
Radico Khaitan Ltd	0.61%
Dr. Lal Pathlabs Limited	0.53%
Monte Carlo Foodworks Ltd	0.51%
Junbe Carlo Fashions Ltd	0.41%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.12%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	5.52%
Net receivables / payables	-0.18%
<b>Total</b>	<b>100.00%</b>

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## Birla Sun Life India Opportunities Fund

Allocation as a % of Net Assets	%
Sanofi India Ltd	6.70%
Honeywell Automation India Ltd	6.38%
Cummins India Ltd	5.61%
Sun Pharmaceuticals Industries Ltd	5.17%
Infosys Ltd	5.09%
NIIT Technologies Ltd	5.00%
HCL Technologies Ltd	4.93%
Reliance Industries Ltd	4.70%
Wabco India Ltd	4.61%
Tech Mahindra Ltd	4.54%
Vedanta Ltd	4.35%
Hindustan Zinc Ltd	4.07%
Hexaware Technologies Ltd	3.91%
AIA Engineering Ltd	3.77%
Torrent Pharmaceuticals Ltd	3.68%
UPL Limited	3.16%
Hindalco Industries Ltd	2.76%
Aurobindo Pharma Ltd	2.56%
Sonata Software Ltd	2.50%
Crisil Ltd	2.34%
Bharat Forge Ltd	1.98%
K.P.R. Mill Limited	1.54%
Cyient Limited	1.48%
KEC International Ltd	1.32%
Lupin Ltd	1.26%
Dishman Pharma & Chemicals Ltd	1.26%
Dr Reddys Laboratories Ltd	1.04%
Persistent Systems Ltd	0.21%
Brillio Technologies Pvt Ltd	0.00%
Jaipur Straw Brd and Paper Ltd	0.00%
Magnasound (I) Ltd	0.00%
Oriqua Ltd	0.00%
Sree Rama Polymer	0.00%
Cash & Current Assets	2.35%
Net receivables / payables	1.73%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life International Equity Fund - Plan A

Allocation as a % of Net Assets	%
APPLE INC	5.11%
Aetna Inc New	4.85%
The Boeing Co	4.01%
AXA SA	3.85%
FEDEX CORP	3.58%
VALERO ENERGY CORP	3.53%
SANOFI	3.20%
NORDEA BANK AB	3.11%
SWISS RE AG	3.07%
EXPEDIA INC	3.01%
EASTMAN CHEMICAL CO	2.99%
PING AN INS GRP-H	2.83%
Delta Air Lines Inc	2.78%
TELENOR	2.76%
Westfield Corporation	2.73%
Amerisource Bergen Corp	2.68%
FORD MOTOR CO	2.65%
CH ROBINSON WORLDWIDE ORD	2.54%
TJX ORD	2.51%
Koninklijke Ahold Delhaize NV	2.34%
Telstra Corporation Ltd	2.29%
ESTEE LAUDER CL A ORD	2.21%
TYSON FOODS INC	2.19%
MONSANTO CO	2.17%
CVS CAREMARK CORP	2.05%
JOHNSON AND JOHNSON	2.04%
PROSIEBEN SAT.1 MEDIA SE	2.04%
PUBLICIS GROUPE SA	1.98%
QUALCOMM INC	1.95%
GILEAD SCIENCES INC	1.94%
Imperial Brands Plc	1.87%
SAMSUNG ELECTRONICS - GDR	1.79%
CenturyLink Inc	1.73%
XEROX CORP	1.18%
HEWLETT PACKARD CO	1.06%
Dell Technologies Inc	0.80%
Conduent Inc	0.54%
Cash & Current Assets	6.04%
Net receivables / payables	0.03%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life International Equity Fund - Plan B

Allocation as a % of Net Assets	%
HDFC Bank Ltd	6.97%
Indian Oil Corporation Ltd	3.55%
Reeco Home Finance Ltd	3.40%
Bajaj Finance Ltd	2.83%
Indusind Bank Ltd	2.63%
Infosys Ltd	2.57%
Eicher Motors Ltd	2.47%
Shriram City Union Finance Limited	2.10%
Cummins India Ltd	1.83%
HCL Technologies Ltd	1.82%
IFGL REFRACTORIES LTD	1.73%

VST Industries Ltd	1.73%
Axis Bank Ltd	1.68%
PTC India Ltd	1.56%
ICICI Bank Ltd	1.56%
D.B. Corp Ltd	1.46%
Kewal Kiran Clothing Limited	1.34%
Orient Refractories Limited	1.30%
Atul Auto Limited	1.29%
Emami Ltd	1.28%
Aurobindo Pharma Ltd	1.27%
Hindustan Zinc Ltd	1.24%
Indian Terrain Fashions Ltd	1.23%
Tata Motors Ltd	1.21%
Vedanta Ltd	1.19%
APPLE INC	1.17%
Housing Development Finance Corporation Ltd	1.16%
Equitas Holdings Limited	1.16%
Sanofi India Ltd	1.14%
Mahanagar Gas Limited	1.04%
Hindalco Industries Ltd	1.04%
ITC Ltd	1.02%
Ashoka Buildcon Ltd	1.01%
Crompton Greaves Consumer Electricals Limited	0.99%
Kaveri Seed Company Ltd	0.97%
Aetna Inc New	0.95%
Power Grid Corporation of India Ltd	0.95%
AXA SA	0.89%
Cairn India Ltd	0.89%
VALERO ENERGY CORP	0.83%
V-Mart Retail Limited	0.78%
The Boeing Co	0.78%
Thomas Cook India Ltd	0.76%
SANOFI	0.73%
EXPEDIA INC	0.73%
FEDEX CORP	0.73%
K.P.R. Mill Limited	0.70%
Sun Pharmaceuticals Industries Ltd	0.69%
SWISS RE AG	0.68%
EASTMAN CHEMICAL CO	0.66%
Orient Cement Ltd	0.66%
Dalmia Bharat Limited	0.65%
MONSANTO CO	0.64%
PROSIEBEN SAT.1 MEDIA SE	0.63%
Grasim Industries Ltd	0.63%
JOHNSON AND JOHNSON	0.62%
Amerisource Bergen Corp	0.61%
NORDEA BANK AB	0.61%
Westfield Corporation	0.60%
Koninklijke Ahold Delhaize NV	0.60%
SAMSUNG ELECTRONICS - GDR	0.59%
QUALCOMM INC	0.57%
Imperial Brands Plc	0.57%
TELENOR	0.57%
PING AN INS GRP-H	0.56%
City Union Bank Ltd	0.56%
HEIDELBERGCEMENT INDIA LIMITED	0.55%
TYSON FOODS INC	0.54%
Sonata Software Ltd	0.54%
FORD MOTOR CO	0.54%
TJX ORD	0.50%
Delta Air Lines Inc	0.49%
CH ROBINSON WORLDWIDE ORD	0.49%
Telstra Corporation Ltd	0.47%
CVS CAREMARK CORP	0.44%
ESTEE LAUDER CL A ORD	0.43%
GILEAD SCIENCES INC	0.42%
Orbit Exports Ltd	0.41%
PUBLICIS GROUPE SA	0.39%
CenturyLink Inc	0.37%
XEROX CORP	0.32%
The Jammu and Kashmir Bank Ltd	0.31%
HEWLETT PACKARD CO	0.28%
Dell Technologies Inc	0.19%
Conduent Inc	0.15%
CG Power and Industrial Solutions Limited	0.02%
Cash & Current Assets	8.54%
Net receivables / payables	0.27%
<b>Total</b>	<b>100.00%</b>

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

Allocation as a % of Net Assets	%
MONSANTO CO	9.98%
DEERE & CO	9.61%
SYNGENTA LTD REG SHS	9.17%
ARCHER-DANIELS-MIDLAND CO	8.08%
ASSOCIATED BRITISH FOODS PLC	7.77%
TYSON FOODS INC	5.87%
BUNGE LTD	5.86%
BRF SA	5.16%
Potash Corp Of Saskatchewan Inc USD	5.15%
Kubota Corp	4.43%
AGRIUM INC	4.15%
INGREDION INC	3.95%
WILMAR INTERNATIONAL LTD	3.24%
The Mosaic Company Limited	2.94%
Marine Harvest ASA	2.61%
CF INDUSTRIES HOLDINGS INC ORD SHS	2.37%
YARA INTERNATIONAL ASA	1.88%
Sociedad Quimica y Minera de Chile SA	1.73%
Uralkaliy OJSC SHS GDR	1.55%
GOLDEN AGRICULTURE LTD	1.06%
Israel Chemicals Ltd	0.49%

Nippon Meat Pack Ord	0.43%
Cash & Current Assets	3.08%
Net receivables / payables	-0.56%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Global Commodities Fund

Allocation as a % of Net Assets	%
Legg Mason Martin Currie Global Resources Fund	44.14%
First State Glob Umbrella Fund Global Res Fund - I	41.64%
Cash & Current Assets	16.54%
Net receivables / payables	-2.32%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Global Real Estate Fund

Allocation as a % of Net Assets	%
ING (L) Invest Global Real Estate - I Cap USD	94.34%
Cash & Current Assets	3.92%
Net receivables / payables	1.74%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Gold ETF

Allocation as a % of Net Assets	%
Gold	99.51%
Cash & Current Assets	0.20%
Net receivables / payables	0.30%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Gold Fund

Allocation as a % of Net Assets	%
Birla Sun Life Gold ETF	97.21%
Cash & Current Assets	1.21%
Net receivables / payables	1.58%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Asset Allocator Multi Manager FoF Scheme

Allocation as a % of Net Assets	%
Birla Sun Life Short Term Fund Grwth - Direct Plan	31.82%
IDFC Dynamic Bond Fund-Direct Plan-Growth	18.82%
MOST Focused Multicap 35-Direct Plan-Growth Option	16.53%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	9.90%
SBI Blue Chip Fund-Direct Plan - Growth	7.59%
Mirae Asset India Opp ties Fund-Direct Plan-Growth	5.81%
Cash & Current Assets	10.51%
Net receivables / payables	-0.98%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Financial Planning FOF- Aggressive Plan

Allocation as a % of Net Assets	%
MOST Focused Multicap 35-Direct Plan-Growth Option	16.75%
Birla Sun Life Advantage Fund - Gr - Dir Pl	15.28%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	14.14%
Birla Sun Life Cash Plus - Growth - Direct Plan	13.53%
Mirae Asset India Opp ties Fund-Direct Plan-Growth	12.89%
SBI Blue Chip Fund-Direct Plan - Growth	12.18%
Birla Sun Life Medium Term Plan -Gr - Direct Plan	5.89%
Reliance ETF Gold BeES	2.73%
IDFC Dynamic Bond Fund-Direct Plan-Growth	2.55%
Birla Sun Life Short Term Fund Grwth - Direct Plan	2.12%
Kotak MF Gold ETF	1.56%
Cash & Current Assets	0.44%
Net receivables / payables	-0.06%
<b>Total</b>	<b>100.00%</b>

## SAVINGS SOLUTIONS

Birla Sun Life Enhanced Arbitrage Fund		Birla Sun Life Enhanced Arbitrage Fund	
Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%
Margin Fixed Deposit	14.03%	Construction	0.65%
Finance	11.42%	Pesticides	0.60%
Money Market Instruments	10.60%	Auto Ancillaries	0.55%
Banks	8.02%	Industrial Products	0.46%
Consumer Non Durables	7.03%	Telecom - Services	0.36%
Auto	6.52%	Minerals/Mining	0.29%
Pharmaceuticals	5.59%	Consumer Durables	0.23%
Petroleum Products	4.34%	Trading	0.20%
Construction Project	3.24%	Software	0.18%
Corporate Debt	2.80%	Telecom - Equipment & Accessories	0.12%
Ferrous Metals	2.78%	Gas	0.11%
Power	2.68%	Chemicals	0.06%
Cement	2.54%	Textile Products	0.06%
Media & Entertainment	2.12%	Futures and Options	-67.10%
Non - Ferrous Metals	2.00%	Cash & Current Assets	3.77%
Oil	1.84%	Net receivables / payables	69.06%
Services	1.04%	<b>Total Net Assets</b>	<b>100.00%</b>
Industrial Capital Goods	0.93%		
Transportation	0.86%		

## WEALTH CREATION SOLUTIONS

Birla Sun Life Equity Savings Fund		Birla Sun Life Balanced Advantage Fund		Birla Sun Life Balanced '95 Fund		Birla Sun Life Index Fund	
Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%
Finance	16.48%	Corporate Debt	15.94%	Banks	12.61%	Futures and Options	25.44%
Banks	11.91%	Banks	12.44%	Government Bond	11.42%	Banks	18.66%
Government Bond	9.38%	Non - Ferrous Metals	6.30%	Finance	8.30%	Software	9.51%
Consumer Non Durables	6.71%	Gas	6.25%	Pharmaceuticals	7.20%	Auto	7.58%
Petroleum Products	5.62%	Petroleum Products	5.85%	Corporate Debt	6.90%	Consumer Non Durables	7.54%
Money Market Instruments	5.24%	Power	4.85%	Consumer Non Durables	5.74%	Petroleum Products	6.24%
Pharmaceuticals	5.20%	Consumer Non Durables	4.77%	Auto	5.70%	Finance	5.77%
Auto	4.37%	Auto	4.17%	Software	4.36%	Pharmaceuticals	4.09%
Construction Project	3.38%	Money Market Instruments	3.90%	Petroleum Products	4.04%	Construction Project	2.76%
Cement	2.09%	Industrial Capital Goods	3.77%	Media & Entertainment	3.40%	Cement	2.23%
Oil	1.77%	Software	3.22%	Consumer Durables	2.74%	Power	2.18%
Healthcare Services	1.70%	Industrial Products	2.96%	State Government Bond	2.66%	Oil	1.12%
Industrial Products	1.54%	Pharmaceuticals	2.95%	Non - Ferrous Metals	2.30%	Telecom - Services	0.99%
Industrial Capital Goods	1.49%	Finance	2.71%	Industrial Capital Goods	2.12%	Minerals/Mining	0.82%
Non - Ferrous Metals	1.45%	Cement	2.10%	Power	1.83%	Ferrous Metals	0.70%
Auto Ancillaries	1.42%	Chemicals	2.04%	Industrial Products	1.80%	Media & Entertainment	0.63%
Services	1.27%	Ferrous Metals	1.55%	Chemicals	1.38%	Transportation	0.59%
Textile Products	0.82%	Telecom - Equipment & Accessories	1.45%	Floating Rate Note	1.32%	Non - Ferrous Metals	0.53%
Pesticides	0.64%	Media & Entertainment	0.60%	Construction Project	1.19%	Gas	0.50%
Chemicals	0.50%	Retailing	0.54%	Pesticides	1.18%	Auto Ancillaries	0.45%
Software	0.46%	Exchange Traded Fund	0.53%	Auto Ancillaries	0.96%	Telecom - Equipment & Accessories	0.37%
Minerals/Mining	0.45%	Construction Project	0.45%	Cement	0.94%	Cash & Current Assets	-18.23%
Engineering Services	0.44%	Oil	0.34%	Gas	0.90%	Net receivables / payables	-16.92%
Retailing	0.41%	Minerals/Mining	0.33%	Healthcare Services	0.70%	<b>Total Net Assets</b>	<b>100.00%</b>
Consumer Durables	0.41%	Auto Ancillaries	0.33%	Oil	0.68%		
Power	0.26%	Consumer Durables	0.27%	Retailing	0.39%		
Futures and Options	-29.92%	Transportation	0.21%	Ferrous Metals	0.36%		
Cash & Current Assets	10.32%	Futures and Options	-25.86%	Telecom - Services	0.29%		
Net receivables / payables	34.19%	Cash & Current Assets	6.08%	Engineering Services	0.28%		
<b>Total Net Assets</b>	<b>100.00%</b>	Net receivables / payables	28.95%	WARRANT	0.10%		
		<b>Total Net Assets</b>	<b>100.00%</b>	Telecom - Equipment & Accessories	0.08%		
				Miscellaneous	0.00%		
				Cash & Current Assets	6.14%		
				<b>Total Net Assets</b>	<b>100.00%</b>		

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Note: The above Allocation is As on March 31, 2017 as per Industry classification as recommended by AMFI.



### 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	19.84%
Finance	10.02%
Consumer Non Durables	9.10%
Software	8.59%
Auto	8.04%
Petroleum Products	7.71%
Pharmaceuticals	7.50%
Non - Ferrous Metals	3.08%
Power	2.88%
Consumer Durables	2.54%
Cement	2.48%
Construction Project	2.01%
Media & Entertainment	1.86%
Industrial Capital Goods	1.85%
Auto Ancillaries	1.29%
Gas	1.27%
Industrial Products	1.14%
Minerals/Mining	1.09%
Ferrous Metals	0.84%
Pesticides	0.78%
Exchange Traded Fund	0.63%
Construction	0.49%
Oil	0.45%
Telecom - Services	0.35%
WARRANT	0.22%
Telecom - Equipment & Accessories	0.11%
Corporate Debt	0.03%
Futures and Options	-1.22%
Cash & Current Assets	3.11%
Net receivables / payables	1.92%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Equity Fund	
Allocation as a % of Net Assets	%
Banks	16.06%
Pharmaceuticals	8.05%
Finance	7.30%
Cement	6.67%
Software	6.02%
Consumer Non Durables	5.98%
Auto	5.46%
Petroleum Products	4.24%
Non - Ferrous Metals	4.14%
Chemicals	3.84%
Oil	3.65%
Telecom - Services	2.92%
Power	2.15%
Ferrous Metals	1.89%
Media & Entertainment	1.81%
Consumer Durables	1.41%
Auto Ancillaries	1.25%
Gas	1.10%
Telecom - Equipment & Accessories	1.02%
Industrial Products	0.95%
Engineering Services	0.52%
Transportation	0.31%
Industrial Capital Goods	0.27%
Textile Products	0.25%
Miscellaneous	0.00%
Futures and Options	-2.17%
Cash & Current Assets	11.13%
Net receivables / payables	3.80%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life MNC Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	17.00%
Pharmaceuticals	12.57%
Finance	12.54%
Industrial Capital Goods	8.17%
Auto Ancillaries	7.54%
Consumer Durables	7.11%
Auto	6.50%
Pesticides	6.29%
Banks	5.80%
Services	4.80%
Industrial Products	4.06%
Transportation	3.79%
Petroleum Products	1.09%
Cement	1.07%
Commercial Services	0.69%
Software	0.54%
Construction	0.40%
Corporate Debt	0.01%
Miscellaneous	0.00%
Cash & Current Assets	0.14%
Net receivables / payables	-0.11%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Small & Midcap Fund	
Allocation as a % of Net Assets	%
Finance	9.63%
Pharmaceuticals	7.79%
Banks	7.37%
Industrial Products	6.84%
Construction	6.52%
Industrial Capital Goods	5.83%
Consumer Non Durables	4.80%
Gas	4.72%
Consumer Durables	4.40%
Software	3.86%
Media & Entertainment	3.77%
Petroleum Products	3.48%
Construction Project	2.81%
Ferrous Metals	2.73%
Cement	2.69%
Chemicals	2.39%
Textile Products	2.25%
Auto Ancillaries	2.07%
Retailing	1.70%
Pesticides	1.64%
Cash & Current Assets	13.96%
Net receivables / payables	-1.25%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Top 100 Fund	
Allocation as a % of Net Assets	%
Banks	20.52%
Software	8.32%
Pharmaceuticals	8.30%
Auto	7.59%
Petroleum Products	7.52%
Finance	6.67%
Consumer Non Durables	6.40%
Non - Ferrous Metals	4.24%
Cement	3.84%
Power	3.55%
Consumer Durables	2.55%
Industrial Capital Goods	2.34%
Gas	2.11%
Media & Entertainment	1.22%
Exchange Traded Fund	1.17%
Ferrous Metals	1.17%
Minerals/Mining	1.16%
Industrial Products	1.12%
Construction Project	1.08%
Oil	1.06%
Auto Ancillaries	0.88%
Pesticides	0.75%
Telecom - Services	0.47%
Telecom - Equipment & Accessories	0.33%
WARRANT	0.32%
Corporate Debt	0.06%
Futures and Options	-1.57%
Cash & Current Assets	4.24%
Net receivables / payables	2.59%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Advantage Fund	
Allocation as a % of Net Assets	%
Banks	20.43%
Finance	12.96%
Auto	9.91%
Non - Ferrous Metals	7.32%
Consumer Non Durables	6.89%
Petroleum Products	6.53%
Pharmaceuticals	6.12%
Cement	5.53%
Software	4.07%
Construction Project	2.91%
Pesticides	2.79%
Gas	2.71%
Industrial Capital Goods	1.95%
Telecom - Services	1.91%
Ferrous Metals	1.43%
Textile Products	1.18%
Transportation	1.04%
Industrial Products	0.91%
Auto Ancillaries	0.69%
Media & Entertainment	0.45%
Healthcare Services	0.32%
Telecom - Equipment & Accessories	0.22%
Miscellaneous	0.03%
Cash & Current Assets	2.59%
Net receivables / payables	-0.86%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Midcap Fund	
Allocation as a % of Net Assets	%
Finance	13.23%
Banks	8.01%
Pharmaceuticals	6.95%
Industrial Products	6.48%
Auto Ancillaries	5.24%
Consumer Durables	5.06%
Construction Project	4.97%
Cement	4.60%
Petroleum Products	4.07%
Construction	4.03%
Consumer Non Durables	3.90%
Gas	3.75%
Chemicals	3.70%
Non - Ferrous Metals	3.28%
Software	2.55%
Industrial Capital Goods	2.33%
Auto	1.66%
Power	1.55%
Textile Products	1.48%
Commercial Services	1.47%
Pesticides	1.42%
Services	1.11%
Healthcare Services	0.90%
Cash & Current Assets	9.04%
Net receivables / payables	-0.77%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Pure Value Fund	
Allocation as a % of Net Assets	%
Petroleum Products	15.96%
Finance	10.68%
Banks	10.49%
Pharmaceuticals	8.01%
Chemicals	7.96%
Industrial Products	6.61%
Non - Ferrous Metals	6.00%
Gas	5.57%
Ferrous Metals	4.03%
Pesticides	4.02%
Consumer Durables	4.02%
Textile Products	3.67%
Cement	2.20%
Construction Project	2.15%
Futures and Options	1.94%
Auto	1.73%
Consumer Non Durables	1.67%
Software	1.63%
Transportation	0.01%
Cash & Current Assets	3.76%
Net receivables / payables	-2.12%
<b>Total Net Assets</b>	<b>100.00%</b>

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# Country/Industry Allocation

Birla Sun Life Manufacturing Equity Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	17.75%
Auto	14.41%
Cement	10.37%
Pharmaceuticals	9.73%
Non - Ferrous Metals	9.40%
Auto Ancillaries	6.70%
Chemicals	6.59%
Industrial Products	6.53%
Industrial Capital Goods	3.37%
Consumer Durables	3.14%
Pesticides	2.75%
Ferrous Metals	2.43%
Textile Products	1.93%
Construction Project	1.56%
Cash & Current Assets	3.93%
Net receivables / payables	-0.58%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Special Situations Fund	
Allocation as a % of Net Assets	%
Banks	22.82%
Software	10.54%
Consumer Non Durables	8.60%
Finance	7.81%
Auto	7.13%
Petroleum Products	6.81%
Non - Ferrous Metals	5.67%
Pharmaceuticals	5.09%
Pesticides	3.57%
Chemicals	3.42%
Construction	2.54%
Consumer Durables	2.38%
Media & Entertainment	1.92%
Industrial Products	1.80%
Cement	1.65%
Ferrous Metals	1.23%
Gas	1.14%
Auto Ancillaries	1.11%
Construction Project	1.04%
Healthcare Services	0.92%
Telecom - Services	0.82%
Industrial Capital Goods	0.53%
Cash & Current Assets	1.55%
Net receivables / payables	-0.09%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Infrastructure Fund	
Allocation as a % of Net Assets	%
Industrial Products	12.88%
Finance	10.09%
Industrial Capital Goods	8.14%
Banks	7.58%
Non - Ferrous Metals	7.20%
Construction	7.20%
Construction Project	5.75%
Petroleum Products	5.33%
Cement	5.28%
Gas	5.26%
Consumer Durables	5.04%
Power	3.22%
Auto Ancillaries	3.03%
Engineering Services	2.91%
Ferrous Metals	2.17%
Chemicals	2.00%
Consumer Non Durables	1.97%
Telecom - Equipment & Accessories	1.03%
Futures and Options	0.94%
Oil	0.57%
WARRANT	0.48%
Cash & Current Assets	1.14%
Net receivables / payables	0.78%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life India GenNext Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	20.66%
Banks	16.40%
Finance	13.83%
Auto	9.84%
Consumer Durables	6.51%
Cement	5.70%
Pharmaceuticals	5.11%
Petroleum Products	4.49%
Media & Entertainment	3.52%
Healthcare Services	2.43%
Construction Project	1.50%
Services	1.01%
Auto Ancillaries	0.90%
Transportation	0.84%
Construction	0.79%
Retailing	0.74%
Textile Products	0.41%
Miscellaneous	0.00%
Cash & Current Assets	5.52%
Net receivables / payables	-0.18%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Banking And Financial Services Fund	
Allocation as a % of Net Assets	%
Banks	51.56%
Finance	42.63%
Cash & Current Assets	5.85%
Net receivables / payables	-0.04%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life India Reforms Fund	
Allocation as a % of Net Assets	%
Banks	28.53%
Finance	19.53%
Auto	16.88%
Construction Project	9.08%
Non - Ferrous Metals	5.16%
Industrial Products	4.57%
Petroleum Products	2.52%
Industrial Capital Goods	2.20%
Gas	2.18%
Pharmaceuticals	2.10%
Engineering Services	1.80%
Transportation	1.64%
Ferrous Metals	0.82%
Pesticides	0.47%
Media & Entertainment	0.10%
Cash & Current Assets	5.37%
Net receivables / payables	-2.94%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life New Millennium Fund	
Allocation as a % of Net Assets	%
Software	86.81%
Media & Entertainment	7.74%
Industrial Products	2.41%
Telecom - Services	1.81%
Miscellaneous	0.00%
Cash & Current Assets	3.47%
Net receivables / payables	-2.23%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life India Opportunities Fund	
Allocation as a % of Net Assets	%
Software	27.66%
Pharmaceuticals	21.67%
Industrial Products	11.36%
Non - Ferrous Metals	11.18%
Industrial Capital Goods	6.38%
Petroleum Products	4.70%
Auto Ancillaries	4.61%
Pesticides	3.16%
Finance	2.34%
Textile Products	1.54%
Construction Project	1.32%
Miscellaneous	0.00%
Cash & Current Assets	2.35%
Net receivables / payables	1.73%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Dividend Yield Plus	
Allocation as a % of Net Assets	%
Banks	13.60%
Petroleum Products	10.73%
Pharmaceuticals	8.60%
Industrial Products	7.91%
Non - Ferrous Metals	7.28%
Software	6.43%
Consumer Non Durables	5.38%
Media & Entertainment	4.77%
Finance	4.77%
Cement	4.76%
Textile Products	4.43%
Pesticides	2.51%
Gas	2.51%
Industrial Capital Goods	2.29%
Chemicals	1.97%
Power	1.93%
Oil	1.74%
Transportation	1.64%
Auto	1.13%
Hotels, Resorts And Other	1.04%
Recreational Activities	0.93%
Consumer Durables	0.93%
International Equity	0.88%
Minerals/Mining	0.47%
Auto Ancillaries	0.44%
Healthcare Services	0.39%
Exchange Traded Fund	0.27%
Futures and Options	-0.66%
Cash & Current Assets	0.25%
Net receivables / payables	1.61%
<b>Total Net Assets</b>	<b>100.00%</b>

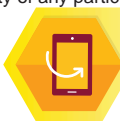
Birla Sun Life International Equity Fund - Plan A	
Allocation as a % of Net Assets	%
United States	61.42%
France	5.18%
Australia	5.02%
Germany	4.54%
Sweden	3.11%
Swaziland	3.07%
Hong Kong	2.83%
Norway	2.76%
Netherlands	2.34%
Switzerland	1.87%
Korea, Republic Of	1.79%
Cash & Current Assets	6.04%
Net receivables / payables	0.03%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
United States	13.85%
Banks	13.70%
Finance	10.65%
Consumer Non Durables	5.00%
Auto	4.97%
Software	4.92%
Industrial Products	4.86%
Textile Products	3.68%
Petroleum Products	3.55%
Non - Ferrous Metals	3.47%
Pharmaceuticals	3.09%
Power	2.51%
Cement	2.48%
Media & Entertainment	1.46%
Germany	1.13%
France	1.12%
Australia	1.07%
Gas	1.04%
Construction Project	1.01%
Consumer Durables	0.99%
Oil	0.89%
Retailing	0.78%
Services	0.76%

Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
Swaziland	0.68%
Sweden	0.61%
Netherlands	0.60%
Korea, Republic Of	0.59%
Switzerland	0.57%
Norway	0.57%
Hong Kong	0.56%
Industrial Capital Goods	0.02%
Cash & Current Assets	8.54%
Net receivables / payables	0.27%
<b>Total Net Assets</b>	<b>100.00%</b>

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# Country/Industry Allocation

Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	
Allocation as a % of Net Assets	%
United States	59.47%
Switzerland	16.94%
Japan	4.85%
Norway	4.49%
Mauritius	4.30%
Canada	4.15%
Chile	1.73%
Russian Federation	1.55%
Cash & Current Assets	3.08%
Net receivables / payables	-0.56%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Global Real Estate Fund	
Allocation as a % of Net Assets	%
Mutual Fund Units	94.34%
Cash & Current Assets	3.92%
Net receivables / payables	1.74%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Asset Allocator Multi Manager Fof Scheme	
Allocation as a % of Net Assets	%
Mutual Fund Units	90.46%
Cash & Current Assets	10.51%
Net receivables / payables	-0.98%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Gold ETF	
Allocation as a % of Net Assets	%
GOLD	99.51%
Cash & Current Assets	0.20%
Net receivables / payables	0.30%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Financial Planning FOF-Aggressive Plan	
Allocation as a % of Net Assets	%
Mutual Fund Units	95.34%
Exchange Traded Fund	4.28%
Cash & Current Assets	0.44%
Net receivables / payables	-0.06%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Global Commodities Fund	
Allocation as a % of Net Assets	%
Mutual Fund Units	85.78%
Cash & Current Assets	16.54%
Net receivables / payables	-2.32%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Gold Fund	
Allocation as a % of Net Assets	%
Exchange Traded Fund	97.21%
Cash & Current Assets	1.21%
Net receivables / payables	1.58%
<b>Total Net Assets</b>	<b>100.00%</b>

## TAX SAVINGS SOLUTIONS

Birla Sun Life Tax Relief '96	
Allocation as a % of Net Assets	%
Auto Ancillaries	13.81%
Banks	12.99%
Pharmaceuticals	10.13%
Finance	8.05%
Consumer Non Durables	7.27%
Cement	5.35%
Industrial Capital Goods	5.07%
Consumer Durables	4.86%
Pesticides	4.76%
Software	3.81%
Auto	3.49%
Services	3.37%
Media & Entertainment	2.93%
Petroleum Products	2.60%
Transportation	2.51%
Retailing	2.31%
Construction Project	1.57%
Industrial Products	1.26%
Non - Ferrous Metals	0.80%
Miscellaneous	0.00%
Cash & Current Assets	2.47%
Net receivables / payables	0.59%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Tax Plan	
Allocation as a % of Net Assets	%
Auto Ancillaries	14.14%
Banks	13.03%
Pharmaceuticals	10.20%
Finance	8.07%
Consumer Non Durables	7.31%
Cement	5.46%
Industrial Capital Goods	5.07%
Consumer Durables	4.91%
Pesticides	4.79%
Software	3.86%
Auto	3.51%
Services	3.38%
Media & Entertainment	2.94%
Petroleum Products	2.72%
Transportation	2.55%
Retailing	2.33%
Construction Project	1.57%
Industrial Products	1.27%
Non - Ferrous Metals	0.82%
Miscellaneous	0.00%
Cash & Current Assets	1.95%
Net receivables / payables	0.13%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Tax Savings Fund	
Allocation as a % of Net Assets	%
Auto Ancillaries	13.70%
Banks	12.91%
Pharmaceuticals	9.99%
Finance	7.98%
Consumer Non Durables	7.15%
Cement	5.32%
Industrial Capital Goods	5.05%
Consumer Durables	4.80%
Pesticides	4.69%
Software	3.78%
Auto	3.39%
Services	3.33%
Media & Entertainment	2.91%
Petroleum Products	2.59%
Transportation	2.50%
Retailing	2.27%
Construction Project	1.55%
Industrial Products	1.25%
Non - Ferrous Metals	0.80%
Cash & Current Assets	2.27%
Net receivables / payables	1.76%
<b>Total Net Assets</b>	<b>100.00%</b>

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

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

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

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

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

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

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

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

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

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**Exit Load** : Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is ₹ 100 and the exit load is 1%, the investor will receive ₹ 99.

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

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

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

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

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

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

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

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



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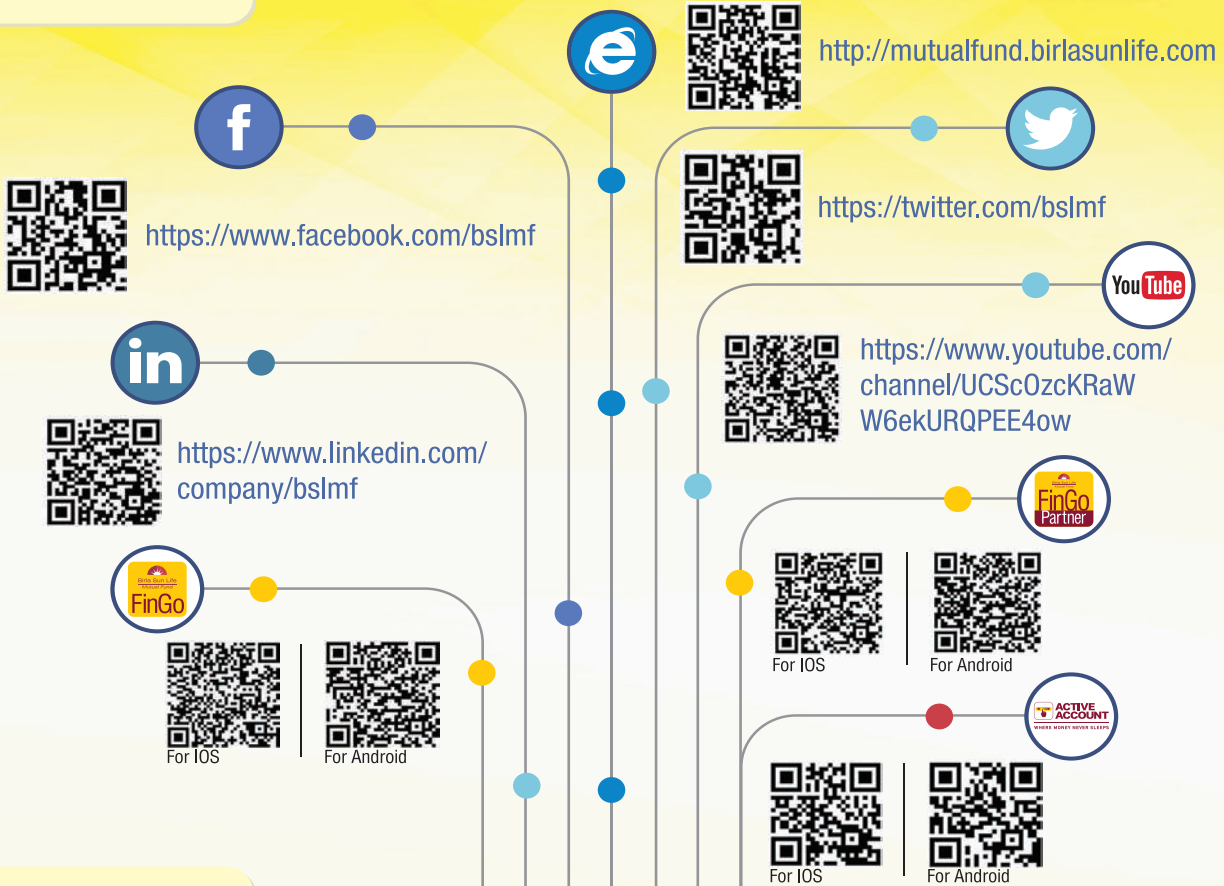
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**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**