

Empower

Birla Sun Life Mutual Fund



Birla Sun Life
Mutual Fund

Monthly Factsheet | January 2017

Ground-breaking events of the year



GOODS AND SERVICE TAX BILL

101st Amendment to the
Constitution of India



BREXIT

United Kingdom's withdrawal
from the European Union



US ELECTION

Donald Trump wins the
United States Presidential race



DEMONETISATION

500 and 1000 rupee
notes banned

2016

A YEAR THAT HAS GONE DOWN IN HISTORY!

2017



Mr. A Balasubramanian
Chief Executive Officer

Year 2016 started on a good note. Continuing the momentum that started in 2015, broad economy was looking for direction of growth. Monsoon was relatively better, despite it doing a catch up game on and off. Finally it turned out to be good for the broad economy.

Pulse prices remained extremely volatile. However, Government was successful in keeping the inflation under control. Low commodity and oil price continued to favor India. In fact, metal commodity sector was so bad in the first quarter of year 2016, everyone almost believed that the sector has gone for a toss. It not only reflected in the demand supply equation of this sector more tilted towards supply, it also got reflected in the Dollar Bond Yield going up substantially in the overseas market. Luckily it did not last for long, as the supply demand equation moved to equilibrium due to supply reduction. Consequently, it led to upward movement in prices of metal commodities.

From the financial sector point of view, there were lots of tough moments in predicting various events. This was from BREXIT TO REXIT.

One thing didn't work in 2016 was the so called analytics or predictions. All the intellects and intellectual discussion and debate did not yield any result as it was expected. It also ended in the same way with two major big outcome in November – the US presidential election and demonitisation

UNEXPECTED OUTCOMES GALORE

- *Brexit*
- *US Presidential elections*
- *Demonitisation*

announcement in India. These things have made me believe strongly that unexpected outcome should be taken as a new normal in order to avoid any disappointment.

Indian Mutual Fund industry, during this period did exceptionally well and Indian money managers too did very well. The industry stayed

IN YEAR 2016

- *The MF industry crossed all-time AUM high of ₹16 lakh crores with ~23% YoY growth*
- *SIP registration crossed one-crore mark to 1.2 crore customers in monthly SIPs*
- *Per ticket average value moved close to ₹4,000 level from ₹ 2,000 level a few years back.*
- *Monthly contribution of SIP now constitutes nearly 50% of the industry's monthly inflow in equity funds*

focused on growing the pie. This is visible from the growth of the mutual fund industry. MF industry crossed an all-time AUM high of ₹ 16 lakh crores with an approximate growth of 23 per cent over the previous year. Systematic Investment Plan (SIP) registration not only moved up significantly, outstanding SIP of the industry crossed one-crore mark to touch 1.20 crore customers in monthly SIP subscription . Alongside, SIP per ticket average value too moved close to ₹ 4000 range from ₹ 2000 range few years back. In fact, monthly contribution of SIP book now constitutes close to 50% of the industry's monthly inflow into equity mutual fund schemes. As a result, total gross-inflow into equity mutual fund schemes surpassed ₹ 2 lakh Crores and net-inflow being 65,516 crores this calendar year.

It is a well-known fact that Indian Mutual fund industry penetration is low and it has a long way to go in garnering more investors and their wallet shares across the country. Having said that, various types of education initiative undertaken by the industry players have resulted in increasing the customer base as well as increasing the share of B15 cities i.e. cities below Top 15 cities. In fact, B15 cities grew faster than the industry growth at about

29 per cent, compared with the industry growth of 22%.

As a result of significant inflow into the mutual fund schemes, the Mutual funds remained a net buyer in both equity and debt market. First time ever, during the period of the year when Foreign Institutional Investors(FIIs) remained net sellers. Mutual funds remained net buyers in the market along with other institutions.

With education awareness, B15 cities grew faster than the industry growth at about 29% vis-à-vis industry growth of 22%

In fact, in the year 2016, Indian Mutual fund industry emerged as one of the strongest force in the Indian capital market, playing an important role both in increasing penetration into Indian Households as well as increasing the mind share through educational activities. Financial literacy drives are becoming part and parcel of the MF industry and it will only gain more and more prominence in the coming years.

I would assume it is the beginning of the bigger leap forward for the industry and therefore I would say year 2016 was the year of creating a strong growth foundation for MF industry. The best will keep coming each year hereafter. Happy investing in mutual funds in the years to come, and I wish all the readers a Happy New year.



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Mr. Mahesh Patil
Co-CIO Equity

2016 was a phenomenal year! More things happened that never happened before. Brexit and Trump triumph were low probability outcomes until the voting day. The results gave voice to the powerful majority that was unheard before. The central banks of ECB and Japan set policy rates below zero which took over a third of the developed bonds to sub-zero levels. The fall in oil prices prompted the OPEC and other oil producing nations to collectively agree on production cuts for the first time in eight years.

Closer home, a decade old effort to simplify indirect taxes found absolute consensus among all political parties to pass the GST bill. The government was bold enough to get the long standing bills like Real Estate (Regulation & Development) and Insolvency & Bankruptcy bills passed. It was bolder enough, in its continued effort to fight black money, to demonetize 86% of the currency in circulation – which no country in the world did in the past. *Source: Publicly available information*

Sector-wise impact of demonetization in the Nifty:

- 43% (by weight) of companies in sectors like IT, pharma, oil & gas and power are not impacted
- 53% of companies in FMCG, autos, financials etc. may be impacted for less than two quarters
- Only 4% of companies in cement & paints may see an impact for more than two quarters

What to expect in India?

Due to demonetization consumption has taken a setback for next 2-3 quarters, likely to impact GDP to the tune of 100-150 bps in H2-FY17. Based on dependence on cash transactions and operating leverage, different sectors would be impacted in varying proportions. Some export oriented sectors or the ones in B2B segment are not affected at all. Just to quantify, among the Nifty companies, 43% (by weight) of companies in sectors like IT, pharma, oil & gas and Power are not impacted. 53% of companies in FMCG, autos, financials etc. may be impacted for less than two quarters. Only 4% of companies in cement & paints may see an impact for more than two quarters.

Following the effect of Demonetization will be the implementation of GST. The businesses have to further readjust to the new indirect regime resulting in destocking and change in current operations. Though we see impact on growth in the short

term, both Demonetization and GST are immensely beneficial in the long run. The tax net would widen, tax compliance would improve, more banking services would be accessed and more businesses move into organized segment.

Development is not only an economic necessity but also a political one. Elections now-a-days are won and lost based on development. As government is aware of it and it is also aware that there has been a set back in the near term, it is imperative for it to prop it up. Cutting direct taxes, subsidized housing, rural development and building infrastructure could be the key focus areas for the government. *Source: Publicly available information*

What to expect globally?

Trump has three main agenda items – to cut corporate taxes from the current level of 35% to 15%; to spend USD 1 trillion on infrastructure and to facilitate companies to repatriate capital from abroad. As these measures are US

GLOBAL SCENARIO

- US to benefit from Trump's agenda to cut corporate taxes, spend USD 1 trillion on infrastructure and facilitate capital repatriation from abroad
- China will likely continue with investments and push exports thanks to a weaker yen
- Eurozone may see political shift in the forthcoming elections in France and Netherlands as far right parties take centre stage

growth positive, the dollar index rallied to breach the 100 mark decisively, the 10 year US treasury pulled back 75 bps to breach the yield of 2.5% which was tested earlier and the US equity indices have been touching new lifetime highs. The reality could be entirely different from expectations as Trump would have to build political equity for all the three agenda items.

Source: Publicly available information

China could continue to support investments in the economy through the quasi fiscal stimulus as it did last year. The weaker currency (depreciated 12% in 17 months), would help in exports. The soft landing is a work in progress for China. The comments and actions of Trump on China have to be closely watched. *Source: Bloomberg*

Eurozone will have a politically heavy year with a possibility that far right parties could win in France and Netherlands. As these parties initiate process to exit Eurozone and European

Monetary Union, markets could correct globally. Since this would be a multi year process, markets could overcome the uncertainty.

The base case is EM outflows in the near term. This is based on the view that USD could be strong in the near term. The reversal could happen if market expectation on Trump are different from reality. Also EMs could see inflows if valuations become attractive.

We expect the Brent crude to trade in the band of 55-65 USD/bbl as it is difficult to enforce production cuts and shale gas production becomes viable at the lower end of the price band. This is good for Indian macro.

Long-term benefits of GST and demonetization

- Widening of the tax net
- Improvement in tax compliance
- Better access of banking services
- Businesses migrate to the organized sector

Investment Outlook-Equity

World economic growth looks good with a strong US, a stable China and a stimulating Japan. The outflows from EM markets may continue in the near term due to strong USD. As valuations become attractive, the flows into EMs would reverse. *Source: Publicly available information*

What to expect from the markets?

In the next two to three quarters, macro data and companies' results could be volatile. However, as things stabilize in H2-FY18, earnings could recover. We expect the earnings of Nifty companies to grow at 19% in FY18 led by financials and autos.

The year 2017 will see lower bond yields and fixed deposit rates. It will see falling real estate and gold prices. It is equities that is providing a good alternative for investment with a medium term horizon. The valuations are reasonable & the base for sustained earnings growth is being set up.

What are the action items?

The Indian markets are in a consolidation phase due to two major reforms in the form of Demonetization and GST. One may go with a base case estimate of 10-15% returns from Nifty Index in the year 2017. The next six months would be a good time to build the portfolio in a staggered manner. The large cap, multi cap and balanced funds should be considered for investment. In case of investors following SIPs – keep them going in which ever fund and category you have chosen. *Source: Publicly available information*

“In retrospect and in the line of sight, everything is obvious; it is looking beyond the obvious prospectively and over the line of sight is where the valuable insights are”

Wishing you all a very happy and prosperous 2017! Happy investing!

Source - BSLAMC





Mr. Maneesh Dangi
Co-CIO Fixed Income

Rates have been falling over the past three years. Current 10-year bond is 1 standard deviation below mean over the previous two decades. As rates are mean reverting, conventional wisdom would suggest that one should start to realign their portfolio to the shorter end of the curve by exploiting carry instead of relying on duration strategies. But current macro-economic conditions suggest that there may be some more steam left in the rate markets. We expect bonds to rally further in the coming months. Many market participants have presented the case for an end of the rate easing cycle and pared their bond positions. But we think otherwise.

Generally, rate rally ends when there are signs of growth recovery. Monetary policy may still remain in an accommodative mode but bonds sell off as they sight a turn in the growth cycle. Yield curves steepen. Banking system is generally in stress but begins to see some improvement. Credit is generally slow, but there too, one starts to see pickup in activity levels.

Until the beginning of Nov, India was seeing mixed signs with respect to the advancement of the business cycle. There were hints that business cycle may be just beginning to turn around. But the gloomy mood amongst

investors, weak credit demand, low capacity utilization and inflation near decadal lows pointed at a sluggish recovery.

So what was it? Cycle reaching the peak or just a long due turnaround. We started to recalibrate our duration positions across the funds as odds of an end of the rate easing cycle rose over the past 3-6 months. We also seeded more carry across our funds to benefit from higher liquidity premia available in reasonable credits. But then came Nov 8th 2016 marked a historic event in India's socio-economic history.

Here comes demonetization-

The overall impact of withdrawing such a large amount of high denomination currency notes from circulation is likely to be large and long lasting. We are all trying to ascertain the long term repercussions of this move. In our assessment, there is a threefold impact of this on growth- on account of the cash crunch, the dampening of the sentiments and the wealth destruction effect.

For a strangulated economy, there are many standard templates to rely upon. One can depreciate the currency to export-away the problem, increase the deficit funding to take up the slack or ease rates to help participants leverage. Given that exports aren't the pivot of our growth, the options for us are either fiscal or monetary ones.

In fact, policy makers in India are seen protecting our currency quite zealously even in the last 2-3 months, which saw confluence of factors such as the Emerging Market (EM) sell off, USD appreciation, unabated outflows in both local bonds and equity markets and most importantly large Foreign Currency Non-Repatriable (FCNR) redemptions. Our currency remained well behaved and depreciated a lot less than many of our EM counterparts because the RBI remained a continuous supplier of USD in times of stress.

So will there be a Fiscal binge?

Policymakers are unlikely to resort to deficit financing in the upcoming budget to boost growth

Since budget will be presented in just about a month, it is unlikely that enough data would be available to hint at any significant slowdown. More importantly, thus far, policy makers have shown very little worry of durable slowdown due to demonetization. Fiscal response, though a better one is generally used after lots of deliberation especially for a fiscal rule bound economy. Given our recent adherence to such a framework and the

orthodoxy surrounding it, it's quite unlikely that budget would pave way for deficit financing led boost to growth I assign a low probability of any significant fiscal impulse in the upcoming budget.

And Monetary policy?

With CPI estimated to hover at benign levels of 4-4.5%, the monetary policy could come into play to spur growth

So the only option left for our policy makers is to use monetary policy to floor the problem. Our base case is that Consumer Price index (CPI) inflation (excluding allowance impact) is likely to average between 4-4.5% for FY18. Most of the recent inflation decline has been due to fall in the prices of perishables and pulses. I think the disinflationary process rolls over to FY18 as more durable impact of demonetization on housing sector and services economy may start to nudge core inflation lower. While local conditions remain apt to deliver substantial rate easing,

risks emanating from global economy are substantial. Most widely sighted risk is that of Fed tightening. Market's consensus is of 2 hikes in 2017 (against Fed's own dot plots of 3) and if the Fed delivers per expectations, we see little risk of big sell-off in treasuries. But as animal spirit rise in the USA, labor markets tighten and wage pressures accelerate, bond yields can harden further. (Source: Bloomberg)

Though most of the deflationary fears are behind us, markets haven't moved on to expect meaningful rise in inflation in the USA. Sustained rise in USD would tame US inflation as well and will likely keep a lid on the risk of more than expected Fed tightening. But I am cognizant of the risk that tight dollar presents to the domestic rate cycle, though our reaction function isn't as clearly established as it was in 2011-13 when we ran a substantial Current Account Deficit (CAD). Fed tightening is a bad omen for both rate and risk assets in emerging markets.



Investment Outlook-Debt

So in such circumstances, when the Fed is tightening and China & other central bankers aren't in a loosening mode, could India deliver substantial rate easing? I am certain that rate cuts could have been easy and aggressive in India had this risk not been there. But even with this risk, I think, outside the times of rapid EM sell off and consequent rise in USD, the policy room will be used up by our policy makers. But investors must know that the ongoing sell off in global bonds and USD tightness remains the single biggest risk to India's bond bulls.

Indian bonds will closely track the sell off in global bonds and USD tightness

As our growth slowdown extends, aggressive rate response may come in. This would benefit the owners of duration in the fixed income markets. Markets may remain extremely volatile and investors should be patient in responding to such markets. Carry bets remain relatively less risky as they seem unaffected by global flows and are likely to behave like liquidity trades.

For the past three years, duration funds haven't got money though they have been the best performers. It may very well be the fourth year of a similar trend. While deciding asset allocation in such volatile time investors should look at fixed income funds. Both carry and duration are likely to deliver superior returns versus fixed deposits and Fixed Maturity Period (FMP) like products. Volatility fearing investors should hide behind carry but some allocation to duration would yield alpha to one's returns

Source- Bloomberg

- *With growth slowdown and benign inflation, we could see rate cuts in the coming year.*
- *Duration funds could see a fourth year of above-average performance.*
- *Carry bets, although not as lucrative, will likely do better than fixed income alternatives.*



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.

Healthy financial habits to follow at every age



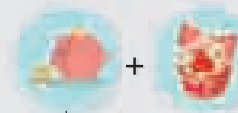
Hi, I am Mani Bachhan and I am here to share with you the financial plan of my life. I hope it encourages you to plan your finances not just for your secure future but the future of your loved ones too.

The Smart Cub

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



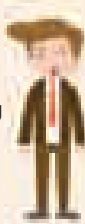
I would immediately put 50 rupees in my piggy bank and the balance I would spend on sweets.



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,

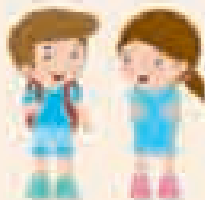


my wife and I decided to save 35% of our income towards our future needs.



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%

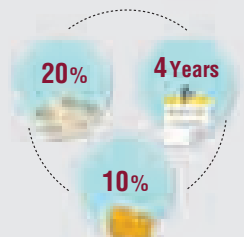
Of course to keep Bada, Chhoti and the wife happy I reserved another 30% of my income for expenses like movies, shopping, etc., which left 20% for savings, which was good enough.

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.

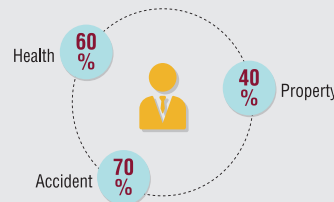


Rainy day Kit



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.



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SAVINGS SOLUTIONS

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

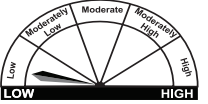

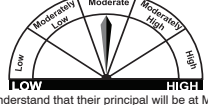



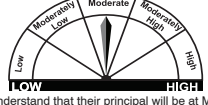


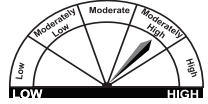

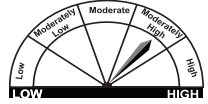
*Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

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

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



Product Labelling Disclosures

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

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



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REGULAR INCOME SOLUTIONS

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

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

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

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

TAX SAVINGS SOLUTIONS

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

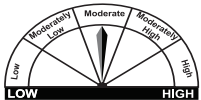


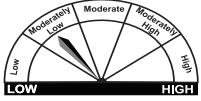
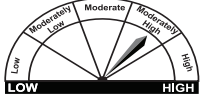
[#]The Dividend Reinvestment Facility under the scheme have been discontinued w.e.f. February 12, 2015. Please refer addendum no. 07/2015 dated February 09, 2015 for further details.

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

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

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Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
Birla Sun Life MIP II - Savings 5 Plan (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> regular income with capital growth over medium to long term investments in debt and money market instruments as well as equity and equity related securities [0-10%] 	 <p>Investors understand that their principal will be at Moderate risk</p>
Birla Sun Life MIP (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> regular income with capital growth over medium to long term. investments in debt and money market instruments as well as equity and equity related securities [upto 15%] 	
Birla Sun Life Monthly Income (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> regular income with capital growth over medium to long term investments in debt and money market instruments as well as equity and equity related securities [upto 15%] 	
Birla Sun Life MIP II - Wealth 25 Plan (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> regular income with capital growth over medium to long term investments in debt and money market instruments as well as equity and equity related securities [20-30%] 	 <p>Investors understand that their principal will be at Moderately High risk</p>
Birla Sun Life Tax Relief '96 (An Open Ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility 	 <p>Investors understand that their principal will be at Moderately High risk</p>
Birla Sun Life Tax Plan (An Open ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility 	
Birla Sun Life Tax Savings Fund (An Open ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> 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 Investment predominantly in equity and equity related securities 	
Birla Sun Life Capital Protection Oriented Fund - Series 18, 19, 20, 21, 22 & 23 (A Close ended Capital Protection Oriented Scheme)	<ul style="list-style-type: none"> capital protection and capital appreciation linked to equity market at the end of medium / long term tenure investments in highest rates debt and money market instruments maturing on or before the tenure of the scheme and equity and equity related securities 	 <p>Investors understand that their principal will be at Moderately Low risk</p>
Birla Sun Life Capital Protection Oriented Fund - Series 25 & 26 (A Close ended Capital Protection Oriented Scheme)	<ul style="list-style-type: none"> capital protection and capital appreciation linked to equity market at the end of medium / long term tenure 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) 	
Birla Sun Life Emerging Leaders Fund - Series 1 to Series 6 (A Close ended Equity Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities predominantly in small & midcap companies. 	 <p>Investors understand that their principal will be at Moderately High risk</p>
Birla Sun Life Focused Equity Fund- Series 1 to Series 6 (A Close ended Equity Scheme investing in Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013)	<ul style="list-style-type: none"> long term capital growth investments in equity securities specified as Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013, as amended from time to time 	

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WEALTH CREATION SOLUTIONS

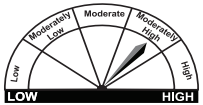
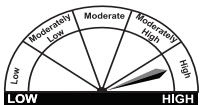
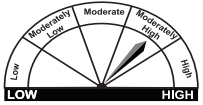
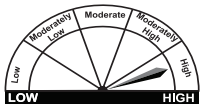
SCHEME	PLAN/ OPTION		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life Equity Savings Fund	Regular Plan Direct Plan	Dividend (Payout, Reinvestment & Sweep) Growth	Dividend Reinvestment	₹ 1,000/-	For redemption/switch 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	
Birla Sun Life Equity Savings Fund (An Open ended Equity Scheme)	<ul style="list-style-type: none"> • long term capital growth and income • 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 	 <p>Investors understand that their principal will be at Moderately High risk</p>	
Birla Sun Life Balanced Advantage Fund (An Open ended Asset Allocation Scheme)	<ul style="list-style-type: none"> • Capital appreciation and regular income in the long term • Investment in equity & equity related securities as well as fixed income securities (Debt & Money Market securities) 		
Birla Sun Life Balanced '95 Fund (An Open ended Balanced Scheme)	<ul style="list-style-type: none"> • long term capital growth and income • investment predominantly in equity and equity related securities as well as debt and money market instruments 		
Birla Sun Life Index Fund (An Open ended Index Linked Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • 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. 		
Birla Sun Life Frontline Equity Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities, diversified across various industries in line with the benchmark index, S&P BSE 200 		
Birla Sun Life Top 100 Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities of top 100 companies as measured by market capitalisation 		
Birla Sun Life Equity Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities 		
Birla Sun Life Advantage Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities 		
Birla Sun Life MNC Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments primarily in equity and equity related securities of multinational companies (MNCs) 		
Birla Sun Life Midcap Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments primarily in mid cap stocks 		
Birla Sun Life Small & Midcap Fund (An Open ended Small and Mid Cap Equity Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments predominantly in equity and equity related securities of companies considered to be small and midcap. 		
Birla Sun Life Pure Value Fund (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities by following value investing strategy. 		
Birla Sun Life Manufacturing Equity Fund (An Open ended Manufacturing Sector Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities of companies engaged in manufacturing sector. 		 <p>Investors understand that their principal will be at High risk</p>
Birla Sun Life Banking and Financial Services Fund (An Open ended Banking & Financial Services Sector Scheme)	<ul style="list-style-type: none"> • long term capital growth • Investments in equity and equity related securities of companies engaged in banking and financial services 		
Birla Sun Life Dividend Yield Plus (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities of companies having relatively high dividend yield 	 <p>Investors understand that their principal will be at Moderately High risk</p>	
Birla Sun Life Special Situations Fund (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> • long term capital growth • 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. & contrarian investment style. 		
Birla Sun Life India Reforms Fund (An Open ended Equity Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities of companies expected to benefit from the economic reforms, PSU divestment and increased government spending 	 <p>Investors understand that their principal will be at High risk</p>	
Birla Sun Life Infrastructure Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India 		
Birla Sun Life New Millennium Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities with a focus on investing in IT, media, telecom related and other technology enabled companies 		
Birla Sun Life India GenNext Fund (An Open ended Growth scheme)	<ul style="list-style-type: none"> • long term capital growth • 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 		
Birla Sun Life India Opportunities Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> • long term capital growth • investments in equity and equity related securities of companies that seek to leverage India's competitive advantages in global outsourcing theme. 		

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



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Product Labelling Disclosures

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

*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:

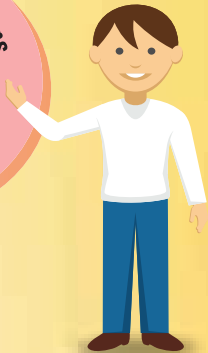
- Short Term to Medium Term

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





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

Fund Manager:	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
Managing Fund Since:	July 15, 2011
Total Experience:	9 years & 11 years
Date of Allotment:	June 16, 1997
Type of Scheme:	An Open-ended Liquid Scheme
Application Amount 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 (₹)^	
Retail Plan	
Growth :	415.9214
Dividend:	163.6940
Institutional Plan	
Growth :	426.8211
Dividend:	108.0230
Weekly Dividend:	108.0680
Regular Plan[§]	
Growth :	256.3036
Daily Dividend:	100.1950
Weekly Dividend:	100.2250
Dividend:	107.2303
Direct Plan[§]	
Growth :	257.0388
Daily Dividend:	100.1950
Weekly Dividend:	100.2250
Dividend:	139.0567

[^]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

Benchmark: CRISIL Liquid Fund Index

Monthly Average AUM: ₹ 29003.68 Crores

AUM as on last day: (as on 31st December 2016) ₹ 22949.58 Crores

Load Structure (as % of NAV)

Entry Load: Nil

Exit Load:** Nil

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

Other Parameter

Modified Duration: 0.15 years

Average Maturity: 0.15 years

Yield to Maturity: 6.81%

Expense Ratio:

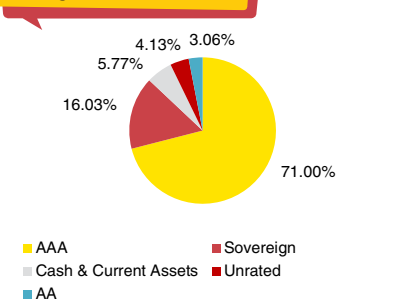
Regular 0.21

Direct 0.11

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	16.03%	SOV
Vedanta Limited	10.32%	CRISIL A1+
Housing Development Finance Corporation Limited	5.70%	CRISIL AAA, ICRA A1+
JSW Steel Limited	4.31%	CARE A1+
Talwandi Sabo Power Ltd	3.38%	CRISIL A1+(SO)
The South Indian Bank Limited	3.29%	CARE A1+
Rural Electrification Corporation Limited	2.65%	CRISIL AAA, IND A1+
Reliance Capital Limited	2.37%	ICRA A1+
IDBI Bank Limited	2.04%	CRISIL A1+
Corporation Bank	1.96%	CRISIL A1+

Rating Profile of Portfolio



Investment Performance - Retail Plan - Growth

NAV as on December 30, 2016: ₹ 415.9214

Date of Inception: June 16, 1997	NAV Per Unit. * (₹)	Birla Sun Life Cash Plus (%)	CRISIL Liquid Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Cash Plus (₹)	CRISIL Liquid Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till December 30, 2016 (CAGR)	100.0000	7.56	N/A	6.72	41592	N/A	35654
December 31, 2015 to December 30, 2016 (Absolute)	386.1952	7.70	7.48	7.27	10770	10748	10727
December 31, 2014 to December 31, 2015 (Absolute)	356.3402	8.38	8.23	8.22	10838	10823	10822
December 31, 2013 to December 31, 2014 (Absolute)	326.8567	9.02	9.21	8.56	10902	10921	10856

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

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

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



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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.

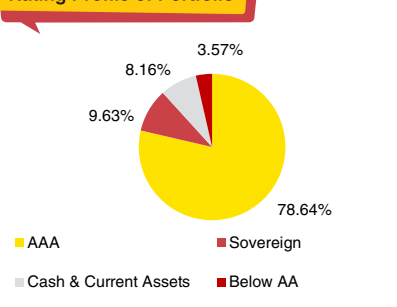
Fund Details

Fund Manager:	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
Managing Fund Since:	July 15, 2011
Total Experience:	9 years & 11 years
Date of Allotment:	June 05, 2003
Type of Scheme:	An Open-ended Income Scheme
Application Amount 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 (₹)^	
Retail Plan	
Growth :	262.1117
Daily Dividend:	100.0150
Weekly Dividend:	103.8696
Regular Plan[§]	
Growth :	212.6958
Daily Dividend:	100.0200
Weekly Dividend:	100.1964
Direct Plan[§]	
Growth :	213.2521
Daily Dividend:	100.0200
Weekly Dividend:	100.1975
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	
Benchmark:	CRISIL Liquid Fund Index
Monthly Average AUM:	₹ 4719.04 Crores
AUM as on last day:	₹ 4092.57 Crores (as on 31st December 2016)
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Modified Duration:	0.13 years
Average Maturity:	0.13 years
Yield to Maturity:	6.93%
Expense Ratio:	
Regular	0.30
Direct	0.22

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	9.63%	SOV
Adani Enterprises Limited	7.19%	BWR A1+
IDFC Bank Limited	6.64%	ICRA A1+
Tata Power Company Limited	6.06%	ICRA A1+
National Bank For Agriculture and Rural Development	5.35%	CRISIL A1+
Tata Housing Development Co Ltd	4.84%	CARE A1+
Kotak Mahindra Bank Limited	4.82%	CRISIL A1+
TATA Realty & Infrastructure Ltd	4.38%	ICRA A1+
HDB Financial Services Ltd	3.89%	CARE A1+
Network18 Media & Investments Limited	3.64%	ICRA A1+

Rating Profile of Portfolio



Investment Performance - Retail Plan - Growth

NAV as on December 30, 2016: ₹ 262.1117

Date of Inception: June 05, 2003	NAV Per Unit. * (₹)	Birla Sun Life Floating Rate Fund - Short Term Plan (%)	CRISIL Liquid Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Floating Rate Fund - Short Term Plan (₹)	CRISIL Liquid Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till December 30, 2016 (CAGR)	100.0000	7.35	6.88	5.92	26211	24683	21840
December 31, 2015 to December 30, 2016 (Absolute)	243.3391	7.71	7.48	7.27	10771	10748	10727
December 31, 2014 to December 31, 2015 (Absolute)	224.4896	8.40	8.23	8.22	10840	10823	10822
December 31, 2013 to December 31, 2014 (Absolute)	205.7885	9.09	9.21	8.56	10909	10921	10856

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

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

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

Birla Sun Life Cash Manager

An Open-ended Income Scheme



Savings Solutions

What is it?

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

Investment Objective

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

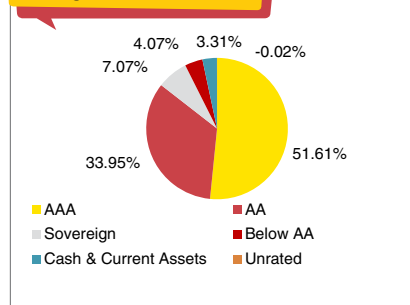
Fund Details

Fund Manager:	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha July 15, 2011
Managing Fund Since:	July 15, 2011
Total Experience:	9 years & 11 years
Date of Allotment:	
Retail Plan:	May 14, 1998
Institutional Plan:	September 27, 2004
Type of Scheme:	An Open-ended Income Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in 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 :	385.6116
Daily Dividend:	100.8333
Weekly Dividend:	100.6218
Institutional Plan	
Growth :	270.3678
Daily Dividend:	100.5608
Weekly Dividend:	100.6096
Direct Plan[§]	
Growth :	398.3343
Daily Dividend:	100.5608
Weekly Dividend:	100.6168
^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	
Benchmark:	CRISIL Short Term Bond Fund Index
Monthly Average AUM:	₹ 7572.81 Crores
AUM as on last day:	₹ 7452.54 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Modified Duration:	0.87 years
Average Maturity:	0.99 years
Yield to Maturity:	7.53%
Expense Ratio:	
Regular	1.02
Direct	0.12

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Power Finance Corporation Limited	11.68%	CRISIL AAA, ICRA AAA
Reliance Jio Infocomm Limited	9.34%	CRISIL AAA
Tata Power Company Limited	8.38%	ICRA AA
State Government Securities	7.07%	SOV
Tata Capital Financial Services Ltd	5.61%	CRISIL AA+, ICRA AA+
Housing Development Finance Corporation Limited	5.26%	CRISIL AAA
Shriram Transport Finance Company Limited	5.13%	CRISIL AA+, IND AA+
Indiabulls Housing Finance Limited	5.11%	CARE AAA
Cholamandalam Investment and Finance Company Limited	4.81%	ICRA AA
Small Industries Dev Bank of India	4.05%	CARE AAA

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 385.6116

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Cash Manager (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
May 14, 1998					Birla Sun Life Cash Manager (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till December 30, 2016 (CAGR)	100.0000	7.51	N/A	6.61	38561	N/A	33005
December 31, 2015 to December 30, 2016 (Absolute)	355.5057	8.47	9.83	7.27	10847	10983	10727
December 31, 2014 to December 31, 2015 (Absolute)	328.9673	8.07	8.66	8.22	10807	10866	10822
December 31, 2013 to December 31, 2014 (Absolute)	301.6318	9.06	10.47	8.56	10906	11047	10856

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

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

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

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

Fund Manager:	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
Managing Fund Since:	July 15, 2011 & June 20, 2014
Total Experience:	9 years & 11 years
Date of Allotment:	
Retail Plan:	November 27, 2001
Institutional Plan:	April 16, 2003
Type of Scheme:	An Open-ended Short Term Income Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)^	
Retail Plan	
Growth :	302.8346
Daily Dividend:	100.5409
Weekly Dividend:	100.7017
Regular Plan[§]	
Growth :	312.9700
Daily Dividend:	100.7448
Weekly Dividend:	100.7017
Direct Plan[§]	
Growth :	314.2828
Daily Dividend:	100.5526
Weekly Dividend:	100.7043

^The Face Value per unit of all the plans/ options under Birla Sun Life Savings Fund has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011

Benchmark: CRISIL Short Term Bond Fund Index

Monthly Average AUM: ₹ 17646.02 Crores

AUM as on last day: ₹ 17231.43 Crores

(as on 31st December 2016)

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

Entry Load: Nil

Exit Load:** Nil

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

Other Parameter

Modified Duration: 1.42 years

Average Maturity: 1.66 years

Yield to Maturity: 7.52%

Expense Ratio:

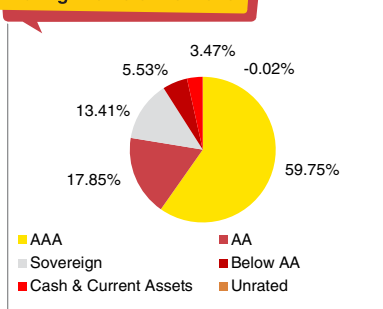
Regular 0.28

Direct 0.15

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
State Government Securities	12.52%	SOV
Power Finance Corporation Limited	12.45%	CARE AAA, CRISIL AAA
Reliance Jio Infocomm Limited	6.98%	CRISIL AAA, CRISIL AAA (SO)
Indiabulls Housing Finance Limited	5.10%	CARE AAA
Shriram Transport Finance Company Limited	4.93%	CRISIL AA+, IND AA+
National Bank For Agriculture and Rural Development	3.89%	CRISIL AAA
Housing Development Finance Corporation Limited	3.87%	CRISIL AAA
Dewan Housing Finance Corporation Limited	3.58%	CARE AAA
Tata Motors Finance Ltd	2.47%	CRISIL AA, ICRA A1+
Vodafone Mobile Services Ltd	2.44%	IND AAA

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 December 30, 2016: ₹ 302.8346

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Savings Fund (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in	Birla Sun Life Savings Fund (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Nov 27, 2001								
Since inception till December 30, 2016 (CAGR)	100.0000	7.61	N/A	6.01	30283	N/A	24127	
December 31, 2015 to December 30, 2016 (Absolute)	277.2297	9.24	9.83	7.27	10924	10983	10727	
December 31, 2014 to December 31, 2015 (Absolute)	254.5845	8.89	8.66	8.22	10889	10866	10822	
December 31, 2013 to December 31, 2014 (Absolute)	232.3047	9.59	10.47	8.56	10959	11047	10856	

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

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

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

Birla Sun Life Floating Rate Fund - Long Term Plan

An Open-ended Income Scheme



Savings Solutions

What is it?

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

Investment Objective

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

Fund Details

Fund Manager:	Mr. Prasad Dhonde & Mr. Kaustubh Gupta
Managing Fund Since:	July 15, 2011 & June 20, 2014
Total Experience:	16 years & 9 years
Date of Allotment:	June 05, 2003
Type of Scheme:	An Open-ended Income Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)^	
Retail Plan	
Growth :	282.7308
Weekly Dividend:	100.3399
Regular Plan[§]	
Growth :	195.4784
Daily Dividend:	100.9976
Weekly Dividend:	100.3399
Direct Plan[§]	
Growth :	197.2198
Daily Dividend:	100.4470
Weekly Dividend:	100.3420

^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

Benchmark:	CRISIL Liquid Fund Index
Monthly Average AUM:	₹ 5798.28 Crores
AUM as on last day:	₹ 6295.51 Crores

(as on 31st December 2016)

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

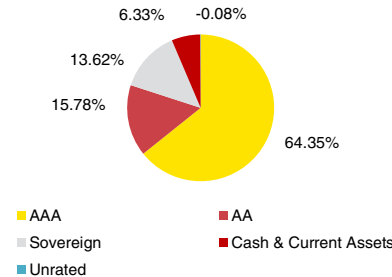
**Exit Load is NIL for units issued in Dividend Reinvestment.

Other Parameter	
Modified Duration:	1.59 years
Average Maturity:	1.87 years
Yield to Maturity:	7.30%
Expense Ratio:	
Regular	0.43
Direct	0.18

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Power Finance Corporation Limited	11.28%	CRISIL AAA
Axis Bank Limited	7.20%	CRISIL A1+
State Government Securities	7.01%	SOV
Rural Electrification Corporation Limited	6.81%	CRISIL AAA
Government of India	6.60%	SOV
Shriram Transport Finance Company Limited	6.39%	CRISIL AA+, IND AA+
Housing Development Finance Corporation Limited	5.93%	CRISIL AAA, ICRA A1+
National Bank For Agriculture and Rural Development	4.42%	CRISIL AAA
Reliance Jio Infocomm Limited	3.87%	CRISIL AAA
LIC Housing Finance Limited	3.81%	CARE AAA, CRISIL AAA

Rating Profile of Portfolio



Investment Performance - Retail Plan - Growth

NAV as on December 30, 2016: ₹ 282.7308

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Floating Rate Fund - Long Term Plan (%)	CRISIL Liquid Fund Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in		
June 05, 2003					Birla Sun Life Floating Rate Fund - Long Term Plan (₹)	CRISIL Liquid Fund Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till December 30, 2016 (CAGR)	100.0000	7.95	6.88	5.92	28273	24683	21840
December 31, 2015 to December 30, 2016 (Absolute)	258.1322	9.53	7.48	7.27	10953	10748	10727
December 31, 2014 to December 31, 2015 (Absolute)	237.0108	8.91	8.23	8.22	10891	10823	10822
December 31, 2013 to December 31, 2014 (Absolute)	216.4335	9.51	9.21	8.56	10951	10921	10856

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

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

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

24/7 SUPPORT

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).

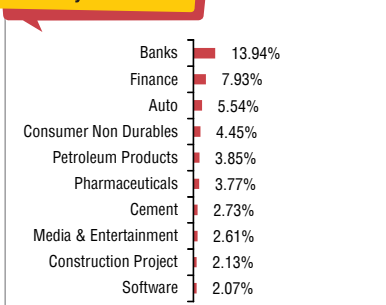
Fund Details

Fund Manager:	Mr. Lovelish Solanki
Managing Fund Since:	December 15, 2014
Total Experience:	7 years
Date of Allotment:	July 24, 2009
Type of Scheme:	An Open-ended Equity Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in 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 :	16.6649
Dividend:	10.8656
Direct Plan^s	
Growth:	16.9940
Dividend:	11.0801
Benchmark:	CRISIL Liquid Fund Index
Monthly Average AUM:	₹ 1773.01 Crores
AUM as on last day:	₹ 2060.54 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 30 days from the date of allotment: 0.50% of applicable NAV. For redemption/switch out of units after 30 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment. (w.e.f. August 03, 2015)
Other Parameter	
Portfolio Turnover:	10.36
Expense Ratio:	
Regular	0.91
Direct	0.26

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
RBL Bank Limited	9.26%	
Housing Development Finance Corporation Limited	6.56%	ICRA A1+
HDFC Bank Ltd	6.35%	
Birla Sun Life Floating Rate - ShtTer- Gr-Dir Plan	4.63%	
LIC Housing Finance Limited	3.48%	CARE AAA
IDFC Bank Limited	3.26%	ICRA AAA
Reliance Industries Ltd	3.25%	
Indiabulls Housing Finance Ltd	2.65%	
Yes Bank Limited	2.31%	
IL&FS Financial Services Ltd	2.29%	ICRA A1+

Industry Allocation



Dividend

Declared on date	30-Dec-16	25-Nov-16	28-Oct-16
Dividend Yield (Regular Plan)	0.46%	0.50%	0.55%
Dividend (₹) Per Unit	0.05	0.05	0.06
Cum Dividend NAV	10.87	10.87	10.86
Dividend Yield (Direct Plan)	0.45%	0.50%	0.54%
Dividend (₹) Per Unit	0.05	0.06	0.06
Cum Dividend NAV	11.08	11.08	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 December 30, 2016: ₹ 16.6649

Date of Inception:	NAV Per Unit. *	Birla Sun Life Enhanced Arbitrage Fund (%)	CRISIL Liquid Fund Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
July 24, 2009	(₹)				Birla Sun Life Enhanced Arbitrage Fund (₹)	CRISIL Liquid Fund Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	7.10	7.64	7.66	16665	17296	17314
December 31, 2015 to December 30, 2016 (Absolute)	15.6479	6.50	7.48	1.95	10650	10748	10195
December 31, 2014 to December 31, 2015 (Absolute)	14.5425	7.60	8.23	-5.03	10760	10823	9497
December 31, 2013 to December 31, 2014 (Absolute)	13.4228	8.34	9.21	29.89	10834	10921	12989

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

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

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

Birla Sun Life Short Term Fund

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

An Open-ended Income Scheme



**Savings
Solutions**

What is it?

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

Investment Objective

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

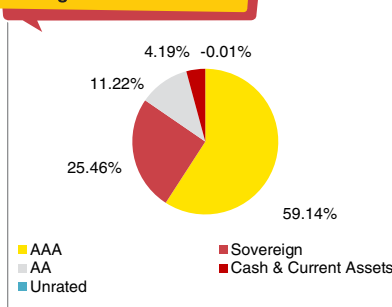
Fund Details

Fund Manager:	Mr. Prasad Dhonde
Managing Fund Since:	July 01, 2011
Total Experience:	16 years
Date of Allotment:	March 3, 1997
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:	
NAV of Plans / Options (₹)	Monthly: Minimum ₹ 1,000/-
Regular Plan	
Growth :	61.3032
Dividend:	11.4840
Monthly Dividend:	11.8431
Direct Plan*	
Growth :	61.5550
Dividend:	11.4666
Monthly Dividend:	11.8711
Benchmark:	
	CRISIL Short Term Bond Fund Index (w.e.f May 27, 2013)
Monthly Average AUM:	₹ 16434.08 Crores
AUM as on last day:	₹ 15594.94 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Modified Duration:	2.42 years
Average Maturity:	2.95 years
Yield to Maturity:	7.36%
Expense Ratio:	
Regular	0.30
Direct	0.20

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	14.18%	SOV
State Government Securities	11.28%	SOV
Power Finance Corporation Limited	9.92%	CRISIL AAA
Housing Development Finance Corporation Limited	8.79%	CRISIL AAA
Reliance Jio Infocomm Limited	5.34%	CRISIL AAA
Tata Capital Financial Services Ltd	4.43%	CRISIL AA+,ICRA AA+
LIC Housing Finance Limited	4.36%	CARE AAA,CRISIL AAA
Rural Electrification Corporation Limited	3.37%	CRISIL AAA
Small Industries Dev Bank of India	3.29%	CARE AAA
Indiabulls Housing Finance Limited	3.17%	CARE AAA

Rating Profile of Portfolio



Dividend

Declared on date	15-Dec-16	15-Nov-16	17-Oct-16
Dividend Yield (Regular Plan)	0.53%	0.51%	0.56%
Dividend (₹) Per Unit	0.0634	0.0612	0.0672
Cum Dividend NAV	11.9161	11.9549	11.9322
Dividend Yield (Direct Plan)	0.53%	0.51%	0.56%
Dividend (₹) Per Unit	0.0636	0.0612	0.0674
Cum Dividend NAV	11.9435	11.9812	11.9576

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 December 30, 2016: ₹ 61.3032

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Short Term Fund (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
March 3, 1997					Birla Sun Life Short Term Fund (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	9.57	N/A	N/A	61303	N/A	N/A
December 31, 2015 to December 30, 2016 (Absolute)	55.6069	10.24	9.83	14.97	11024	10983	11497
December 31, 2014 to December 31, 2015 (Absolute)	51.0673	8.89	8.66	7.39	10889	10866	10739
December 31, 2013 to December 31, 2014 (Absolute)	46.0453	10.91	10.47	14.14	11091	11047	11414

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

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

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

Missed call facility

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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.

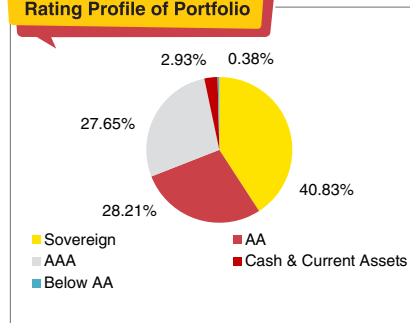
Fund Details

Fund Manager:	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
Managing Fund Since:	September 11, 2014 & July 15, 2011
Total Experience:	9 years & 11 years
Date of Allotment:	May 09, 2003
Type of Scheme:	An Open-ended Income Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in 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 :	26.9226
Dividend:	17.2182
Quarterly Dividend:	10.4365
Institutional Plan	
Growth :	-
Dividend:	-
Direct Plan[§]	
Growth :	27.5009
Dividend:	17.5824
Quarterly Dividend:	10.6917
^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.	
Benchmark:	CRISIL AA Short Term Bond Fund Index (w.e.f May 27, 2013) ₹ 5402.75 Crores
Monthly Average AUM:	₹ 5413.96 Crores
AUM as on last day:	(as on 31st December 2016)
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 180 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 180 days from the date of allotment: Nil (w.e.f October 10, 2016)
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Modified Duration:	3.89 years
Average Maturity:	5.41 years
Yield to Maturity:	7.65%
Expense Ratio:	
Regular	1.39
Direct	0.54

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	36.73%	SOV
Cholamandalam Investment and Finance Company Limited	8.84%	ICRA AA
Tata Motors Finance Ltd	6.24%	CRISIL AA, ICRA A1+
Reliance Ports and Terminals Ltd	4.58%	CRISIL AAA
Indiabulls Housing Finance Limited	4.22%	CARE AAA
State Government Securities	4.10%	SOV
Dewan Housing Finance Corporation Limited	3.17%	CARE AAA
Tata Power Company Limited	2.82%	CARE AA
Tata Motors Finance Solutions Ltd	2.81%	CRISIL AA
Tata Capital Financial Services Ltd	2.76%	CRISIL AA+

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 26.9226

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Short Term Opportunities Fund (%)	CRISIL AA Short Term Bond Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
May 09, 2003					Birla Sun Life Short Term Opportunities Fund (₹)	CRISIL AA Short Term Bond Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	7.52	8.88	5.91	26923	31966	21911
December 31, 2015 to December 30, 2016 (Absolute)	24.1852	11.32	10.05	7.27	11132	11005	10727
December 31, 2014 to December 31, 2015 (Absolute)	22.3069	8.42	9.44	8.22	10842	10944	10822
December 31, 2013 to December 31, 2014 (Absolute)	20.0366	11.33	10.79	8.56	11133	11079	10856

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

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

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

Birla Sun Life 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.

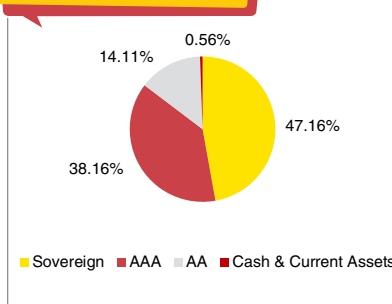
Fund Details

Fund Manager:	Mr. Kaustubh Gupta & Mr. Prasad Dhonde
Managing Fund Since:	September 29, 2009
Total Experience:	9 years & 16 years
Date of Allotment:	April 19, 2002
Type of Scheme:	An Open-ended Short Term Income Scheme
Application Amount 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 (₹)^	
Retail Plan	
Growth :	309.9993
Monthly Dividend:	108.7400
Quarterly Dividend:	108.9733
Regular Plan[§]	
Growth :	206.5080
Monthly Dividend:	108.8809
Quarterly Dividend:	106.2711
Dividend:	139.8574
Direct Plan[§]	
Growth :	208.4644
Monthly Dividend:	109.7986
Quarterly Dividend:	107.0413
Dividend:	141.0653
^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	
Benchmark:	CRISIL Short Term Bond Fund Index
Monthly Average AUM:	₹ 9006.34 Crores
AUM as on last day:	₹ 8496.05 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Modified Duration:	4.37 years
Average Maturity:	6.32 years
Yield to Maturity:	7.54%
Expense Ratio:	
Regular	0.65
Direct	0.30

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	41.92%	SOV
State Government Securities	5.24%	SOV
Reliance Jio Infocomm Limited	5.04%	CRISIL AAA
Indiabulls Housing Finance Limited	4.55%	CARE AAA
Dewan Housing Finance Corporation Limited	4.25%	CARE AAA
Tata Capital Financial Services Ltd	3.55%	CRISIL AA+
LIC Housing Finance Limited	3.05%	CRISIL AAA
Cholamandalam Investment and Finance Company Limited	3.01%	ICRA AA
Shriram Transport Finance Company Limited	2.60%	CRISIL AA+
Fullerton India Credit Co Ltd	2.21%	CARE AAA, ICRA A1+

Rating Profile of Portfolio



Dividend

Declared on date	30-Dec-16	25-Nov-16	28-Oct-16
Dividend Yield (Regular Plan)	0.56%	0.43%	0.44%
Dividend (₹) Per Unit	0.6109	0.4784	0.4779
Cum Dividend NAV	108.8809	110.9152	108.5792
Dividend Yield (Direct Plan)	0.56%	0.43%	0.44%
Dividend (₹) Per Unit	0.6158	0.4821	0.4814
Cum Dividend NAV	109.7986	111.8136	109.4290

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 December 30, 2016: ₹ 309.9993

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Treasury Optimizer Plan (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in
April 19, 2002					Birla Sun Life Treasury Optimizer Plan (₹)
					CRISIL Short Term Bond Fund Index # (₹)
					CRISIL 1 Year T-Bill Index ## (₹)
Since inception till December 30, 2016 (CAGR)	100.0000	8.00	7.31	5.96	31000
December 31, 2015 to December 30, 2016 (Absolute)	275.9954	12.32	9.83	7.27	11232
December 31, 2014 to December 31, 2015 (Absolute)	254.3261	8.52	8.66	8.22	10852
December 31, 2013 to December 31, 2014 (Absolute)	226.3215	12.37	10.47	8.56	11237

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

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

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

IVR

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

Birla Sun Life Medium Term Plan

An Open-ended Income Scheme



Savings
Solutions

What is it?

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

Investment Objective

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

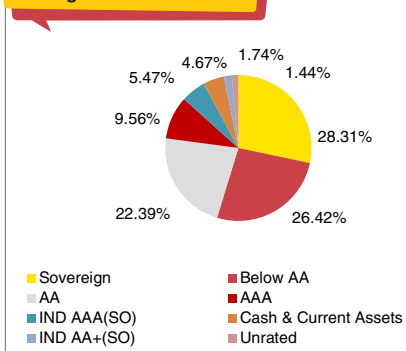
Fund Details

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:	
NAV of Plans / Options (₹)	Monthly: Minimum ₹ 1,000/-
Regular Plan⁵	
Growth :	20.1588
Quarterly Dividend:	10.4092
Half Yearly Dividend:	11.2689
Dividend:	14.9434
Institutional Plan	
Growth :	19.5710
Quarterly Dividend:	-
Half Yearly Dividend:	-
Direct Plan⁵	
Growth :	20.6319
Quarterly Dividend:	10.4210
Half Yearly Dividend:	11.6116
Dividend:	15.2896
Benchmark:	CRISIL AA Short Term Bond Fund Index (w.e.f May 27, 2013)
Monthly Average AUM:	₹ 9098.12 Crores
AUM as on last day:	₹ 9347.79 Crores
(as on 31st December 2016)	
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:	3.89 years
Average Maturity:	5.72 years
Yield to Maturity:	8.85%
Expense Ratio:	
Regular	1.59
Direct	0.75

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	28.31%	SOV
Piramal Finance Private Limited	5.60%	ICRA AA
Sansar Trust	5.46%	CRISIL AAA (SO),IND AAA(SO)
Adani Transmission Limited	5.28%	IND AA+
Adani Power Limited	4.35%	BWR AA-(SO)
Indiabulls Housing Finance Limited	3.83%	CARE AAA
RHC Holding Pvt Ltd	2.94%	CARE A(SO)
S.D. Corporation Pvt. Ltd	2.93%	ICRA AA(SO)
Dewan Housing Finance Corporation Limited	2.63%	CARE AAA
Relationships Properties Pvt Ltd	2.45%	CARE AA-(SO)

Rating Profile of Portfolio



Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 20.1588

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Medium Term Plan (%)	CRISIL AA Short Term Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
Mar 25, 2009					Birla Sun Life Medium Term Plan (₹)	CRISIL AA Short Term Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	9.44	9.79	6.72	20159	20670	16584
December 31, 2015 to December 30, 2016 (Absolute)	18.1829	10.87	10.05	14.97	11087	11005	11497
December 31, 2014 to December 31, 2015 (Absolute)	16.6024	9.52	9.44	7.39	10952	10944	10739
December 31, 2013 to December 31, 2014 (Absolute)	14.8270	11.97	10.79	14.14	11197	11079	11414

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Maneesh Dangi is 3. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. ⁵These Plan/Options continue for fresh subscriptions under the scheme. ⁶Direct Plan⁵ is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Birla Sun Life 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.

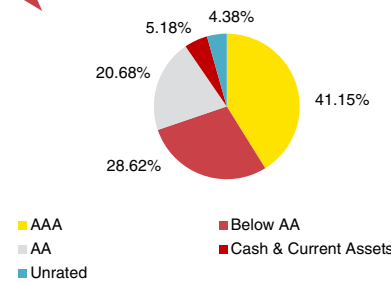
Fund Details

Fund Manager:	Mr. Maneesh Dangi
Managing Fund Since:	Since Inception
Total Experience:	15 years
Date of Allotment:	April 17, 2015
Type of Scheme:	An Open ended Income Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan⁵	
Growth :	11.7138
Dividend:	11.4789
Bonus:	11.7280
Direct Plan⁵	
Growth :	11.8726
Dividend:	11.6371
Bonus:	11.8724
Benchmark:	CRISIL AA Short Term Bond Fund Index
Monthly Average AUM:	₹ 1425.16 Crores
AUM as on last day: (as on 31st December 2016)	₹ 1483.49 Crores
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: 2.00% of applicable NAV. For redemption/switch out of units after 365 days but before 730 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 730 days from the date of allotment: Nil.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Modified Duration:	3.06 years
Average Maturity:	4.21 years
Yield to Maturity:	9.15%
Expense Ratio:	
Regular	1.77
Direct	0.94

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Power Finance Corporation Limited	7.28%	CRISIL AAA
Adani Transmission Limited	5.89%	IND AA+
Systemtrac Traders Private Limited	4.40%	ICRA AA-(SO)
Wadhwan Global Capital Pvt Ltd	4.27%	CARE AAA(SO)
NTPC Limited	4.06%	CRISIL AAA
Piramal Finance Private Limited	3.53%	ICRA AA
Adani Power Limited	3.51%	BWR AA-(SO)
HDFC Bank Limited	3.43%	CRISIL AAA
High Point Properties Private Limited	3.40%	ICRA AA(SO)
Power Grid Corporation of India Limited	3.39%	CRISIL AAA

Rating Profile of Portfolio



Dividend

Declared on date	30-Dec-16	30-Sep-16
Dividend Yield (Regular Plan)	1.45%	1.45%
Dividend (₹) Per Unit	0.1661	0.1661
Cum Dividend NAV	11.4789	11.4749
Dividend Yield (Direct Plan)	1.43%	1.43%
Dividend (₹) Per Unit	0.1661	0.1661
Cum Dividend NAV	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 December 30, 2016: ₹ 11.7138

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Corporate Bond Fund (%)	CRISIL AA Short Term Bond Fund Index # (%)	Crisil 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
Apr 17, 2015					Birla Sun Life Corporate Bond Fund (₹)	CRISIL AA Short Term Bond Fund Index # (₹)	Crisil 10 Year Gilt Index ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	9.71	9.59	11.40	11714	11693	12023
December 31, 2015 to December 30, 2016 (Absolute)	10.6204	10.30	10.05	14.97	11030	11005	11497

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Maneesh Dangi is 3. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. *These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Call-back

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



Birla Sun Life 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

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

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

SIP: Monthly: Minimum ₹ 1,000/-

NAV of Plans / Options (₹)^

Regular Plan	
Growth :	29.1497
Monthly Dividend:	11.4085
Quarterly Dividend:	11.0453
Dividend:	12.6637

Direct Plan^s	
Growth :	29.7861
Monthly Dividend:	11.5460
Quarterly Dividend:	11.3216
Dividend:	12.8416

^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: ₹ 15316.70 Crores

AUM as on last day: ₹ 15461.92 Crores

(as on 31st December 2016)

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.

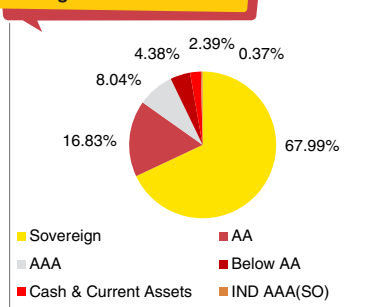
Other Parameter

Modified Duration:	8.14 years
Average Maturity:	18.24 years
Yield to Maturity:	7.75%
Expense Ratio:	
Regular	1.50
Direct	0.87

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	67.60%	SOV
Indiabulls Housing Finance Limited	3.87%	CARE AAA
Shriram Transport Finance Company Limited	3.26%	CRISIL AA+
Piramal Finance Private Limited	3.05%	ICRA AA
Tata Motors Finance Ltd	2.45%	CRISIL AA
Adani Power Limited	2.09%	BWR AA-(SO)
Edelweiss Commodities Services Ltd	1.97%	ICRA AA
Dewan Housing Finance Corporation Limited	1.82%	CARE AAA
Sansar Trust	1.46%	CRISIL AAA (SO),IND AAA(SO)
JM Financial Credit Solution Limited	1.20%	ICRA AA

Rating Profile of Portfolio



Dividend

Declared on date	30-Dec-16	25-Nov-16	28-Oct-16
Dividend Yield (Regular Plan)	0.58%	0.42%	0.44%
Dividend (₹) Per Unit	0.0657	0.0504	0.0506
Cum Dividend NAV	11.4085	11.9128	11.4399
Dividend Yield (Direct Plan)	0.58%	0.42%	0.44%
Dividend (₹) Per Unit	0.0664	0.0509	0.0511
Cum Dividend NAV	11.5460	12.0489	11.5649

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 December 30, 2016: ₹ 29.1497

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Dynamic Bond Fund (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
Sept 27, 2004					Birla Sun Life Dynamic Bond Fund (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	9.11	7.63	6.45	29150	24645	21517
December 31, 2015 to December 30, 2016 (Absolute)	25.5607	14.04	9.83	14.97	11404	10983	11497
December 31, 2014 to December 31, 2015 (Absolute)	23.7909	7.44	8.66	7.39	10744	10866	10739
December 31, 2013 to December 31, 2014 (Absolute)	20.7154	14.85	10.47	14.14	11485	11047	11414

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Maneesh Dangi is 3. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. ³Direct Plan^s is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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.

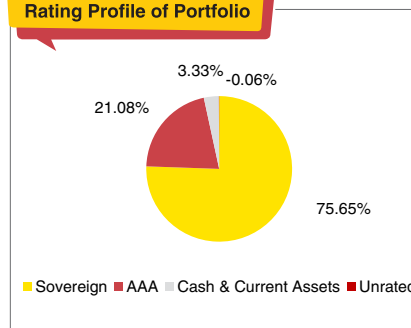
Fund Details

Fund Manager:	Mr. Prasad Dhonde
Managing Fund Since:	January 11, 2010
Total Experience:	16 years
Date of Allotment:	October 21, 1995
Type of Scheme:	An Open-ended Income Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in 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 :	73.5235
Quarterly Dividend:	13.2311
Dividend:	11.6934
Direct Plan[§]	
Growth :	75.6311
Quarterly Dividend:	13.6944
Dividend:	11.8794
^The dividend option under the scheme have been renamed w.e.f December 26, 2014. Please refer addendum no, 59/2014 dated December 17, 2014 for further details.	
Benchmark:	CRISIL Composite Bond Fund Index
Monthly Average AUM:	₹ 3413.04 Crores
AUM as on last day: (as on 31st December 2016)	₹ 2442.08 Crores
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:	8.20 years
Average Maturity:	14.98 years
Yield to Maturity:	7.20%
Expense Ratio:	
Regular	1.70
Direct	0.89

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
6.79% GOI (MD 26/12/2029)	33.98%	SOV
7.73% GOI (MD 19/12/2034)	18.68%	SOV
8.13% GOI (MD 22/06/2045)	8.42%	SOV
8.17% GOI (MD 01/12/2044)	7.06%	SOV
NTPC Limited	5.09%	CRISIL AAA
Bajaj Finance Limited	5.08%	CARE AAA
Reliance Ports and Terminals Ltd	4.68%	CRISIL AAA
Essel Lucknow Raebareli Toll Roads Limited	3.53%	CARE AAA(SO)
7.61% GOI(MD 09/05/2030)	3.20%	SOV
9.23% GOI (MD 23/12/2043)	2.53%	SOV

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 73.5235

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Income Plus (%)	CRISIL Composite Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
Oct 21, 1995					Birla Sun Life Income Plus (₹)	CRISIL Composite Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	9.86	N/A	N/A	73524	N/A	N/A
December 31, 2015 to December 30, 2016 (Absolute)	64.2685	14.40	12.93	14.97	11440	11293	11497
December 31, 2014 to December 31, 2015 (Absolute)	61.4645	4.56	8.63	7.39	10456	10863	10739
December 31, 2013 to December 31, 2014 (Absolute)	52.9728	16.03	14.31	14.14	11603	11431	11414

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

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

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



Missed call facility

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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.

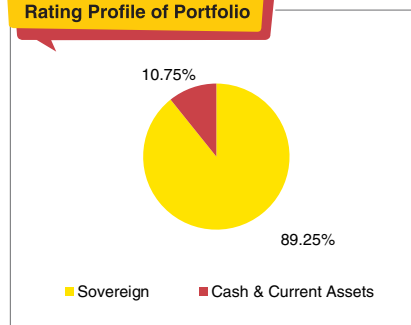
Fund Details

Fund Manager:	Mr. Prasad Dhonde & Mr. Kaustubh Gupta
Managing Fund Since:	July 01, 2011 & June 20, 2014
Total Experience:	16 years & 9 years
Date of Allotment:	October 12, 1999
Type of Scheme:	An Open-ended Government Securities Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth :	49.5551
Quarterly Dividend:	12.6878
Direct Plan⁵	
Growth:	49.9064
Quarterly Dividend:	11.1680
Benchmark:	I-Sec LI-BEX
Monthly Average AUM:	₹ 35.35 Crores
AUM as on last day:	₹ 35.32 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Modified Duration:	6.10 years
Average Maturity:	8.61 years
Yield to Maturity:	6.55%
Expense Ratio:	
Regular	0.47
Direct	0.27

Top Portfolio Holdings

Issuer	% to net Assets	Rating
6.97% GOI (MD 06/09/2026)	87.70%	SOV
8.40% GOI (MD 28/07/2024)	1.55%	SOV
Cash & Current Assets	10.75%	

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 49.5551

Date of Inception: Oct 12, 1999	NAV Per Unit. * (₹)	Birla Sun Life Constant Maturity 10 Year Gilt Fund (%)	I-Sec LI-BEX # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Constant Maturity 10 Year Gilt Fund (₹)	I-Sec LI-BEX # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	9.73	N/A	N/A	49555	N/A	N/A
December 31, 2015 to December 30, 2016 (Absolute)	43.4787	13.98	16.76	14.97	11398	11676	11497
December 31, 2014 to December 31, 2015 (Absolute)	40.6554	6.94	7.48	7.39	10694	10748	10739
December 31, 2013 to December 31, 2014 (Absolute)	36.0600	12.74	19.74	14.14	11274	11974	11414

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Kaustubh Gupta is 85. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. *Direct Plan⁵ is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Birla Sun Life Government Securities Fund - Long Term Plan

An Open-ended Gilt Scheme



Savings
Solutions

What is it?

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

Investment Objective

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

Fund Details

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 :	49.1899
Half Yearly Dividend:	11.0291
Dividend:	12.1894

Direct Plan[§]

Growth:	50.2212
Half Yearly Dividend:	11.6087
Dividend:	12.4975

[^]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:	₹ 743.30 Crores
AUM as on last day: (as on 31st December 2016)	₹ 736.06 Crores

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

Entry Load:	Nil
Exit Load**:	Nil

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

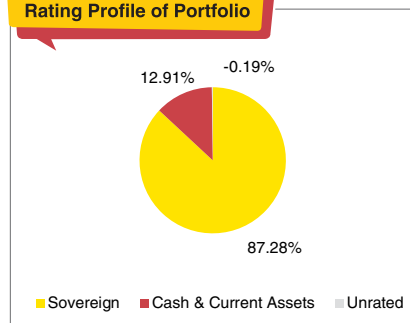
Other Parameter

Modified Duration:	7.00 years
Average Maturity:	12.88 years
Yield to Maturity:	6.91%
Expense Ratio:	
Regular	1.38
Direct	0.78

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
6.79% GOI (MD 26/12/2029)	35.85%	SOV
8.17% GOI (MD 01/12/2044)	15.29%	SOV
7.73% GOI (MD 19/12/2034)	10.81%	SOV
8.60% GOI (MD 02/06/2028)	10.68%	SOV
8.60% Bihar SDL (MD 09/03/2026)	9.64%	SOV
6.57% GOI (MD 05/12/2033)	4.58%	SOV
7.68% GOI (MD 15/12/2023)	0.43%	SOV
8.30% GOI (MD 02/07/2040)	0.0005%	SOV
7.59% GOI (MD 20/03/2029)	0.0001%	SOV
6.28% Pay Fix & Rec Mibor (30/12/21) ICICIBK	-0.01%	

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 49.1899

Date of Inception: Oct 28, 1999	NAV Per Unit. * (₹)	Birla Sun Life Government Securities Fund - Long Term Plan (%)	I-Sec LI-BEX # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Government Securities Fund - Long Term Plan (₹)	I-Sec LI-BEX # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	9.71	N/A	N/A	49190	N/A	N/A
December 31, 2015 to December 30, 2016 (Absolute)	42.6423	15.35	16.76	14.97	11535	11676	11497
December 31, 2014 to December 31, 2015 (Absolute)	40.4232	5.49	7.48	7.39	10549	10748	10739
December 31, 2013 to December 31, 2014 (Absolute)	34.3923	17.54	19.74	14.14	11754	11974	11414

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

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

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

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 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.

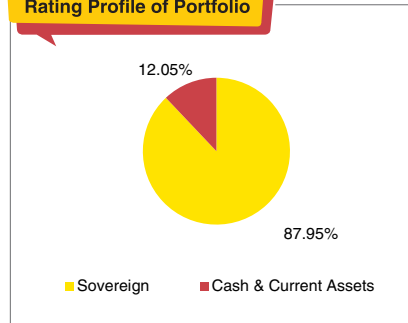
Fund Details

Fund Manager:	Mr. Prasad Dhonde & Mr. Kaustubh Gupta
Managing Fund Since:	July 01, 2011 & June 20, 2014
Total Experience:	16 years & 9 years
Date of Allotment:	October 12, 1999
Type of Scheme:	An Open-ended Government Securities Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth :	45.8744
Quarterly Dividend:	10.5041
Direct Plan[§]	
Growth:	46.7878
Quarterly Dividend:	10.5730
Benchmark:	I-Sec LI-BEX
Monthly Average AUM:	₹ 79.37 Crores
AUM as on last day:	₹ 78.54 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption / switch-out of units within 90 days from the date of allotment: 0.50% of applicable NAV. For redemption /switch-out of units after 90 days from the date of allotment: Nil.
	**Exit Load is NIL for units issued in Dividend Reinvestment
Other Parameter	
Modified Duration:	8.55 years
Average Maturity:	15.67 years
Yield to Maturity:	6.96%
Expense Ratio:	
Regular	1.39
Direct	0.89

Top Portfolio Holdings

Issuer	% to net Assets	Rating
6.79% GOI (MD 26/12/2029)	32.01%	SOV
6.57% GOI (MD 05/12/2033)	18.39%	SOV
8.17% GOI (MD 01/12/2044)	17.00%	SOV
7.73% GOI (MD 19/12/2034)	13.51%	SOV
8.24% GOI (MD 10/11/2033)	7.04%	SOV
Cash & Current Assets	12.05%	

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 45.8744

Date of Inception: Oct 12, 1999	NAV Per Unit. * (₹)	Birla Sun Life Gilt Plus- PF Plan (%)	I-Sec LI-BEX # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Gilt Plus- PF Plan (₹)	I-Sec LI-BEX # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	9.24	N/A	N/A	45874	N/A	N/A
December 31, 2015 to December 30, 2016 (Absolute)	39.3222	16.66	16.76	14.97	11666	11676	11497
December 31, 2014 to December 31, 2015 (Absolute)	37.2078	5.68	7.48	7.39	10568	10748	10739
December 31, 2013 to December 31, 2014 (Absolute)	31.0225	19.94	19.74	14.14	11994	11974	11414

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

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

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

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.

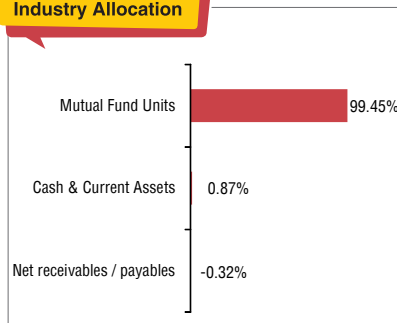
Fund Details

Fund Manager:	Mr. Shraavan Sreenivasula
Managing Fund Since:	December 15, 2014
Total Experience:	14 years
Date of Allotment:	December 29, 2006
Type of Scheme:	An Open ended Fund of Funds Scheme
Application Amount for fresh subscription*:	₹ 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:	22.4712
Dividend:	14.0910
Direct Plan^s	
Growth:	22.8608
Dividend:	14.3216
Benchmark:	CRISIL Composite Bond Fund Index
Monthly Average AUM:	₹ 86.29 Crores
AUM as on last day: (as on 31st December 2016)	₹ 85.83 Crores
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	1.11
Direct	0.61

Top Portfolio Holdings

Issuer	% to net Assets
IDFC Dynamic Bond Fund-Direct Plan-Growth	21.17%
SBI Magnum Gilt Fund - Long Term-Dir Pl - Growth	20.87%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	20.66%
Birla Sun Life Govt Sec. Long Term Grwth Direct	19.55%
ICICI Prudential Gilt Fund Inv Plan PF Opt-Dir Plan-Grw	17.20%
Cash & Current Assets	0.87%
Net receivables / payables	-0.32%

Industry Allocation



Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 22.4712

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Active Debt Multi Manager FoF Scheme (%)	CRISIL Composite Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
Dec 29, 2006					Birla Sun Life Active Debt Multi Manager FoF Scheme (₹)	CRISIL Composite Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	8.42	7.98	7.26	22471	21567	20177
December 31, 2015 to December 30, 2016 (Absolute)	19.5890	14.71	12.93	14.97	11471	11293	11497
December 31, 2014 to December 31, 2015 (Absolute)	18.6057	5.28	8.63	7.39	10528	10863	10739
December 31, 2013 to December 31, 2014 (Absolute)	16.3797	13.59	14.31	14.14	11359	11431	11414

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

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

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

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

Call-back

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



Birla Sun Life Financial Planning FOF - Conservative Plan

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

An Open ended Fund of Funds Scheme



Savings Solutions

What is it?

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

Investment Objective

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

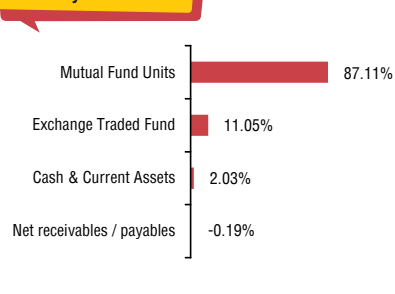
Fund Details

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:	15.6962
Dividend:	14.2820
Direct Plan[§]	
Growth:	16.0173
Dividend:	10.8670
Benchmark:	
Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold	
Monthly Average AUM:	₹ 5.45 Crores
AUM as on last day:	₹ 5.42 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/ switchout of units within and including 1 year from the date of allotment: 1% of applicable NAV. For redemption/ switch-out of units after 1 year from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Expense Ratio:	
Regular	1.25
Direct	0.72

Top Ten Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Cash Plus - Growth - Direct Plan	40.33%
Birla Sun Life Medium Term Plan -Gr - Direct Plan	14.39%
IDFC Dynamic Bond Fund-Direct Plan-Growth	6.81%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	6.19%
Kotak MF Gold ETF	5.78%
R*Shares Gold BeES	5.27%
MOST Focused Multicap 35-Direct Plan-Growth Option	5.07%
Birla Sun Life Advantage Fund - Gr - Dir PI	5.05%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	4.11%
SBI Blue Chip Fund-Direct Plan -Growth	3.84%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 15.6962

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Financial Planning FOF Conservative Plan (%)	20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold # (%)	CRISIL 10 Year Gilt Index ## (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in Birla Sun Life Financial Planning FOF Conservative Plan (₹)	20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold # (₹)	CRISIL 10 Year Gilt Index ## (₹)	S&P BSE SENSEX ## (₹)
May 09, 2011									
Since inception till December 30, 2016 (CAGR)	10.0000	8.31	8.03	8.50	6.63	15696	15468	15852	14370
December 31, 2015 to December 30, 2016 (Absolute)	14.5192	8.11	8.34	14.97	1.95	10811	10834	11497	10195
December 31, 2014 to December 31, 2015 (Absolute)	13.8776	4.62	3.98	7.39	-5.03	10462	10398	10739	9497
December 31, 2013 to December 31, 2014 (Absolute)	12.0144	15.51	13.33	14.14	29.89	11551	11333	11414	12989

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	680000	600000	360000	120000
Market Value of amount Invested	859560	736778	402037	123531
Scheme Returns (CAGR)	8.19	8.15	7.31	5.52
20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold returns# (CAGR)	7.68	7.58	6.89	5.75
CRISIL 10 Year Gilt Index returns## (CAGR)	9.87	10.21	12.60	15.90
S&P BSE SENSEX returns## (CAGR)	7.23	6.97	1.68	1.10

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

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

Birla Sun Life Financial Planning FOF - Prudent Plan

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

An Open ended Fund of Funds Scheme



Savings
Solutions

What is it?

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

Investment Objective

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

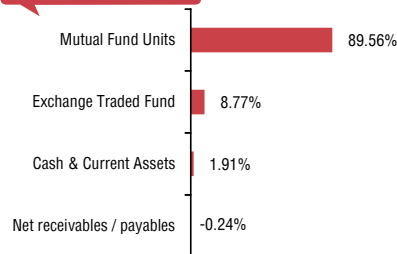
Fund Details

Fund Manager:	Mr. Shravan Sreenivasula
Managing Fund Since:	December 15, 2014
Total Experience:	14 years
Date of Allotment:	May 09, 2011
Type of Scheme:	An Open ended Fund of Funds Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in 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:	16.5162
Dividend:	14.8134
Direct Plan[§]	
Growth:	16.8295
Dividend:	15.2451
Benchmark:	40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold
Monthly Average AUM:	₹ 16.68 Crores
AUM as on last day:	₹ 16.75 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Expense Ratio:	
Regular	1.34
Direct	0.81

Top Ten Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Cash Plus - Growth - Direct Plan	25.77%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	12.51%
MOST Focused Multicap 35-Direct Plan-Growth Option	9.15%
Birla Sun Life Advantage Fund - Gr - Dir PI	9.00%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	8.23%
SBI Blue Chip Fund-Direct Plan -Growth	7.06%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	6.23%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	6.01%
IDFC Dynamic Bond Fund-Direct Plan-Growth	5.59%
R*Shares Gold BeES	4.58%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 16.5162

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Financial Planning FOF Prudent (%)	40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold # (%)	CRISIL 10 Year Gilt Index ## (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in	Birla Sun Life Financial Planning FOF Prudent Plan (₹)	40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold # (₹)	CRISIL 10 Year Gilt Index ## (₹)	S&P BSE SENSEX ## (₹)
May 09, 2011										
Since inception till December 30, 2016 (CAGR)	10.0000	9.29	7.79	8.50	6.63	16516	15275	15852	14370	
December 31, 2015 to December 30, 2016 (Absolute)	15.3410	7.66	7.15	14.97	1.95	10766	10715	11497	10195	
December 31, 2014 to December 31, 2015 (Absolute)	14.7146	4.26	1.70	7.39	-5.03	10426	10170	10739	9497	
December 31, 2013 to December 31, 2014 (Absolute)	11.8685	23.98	17.63	14.14	29.89	12398	11763	11414	12989	

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	680000	600000	360000	120000
Market Value of amount Invested	897323	766312	405197	123268
Scheme Returns (CAGR)	9.70	9.73	7.84	5.11
40% Nifty 50 Index + 30% CRISIL Liquid Fund Index + 20% CRISIL Composite Bond Fund Index + 10% INR price of Gold returns# (CAGR)	7.64	7.50	5.82	4.66
CRISIL 10 Year Gilt Index returns## (CAGR)	9.87	10.21	12.60	15.90
S&P BSE SENSEX returns## (CAGR)	7.23	6.97	1.68	1.10

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

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



Missed call facility

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



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.

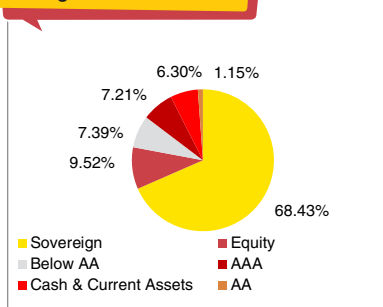
Fund Details

Fund Manager:	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo
Managing Fund Since:	June 18, 2009, August 26, 2015 & August 26, 2015 respectively
Total Experience:	16 years, 10 years & 11 years respectively
Date of Allotment:	May 22, 2004
Type of Scheme:	An Open-ended Income Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plan / Options (₹)	
Regular Plan	
Growth :	30.9903
Monthly Dividend:	13.3541
Direct Plan[§]	
Growth :	31.4995
Monthly Dividend:	14.0393
Benchmark:	CRISIL MIP Blended Index
Monthly Average AUM:	₹ 283.89 Crores
AUM as on last day:	₹ 283.67 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 540 days from the date of allotment: Nil.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Modified Duration:	6.99 years
Average Maturity:	12.79 years
Yield to Maturity:	7.39%
(for Debt Component)	
Portfolio Turnover:	1.66
(for Equity Component)	
Expense Ratio:	
Regular	1.30
Direct	0.90

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	67.01%	SOV
IDBI Bank Limited	7.39%	CRISIL A
Power Finance Corporation Limited	7.21%	CRISIL AAA
State Government Securities	1.43%	SOV
Yes Bank Limited	1.15%	ICRA AA+
Eicher Motors Limited	0.69%	
Repcos Home Finance Limited	0.62%	
HDFC Bank Limited	0.55%	
Bajaj Finance Limited	0.50%	
Hindustan Zinc Limited	0.47%	

Rating Profile of Portfolio



Dividend

Declared on date	30-Dec-16	25-Nov-16	28-Oct-16
Dividend Yield (Regular Plan)	0.50%	0.38%	0.38%
Dividend (₹) Per Unit	0.0664	0.0521	0.0519
Cum Dividend NAV	13.3541	13.7668	13.4909
Dividend Yield (Direct Plan)	0.50%	0.38%	0.38%
Dividend (₹) Per Unit	0.0698	0.0547	0.0545
Cum Dividend NAV	14.0393	14.4676	14.1732

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 December 30, 2016: ₹ 30.9903

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life MIP II - Savings 5 Plan (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index # (%)	Value of Standard Investment of ₹ 10000 in		
May 22, 2004					Birla Sun Life MIP II - Savings 5 Plan (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index # (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	9.38	8.27	5.87	30990	27261	20542
December 31, 2015 to December 30, 2016 (Absolute)	27.6141	12.23	11.55	14.97	11223	11155	11497
December 31, 2014 to December 31, 2015 (Absolute)	26.0124	6.16	6.79	7.39	10616	10679	10739
December 31, 2013 to December 31, 2014 (Absolute)	21.8964	18.80	16.83	14.14	11880	11683	11414

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Performance of scheme may or may not be strictly comparable with that of its additional benchmark in view of hybrid nature of scheme. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Total Schemes managed by Mr. Pranay Sinha is 6. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. *Direct Plan* is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

IVR

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

Birla Sun Life MIP

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

An Open-ended Income Scheme



Regular Income Solutions

What is it?

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

Investment Objective

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

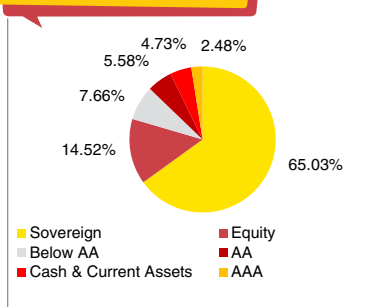
Fund Details

Fund Manager:	Mr. Vineet Maloo & Mr. Pranay Sinha
Managing Fund Since:	August 26, 2015
Total Experience:	11 years & 10 years
Date of Allotment:	November 20, 2000
Type of Scheme:	An Open-ended Income Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth :	43.0220
Monthly Dividend:	12.3872
Direct Plan⁵	
Growth :	43.9589
Monthly Dividend:	13.7471
Benchmark:	CRISIL MIP Blended Index
Monthly Average AUM:	₹ 106.48 Crores
AUM as on last day:	₹ 104.18 Crores
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 1095 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 1095 days from the date of allotment: Nil.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Modified Duration:	7.12 years
Average Maturity:	13.54 years
Yield to Maturity:	7.40%
(for Debt Component)	
Portfolio Turnover:	1.01
(for Equity Component)	
Expense Ratio:	
Regular	2.49
Direct	1.88

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	59.66%	SOV
IDBI Bank Limited	13.25%	CRISIL A, ICRA AA
State Government Securities	5.37%	SOV
Power Finance Corporation Limited	2.48%	CRISIL AAA
Eicher Motors Limited	1.05%	
HDFC Bank Limited	1.04%	
Repco Home Finance Limited	0.97%	
Bajaj Finance Limited	0.82%	
Equitas Holdings Limited	0.68%	
Kewal Kiran Clothing Limited	0.67%	

Rating Profile of Portfolio



Dividend

Declared on date	30-Dec-16	25-Nov-16	28-Oct-16
Dividend Yield (Regular Plan)	0.50%	0.38%	0.39%
Dividend (₹) Per Unit	0.0615	0.0485	0.0485
Cum Dividend NAV	12.3872	12.7561	12.5876
Dividend Yield (Direct Plan)	0.50%	0.38%	0.38%
Dividend (₹) Per Unit	0.0683	0.0538	0.0537
Cum Dividend NAV	13.7471	14.1482	13.9542

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 December 30, 2016: ₹ 43.0220

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life MIP (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index # (%)	Value of Standard Investment of ₹ 10000 in		
Nov 20, 2000					Birla Sun Life MIP (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index # (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	9.47	N/A	N/A	43022	N/A	N/A
December 31, 2015 to December 30, 2016 (Absolute)	38.9606	10.42	11.55	14.97	11042	11155	11497
December 31, 2014 to December 31, 2015 (Absolute)	37.0176	5.25	6.79	7.39	10525	10679	10739
December 31, 2013 to December 31, 2014 (Absolute)	32.0671	15.44	16.83	14.14	11544	11683	11414

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Performance of scheme may or may not be strictly comparable with that of its additional benchmark in view of hybrid nature of scheme. Total Schemes Co-Managed by Fund Managers is 4. Total Schemes managed by Mr. Vineet Maloo is 18. Total Schemes managed by Mr. Pranay Sinha is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. ⁵Direct Plan⁵ is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Birla Sun Life Monthly Income

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

An Open-ended Income Scheme



Regular Income Solutions

What is it?

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

Investment Objective

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

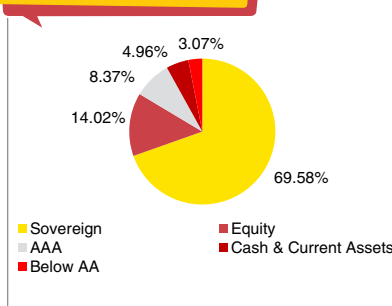
Fund Details

Fund Manager:	Mr. Vineet Maloo & Mr. Pranay Sinha
Managing Fund Since:	August 26, 2015
Total Experience:	11 years & 10 years
Date of Allotment:	July 14, 1999
Type of Scheme:	An Open-ended Income Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth :	60.9669
Dividend:	12.6915
Quarterly Dividend:	12.6498
Direct Plan[§]	
Growth :	62.6483
Dividend:	13.7653
Quarterly Dividend:	13.1821
Benchmark:	CRISIL MIP Blended Index
Monthly Average AUM:	₹ 260.75 Crores
AUM as on last day:	₹ 259.76 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 540 days from the date of allotment: Nil.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Modified Duration:	6.89 years
Average Maturity:	11.41 years
Yield to Maturity:	7.15%
(for Debt Component)	
Portfolio Turnover:	1.62
(for Equity Component)	
Expense Ratio:	
Regular	2.38
Direct	1.64

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	68.72%	SOV
Power Finance Corporation Limited	7.38%	CRISIL AAA
IDBI Bank Limited	3.07%	CRISIL A
Eicher Motors Limited	1.09%	
RepcO Home Finance Limited	1.05%	
Power Grid Corporation of India Limited	0.98%	CRISIL AAA
HDFC Bank Limited	0.93%	
State Government Securities	0.86%	SOV
Bajaj Finance Limited	0.79%	
V-Mart Retail Limited	0.69%	

Rating Profile of Portfolio



Dividend

Declared on date	30-Dec-16	30-Nov-16	28-Oct-16
Dividend Yield (Regular Plan)	0.43%	0.45%	0.39%
Dividend (₹) Per Unit	0.0542	0.0587	0.0498
Cum Dividend NAV	12.6915	13.1097	12.9159
Dividend Yield (Direct Plan)	0.43%	0.45%	0.39%
Dividend (₹) Per Unit	0.0587	0.0636	0.0539
Cum Dividend NAV	13.7653	14.2102	13.9905

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 December 30, 2016: ₹ 60.9669

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Monthly Income (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
July 14, 1999					Birla Sun Life Monthly Income (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	10.90	N/A	N/A	60967	N/A	N/A
December 31, 2015 to December 30, 2016 (Absolute)	55.1537	10.54	11.55	14.97	11054	11155	11497
December 31, 2014 to December 31, 2015 (Absolute)	52.1865	5.69	6.79	7.39	10569	10679	10739
December 31, 2013 to December 31, 2014 (Absolute)	43.7454	19.30	16.83	14.14	11930	11683	11414

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Performance of scheme may or may not be strictly comparable with that of its additional benchmark in view of hybrid nature of scheme. Total Schemes Co-Managed by Fund Managers is 4. Total Schemes managed by Mr. Vineet Maloo is 18. Total Schemes managed by Mr. Pranay Sinha is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. *Direct Plan* is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Call-back

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

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



Birla Sun Life 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.

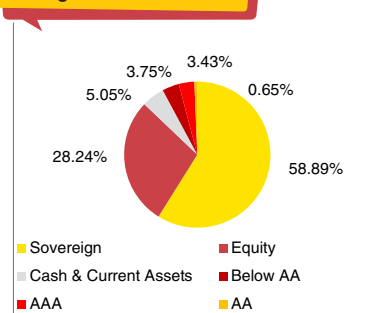
Fund Details

Fund Manager:	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo
Managing Fund Since:	June 18, 2009, August 26, 2015 & August 26, 2015 respectively
Total Experience:	16 years, 10 years & 11 years respectively
Date of Allotment:	May 22, 2004
Type of Scheme:	An Open-ended Income Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plan / Options (₹)	
Regular Plan	
Growth :	33.8205
Monthly Dividend:	14.4254
Direct Plan[§]	
Growth :	34.8850
Monthly Dividend:	18.5878
Benchmark:	CRISIL MIP Blended Index
Monthly Average AUM:	₹ 1411.15 Crores
AUM as on last day:	₹ 1430.72 Crores
(as on 31st December 2016)	
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:	6.70 years
Average Maturity:	11.49 years
Yield to Maturity:	7.20%
(for Debt Component)	
Portfolio Turnover:	3.19
(for Equity Component)	
Expense Ratio:	
Regular	2.13
Direct	0.91

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	50.31%	SOV
State Government Securities	8.58%	SOV
Yes Bank Limited	2.70%	ICRA AA+
Eicher Motors Limited	2.09%	
Hindustan Petroleum Corporation Limited	1.85%	
Bharat Aluminium Co Ltd.	1.75%	CRISIL A
Housing Development Finance Corporation Limited	1.64%	ICRA A1+
Natco Pharma Limited	1.48%	
Maruti Suzuki India Limited	1.12%	
Repc Home Finance Limited	1.03%	

Rating Profile of Portfolio



Dividend

Declared on date	30-Dec-16	25-Nov-16	28-Oct-16
Dividend Yield (Regular Plan)	0.50%	0.39%	0.39%
Dividend (₹) Per Unit	0.0717	0.0580	0.0579
Cum Dividend NAV	14.4254	14.8696	15.0323
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 December 30, 2016: ₹ 33.8205

Date of Inception: May 22, 2004	NAV Per Unit. * (₹)	Birla Sun Life MIP II - Wealth 25 Plan (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life MIP II - Wealth 25 Plan (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	10.14	8.27	5.87	33821	27261	20542
December 31, 2015 to December 30, 2016 (Absolute)	29.8991	13.12	11.55	14.97	11312	11155	11497
December 31, 2014 to December 31, 2015 (Absolute)	28.3682	5.40	6.79	7.39	10540	10679	10739
December 31, 2013 to December 31, 2014 (Absolute)	22.2151	27.70	16.83	14.14	12770	11683	11414

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Performance of scheme may or may not be strictly comparable with that of its additional benchmark in view of hybrid nature of scheme. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Total Schemes managed by Mr. Pranay Sinha is 6. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. *Direct Plan* is only for investors who purchase /subscribe units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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



What are Tax Savings Solutions?

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

Who can benefit from Tax Savings Solutions?

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

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

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

Benefits of Tax Savings Solutions:

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

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

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

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



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

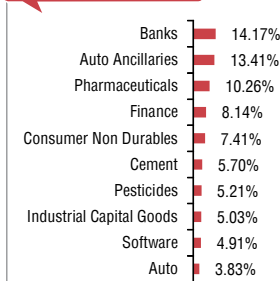
Fund Details

Fund Manager:	Mr. Ajay Garg
Managing Fund Since:	October 01, 2006
Total Experience:	22 years
Date of Allotment:	March 29, 1996
Type of Scheme:	An Open-ended ELSS
Scheme with a lock - in of 3 years from the date of allotment.	
Application Amount for fresh subscription*:	₹ 500 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 500 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth (w.e.f. 06/03/08):	22.61
Dividend:	127.70
Direct Plan[§]	
Growth:	23.35
Dividend:	161.12
Benchmark:	S&P BSE 200
Monthly Average AUM:	₹ 2363.32 Crores
AUM as on last day:	₹ 2432.88 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load:	Nil
Other Parameter	
Standard Deviation:	16.10%
Sharpe Ratio**:	0.49
Beta:	0.97
Portfolio Turnover:	0.01
Expense Ratio:	
Regular	2.29
Direct	1.38

Top Ten Portfolio Holdings

Issuer	% to net Assets
Sundaram Clayton Limited	8.03%
Bayer Cropscience Limited	5.21%
Honeywell Automation India Limited	4.90%
ICRA Limited	3.91%
Gillette India Limited	3.80%
Kotak Mahindra Bank Limited	3.64%
Biocon Limited	3.38%
MRF Limited	3.29%
Zee Entertainment Enterprises Limited	3.25%
GlaxoSmithKline Pharmaceuticals Limited	3.04%

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 December 30, 2016: ₹ 22.61

Date of Inception: Mar 06, 2008	NAV Per Unit. * (₹)	Birla Sun Life Tax Relief '96 (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Tax Relief '96 (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.00	9.69	6.19	5.94	22610	16990	16633
December 31, 2015 to December 30, 2016 (Absolute)	21.87	3.38	3.95	3.01	10338	10395	10301
December 31, 2014 to December 31, 2015 (Absolute)	20.03	9.19	-1.48	-4.06	10919	9852	9594
December 31, 2013 to December 31, 2014 (Absolute)	12.96	54.55	35.47	31.39	15455	13547	13139

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. Tax deduction(s) available u/s 80C of the Income Tax Act, 1961 is subject to conditions specified therein. Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future. Investors are advised to consult their tax advisor in view of individual nature of tax benefits. § Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1060000	600000	360000	120000
Market Value of amount Invested	2104636	932071	427062	122051
Scheme Returns (CAGR)	15.00	17.66	11.42	3.19
S&P BSE 200 returns# (CAGR)	9.51	9.52	4.83	2.78
Nifty 50 returns## (CAGR)	8.44	7.69	2.79	1.61

Date of First Installment: April 01, 2008 & Scheme Inception Date: March 06, 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 6.25% (FBI Overnight MIBOR for 30th Dec 2016) for calculating Sharpe Ratio

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

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

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

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.

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.

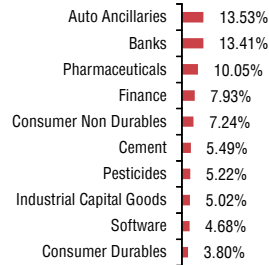
Fund Details

Fund Manager:	Mr. Ajay Garg
Managing Fund Since:	October 17, 2011
Total Experience:	22 years
Date of Allotment:	February 16, 1999
Type of Scheme:	An Open-ended ELSS Scheme with a lock - in of 3 years from the date of allotment.
Application Amount for fresh subscription*:	₹ 500 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 500 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	28.44
Dividend:	72.75
Direct Plan⁵	
Growth:	29.55
Dividend:	97.32
Benchmark:	S&P BSE SENSEX
Monthly Average AUM:	₹ 399.78 Crores
AUM as on last day:	₹ 409.95 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load:	Nil
Other Parameter	
Standard Deviation:	15.35%
Sharpe Ratio**:	0.86
Beta:	0.99
Portfolio Turnover:	0.003
Expense Ratio:	
Regular	2.72
Direct	1.61

Top Ten Portfolio Holdings

Issuer	% to net Assets
Sundaram Clayton Limited	8.05%
Bayer Cropscience Limited	5.22%
Honeywell Automation India Limited	4.91%
ICRA Limited	3.92%
Gillette India Limited	3.82%
MRF Limited	3.50%
Kotak Mahindra Bank Limited	3.45%
Biocon Limited	3.20%
Zee Entertainment Enterprises Limited	3.08%
GlaxoSmithKline Pharmaceuticals Limited	3.05%

Industry Allocation



Dividend

Declared on date	23-Mar-16	20-Mar-15	21-Mar-14
Dividend Yield (Regular Plan)	7.92%	5.52%	0.00%
Dividend (₹) Per Unit	5.75	4.50	0
Cum Dividend NAV	72.57	81.45	54.12

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 28.44

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Tax Plan (%)	S&P BSE SENSEX # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Tax Relief '96 (₹)	S&P BSE SENSEX # (₹)	Nifty 50 ## (₹)
Oct 03, 2006							
Since inception till December 30, 2016 (CAGR)	10.00	10.74	7.77	8.43	28440	21531	22932
December 31, 2015 to December 30, 2016 (Absolute)	27.59	3.08	1.95	3.01	10308	10195	10301
December 31, 2014 to December 31, 2015 (Absolute)	25.49	8.24	-5.03	-4.06	10824	9497	9594
December 31, 2013 to December 31, 2014 (Absolute)	16.67	52.91	29.89	31.39	15291	12989	13139

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. Tax deduction(s) available u/s 80C of the Income Tax Act, 1961 is subject to conditions specified therein. Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future. Investors are advised to consult their tax advisor in view of individual nature of tax benefits. #Direct Plan* is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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 (₹)	1230000	600000	360000	120000
Market Value of amount Invested	2480148	914223	422724	121775
Scheme Returns (CAGR)	13.10	16.87	10.72	2.76
S&P BSE SENSEX returns# (CAGR)	7.45	6.99	1.73	1.18
Nifty 50 returns## (CAGR)	7.92	7.69	2.79	1.61
Date of First Installment: March 01, 1999 & Scheme Inception Date: February 16, 1999. Past Performance may or may not be sustained in future.				

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

** Risk Free Rate assumed to be 6.25% (FBIL Overnight MIBOR for 30th Dec 2016) for calculating Sharpe Ratio

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

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

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

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



<http://mutualfund.birlasunlife.com>

<https://twitter.com/bslmf>

<https://www.facebook.com/bslmf>

<https://www.linkedin.com/company/bslmf>

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.

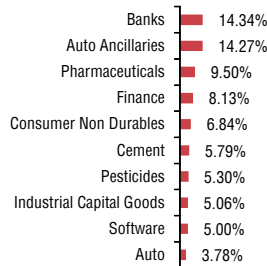
Fund Details

Fund Manager:	Mr. Ajay Garg
Managing Fund Since:	October 11, 2014
Total Experience:	22 years
Date of Allotment:	March 28, 2004
Type of Scheme:	An Open-ended Equity Linked Savings Scheme
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	51.70
Dividend:	25.50
Bonus:	51.78
Direct Plan^s	
Growth:	53.23
Dividend:	26.16
Bonus:	53.27
Application Amount for fresh subscription*:	
NA as the scheme does not accept fresh subscriptions /Switch-in	
Min. Addl. Investment:	NA as the scheme does not accept fresh subscriptions /Switch-in
Benchmark: S&P BSE 100	
Monthly Average AUM:	₹ 22.91 Crores
AUM as on last day:	₹ 23.16 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load:	Nil
Other Parameter	
Standard Deviation:	14.94%
Sharpe Ratio**:	0.80
Beta:	0.96
Portfolio Turnover:	0.09
Expense Ratio:	
Regular	2.70
Direct	2.40

Top Ten Portfolio Holdings

Issuer	% to net Assets
Sundaram Clayton Limited	8.41%
Bayer Cropscience Limited	5.30%
Honeywell Automation India Limited	4.95%
ICRA Limited	3.83%
MRF Limited	3.74%
Kotak Mahindra Bank Limited	3.68%
Biocon Limited	3.43%
Zee Entertainment Enterprises Limited	3.29%
Gillette India Limited	3.17%
Pfizer Limited	2.68%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 51.70

Date of Inception: Mar 28, 2004	NAV Per Unit. * (₹)	Birla Sun Life Tax Savings Fund (%)	S&P BSE 100 # (%)	S&P BSE SENSEX # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Tax Savings Fund (₹)	S&P BSE 100 # (₹)	S&P BSE SENSEX # (₹)
Since inception till December 30, 2016 (CAGR)	10.00	13.73	13.35	13.10	51700	49540	48158
December 31, 2015 to December 30, 2016 (Absolute)	50.12	3.15	3.57	1.95	10315	10357	10195
December 31, 2014 to December 31, 2015 (Absolute)	46.30	8.25	-3.25	-5.03	10825	9675	9497
December 31, 2013 to December 31, 2014 (Absolute)	31.26	48.11	32.28	29.89	14811	13228	12989

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. *Direct Plan^s is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1540000	600000	360000	120000
Market Value of amount Invested	3397212	855329	417803	121991
Scheme Returns (CAGR)	11.61	14.16	9.92	3.10
S&P BSE 100 returns# (CAGR)	10.24	8.37	3.51	2.31
S&P BSE SENSEX returns## (CAGR)	9.76	6.99	1.73	1.18

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

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

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

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

IVR

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

Tax Reckoner 2016-17

Snapshot of Tax rates specific to Mutual Funds

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

Tax Implications on Dividend received by Unit holders.

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

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

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

[®] 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.

[†] Short term/ long term capital gain tax will be deducted at the time of redemption of units in case of NRI investors only.

^{*} After providing indexation.

[^] Without indexation

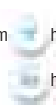
[^] Assuming the investor falls into highest tax bracket.

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 ^{(a)(b)(d)}	NIL
₹ 250,001 to ₹ 500,000 ^{(a)(e)}	10%
₹ 500,001 to ₹ 1,000,000 ^(d)	20%
₹ 1,000,001 and above ^{(c)(d)}	30%

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

2. Securities Transaction Tax (STT)

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

Transaction	Rates	Payable By
Purchase/Sale of equity shares	0.1%	Purchaser/ Seller
Purchase of units of equity oriented mutual fund	Nil	Purchaser
Sale of units of equity oriented mutual fund	0.001%	Seller
Sale of equity shares, units of equity oriented mutual fund (non-delivery based)	0.025%	Seller
Sale of an option in securities	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 ^(a)
Dividend ^(b)	20%
Interest received on loans given in foreign currency to Indian concern or Government of India	20%
Income received in respect of units purchased in foreign currency of specifies Mutual Funds / UTI	20%
Royalty or fees for technical services	10%
Interest income from a notified Infrastructure Debt Fund	5%
Interest on FCCB, FCEB / Dividend on GDRs ^(b)	10%

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

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

4. Capital Gains

Transaction	Short Term Capital Gains ^(a)	Long Term Capital Gains ^{(a)(b)}
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

Fund Manager:	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Lovelish Solanki
Managing Fund Since:	Since Inception, August 26, 2015 & August 26, 2015 respectively
Total Experience:	16 years, 10 Years & 7 years
Date of Allotment:	November 28, 2014
Type of Scheme:	An Open ended Equity Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in 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:	11.28
Dividend:	10.84
Direct Plan[§]	
Growth:	11.54
Dividend:	11.10
Benchmark:	30% S&P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index
Monthly Average AUM:	₹ 361.43 Crores
AUM as on last day:	₹ 366.11 Crores
<small>(as on 31st December 2016)</small>	
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	
Modified Duration:	0.99 years
Average Maturity:	1.70 years
Yield to Maturity:	6.21%
Portfolio Turnover:	4.46
Expense Ratio:	
Regular	2.36
Direct	1.17

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	12.32%	SOV
Tata Capital Housing Finance Ltd	9.41%	CRISIL A1+
Yes Bank Limited	3.63%	
Eicher Motors Limited	2.29%	
Natco Pharma Limited	1.96%	
Repco Home Finance Limited	1.89%	
State Bank of India	1.78%	
Hindalco Industries Limited	1.48%	
Dalmia Bharat Limited	1.42%	
Berger Paints (I) Limited	1.40%	

Industry Allocation

Finance	13.00%
Banks	12.69%
Consumer Non Durables	7.35%
Pharmaceuticals	5.59%
Auto	4.86%
Construction Project	3.20%
Oil	3.14%
Petroleum Products	2.06%
Cement	1.98%
Industrial Products	1.67%

Dividend

Declared on date	30-Dec-16	30-Sep-16
Dividend Yield (Regular Plan)	1.75%	1.98%
Dividend (₹) Per Unit	0.19	0.23
Cum Dividend NAV	10.84	11.59
Dividend Yield (Direct Plan)	1.80%	1.94%
Dividend (₹) Per Unit	0.20	0.23
Cum Dividend NAV	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 December 30, 2016: ₹ 11.28

Date of Inception:	NAV Per Unit. *	Birla Sun Life Equity Savings Fund (%)	30% S&P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index # (%)	CRISIL 10 Year Gilt Index # (%)	Nifty 50 # (%)	Value of Standard Investment of ₹ 10000 in Birla Sun Life Equity Savings Fund (₹)	30% S&P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index # (₹)	CRISIL 10 Year Gilt Index # (₹)	Nifty 50 # (₹)
Nov 28, 2014									
Since inception till December 30, 2016 (CAGR)	10.00	5.93	6.14	11.77	-2.27	11280	11327	12618	9531
December 31, 2015 to December 30, 2016 (Absolute)	10.48	7.63	7.40	14.97	3.01	10763	10740	11497	10301
December 31, 2014 to December 31, 2015 (Absolute)	10.10	3.76	5.63	7.39	-4.06	10376	10563	10739	9594

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

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

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

Particulars	Since Inception	last 1 year
Total Amount Invested (₹)	260000	120000
Market Value of amount Invested	275846	123097
Scheme Returns (CAGR)	5.38	4.83
30% S&P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index returns# (CAGR)	6.45	7.51
CRISIL 10 Year Gilt Index returns# (CAGR)	12.73	15.95
Nifty 50 returns## (CAGR)	-0.67	1.61

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

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

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

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 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.

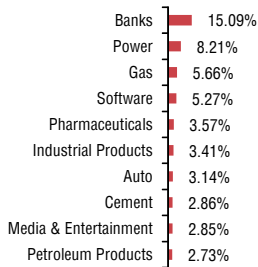
Fund Details

Fund Manager:	Mr. Prasad Dhonde & Mr. Vineet Maloo
Managing Fund Since:	October 11, 2014 & August 26, 2015
Total Experience:	16 years & 11 years
Date of Allotment:	April 25, 2000
Type of Scheme:	An Open ended Asset Allocation Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	44.35
Dividend:	20.92
Direct Plan[§]	
Growth:	45.56
Dividend:	21.54
Benchmark:	CRISIL Balanced Fund - Aggressive Index
Monthly Average AUM:	₹ 100.23 Crores
AUM as on last day:	₹ 135.78 Crores
(as on 31st December 2016)	
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	
Standard Deviation:	11.58%
Sharpe Ratio**:	0.80
Beta:	1.13
Portfolio Turnover:	4.90
Expense Ratio:	
Regular	2.82
Direct	2.01

Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	8.88%
Power Grid Corporation of India Limited	4.93%
Zee Entertainment Enterprises Limited	2.85%
Shree Cements Limited	2.17%
Coal India Limited	2.10%
Indraprastha Gas Limited	2.03%
Tech Mahindra Limited	2.02%
ITC Limited	1.95%
NTPC Limited	1.94%
Infosys Limited	1.91%

Industry Allocation



Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 44.35

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Balanced Advantage Fund (%)	CRISIL Balanced Fund - Aggressive Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
Apr 25, 2000					Birla Sun Life Balanced Advantage Fund (₹)	CRISIL Balanced Fund - Aggressive Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till December 30, 2016 (CAGR)	10.00	9.33	N/A	11.19	44350	N/A	58726
December 31, 2015 to December 30, 2016 (Absolute)	38.13	16.31	6.66	1.95	11631	10666	10195
December 31, 2014 to December 31, 2015 (Absolute)	36.80	3.61	0.48	-5.03	10361	10048	9497
December 31, 2013 to December 31, 2014 (Absolute)	28.81	27.73	25.34	29.89	12773	12534	12989

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2000000	600000	360000	120000
Market Value of amount Invested	6228169	848343	439356	131920
Scheme Returns (CAGR)	12.43	13.83	13.38	18.97
CRISIL Balanced Fund - Aggressive Index returns## (CAGR)	NA	8.92	6.09	5.77
S&P BSE SENSEX returns## (CAGR)	12.64	6.99	1.73	1.18

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.

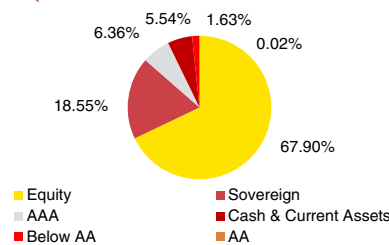
Fund Details

Fund Manager:	Mr. Mahesh Patil, Mr. Pranay Sinha & Mr. Dhaval Shah
Managing Fund Since:	January 16, 2014, August 26, 2015 & November 23, 2016
Total Experience:	24 years, 10 years & 12 years
Date of Allotment:	February 10, 1995
Type of Scheme:	An Open-ended Balanced 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:	613.78
Dividend:	135.36
Direct Plan[§]	
Growth:	637.56
Dividend:	185.94
Benchmark:	CRISIL Balanced Fund - Aggressive Index ₹ 5013.66 Crores ₹ 5149.91 Crores
Monthly Average AUM:	
AUM as on last day: (as on 31st December 2016)	
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)
Other Parameter	
Modified Duration:	7.19 years
Average Maturity:	11.44 years
Yield to Maturity:	7.37%
Standard Deviation:	12.32%
Sharpe Ratio**:	1.01
Beta:	1.23
Portfolio Turnover:	1.75
Expense Ratio:	
Regular	2.27
Direct	1.00

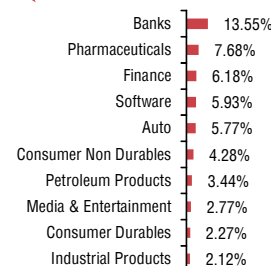
Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	16.53%	SOV
HDFC Bank Limited	4.46%	
Infosys Limited	3.79%	
Tata Motors Limited	2.34%	
ICICI Bank Limited	2.21%	
State Government Securities	2.02%	SOV
Housing Development Finance Corporation Limited	1.98%	
Birla Sun Life Mutual Fund	1.91%	
Power Finance Corporation Limited	1.61%	CRISIL AAA
NTPC Limited	1.56%	

Rating Profile of Portfolio



Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 613.78

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Balanced '95 Fund (%)	CRISIL Balanced Fund - Aggressive Index # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Feb 10, 1995					Birla Sun Life Balanced '95 Fund (₹)	CRISIL Balanced Fund - Aggressive Index # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.00	20.68	N/A	9.89	613780	N/A	78925
December 31, 2015 to December 30, 2016 (Absolute)	563.81	8.86	6.66	3.01	10886	10666	10301
December 31, 2014 to December 31, 2015 (Absolute)	545.50	3.36	0.48	-4.06	10336	10048	9594
December 31, 2013 to December 31, 2014 (Absolute)	367.19	48.56	25.34	31.39	14856	12534	13139

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Mahesh Patil is 8. Total Schemes managed by Mr. Pranay Sinha is 6. Total Schemes managed by Mr. Dhaval Shah is 1. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. §Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2620000	600000	360000	120000
Market Value of amount Invested	37561202	880741	426279	124631
Scheme Returns (CAGR)	20.52	15.35	11.30	7.25
CRISIL Balanced Fund - Aggressive Index returns# (CAGR)	NA	8.92	6.09	5.77
Nifty 50 returns## (CAGR)	11.70	7.69	2.79	1.61

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

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

Dividend

Declared on date	26-Dec-16	30-Sep-16	30-Jun-16
Dividend Yield (Regular Plan)	2.58%	2.56%	1.74%
Dividend (₹) Per Unit	3.50	3.80	2.46
Cum Dividend NAV	135.43	148.62	141.55
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

Missed call facility

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

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.

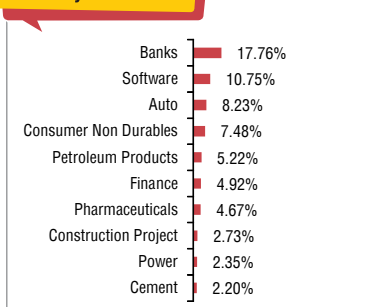
Fund Details

Fund Manager:	Mr. Ajay Garg
Managing Fund Since:	October 01, 2006
Total Experience:	22 years
Date of Allotment:	September 18, 2002
Type of Scheme:	An Open-ended Index Linked Growth Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	
	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	
NAV of Plans / Options (₹)	Monthly: Minimum ₹ 1,000/-
Regular Plan	
Growth:	80.2096
Dividend:	11.2910
Direct Plan⁵	
Growth:	80.2451
Dividend:	11.4073
Benchmark:	
	Nifty 50
Monthly Average AUM:	
	₹ 142.58 Crores
AUM as on last day:	
	₹ 144.90 Crores (as on 31st December 2016)
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	14.14%
Sharpe Ratio**:	0.20
Beta:	0.99
Portfolio Turnover:	3.58
Expense Ratio:	
Regular	0.75
Direct	0.45
Tracking Error:	0.52%

Top Ten Portfolio Holdings

Issuer	% to net Assets
Nifty Index	25.55%
HDFC Bank Limited	5.87%
ITC Limited	5.04%
Infosys Limited	4.99%
Housing Development Finance Corporation Limited	4.92%
Reliance Industries Limited	4.41%
ICICI Bank Limited	3.66%
Tata Consultancy Services Limited	3.11%
Larsen & Toubro Limited	2.73%
Tata Motors Limited	2.63%

Industry Allocation



Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 80.2096

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Index Fund (%)	Nifty 50 # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
Sept 18, 2002					Birla Sun Life Index Fund (₹)	Nifty 50 # (₹)	S&P BSE SENSEX ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	15.68	15.98	16.32	80210	83223	86737
December 31, 2015 to December 30, 2016 (Absolute)	77.8352	3.05	3.01	1.95	10305	10301	10195
December 31, 2014 to December 31, 2015 (Absolute)	80.9141	-3.81	-4.06	-5.03	9619	9594	9497
December 31, 2013 to December 31, 2014 (Absolute)	61.9024	30.71	31.39	29.89	13071	13139	12989

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. ⁵Direct Plan⁵ is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1720000	600000	360000	120000
Market Value of amount Invested	4136951	728173	375482	120759
Scheme Returns (CAGR)	11.42	7.68	2.76	1.18
Nifty 50 returns# (CAGR)	11.84	7.69	2.79	1.61
S&P BSE SENSEX returns## (CAGR)	11.86	6.99	1.73	1.18

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

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

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.

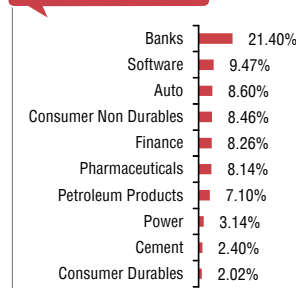
Fund Details

Fund Manager:	Mr. Mahesh Patil
Managing Fund Since:	November 17, 2005
Total Experience:	24 years
Date of Allotment:	August 30, 2002
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	
	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	
NAV of Plans / Options (₹)	Monthly: Minimum ₹ 1,000/-
Regular Plan	
Growth:	170.56
Dividend:	23.31
Direct Plan[§]	
Growth:	176.66
Dividend:	39.41
Benchmark:	S&P BSE 200
Monthly Average AUM:	₹ 13318.98 Crores
AUM as on last day:	₹ 13524.16 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed / switched after 365 days from the date of allotment
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	14.95%
Sharpe Ratio**:	0.67
Beta:	1.02
Portfolio Turnover:	0.74
Expense Ratio:	
Regular	2.13
Direct	1.19

Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	6.42%
Infosys Limited	4.65%
ITC Limited	3.66%
ICICI Bank Limited	3.63%
Reliance Industries Limited	3.32%
Tata Motors Limited	3.28%
Birla Sun Life Mutual Fund	2.86%
Maruti Suzuki India Limited	2.75%
Kotak Mahindra Bank Limited	2.56%
HCL Technologies Limited	2.48%

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 December 30, 2016: ₹ 170.56

Date of Inception: Aug 30, 2002	NAV Per Unit. * (₹)	Birla Sun Life Frontline Equity Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Frontline Equity Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.00	21.86	16.82	15.70	170560	92959	80999
December 31, 2015 to December 30, 2016 (Absolute)	158.77	7.43	3.95	3.01	10743	10395	10301
December 31, 2014 to December 31, 2015 (Absolute)	157.04	1.10	-1.48	-4.06	10110	9852	9594
December 31, 2013 to December 31, 2014 (Absolute)	108.51	44.72	35.47	31.39	14472	13547	13139

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Mahesh Patil is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. *Direct Plan* is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1720000	600000	360000	120000
Market Value of amount Invested	7191102	859751	409487	123117
Scheme Returns (CAGR)	18.15	14.37	8.55	4.86
S&P BSE 200 returns# (CAGR)	12.58	9.52	4.83	2.78
Nifty 50 returns## (CAGR)	11.83	7.69	2.79	1.61

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

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

Risk Free Rate assumed to be 6.25% (FBIL Overnight MIBOR for 30th Dec 2016) for calculating Sharpe Ratio

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

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

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

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



IVR

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

Birla Sun Life Top 100 Fund

An Open-ended Growth Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

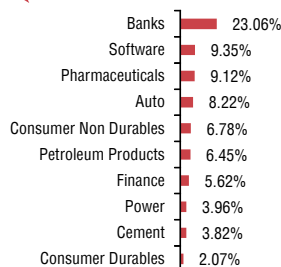
Fund Details

Fund Manager:	Mr. Mahesh Patil
Managing Fund Since:	July 29, 2010
Total Experience:	24 years
Date of Allotment:	October 24, 2005
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	44.9958
Dividend:	15.5505
Direct Plan[§]	
Growth:	46.6075
Dividend:	26.5510
Benchmark:	Nifty 50
Monthly Average AUM:	₹ 2162.74 Crores
AUM as on last day:	₹ 2209.22 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	15.27%
Sharpe Ratio**:	0.68
Beta:	1.04
Portfolio Turnover:	0.93
Expense Ratio:	
Regular	2.27
Direct	1.08

Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	7.36%
Infosys Limited	4.46%
Tata Motors Limited	4.06%
ICICI Bank Limited	4.01%
ITC Limited	3.63%
Grasim Industries Limited	2.88%
Kotak Mahindra Bank Limited	2.86%
HCL Technologies Limited	2.82%
Maruti Suzuki India Limited	2.79%
Reliance Industries Limited	2.75%

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 December 30, 2016: ₹ 44.9958

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Top 100 Fund (%)	Nifty 50 # (%)	S&P BSE SENSEX # (%)	Value of Standard Investment of ₹ 10000 in		
Oct 24, 2005					Birla Sun Life Top 100 Fund (₹)	Nifty 50 # (₹)	S&P BSE SENSEX # (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	14.38	11.61	11.44	44996	34181	33616
December 31, 2015 to December 30, 2016 (Absolute)	42.1734	6.69	3.01	1.95	10669	10301	10195
December 31, 2014 to December 31, 2015 (Absolute)	42.1924	-0.05	-4.06	-5.03	9995	9594	9497
December 31, 2013 to December 31, 2014 (Absolute)	28.3342	48.91	31.39	29.89	14891	13139	12989

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Mahesh Patil is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. §Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1350000	600000	360000	120000
Market Value of amount Invested	2916365	863987	408726	123400
Scheme Returns (CAGR)	13.00	14.57	8.43	5.31
Nifty 50 returns# (CAGR)	8.36	7.69	2.79	1.61
S&P BSE SENSEX returns## (CAGR)	7.93	6.99	1.73	1.18

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

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

Risk Free Rate assumed to be 6.25% (FBIL Overnight MIBOR for 30th Dec 2016) for calculating Sharpe Ratio

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

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

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

Birla Sun Life Equity Fund

An Open-ended Growth Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

Fund Details

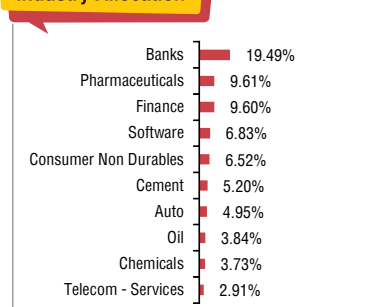
Fund Manager:	Mr. Anil Shah
Managing Fund Since:	October 03, 2012
Total Experience:	26 years
Date of Allotment:	August 27, 1998
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	
	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	
NAV of Plans / Options (₹)	Monthly: Minimum ₹ 1,000/-
Regular Plan	
Growth:	548.79
Dividend:	88.75
Direct Plan[§]	
Growth:	567.18
Dividend:	109.64
Benchmark:	S&P BSE 200
Monthly Average AUM:	₹ 3200.64 Crores
AUM as on last day:	₹ 3294.57 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	17.42%
Sharpe Ratio**:	0.96
Beta:	1.13
Portfolio Turnover:	0.93
Expense Ratio:	
Regular	2.18
Direct	1.24

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
 ** Risk Free Rate assumed to be 6.25% (FBIL Overnight MIBOR for 30th Dec 2016) for calculating Sharpe Ratio

Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	5.49%
Cairn India Limited	3.84%
HCL Technologies Limited	3.63%
Maruti Suzuki India Limited	3.37%
Kotak Mahindra Bank Limited	3.33%
Yes Bank Limited	3.27%
IndusInd Bank Limited	3.26%
Dr. Reddy's Laboratories Limited	3.25%
Tata Chemicals Limited	3.13%
ITC Limited	3.01%

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 December 30, 2016: ₹ 548.79

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Equity Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Aug 27, 1998					Birla Sun Life Equity Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.00	24.38	14.12	12.94	548790	113041	93291
December 31, 2015 to December 30, 2016 (Absolute)	476.32	15.21	3.95	3.01	11521	10395	10301
December 31, 2014 to December 31, 2015 (Absolute)	462.75	2.93	-1.48	-4.06	10293	9852	9594
December 31, 2013 to December 31, 2014 (Absolute)	295.48	56.61	35.47	31.39	15661	13547	13139

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Anil Shah is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. *Direct Plan* is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2210000	600000	360000	120000
Market Value of amount Invested	20454457	976597	447038	129500
Scheme Returns (CAGR)	20.93	19.58	14.59	15.03
S&P BSE 200 returns# (CAGR)	13.54	9.52	4.83	2.78
Nifty 50 returns## (CAGR)	12.35	7.69	2.79	1.61

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

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

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

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

Fund Manager:	Mr. Satyabrata Mohanty
Managing Fund Since:	October 17, 2011
Total Experience:	16 years
Date of Allotment:	February 24, 1995
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	
	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	
NAV of Plans / Options (₹)	Monthly: Minimum ₹ 1,000/-
Regular Plan	
Growth:	317.48
Dividend:	86.26
Direct Plan[§]	
Growth:	325.90
Dividend:	107.15
Benchmark:	S&P BSE 200
Monthly Average AUM:	₹ 1959.47 Crores
AUM as on last day:	₹ 2064.87 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 365 days from the date of allotment: Nil.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	18.12%
Sharpe Ratio**:	0.88
Beta:	1.15
Portfolio Turnover:	1.00
Expense Ratio:	
Regular	2.29
Direct	1.10

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
 ** Risk Free Rate assumed to be 6.25% (FBIL Overnight MIBOR for 30th Dec 2016) for calculating Sharpe Ratio

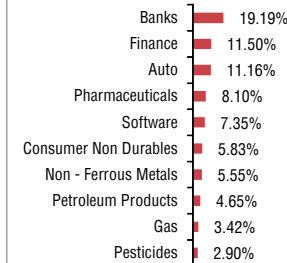
Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend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

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

Top Ten Portfolio Holdings

Issuer	% to net Assets
Yes Bank Limited	4.96%
Maruti Suzuki India Limited	4.16%
Eicher Motors Limited	4.16%
HDFC Bank Limited	3.92%
Vedanta Limited	3.43%
Hindustan Petroleum Corporation Limited	3.16%
Infosys Limited	3.08%
IndusInd Bank Limited	3.04%
State Bank of India	2.98%
HCL Technologies Limited	2.49%

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 December 30, 2016: ₹ 317.48

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Advantage Fund (%)	S&P BSE 200 # (%)	Nifty 50 # (%)	Value of Standard Investment of ₹ 10000 in		
Feb 24, 1995					Birla Sun Life Advantage Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 # (₹)
Since inception till December 30, 2016 (CAGR)	10.00	17.14	10.68	9.98	317480	91948	80108
December 31, 2015 to December 30, 2016 (Absolute)	292.67	8.48	3.95	3.01	10848	10395	10301
December 31, 2014 to December 31, 2015 (Absolute)	278.11	5.24	-1.48	-4.06	10524	9852	9594
December 31, 2013 to December 31, 2014 (Absolute)	173.66	60.15	35.47	31.39	16015	13547	13139

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2630000	600000	360000	120000
Market Value of amount Invested	27565723	952468	433416	122837
Scheme Returns (CAGR)	18.21	18.55	12.44	4.42
S&P BSE 200 returns# (CAGR)	12.83	9.52	4.83	2.78
Nifty 50 returns## (CAGR)	11.68	7.69	2.79	1.61

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

Fund Manager:	Mr. Ajay Garg
Managing Fund Since:	June 18, 2009
Total Experience:	22 years
Date of Allotment:	December 27, 1999
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	569.91
Dividend:	142.27
Direct Plan[§]	
Growth:	590.35
Dividend:	200.22
Benchmark:	Nifty MNC
Monthly Average AUM:	₹ 3093.39 Crores
AUM as on last day:	₹ 3128.48 Crores
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	17.72%
Sharpe Ratio**:	1.04
Beta:	0.91
Portfolio Turnover:	0.08
Expense Ratio:	
Regular	2.21
Direct	1.05

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

** Risk Free Rate assumed to be 6.25% (FBIL Overnight MIBOR for 30th Dec 2016) for calculating Sharpe Ratio

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

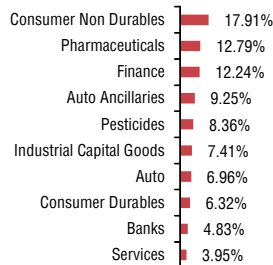
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month of the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing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

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

Top Ten Portfolio Holdings

Issuer	% to net Assets
Bayer Cropscience Limited	8.36%
Bosch Limited	7.89%
Gillette India Limited	7.62%
ICRA Limited	7.11%
Pfizer Limited	6.60%
Honeywell Automation India Limited	6.50%
Maruti Suzuki India Limited	6.46%
GlaxoSmithKline Pharmaceuticals Limited	5.95%
Kotak Mahindra Bank Limited	4.83%
Johnson Controls – Hitachi Air Conditioning India Limited	4.60%

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 December 30, 2016: ₹ 569.91

Date of Inception: Dec 27, 1999	NAV Per Unit.* (₹)	Birla Sun Life MNC Fund (%)	Nifty MNC # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life MNC Fund (₹)	Nifty MNC # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	36.11	17.60	10.58	10.78	157826	55354	57159
December 31, 2015 to December 30, 2016 (Absolute)	591.40	-3.63	1.15	3.01	9637	10115	10301
December 31, 2014 to December 31, 2015 (Absolute)	502.89	17.60	7.45	-4.06	11760	10745	9594
December 31, 2013 to December 31, 2014 (Absolute)	294.26	70.90	42.47	31.39	17090	14247	13139

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. [§]Direct Plan[§] is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2050000	600000	360000	120000
Market Value of amount Invested	15662855	999640	433562	117169
Scheme Returns (CAGR)	20.89	20.54	12.46	-4.35
Nifty MNC returns# (CAGR)	13.90	12.96	7.60	3.34
Nifty 50 returns## (CAGR)	12.33	7.69	2.79	1.61

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



Missed call facility

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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

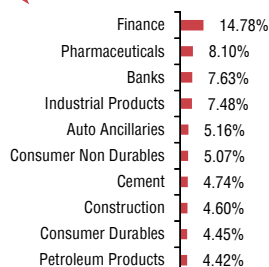
Fund Manager:	Mr. Jayesh Gandhi
Managing Fund Since:	January 01, 2015
Total Experience:	15 years
Date of Allotment:	October 03, 2002
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	
	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	
	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	234.55
Dividend:	30.43
Direct Plan*	
Growth:	242.01
Dividend:	45.50
Benchmark:	Nifty Free Float Midcap 100
Monthly Average AUM:	₹ 1711.04 Crores
AUM as on last day:	₹ 1707.74 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	18.15%
Sharpe Ratio**:	1.10
Beta:	0.99
Portfolio Turnover:	0.61
Expense Ratio:	
Regular	2.31
Direct	1.38

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
** Risk Free Rate assumed to be 6.25% (FBIL Overnight MIBOR for 30th Dec 2016) for calculating Sharpe Ratio

Top Ten Portfolio Holdings

Issuer	% to net Assets
Tube Investments of India Limited	2.98%
Mahindra CIE Automotive Limited	2.69%
KEC International Limited	2.61%
Gujarat State Petronet Limited	2.60%
The Federal Bank Limited	2.43%
Bajaj Finserv Limited	2.36%
Aurobindo Pharma Limited	2.35%
Hindustan Petroleum Corporation Limited	2.33%
LIC Housing Finance Limited	2.29%
MRF Limited	2.18%

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 December 30, 2016: ₹ 234.55

Date of Inception: Oct 03, 2002	NAV Per Unit. * (₹)	Birla Sun Life Midcap Fund (%)	Nifty Free Float Midcap 100 # (%)	Nifty 50 # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Midcap Fund (₹)	Nifty Free Float Midcap 100 # (₹)	Nifty 50 # (₹)
Since inception till December 30, 2016 (CAGR)	10.00	24.78	21.45	16.33	234550	159519	86330
December 31, 2015 to December 30, 2016 (Absolute)	221.98	5.66	7.13	3.01	10566	10713	10301
December 31, 2014 to December 31, 2015 (Absolute)	201.13	10.37	6.46	-4.06	11037	10646	9594
December 31, 2013 to December 31, 2014 (Absolute)	116.54	72.58	55.91	31.39	17258	15591	13139

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Jayesh Gandhi is 5. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers.*Direct Plan* is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1710000	600000	360000	120000
Market Value of amount Invested	8188772	983941	447071	123603
Scheme Returns (CAGR)	19.91	19.89	14.60	5.63
Nifty Free Float Midcap 100 returns# (CAGR)	15.86	15.99	12.28	6.42
Nifty 50 returns## (CAGR)	11.74	7.69	2.79	1.61

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

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

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.

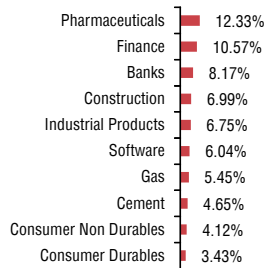
Fund Details

Fund Manager:	Mr. Jayesh Gandhi
Managing Fund Since:	December 15, 2014
Total Experience:	15 years
Date of Allotment:	May 31, 2007
Type of Scheme:	An Open-ended Small & Mid Cap Equity Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	28.5849
Dividend:	20.2168
Direct Plan[§]	
Growth:	29.5421
Dividend:	28.6244
Benchmark:	Nifty Free Float Midcap 100
Monthly Average AUM:	₹ 388.76 Crores
AUM as on last day:	₹ 396.43 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed / switched after 365 days from the date of allotment.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	18.77%
Sharpe Ratio**:	1.13
Beta:	1.01
Portfolio Turnover:	0.71
Expense Ratio:	
Regular	2.67
Direct	1.76

Top Ten Portfolio Holdings

Issuer	% to net Assets
Mahanagar Gas Limited	2.98%
DCB Bank Limited	2.72%
KEC International Limited	2.62%
Firstsource Solutions Limited	2.57%
Torrent Pharmaceuticals Limited	2.57%
The Federal Bank Limited	2.53%
Mangalore Refinery and Petrochemicals Limited	2.48%
IRB Infrastructure Developers Limited	2.47%
Gujarat State Petronet Limited	2.47%
PNC Infratech Limited	2.46%

Industry Allocation



Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 28.5849

Date of Inception: May 31, 2007	NAV Per Unit. * (₹)	Birla Sun Life Small & Midcap Fund (%)	Nifty Free Float Midcap 100 # (%)	Nifty 50 # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Small & Midcap Fund (₹)	Nifty Free Float Midcap 100 # (₹)	Nifty 50 # (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	11.57	10.22	6.95	28585	25427	19055
December 31, 2015 to December 30, 2016 (Absolute)	26.0678	9.66	7.13	3.01	10966	10713	10301
December 31, 2014 to December 31, 2015 (Absolute)	22.9816	13.43	6.46	-4.06	11343	10646	9594
December 31, 2013 to December 31, 2014 (Absolute)	13.8198	66.29	55.91	31.39	16629	15591	13139

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Jayesh Gandhi is 5. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers.*Direct Plan is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1160000	600000	360000	120000
Market Value of amount Invested	2781780	1048758	468964	126266
Scheme Returns (CAGR)	17.30	22.52	17.96	9.85
Nifty Free Float Midcap 100 returns# (CAGR)	12.65	15.99	12.28	6.42
Nifty 50 returns## (CAGR)	7.92	7.69	2.79	1.61

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

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

Risk Free Rate assumed to be 6.25% (FBIIL Overnight MIBOR for 30th Dec 2016) for calculating Sharpe Ratio

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

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

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

IVR

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

Birla Sun Life 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.

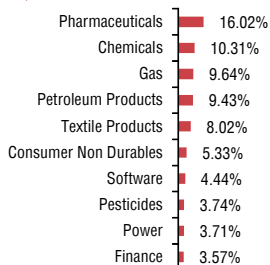
Fund Details

Fund Manager:	Mr. Mahesh Patil & Mr. Milind Bafna
Managing Fund Since:	January 16, 2014
Total Experience:	24 years & 15 years
Date of Allotment:	March 27, 2008
Type of Scheme:	An Open-ended Diversified Equity Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	43.4218
Dividend:	25.8758
Direct Plan[§]	
Growth:	44.8244
Dividend:	39.2331
Benchmark:	S&P BSE 200
Monthly Average AUM:	₹ 674.91 Crores
AUM as on last day:	₹ 692.67 Crores
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:	24.13%
Sharpe Ratio**:	1.03
Beta:	1.40
Portfolio Turnover:	2.22
Expense Ratio:	
Regular	2.59
Direct	1.63

Top Ten Portfolio Holdings

Issuer	% to net Assets
Atul Limited	4.02%
GAIL (India) Limited	3.74%
UPL Limited	3.74%
Sintex Industries Limited	3.44%
Hindustan Petroleum Corporation Limited	3.44%
Indraprastha Gas Limited	3.31%
Kaveri Seed Company Limited	3.16%
Gulf Oil Lubricants India Limited	3.15%
Glenmark Pharmaceuticals Limited	3.12%
Gujarat Fluorochemicals Limited	2.76%

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 December 30, 2016: ₹ 43.4218

Date of Inception: Mar 27, 2008	NAV Per Unit. * (₹)	Birla Sun Life Pure Value Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Pure Value Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	18.23	6.89	6.20	43422	17930	16947
December 31, 2015 to December 30, 2016 (Absolute)	39.8389	8.99	3.95	3.01	10899	10395	10301
December 31, 2014 to December 31, 2015 (Absolute)	38.2510	4.15	-1.48	-4.06	10415	9852	9594
December 31, 2013 to December 31, 2014 (Absolute)	19.2215	99.00	35.47	31.39	19900	13547	13139

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Mahesh Patil is 8. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. *Direct Plan* is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1060000	600000	360000	120000
Market Value of amount Invested	2750013	1088795	456950	125730
Scheme Returns (CAGR)	20.75	24.08	16.13	8.99
S&P BSE 200 returns# (CAGR)	9.52	9.52	4.83	2.78
Nifty 50 returns## (CAGR)	8.44	7.69	2.79	1.61

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

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

Birla Sun Life Manufacturing Equity Fund

An Open ended Manufacturing Sector Scheme



Wealth
Solutions

What is it?

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

Investment Objective

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

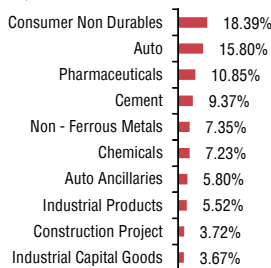
Fund Details

Fund Manager:	Mr. Anil Shah
Managing Fund Since:	Since Inception
Total Experience:	26 years
Date of Allotment:	January 31, 2015
Type of Scheme:	An Open ended Manufacturing Sector Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	
	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	
	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	10.82
Dividend:	10.82
Direct Plan[§]	
Growth:	11.02
Dividend:	11.05
Benchmark:	S&P BSE 500
Monthly Average AUM:	₹ 749.45 Crores
AUM as on last day:	₹ 744.74 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Portfolio Turnover:	0.22
Expense Ratio:	
Regular	2.43
Direct	1.35

Top Ten Portfolio Holdings

Issuer	% to net Assets
Maruti Suzuki India Limited	7.50%
Tata Chemicals Limited	6.60%
Vedanta Limited	3.77%
ITC Limited	3.76%
Hindustan Zinc Limited	3.57%
Bharat Electronics Limited	3.01%
MRF Limited	2.96%
Sun Pharmaceuticals Industries Limited	2.94%
Eicher Motors Limited	2.93%
Dishman Pharmaceuticals and Chemicals Limited	2.91%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 10.82

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Manufacturing Equity Fund (%)	S&P BSE 500 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Jan 31, 2015					Birla Sun Life Manufacturing Equity Fund (₹)	S&P BSE 500 # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.00	4.20	-1.44	-3.76	10820	9727	9293
December 31, 2015 to December 30, 2016 (Absolute)	9.91	9.18	3.78	3.01	10918	10378	10301

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Anil Shah is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. *Direct Plan' is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 1 year
Total Amount Invested (₹)	230000	120000
Market Value of amount Invested	244644	125922
Scheme Returns (CAGR)	6.33	9.30
S&P BSE 500 returns# (CAGR)	1.34	3.05
Nifty 50 returns## (CAGR)	-0.38	1.61

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

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

Call-back

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



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

Fund Manager:	Mr. Satyabrata Mohanty & Mr. Dhaval Gala
Managing Fund Since:	Since Inception & August 26, 2015
Total Experience:	16 years & 9 years
Date of Allotment:	December 14, 2013
Type of Scheme:	An Open ended Banking & Financial Services Sector Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in 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: 19.00

Dividend: 14.81

Direct Plan*

Growth: 19.49

Dividend: 16.51

Benchmark: Nifty Financial Services

Monthly Average AUM: ₹ 764.49 Crores

AUM as on last day: ₹ 770.09 Crores

(as on 31st December 2016)

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

Entry Load: Nil

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

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

Other Parameter

Standard Deviation: 23.00%

Sharpe Ratio:** 0.77

Beta: 1.06

Portfolio Turnover: 0.28

Expense Ratio:

Regular 2.57

Direct 1.69

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

** Risk Free Rate assumed to be 6.25% (FBIIL Overnight MIBOR for 30th Dec 2016) for calculating Sharpe Ratio

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

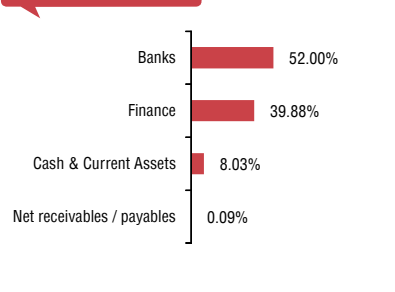
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing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

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

Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	10.96%
Yes Bank Limited	10.46%
ICICI Bank Limited	8.33%
Bajaj Finance Limited	6.83%
IndusInd Bank Limited	6.41%
State Bank of India	6.17%
Equitas Holdings Limited	4.99%
Repcos Home Finance Limited	4.35%
Bank of Baroda	4.25%
L&T Finance Holdings Limited	4.23%

Industry Allocation



Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 19.00

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Banking and Financial Services Fund (%)	Nifty Financial Services # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Dec 14, 2013					Birla Sun Life Banking and Financial Services Fund (₹)	Nifty Financial Services # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.00	23.45	15.91	9.73	19000	15682	13271
December 31, 2015 to December 30, 2016 (Absolute)	16.42	15.71	4.93	3.01	11571	10493	10301
December 31, 2014 to December 31, 2015 (Absolute)	16.51	-0.55	-5.41	-4.06	9945	9459	9594
December 31, 2013 to December 31, 2014 (Absolute)	9.96	65.76	57.34	31.39	16576	15734	13139

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

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

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

Particulars	Since Inception	last 3 years	last 1 year
Total Amount Invested (₹)	370000	360000	120000
Market Value of amount Invested	466496	447496	124027
Scheme Returns (CAGR)	15.22	14.66	6.30
Nifty Financial Services returns# (CAGR)	7.49	6.94	6.04
Nifty 50 returns## (CAGR)	3.19	2.79	1.61

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

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

Fund Manager:	Mr. Satyabrata Mohanty & Mr. Vineet Maloo
Managing Fund Since:	July 16, 2015 & January 16, 2014
Total Experience:	16 years & 11 years
Date of Allotment:	February 26, 2003
Type of Scheme:	An Open-ended Growth 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:	138.64
Dividend:	14.63
Direct Plan^s	
Growth:	143.00
Dividend:	20.57
Benchmark:	Nifty 500
Monthly Average AUM:	₹ 976.48 Crores
AUM as on last day:	₹ 966.19 Crores
(as on 31st December 2016)	
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	
Standard Deviation:	16.38%
Sharpe Ratio**:	0.52
Beta:	1.05
Portfolio Turnover:	0.82
Expense Ratio:	
Regular	2.31
Direct	1.51

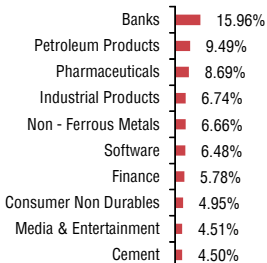
Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
 ** Risk Free Rate assumed to be 6.25% (FBIL Overnight MIBOR for 30th Dec 2016) for calculating Sharpe Ratio

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

Top Ten Portfolio Holdings

Issuer	% to net Assets
ICICI Bank Limited	5.76%
Vedanta Limited	4.07%
Hindustan Petroleum Corporation Limited	4.02%
Sanofi India Limited	3.56%
State Bank of India	3.37%
Axis Bank Limited	2.72%
Orient Cement Limited	2.61%
Hindustan Zinc Limited	2.59%
Tech Mahindra Limited	2.53%
Dhanuka Agritech Limited	2.48%

Industry Allocation



Dividend

Declared on date	30-Dec-16	26-Sep-16	24-Jun-16
Dividend Yield (Regular Plan)	1.50%	1.59%	1.27%
Dividend (₹) Per Unit	0.22	0.25	0.18
Cum Dividend NAV	14.63	15.73	14.15

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

Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 138.64

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Dividend Yield Plus (%)	Nifty 500 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Feb 26, 2003					Birla Sun Life Dividend Yield Plus (₹)	Nifty 500 # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.00	20.90	17.44	15.98	138640	92745	77986
December 31, 2015 to December 30, 2016 (Absolute)	135.12	2.61	3.84	3.01	10261	10384	10301
December 31, 2014 to December 31, 2015 (Absolute)	142.99	-5.50	-0.72	-4.06	9450	9928	9594
December 31, 2013 to December 31, 2014 (Absolute)	91.76	55.83	37.82	31.39	15583	13782	13139

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. *Direct Plan is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1670000	600000	360000	120000
Market Value of amount Invested	5210618	783545	391967	122674
Scheme Returns (CAGR)	15.08	10.62	5.61	4.17
Nifty 500 returns## (CAGR)	11.97	10.12	5.36	3.01
Nifty 50 returns## (CAGR)	11.31	7.69	2.79	1.61

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

Fund Manager:	Mr. Satyabrata Mohanty
Managing Fund Since:	October 05, 2016
Total Experience:	16 years
Date of Allotment:	January 31, 2008
Type of Scheme:	An Open-ended Diversified Equity Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in 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:	19.1236
Dividend:	14.7526
Direct Plan[§]	
Growth:	19.5935
Dividend:	19.5796
Benchmark:	S&P BSE 200
Monthly Average AUM:	₹ 136.33 Crores
AUM as on last day:	₹ 136.15 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	19.86%
Sharpe Ratio**:	0.86
Beta:	1.25
Portfolio Turnover:	1.11
Expense Ratio:	
Regular	2.73
Direct	2.03

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

** Risk Free Rate assumed to be 6.25% (FBIL Overnight MIBOR for 30th Dec 2016) for calculating Sharpe Ratio

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

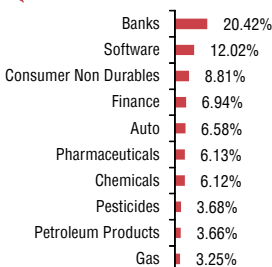
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing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

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

Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	4.43%
IndusInd Bank Limited	4.39%
Infosys Limited	4.08%
ITC Limited	4.08%
Yes Bank Limited	3.82%
Tech Mahindra Limited	3.77%
UPL Limited	3.68%
HCL Technologies Limited	3.32%
Tata Motors Limited	2.60%
Maruti Suzuki India Limited	2.54%

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 December 30, 2016: ₹ 19.1236

Date of Inception: Jan 31, 2008	NAV Per Unit. * (₹)	Birla Sun Life Special Situations Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Special Situations Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	7.54	5.22	5.36	19124	15742	15934
December 31, 2015 to December 30, 2016 (Absolute)	17.8267	7.28	3.95	3.01	10728	10395	10301
December 31, 2014 to December 31, 2015 (Absolute)	16.5266	7.87	-1.48	-4.06	10787	9852	9594
December 31, 2013 to December 31, 2014 (Absolute)	10.2102	61.86	35.47	31.39	16186	13547	13139

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1080000	600000	360000	120000
Market Value of amount Invested	2050469	944826	440070	126289
Scheme Returns (CAGR)	13.77	18.22	13.50	9.88
S&P BSE 200 returns# (CAGR)	9.32	9.52	4.83	2.78
Nifty 50 returns## (CAGR)	8.30	7.69	2.79	1.61

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

Birla Sun Life India Reforms Fund

An Open-ended Equity Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

Fund Details

Fund Manager:	Mr. Satyabrata Mohanty
Managing Fund Since:	July 16, 2015
Total Experience:	16 years
Date of Allotment:	June 25, 2010
Type of Scheme:	An Open-ended Equity Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in 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:	14.51
Dividend:	11.42
Direct Plan[§]	
Growth:	14.86
Dividend:	14.87
Benchmark:	Nifty 500
Monthly Average AUM:	₹ 118.40 Crores
AUM as on last day:	₹ 115.74 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	* **Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Standard Deviation:	19.89%
Sharpe Ratio**:	0.60
Beta:	1.21
Portfolio Turnover:	0.40
Expense Ratio:	
Regular	2.73
Direct	1.75

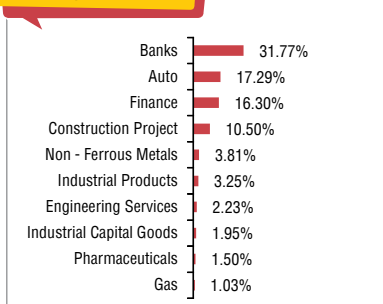
Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
Risk Free Rate assumed to be 6.25% (FBIL Overnight MIBOR for 30th Dec 2016) for calculating Sharpe Ratio

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

Top Ten Portfolio Holdings

Issuer	% to net Assets
Yes Bank Limited	9.99%
Eicher Motors Limited	7.53%
State Bank of India	6.23%
ICICI Bank Limited	5.69%
Voltas Limited	5.67%
Capital First Limited	5.25%
IndusInd Bank Limited	5.19%
Repco Home Finance Limited	5.04%
Maruti Suzuki India Limited	4.60%
Bajaj Finserv Limited	4.38%

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 December 30, 2016: ₹ 14.51

Date of Inception: June 25, 2010	NAV Per Unit. * (₹)	Birla Sun Life India Reforms Fund (%)	Nifty 500 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life India Reforms Fund (₹)	Nifty 500 # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.00	5.88	7.47	6.99	14510	15994	15536
December 31, 2015 to December 30, 2016 (Absolute)	13.70	5.91	3.84	3.01	10591	10384	10301
December 31, 2014 to December 31, 2015 (Absolute)	14.00	-2.14	-0.72	-4.06	9786	9928	9594
December 31, 2013 to December 31, 2014 (Absolute)	8.81	58.91	37.82	31.39	15891	13782	13139

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	790000	600000	360000	120000
Market Value of amount Invested	1091375	815975	406906	121257
Scheme Returns (CAGR)	9.68	12.26	8.12	1.95
Nifty 500 returns# (CAGR)	9.14	10.12	5.36	3.01
Nifty 50 returns## (CAGR)	7.41	7.69	2.79	1.61

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

Fund Details

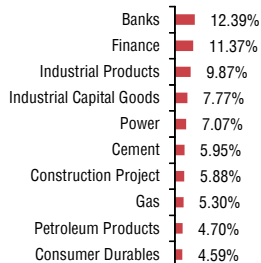
Fund Manager:	Mr. Mahesh Patil
Managing Fund Since:	July 16, 2015
Total Experience:	24 years
Date of Allotment:	March 17, 2006
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	25.97
Dividend:	14.21
Direct Plan[§]	
Growth:	26.70
Dividend:	18.32
Benchmark:	Nifty 50
Monthly Average AUM:	₹ 475.96 Crores
AUM as on last day:	₹ 476.52 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed / switched after 365 days from the date of allotment.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Standard Deviation:	21.90%
Sharpe Ratio**:	0.58
Beta:	1.37
Portfolio Turnover:	0.73
Expense Ratio:	
Regular	2.49
Direct	1.91

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
 ** Risk Free Rate assumed to be 6.25% (FBIL Overnight MIBOR for 30th Dec 2016) for calculating Sharpe Ratio

Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	5.57%
Honeywell Automation India Limited	3.79%
WABCO India Limited	3.68%
PTC India Limited	3.24%
Indraprastha Gas Limited	2.83%
Ashoka Buildcon Limited	2.79%
Crompton Greaves Consumer Electricals Limited	2.76%
Orient Cement Limited	2.65%
The Federal Bank Limited	2.58%
Mahanagar Gas Limited	2.46%

Industry Allocation



Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 25.97

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Infrastructure Fund (%)	Nifty 50 # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
Mar 17, 2006					Birla Sun Life Infrastructure Fund (₹)	Nifty 50 # (₹)	S&P BSE SENSEX ## (₹)
Since inception till December 30, 2016 (CAGR)	10.00	9.24	8.98	8.66	25970	25311	24518
December 31, 2015 to December 30, 2016 (Absolute)	25.56	1.60	3.01	1.95	10160	10301	10195
December 31, 2014 to December 31, 2015 (Absolute)	25.93	-1.43	-4.06	-5.03	9857	9594	9497
December 31, 2013 to December 31, 2014 (Absolute)	15.47	67.61	31.39	29.89	16761	13139	12989

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Mahesh Patil is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. *Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1300000	600000	360000	120000
Market Value of amount Invested	2236807	843136	400990	121645
Scheme Returns (CAGR)	9.63	13.58	7.13	2.56
Nifty 50 returns# (CAGR)	8.08	7.69	2.79	1.61
S&P BSE SENSEX returns## (CAGR)	7.61	6.99	1.73	1.18

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

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

Birla Sun Life New Millennium Fund

An Open-ended Growth Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

Fund Details

Fund Manager:	Mr. Kunal Sangoi
Managing Fund Since:	January 16, 2014
Total Experience:	8 years
Date of Allotment:	January 15, 2000
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in 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:	35.30
Dividend:	16.75
Direct Plan[§]	
Growth:	36.31
Dividend:	18.61
Benchmark:	S&P BSE Teck
Monthly Average AUM:	₹ 64.62 Crores
AUM as on last day:	₹ 65.94 Crores
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	17.31%
Sharpe Ratio**:	0.17
Beta:	1.12
Portfolio Turnover:	0.57
Expense Ratio:	
Regular	2.74
Direct	1.94

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

** Risk Free Rate assumed to be 6.25% (FBIL Overnight MIBOR for 30th Dec 2016) for calculating Sharpe Ratio

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

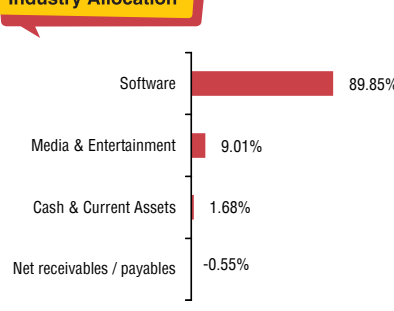
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month of the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing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

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

Top Ten Portfolio Holdings

Issuer	% to net Assets
Infosys Limited	32.18%
Tech Mahindra Limited	10.97%
HCL Technologies Limited	9.67%
NIIT Technologies Limited	6.96%
Sonata Software Limited	6.45%
Cyient Limited	6.32%
Tata Consultancy Services Limited	4.66%
INOX Leisure Limited	4.56%
Persistent Systems Limited	4.11%
KPIT Technologies Limited	3.67%

Industry Allocation



Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 35.30

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life New Millennium Fund (%)	S&P BSE Teck # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Jan 15, 2000					Birla Sun Life New Millennium Fund (₹)	S&P BSE Teck # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.00	7.72	N/A	10.01	35300	N/A	50444
December 31, 2015 to December 30, 2016 (Absolute)	36.57	-3.47	-9.16	3.01	9653	9084	10301
December 31, 2014 to December 31, 2015 (Absolute)	32.88	11.22	3.61	-4.06	11122	10361	9594
December 31, 2013 to December 31, 2014 (Absolute)	27.15	21.10	15.65	31.39	12110	11565	13139

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Kunal Sangoi is 2. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. [§]Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2040000	600000	360000	120000
Market Value of amount Invested	6838638	824241	386514	119913
Scheme Returns (CAGR)	12.92	12.66	4.67	-0.13
S&P BSE Teck returns# (CAGR)	NA	6.32	-2.87	-11.20
Nifty 50 returns## (CAGR)	12.34	7.69	2.79	1.61

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

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

Birla Sun Life India GenNext Fund

An Open-ended Growth Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

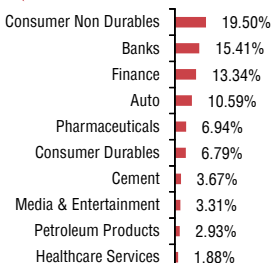
Fund Details

Fund Manager:	Mr. Anil Shah & Mr. Chanchal Khandelwal
Managing Fund Since:	September 23, 2013 & August 26, 2015
Total Experience:	26 years & 10 years
Date of Allotment:	August 05, 2005
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	58.25
Dividend:	20.99
Direct Plan[§]	
Growth:	60.40
Dividend:	23.60
Benchmark:	Nifty 50
Monthly Average AUM:	₹ 448.76 Crores
AUM as on last day:	₹ 455.21 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Standard Deviation:	15.03%
Sharpe Ratio**:	0.94
Beta:	0.94
Portfolio Turnover:	0.40
Expense Ratio:	
Regular	2.64
Direct	1.48

Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	5.30%
Maruti Suzuki India Limited	4.69%
ITC Limited	4.24%
Eicher Motors Limited	3.83%
IndusInd Bank Limited	3.68%
Kotak Mahindra Bank Limited	2.95%
Housing Development Finance Corporation Limited	2.84%
Yes Bank Limited	2.54%
Sun Pharmaceuticals Industries Limited	2.08%
Tata Motors Limited	2.07%

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 December 30, 2016: ₹ 58.25

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life India GenNext Fund (%)	Nifty 50 # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
Aug 05, 2005					Birla Sun Life India GenNext Fund (₹)	Nifty 50 # (₹)	S&P BSE SENSEX ## (₹)
Since inception till December 30, 2016 (CAGR)	10.00	16.70	11.51	11.42	58250	34668	34339
December 31, 2015 to December 30, 2016 (Absolute)	54.22	7.43	3.01	1.95	10743	10301	10195
December 31, 2014 to December 31, 2015 (Absolute)	50.43	7.52	-4.06	-5.03	10752	9594	9497
December 31, 2013 to December 31, 2014 (Absolute)	33.40	50.99	31.39	29.89	15099	13139	12989

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Anil Shah is 8. Total Schemes managed by Mr. Chanchal Khandelwal is 1. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. *Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1370000	600000	360000	120000
Market Value of amount Invested	3637610	929379	435437	122930
Scheme Returns (CAGR)	16.10	17.55	12.76	4.57
Nifty 50 returns# (CAGR)	8.47	7.69	2.79	1.61
S&P BSE SENSEX returns## (CAGR)	8.06	6.99	1.73	1.18

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

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

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.

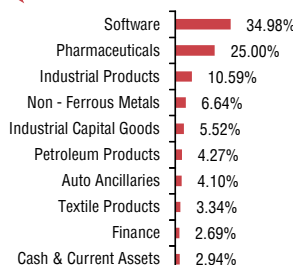
Fund Details

Fund Manager:	Mr. Kunal Sangoi
Managing Fund Since:	July 16, 2015
Total Experience:	8 years
Date of Allotment:	December 27, 1999
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in 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:	116.37
Dividend:	26.25
Direct Plan⁵	
Growth:	119.26
Dividend:	35.90
Benchmark:	Nifty 500
Monthly Average AUM:	₹ 126.48 Crores
AUM as on last day:	₹ 126.88 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil.
* *Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	13.79%
Sharpe Ratio**:	1.04
Beta:	0.75
Portfolio Turnover:	0.53
Expense Ratio:	
Regular	2.71
Direct	2.04

Top Ten Portfolio Holdings

Issuer	% to net Assets
HCL Technologies Limited	6.53%
Cummins India Limited	6.45%
Infosys Limited	6.45%
Tech Mahindra Limited	6.24%
Sanofi India Limited	6.19%
Honeywell Automation India Limited	5.52%
Sun Pharmaceuticals Industries Limited	5.46%
Hindustan Zinc Limited	4.43%
NIIT Technologies Limited	4.27%
Reliance Industries Limited	4.27%

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 December 30, 2016: ₹ 116.37

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life India Opportunities Fund (%)	Nifty 500 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Dec 27, 1999					Birla Sun Life India Opportunities Fund (₹)	Nifty 500 # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	23.70	9.80	11.16	10.78	49101	60593	57159
December 31, 2015 to December 30, 2016 (Absolute)	116.45	-0.07	3.84	3.01	9993	10384	10301
December 31, 2014 to December 31, 2015 (Absolute)	102.37	13.75	-0.72	-4.06	11375	9928	9594
December 31, 2013 to December 31, 2014 (Absolute)	66.29	54.43	37.82	31.39	15443	13782	13139

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Kunal Sangoi is 2. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. ⁵Direct Plan⁵ is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2050000	600000	360000	120000
Market Value of amount Invested	8535550	967647	420760	121260
Scheme Returns (CAGR)	14.99	19.20	10.40	1.96
Nifty 500 returns# (CAGR)	13.41	10.12	5.36	3.01
Nifty 50 returns## (CAGR)	12.33	7.69	2.79	1.61

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

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

Risk Free Rate assumed to be 6.25% (FBIL Overnight MIBOR for 30th Dec 2016) for calculating Sharpe Ratio

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

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

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

Missed call facility

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

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

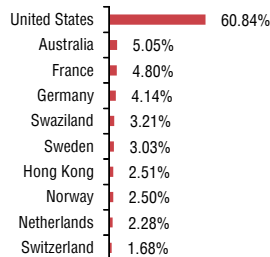
Fund Details

Fund Manager:	Mr. Vineet Maloo
Managing Fund Since:	Since Inception
Total Experience:	11 years
Date of Allotment:	October 31, 2007
Type of Scheme:	An Open-ended Diversified Equity Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	16.0348
Dividend:	14.7530
Direct Plan[§]	
Growth:	16.3764
Dividend:	16.3883
Benchmark:	S&P Global 1200
Monthly Average AUM:	₹ 50.28 Crores
AUM as on last day: (as on 31st December 2016)	₹ 50.14 Crores
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 / switchout of units after 365 days from the date of allotment: Nil.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Portfolio Turnover:	0.33
Expense Ratio:	
Regular	2.69
Direct	2.18

Top Ten Portfolio Holdings

Issuer	% to net Assets
Aetna Inc New	4.72%
Apple Inc.	4.11%
AXA SA	3.71%
Valero Energy Corporation Ltd	3.63%
THE BOEING CO	3.48%
Fedex Corp	3.42%
SWISS RE AG	3.21%
NORDEA BANK AB	3.03%
Delta Air Lines Inc	2.94%
Harman International Industries Inc	2.86%

Country Allocation



Dividend

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

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

Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 16.0348

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life International Equity Fund - Plan A (%)	S&P Global 1200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Oct 31, 2007					Birla Sun Life International Equity Fund - Plan A (₹)	S&P Global 1200 # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	5.28	6.53	3.63	16035	17869	13873
December 31, 2015 to December 30, 2016 (Absolute)	16.3724	-2.06	8.78	3.01	9794	10878	10301
December 31, 2014 to December 31, 2015 (Absolute)	16.3751	-0.02	1.28	-4.06	9998	10128	9594
December 31, 2013 to December 31, 2014 (Absolute)	16.1069	1.67	5.12	31.39	10167	10512	13139

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1110000	600000	360000	120000
Market Value of amount Invested	1618007	680911	362468	123249
Scheme Returns (CAGR)	7.93	5.01	0.44	5.07
S&P Global 1200 returns# (CAGR)	11.22	10.11	6.53	13.16
Nifty 50 returns## (CAGR)	8.01	7.69	2.79	1.61

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

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

Birla Sun Life International Equity Fund - Plan B

An Open-ended Diversified Equity Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

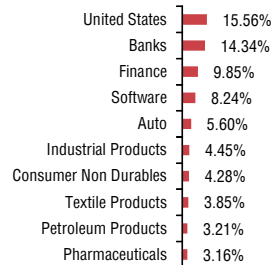
Fund Details

Fund Manager:	Mr. Vineet Maloo
Managing Fund Since:	Since Inception
Total Experience:	11 years
Date of Allotment:	October 31, 2007
Type of Scheme:	An Open-ended Diversified Equity Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	
	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	
NAV of Plans / Options (₹)	Monthly: Minimum ₹ 1,000/-
Regular Plan	
Growth:	14.6469
Dividend:	14.6468
Direct Plan[§]	
Growth:	14.9556
Dividend:	14.9485
Benchmark:	
	Customised Index †
† A customized benchmark created using S&P BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.	
Monthly Average AUM:	₹ 96.08 Crores
AUM as on last day: (as on 31st December 2016)	₹ 96.08 Crores
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Portfolio Turnover:	0.61
Expense Ratio:	
Regular	2.71
Direct	2.14

Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	8.16%
Infosys Limited	5.05%
Indian Oil Corporation Limited	3.21%
Bajaj Finance Limited	3.07%
Repcos Home Finance Limited	2.92%
Eicher Motors Limited	2.27%
IndusInd Bank Limited	2.20%
Tata Motors Limited	2.06%
Tech Mahindra Limited	1.78%
Shriram City Union Finance Limited	1.74%

Country/Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 14.6469

Date of Inception: Oct 31, 2007	NAV Per Unit.* (₹)	Birla Sun Life International Equity Fund - Plan B (%)	Customised Index † # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life International Equity Fund - Plan B (₹)	Customised Index † # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	4.25	5.66	3.63	14647	16573	13873
December 31, 2015 to December 30, 2016 (Absolute)	13.9253	5.18	5.93	3.01	10518	10593	10301
December 31, 2014 to December 31, 2015 (Absolute)	14.1251	-1.41	-0.16	-4.06	9859	9984	9594
December 31, 2013 to December 31, 2014 (Absolute)	10.8928	29.67	24.26	31.39	12967	12426	13139

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1110000	600000	360000	120000
Market Value of amount Invested	1682748	764388	394940	123815
Scheme Returns (CAGR)	8.75	9.63	6.11	5.96
Customised Index † returns# (CAGR)	10.24	10.08	5.68	6.55
Nifty 50 returns## (CAGR)	8.01	7.69	2.79	1.61

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

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

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

IVR

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

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

An Open-ended Growth Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

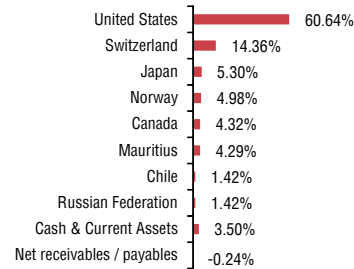
Fund Details

Fund Manager:	Mr. Milind Bafna
Managing Fund Since:	August 26, 2015
Total Experience:	15 years
Date of Allotment:	November 07, 2008
Type of Scheme:	An Open-ended Growth Scheme
Application Amount 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:	21.8925
Dividend:	16.8605
Direct Plan[§]	
Growth:	22.2645
Dividend:	17.1804
Benchmark:	S&P Global Agribusiness Index
Monthly Average AUM:	₹ 8.51 Crores
AUM as on last day:	₹ 8.56 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Portfolio Turnover:	0.05
Expense Ratio:	
Regular	1.62
Direct	1.17

Top Ten Portfolio Holdings

Issuer	% to net Assets
Deere And Co Ltd	10.24%
Monsanto Co	9.17%
ARCHER-DANIELS-MIDLAND CO	8.60%
Syngenta Ltd Reg Shs	8.24%
BRF SA	6.19%
ASSOCIATED BRITISH FOODS PLC	6.12%
TYSON FOODS INC	5.87%
Potash Corp Of Saskatchewan Inc	5.40%
BUNGE LTD	5.17%
Kubota Corp	4.87%

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 December 30, 2016: ₹ 21.8925

Date of Inception: Nov 07, 2008	NAV Per Unit. * (₹)	Birla Sun Life Commodity Equities Fund - Global Agri Plan - Regular Growth (%)	S&P Global Agribusiness Index # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Commodity Equities Fund - Global Agri Plan - Regular Growth (₹)	S&P Global Agribusiness Index # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	10.09	17.48	13.23	21893	37164	27534
December 31, 2015 to December 30, 2016 (Absolute)	19.9068	9.97	15.42	3.01	10997	11542	10301
December 31, 2014 to December 31, 2015 (Absolute)	21.1992	-6.10	-6.84	-4.06	9390	9316	9594
December 31, 2013 to December 31, 2014 (Absolute)	19.8579	6.75	9.21	31.39	10675	10921	13139

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	980000	600000	360000	120000
Market Value of amount Invested	1284018	691503	386272	128646
Scheme Returns (CAGR)	6.49	5.62	4.63	13.66
S&P Global Agribusiness Index returns# (CAGR)	12.66	9.68	7.16	17.09
Nifty 50 returns## (CAGR)	8.68	7.69	2.79	1.61

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

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

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



Wealth Solutions

What is it?

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

Investment Objective

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

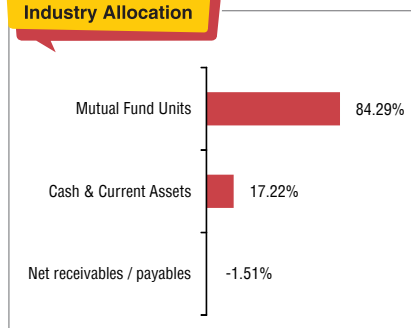
Fund Details

Fund Manager:	Mr. Shraavan Sreenivasula
Managing Fund Since:	December 15, 2014
Total Experience:	14 years
Date of Allotment:	September 17, 2008
Type of Scheme:	An Open-ended Fund of Funds Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in 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:	12.2571
Dividend:	12.2599
Direct Plan[§]	
Growth:	12.3939
Dividend:	10.9438
Benchmark:	40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms
Monthly Average AUM:	₹ 2.58 Crores
AUM as on last day:	₹ 2.67 Crores
(as on 31st December 2016)	
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	0.77
Direct	0.66

Top Ten Portfolio Holdings

Issuer	% to net Assets
Legg Mason Martin Currie Global Resources Fund	45.53%
First State Glob Umbrella Fund Global Res Fund - I	38.76%
Cash & Current Assets	17.22%
Net receivables / payables	-1.51%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 12.2571

Date of Inception: Sep 17, 2008	NAV Per Unit. * (₹)	Birla Sun Life Global Commodities Fund (%)	40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in Birla Sun Life Global Commodities Fund (₹)	40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms # (₹)	S&P BSE SENSEX ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	2.49	4.90	8.77	12257	14866	20076
December 31, 2015 to December 30, 2016 (Absolute)	9.6920	26.47	20.03	1.95	12647	12003	10195
December 31, 2014 to December 31, 2015 (Absolute)	12.2172	-20.67	-12.81	-5.03	7933	8719	9497
December 31, 2013 to December 31, 2014 (Absolute)	13.6279	-10.35	-7.87	29.89	8965	9213	12989

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1000000	600000	360000	120000
Market Value of amount Invested	1046588	602303	374044	135035
Scheme Returns (CAGR)	1.08	0.15	2.50	24.08
40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms# (CAGR)	5.75	3.91	3.96	23.34
S&P BSE SENSEX returns## (CAGR)	8.22	6.95	1.72	1.18

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

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

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

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

Call-back

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



Birla Sun Life Global Real Estate Fund

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

An Open-ended Fund of Funds Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

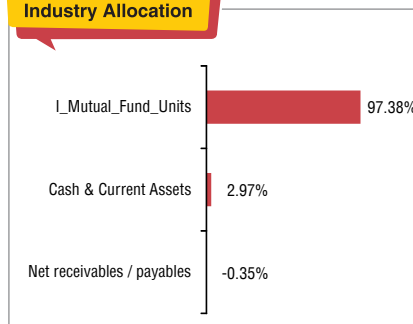
Fund Details

Fund Manager:	Mr. Shравan Sreenivasula
Managing Fund Since:	December 15, 2014
Total Experience:	14 years
Date of Allotment:	December 31, 2007
Type of Scheme:	An Open-ended Fund of Funds Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in 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:	17.4820
Dividend:	17.4931
Direct Plan[§]	
Growth:	17.8069
Dividend:	17.8174
Benchmark:	10/40 GPR 250 Global Net Index
Monthly Average AUM:	₹ 19.28 Crores
AUM as on last day:	₹ 19.54 Crores
(as on 31st December 2016)	
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	97.38%
Cash & Current Assets	2.97%
Net receivables / payables	-0.35%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 17.4820

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Global Real Estate Fund (%)	10/40 GPR 250 Global Net Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
Dec 31, 2007					Birla Sun Life Global Real Estate Fund (₹)	10/40 GPR 250 Global Net Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	6.40	N/A	3.07	17482	N/A	13125
December 31, 2015 to December 30, 2016 (Absolute)	17.7200	-1.34	6.92	1.95	9866	10692	10195
December 31, 2014 to December 31, 2015 (Absolute)	17.2600	2.67	4.90	-5.03	10267	10490	9497
December 31, 2013 to December 31, 2014 (Absolute)	15.4800	11.50	16.71	29.89	11150	11671	12989

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1090000	600000	360000	120000
Market Value of amount Invested	1629349	679020	366969	115984
Scheme Returns (CAGR)	8.62	4.90	1.25	-6.16
10/40 GPR 250 Global Net Index returns# (CAGR)	NA	10.21	7.18	1.73
S&P BSE SENSEX returns## (CAGR)	7.74	6.96	1.75	1.18

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

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

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

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





Wealth Solutions

Birla Sun Life Gold ETF

An Open ended Gold Exchange Traded Fund

What is it?

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

Investment Objective

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

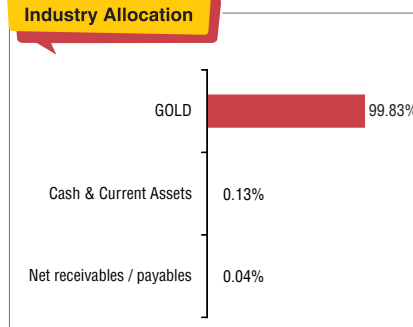
Fund Details

Fund Manager:	Mr. Prasad Dhonde
Managing Fund Since:	October 03, 2012
Total Experience:	16 years
Date of Allotment:	May 13, 2011
Type of Scheme:	An Open ended Gold Exchange Traded Fund
Addl. Purchase:	The Creation Unit size in case of Birla Sun Life Gold ETF shall be 1,000 units and in multiples thereof. To know the exact value of the units please refer our website.
NAV (₹):	2681.6017
Benchmark:	Domestic price of physical gold
Monthly Average AUM:	₹ 71.53 Crores
AUM as on last day:	₹ 71.33 Crores
Load Structure (as % of NAV)	
Entry Load:	Nil
Exit Load** (Including fractional units, if any):	Nil; ++The units of the scheme are compulsorily traded in dematerialized form, and hence, there shall be no entry/exit load for the units purchased or sold through stock exchanges. However, the investor shall have to bear costs in form of bid/ask spread and brokerage or such other cost as charged by his broker for transacting in units of the scheme through secondary market.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	16.33%
Sharpe Ratio**:	-0.39
Beta:	0.96
Expense Ratio:	
Regular	0.92
Tracking Error:	7.55%

Top Ten Portfolio Holdings

Issuer	% to net Assets
Gold	99.83%
Cash & Current Assets	0.13%
Net receivables / payables	0.04%

Industry Allocation



Investment Performance

NAV as on December 30, 2016: ₹ 2681.6017

Date of Inception: May 13, 2011	NAV Per Unit. * (₹)	Birla Sun Life Gold ETF (%)	Domestic price of physical gold # (%)	Value of Standard Investment of ₹ 10000 in	
				Birla Sun Life Gold ETF (₹)	Domestic price of physical gold # (₹)
Since inception till December 30, 2016 (CAGR)	2227.8530	3.35	4.42	12037	12756
December 31, 2015 to December 30, 2016 (Absolute)	2428.9528	10.40	11.58	11040	11158
December 31, 2014 to December 31, 2015 (Absolute)	2641.2988	-8.04	-7.25	9196	9275
December 31, 2013 to December 31, 2014 (Absolute)	2688.4249	-1.75	-0.80	9825	9920

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

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

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



Missed call facility

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

Birla Sun Life Gold Fund

An Open ended Fund of Funds Scheme



Wealth
Solutions

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).

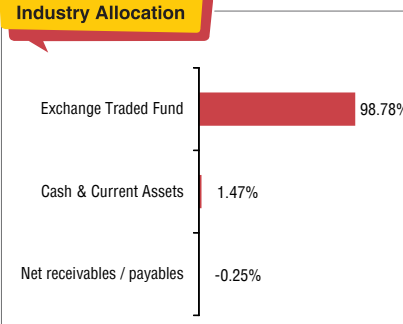
Fund Details

Fund Manager:	Mr. Shraavan Sreenivasula
Managing Fund Since:	December 15, 2014
Total Experience:	14 years
Date of Allotment:	March 20, 2012
Type of Scheme:	An Open ended Fund of Funds Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in 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:	9.3533
Dividend:	9.3519
Direct Plan[§]	
Growth:	9.4465
Dividend:	9.4433
Benchmark:	Domestic price of physical gold
Monthly Average AUM:	₹ 51.36 Crores
AUM as on last day:	₹ 51.00 Crores
(as on 31st December 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	16.87%
Sharpe Ratio**:	-0.50
Beta:	0.99
Expense Ratio:	
Regular	0.50
Direct	0.23
Tracking Error:	7.95%

Top Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Gold ETF	98.78%
Cash & Current Assets	1.47%
Net receivables / payables	-0.25%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 9.3533

Date of Inception: Mar 20, 2012	NAV Per Unit. * (₹)	Birla Sun Life Gold Fund (%)	Domestic price of physical gold # (%)	Value of Standard Investment of ₹ 10000 in	
				Birla Sun Life Gold Fund (₹)	Domestic price of physical gold # (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	-1.39	0.23	9353	10110
December 31, 2015 to December 30, 2016 (Absolute)	8.3878	11.51	11.58	11151	11158
December 31, 2014 to December 31, 2015 (Absolute)	9.0401	-7.22	-7.25	9278	9275
December 31, 2013 to December 31, 2014 (Absolute)	9.9787	-9.41	-0.80	9059	9920

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shraavan Sreenivasula is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. Investors should note that, Birla Sun Life Gold Fund being an open ended Fund of Funds scheme invests in Birla Sun Life Gold ETF which invests in physical gold of 99.5% purity and they shall bear the recurring expenses of the underlying scheme (i.e. Birla Sun Life Gold ETF) in addition to the recurring expenses of the Scheme. [§]Direct Plan[§] is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
Risk Free Rate assumed to be 6.25% (FBIL Overnight MIBOR for 30th Dec 2016) for calculating Sharpe Ratio

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

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



Wealth Solutions

Birla Sun Life Asset Allocator Multi Manager FoF Scheme

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

An Open ended Fund of Funds Scheme

What is it?

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

Investment Objective

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

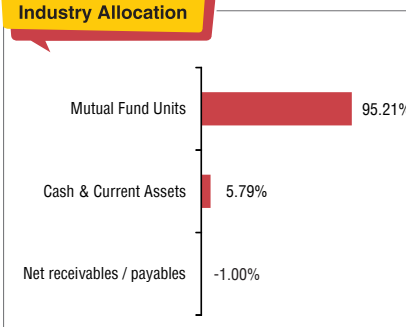
Fund Details

Fund Manager:	Mr. Shравan Sreenivasula
Managing Fund Since:	December 15, 2014
Total Experience:	14 years
Date of Allotment:	August 17, 2006
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:	23.9431
Dividend:	22.0403
Direct Plan[§]	
Growth:	11.9665
Dividend:	11.4014
Benchmark:	CRISIL Balanced Fund - Aggressive Index
Monthly Average AUM:	₹ 3.28 Crores
AUM as on last day: (as on 31st December 2016)	₹ 3.28 Crores
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	If redeemed on or before 365 days from the date of allotment: 1%. If redeemed after 365 days from the date of allotment: NIL
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Expense Ratio:	
Regular	1.35
Direct	1.30

Top Portfolio Holdings

Issuer	% to net Assets
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	33.37%
Birla Sun Life Cash Plus - Growth - Direct Plan	19.27%
MOST Focused Multicap 35-Direct Plan-Growth Option	18.28%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	8.85%
SBI Blue Chip Fund-Direct Plan -Growth	6.82%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	5.15%
IDFC Dynamic Bond Fund-Direct Plan-Growth	3.47%
Cash & Current Assets	5.79%
Net receivables / payables	-1.00%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 23.9431

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Asset Allocator Multi Manager FoF Scheme (%)	CRISIL Balanced Fund - Aggressive Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
Aug 17, 2006					Birla Sun Life Asset Allocator Multi Manager FoF Scheme (₹)	CRISIL Balanced Fund - Aggressive Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	8.78	9.23	8.45	23943	24997	23199
December 31, 2015 to December 30, 2016 (Absolute)	21.4090	11.84	6.66	1.95	11184	10666	10195
December 31, 2014 to December 31, 2015 (Absolute)	20.3597	5.15	0.48	-5.03	10515	10048	9497
December 31, 2013 to December 31, 2014 (Absolute)	14.6789	38.70	25.34	29.89	13870	12534	12989

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1250000	600000	360000	120000
Market Value of amount Invested	1972330	851057	432953	127564
Scheme Returns (CAGR)	8.46	13.96	12.37	11.94
CRISIL Balanced Fund - Aggressive Index returns## (CAGR)	8.68	8.92	6.05	5.69
S&P BSE SENSEX returns## (CAGR)	7.46	6.97	1.68	1.10

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

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

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

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

IVR

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

Birla Sun Life Financial Planning FOF - Aggressive Plan

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

An Open ended Fund of Funds Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

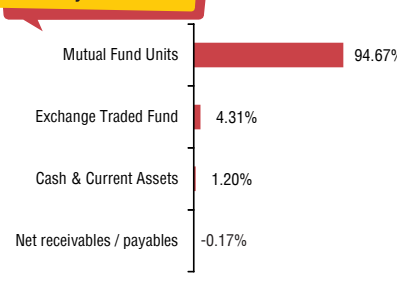
Fund Details

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:	17.7787
Dividend:	16.2717
Direct Plan[§]	
Growth:	18.2019
Dividend:	16.6729
Benchmark:	70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold
Monthly Average AUM:	₹ 112.12 Crores
AUM as on last day: (as on 31st December 2016)	₹ 112.58 Crores
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	15.36%
Birla Sun Life Advantage Fund - Gr - Dir PI	15.24%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	14.08%
Birla Sun Life Cash Plus - Growth - Direct Plan	13.38%
SBI Blue Chip Fund-Direct Plan -Growth	13.16%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	12.39%
Birla Sun Life Medium Term Plan -Gr - Direct Plan	6.37%
R*Shares Gold BeES	2.63%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	2.40%
IDFC Dynamic Bond Fund-Direct Plan-Growth	2.30%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on December 30, 2016: ₹ 17.7787

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Financial Planning FOF Aggressive Plan (%)	70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold # (%)	CRISIL 10 Year Gilt Index ## (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in Birla Sun Life Financial Planning FOF Aggressive Plan (₹)	70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold # (₹)	CRISIL 10 Year Gilt Index ## (₹)	S&P BSE SENSEX ## (₹)
May 09, 2011									
Since inception till December 30, 2016 (CAGR)	10.0000	10.72	7.45	8.50	6.63	17779	15011	15852	14370
December 31, 2015 to December 30, 2016 (Absolute)	16.5392	7.49	5.08	14.97	1.95	10749	10508	11497	10195
December 31, 2014 to December 31, 2015 (Absolute)	15.8352	4.45	-1.27	7.39	-5.03	10445	9873	10739	9497
December 31, 2013 to December 31, 2014 (Absolute)	11.5498	37.10	24.35	14.14	29.89	13710	12435	11414	12989

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	680000	600000	360000	120000
Market Value of amount Invested	963635	819348	413004	123199
Scheme Returns (CAGR)	12.21	12.43	9.14	5.00
70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold returns# (CAGR)	7.71	7.55	4.26	3.12
CRISIL 10 Year Gilt Index returns# (CAGR)	9.87	10.21	12.60	15.90
S&P BSE SENSEX returns## (CAGR)	7.23	6.97	1.68	1.10

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

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

Close Ended Scheme Performance

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

Date of Inception: Feb 03, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 th December 2016): ₹ 12.6912	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 18 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 18 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	8.54	12.03	8.03	12691	13912	12518
December 31, 2015 to December 30, 2016 (Absolute)	12.0478	5.34	11.55	7.27	10534	11155	10727
December 31, 2014 to December 31, 2015 (Absolute)	11.4743	5.00	6.79	8.22	10500	10679	10822

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

Birla Sun Life Capital Protection Oriented Fund - Series 20 - Regular Plan

Date of Inception: Apr 30, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 th December 2016): ₹ 12.1662	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 20 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 20 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	7.62	11.51	8.02	12166	13378	12288
December 31, 2015 to December 30, 2016 (Absolute)	11.5344	5.48	11.55	7.27	10548	11155	10727
December 31, 2014 to December 31, 2015 (Absolute)	10.9886	4.97	6.79	8.22	10497	10679	10822

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

Birla Sun Life Capital Protection Oriented Fund - Series 22 - Regular Plan

Date of Inception: Aug 13, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 th December 2016): ₹ 11.6919	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 22 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 22 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	6.78	10.59	7.95	11692	12711	12000
December 31, 2015 to December 30, 2016 (Absolute)	11.0286	6.01	11.55	7.27	10601	11155	10727
December 31, 2014 to December 31, 2015 (Absolute)	10.4945	5.09	6.79	8.22	10509	10679	10822

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

Birla Sun Life Capital Protection Oriented Fund - Series 25 - Regular Plan

Date of Inception: Nov 26, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Ajay Garg NAV (as on 30 th December 2016): ₹ 10.0825	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 25 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 25 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	0.39	9.18	7.80	10083	12020	11705
December 31, 2015 to December 30, 2016 (Absolute)	9.8715	2.14	11.55	7.27	10214	11155	10727
December 31, 2014 to December 31, 2015 (Absolute)	9.8327	0.39	6.79	8.22	10039	10679	10822

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

Birla Sun Life Capital Protection Oriented Fund - Series 19 - Regular Plan

Date of Inception: Mar 06, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 th December 2016): ₹ 12.3763	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 19 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 19 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	7.85	11.87	8.06	12376	13722	12446
December 31, 2015 to December 30, 2016 (Absolute)	11.7378	5.44	11.55	7.27	10544	11155	10727
December 31, 2014 to December 31, 2015 (Absolute)	11.2205	4.61	6.79	8.22	10461	10679	10822

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

Birla Sun Life Capital Protection Oriented Fund - Series 21 - Regular Plan

Date of Inception: Jun 09, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 th December 2016): ₹ 11.7729	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 21 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 21 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	6.58	10.11	7.89	11773	12798	12147
December 31, 2015 to December 30, 2016 (Absolute)	11.1197	5.87	11.55	7.27	10587	11155	10727
December 31, 2014 to December 31, 2015 (Absolute)	10.5952	4.95	6.79	8.22	10495	10679	10822

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

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

Date of Inception: Sep 18, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 th December 2016): ₹ 11.4812	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 23 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 23 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	6.23	10.18	7.92	11481	12479	11903
December 31, 2015 to December 30, 2016 (Absolute)	10.8778	5.55	11.55	7.27	10555	11155	10727
December 31, 2014 to December 31, 2015 (Absolute)	10.3728	4.87	6.79	8.22	10487	10679	10822

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 11. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

Birla Sun Life Capital Protection Oriented Fund - Series 26 - Regular Plan

Date of Inception: Mar 30, 2015 Fund Manager: Mr. Prasad Dhonde / Mr. Ajay Garg NAV (as on 30 th December 2016): ₹ 9.9996	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 26 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 26 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	0.00	8.84	7.64	10000	11604	11379
December 31, 2015 to December 30, 2016 (Absolute)	9.4736	5.55	11.55	7.27	10555	11155	10727

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Prasad Dhonde is 23. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.



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Close Ended Scheme Performance

Birla Sun Life Capital Protection Oriented Fund - Series 29 - Regular Plan

Date of Inception: Dec 10, 2015 Fund Manager: Mr. Prasad Dhone / Mr. Vineet Maloo NAV (as on 30 th December 2016): ₹ 10.8709	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 29 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 29 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	8.22	11.75	7.24	10871	11246	10767
December 31, 2015 to December 30, 2016 (Absolute)	10.0407	8.27	11.55	7.27	10827	11155	10727

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 11. Total Schemes managed by Mr. Prasad Dhone is 23. Total Schemes managed by Mr. Vineet Maloo is 18. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

Birla Sun Life Emerging Leaders Fund - Series 1 - Regular Plan - Growth

Date of Inception: May 09, 2014 Fund Manager: Mr. Jayesh Gandhi NAV (as on 30 th December 2016): ₹ 17.1900	NAV Per Unit. * (₹)	Birla Sun Life Emerging Leaders Fund - Series 1 (%)	S&P BSE MidCap # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Emerging Leaders Fund - Series 1 (₹)	S&P BSE MidCap # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	22.72	19.82	6.91	17190	16136	11935
December 31, 2015 to December 30, 2016 (Absolute)	16.1900	6.18	7.97	3.01	10618	10797	10301
December 31, 2014 to December 31, 2015 (Absolute)	14.9200	8.51	7.43	-4.06	10851	10743	9594

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Jayesh Gandhi is 5. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers.

Birla Sun Life Emerging Leaders Fund - Series 2 - Regular Plan - Growth

Date of Inception: Jun 05, 2014 Fund Manager: Mr. Mahesh Patil NAV (as on 30 th December 2016): ₹ 13.5600	NAV Per Unit. * (₹)	Birla Sun Life Emerging Leaders Fund - Series 2 (%)	S&P BSE MidCap # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Emerging Leaders Fund - Series 2 (₹)	S&P BSE MidCap # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	12.57	12.16	3.60	13560	13434	10952
December 31, 2015 to December 30, 2016 (Absolute)	12.9800	4.47	7.97	3.01	10447	10797	10301
December 31, 2014 to December 31, 2015 (Absolute)	11.9600	8.53	7.43	-4.06	10853	10743	9594

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Mahesh Patil is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers.

Birla Sun Life Emerging Leaders Fund - Series 3 - Regular Plan - Growth

Date of Inception: Jul 08, 2014 Fund Manager: Mr. Mahesh Patil & Mr. Milind Bafna NAV (as on 30 th December 2016): ₹ 10.6900	NAV Per Unit. * (₹)	Birla Sun Life Emerging Leaders Fund - Series 3 (%)	S&P BSE MidCap # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Emerging Leaders Fund - Series 3 (₹)	S&P BSE MidCap # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	2.72	11.37	2.91	10690	13063	10738
December 31, 2015 to December 30, 2016 (Absolute)	11.3000	-5.40	7.97	3.01	9460	10797	10301
December 31, 2014 to December 31, 2015 (Absolute)	11.0400	2.36	7.43	-4.06	10236	10743	9594

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. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers.

Birla Sun Life Emerging Leaders Fund - Series 4 - Regular Plan - Growth

Date of Inception: Aug 06, 2014 Fund Manager: Mr. Mahesh Patil & Mr. Milind Bafna NAV (as on 30 th December 2016): ₹ 13.1900	NAV Per Unit. * (₹)	Birla Sun Life Emerging Leaders Fund - Series 4 (%)	S&P BSE MidCap # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Emerging Leaders Fund - Series 4 (₹)	S&P BSE MidCap # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	12.21	11.81	2.73	13190	13076	10670
December 31, 2015 to December 30, 2016 (Absolute)	11.7300	12.45	7.97	3.01	11245	10797	10301
December 31, 2014 to December 31, 2015 (Absolute)	11.6400	0.77	7.43	-4.06	10077	10743	9594

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 Fund Managers is 3. Total Schemes managed by Mr. Mahesh Patil is 8. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers.

Birla Sun Life Emerging Leaders Fund - Series 5 - Regular Plan - Growth

Date of Inception: Jan 01, 2015 Fund Manager: Mr. Jayesh Gandhi NAV (as on 30 th December 2016): ₹ 11.6000	NAV Per Unit. * (₹)	Birla Sun Life Emerging Leaders Fund - Series 5 (%)	S&P BSE MidCap # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Emerging Leaders Fund - Series 5 (₹)	S&P BSE MidCap # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	7.71	7.36	-0.60	11600	11524	9881
December 31, 2015 to December 30, 2016 (Absolute)	10.4600	10.90	7.97	3.01	11090	10797	10301

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Jayesh Gandhi is 5. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers.

Birla Sun Life Emerging Leaders Fund - Series 6 - Regular Plan - Growth

Date of Inception: Apr 17, 2015 Fund Manager: Mr. Satyabrata Mohanty NAV (as on 30 th December 2016): ₹ 10.8100	NAV Per Unit. * (₹)	Birla Sun Life Emerging Leaders Fund - Series 6 (%)	S&P BSE MidCap # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Emerging Leaders Fund - Series 6 (₹)	S&P BSE MidCap # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	4.67	6.69	-2.89	10810	11169	9512
December 31, 2015 to December 30, 2016 (Absolute)	10.0700	7.35	7.97	3.01	10735	10797	10301

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers.

Birla Sun Life Focused Equity Fund - Series 1 - Regular Plan - Growth

Date of Inception: Feb 24, 2014 Fund Manager: Mr. Anil Shah NAV (as on 30 th December 2016): ₹ 14.8500	NAV Per Unit. * (₹)	Birla Sun Life Focused Equity Fund - Series 1 (%)	Nifty 100 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Focused Equity Fund - Series 1 (₹)	Nifty 100 # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	14.89	12.07	10.33	14850	13835	13233
December 31, 2015 to December 30, 2016 (Absolute)	14.3800	3.27	3.60	3.01	10327	10360	10301
December 31, 2014 to December 31, 2015 (Absolute)	14.3600	0.14	-2.41	-4.06	10014	9759	9594

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Anil Shah is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers.



Close Ended Scheme Performance

Birla Sun Life Focused Equity Fund - Series 2 - Regular Plan - Growth

Date of Inception: Mar 26, 2014 Fund Manager: Mr. Anil Shah NAV (as on 30 th December 2016): ₹ 14.3300	NAV Per Unit. * (₹)	Birla Sun Life Focused Equity Fund - Series 2 (%)	Nifty 100 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Focused Equity Fund - Series 2 (₹)	Nifty 100 # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	13.88	9.78	8.08	14330	12947	12400
December 31, 2015 to December 30, 2016 (Absolute)	13.8900	3.17	3.60	3.01	10317	10360	10301
December 31, 2014 to December 31, 2015 (Absolute)	13.8800	0.07	-2.41	-4.06	10007	9759	9594

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Anil Shah is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers.

Birla Sun Life Focused Equity Fund - Series 3 - Regular Plan - Growth

Date of Inception: Oct 30, 2014 Fund Manager: Mr. Anil Shah NAV (as on 30 th December 2016): ₹ 10.7700	NAV Per Unit. * (₹)	Birla Sun Life Focused Equity Fund - Series 3 (%)	Nifty 100 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Focused Equity Fund - Series 3 (₹)	Nifty 100 # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	3.48	1.55	0.09	10770	10339	10020
December 31, 2015 to December 30, 2016 (Absolute)	10.4300	3.26	3.60	3.01	10326	10360	10301
December 31, 2014 to December 31, 2015 (Absolute)	10.3800	0.48	-2.41	-4.06	10048	9759	9594

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Anil Shah is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers.

Birla Sun Life Focused Equity Fund - Series 4 - Regular Plan - Growth

Date of Inception: Dec 19, 2014 Fund Manager: Mr. Anil Shah NAV (as on 30 th December 2016): ₹ 10.3700	NAV Per Unit. * (₹)	Birla Sun Life Focused Equity Fund - Series 4 (%)	Nifty 100 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Focused Equity Fund - Series 4 (₹)	Nifty 100 # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	1.80	1.06	-0.24	10370	10218	9952
December 31, 2015 to December 30, 2016 (Absolute)	10.0500	3.18	3.60	3.01	10318	10360	10301
December 31, 2014 to December 31, 2015 (Absolute)	10.0100	0.40	-2.41	-4.06	10040	9759	9594

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Anil Shah is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers.

Birla Sun Life Focused Equity Fund - Series 5 - Regular Plan - Growth

Date of Inception: Mar 25, 2015 Fund Manager: Mr. Anil Shah NAV (as on 30 th December 2016): ₹ 9.9200	NAV Per Unit. * (₹)	Birla Sun Life Focused Equity Fund - Series 5 (%)	Nifty 100 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Focused Equity Fund - Series 5 (₹)	Nifty 100 # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	-0.45	-1.09	-2.31	9920	9808	9596
December 31, 2015 to December 30, 2016 (Absolute)	9.5500	3.87	3.60	3.01	10387	10360	10301

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Anil Shah is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers.

Birla Sun Life Focused Equity Fund - Series 6 - Regular Plan - Growth

Date of Inception: Oct 16, 2015 Fund Manager: Mr. Satyabrata Mohanty NAV (as on 30 th December 2016): ₹ 10.7000	NAV Per Unit. * (₹)	Birla Sun Life Focused Equity Fund - Series 6 (%)	Nifty 100 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Focused Equity Fund - Series 6 (₹)	Nifty 100 # (₹)	Nifty 50 ## (₹)
Since inception till December 30, 2016 (CAGR)	10.0000	5.76	0.42	-0.53	10700	10051	9936
December 31, 2015 to December 30, 2016 (Absolute)	9.8900	8.19	3.60	3.01	10819	10360	10301

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.

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 December 31, 2015 - December 30, 2016. Due to inherent difference in nature of schemes above (i.e. equity, hybrid, debt schemes) as may be managed by Fund Manager, performance of such schemes may not be strictly comparable. Further, for the schemes in existence for less than a year, the past performance details have not been provided. Further, performance of Fixed Term Plans (FTPs) / Fixed Maturity Plans (FMP) / Interval Income Schemes are not considered above, as FMPs / FTPs / Interval Income Schemes are close ended / interval schemes of varying maturities and performance of such schemes may not be strictly comparable with open ended schemes managed by Fund Managers.



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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 ^a	64
2	Birla Sun Life Capital Protection Oriented Fund - Series 26 ^a	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 1	65
3	Birla Sun Life Focused Equity Fund - Series 2	66
4	Birla Sun Life Focused Equity Fund - Series 3	66
5	Birla Sun Life Focused Equity Fund - Series 4	66
6	Birla Sun Life Focused Equity Fund - Series 5	66
7	Birla Sun Life India GenNext Fund ^a	53
8	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 ^a	53

* Funds co-managed by Mr. Anil Shah

Sr. no	Funds Managed By Mr. Dhaval Gala	Refer page No
1	Birla Sun Life Banking and Financial Services Fund [@]	47

@ Funds co-managed by Mr. Satyabrata Mohanty

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

Sr. 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 [@]	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 ^a	36
2	Birla Sun Life Emerging Leaders Fund - Series 2	65
3	Birla Sun Life Emerging Leaders Fund - Series 3 [@]	65
4	Birla Sun Life Emerging Leaders Fund - Series 4 [@]	65
5	Birla Sun Life Frontline Equity Fund	38
6	Birla Sun Life Infrastructure Fund	51
7	Birla Sun Life Pure Value Fund [@]	45
8	Birla Sun Life Top 100 Fund	39

* Funds co-managed by Mr. Pranay Sinha

@ Funds co-managed by Mr. Milind Bafna

^ Funds co-managed by Mr. Dhaval Shah

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 [*]	65
3	Birla Sun Life Emerging Leaders Fund - Series 4 [*]	65
4	Birla Sun Life Pure Value Fund [*]	45

* Funds co-managed by Mr. Mahesh Patil

Sr. no	Funds Managed By Mr. Shravan Sreenivasula	Refer page No
1	Birla Sun Life Active Debt Multi Manager FoF Scheme	19
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 Capital Protection Oriented Fund - Series 18 ^a	64
2	Birla Sun Life Capital Protection Oriented Fund - Series 19 ^a	64
3	Birla Sun Life Capital Protection Oriented Fund - Series 20 ^a	64
4	Birla Sun Life Capital Protection Oriented Fund - Series 21 ^a	64
5	Birla Sun Life Capital Protection Oriented Fund - Series 22 ^a	64
6	Birla Sun Life Capital Protection Oriented Fund - Series 23 ^a	64
7	Birla Sun Life Capital Protection Oriented Fund - Series 29 ^a	65
8	Birla Sun Life Dividend Yield Plus ^a	48
9	Birla Sun Life Balanced Advantage Fund ^a	35
10	Birla Sun Life International Equity Fund - Plan A	55
11	Birla Sun Life International Equity Fund - Plan B	56

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

Sr. no	Funds Managed By Mr. Kaustubh Gupta	Refer page No
1	Birla Sun Life Cash Manager ^a	5
2	Birla Sun Life Cash Plus ^a	3
3	Birla Sun Life Constant Maturity 10 Year Gilt Fund ^a (erstwhile Birla Sun Life Gilt Plus - Regular Plan)	16
4	Birla Sun Life Floating Rate Fund - Long Term Plan ^a	7
5	Birla Sun Life Floating Rate Fund - Short Term Plan ^a	4
6	Birla Sun Life Gilt Plus - PF Plan ^a	18
7	Birla Sun Life Government Securities Fund -Long Term Plan ^a	17
8	Birla Sun Life Savings Fund ^a	6
9	Birla Sun Life Short Term Opportunities Fund ^a	10
10	Birla Sun Life Treasury Optimizer Plan ^a (erstwhile Birla Sun Life Ultra Short Term Fund)	11

* Funds co-managed by Ms. Sunaina Da Cunha

^a 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 [@]	36
2	Birla Sun Life Equity Savings Fund ^a	34
3	Birla Sun Life MIP ^a	24
4	Birla Sun Life MIP II - Savings 5 Plan ^{**}	23
5	Birla Sun Life MIP II - Wealth 25 Plan ^{**}	26
6	Birla Sun Life Monthly Income ^a	25

* Funds co-managed by Mr. Vineet Maloo

@ Funds co-managed by Mr. Mahesh Patil

^a Funds co-managed by Mr. Satyabrata Mohanty

^ Funds co-managed by Mr. Lovelish Solanki

^b Funds co-managed by Mr. Dhaval Shah

Sr. no	Funds Managed By Mr. Prasad Dhonde	Refer page No
1	Birla Sun Life Capital Protection Oriented Fund - Series 18 ^a	64
2	Birla Sun Life Capital Protection Oriented Fund - Series 19 ^a	64
3	Birla Sun Life Capital Protection Oriented Fund - Series 20 ^a	64
4	Birla Sun Life Capital Protection Oriented Fund - Series 21 ^a	64
5	Birla Sun Life Capital Protection Oriented Fund - Series 22 ^a	64
6	Birla Sun Life Capital Protection Oriented Fund - Series 23 ^a	64
7	Birla Sun Life Capital Protection Oriented Fund - Series 25 ^a	64
8	Birla Sun Life Capital Protection Oriented Fund - Series 26 ^a	64
9	Birla Sun Life Capital Protection Oriented Fund - Series 29 ^a	65
10	Birla Sun Life Constant Maturity 10 Year Gilt Fund ^a (erstwhile Birla Sun Life Gilt Plus - Regular Plan)	16
11	Birla Sun Life Balanced Advantage Fund ^a	35
12	Birla Sun Life Floating Rate Fund - Long Term Plan ^a	7
13	Birla Sun Life Gilt Plus - PF Plan ^a	18
14	Birla Sun Life Gold ETF	60
15	Birla Sun Life Government Securities Fund - Long Term Plan ^a	17
16	Birla Sun Life Income Plus	15
17	Birla Sun Life Short Term Fund	9
18	Birla Sun Life Treasury Optimizer Plan ^a (erstwhile Birla Sun Life Ultra Short Term Fund)	11

* Funds co-managed by Mr. Ajay Garg

^a Funds co-managed by Mr. Vineet Maloo

@ Funds co-managed by Mr. Kaustubh Gupta

^b Funds co-managed by Mr. Dhaval Shah

Sr. no	Funds Managed By Mr. Satyabrata Mohanty	Refer page No
1	Birla Sun Life Advantage Fund	41
2	Birla Sun Life Banking and Financial Services Fund [@]	47
3	Birla Sun Life Dividend Yield Plus ^a	48
4	Birla Sun Life Emerging Leaders Fund - Series 6	65
5	Birla Sun Life Equity Savings Fund ^{**}	34
6	Birla Sun Life Focused Equity Fund - Series 6	66
7	Birla Sun Life India Reforms Fund	50
8	Birla Sun Life MIP II - Savings 5 Plan ^{**}	23
9	Birla Sun Life MIP II - Wealth 25 Plan ^{**}	26
10	Birla Sun Life Special Situations Fund	49

* Funds co-managed by Mr. Pranay Sinha

@ Funds co-managed by Mr. Vineet Maloo

^a Funds co-managed by Mr. Lovelish Solanki

^b 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 ^a	5
2	Birla Sun Life Cash Plus ^a	3
3	Birla Sun Life Floating Rate Fund - Short Term Plan ^a	4
4	Birla Sun Life Savings Fund ^a	6
5	Birla Sun Life Short Term Opportunities Fund ^a	10

* Funds co-managed by Mr. Kaustubh Gupta

Sr. no	Funds Managed By Mr. Vineet Maloo	Refer page No
12	Birla Sun Life MIP [@]	24
13	Birla Sun Life MIP II - Savings 5 Plan [@]	23
14	Birla Sun Life MIP II - Wealth 25 Plan [@]	26
15	Birla Sun Life Monthly Income [@]	25

* Funds co-managed by Mr. Satyabrata Mohanty

@ Funds co-managed by Mr. Prasad Dhonde

^a Funds co-managed by Mr. Pranay Sinha

Sr. no	Funds Managed By Mr. Dhaval Shah	Refer page No
1	Birla Sun Life Balanced '95 Fund [@]	36

* Funds co-managed by Mr. Mahesh Patil

^a Funds co-managed by Mr. Pranay Sinha

Savings Solutions

Birla Sun Life Cash Plus

Allocation as a % of Net Assets	Rating	%
8.07% GOI 2017 (M/D. 15.01.2017)	SOV	9.74%
Vedanta Limited	CRISIL A1+	3.35%
Vedanta Limited	CRISIL A1+	2.58%
91 Days Tbill (MD 16/03/2017)	SOV	2.33%
Rural Electrification Corporation Limited	IND A1+	1.89%
The South Indian Bank Limited	CARE A1+	1.80%
Kotak Mahindra Bank Limited	CARE A1+	1.73%
JSW Steel Limited	CARE A1+	1.51%
JSW Steel Limited	CARE A1+	1.51%
The South Indian Bank Limited	CARE A1+	1.49%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	1.40%
Vedanta Limited	CRISIL A1+	1.38%
Deutsche Bank AG	ICRA AA	1.32%
ECL Finance Ltd	ICRA AA	1.31%
Hero Fincorp Limited	CRISIL A1+	1.30%
India Infoline Finance Ltd	ICRA A1+	1.29%
Shriram Transport Finance Company Limited	CRISIL A1+	1.29%
Talwandi Sabo Power Ltd	CRISIL A1+(SO)	1.29%
JSW Steel Limited	CARE A1+	1.29%
National Fertilizers Limited	ICRA A1+	1.28%
Housing Development Finance Corporation Limited	ICRA A1+	1.25%
Corporation Bank	CRISIL A1+	1.24%
Talwandi Sabo Power Ltd	CRISIL A1+(SO)	1.22%
91 Days Tbill (MD 23/03/2017)	SOV	1.20%
42 Days CMB MD 24 Jan 2017	SOV	1.13%
Citibank N.A.	ICRA A1+	1.08%
Housing Development Finance Corporation Limited	ICRA A1+	1.08%
Nabha Power Ltd	ICRA A1+	1.08%
Tata Power Company Limited	ICRA A1+	1.08%
Kotak Securities Ltd	ICRA A1+	1.08%
Reliance Capital Limited	ICRA A1+	1.07%
Small Industries Dev Bank of India	CARE A1+	1.06%
Vedanta Limited	CRISIL A1+	0.97%
Housing Development Finance Corporation Limited	ICRA A1+	0.93%
Tata Capital Financial Services Ltd	CRISIL AA+	0.90%
Reliance Capital Limited	ICRA A1+	0.87%
Abu Dhabi Commercial Bank (ADCB)	CRISIL A1+	0.86%
91 Days Tbill (MD 09/03/2017)	SOV	0.86%
Tata Power Company Limited	ICRA A1+	0.86%
Vedanta Limited	CRISIL A1+	0.86%
RBL Bank Limited	ICRA A1+	0.85%
Housing Development Finance Corporation Limited	CRISIL AAA	0.83%
IL&FS Financial Services Ltd	CARE A1+	0.75%
Rural Electrification Corporation Limited	CRISIL AAA	0.66%
Housing Development Finance Corporation Limited	ICRA A1+	0.65%
IL&FS Financial Services Ltd	ICRA A1+	0.65%
GIC Housing Finance Limited	ICRA A1+	0.65%
Deutsche Investments India Pvt Ltd	CRISIL A1+	0.64%
Tata Power Renewable Energy Ltd	CRISIL A1+(SO)	0.62%
STCI Finance Limited	CRISIL A1+	0.60%
IDBI Bank Limited	CRISIL A1+	0.55%
IL&FS Financial Services Ltd	ICRA A1+	0.55%
L&T Vrindavan Properties Ltd	CARE AA+(SO)	0.55%
Vedanta Limited	CRISIL A1+	0.54%
Reliance Jio Infocomm Limited	CARE A1+	0.54%
Housing Development Finance Corporation Limited	ICRA A1+	0.52%
Edelweiss Commodities Services Ltd	CRISIL A1+	0.52%
91 Days Tbill (MD 19/01/2017)	SOV	0.51%
LIC Housing Finance Limited	CRISIL AAA	0.51%
Indian Railway Finance Corp Ltd	CRISIL AAA	0.44%
Citicorp Finance India Ltd	ICRA A1+	0.43%
IDBI Bank Limited	CRISIL A1+	0.43%
Vedanta Limited	CRISIL A1+	0.43%
Adani Ports and Special Economic Zone Limited	ICRA A1+	0.43%
Housing Development Finance Corporation Limited	ICRA A1+	0.43%
IDBI Bank Limited	CRISIL A1+	0.43%
Reliance Capital Limited	ICRA A1+	0.43%
Tata Housing Development Co Ltd	CARE A1+	0.43%
Tata Motors Finance Ltd	ICRA A1+	0.43%
Tata Housing Development Co Ltd	CARE A1+	0.43%
Tata Capital Housing Finance Ltd	CRISIL A1+	0.43%
Abu Dhabi Commercial Bank (ADCB)	CRISIL A1+	0.43%
Talwandi Sabo Power Ltd	CRISIL A1+(SO)	0.43%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	0.43%
Piramal Finance Private Limited	ICRA A1+	0.43%
Talwandi Sabo Power Ltd	CRISIL A1+(SO)	0.43%
Piramal Finance Private Limited	ICRA A1+	0.43%
Export Import Bank of India	CRISIL A1+	0.41%
Indiabulls Housing Finance Limited	CARE AAA	0.39%
HDB Financial Services Ltd	CARE A1+	0.37%
Godrej Properties Limited	ICRA A1+	0.37%
ICICI Home Finance Company Ltd	ICRA A1+	0.35%
Sterilite Technologies Limited	ICRA A1+	0.32%
Export Import Bank of India	CRISIL A1+	0.32%
IDBI Bank Limited	CRISIL A1+	0.32%

Barclays Invest & Loans India Ltd	ICRA A1+	0.32%
Mahindra & Mahindra Financial Services Limited	IND A1+	0.32%
Godrej Properties Limited	ICRA A1+	0.32%
Edelweiss Commodities Services Ltd	CRISIL A1+	0.32%
Magma Fincorp Limited	CARE A1+	0.32%
Reliance Jio Infocomm Limited	CARE A1+	0.28%
Fedbank Financial Services Ltd	CRISIL A1+	0.28%
Kotak Mahindra Prime Ltd	CRISIL A1+	0.26%
91 Days Tbill (MD 30/03/2017)	SOV	0.25%
IL & FS Education and Technology Services Ltd	CARE A1+	0.22%
Tata Housing Development Co Ltd	CARE A1+	0.22%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.22%
Standard Chartered Invest & Loans Ltd.	CRISIL A1+	0.22%
Godrej Properties Limited	ICRA A1+	0.22%
IL & FS Education and Technology Services Ltd	CARE A1+	0.22%
Corporation Bank	CRISIL A1+	0.22%
Corporation Bank	CRISIL A1+	0.22%
Vedanta Limited	CRISIL A1+	0.22%
Dalmia Bharat Limited	CRISIL A1+	0.22%
Network18 Media & Investments Limited	ICRA A1+	0.22%
JM Financial Products Ltd	ICRA A1+	0.22%
Fedbank Financial Services Ltd	CRISIL A1+	0.22%
Sadbhav Engineering Limited	CARE A1+	0.21%
Barclays Invest & Loans India Ltd	ICRA A1+	0.21%
Magma Fincorp Limited	CARE A1+	0.21%
Piramal Finance Private Limited	ICRA A1+	0.21%
ICICI Securities Ltd	CRISIL A1+	0.21%
Credila Financial Services Pvt Ltd	ICRA A1+	0.21%
Dalmia Bharat Limited	CARE A1+	0.21%
Shriram Transport Finance Company Limited	IND AA+	0.20%
IDBI Bank Limited	CRISIL A1+	0.20%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.19%
Corporation Bank	CRISIL A1+	0.19%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.17%
Godrej Properties Limited	ICRA A1+	0.17%
Standard Chartered Invest & Loans Ltd.	ICRA A1+	0.15%
Axis Bank Limited	CRISIL A1+	0.13%
Rural Electrification Corporation Limited	CRISIL AAA	0.11%
Tata Capital Financial Services Ltd	CRISIL AA+	0.11%
LIC Housing Finance Limited	CARE AAA	0.11%
IndusInd Bank Limited	CRISIL A1+	0.11%
Axis Bank Limited	CRISIL A1+	0.11%
Punjab & Sind Bank	ICRA A1+	0.11%
IDBI Bank Limited	CRISIL A1+	0.11%
Small Industries Dev Bank of India	CARE A1+	0.11%
Mahindra & Mahindra Financial Services Limited	IND A1+	0.11%
JM Financial Limited	ICRA A1+	0.11%
Corporation Bank	CRISIL A1+	0.11%
IL & FS Education and Technology Services Ltd	CARE A1+	0.11%
Magma Housing Finance	CRISIL A1+	0.11%
Kotak Mahindra Investments Ltd	CRISIL AAA	0.09%
Dena Bank	CRISIL A1+	0.08%
JM Financial Services Ltd	ICRA A1+	0.06%
Yes Bank Limited	ICRA A1+	0.05%
Godrej Properties Limited	ICRA A1+	0.04%
LIC Housing Finance Limited	CRISIL AAA	0.01%
Tata Sons Ltd	CRISIL AAA	0.01%
Cash & Current Assets		5.77%
Total		100.00%

Birla Sun Life Floating Rate Fund - Short Term Plan

Allocation as a % of Net Assets	Rating	%
28 Days CMB (MD 30/01/2017)	SOV	9.57%
Tata Power Company Limited	ICRA A1+	6.06%
National Bank For Agriculture and Rural Development	CRISIL A1+	4.86%
IDFC Bank Limited	ICRA A1+	4.83%
Kotak Mahindra Bank Limited	CRISIL A1+	4.82%
TATA Realty & Infrastructure Ltd	ICRA A1+	4.38%
HDB Financial Services Ltd	CARE A1+	3.89%
Punjab & Sind Bank	ICRA A1+	3.62%
STCI Finance Limited	ICRA AA-	3.57%
Family Credit Ltd	CARE A1+	2.43%
Tata Housing Development Co Ltd	CARE A1+	2.43%
Housing Development Finance Corporation Limited	ICRA A1+	2.43%
Tata Motors Finance Ltd	ICRA A1+	2.42%
Tata Housing Development Co Ltd	CARE A1+	2.41%
IL&FS Financial Services Ltd	CARE A1+	2.40%
Adani Enterprises Limited	BWR A1+	2.40%
Adani Enterprises Limited	BWR A1+	2.40%
Adani Enterprises Limited	BWR A1+	2.40%
GIC Housing Finance Limited	ICRA A1+	2.31%
IDBI Bank Limited	CRISIL A1+	2.19%
The South Indian Bank Limited	CARE A1+	1.82%
Network18 Media & Investments Limited	ICRA A1+	1.82%
Network18 Media & Investments Limited	ICRA A1+	1.82%
Bajaj Finance Limited	CRISIL A1+	1.82%
ICICI Bank Limited	ICRA A1+	1.81%
IDFC Bank Limited	ICRA A1+	1.81%

Magma Housing Finance	CRISIL A1+	1.81%
ICICI Home Finance Company Ltd	ICRA A1+	1.22%
IL&FS Financial Services Ltd	ICRA A1+	1.16%
Small Industries Dev Bank of India	CARE AAA	0.91%
Power Finance Corporation Limited	CRISIL AAA	0.61%
Can Fin Homes Limited	CARE AAA	0.61%
Power Finance Corporation Limited	CRISIL A1+	0.61%
ICICI Securities Ltd	CRISIL A1+	0.60%
JM Financial Limited	ICRA A1+	0.60%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.49%
Housing Development Finance Corporation Limited	CRISIL AAA	0.19%
LIC Housing Finance Limited	CRISIL AAA	0.12%
Housing Development Finance Corporation Limited	CRISIL AAA	0.12%
91 Days Tbill (MD 12/01/2017)	SOV	0.06%
Cash & Current Assets		8.16%
Total		100.00%

Birla Sun Life Cash Manager

Allocation as a % of Net Assets	Rating	%
Tata Power Company Limited	ICRA AA	8.38%
Reliance Jio Infocomm Limited	CRISIL AAA	7.98%
RKN RETAIL PVT. LTD	BWR A-(SO)	3.28%
S.D. Corporation Pvt. Ltd	ICRA AA+(SO)	2.84%
Small Industries Dev Bank of India	CARE AAA	2.74%
Tata Capital Financial Services Ltd	CRISIL AA+	2.70%
Power Finance Corporation Limited	CRISIL AAA	2.62%
Shriram Transport Finance Company Limited	CRISIL AAA	2.23%
Indiabulls Housing Finance Limited	CARE AAA	2.22%
8.46% Maharashtra SDL (MD 12/03/2019)	SOV	2.08%
Housing Development Finance Corporation Limited	CRISIL AAA	1.88%
Export Import Bank of India	CRISIL AAA	1.77%
Power Finance Corporation Limited	CRISIL AAA	1.70%
Tata Capital Financial Services Ltd	CRISIL AA+	1.69%
Power Finance Corporation Limited	CRISIL AAA	1.69%
ONGC Petro Additions Ltd	CARE AA+(SO)	1.58%
Indiabulls Housing Finance Limited	CARE AAA	1.55%
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.47%
8.85% Punjab SDL (MD 09/07/2019)	SOV	1.41%
8.46% Rajasthan SDL (18/03/2019)	SOV	1.39%
8.39% Rajasthan UDAY Bond SDL (MD 15/03/2019)	SOV	1.38%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.37%
Housing Development Finance Corporation Limited	CRISIL AAA	1.36%
Shriram Transport Finance Company Limited	CRISIL AAA	1.35%
Power Finance Corporation Limited	ICRA AA+	1.35%
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.35%
Piramal Enterprises Limited	ICRA AA	1.35%
Fullerton India Credit Co Ltd	ICRA AA+	1.35%
Piramal Enterprises Limited	ICRA AA	1.35%
Indiabulls Housing Finance Limited	CARE AAA	1.33%
Power Finance Corporation Limited	CRISIL AAA	1.23%
Tata Motors Finance Ltd	CRISIL AA	1.22%
Export Import Bank of India	CRISIL AAA	1.21%
Small Industries Dev Bank of India	CARE AAA	1.17%
Reliance Jio Infocomm Limited	CRISIL AAA	1.02%
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.01%
Housing Development Finance Corporation Limited	CRISIL AAA	1.01%
Tata Sons Ltd	CRISIL AAA	1.00%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	0.98%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.98%
Power Finance Corporation Limited	CRISIL AAA	0.96%
Tata Capital Financial Services Ltd	CRISIL AA+	0.94%
Grand View Estates Pvt Ltd	ICRA AA(SO)	0.88%
Talwandi Sabo Power Ltd	CRISIL AA- (SO)	0.79%
Power Finance Corporation Limited	CRISIL AAA	0.75%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.68%
Rural Electrification Corporation Limited	CRISIL AAA	0.68%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.68%
IDFC Bank Limited	ICRA AA+	0.68%
Shriram Transport Finance Company Limited	IND AA-	0.67%
Housing Development Finance Corporation Limited	CRISIL AAA	0.67%
8.21% RAJASTHAN SDL SPL (MD 31/03/2018)	SOV	0.67%
Barclays Invest & Loans India Ltd	ICRA A1+	0.65%
Tata Motors Finance Ltd	ICRA A1+	0.64%
Satin Creditcare Network Limited	ICRA A1+(SO)	0.63%
Power Finance Corporation Limited	CRISIL AAA	0.56%
Rural Electrification Corporation Limited	CRISIL AAA	0.56%
Shriram Transport Finance Company Limited	CRISIL AA+	0.47%
Dewan Housing Finance Corporation Limited	CARE AAA	0.47%
Nabha Power Ltd	ICRA AA(SO)	0.41%
Power Finance Corporation Limited	CRISIL AAA	0.41%
SP Jammu Udhampur Highway Ltd	ICRA AA(SO)	0.38%
Hero Fincorp Limited	ICRA AA+	0.36%

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Sundaram Finance Limited	CRISIL AA+	1.12%	6.67 Pay Fix & Rec Mibor (12/05/20)	-0.01%	Cipla Ltd	0.15%	
Fullerton India Credit Co Ltd	ICRA A1+	1.11%	ICICISECPD		Bosch Ltd	0.15%	
Power Finance Corporation Limited	CRISIL AAA	0.97%	6.6725% Pay Fix & Rec Mibor (03/05/20)	-0.01%	Petronet LNG Ltd	0.14%	
Vodafone Mobile Services Ltd	IND AAA	0.96%	HDFCBK		Housing Development and Infrastructure Ltd	0.10%	
UltraTech Cement Limited	CRISIL AAA	0.94%	6.69% Pay Fix & Rec Mibor (18/05/20)	-0.01%	IRB Infrastructure Developers Ltd	0.10%	
Indiabulls Housing Finance Limited	CARE AAA	0.92%	HSBCBK		Arvind Ltd	0.09%	
ONGC Mangalore Petrochemicals Ltd	IND AAA	0.84%	6.70% Pay Fix & Rec Mibor (17/05/20)	-0.01%	Divis Laboratories Ltd	0.08%	
8.40% Gujarat SDL (MD 24/11/2020)	SOV	0.83%	HDFCBK		Eicher Motors Ltd	0.08%	
LIC Housing Finance Limited	CRISIL AAA	0.82%	6.4350% Pay Fix & Rec Mibor (15/07/20)	-0.01%	Jaiprakash Associates Ltd	0.07%	
8.39% Rajasthan UDAY Bond SDL (MD 15/03/2019)	SOV	0.82%	ICICISECPD		Wipro Ltd	0.07%	
ONGC Petro Additions Ltd	CARE AAA(SO)	0.81%	6.66% Pay Fix & Rec Mibor (26/05/19)	-0.01%	Tata Power Co Ltd	0.05%	
National Bank For Agriculture and Rural Development	CRISIL AAA	0.81%	HSBCBK		Jet Airways India Ltd	0.05%	
Power Finance Corporation Limited	CRISIL AAA	0.81%	Cash & Current Assets	6.33%	NMDC Ltd	0.05%	
Power Finance Corporation Limited	CRISIL AAA	0.81%	Total	100.00%	Hero MotoCorp Ltd	0.05%	
Tata Capital Financial Services Ltd	CRISIL AA+	0.80%	Birla Sun Life Enhanced Arbitrage Fund			Indiabulls Real Estate Ltd	0.04%
Tata Capital Financial Services Ltd	CRISIL AA+	0.80%	Allocation as a %	Rating	Indraprastha Gas Ltd	0.04%	
Tata Capital Ltd	CRISIL AA+	0.80%	of Net Assets	%	Bank Of Baroda	0.02%	
Fullerton India Credit Co Ltd	ICRA AA+	0.80%	RBL Bank Limited	9.26%	L and T Finance Holdings Ltd	0.01%	
National Highways Auth Of Ind	CRISIL AAA	0.79%	HDFC Bank Ltd	6.35%	LIC Housing Finance Ltd	0.01%	
Power Grid Corporation of India Limited	CRISIL AAA	0.79%	Birla Sun Life Floating Rate - ShtTer- Gr-Dir Plan	4.63%	ACC Ltd	0.00%	
6.93% Punjab SDL (MD 22/12/2020)	SOV	0.79%	Housing Development Finance Corporation Limited	ICRA A1+	ACC 25/01/2017	0.00%	
Power Finance Corporation Limited	CRISIL AAA	0.79%	LIC Housing Finance Limited	CARE AAA	LICHSGFIN_25/01/2017	-0.01%	
HDB Financial Services Ltd	CRISIL AAA	0.79%	IDFC Bank Limited	ICRA AAA	L&TFH_25/01/2017	-0.01%	
Sundaram Finance Limited	ICRA AA+	0.79%	Reliance Industries Ltd	3.25%	BANKBARODA_25/01/2017	-0.02%	
Vijaya Bank	CARE A1+	0.76%	Indiabulls Housing Finance Ltd	2.65%	IGL_25/01/2017	-0.04%	
Housing Development Finance Corporation Limited	ICRA A1+	0.74%	Yes Bank Limited	2.31%	IBREALEST_25/01/2017	-0.04%	
Rural Electrification Corporation Limited	CRISIL AAA	0.50%	IL&FS Financial Services Ltd	2.29%	HEROMOTOCO_25/01/2017	-0.05%	
8.41% Andhra Pradesh SDL (MD 27/03/2018)	SOV	0.49%	Hero Fincorp Limited	2.21%	NMDC_25/01/2017	-0.05%	
Export Import Bank of India	CRISIL AAA	0.48%	Housing Development Finance Corporation Ltd	2.19%	JETAIRWAYS_25/01/2017	-0.05%	
Tata Motors Finance Ltd	CRISIL AA	0.43%	ITC Ltd	1.91%	TATAPOWER_25/01/2017	-0.05%	
Hero Fincorp Limited	ICRA AA+	0.42%	Sun Pharmaceuticals Industries Ltd	1.83%	WIPRO_25/01/2017	-0.07%	
Kotak Mahindra Prime Ltd	CRISIL AAA	0.42%	Mahindra & Mahindra Ltd	1.68%	JPASSOCIAT_25/01/2017	-0.07%	
Power Finance Corporation Limited	CRISIL AAA	0.42%	Maruti Suzuki India Ltd	1.57%	EICHERMOT_25/01/2017	-0.08%	
Rural Electrification Corporation Limited	CRISIL AAA	0.42%	ICICI Bank Ltd	1.30%	DIVISLAB_25/01/2017	-0.08%	
Power Finance Corporation Limited	CRISIL AAA	0.42%	Hindalco Industries Ltd	1.26%	ARVIND_25/01/2017	-0.09%	
Export Import Bank of India	CRISIL AAA	0.41%	Federal Bank Ltd	1.22%	IRB_25/01/2017	-0.10%	
LIC Housing Finance Limited	CRISIL AAA	0.41%	Axis Bank Ltd	1.22%	HDIL_25/01/2017	-0.10%	
Housing Development Finance Corporation Limited	CRISIL AAA	0.40%	LIC Housing Finance Limited	CRISIL AAA	PETRONET_25/01/2017	-0.14%	
8.39% Rajasthan UDAY Bond SDL (MD 15/03/2018)	SOV	0.40%	Grasim Industries Ltd	1.17%	BOSCHLTD_25/01/2017	-0.15%	
Nabha Power Ltd	ICRA AAA(SO)	0.40%	Housing Development Finance Corporation Limited	1.15%	CIPLA_25/01/2017	-0.15%	
Housing Development Finance Corporation Limited	CRISIL AAA	0.40%	Housing Development Finance Corporation Limited	ICRA A1+	DRREDDY_25/01/2017	-0.15%	
LIC Housing Finance Limited	CARE AAA	0.40%	Housing Development Finance Corporation Limited	ICRA A1+	BHEL_25/01/2017	-0.15%	
Power Finance Corporation Limited	CRISIL AAA	0.40%	Yes Bank Ltd	1.12%	TECHM_25/01/2017	-0.16%	
Reliance Jio Infocomm Limited	CRISIL AAA	0.40%	Tata Motors Finance Ltd	1.12%	PIDLITIND_25/01/2017	-0.16%	
Housing Development Finance Corporation Limited	CRISIL AAA	0.40%	Tata Consultancy Services Ltd	1.11%	IDBI_25/01/2017	-0.17%	
National Bank For Agriculture and Rural Development	CRISIL AAA	0.40%	Dish TV India Ltd	1.00%	ADANIPORTS_25/01/2017	-0.18%	
Kotak Mahindra Prime Ltd	CRISIL AAA	0.40%	Sun TV Network Ltd	0.99%	RCOM_25/01/2017	-0.19%	
LIC Housing Finance Limited	CARE AAA	0.40%	Tata Motors Ltd DVR Shares	0.99%	ENGINEERSIN_25/01/2017	-0.21%	
Power Finance Corporation Limited	CRISIL AAA	0.40%	Aurobindo Pharma Ltd	0.95%	IFCI_25/01/2017	-0.22%	
Tata Capital Financial Services Ltd	ICRA AA+	0.40%	Kotak Mahindra Bank Ltd	0.93%	BHARATFORG_25/01/2017	-0.22%	
Housing Development Finance Corporation Limited	CRISIL AAA	0.40%	IDFC Bank Ltd	0.90%	TATAGLOBAL_25/01/2017	-0.26%	
LIC Housing Finance Limited	CRISIL AAA	0.40%	Cairn India Ltd	0.90%	DHFL_25/01/2017	-0.26%	
Power Finance Corporation Limited	CRISIL AAA	0.40%	Aditya Birla Nuvo Ltd	0.88%	POWERGRID_25/01/2017	-0.27%	
Tata Capital Financial Services Ltd	ICRA AA+	0.40%	Bharat Financial Inclusion Ltd	0.86%	RPOWER_25/01/2017	-0.27%	
Housing Development Finance Corporation Limited	CRISIL AAA	0.40%	Century Textiles & Industries Ltd	0.85%	SRTRANSFIN_25/01/2017	-0.30%	
LIC Housing Finance Limited	CRISIL AAA	0.40%	IDFC Ltd	0.79%	TATAMOTORS_25/01/2017	-0.32%	
PNB Housing Finance Limited	CARE AAA	0.40%	Infosys Ltd	0.73%	ASHOKLEY_25/01/2017	-0.34%	
Tata Capital Financial Services Ltd	ICRA AA+	0.39%	Tata Steel Ltd	0.71%	JINDALSTEL_25/01/2017	-0.47%	
IndusInd Bank Limited	CRISIL A1+	0.37%	Indusind Bank Ltd	0.71%	BRITANNIA_25/01/2017	-0.51%	
Fullerton India Credit Co Ltd	ICRA A1+	0.37%	GMR Infrastructure Ltd	0.71%	BAJAJ-AUTO_25/01/2017	-0.52%	
Power Finance Corporation Limited	CRISIL AAA	0.32%	Tata Capital Housing Finance Ltd	0.68%	ONGC_25/01/2017	-0.52%	
Rural Electrification Corporation Limited	CRISIL AAA	0.25%	JSW Steel Ltd	0.66%	HINDUNILVR_25/01/2017	-0.55%	
Rural Electrification Corporation Limited	CRISIL AAA	0.25%	Asian Paints Ltd	0.66%	NCC_25/01/2017	-0.58%	
Power Grid Corporation of India Limited	CRISIL AAA	0.25%	India Cements Ltd	0.65%	MCDOWELL-N_25/01/2017	-0.58%	
Rural Electrification Corporation Limited	CRISIL AAA	0.24%	Larsen & Toubro Ltd	0.65%	RELINFRA_25/01/2017	-0.59%	
Power Finance Corporation Limited	CRISIL AAA	0.24%	Reliance Capital Ltd	0.63%	CASTROLIND_25/01/2017	-0.60%	
Power Grid Corporation of India Limited	CRISIL AAA	0.24%	UPL Limited	0.62%	LUPIN_25/01/2017	-0.60%	
Tata Sons Ltd	CRISIL AAA	0.24%	Zee Entertainment Enterprises Ltd	0.61%	ZEEL_25/01/2017	-0.61%	
9.23% Rajasthan SDL (MD 23/11/2021)	SOV	0.17%	Lupin Ltd	0.60%	UPL_25/01/2017	-0.62%	
Rural Electrification Corporation Limited	CRISIL AAA	0.17%	Castrol India Ltd	0.59%	RELCAPITAL_25/01/2017	-0.63%	
8.65% Kerala SDL (MD 09/01/2023)	SOV	0.17%	Reliance Infrastructure Ltd	0.59%	LT_25/01/2017	-0.65%	
7.8% GOI (MD 11/04/2021)	SOV	0.17%	United Spirits Ltd	0.58%	INDIACEM_25/01/2017	-0.65%	
LIC Housing Finance Limited	CRISIL AAA	0.16%	NCC Ltd	0.58%	ASIAPAINTE_25/01/2017	-0.66%	
Small Industries Dev Bank of India	CARE AAA	0.16%	Hindustan Unilever Ltd	0.55%	JSWSTEEL_25/01/2017	-0.66%	
HDB Financial Services Ltd	CARE AAA	0.16%	Oil & Natural Gas Corporation Ltd	0.52%	INDUSINDBK_25/01/2017	-0.71%	
8.21% Rajasthan SDL(MD 31/03/2020)	SOV	0.11%	Bajaj Auto Ltd	0.52%	TATASTEEL_25/01/2017	-0.71%	
Rural Electrification Corporation Limited	CRISIL AAA	0.09%	Britannia Industries Ltd	0.50%	GMRINFRA_25/01/2017	-0.73%	
8.39% Rajasthan SDL(MD 15/03/2020)	SOV	0.08%	Jindal Steel and Power Ltd	0.47%	INFY_25/01/2017	-0.80%	
HDB Financial Services Ltd	CRISIL AAA	0.08%	Ashok Leyland Ltd	0.34%	IDFC_25/01/2017	-0.80%	
Birla Sun Life Cash Plus - Growth - Direct Plan	0.00%		Tata Motors Ltd	0.32%	CENTURYTEX_25/01/2017	-0.85%	
6.1675% Pay Fix & Rec Mibor(27/10/18)		0.00%	Shriram Transport Finance Company Ltd	0.30%	BHARATFIN_25/01/2017	-0.86%	
HDFCBK			Reliance Power Ltd	0.27%	ABIRLANUVU_25/01/2017	-0.88%	
6.3550% Pay Fix & Rec Mibor (10/07/19)		0.00%	Power Grid Corporation of India Ltd	0.27%	CAIRN_25/01/2017	-0.90%	
HDFCBK			Dewan Housing Finance Corporation Ltd	0.26%	IDFCBANK_25/01/2017	-0.90%	
6.5425% Pay Fix & Rec Mibor (04/07/20)		-0.01%	Tata Global Beverages Ltd	0.25%	KOTAKBANK_25/01/2017	-0.93%	
HDFCBK			Bharat Forge Ltd	0.22%	AUROPHARMA_25/01/2017	-0.95%	
6.66% Pay Fix & Rec Mibor (11/05/20)		-0.01%	IFCI Ltd	0.22%	TATAMTRDVR_25/01/2017	-0.99%	
HSBCBK			Engineers India Ltd	0.21%	SUNTV_25/01/2017	-1.00%	
6.66% Pay Fix & Rec Mibor (12/05/20)		-0.01%	Reliance Communications Ltd	0.19%	DISHTV_25/01/2017	-1.00%	
HSBCBK			Adani Ports and Special Economic Zone Ltd	0.18%	TCS_25/01/2017	-1.11%	
6.6675% Pay Fix & Rec Mibor (13/05/20)		-0.01%	IDBI Bank Ltd	0.17%	YESBANK_25/01/2017	-1.12%	
ICICIBK			Pidilite Industries Ltd	0.16%	GRASIM_25/01/2017	-1.15%	
			Tech Mahindra Ltd	0.16%	AXISBANK_25/01/2017	-1.22%	
			Bharat Heavy Electricals Ltd	0.15%	FEDERALBNK_25/01/2017	-1.23%	
			Dr Reddys Laboratories Ltd	0.15%	HINDALCO_25/01/2017	-1.26%	
					ICICIBANK_25/01/2017	-1.31%	
					MARUTI_25/01/2017	-1.57%	
					M&M_25/01/2017	-1.68%	
					SUNPHARMA_25/01/2017	-1.84%	
					ITC_25/01/2017	-1.91%	
					HDFC_25/01/2017	-2.20%	
					IBULHSGFIN_25/01/2017	-2.66%	

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.



RELIANCE_25/01/2017	-3.26%
HDFCBANK_25/01/2017	-6.36%
Cash & Current Assets	10.04%
Net receivables / payables	53.08%
Total	100.00%

Birla Sun Life Short Term Fund

Allocation as a % of Net Assets

	Rating	%
7.68% GOI (MD 15/12/2023)	SOV	12.92%
Housing Development Finance Corporation Limited	CRISIL AAA	4.35%
LIC Housing Finance Limited	CRISIL AAA	3.44%
Reliance Jio Infocomm Limited	CRISIL AAA	3.13%
Bajaj Finance Limited	IND AAA	2.58%
Power Finance Corporation Limited	CRISIL AAA	2.12%
Small Industries Dev Bank of India	CARE AAA	1.97%
Power Finance Corporation Limited	CRISIL AAA	1.90%
Power Grid Corporation of India Limited	CRISIL AAA	1.76%
7.49% Punjab SDL (MD 24/08/2021)	SOV	1.73%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.66%
Tata Capital Financial Services Ltd	CRISIL AA+	1.61%
Mahindra & Mahindra Financial Services Limited	IND AAA	1.60%
Power Finance Corporation Limited	CRISIL AAA	1.57%
Reliance Jio Infocomm Limited	CRISIL AAA	1.55%
Indiabulls Housing Finance Limited	CARE AAA	1.52%
Tata Motors Finance Ltd	ICRA A1+	1.37%
8.51% Gujarat SDL (MD 27/10/2020)	SOV	1.35%
Small Industries Dev Bank of India	CARE AAA	1.31%
ONGC Petro Additions Ltd	CARE AAA(SO)	1.31%
Power Finance Corporation Limited	CRISIL AAA	1.30%
Housing Development Finance Corporation Limited	CRISIL AAA	1.28%
Kotak Mahindra Prime Ltd	CRISIL AAA	1.13%
Shriram Transport Finance Company Limited	CRISIL AA+	1.13%
National Highways Auth Of Ind	CRISIL AAA	1.12%
Rural Electrification Corporation Limited	CRISIL AAA	1.10%
Tata Capital Financial Services Ltd	ICRA AA+	1.08%
Indiabulls Housing Finance Limited	CARE AAA	1.02%
Vodafone Mobile Services Ltd	IND AAA	0.98%
UltraTech Cement Limited	CRISIL AAA	0.97%
Housing Development Finance Corporation Limited	CRISIL AAA	0.97%
Housing Development Finance Corporation Limited	CRISIL AAA	0.96%
Hero Fincorp Limited	ICRA AA+	0.96%
UltraTech Cement Limited	CRISIL AAA	0.88%
Rural Electrification Corporation Limited	CRISIL AAA	0.84%
Tata Capital Financial Services Ltd	ICRA AA+	0.81%
Power Grid Corporation of India Limited	CRISIL AAA	0.78%
7.5% Odisha SDL (MD 09/08/2021)	SOV	0.76%
8.93% Punjab SDL (MD 23/07/19)	SOV	0.67%
Reliance Jio Infocomm Limited	CRISIL AAA	0.66%
8.46% Rajasthan SDL (18/03/2019)	SOV	0.66%
8.46% Maharashtra SDL (MD 12/03/2019)	SOV	0.66%
Tata Capital Ltd	CRISIL AA+	0.64%
ICICI Home Finance Company Ltd	ICRA AAA	0.64%
6.3025% Pay Fix & Rec Mibor (08/09/2018)		0.64%
HDFCBK		0.64%
Indiabulls Housing Finance Limited	CARE AAA	0.64%
Tata Capital Housing Finance Ltd	CRISIL AA+	0.61%
8.52% Punjab SDL (MD 17/02/2021)	SOV	0.59%
Aditya Birla Nuvo Limited	ICRA AA+	0.59%
IDFC Bank Limited	ICRA AAA	0.58%
Power Finance Corporation Limited	CRISIL AAA	0.58%
8.45% Kerala SDL (18/03/2019)	SOV	0.56%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.52%
Power Finance Corporation Limited	CRISIL AAA	0.51%
8.53% Maharashtra SDL (MD 27/10/2020)	SOV	0.51%
Rural Electrification Corporation Limited	CRISIL AAA	0.49%
LIC Housing Finance Limited	CRISIL AAA	0.49%
7.07% PUNJAB SDL (MD 28/12/2020)	SOV	0.48%
PNB Housing Finance Limited	CARE AAA	0.48%
Power Finance Corporation Limited	CRISIL AAA	0.47%
Powergrid Vizag Transmission Limited	(SO)	0.47%
Tata Capital Financial Services Ltd	ICRA AA+	0.45%
Housing Development Finance Corporation Limited	CRISIL AAA	0.42%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.42%
IDFC Bank Limited	ICRA AAA	0.41%
Tata Capital Financial Services Ltd	ICRA AA+	0.41%
IDFC Bank Limited	ICRA AAA	0.41%
Shriram Transport Finance Company Limited	CRISIL AA+	0.39%
Tata Capital Housing Finance Ltd	CRISIL AA+	0.39%
8.20% GOI (MD 15/02/2022)	SOV	0.34%
8.19% GOI (MD 16/01/2020)	SOV	0.34%
8.32% Gujrati SDL (MD 04/08/2020)	SOV	0.33%
8.48% Maharashtra SDL (MD 24/02/2020)	SOV	0.33%
Rural Electrification Corporation Limited	CRISIL AAA	0.33%
Power Finance Corporation Limited	CRISIL AAA	0.33%
Housing Development Finance Corporation Limited	CRISIL AAA	0.33%
LIC Housing Finance Limited	CARE AAA	0.33%
Tata Capital Ltd	CRISIL AA+	0.32%

National Bank For Agriculture and Rural Development	CRISIL AAA	0.32%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.32%
HDB Financial Services Ltd	CRISIL AAA	0.32%
8.08% GOI (MD 02/08/2022)	SOV	0.31%
Axis Bank Limited	CRISIL A1+	0.31%
8.67% Andhra Pradesh SDL (MD 26/05/2021)	SOV	0.30%
Rural Electrification Corporation Limited	CRISIL AAA	0.29%
8.42% Himachal Pradesh SDL (MD 16/03/2021)	SOV	0.27%
8.39% MAHARASHTRA SDL (08/09/2020)	SOV	0.25%
Power Finance Corporation Limited	CRISIL AAA	0.23%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.22%
8.79% GOI (MD 08/11/2021)	SOV	0.21%
Power Finance Corporation Limited	CRISIL AAA	0.21%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.19%
8.40% Gujarat SDL (MD 24/11/2020)	SOV	0.19%
Rural Electrification Corporation Limited	CRISIL AAA	0.18%
Hero Fincorp Limited	ICRA AA+	0.17%
8.60% Maharashtra SDL (MD 20/07/2021)	SOV	0.17%
8.53% Andhra Pradesh SDL (MD 19/01/2021)	SOV	0.17%
8.38% Haryana SDL (MD 16/03/2021)	SOV	0.17%
8.42% Maharashtra SDL (MD 25/08/2020)	SOV	0.17%
8.38% Gujarat SDL (MD 05/01/2021)	SOV	0.17%
8.35% Gujarat SDL (MD 06/10/2020)	SOV	0.17%
Export Import Bank of India	CRISIL AAA	0.17%
Power Finance Corporation Limited	CRISIL AAA	0.16%
Housing Development Finance Corporation Limited	CRISIL AAA	0.16%
Housing Development Finance Corporation Limited	CRISIL AAA	0.16%
Housing Development Finance Corporation Limited	CRISIL AAA	0.16%
Shriram Transport Finance Company Limited	CRISIL AA+	0.16%
Tata Sons Ltd	CRISIL AAA	0.16%
8.38% Gujarat SDL (MD 22/09/2020)	SOV	0.16%
8.44% Rajasthan SDL (25/08/2020)	SOV	0.14%
Power Finance Corporation Limited	CRISIL AAA	0.13%
Power Finance Corporation Limited	CRISIL AAA	0.10%
8.08% Odisha SDL (MD 11/03/2020)	SOV	0.10%
IDFC Bank Limited	ICRA AAA	0.10%
8.39% Punjab SDL (MD 05/01/2021)	SOV	0.08%
LIC Housing Finance Limited	CRISIL AAA	0.08%
Power Finance Corporation Limited	CRISIL AAA	0.08%
Tata Capital Financial Services Ltd	ICRA AA+	0.07%
Rural Electrification Corporation Limited	CRISIL AAA	0.07%
8.39% Rajasthan SDL (MD 15/03/2021)	SOV	0.07%
Power Finance Corporation Limited	CRISIL AAA	0.07%
8.21% RAJASTHAN SDL SPL (MD 31/03/2018)	SOV	0.07%
HDB Financial Services Ltd	CARE AAA	0.07%
Shriram Transport Finance Company Limited	CRISIL AA+	0.05%
Power Finance Corporation Limited	CRISIL AAA	0.03%
GOI 7.94PCT 24/05/2021	SOV	0.03%
Power Finance Corporation Limited	CRISIL AAA	0.03%
7.80% GOI (MD 03/05/2020)	SOV	0.03%
Power Finance Corporation Limited	CRISIL AAA	0.03%
Rural Electrification Corporation Limited	CRISIL AAA	0.03%
Power Finance Corporation Limited	CRISIL AAA	0.03%
Sundaram Finance Limited	ICRA AA+	0.02%
LIC Housing Finance Limited	CARE AAA	0.02%
Rural Electrification Corporation Limited	CRISIL AAA	0.01%
8.65% Haryana SDL (MD 11/05/2021)	SOV	0.01%
Rural Electrification Corporation Limited	CRISIL AAA	0.01%
Rural Electrification Corporation Limited	CRISIL AAA	0.01%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.00%
6.285% Pay Fix & Rec Mibor(03/10/18)		0.00%
HDFCBK		0.00%
6.3275% Pay Fix & Rec Mibor (14/09/2018)		-0.01%
ICICIBK		-0.01%
6.3025% Pay Fix & Rec Mibor (08/09/2018)		-0.64%
HDFCBK		-0.64%
Cash & Current Assets		4.19%
Total		100.00%

Birla Sun Life Short Term Opportunities Fund

Allocation as a % of Net Assets	Rating	%
7.61% GOI(MD 09/05/2030)	SOV	10.11%
8.83% GOI (MD 25/11/2023)	SOV	7.91%
7.59% GOI(MD 11/01/2026)	SOV	5.31%
Reliance Ports and Terminals Ltd	CRISIL AAA	4.58%
7.68% GOI (MD 15/12/2023)	SOV	4.30%
6.79% GOI (MD 26/12/2029)	SOV	3.07%
Tata Motors Finance Ltd	CRISIL AA	3.00%
Tata Power Company Limited	CARE AA	2.82%
Tata Motors Finance Solutions Ltd	CRISIL AA	2.81%
Tata Capital Financial Services Ltd	CRISIL AA+	2.76%
7.35% GOI (MD 22/06/2024)	SOV	2.68%
Tata Motors Finance Ltd	ICRA A1+	2.67%
8.56% RAJASTHAN SDL - (MD 23/01/2023)	SOV	2.66%
8.79% GOI (MD 08/11/2021)	SOV	2.61%
Indiabulls Housing Finance Limited	CARE AAA	2.57%
Reliance Utilities & Power Pvt Ltd	CRISIL AAA	2.21%

Dewan Housing Finance Corporation Limited	CARE AAA	1.96%
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.96%
TATA Realty & Infrastructure Ltd	CRISIL AA	1.88%
Adani Transmission Limited	IND AA+	1.86%
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.66%
Power Grid Corporation of India Limited	ICRA AAA	1.61%
Reliance Jio Infocomm Limited	CRISIL AAA	1.40%
Nirchem Cement Limited	CRISIL AA	1.40%
Dewan Housing Finance Corporation Limited	CARE AAA	1.21%
Bahadur Chand Investments Pvt Ltd	ICRA A1+	1.21%
Indiabulls Housing Finance Limited	CARE AAA	1.19%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.99%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.98%
8.25% Himachal Pradesh SDL(MD 20/01/2020)	SOV	0.96%
Reliance Jio Infocomm Limited	CRISIL AAA	0.94%
HDFC Bank Limited	CRISIL AAA	0.94%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.93%
Piramal Enterprises Limited	ICRA AA	0.93%
Housing Development Finance Corporation Limited	CRISIL AAA	0.73%
Tata Motors Finance Ltd	CRISIL AA	0.56%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.50%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.49%
8.36% Gujarat SDL (MD 16/03/2021)	SOV	0.48%
Reliance Utilities & Power Pvt Ltd	CRISIL AAA	0.48%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.48%
LIC Housing Finance Limited	CRISIL AAA	0.48%
Indian Railway Finance Corp Ltd	CRISIL AAA	0.47%
Power Finance Corporation Limited	CRISIL AAA	0.47%
LIC Housing Finance Limited	CRISIL AAA	0.47%
Shriram Transport Finance Company Limited	CRISIL AA+	0.46%
Indiabulls Housing Finance Limited	CARE AAA	0.46%
Shriram Transport Finance Company Limited	CRISIL AA+	0.40%
Oriental Bank of Commerce	ICRA AA	0.38%
Syndicate Bank	CARE AA-	0.38%
Power Finance Corporation Limited	CRISIL AAA	0.38%
Export Import Bank of India	CRISIL AAA	0.38%
7.88% GOI (MD 19/03/2030)	SOV	0.30%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.30%
8.08% GOI (MD 02/08/2022)	SOV	0.29%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.29%
Power Finance Corporation Limited	CRISIL AAA	0.28%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.27%
Reliance Jio Infocomm Limited	CRISIL AAA	0.20%
IDBI Bank Limited	ICRA AA	0.10%
CRISIL AAA	CRISIL AAA	0.10%
Powergrid Vizag Transmission Limited	(SO)	0.10%
NTPC Limited	CRISIL AAA	0.09%
7.59% GOI (MD 20/03/2029)	SOV	0.08%
6.97% GOI (MD 06/09/2026)	SOV	0.08%
Power Finance Corporation Limited	CRISIL AAA	0.05%
India Infradebt Ltd	CRISIL AAA	0.04%
HDB Financial Services Ltd	CRISIL AAA	0.04%
Power Finance Corporation Limited	CRISIL AAA	0.02%
Rural Electrification Corporation Limited	CRISIL AAA	0.01%
Cash & Current Assets		2.93%
Total		100.00%

Birla Sun Life Treasury Optimizer Plan

Allocation as a % of Net Assets	Rating	%
8.83% GOI (MD 25/11/2023)	SOV	9.88%
7.61% GOI(MD 09/05/2030)	SOV	8.01%
6.79% GOI (MD 26/12/2029)	SOV	7.10%
7.59% GOI (MD 20/03/2029)	SOV	3.42%
Dewan Housing Finance Corporation Limited	CARE AAA	2.79%
Reliance Jio Infocomm Limited	CRISIL AAA	2.64%
7.35% GOI (MD 22/06/2024)	SOV	2.38%
7.07% PUNJAB SDL (MD 28/12/2020)	SOV	2.33%
8.79% GOI (MD 08/11/2021)	SOV	2.31%
Fullerton India Credit Co Ltd	ICRA A1+	1.92%
8.40% GOI (MD 28/07/2024)	SOV	1.80%
Reliance Jio Infocomm Limited	CRISIL AAA	1.80%
Indiabulls Housing Finance Limited	CARE AAA	1.77%
Tata Capital Financial Services Ltd	CRISIL AA+	1.76%
Reliance Ports and Terminals Ltd	CRISIL AAA	1.75%
Dewan Housing Finance Corporation Limited	CARE AAA	1.46%
6.97% GOI (MD 06/09/2026)	SOV	1.46%
Reliance Utilities & Power Pvt Ltd	CRISIL AAA	1.43%
Indiabulls Housing Finance Limited	CRISIL AAA	1.36%
Tata Capital Housing Finance Ltd	CRISIL AA+	1.35%
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.19%
LIC Housing Finance Limited	CRISIL AAA	1.18%
Tata Capital Financial Services Ltd	CRISIL AA+	1.18%
Aditya Birla Housing Finance Ltd.	ICRA AA+	1.17%
Tata Motors Finance Ltd	CRISIL AA	1.13%

Hinduja Leyland Finance Ltd	CARE A+	0.91%
Shriram Transport Finance Company Limited	CRISIL AA+	0.81%
Adani Power Limited	BWR AA-(SO)	0.74%
JM Financial Credit Solution Limited	ICRA AA	0.65%
9.23% GOI (MD 23/12/2043)	SOV	0.64%
Adani Transmission Limited	IND AA+	0.57%
JM Financial Credit Solution Limited	ICRA AA	0.55%
ECL Finance Ltd	ICRA AA	0.55%
Indiabulls Housing Finance Limited	CARE AAA	0.49%
Nirchem Cement Limited	CRISIL AA	0.49%
Bahadur Chand Investments Pvt Ltd	ICRA AA	0.48%
Syndicate Bank	CARE AA-	0.45%
7.06% GOI (MD 10/10/2046)	SOV	0.39%
8.97% GOI (MD 05/12/2030)	SOV	0.38%
Sansar Trust	IND AAA(SO)	0.37%
Adani Transmission Limited	IND AA+	0.36%
Indiabulls Housing Finance Limited	CARE AAA	0.33%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.33%
7.07% PUNJAB SDL(MD 28/12/2020)	SOV	0.32%
7.88% GOI (MD 19/03/2030)	SOV	0.31%
7.59% GOI(MD 11/01/2026)	SOV	0.31%
Tata Capital Financial Services Ltd	CRISIL AA+	0.16%
Power Grid Corporation of India Limited	CRISIL AAA	0.03%
7.29% West Bengal SDL (MD 28/12/2026)	SOV	0.03%
7.96% Gujarat SDL (14/10/2025)	SOV	0.03%
6.97% GOI (MD 06/09/2026)	SOV	0.03%
Tata Sons Ltd	CRISIL AAA	0.03%
8.08% GOI (MD 02/08/2022)	SOV	0.02%
8.15% GOI (MD 24/11/2026)	SOV	0.02%
7.59% GOI (MD 20/03/2029)	SOV	0.02%
8.35% GOI (MD 14/05/2022)	SOV	0.01%
7.68% GOI (MD 15/12/2023)	SOV	0.01%
9.20% GOI (MD 30/09/2030)	SOV	0.01%
Rural Electrification Corporation Limited	CRISIL AAA	0.01%
9.40% Madhya Pradesh SDL (MD 30/01/2024)	SOV	0.00%
7.35% GOI (MD 22/06/2024)	SOV	0.00%
8.33% GOI 2036 (07/06/2036)	SOV	0.00%
7.96% Maharashtra SDL (14/10/2025)	SOV	0.00%
Birla Sun Life Cash Plus - Growth - Direct Plan		0.00%
Cash & Current Assets		2.39%
Total		100.00%

Birla Sun Life Income Plus

Allocation as a % of Net Assets	Rating	%
6.79% GOI (MD 26/12/2029)	SOV	33.98%
7.73% GOI (MD 19/12/2034)	SOV	18.68%
8.13% GOI (MD 22/06/2045)	SOV	8.42%
8.17% GOI (MD 01/12/2044)	SOV	7.06%
NTPC Limited	CRISIL AAA	5.09%
Bajaj Finance Limited	CARE AAA	5.08%
Reliance Ports and Terminals Ltd	CRISIL AAA	4.68%
7.61% GOI(MD 09/05/2030)	SOV	3.20%
9.23% GOI (MD 23/12/2043)	SOV	2.53%
HDFC Bank Limited	CRISIL AAA	2.08%
8.79% GOI (MD 08/11/2021)	SOV	1.11%
Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	1.09%
Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	1.06%
Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	1.03%
Power Finance Corporation Limited	CRISIL AAA	0.62%
Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	0.35%
8.21% Haryana Special SDL(MD 31/03/2023)	SOV	0.34%
7.59% GOI (MD 20/03/2029)	SOV	0.09%
9.56% Maharashtra SDL (MD 28/08/2023)	SOV	0.05%
7.68% GOI (MD 15/12/2023)	SOV	0.04%
9.45% Rajasthan SDL (MD 26/03/2024)	SOV	0.04%
7.59% GOI(MD 11/01/2026)	SOV	0.03%
6.62% GOI (MD 28/11/2051)	SOV	0.03%
6.57% GOI (MD 05/12/2033)	SOV	0.02%
8.24% GOI (MD 10/11/2033)	SOV	0.02%
8.51% Punjab SDL (MD 10/04/2023)	SOV	0.01%
8.64% Jharkhand SDL (MD 06/03/2023)	SOV	0.01%
6.28% Pay Fix & Rec Mibor (30/12/21)		0.00%
HSBCBK		
6.4225% Pay Fix & Rec Mibor (12/07/19)		-0.02%
ICICIBK		
6.5075% Pay Fix & Rec Mibor (29/06/19)		-0.04%
HDFCBK		
Cash & Current Assets		3.33%
Total Net Assets		100.00%

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

Allocation as a % of Net Assets	Rating	%
6.97% GOI (MD 06/09/2026)	SOV	87.70%
8.40% GOI (MD 28/07/2024)	SOV	1.55%
Cash & Current Assets		10.75%

Total		100.00%
Birla Sun Life Government Securities Fund - Long Term Plan		
Allocation as a % of Net Assets		
6.79% GOI (MD 26/12/2029)	SOV	35.85%
8.17% GOI (MD 01/12/2044)	SOV	15.29%
7.73% GOI (MD 19/12/2034)	SOV	10.81%
8.60% GOI (MD 02/06/2028)	SOV	10.68%
8.60% Bihar SDL (MD 09/03/2026)	SOV	9.64%
6.57% GOI (MD 05/12/2033)	SOV	4.58%
7.68% GOI (MD 15/12/2023)	SOV	0.43%
8.30% GOI (MD 02/07/2040)	SOV	0.00%
7.59% GOI (MD 20/03/2029)	SOV	0.00%
6.28% Pay Fix & Rec Mibor (30/12/21)		-0.01%
ICICIBK		
6.3825% Pay Fix & Rec Mibor (01/08/19)		-0.03%
HDFCBK		
6.38% Pay Fix & Rec Mibor (01/08/19)		-0.05%
HSBCBK		
6.58% Pay Fix & Rec Mibor (06/04/21)		-0.10%
ICICISEC		
Cash & Current Assets		12.91%
Total		100.00%

Birla Sun Life Gilt Plus - PF Plan

Allocation as a % of Net Assets	Rating	%
6.79% GOI (MD 26/12/2029)	SOV	32.01%
6.57% GOI (MD 05/12/2033)	SOV	18.39%
8.17% GOI (MD 01/12/2044)	SOV	17.00%
7.73% GOI (MD 19/12/2034)	SOV	13.51%
8.24% GOI (MD 10/11/2033)	SOV	7.04%
Cash & Current Assets		12.05%
Total		100.00%

Birla Sun Life Active Debt Multi Manager FOF Scheme

Allocation as a % of Net Assets		%
IDFC Dynamic Bond Fund-Direct Plan-Growth		21.17%
SBI Magnum Gilt Fund - Long Term-Dir Plan - Growth		20.87%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan		20.66%
Birla Sun Life Govt Sec. Long Term Grwth Direct		19.55%
ICICI Prude Gilt Fund Inv Plan PF Opt-Dir Plan-Grw		17.20%
Cash & Current Assets		0.87%
Net receivables / payables		-0.32%
Total		100.00%

Birla Sun Life Financial Planning FOF - Conservative Plan

Birla Sun Life Cash Plus - Growth - Direct Plan		40.33%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan		14.39%
IDFC Dynamic Bond Fund-Direct Plan-Growth		6.81%
SBI Magnum Gilt Fund - Long Term-Dir Plan - Growth		6.19%
Kotak MF Gold ETF		5.78%
R*Shares Gold BeES		5.27%
MOST Focused Multicap 35-Direct Plan-Growth Option		5.07%
Birla Sun Life Advantage Fund - Gr - Dir PI Plan		5.05%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan		4.11%
SBI Blue Chip Fund-Direct Plan -Growth		3.84%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth		1.33%
Cash & Current Assets		2.03%
Net receivables / payables		-0.19%
Total		100.00%

Birla Sun Life Financial Planning FOF - Prudent Plan

Birla Sun Life Cash Plus - Growth - Direct Plan		25.77%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan		12.51%
MOST Focused Multicap 35-Direct Plan-Growth Option		9.15%

Birla Sun Life Advantage Fund - Gr - Dir PI Plan		9.00%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan		8.23%
SBI Blue Chip Fund-Direct Plan -Growth		7.06%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth		6.23%
SBI Magnum Gilt Fund - Long Term-Dir Plan - Growth		6.01%
IDFC Dynamic Bond Fund-Direct Plan-Growth		5.59%
R*Shares Gold BeES		4.58%
Kotak MF Gold ETF		4.18%
Cash & Current Assets		1.91%
Net receivables / payables		-0.24%
Total		100.00%

Regular Income Solutions

Birla Sun Life MIP II - Savings 5 Plan

Allocation as a % of Net Assets	Rating	%
7.61% GOI (MD 09/05/2030)	SOV	29.96%
8.13% GOI (MD 22/06/2045)	SOV	9.40%
7.59% GOI (MD 11/01/2026)	SOV	7.50%
7.68% GOI (MD 15/12/2023)	SOV	7.46%
IDBI Bank Limited	CRISIL A	7.39%
Power Finance Corporation Limited	CRISIL AAA	7.21%
8.17% GOI (MD 01/12/2044)	SOV	5.10%
8.08% GOI (MD 02/08/2022)	SOV	3.75%
8.60% GOI (MD 02/06/2028)	SOV	1.98%
7.59% GOI (MD 20/03/2029)	SOV	1.86%
9.40% Andhra Pradesh SDL (MD 30/01/2024)	SOV	1.18%
Yes Bank Limited	ICRA AA+	1.15%
Eicher Motors Ltd		0.69%
Repco Home Finance Ltd		0.62%
HDFC Bank Ltd		0.55%
Bajaj Finance Ltd		0.50%
Hindustan Zinc Ltd		0.47%
V-Mart Retail Limited		0.44%
Equitas Holdings Limited		0.41%
PNB Housing Finance Limited		0.37%
Kewal Kiran Clothing Limited		0.37%
Dr. Lal Pathlabs Limited		0.34%
City Union Bank Ltd		0.33%
K.P.R. Mill Limited		0.29%
Advanced Enzyme Technologies Limited		0.28%
Endurance Technologies Limited		0.27%
Tata Motors Ltd		0.25%
Indusind Bank Ltd		0.25%
ICICI Bank Ltd		0.22%
Hindustan Petroleum Corporation Ltd		0.21%
Mahanagar Gas Limited		0.21%
Indian Oil Corporation Ltd		0.21%
Dhanuka Agritech Ltd		0.20%
9.41% Kerala SDL (MD 30/01/2024)	SOV	0.20%
Aurobindo Pharma Ltd		0.19%
Shriram City Union Finance Limited		0.19%
Cairn India Ltd		0.15%
Grasim Industries Ltd		0.15%
Vedanta Ltd		0.14%
RBL Bank Limited		0.14%
Thyrocare Technologies Ltd		0.14%
Crompton Greaves Consumer Electricals Limited		0.13%
ITC Ltd		0.13%
Ashoka Buildcon Ltd		0.11%
VRL Logistic Ltd		0.11%
Monte Carlo Fashions Ltd		0.11%
Orbit Exports Ltd		0.08%
Emami Ltd		0.08%
Oriental Hotels Ltd		0.07%
TeamLease Services Limited		0.07%
8.62% Tamil Nadu SDL (MD 20/02/2023)	SOV	0.05%
Atul Auto Limited		0.04%
HEIDELBERGCEMENT INDIA LIMITED		0.01%
Cash & Current Assets		6.30%
Total		100.00%

Birla Sun Life MIP

Allocation as a % of Net Assets	Rating	%
8.13% GOI (MD 22/06/2045)	SOV	16.00%
7.61% GOI (MD 09/05/2030)	SOV	15.30%
7.68% GOI (MD 15/12/2023)	SOV	10.15%
6.97% GOI (MD 06/09/2026)	SOV	9.91%
IDBI Bank Limited	CRISIL A	7.66%
IDBI Bank Limited	ICRA AA	5.58%
9.40% Andhra Pradesh SDL (MD 30/01/2024)	SOV	5.37%
8.17% GOI (MD 01/12/2044)	SOV	5.34%
6.90% GOI (MD 13/07/2019)	SOV	2.96%
Power Finance Corporation Limited	CRISIL AAA	1.96%
Eicher Motors Ltd		1.05%
HDFC Bank Ltd		1.04%
Repco Home Finance Ltd		0.97%
Bajaj Finance Ltd		0.82%
Equitas Holdings Limited		0.68%
Kewal Kiran Clothing Limited		0.67%
Indian Oil Corporation Ltd		0.66%
V-Mart Retail Limited		0.64%
Indusind Bank Ltd		0.54%
Power Finance Corporation Limited	CRISIL AAA	0.52%
K.P.R. Mill Limited		0.51%
ICICI Bank Ltd		0.43%
Tata Motors Ltd		0.43%
PNB Housing Finance Limited		0.40%
Dr. Lal Pathlabs Limited		0.38%
City Union Bank Ltd		0.37%
Hindustan Petroleum Corporation Ltd		0.36%
Dhanuka Agritech Ltd		0.34%
Shriram City Union Finance Limited		0.33%
Advanced Enzyme Technologies Limited		0.31%
Hindustan Zinc Ltd		0.30%
Endurance Technologies Limited		0.29%

Aurobindo Pharma Ltd		0.25%
Grasim Industries Ltd		0.25%
Crompton Greaves Consumer Electricals Limited		0.24%
Mahanagar Gas Limited		0.24%
Cairn India Ltd		0.23%
ITC Ltd		0.23%
TeamLease Services Limited		0.23%
Vedanta Ltd		0.23%
VRL Logistic Ltd		0.20%
Ashoka Buildcon Ltd		0.19%
Thyrocare Technologies Ltd		0.16%
RBL Bank Limited		0.16%
Emami Ltd		0.14%
Monte Carlo Fashions Ltd		0.10%
Atul Auto Limited		0.08%
Orbit Exports Ltd		0.05%
HEIDELBERGCEMENT INDIA LIMITED		0.01%
NTPC Limited	CRISIL AAA	0.00%
Cash & Current Assets		4.73%
Total		100.00%

Birla Sun Life Monthly Income

Allocation as a % of Net Assets	Rating	%
7.59% GOI (MD 20/03/2029)	SOV	26.41%
7.61% GOI (MD 09/05/2030)	SOV	10.22%
7.68% GOI (MD 15/12/2023)	SOV	8.14%
6.97% GOI (MD 06/09/2026)	SOV	7.95%
Power Finance Corporation Limited	CRISIL AAA	7.09%
8.60% GOI (MD 02/06/2028)	SOV	4.32%
8.13% GOI (MD 22/06/2045)	SOV	3.85%
IDBI Bank Limited	CRISIL A	3.07%
8.17% GOI (MD 01/12/2044)	SOV	2.14%
7.73% GOI (MD 19/12/2034)	SOV	2.04%
8.15% GOI (MD 24/11/2026)	SOV	1.94%
8.28% GOI (MD 21/09/2027)	SOV	1.69%
Eicher Motors Ltd		1.09%
Repco Home Finance Ltd		1.05%
Power Grid Corporation of India Limited	CRISIL AAA	0.98%
HDFC Bank Ltd		0.93%
9.40% Andhra Pradesh SDL (MD 30/01/2024)	SOV	0.86%
Bajaj Finance Ltd		0.79%
V-Mart Retail Limited		0.69%
Equitas Holdings Limited		0.65%
Kewal Kiran Clothing Limited		0.61%
Indusind Bank Ltd		0.51%
K.P.R. Mill Limited		0.48%
Tata Motors Ltd		0.42%
ICICI Bank Ltd		0.39%
City Union Bank Ltd		0.39%
PNB Housing Finance Limited		0.39%
Dr. Lal Pathlabs Limited		0.38%
Hindustan Petroleum Corporation Ltd		0.36%
Indian Oil Corporation Ltd		0.35%
Dhanuka Agritech Ltd		0.34%
Shriram City Union Finance Limited		0.32%
Advanced Enzyme Technologies Limited		0.31%
Hindustan Zinc Ltd		0.30%
Power Finance Corporation Limited	CRISIL AAA	0.29%
Endurance Technologies Limited		0.28%
Grasim Industries Ltd		0.27%
Cairn India Ltd		0.23%
Mahanagar Gas Limited		0.23%
Vedanta Ltd		0.22%
Crompton Greaves Consumer Electricals Limited		0.22%
Orbit Exports Ltd		0.22%
ITC Ltd		0.20%
Monte Carlo Fashions Ltd		0.20%
Ashoka Buildcon Ltd		0.19%
VRL Logistic Ltd		0.19%
TeamLease Services Limited		0.17%
Thyrocare Technologies Ltd		0.15%
RBL Bank Limited		0.15%
Oriental Hotels Ltd		0.14%
Emami Ltd		0.13%
Atul Auto Limited		0.07%
HEIDELBERGCEMENT INDIA LIMITED		0.01%
Magnasound (I) Ltd		0.00%
Cash & Current Assets		4.96%
Total		100.00%

Birla Sun Life MIP II - Wealth 25 Plan

Allocation as a % of Net Assets	Rating	%
7.59% GOI (MD 11/01/2026)	SOV	14.50%
7.61% GOI (MD 09/05/2030)	SOV	11.09%
8.13% GOI (MD 22/06/2045)	SOV	6.76%
6.79% GOI (MD 26/12/2029)	SOV	6.33%
8.56% RAJASTHAN SDL - (MD 23/01/2023)	SOV	4.10%
8.08% GOI (MD 02/08/2022)	SOV	3.72%
Yes Bank Ltd		2.12%
Eicher Motors Ltd		2.09%
8.26% Maharashtra SDL (MD 23/12/2025)	SOV	1.87%
8.27% Karnataka SDL (MD 23/12/2025)	SOV	1.87%
Hindustan Petroleum Corporation Ltd		1.85%
Bharat Aluminium Co Ltd.	CRISIL A	1.75%

8.17% GOI (MD 01/12/2044)	SOV	1.71%
Housing Development Finance Corporation Limited	ICRA A1+	1.64%
7.59% GOI (MD 20/03/2029)	SOV	1.57%
Natco Pharma Ltd		1.48%
7.68% GOI (MD 15/12/2023)	SOV	1.38%
8.79% GOI (MD 08/11/2021)	SOV	1.14%
Maruti Suzuki India Ltd		1.12%
Repco Home Finance Ltd		1.03%
Vedanta Ltd		0.96%
Bajaj Finance Ltd		0.94%
Dalmia Bharat Limited		0.87%
Bajaj Finserv Ltd		0.80%
Berger Paints India Ltd		0.76%
L and T Finance Holdings Ltd		0.75%
8.59% Andhra Pradesh SDL (MD 23/01/2023)	SOV	0.75%
Rural Electrification Corporation Limited	CRISIL AAA	0.73%
Bank of India	BWR AA-	0.73%
Oriental Bank of Commerce	IND A+	0.71%
Tata Sons Ltd	CRISIL AAA	0.69%
Capital First Limited		0.65%
K.P.R. Mill Limited		0.65%
Bharat Financial Inclusion Ltd		0.58%
PNB Housing Finance Limited		0.57%
IDBI Bank Limited	CRISIL A	0.56%
Yes Bank Limited	ICRA AA+	0.53%
State Bank of India		0.52%
Equitas Holdings Limited		0.51%
Voltas Ltd		0.49%
V-Guard Industries Limited		0.46%
Bharat Electronics Ltd		0.46%
Orient Cement Ltd		0.44%
Hindalco Industries Ltd		0.43%
Wabco India Ltd		0.43%
9.20% GOI (MD 30/09/2030)	SOV	0.41%
Narayana Hrudayalaya Limited		0.40%
8.15% GOI (MD 24/11/2026)	SOV	0.38%
8.35% GOI (MD 14/05/2022)	SOV	0.38%
AIA Engineering Ltd		0.38%
Bayer Cropscience Ltd		0.37%
8.12% GOI (MD 10/12/2020)	SOV	0.37%
PI Industries Ltd		0.37%
Emami Ltd		0.36%
Indraprastha Gas Ltd		0.36%
Power Finance Corporation Limited	CRISIL AAA	0.36%
Hindustan Zinc Ltd		0.36%
9.23% GOI (MD 23/12/2043)	SOV	0.35%
Kalpataru Power Transmission Ltd		0.30%
VA Tech Wabag Ltd		0.26%
Advanced Enzyme Technologies Limited		0.25%
8.24% GOI (MD 10/11/2033)	SOV	0.24%
Kaveri Seed Company Ltd		0.23%
V-Mart Retail Limited		0.23%
Bosch Ltd		0.22%
Cummins India Ltd		0.22%
Godrej Consumer Products Ltd		0.21%
Gujarat Fluorochemicals Ltd		0.20%
Cholamandalam Investment and Finance Company Ltd		0.20%
MRF Ltd		0.20%
GE T&D India Limited		0.19%
Mahanagar Gas Limited		0.19%
Endurance Technologies Limited		0.18%
Pidilite Industries Ltd		0.16%
Johnson Controls-Hitachi Air Conditioning India Ltd		0.16%
Atul Auto Limited		0.16%
TeamLease Services Limited		0.15%
ICICI Prudential Life Insurance Company Limited		0.13%
Oracle Financial Services Software Ltd		0.13%
VRL Logistic Ltd		0.13%
Thyrocare Technologies Ltd		0.12%
J.Kumar Infraprojects Ltd		0.10%
Astra Microwave Products Ltd		0.10%
Whirlpool of India Ltd		0.09%
Monte Carlo Fashions Ltd		0.09%
Ramkrishna Forgings Ltd		0.07%
IDBI Bank Limited	ICRA AA	0.07%
Yes Bank Limited	ICRA AA+	0.05%
Cash & Current Assets		5.05%
Total		100.00%



Tax Savings Solutions

Birla Sun Life Tax Relief '96

Allocation as a % of Net Assets	%
Sundaram Clayton Ltd	8.03%
Bayer Cropscience Ltd	5.21%
Honeywell Automation India Ltd	4.90%
ICRA Ltd	3.91%
Gillette India Ltd	3.80%
Kotak Mahindra Bank Ltd	3.64%
Biocon Ltd	3.38%
MRF Ltd	3.29%
Zee Entertainment Enterprises Ltd	3.25%
Glaxosmithkline Pharmaceuticals Ltd	3.04%
Thomas Cook India Ltd	2.96%
Pfizer Ltd	2.90%
Johnson Controls-Hitachi Air Conditioning India Ltd	2.85%
Reliance Industries Ltd	2.60%
Indusind Bank Ltd	2.34%
Housing Development Finance Corporation Ltd	2.15%
Shoppers Stop Ltd	2.15%
Yes Bank Ltd	2.10%
HDFC Bank Ltd	2.09%
Tata Consultancy Services Ltd	2.09%
Bosch Ltd	2.09%
Shree Cement Ltd	2.01%
ICICI Bank Ltd	1.97%
Century Textiles & Industries Ltd	1.89%
Jet Airways India Ltd	1.83%
Grasim Industries Ltd	1.81%
Larsen & Toubro Ltd	1.76%
Maruti Suzuki India Ltd	1.58%
Axis Bank Ltd	1.48%
Tata Motors Ltd	1.47%
Cummins India Ltd	1.42%
Capital First Limited	1.18%
HCL Technologies Ltd	1.09%
Procter & Gamble Hygiene and Health Care Ltd	1.05%
Infosys Ltd	1.03%
Hindustan Unilever Ltd	0.99%
Sun Pharmaceuticals Industries Ltd	0.94%
Bata India Ltd	0.93%
Kansai Nerolac Paints Ltd	0.91%
Tech Mahindra Ltd	0.69%
ITC Ltd	0.66%
IDFC Bank Ltd	0.55%
Vedanta Ltd	0.46%
Bharat Financial Inclusion Ltd	0.40%
Mahindra & Mahindra Ltd	0.40%
Ashok Leyland Ltd	0.38%
Container Corporation of India Ltd	0.27%
IDFC Ltd	0.26%
United Breweries Holdings Ltd	0.24%
Bharat Bijlee Ltd	0.13%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	1.83%
Net receivables / payables	-0.37%
Total	100.00%

Birla Sun Life Tax Plan

Allocation as a % of Net Assets	%
Sundaram Clayton Ltd	8.05%
Bayer Cropscience Ltd	5.22%
Honeywell Automation India Ltd	4.91%
ICRA Ltd	3.92%
Gillette India Ltd	3.82%
MRF Ltd	3.50%
Kotak Mahindra Bank Ltd	3.45%
Biocon Ltd	3.20%
Zee Entertainment Enterprises Ltd	3.08%
Glaxosmithkline Pharmaceuticals Ltd	3.05%
Thomas Cook India Ltd	2.96%
Pfizer Ltd	2.91%
Johnson Controls-Hitachi Air Conditioning India Ltd	2.86%
Reliance Industries Ltd	2.47%
Indusind Bank Ltd	2.22%
Shoppers Stop Ltd	2.16%
Housing Development Finance Corporation Ltd	2.04%
Yes Bank Ltd	2.00%
Bosch Ltd	1.98%
Tata Consultancy Services Ltd	1.98%
HDFC Bank Ltd	1.97%
Shree Cement Ltd	1.90%
ICICI Bank Ltd	1.86%
Century Textiles & Industries Ltd	1.81%
Jet Airways India Ltd	1.81%
Grasim Industries Ltd	1.77%
Larsen & Toubro Ltd	1.66%
Maruti Suzuki India Ltd	1.59%
Axis Bank Ltd	1.40%
Tata Motors Ltd	1.39%
Cummins India Ltd	1.35%
Capital First Limited	1.13%
HCL Technologies Ltd	1.03%

Procter & Gamble Hygiene and Health Care Ltd	1.00%
Infosys Ltd	0.98%
Bata India Ltd	0.94%
Hindustan Unilever Ltd	0.94%
Sun Pharmaceuticals Industries Ltd	0.89%
Kansai Nerolac Paints Ltd	0.86%
Tech Mahindra Ltd	0.69%
ITC Ltd	0.62%
IDFC Bank Ltd	0.52%
Vedanta Ltd	0.44%
Bharat Financial Inclusion Ltd	0.38%
Mahindra & Mahindra Ltd	0.38%
Ashok Leyland Ltd	0.36%
Container Corporation of India Ltd	0.26%
IDFC Ltd	0.24%
United Breweries Holdings Ltd	0.21%
Bharat Bijlee Ltd	0.10%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	4.27%
Net receivables / payables	-0.54%
Total	100.00%

Birla Sun Life Tax Savings Fund

Allocation as a % of Net Assets	%
Sundaram Clayton Ltd	8.41%
Bayer Cropscience Ltd	5.30%
Honeywell Automation India Ltd	4.95%
ICRA Ltd	3.83%
MRF Ltd	3.74%
Kotak Mahindra Bank Ltd	3.68%
Biocon Ltd	3.43%
Zee Entertainment Enterprises Ltd	3.29%
Gillette India Ltd	3.17%
Pfizer Ltd	2.68%
Thomas Cook India Ltd	2.66%
Reliance Industries Ltd	2.64%
Johnson Controls-Hitachi Air Conditioning India Ltd	2.61%
Indusind Bank Ltd	2.37%
Glaxosmithkline Pharmaceuticals Ltd	2.37%
Housing Development Finance Corporation Ltd	2.19%
Shoppers Stop Ltd	2.19%
Yes Bank Ltd	2.14%
Bosch Ltd	2.12%
Tata Consultancy Services Ltd	2.11%
HDFC Bank Ltd	2.11%
Shree Cement Ltd	2.03%
ICICI Bank Ltd	1.98%
Century Textiles & Industries Ltd	1.94%
Jet Airways India Ltd	1.86%
Grasim Industries Ltd	1.83%
Larsen & Toubro Ltd	1.78%
Maruti Suzuki India Ltd	1.51%
Axis Bank Ltd	1.50%
Tata Motors Ltd	1.49%
Cummins India Ltd	1.44%
Capital First Limited	1.21%
HCL Technologies Ltd	1.10%
Procter & Gamble Hygiene and Health Care Ltd	1.07%
Infosys Ltd	1.04%
Sun Pharmaceuticals Industries Ltd	1.02%
Hindustan Unilever Ltd	1.00%
Bata India Ltd	0.99%
Kansai Nerolac Paints Ltd	0.92%
Tech Mahindra Ltd	0.74%
ITC Ltd	0.67%
IDFC Bank Ltd	0.56%
Vedanta Ltd	0.47%
Bharat Financial Inclusion Ltd	0.40%
Mahindra & Mahindra Ltd	0.40%
Ashok Leyland Ltd	0.39%
Container Corporation of India Ltd	0.28%
IDFC Ltd	0.26%
United Breweries Holdings Ltd	0.24%
Bharat Bijlee Ltd	0.11%
Cash & Current Assets	2.55%
Net receivables / payables	-0.75%
Total	100.00%

Wealth Creation Solutions

Birla Sun Life Equity Savings Fund

Allocation as a % of Net Assets	Rating	%
Tata Capital Housing Finance Ltd	CRISIL A1+	9.41%
8.15% GOI (MD 24/11/2026)	SOV	5.97%
9.20% GOI (MD 30/09/2030)	SOV	4.83%
Axis Bank Ltd		4.24%
Yes Bank Ltd		3.63%
LIC Housing Finance Ltd		3.16%
Oil & Natural Gas Corporation Ltd		3.14%
Housing Development Finance Corporation Ltd		3.10%
Larsen & Toubro Ltd		2.49%
Eicher Motors Ltd		2.29%
Asian Paints Ltd		2.02%
ITC Ltd		1.98%
HDFC Bank Ltd		1.98%
Natco Pharma Ltd		1.96%
Recco Home Finance Ltd		1.89%
State Bank of India		1.78%
Sun Pharmaceuticals Industries Ltd		1.57%
8.17% GOI (MD 01/12/2044)	SOV	1.52%
Hindalco Industries Ltd		1.48%
Dalmia Bharat Limited		1.42%
Berger Paints India Ltd		1.40%
Equitas Holdings Limited		1.37%
Aditya Birla Nuvo Ltd		1.37%
Bajaj Finance Ltd		1.15%
Maruti Suzuki India Ltd		1.15%
Lupin Ltd		0.95%
TVS Motor Company Ltd		0.89%
Capital First Limited		0.86%
Godrej Consumer Products Ltd		0.82%
Reliance Industries Ltd		0.81%
V-Guard Industries Limited		0.80%
Wabco India Ltd		0.79%
Emami Ltd		0.75%
Bajaj Finserv Ltd		0.74%
AIA Engineering Ltd		0.72%
Voltas Ltd		0.71%
Hindustan Petroleum Corporation Ltd		0.69%
Bharat Forge Ltd		0.68%
Indusind Bank Ltd		0.65%
Bosch Ltd		0.57%
Aurobindo Pharma Ltd		0.51%
Bayer Cropsience Ltd		0.48%
Gulf Oil Lubricants India Ltd		0.47%
K.P.R. Mill Limited		0.47%
Orient Cement Ltd		0.46%
PNB Housing Finance Limited		0.46%
Page Industries Ltd		0.40%
Kaveri Seed Company Ltd		0.39%
VA Tech Wabag Ltd		0.39%
Cyient Limited		0.39%
Narayana Hrudayalaya Limited		0.37%
Torrent Pharmaceuticals Ltd		0.36%
Tata Chemicals Ltd		0.35%
GE T&D India Limited		0.33%
PI Industries Ltd		0.32%
Siemens Ltd		0.30%
Gujarat Fluorochemicals Ltd		0.29%
Tata Motors Ltd		0.27%
Cummins India Ltd		0.27%
Atul Auto Limited		0.27%
Havells India Ltd		0.26%
Kalpataru Power Transmission Ltd		0.26%
MRF Ltd		0.25%
NMDC Ltd		0.24%
Glenmark Pharmaceuticals Ltd		0.24%
L and T Finance Holdings Ltd		0.19%
Pidilite Industries Ltd		0.19%
V-Mart Retail Limited		0.17%
ICICI Bank Ltd		0.15%
HCL Technologies Ltd		0.14%
Federal Bank Ltd		0.13%
Whirlpool of India Ltd		0.12%
JK Cements Ltd		0.10%
Castrol India Ltd		0.09%
IDFC Bank Ltd		0.09%
IDFC Ltd		0.08%
Raymond Ltd		0.07%
UPL Limited		0.07%
Oracle Financial Services Software Ltd		0.07%
The South Indian Bank Ltd		0.05%

CASTROLIND_25/01/2017	-0.09%
L&TFH_25/01/2017	-0.19%
NMDC_25/01/2017	-0.24%
TATAMOTORS_25/01/2017	-0.27%
TATACHEM_25/01/2017	-0.35%
AUROPHARMA_25/01/2017	-0.51%
BHARATFORG_25/01/2017	-0.61%
HINDPETRO_25/01/2017	-0.67%
LUPIN_25/01/2017	-0.73%
RELIANCE_25/01/2017	-0.81%
HDFCBANK_25/01/2017	-1.32%
ABIRLANUVO_25/01/2017	-1.38%
SUNPHARMA_25/01/2017	-1.57%
ITC_25/01/2017	-1.98%
ASIANPAINT_25/01/2017	-2.02%
LICHSGFIN_25/01/2017	-2.36%
LT_25/01/2017	-2.49%
HDFC_25/01/2017	-3.11%
ONGC_25/01/2017	-3.14%
AXISBANK_25/01/2017	-3.31%
Cash & Current Assets	7.71%
Net receivables / payables	31.25%
Total	100.00%

Birla Sun Life Balanced Advantage Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		8.88%
Power Grid Corporation of India Ltd		4.93%
6% Cum. NCv. Prefer Zee Entertainment Enter'es Ltd		2.85%
Shree Cement Ltd		2.17%
Coal India Ltd		2.10%
Indraprastha Gas Ltd		2.03%
Tech Mahindra Ltd		2.02%
ITC Ltd		1.95%
NTPC Ltd		1.94%
Infosys Ltd		1.91%
Tata Motors Ltd		1.91%
Petronet LNG Ltd		1.89%
IGICI Bank Ltd		1.87%
Mahanagar Gas Limited		1.74%
Hindustan Zinc Ltd		1.69%
Bharti Infratel Limited		1.52%
Axis Bank Ltd		1.49%
City Union Bank Ltd		1.42%
Sun Pharmaceuticals Industries Ltd		1.39%
Indian Oil Corporation Ltd		1.36%
Motherson Sumi Systems Ltd		1.35%
HCL Technologies Ltd		1.34%
PTC India Ltd		1.34%
Orient Refractories Limited		1.30%
Cairn India Ltd		1.25%
Bharat Electronics Ltd		1.20%
Torrent Pharmaceuticals Ltd		1.16%
IFGL REFRATORIES LTD		1.08%
Hindustan Petroleum Corporation Ltd		1.06%
HPL Electric & Power Limited		1.05%
Kotak Mahindra Bank Ltd		0.96%
Divis Laboratories Ltd		0.87%
Tata Chemicals Ltd		0.82%
Bharti Airtel Ltd		0.77%
Mahindra & Mahindra Ltd		0.73%
Kaveri Seed Company Ltd		0.66%
Greaves Cotton Ltd		0.56%
Hindalco Industries Ltd		0.53%
Ambuja Cements Ltd		0.49%
Carborundum Universal Ltd		0.46%
Indusind Bank Ltd		0.46%
Recco Home Finance Ltd		0.42%
Housing Development Finance Corporation Ltd		0.41%
Somany Ceramics Ltd		0.35%
Castrol India Ltd		0.30%
Atul Auto Limited		0.29%
Equitas Holdings Limited		0.23%
Eicher Motors Ltd		0.21%
Sanofi India Ltd		0.15%
Dalmia Bharat Limited		0.14%
K.P.R. Mill Limited		0.07%
Indian Terrain Fashions Ltd		0.07%
Grasim Industries Ltd		0.06%
NTPC Limited		0.00%
NIFTY_25/01/2017		-14.61%
Cash & Current Assets		37.13%
Net receivables / payables		8.26%
Total	CRISIL AAA	100.00%

Birla Sun Life Balanced '95 Fund

Allocation as a % of Net Assets	Rating	%
7.61% GOI(MD 09/05/2030)	SOV	7.08%
HDFC Bank Ltd		4.46%
Infosys Ltd		3.79%
8.13% GOI (MD 22/06/2045)	SOV	2.43%
ICICI Bank Ltd		2.21%
Tata Motors Ltd		2.17%
6.79% GOI (MD 26/12/2029)	SOV	1.92%
Birla Sun Life Floating Rate - ShtTer- Gr-Dir Plan		1.91%
8.56% RAJASTHAN SDL - (MD 23/01/2023)	SOV	1.73%
Indusind Bank Ltd		1.56%
Indian Oil Corporation Ltd		1.53%
6.97% GOI (MD 06/09/2026)	SOV	1.38%
Maruti Suzuki India Ltd		1.35%
ITC Ltd		1.27%
State Bank of India		1.27%
Aurobindo Pharma Ltd		1.23%
Kotak Mahindra Bank Ltd		1.23%
Sun Pharmaceuticals Industries Ltd		1.17%
Power Finance Corporation Limited	CRISIL AAA	1.13%
L and T Finance Holdings Ltd		1.12%
Yes Bank Ltd		1.11%
HCL Technologies Ltd		1.08%
Reliance Industries Ltd		1.07%
UPL Limited		1.05%
Pfizer Ltd		0.97%
Housing Development Finance Corporation Limited	CRISIL AAA	0.96%
8.60% GOI (MD 02/06/2028)	SOV	0.96%
IDBI Bank Limited		0.95%
NTPC Limited	CRISIL AAA	0.95%
Tata Chemicals Ltd		0.92%
Larsen & Toubro Ltd		0.91%
Glenmark Pharmaceuticals Ltd		0.90%
Housing Development Finance Corporation Limited	ICRA A1+	0.90%
Emami Ltd		0.89%
Tech Mahindra Ltd		0.88%
Dr Reddys Laboratories Ltd		0.85%
PNB Housing Finance Limited		0.85%
Titan Company Limited		0.84%
Mahindra & Mahindra Ltd		0.84%
Torrent Pharmaceuticals Ltd		0.82%
7.68% GOI (MD 15/12/2023)	SOV	0.81%
Sun TV Network Ltd		0.79%
Eicher Motors Ltd		0.79%
FAG Bearings India Ltd		0.78%
Recco Home Finance Ltd		0.77%
Cairn India Ltd		0.77%
Biocon Ltd		0.75%
Grasim Industries Ltd		0.73%
Sundaram Finance Ltd		0.71%
8.08% GOI (MD 02/08/2022)	SOV	0.71%
Kaveri Seed Company Ltd		0.69%
Axis Bank Ltd		0.68%
Crompton Greaves Consumer Electricals Limited		0.68%
Reliance Ports and Terminals Ltd	CRISIL AAA	0.66%
Tata Sons Ltd	CRISIL AAA	0.66%
Britannia Industries Ltd		0.66%
Laurus Labs Limited		0.64%
8.17% GOI (MD 01/12/2044)	SOV	0.64%
Inox Leisure Ltd		0.63%
Vedanta Ltd		0.62%
NTPC Ltd		0.62%
Muthoot Finance Ltd		0.61%
Finolex Cables Ltd		0.61%
Shriram City Union Finance Limited		0.59%
PTC India Ltd		0.58%
MRF Ltd		0.58%
Zee Entertainment Enterprises Ltd		0.56%
Equitas Holdings Limited		0.55%
Inox Wind Ltd		0.54%
Hindustan Petroleum Corporation Ltd		0.53%
Bank Of Baroda		0.52%
Dish TV India Ltd		0.52%
Procter & Gamble Hygiene and Health Care Ltd		0.51%
Federal Bank Ltd		0.50%
Hindustan Zinc Ltd		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.



National Bank For Agriculture and Rural Development	CRISIL AAA	0.49%
Power Finance Corporation Limited	CRISIL AAA	0.48%
Endurance Technologies Limited		0.48%
Atul Ltd		0.47%
Ashok Leyland Ltd		0.46%
Ashoka Buildcon Ltd		0.46%
Bajaj Finance Ltd		0.45%
Carborundum Universal Ltd		0.41%
Coal India Ltd		0.41%
Arvind Ltd		0.40%
Syndicate Bank	CARE AA-	0.39%
Whirlpool of India Ltd		0.37%
Natco Pharma Ltd		0.35%
Gujarat State Petronet Ltd		0.33%
Cummins India Ltd		0.32%
Castrol India Ltd		0.31%
Bharat Electronics Ltd		0.31%
7.73% GOI (MD 19/12/2034)	SOV	0.30%
Shoppers Stop Ltd		0.30%
Credit Analysis and Research Limited		0.30%
Bayer Cropscience Ltd		0.30%
Oriental Bank of Commerce	IND A+	0.29%
Jagran Prakashan Ltd		0.27%
VA Tech Wabag Ltd		0.27%
Crompton Greaves Ltd		0.26%
Glaxosmithkline Consumer Healthcare Ltd		0.26%
Blue Star Ltd		0.26%
Bharat Financial Inclusion Ltd		0.24%
Cyient Limited		0.18%
Tata Motors Ltd DVR Shares		0.17%
8.27% Karnataka SDL(MD 23/12/2025)	SOV	0.16%
8.26% Maharashtra SDL(MD 23/12/2025)	SOV	0.13%
Housing Development Finance Corporation Limited		0.12%
Bata India Ltd		0.12%
8.24% GOI (MD 10/11/2033)	SOV	0.11%
Power Grid Corporation of India Ltd		0.10%
Rural Electrification Corporation Limited	CRISIL AAA	0.10%
7.59% GOI (MD 20/03/2029)	SOV	0.10%
6.84% GOI (MD 19/12/2022)	SOV	0.10%
Power Grid Corporation of India Limited	CRISIL AAA	0.03%
IDBI Bank Limited	ICRA AA	0.02%
6% Cum. NCV. Prefer Zee Entertainment Enterprises Ltd		0.01%
Globsyn Technologies Ltd		0.00%
Brillio Technologies Pvt Ltd		0.00%
Magnasound (I) Ltd		0.00%
Cash & Current Assets		5.54%
Total		100.00%

Birla Sun Life Index Fund

Allocation as a % of Net Assets	%
NIFTY_25/01/2017	25.55%
HDFC Bank Ltd	5.87%
ITC Ltd	5.04%
Infosys Ltd	4.99%
Housing Development Finance Corporation Ltd	4.92%
Reliance Industries Ltd	4.41%
ICICI Bank Ltd	3.66%
Tata Consultancy Services Ltd	3.11%
Larsen & Toubro Ltd	2.73%
Tata Motors Ltd	2.25%
State Bank of India	1.92%
Axis Bank Ltd	1.85%
Kotak Mahindra Bank Ltd	1.83%
Maruti Suzuki India Ltd	1.73%
Sun Pharmaceuticals Industries Ltd	1.68%
Hindustan Unilever Ltd	1.45%
Mahindra & Mahindra Ltd	1.35%
Indusind Bank Ltd	1.34%
Oil & Natural Gas Corporation Ltd	1.29%
HCL Technologies Ltd	1.15%
Bharti Airtel Ltd	1.03%
NTPC Ltd	1.01%
Power Grid Corporation of India Ltd	1.00%
Asian Paints Ltd	0.99%
Dr Reddys Laboratories Ltd	0.95%
Hero MotoCorp Ltd	0.95%
Coal India Ltd	0.94%
Yes Bank Ltd	0.93%
Bajaj Auto Ltd	0.90%
Lupin Ltd	0.88%
Ultratech Cement Ltd	0.82%
Bharat Petroleum Corp Ltd	0.82%
Wipro Ltd	0.75%
Tech Mahindra Ltd	0.75%

Cipla Ltd	0.71%
Eicher Motors Ltd	0.68%
Grasim Industries Ltd	0.68%
Tata Steel Ltd	0.65%
Zee Entertainment Enterprises Ltd	0.62%
Adani Ports and Special Economic Zone Ltd	0.62%
Hindalco Industries Ltd	0.51%
Gail (India) Ltd	0.50%
Bosch Ltd	0.49%
Bharti Infratel Limited	0.45%
Aurobindo Pharma Ltd	0.44%
Ambuja Cements Ltd	0.39%
Tata Motors Ltd DVR Shares	0.37%
Bank Of Baroda	0.36%
Tata Power Co Ltd	0.35%
ACC Ltd	0.31%
Bharat Heavy Electricals Ltd	0.28%
Idea Cellular Ltd	0.21%
Cash & Current Assets	17.20%
Net receivables / payables	-16.67%
Total	100.00%

Birla Sun Life Frontline Equity Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		6.42%
Infosys Ltd		4.65%
ITC Ltd		3.66%
ICICI Bank Ltd		3.63%
Reliance Industries Ltd		3.32%
Tata Motors Ltd		3.28%
Birla Sun Life Floating Rate - ShtTer- Gr-Dir Plan		2.86%
Maruti Suzuki India Ltd		2.75%
Kotak Mahindra Bank Ltd		2.56%
HCL Technologies Ltd		2.48%
Indusind Bank Ltd		2.22%
Indian Oil Corporation Ltd		2.17%
Sun Pharmaceuticals Industries Ltd		2.17%
State Bank of India		2.16%
Grasim Industries Ltd		2.15%
Larsen & Toubro Ltd		2.00%
Housing Development Finance Corporation Ltd		1.86%
Aurobindo Pharma Ltd		1.72%
Mahindra & Mahindra Ltd		1.64%
NTPC Ltd		1.58%
Power Grid Corporation of India Ltd		1.56%
Crompton Greaves Consumer Electricals Limited		1.54%
Hindustan Unilever Ltd		1.49%
Tech Mahindra Ltd		1.46%
Yes Bank Ltd		1.43%
Coal India Ltd		1.27%
LIC Housing Finance Ltd		1.20%
Federal Bank Ltd		1.16%
Cummins India Ltd		1.14%
Zee Entertainment Enterprises Ltd		1.14%
Muthoot Finance Ltd		1.13%
Bajaj Finance Ltd		1.12%
Axis Bank Ltd		1.03%
Godrej Consumer Products Ltd		1.02%
Shriram City Union Finance Limited		0.93%
Hero MotoCorp Ltd		0.88%
Britannia Industries Ltd		0.87%
Sanofi India Ltd		0.85%
Reliance Capital Ltd		0.84%
Hindustan Petroleum Corporation Ltd		0.81%
Castrol India Ltd		0.80%
Motherson Sumi Systems Ltd		0.69%
Vedanta Ltd		0.68%
Bayer Cropscience Ltd		0.68%
Bosch Ltd		0.67%
Tata Consultancy Services Ltd		0.66%
Cipla Ltd		0.65%
Bank Of Baroda		0.59%
Glenmark Pharmaceuticals Ltd		0.57%
Dr Reddys Laboratories Ltd		0.55%
Gail (India) Ltd		0.52%
Akzo India Nobel Ltd		0.52%
Glaxosmithkline Consumer Healthcare Ltd		0.49%
Titan Company Limited		0.48%
IRB Infrastructure Developers Ltd		0.47%
Divis Laboratories Ltd		0.47%
Crompton Greaves Ltd		0.43%
Cholamandalam Investment and Finance Company Ltd		0.41%
Lupin Ltd		0.41%

ICICI Prudential Life Insurance Company Limited		0.40%
Torrent Pharmaceuticals Ltd		0.40%
Cairn India Ltd		0.37%
Birla Sun Life Nifty ETF - Growth		0.35%
Glaxosmithkline Pharmaceuticals Ltd		0.35%
Bharti Airtel Ltd		0.35%
GE Power India Limited		0.31%
Hindustan Zinc Ltd		0.26%
Jagran Prakashan Ltd		0.26%
ACC Ltd		0.25%
Hindalco Industries Ltd		0.24%
United Spirits Ltd		0.23%
DLF Ltd		0.23%
Sun TV Network Ltd		0.22%
Wipro Ltd		0.22%
Housing Development Finance Corporation Limited		0.21%
IDFC Bank Ltd		0.20%
Tata Steel Ltd		0.20%
IDFC Ltd		0.20%
Procter & Gamble Hygiene and Health Care Ltd		0.19%
D.B.Corp Ltd		0.18%
L and T Finance Holdings Ltd		0.17%
Ashok Leyland Ltd		0.06%
NTPC Limited	CRISIL AAA	0.04%
Ambuja Cements Ltd		0.00%
LT_25/01/2017		-0.71%
NIFTY_25/01/2017		-1.11%
Cash & Current Assets		4.52%
Net receivables / payables		2.50%
Total		100.00%

Birla Sun Life Top 100 Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		7.36%
Infosys Ltd		4.46%
ICICI Bank Ltd		4.01%
Tata Motors Ltd		3.66%
ITC Ltd		3.63%
Grasim Industries Ltd		2.88%
Kotak Mahindra Bank Ltd		2.86%
HCL Technologies Ltd		2.82%
Maruti Suzuki India Ltd		2.79%
Reliance Industries Ltd		2.75%
Indian Oil Corporation Ltd		2.73%
Sun Pharmaceuticals Industries Ltd		2.72%
Indusind Bank Ltd		2.51%
Power Grid Corporation of India Ltd		1.88%
Housing Development Finance Corporation Ltd		1.87%
State Bank of India		1.85%
Glenmark Pharmaceuticals Ltd		1.72%
Aurobindo Pharma Ltd		1.71%
Crompton Greaves Consumer Electricals Limited		1.67%
Yes Bank Ltd		1.67%
Hindustan Unilever Ltd		1.47%
Mahindra & Mahindra Ltd		1.36%
Bharat Electronics Ltd		1.27%
Coal India Ltd		1.24%
Federal Bank Ltd		1.22%
Bajaj Finserv Ltd		1.22%
Cummins India Ltd		1.16%
NTPC Ltd		1.11%
Larsen & Toubro Ltd		1.11%
IDFC Ltd		1.10%
Zee Entertainment Enterprises Ltd		1.10%
Tech Mahindra Ltd		1.05%
PTC India Ltd		0.97%
Axis Bank Ltd		0.96%
Ambuja Cements Ltd		0.95%
Sanofi India Ltd		0.94%
Motherson Sumi Systems Ltd		0.92%
Birla Sun Life Nifty ETF - Growth		0.88%
Petronet LNG Ltd		0.84%
Britannia Industries Ltd		0.81%
Vedanta Ltd		0.78%
Hindustan Zinc Ltd		0.78%
Torrent Pharmaceuticals Ltd		0.77%
Tata Consultancy Services Ltd		0.72%
Cairn India Ltd		0.65%
Bank Of Baroda		0.61%
LIC Housing Finance Ltd		0.58%
Castrol India Ltd		0.56%



Bharti Airtel Ltd	0.55%
Divis Laboratories Ltd	0.53%
Hindalco Industries Ltd	0.46%
L and T Finance Holdings Ltd	0.44%
Glaxosmithkline Consumer Healthcare Ltd	0.44%
Akzo India Nobel Ltd	0.43%
ICICI Prudential Life Insurance Company Limited	0.42%
Hindustan Petroleum Corporation Ltd	0.41%
Pfizer Ltd	0.41%
Tata Motors Ltd DVR Shares	0.40%
Titan Company Limited	0.39%
Gail (India) Ltd	0.39%
Crompton Greaves Ltd	0.33%
Dr Reddys Laboratories Ltd	0.33%
Housing Development Finance Corporation Limited	0.32%
Gujarat State Petronet Ltd	0.32%
Oracle Financial Services Software Ltd	0.31%
NTPC Limited	0.07%
LT_25/01/2017	-0.20%
NIFTY_25/01/2017	-1.80%
Cash & Current Assets	8.02%
Net receivables / payables	2.36%
Total	100.00%

Birla Sun Life Equity Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	5.49%
Cairn India Ltd	3.84%
HCL Technologies Ltd	3.63%
Maruti Suzuki India Ltd	3.37%
Kotak Mahindra Bank Ltd	3.33%
Yes Bank Ltd	3.27%
Indusind Bank Ltd	3.26%
Dr Reddys Laboratories Ltd	3.25%
Tata Chemicals Ltd	3.13%
ITC Ltd	3.01%
Tata Communications Ltd	2.91%
Vedanta Ltd	2.62%
Sun Pharmaceuticals Industries Ltd	2.33%
Century Textiles & Industries Ltd	1.74%
Bank Of Baroda	1.67%
Tech Mahindra Ltd	1.66%
Tata Motors Ltd	1.58%
Aurobindo Pharma Ltd	1.54%
Dalmia Bharat Limited	1.54%
Infosys Ltd	1.53%
Tata Steel Ltd	1.43%
Dishman Pharma & Chemicals Ltd	1.38%
ACC Ltd	1.37%
Kansai Nerolac Paints Ltd	1.28%
Cholamandalam Investment and Finance Company Ltd	1.26%
Bajaj Finance Ltd	1.23%
Indian Oil Corporation Ltd	1.19%
ICICI Bank Ltd	1.18%
Castrol India Ltd	1.16%
Blue Star Ltd	1.12%
Dish TV India Ltd	1.03%
Shriram City Union Finance Limited	1.01%
Zee Entertainment Enterprises Ltd	1.01%
CESC Ltd	1.01%
Recco Home Finance Ltd	1.00%
United Spirits Ltd	0.98%
Exide Industries Ltd	0.97%
IDFC Ltd	0.92%
Axis Bank Ltd	0.88%
Equitas Holdings Limited	0.86%
Bharat Financial Inclusion Ltd	0.81%
LIC Housing Finance Ltd	0.80%
Cummins India Ltd	0.74%
Bharti Infratel Limited	0.69%
IIFL Holdings Ltd	0.66%
Radico Khaitan Ltd	0.65%
Torrent Pharmaceuticals Ltd	0.64%
Atul Ltd	0.60%
Glaxosmithkline Consumer Healthcare Ltd	0.55%
Shriram Transport Finance Company Ltd	0.52%
VA Tech Wabag Ltd	0.52%
MRF Ltd	0.49%
Piramal Enterprises Ltd	0.45%
AIA Engineering Ltd	0.43%
The Jammu and Kashmir Bank Ltd	0.42%
Keval Kiran Clothing Limited	0.37%
Cox and Kings Ltd	0.35%
Bharat Electronics Ltd	0.34%
Bata India Ltd	0.34%
Grasim Industries Ltd	0.29%
L and T Finance Holdings Ltd	0.28%
Ambuja Cements Ltd	0.26%
PNB Housing Finance Limited	0.24%

DLF Ltd	0.18%
Hindustan Unilever Ltd	0.05%
DQ Entertainment International Ltd	0.04%
Mms Infrastr Ltd	0.00%
Birla Sun Life Cash Plus - Growth - Direct Plan	0.00%
MAESTROS MEDILINE SYSTEMS LIMITED	0.00%
Magnasound (I) Ltd	0.00%
BANKNIFTY_25/01/2017	-0.94%
NIFTY_25/01/2017	-1.83%
Cash & Current Assets	8.66%
Net receivables / payables	5.39%
Total	100.00%

Birla Sun Life Advantage Fund

Allocation as a % of Net Assets	Rating	%
Yes Bank Ltd		4.96%
Maruti Suzuki India Ltd		4.16%
Eicher Motors Ltd		3.92%
HDFC Bank Ltd		3.43%
Vedanta Ltd		3.16%
Hindustan Petroleum Corporation Ltd		3.08%
Infosys Ltd		3.04%
Indusind Bank Ltd		2.98%
State Bank of India		2.49%
HCL Technologies Ltd		2.41%
Natco Pharma Ltd		2.11%
Bajaj Finserv Ltd		2.02%
L and T Finance Holdings Ltd		2.00%
ICICI Bank Ltd		1.96%
Dr Reddys Laboratories Ltd		1.89%
Indraprastha Gas Ltd		1.84%
Tata Motors Ltd		1.78%
Tech Mahindra Ltd		1.70%
Ambuja Cements Ltd		1.68%
Sun Pharmaceuticals Industries Ltd		1.65%
Cholamandalam Investment and Finance Company Ltd		1.57%
Britannia Industries Ltd		1.53%
Bank Of Baroda		1.50%
UPL Limited		1.48%
Bharat Petroleum Corp Ltd		1.40%
Voltas Ltd		1.35%
Bharat Electronics Ltd		1.32%
Recco Home Finance Ltd		1.30%
Glenmark Pharmaceuticals Ltd		1.29%
Berger Paints India Ltd		1.26%
Bajaj Finance Ltd		1.24%
Emami Ltd		1.24%
PNB Housing Finance Limited		1.18%
Hindustan Zinc Ltd		1.15%
Tata Steel Ltd		1.01%
Asian Paints Ltd		1.00%
K.P.R. Mill Limited		0.99%
TVS Motor Company Ltd		0.99%
Bayer Cropscience Ltd		0.94%
Power Grid Corporation of India Ltd		0.92%
Gail (India) Ltd		0.92%
Motherhood Sumi Systems Ltd		0.89%
Hindalco Industries Ltd		0.84%
Equitas Holdings Limited		0.76%
Kotak Mahindra Bank Ltd		0.76%
V-Guard Industries Limited		0.75%
Cummins India Ltd		0.68%
Shriram City Union Finance Limited		0.63%
Dalmia Bharat Limited		0.61%
SRF Ltd		0.61%
Petronet LNG Ltd		0.57%
Zee Entertainment Enterprises Ltd		0.56%
Kaveri Seed Company Ltd		0.52%
Orient Cement Ltd		0.52%
Narayana Hrudayalaya Limited		0.49%
Torrent Pharmaceuticals Ltd		0.46%
Wabco India Ltd		0.42%
AIA Engineering Ltd		0.40%
PI Industries Ltd		0.38%
Bharat Financial Inclusion Ltd		0.33%
Astra Microwave Products Ltd		0.26%
GE T&D India Limited		0.24%
Endurance Technologies Limited		0.24%
Laurus Labs Limited		0.05%
Dharti Dredging		0.00%
Karrox Technologies Ltd		0.00%
Cash & Current Assets		6.02%
Net receivables / payables		-0.25%
Total		100.00%

Birla Sun Life MNC Fund

Allocation as a % of Net Assets	Rating	%
Bayer Cropscience Ltd		8.36%
Bosch Ltd		7.89%
Gillette India Ltd		7.62%
ICRA Ltd		7.11%

Pfizer Ltd		6.60%
Honeywell Automation India Ltd		6.50%
Maruti Suzuki India Ltd		6.46%
Glaxosmithkline Pharmaceuticals Ltd		5.95%
Kotak Mahindra Bank Ltd		4.83%
Johnson Controls-Hitachi Air Conditioning India Ltd		4.60%
Thomas Cook India Ltd		3.95%
Capital First Limited		3.83%
Hindustan Unilever Ltd		3.61%
Kansai Nerolac Paints Ltd		2.89%
Jet Airways India Ltd		2.43%
Procter & Gamble Hygiene and Health Care Ltd		2.38%
Cummins India Ltd		1.83%
Bata India Ltd		1.72%
FAG Bearings India Ltd		1.66%
Castrol India Ltd		1.33%
Crisil Ltd		1.29%
Wabco India Ltd		1.05%
Colgate Palmolive India Ltd		0.87%
Quess Corp Limited		0.66%
ACC Ltd		0.64%
SML Isuzu Ltd		0.50%
Oracle Financial Services Software Ltd		0.45%
ITD Cementation India Ltd		0.35%
Ambuja Cements Ltd		0.34%
Nestle India Ltd		0.33%
Federal-Mogul Goetze (India) Ltd		0.31%
Sanofi India Ltd		0.24%
Siemens Ltd		0.24%
Akzo India Nobel Ltd		0.21%
Blue Dart Express Ltd		0.18%
GE Power India Limited		0.17%
GE T&D India Limited		0.17%
ABB India Ltd		0.15%
Disa India Ltd		0.11%
Schneider Electric Infrastructure Ltd		0.08%
Blue Dart Express Limited	ICRA AA	0.00%
Blue Dart Express Limited	ICRA AA	0.00%
Blue Dart Express Limited	ICRA AA	0.00%
Jainpur Straw Brd and Paper Ltd		0.00%
Maruti Cottex Ltd		0.00%
Sree Jayalakshmi Autospin Ltd		0.00%
Sri Venkatesha Mill Ltd		0.00%
Visakha Aqua Farm Ltd		0.00%
Cash & Current Assets		4.46%
Net receivables / payables		-0.37%
Total		100.00%

Birla Sun Life Midcap Fund

Allocation as a % of Net Assets	Rating	%
Tube Investments of India Ltd		2.98%
Mahindra CIE Automotive Ltd		2.69%
KEC International Ltd		2.61%
Gujarat State Petronet Ltd		2.60%
Federal Bank Ltd		2.43%
Bajaj Finserv Ltd		2.36%
Aurobindo Pharma Ltd		2.35%
Hindustan Petroleum Corporation Ltd		2.33%
LIC Housing Finance Ltd		2.29%
MRF Ltd		2.18%
Finolex Cables Ltd		2.12%
Indian Oil Corporation Ltd		2.09%
Yes Bank Ltd		2.03%
Bayer Cropscience Ltd		1.89%
IRB Infrastructure Developers Ltd		1.84%
PNC Infratech Limited		1.82%
Johnson Controls-Hitachi Air Conditioning India Lt		1.81%
Shriram City Union Finance Limited		1.81%
Grasim Industries Ltd		1.77%
Solar Industries (I) Ltd		1.76%
Pfizer Ltd		1.76%
Torrent Pharmaceuticals Ltd		1.74%
RBL Bank Limited		1.73%
IDFC Ltd		1.73%
FAG Bearings India Ltd		1.70%
Tata Motors Ltd DVR Shares		1.58%
Crompton Greaves Consumer Electricals Limited		1.54%
Voltas Ltd		1.54%
Union Bank of India		1.44%
Jyothy Laboratories Ltd		1.43%
Crompton Greaves Ltd		1.43%
Tata Power Co Ltd		1.38%
JK Cements Ltd		1.31%

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Hindustan Zinc Ltd	1.28%
Arvind Ltd	1.24%
Capital First Limited	1.15%
Divis Laboratories Ltd	1.15%
Edelweiss Financial Services Ltd	1.14%
Hindalco Industries Ltd	1.14%
Aditya Birla Nuvo Ltd	1.13%
Emami Ltd	1.11%
Natco Pharma Ltd	1.10%
HSIL Ltd	1.10%
Mindtree Ltd	1.08%
Petronet LNG Ltd	1.08%
Firstsource Solutions Ltd	1.05%
Equitas Holdings Limited	1.03%
Cyient Limited	0.99%
PNB Housing Finance Limited	0.98%
Carborundum Universal Ltd	0.98%
Gujarat Fluorochemicals Ltd	0.95%
Simplex Infrastructures Ltd	0.95%
Century Textiles & Industries Ltd	0.93%
Colgate Palmolive India Ltd	0.92%
TeamLease Services Limited	0.92%
L and T Finance Holdings Ltd	0.85%
Britannia Industries Ltd	0.85%
Welspun India Ltd	0.82%
Bharat Financial Inclusion Ltd	0.77%
Glaxosmithkline Consumer Healthcare Ltd	0.76%
SANGHI INDUSTRIES LTD	0.73%
Monte Carlo Fashions Ltd	0.72%
Inox Leisure Ltd	0.68%
Satin Creditcare Network Limited	0.67%
Cash & Current Assets	6.40%
Net receivables / payables	-0.67%
Total	100.00%

Birla Sun Life Small & Midcap Fund

Allocation as a % of Net Assets	%
Mahanagar Gas Limited	2.98%
DCB Bank Limited	2.72%
KEC International Ltd	2.62%
Firstsource Solutions Ltd	2.57%
Torrent Pharmaceuticals Ltd	2.57%
Federal Bank Ltd	2.53%
Mangalore Refinery & Petrochemicals Ltd	2.48%
IRB Infrastructure Developers Ltd	2.47%
Gujarat State Petronet Ltd	2.47%
PNC Infratech Limited	2.46%
Mahindra CIE Automotive Ltd	2.45%
Recco Home Finance Ltd	2.44%
Sterlite Technologies Ltd	2.43%
Cyient Limited	2.40%
Solar Industries (I) Ltd	2.38%
Jyothy Laboratories Ltd	2.35%
SUVEN LIFE SCIENCES LIMITED	2.33%
Inox Leisure Ltd	2.33%
Endurance Technologies Limited	2.32%
Sanofi India Ltd	2.20%
Capital First Limited	2.17%
Bharat Financial Inclusion Ltd	2.08%
J.Kumar Infraprojects Ltd	2.06%
IDFC Ltd	2.03%
Laurus Labs Limited	1.98%
Carborundum Universal Ltd	1.87%
K.P.R. Mill Limited	1.87%
Indo Count Industries Limited	1.87%
Dalmia Bharat Limited	1.86%
Dewan Housing Finance Corporation Ltd	1.84%
Akzo India Nobel Ltd	1.77%
India Cements Ltd	1.76%
Indian Bank	1.67%
Biocon Ltd	1.63%
Natco Pharma Ltd	1.61%
V-Guard Industries Limited	1.57%
VIP Industries Ltd	1.48%
Pennar Engineered Building Systems Ltd	1.46%
Crompton Greaves Ltd	1.32%
Union Bank of India	1.24%
Relaxo Footwears Limited	1.15%
Hinduja Global Solutions Ltd	1.06%
Monte Carlo Fashions Ltd	1.06%

Orient Cement Ltd	1.03%
HPL Electric & Power Limited	0.80%
Cash & Current Assets	10.48%
Net receivables / payables	-0.24%
Total	100.00%

Birla Sun Life Pure Value Fund

Allocation as a % of Net Assets	%
Atul Ltd	4.02%
Gail (India) Ltd	3.74%
UPL Limited	3.74%
Sintex Industries Ltd	3.44%
Hindustan Petroleum Corporation Ltd	3.44%
Indraprastha Gas Ltd	3.31%
Kaveri Seed Company Ltd	3.16%
Gulf Oil Lubricants India Ltd	3.15%
Glenmark Pharmaceuticals Ltd	3.12%
Gujarat Fluorochemicals Ltd	2.76%
Bharat Petroleum Corp Ltd	2.75%
Power Grid Corporation of India Ltd	2.72%
Tech Mahindra Ltd	2.72%
Mahanagar Gas Limited	2.58%
Arvind Ltd	2.57%
Tata Steel Ltd	2.54%
K.P.R. Mill Limited	2.51%
L and T Finance Holdings Ltd	2.50%
Biocon Ltd	2.47%
Gujarat Narmada Valley Fertilizers & Chemicals Ltd	2.26%
Tata Coffee Limited	2.18%
Federal Bank Ltd	2.07%
Inox Wind Ltd	1.89%
Vedanta Ltd	1.87%
Blue Star Ltd	1.73%
Torrent Pharmaceuticals Ltd	1.62%
Neuland Laboratories Ltd	1.51%
Dishman Pharma & Chemicals Ltd	1.44%
Ashok Leyland Ltd	1.39%
Unichem Laboratories Ltd	1.38%
Orient Cement Ltd	1.38%
NIIT Technologies Ltd	1.33%
Omkar Specialty Chemicals Limited	1.26%
Sanofi India Ltd	1.24%
SRF Ltd	1.23%
Pfizer Ltd	1.22%
Indian Terrain Fashions Ltd	1.21%
Sun Pharmaceuticals Industries Ltd	1.08%
Astra Microwave Products Ltd	1.04%
Kalpataru Power Transmission Ltd	1.00%
SUVEN LIFE SCIENCES LIMITED	0.95%
Equitas Holdings Limited	0.86%
HPL Electric & Power Limited	0.72%
KEC International Ltd	0.61%
Monte Carlo Fashions Ltd	0.50%
Sonata Software Ltd	0.39%
The Jammu and Kashmir Bank Ltd	0.37%
Shriram City Union Finance Limited	0.21%
Chennai Petroleum Corporation Ltd	0.09%
Cash & Current Assets	7.06%
Net receivables / payables	-0.33%
Total	100.00%

Birla Sun Life Manufacturing Equity Fund

Allocation as a % of Net Assets	%
Maruti Suzuki India Ltd	7.50%
Tata Chemicals Ltd	6.80%
Vedanta Ltd	3.77%
ITC Ltd	3.76%
Hindustan Zinc Ltd	3.57%
Bharat Electronics Ltd	3.01%
MRF Ltd	2.96%
Sun Pharmaceuticals Industries Ltd	2.94%
Eicher Motors Ltd	2.93%
Dishman Pharma & Chemicals Ltd	2.91%
Glaxosmithkline Consumer Healthcare Ltd	2.82%
Tata Motors Ltd	2.67%
Grasim Industries Ltd	2.61%
Century Textiles & Industries Ltd	2.42%
Ultratech Cement Ltd	2.40%
Asian Paints Ltd	2.39%
Kansai Nerolac Paints Ltd	2.27%
Larsen & Toubro Ltd	2.26%
AIA Engineering Ltd	2.26%
Rallis India Ltd	2.16%
Tata Steel Ltd	2.10%
Dr Reddys Laboratories Ltd	2.00%
Tata Coffee Limited	1.83%
Hero MotoCorp Ltd	1.82%
Torrent Pharmaceuticals Ltd	1.77%
Bata India Ltd	1.73%
Greaves Cotton Ltd	1.68%

S H Kelkar & Company Ltd	1.60%
United Spirits Ltd	1.57%
Cummins India Ltd	1.54%
Voltas Ltd	1.45%
HEIDELBERGCEMENT INDIA LIMITED	1.24%
Piramal Enterprises Ltd	1.23%
Exide Industries Ltd	1.16%
Hindustan Unilever Ltd	1.11%
Wabco India Ltd	1.11%
United Breweries Ltd	1.05%
HSIL Ltd	0.92%
Raymond Ltd	0.91%
Kewal Kiran Clothing Limited	0.91%
Bajaj Auto Ltd	0.88%
Birla Corporation Ltd	0.71%
Clariant Chemicals India Ltd	0.63%
Endurance Technologies Limited	0.57%
Inox Wind Ltd	0.46%
Texmaco Rail & Engineering Ltd	0.20%
IFGL REFRACTORIES LTD	0.04%
Cash & Current Assets	3.64%
Net receivables / payables	-0.08%
Total	100.00%

Birla Sun Life Banking and Financial Services Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	10.96%
Yes Bank Ltd	10.46%
ICICI Bank Ltd	8.33%
Bajaj Finance Ltd	6.83%
Indusind Bank Ltd	6.41%
State Bank of India	6.17%
Equitas Holdings Limited	4.99%
Recco Home Finance Ltd	4.35%
Bank Of Baroda	4.25%
L and T Finance Holdings Ltd	4.23%
Cholamandalam Investment and Finance Company Ltd	4.17%
Bharat Financial Inclusion Ltd	3.35%
DCB Bank Limited	2.52%
PNB Housing Finance Limited	2.42%
Capital First Limited	2.20%
Federal Bank Ltd	2.16%
Bajaj Finserv Ltd	2.07%
Shriram City Union Finance Limited	1.81%
ICRA Ltd	1.29%
Dewan Housing Finance Corporation Ltd	1.20%
ICICI Prudential Life Insurance Company Limited	0.82%
City Union Bank Ltd	0.73%
Tourism Finance Corporation of India Ltd	0.14%
Cash & Current Assets	8.03%
Net receivables / payables	0.09%
Total	100.00%

Birla Sun Life Dividend Yield Plus

Allocation as a % of Net Assets	%
ICICI Bank Ltd	5.76%
Vedanta Ltd	4.07%
Hindustan Petroleum Corporation Ltd	4.02%
Sanofi India Ltd	3.56%
State Bank of India	3.37%
Axis Bank Ltd	2.72%
Orient Cement Ltd	2.61%
Hindustan Zinc Ltd	2.59%
Tech Mahindra Ltd	2.53%
Dhanuka Agritech Ltd	2.48%
Mahanagar Gas Limited	2.46%
Kaveri Seed Company Ltd	2.42%
Oracle Financial Services Software Ltd	2.34%
Greaves Cotton Ltd	2.25%
Bharat Petroleum Corp Ltd	2.22%
Kewal Kiran Clothing Limited	2.21%
Pfizer Ltd	2.18%
Jagran Prakashan Ltd	2.02%
Indian Oil Corporation Ltd	2.02%
Federal Bank Ltd	1.87%
Procter & Gamble Hygiene and Health Care Ltd	1.83%
Cummins India Ltd	1.78%
Dalmia Bharat Limited	1.72%
Torrent Pharmaceuticals Ltd	1.71%
Multi Commodity Exchange of India Ltd	1.52%
ICICI Prudential Life Insurance Company Limited	1.40%
Orient Refractories Limited	1.33%
D.B.Corp Ltd	1.26%
IIFL Holdings Ltd	1.26%
Castrol India Ltd	1.24%
Unichem Laboratories Ltd	1.23%
Sun TV Network Ltd	1.23%

GE Power India Limited	1.20%
Welspun India Ltd	1.17%
NTPC Ltd	1.13%
Atul Auto Limited	1.12%
Sintex Industries Ltd	1.06%
City Union Bank Ltd	1.04%
INDUSTRIA DE DISENO TEXTIL SA	1.01%
PTC India Ltd	1.01%
Tata Chemicals Ltd	0.92%
Oil & Natural Gas Corporation Ltd	0.91%
Crompton Greaves Consumer Electricals Limited	0.91%
Gateway Distriparks Ltd	0.90%
Interglobe Aviation Ltd	0.89%
Housing Development Finance Corporation Ltd	0.85%
Infosys Ltd	0.84%
Power Grid Corporation of India Ltd	0.83%
Crompton Greaves Ltd	0.82%
Cairn India Ltd	0.78%
Dewan Housing Finance Corporation Ltd	0.75%
Jyothy Laboratories Ltd	0.70%
Oriental Hotels Ltd	0.66%
The Jammu and Kashmir Bank Ltd	0.60%
Punjab National Bank	0.60%
Coal India Ltd	0.56%
Automotive Axles Ltd	0.56%
VRL Logistic Ltd	0.46%
Orbit Exports Ltd	0.45%
Sonata Software Ltd	0.44%
Fortis Healthcare Ltd	0.43%
Gujarat Mineral Development Ltd	0.39%
K.P.R. Mill Limited	0.39%
NIIT Technologies Ltd	0.33%
Swaraj Engines Ltd	0.33%
ACC Ltd	0.17%
Apar Industries Ltd	0.08%
Cash & Current Assets	2.60%
Net receivables / payables	-1.05%
Total	100.00%

Birla Sun Life Special Situations Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	4.43%
Indusind Bank Ltd	4.39%
Infosys Ltd	4.08%
ITC Ltd	4.08%
Yes Bank Ltd	3.82%
Tech Mahindra Ltd	3.77%
UPL Limited	3.68%
HCL Technologies Ltd	3.62%
Tata Motors Ltd	2.60%
Maruti Suzuki India Ltd	2.54%
SRF Ltd	2.36%
State Bank of India	2.30%
Hindalco Industries Ltd	2.29%
Atul Ltd	2.27%
Gujarat Fluorochemicals Ltd	2.19%
Gail (India) Ltd	2.10%
ICICI Bank Ltd	1.88%
Sun Pharmaceuticals Industries Ltd	1.85%
Kotak Mahindra Bank Ltd	1.85%
Ambuja Cements Ltd	1.67%
Tata Chemicals Ltd	1.66%
Dr Reddys Laboratories Ltd	1.59%
Larsen & Toubro Ltd	1.56%
J.Kumar InfraProjects Ltd	1.50%
Gulf Oil Lubricants India Ltd	1.46%
Eicher Motors Ltd	1.44%
Equitas Holdings Limited	1.36%
Crompton Greaves Consumer Electricals Limited	1.34%
Shriram City Union Finance Limited	1.33%
Bharat Petroleum Corp Ltd	1.17%
Cummins India Ltd	1.17%
Mahanagar Gas Limited	1.16%
Motherson Sumi Systems Ltd	1.13%
Glaxosmithkline Consumer Healthcare Ltd	1.10%
Lupin Ltd	1.05%
Emami Ltd	1.05%
Kaveri Seed Company Ltd	1.05%
Hindustan Petroleum Corporation Ltd	1.04%
LIC Housing Finance Ltd	1.03%
L and T Finance Holdings Ltd	1.00%
Zee Entertainment Enterprises Ltd	1.00%
The Jammu and Kashmir Bank Ltd	0.96%
Muthoot Finance Ltd	0.96%
United Spirits Ltd	0.93%
Dish TV India Ltd	0.92%
Inox Leisure Ltd	0.89%
IRB Infrastructure Developers Ltd	0.86%
Cyient Limited	0.85%
Divis Laboratories Ltd	0.83%
Aurobindo Pharma Ltd	0.81%
City Union Bank Ltd	0.79%
Hindustan Zinc Ltd	0.72%
Satin Creditcare Network Limited	0.66%

Hindustan Unilever Ltd	0.61%
United Breweries Holdings Ltd	0.60%
Blue Star Ltd	0.52%
GE Power India Limited	0.50%
Cash & Current Assets	4.13%
Net receivables / payables	-0.19%
Total	100.00%

Birla Sun Life India Reforms Fund

Allocation as a % of Net Assets	%
Yes Bank Ltd	9.99%
Eicher Motors Ltd	7.53%
State Bank of India	6.23%
ICICI Bank Ltd	5.69%
Volitas Ltd	5.67%
Capital First Limited	5.25%
Indusind Bank Ltd	5.19%
Recco Home Finance Ltd	5.04%
Maruti Suzuki India Ltd	4.60%
Bajaj Finserv Ltd	4.38%
Atul Auto Limited	3.64%
Cummins India Ltd	3.25%
HDFC Bank Ltd	3.13%
Larsen & Toubro Ltd	2.91%
VA Tech Wabag Ltd	2.23%
Hindustan Zinc Ltd	2.21%
Ashoka Buildcon Ltd	1.91%
Equitas Holdings Limited	1.63%
Hindalco Industries Ltd	1.61%
Kotak Mahindra Bank Ltd	1.55%
Tata Motors Ltd DVR Shares	1.52%
Natco Pharma Ltd	1.50%
Bharat Electronics Ltd	1.07%
Indraprastha Gas Ltd	1.03%
GE Power India Limited	0.88%
Bayer Cropscience Ltd	0.55%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.11%
Cash & Current Assets	11.96%
Net receivables / payables	-2.26%
Total	100.00%

Birla Sun Life Infrastructure Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	5.57%
Honeywell Automation India Ltd	3.79%
Wabco India Ltd	3.68%
PTC India Ltd	3.24%
Indraprastha Gas Ltd	2.93%
Ashoka Buildcon Ltd	2.79%
Crompton Greaves Consumer Electricals Limited	2.76%
Orient Cement Ltd	2.65%
Federal Bank Ltd	2.58%
Mahanagar Gas Limited	2.46%
VA Tech Wabag Ltd	2.40%
Tata Motors Ltd	2.38%
ICICI Bank Ltd	2.38%
NTPC Ltd	2.28%
Grasim Industries Ltd	2.26%
Multi Commodity Exchange of India Ltd	2.19%
Indian Oil Corporation Ltd	2.15%
J.Kumar InfraProjects Ltd	2.14%
Inox Wind Ltd	2.04%
Cairn India Ltd	2.03%
Greaves Cotton Ltd	2.02%
Finolex Cables Ltd	1.94%
Capital First Limited	1.94%
Blue Star Ltd	1.78%
Cummins India Ltd	1.76%
Orient Refractories Limited	1.69%
Kaveri Seed Company Ltd	1.63%
Muthoot Finance Ltd	1.60%
Hindustan Zinc Ltd	1.57%
NCC Ltd	1.56%
Carborundum Universal Ltd	1.56%
Kalpataru Power Transmission Ltd	1.55%
Equitas Holdings Limited	1.53%
KEC International Ltd	1.53%
L and T Finance Holdings Ltd	1.51%
Hindustan Petroleum Corporation Ltd	1.30%
Indusind Bank Ltd	1.30%
Astra Microwave Products Ltd	1.28%
ICRA Ltd	1.25%
Bajaj Finance Ltd	1.21%
Ambuja Cements Ltd	1.04%
Hindalco Industries Ltd	1.04%
IRB Infrastructure Developers Ltd	1.03%
Verdanta Ltd	1.00%
TD Power Systems Ltd	0.95%
Somany Ceramics Ltd	0.94%
Oil & Natural Gas Corporation Ltd	0.87%
Sintex Industries Ltd	0.86%
Castrol India Ltd	0.72%
Tata Steel Ltd	0.69%
GE Power India Limited	0.66%
Axis Bank Ltd	0.57%
Bharat Petroleum Corp Ltd	0.53%
Housing Development Finance Corporation Limited	0.44%
Crompton Greaves Ltd	0.32%
PNB Housing Finance Limited	0.14%
Jet Airways India Ltd	0.14%
HPL Electric & Power Limited	0.08%
FAG Bearings India Ltd	0.04%

Cash & Current Assets	1.13%
Net receivables / payables	0.71%
Total	100.00%

Birla Sun Life New Millennium Fund

Allocation as a % of Net Assets	%
Infosys Ltd	32.18%
Tech Mahindra Ltd	10.97%
HCL Technologies Ltd	9.67%
NIIT Technologies Ltd	6.96%
Sonata Software Ltd	6.45%
Cyient Limited	6.32%
Tata Consultancy Services Ltd	4.66%
Inox Leisure Ltd	4.56%
Persistent Systems Ltd	4.11%
KPIT Technologies Limited	3.67%
Mindtree Ltd	2.37%
Sasken Communication Technologies Ltd	1.62%
Shemaroo Entertainment Ltd	1.52%
Zee Entertainment Enterprises Ltd	1.03%
Dish TV India Ltd	0.90%
Firstsource Solutions Ltd	0.86%
Sun TV Network Ltd	0.75%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.26%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	1.68%
Net receivables / payables	-0.55%
Total	100.00%

Birla Sun Life India GenNext Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	5.30%
Maruti Suzuki India Ltd	4.69%
ITC Ltd	4.24%
Eicher Motors Ltd	3.83%
Indusind Bank Ltd	3.68%
Kotak Mahindra Bank Ltd	2.95%
Housing Development Finance Corporation Ltd	2.84%
Yes Bank Ltd	2.54%
Sun Pharmaceuticals Industries Ltd	2.08%
Tata Motors Ltd	2.07%
ICICI Prudential Life Insurance Company Limited	1.99%
Britannia Industries Ltd	1.90%
Century Textiles & Industries Ltd	1.75%
Jyothy Laboratories Ltd	1.75%
Asian Paints Ltd	1.74%
Zee Entertainment Enterprises Ltd	1.69%
Bharat Financial Inclusion Ltd	1.61%
Whirlpool of India Ltd	1.58%
Emami Ltd	1.55%
Colgate Palmolive India Ltd	1.55%
LIC Housing Finance Ltd	1.54%
Castrol India Ltd	1.51%
Volitas Ltd	1.44%
Indian Oil Corporation Ltd	1.43%
Recco Home Finance Ltd	1.35%
Nestle India Ltd	1.34%
Blue Star Ltd	1.30%
Hindustan Unilever Ltd	1.27%
Thyrocare Technologies Ltd	1.17%
Arvind Ltd	1.16%
Titan Company Limited	1.15%
Laurus Labs Limited	1.09%
Dr Reddys Laboratories Ltd	1.07%
United Spirits Ltd	1.07%
HEIDELBERGCEMENT INDIA LIMITED	1.06%
Havells India Ltd	1.05%
Aditya Birla Nuvo Ltd	1.02%
Cholamandalam Investment and Finance Company Ltd	1.00%
Torrent Pharmaceuticals Ltd	1.00%
Aurobindo Pharma Ltd	0.96%
City Union Bank Ltd	0.95%
Phoenix Mills Ltd	0.94%
Glaxosmithkline Consumer Healthcare Ltd	0.93%
Bata India Ltd	0.93%
Bajaj Finance Ltd	0.93%
Marico Ltd	0.91%
Exide Industries Ltd	0.87%
ACC Ltd	0.85%
Inox Leisure Ltd	0.82%
Cox and Kings Ltd	0.79%
Relaxo Footwears Limited	0.78%
Capital First Limited	0.76%
Sanofi India Ltd	0.76%
Dr. Lal Pathlabs Limited	0.71%
Equitas Holdings Limited	0.70%
Jubilant Foodworks Ltd	0.66%
Dish TV India Ltd	0.65%
Muthoot Finance Ltd	0.62%
Radico Khaitan Ltd	0.60%



Monte Carlo Fashions Ltd	0.51%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.15%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	8.92%
Net receivables / payables	-0.02%
Total	100.00%

Birla Sun Life India Opportunities Fund

Allocation as a % of Net Assets	%
HCL Technologies Ltd	6.53%
Cummins India Ltd	6.45%
Infosys Ltd	6.45%
Tech Mahindra Ltd	6.24%
Sanoft India Ltd	6.19%
Honeywell Automation India Ltd	5.52%
Sun Pharmaceuticals Industries Ltd	5.46%
Hindustan Zinc Ltd	4.43%
NIIT Technologies Ltd	4.27%
Reliance Industries Ltd	4.27%
Wabco India Ltd	4.10%
Torrent Pharmaceuticals Ltd	3.94%
AIA Engineering Ltd	3.06%
Aurobindo Pharma Ltd	2.74%
Crisil Ltd	2.69%
Persistent Systems Ltd	2.67%
Sonata Software Ltd	2.56%
KPIT Technologies Limited	2.37%
Mindtree Ltd	2.26%
Vedanta Ltd	2.21%
Glenmark Pharmaceuticals Ltd	2.10%
Dr Reddys Laboratories Ltd	1.93%
Cyient Limited	1.63%
Lupin Ltd	1.52%
K.P.R. Mill Limited	1.35%
Dishman Pharma & Chemicals Ltd	1.11%
Bharat Forge Ltd	1.07%
Orbit Exports Ltd	1.04%
Arvind Ltd	0.95%
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	2.94%
Net receivables / payables	-0.07%
Total	100.00%

Birla Sun Life International Equity Fund - Plan A

Allocation as a % of Net Assets	%
Aetna Inc New	4.72%
APPLE INC	4.11%
AXA SA	3.71%
VALERO ENERGY CORP	3.63%
The Boeing Co	3.48%
FEDEX CORP	3.42%
SWISS RE AG	3.21%
NORDEA BANK AB	3.03%
Delta Air Lines Inc	2.94%
HARMAN INTERNATIONAL	2.86%
SANOFT	2.83%
EASTMAN CHEMICAL CO	2.76%
FORD MOTOR CO	2.75%
Westfield Corporation	2.71%
EXPEDIA INC	2.62%
PING AN INS GRP-H	2.51%
TELENOR	2.50%
CH ROBINSON WORLDWIDE ORD	2.40%
AMERISOURCE BERGEN CORP	2.36%
TJX ORD	2.36%
Telstra Corporation Ltd	2.34%
Koninklijke Ahold Delhaize NV	2.28%
QUALCOMM INC	2.24%
TYSON FOODS INC	2.19%
GILEAD SCIENCES INC	2.05%
CVS CAREMARK CORP	2.03%
MONSANTO CO	1.99%
ESTEE LAUDER CL A ORD	1.99%
PUBLICIS GROUPE SA	1.97%
JOHNSON AND JOHNSON	1.88%
PROSIEBEN SAT.1 MEDIA SE	1.78%
CenturyLink Inc	1.76%
Imperial Brands Plc	1.68%
SAMSUNG ELECTRONICS - GDR	1.43%
XEROX CORP	1.38%
HEWLETT PACKARD CO	0.89%
Dell Technologies Inc	0.68%
Cash & Current Assets	4.98%
Net receivables / payables	3.55%
Total	100.00%

Birla Sun Life International Equity Fund - Plan B

Allocation as a % of Net Assets	%
HDFC Bank Ltd	8.16%
Infosys Ltd	5.05%
Indian Oil Corporation Ltd	3.21%

Bajaj Finance Ltd	3.07%
Reeco Home Finance Ltd	2.92%
Eicher Motors Ltd	2.27%
Indusind Bank Ltd	2.20%
Tata Motors Ltd	2.06%
Tech Mahindra Ltd	1.78%
Shriram City Union Finance Limited	1.74%
Cummins India Ltd	1.70%
Axis Bank Ltd	1.66%
ICICI Bank Ltd	1.55%
IFGL REFRACTORIES LTD	1.50%
Kewal Kiran Clothing Limited	1.48%
D.B. Corp Ltd	1.48%
Aurobindo Pharma Ltd	1.36%
VST Industries Ltd	1.33%
PTC India Ltd	1.32%
Atul Auto Limited	1.27%
Orient Refractories Limited	1.25%
Emami Ltd	1.24%
Indian Terrain Fashions Ltd	1.21%
Hindustan Zinc Ltd	1.18%
Sanoft India Ltd	1.12%
APPLE INC	1.07%
Equitas Holdings Limited	1.07%
Aetna Inc New	1.06%
Housing Development Finance Corporation Ltd	1.05%
Mahanagar Gas Limited	0.98%
AXA SA	0.98%
VALERO ENERGY CORP	0.97%
Power Grid Corporation of India Ltd	0.95%
ITC Ltd	0.94%
Ashoka Buildcon Ltd	0.90%
Hindalco Industries Ltd	0.89%
SWISS RE AG	0.80%
FEDEX CORP	0.79%
Vedanta Ltd	0.79%
The Boeing Co	0.77%
Kaveri Seed Company Ltd	0.77%
Cairn India Ltd	0.76%
Oracle Financial Services Software Ltd	0.75%
QUALCOMM INC	0.75%
SANOFT	0.74%
EXPEDIA INC	0.73%
Crompton Greaves Consumer Electricals Limited	0.72%
HARMAN INTERNATIONAL	0.71%
EASTMAN CHEMICAL CO	0.69%
Sun Pharmaceuticals Industries Ltd	0.68%
Westfield Corporation	0.68%
NORDEA BANK AB	0.68%
Thomas Cook India Ltd	0.67%
MONSANTO CO	0.67%
K.P.R. Mill Limited	0.66%
Sonata Software Ltd	0.66%
Koninklijke Ahold Delhaize NV	0.66%
Orient Cement Ltd	0.66%
JOHNSON AND JOHNSON	0.65%
FORD MOTOR CO	0.63%
PROSIEBEN SAT.1 MEDIA SE	0.63%
AMERISOURCE BERGEN CORP	0.62%
TYSON FOODS INC	0.62%
Delta Air Lines Inc	0.59%
TELENOR	0.59%
Imperial Brands Plc	0.59%
PING AN INS GRP-H	0.57%
Grasim Industries Ltd	0.56%
Telstra Corporation Ltd	0.55%
TJX ORD	0.54%
SAMSUNG ELECTRONICS - GDR	0.53%
HEIDELBERGCEMENT INDIA LIMITED	0.53%
CH ROBINSON WORLDWIDE ORD	0.52%
City Union Bank Ltd	0.51%
GILEAD SCIENCES INC	0.51%
CVS CAREMARK CORP	0.50%
Orbit Exports Ltd	0.50%
Dalmia Bharat Limited	0.48%
V-Mart Retail Limited	0.48%
PUBLICIS GROUPE SA	0.44%
ESTEE LAUDER CL A ORD	0.44%
XEROX CORP	0.43%
CenturyLink Inc	0.42%
HEWLETT PACKARD CO	0.26%
The Jammu and Kashmir Bank Ltd	0.26%
Dell Technologies Inc	0.18%
Crompton Greaves Ltd	0.02%
Cash & Current Assets	5.78%
Net receivables / payables	0.32%
Total	100.00%

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

Allocation as a % of Net Assets	%
DEERE & CO	10.24%
MONSANTO CO	9.17%
ARCHER-DANIELS-MIDLAND CO	8.60%
SYNGENTA LTD REG SHS	8.24%
BRF SA	6.19%
ASSOCIATED BRITISH FOODS PLC	6.12%
TYSON FOODS INC	5.87%
Potash Corp Of Saskatchewan Inc USD	5.40%
BUNGE LTD	5.17%
Kubota Corp	4.87%
AGRIUM INC	4.32%
INGREDION INC	4.09%
WILMAR INTERNATIONAL LTD	3.15%
Marine Harvest ASA	3.03%

The Mosaic Company Limited	2.91%
CF INDUSTRIES HOLDINGS INC ORD SHS	2.53%
YARA INTERNATIONAL ASA	1.95%
Uralkaliy OJSC SHS GDR	1.42%
Sociedad Quimica y Minera de Chile SA	1.42%
GOLDEN AGRI-RESOURCES LTD	1.13%
Israel Chemicals Ltd	0.47%
Nippon Meat Pack Ord	0.43%
Cash & Current Assets	3.50%
Net receivables / payables	-0.24%
Total	100.00%

Birla Sun Life Global Commodities Fund

Allocation as a % of Net Assets	%
Legg Mason Martin Currie Global Resources Fund	45.53%
First State Glob Umbrella Fund Global Res Fund - I	38.76%
Cash & Current Assets	17.22%
Net receivables / payables	-1.51%
Total	100.00%

Birla Sun Life Global Real Estate Fund

Allocation as a % of Net Assets	%
ING (L) Invest Global Real Estate - I Cap USD	97.38%
Cash & Current Assets	2.97%
Net receivables / payables	-0.35%
Total	100.00%

Birla Sun Life Gold ETF

Allocation as a % of Net Assets	%
Gold	99.83%
Cash & Current Assets	0.13%
Net receivables / payables	0.04%
Total	100.00%

Birla Sun Life Gold Fund

Allocation as a % of Net Assets	%
Birla Sun Life Gold ETF	98.78%
Cash & Current Assets	1.47%
Net receivables / payables	-0.25%
Total	100.00%

Birla Sun Life Asset Allocator Multi Manager FoF Scheme

Allocation as a % of Net Assets	%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	33.37%
Birla Sun Life Cash Plus - Growth - Direct Plan	19.27%
MOST Focused Multicap 35-Direct Plan-Growth Option	18.28%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	8.85%
SBI Blue Chip Fund-Direct Plan - Growth	6.82%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	5.15%
IDFC Dynamic Bond Fund-Direct Plan-Growth	3.47%
Cash & Current Assets	5.78%
Net receivables / payables	-1.00%
Total	100.00%

Birla Sun Life Financial Planning FOF- Aggressive Plan

Allocation as a % of Net Assets	%
MOST Focused Multicap 35-Direct Plan-Growth Option	15.36%
Birla Sun Life Advantage Fund - Gr - Dir PI	15.24%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	14.08%
Birla Sun Life Cash Plus - Growth - Direct Plan	13.38%
SBI Blue Chip Fund-Direct Plan - Growth	13.16%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	12.39%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	6.37%
R*Shares Gold BeES	2.63%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	2.40%
IDFC Dynamic Bond Fund-Direct Plan-Growth	2.30%
Kotak MF Gold ETF	1.67%
Cash & Current Assets	1.20%
Net receivables / payables	-0.17%
Total	100.00%

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	%
Banks	13.94%	Gas	0.18%
Money Market Instruments	12.87%	Chemicals	0.16%
Margin Fixed Deposit	11.57%	Industrial Capital Goods	0.15%
Finance	7.93%	Auto Ancillaries	0.15%
Corporate Debt	7.91%	Textile Products	0.09%
Auto	5.54%	Minerals/Mining	0.05%
Mutual Fund Units	4.63%	Futures and Options	-57.98%
Consumer Non Durables	4.45%	Cash & Current Assets	10.04%
Petroleum Products	3.85%	Net receivables / payables	53.08%
Pharmaceuticals	3.77%	Total Net Assets	100.00%
Cement	2.73%		
Media & Entertainment	2.61%		
Construction Project	2.13%		
Software	2.07%		
Ferrous Metals	1.84%		
Oil	1.42%		
Non - Ferrous Metals	1.26%		
Power	1.18%		
Services	0.88%		
Pesticides	0.62%		
Construction	0.24%		
Transportation	0.23%		
Industrial Products	0.22%		
Telecom - Services	0.19%		

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	13.00%	Banks	15.09%	Government Bond	16.53%	Futures and Options	25.55%
Banks	12.69%	Power	8.21%	Banks	13.55%	Banks	17.76%
Government Bond	12.32%	Gas	5.66%	Pharmaceuticals	7.68%	Software	10.75%
Money Market Instruments	9.41%	Software	5.27%	Finance	6.18%	Auto	8.23%
Consumer Non Durables	7.35%	Pharmaceuticals	3.57%	Corporate Debt	5.98%	Consumer Non Durables	7.48%
Pharmaceuticals	5.59%	Industrial Products	3.41%	Software	5.93%	Petroleum Products	5.22%
Auto	4.86%	Auto	3.14%	Auto	5.77%	Finance	4.92%
Construction Project	3.20%	Cement	2.86%	Consumer Non Durables	4.28%	Pharmaceuticals	4.67%
Oil	3.14%	Media & Entertainment	2.85%	Petroleum Products	3.44%	Construction Project	2.73%
Petroleum Products	2.06%	Petroleum Products	2.73%	Media & Entertainment	2.77%	Power	2.35%
Cement	1.98%	Consumer Non Durables	2.61%	Consumer Durables	2.27%	Cement	2.20%
Industrial Products	1.67%	Non - Ferrous Metals	2.23%	Industrial Products	2.12%	Oil	1.29%
Auto Ancillaries	1.62%	Minerals/Mining	2.10%	State Government Bond	2.02%	Telecom - Services	1.24%
Non - Ferrous Metals	1.48%	Telecom - Equipment & Accessories	1.52%	Mutual Fund Units	1.91%	Minerals/Mining	0.94%
Industrial Capital Goods	1.44%	Auto Ancillaries	1.35%	Chemicals	1.39%	Ferrous Metals	0.65%
Services	1.37%	Oil	1.25%	Construction Project	1.37%	Media & Entertainment	0.62%
Textile Products	0.94%	Industrial Capital Goods	1.20%	Pesticides	1.34%	Transportation	0.62%
Pesticides	0.86%	Finance	1.06%	Power	1.30%	Non - Ferrous Metals	0.51%
Chemicals	0.83%	Consumer Durables	1.05%	Floating Rate Note	1.13%	Gas	0.50%
Software	0.60%	Chemicals	0.82%	Industrial Capital Goods	1.11%	Auto Ancillaries	0.49%
Engineering Services	0.39%	Telecom - Services	0.77%	Non - Ferrous Metals	1.11%	Telecom - Equipment & Accessories	0.45%
Consumer Durables	0.38%	Construction	0.35%	Auto Ancillaries	1.06%	Industrial Capital Goods	0.28%
Healthcare Services	0.37%	Textile Products	0.14%	Money Market Instruments	0.90%	Cash & Current Assets	17.20%
Power	0.26%	Corporate Debt	0.00%	Oil	0.77%	Net receivables / payables	-16.67%
Minerals/Mining	0.24%	Futures and Options	-14.61%	Cement	0.73%	Total Net Assets	100.00%
Retailing	0.17%	Cash & Current Assets	37.13%	Minerals/Mining	0.41%		
Futures and Options	-27.16%	Net receivables / payables	8.26%	Textile Products	0.40%		
Cash & Current Assets	7.71%	Total Net Assets	100.00%	Gas	0.33%		
Net receivables / payables	31.25%	Note: The above Allocation is As on December 31, 2016 as per Industry classification as recommended by AMFI. The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.		Retailing	0.30%		
Total Net Assets	100.00%			Engineering Services	0.27%		
				WARRANT	0.12%		
				Miscellaneous	0.00%		
				Cash & Current Assets	5.54%		
				Total Net Assets	100.00%		

Call-back

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



Industry Allocation

Birla Sun Life Frontline Equity Fund	
Allocation as a % of Net Assets	%
Banks	21.40%
Software	9.47%
Auto	8.60%
Consumer Non Durables	8.46%
Finance	8.26%
Pharmaceuticals	8.14%
Petroleum Products	7.10%
Power	3.14%
Mutual Fund Units	2.86%
Cement	2.40%
Consumer Durables	2.02%
Construction Project	2.00%
Media & Entertainment	1.81%
Auto Ancillaries	1.36%
Minerals/Mining	1.27%
Non - Ferrous Metals	1.19%
Industrial Products	1.14%
Industrial Capital Goods	0.74%
Construction	0.70%
Pesticides	0.68%
Gas	0.52%
Oil	0.37%
Exchange Traded Fund	0.35%
Telecom - Services	0.35%
WARRANT	0.21%
Ferrous Metals	0.20%
Corporate Debt	0.04%
Futures and Options	-1.82%
Cash & Current Assets	4.52%
Net receivables / payables	2.50%
Total Net Assets	100.00%

Birla Sun Life Equity Fund	
Allocation as a % of Net Assets	%
Banks	19.49%
Pharmaceuticals	9.61%
Finance	9.60%
Software	6.83%
Consumer Non Durables	6.52%
Cement	5.20%
Auto	4.95%
Oil	3.84%
Chemicals	3.73%
Telecom - Services	2.91%
Non - Ferrous Metals	2.62%
Petroleum Products	2.34%
Media & Entertainment	2.08%
Auto Ancillaries	1.46%
Consumer Durables	1.46%
Ferrous Metals	1.43%
Industrial Products	1.17%
Power	1.01%
Telecom - Equipment & Accessories	0.69%
Engineering Services	0.52%
Textile Products	0.37%
Transportation	0.35%
Industrial Capital Goods	0.34%
Construction	0.18%
Miscellaneous	0.00%
Mutual Fund Units	0.00%
Futures and Options	-2.77%
Cash & Current Assets	8.66%
Net receivables / payables	5.39%
Total Net Assets	100.00%

Birla Sun Life MNC Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	17.91%
Pharmaceuticals	12.79%
Finance	12.24%
Auto Ancillaries	9.25%
Pesticides	8.36%
Industrial Capital Goods	7.41%
Auto	6.96%
Consumer Durables	6.32%
Banks	4.83%
Services	3.95%
Industrial Products	3.49%
Transportation	2.61%
Petroleum Products	1.33%
Cement	0.98%
Commercial Services	0.66%
Software	0.45%
Construction	0.35%
Corporate Debt	0.01%
Miscellaneous	0.00%
Cash & Current Assets	0.46%
Net receivables / payables	-0.37%
Total Net Assets	100.00%

Birla Sun Life Small & Midcap Fund	
Allocation as a % of Net Assets	%
Pharmaceuticals	12.33%
Finance	10.57%
Banks	8.17%
Construction	6.99%
Industrial Products	6.75%
Software	6.04%
Gas	5.45%
Cement	4.65%
Consumer Non Durables	4.12%
Consumer Durables	3.43%
Textile Products	2.93%
Industrial Capital Goods	2.88%
Construction Project	2.62%
Petroleum Products	2.48%
Chemicals	2.38%
Media & Entertainment	2.33%
Auto Ancillaries	2.32%
Textiles - Cotton	1.87%
Ferrous Metals	1.46%
Cash & Current Assets	10.48%
Net receivables / payables	-0.24%
Total Net Assets	100.00%

Birla Sun Life Top 100 Fund	
Allocation as a % of Net Assets	%
Banks	23.06%
Software	9.35%
Pharmaceuticals	9.12%
Auto	8.22%
Consumer Non Durables	6.78%
Petroleum Products	6.45%
Finance	5.62%
Power	3.96%
Cement	3.82%
Consumer Durables	2.07%
Non - Ferrous Metals	2.02%
Industrial Capital Goods	1.60%
Gas	1.55%
Minerals/Mining	1.24%
Industrial Products	1.16%
Construction Project	1.11%
Media & Entertainment	1.10%
Auto Ancillaries	0.92%
Exchange Traded Fund	0.88%
Oil	0.65%
Telecom - Services	0.55%
WARRANT	0.32%
Corporate Debt	0.07%
Futures and Options	-2.00%
Cash & Current Assets	8.02%
Net receivables / payables	2.36%
Total Net Assets	100.00%

Birla Sun Life Advantage Fund	
Allocation as a % of Net Assets	%
Banks	19.19%
Finance	11.50%
Auto	11.16%
Pharmaceuticals	8.10%
Software	7.35%
Consumer Non Durables	5.83%
Non - Ferrous Metals	5.55%
Petroleum Products	4.65%
Gas	3.42%
Pesticides	2.90%
Cement	2.86%
Industrial Capital Goods	2.36%
Auto Ancillaries	1.62%
Textile Products	1.62%
Construction Project	1.40%
Ferrous Metals	1.18%
Industrial Products	1.16%
Power	0.94%
Media & Entertainment	0.57%
Healthcare Services	0.52%
Telecom - Equipment & Accessories	0.33%
Miscellaneous	0.05%
Cash & Current Assets	6.02%
Net receivables / payables	-0.25%
Total Net Assets	100.00%

Birla Sun Life Midcap Fund	
Allocation as a % of Net Assets	%
Finance	14.78%
Pharmaceuticals	8.10%
Banks	7.63%
Industrial Products	7.48%
Auto Ancillaries	5.16%
Consumer Non Durables	5.07%
Cement	4.74%
Construction	4.60%
Consumer Durables	4.45%
Petroleum Products	4.42%
Construction Project	4.14%
Gas	3.67%
Software	3.12%
Textile Products	2.77%
Chemicals	2.72%
Non - Ferrous Metals	2.41%
Pesticides	1.89%
Auto	1.58%
Industrial Capital Goods	1.43%
Power	1.38%
Services	1.13%
Commercial Services	0.92%
Media & Entertainment	0.68%
Cash & Current Assets	6.40%
Net receivables / payables	-0.67%
Total Net Assets	100.00%

Birla Sun Life Pure Value Fund	
Allocation as a % of Net Assets	%
Pharmaceuticals	16.02%
Chemicals	10.31%
Gas	9.64%
Petroleum Products	9.43%
Textile Products	8.02%
Consumer Non Durables	5.33%
Software	4.44%
Pesticides	3.74%
Power	3.71%
Finance	3.57%
Industrial Products	3.44%
Ferrous Metals	2.54%
Consumer Durables	2.45%
Banks	2.44%
Industrial Capital Goods	1.89%
Non - Ferrous Metals	1.87%
Auto	1.39%
Cement	1.38%
Telecom - Equipment & Accessories	1.04%
Construction Project	0.61%
Cash & Current Assets	7.06%
Net receivables / payables	-0.33%
Total Net Assets	100.00%

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

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Country/Industry Allocation

Birla Sun Life Manufacturing Equity Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	18.39%
Auto	15.80%
Pharmaceuticals	10.85%
Cement	9.37%
Non - Ferrous Metals	7.35%
Chemicals	7.23%
Auto Ancillaries	5.80%
Industrial Products	5.52%
Construction Project	3.72%
Industrial Capital Goods	3.67%
Consumer Durables	2.65%
Pesticides	2.16%
Ferrous Metals	2.10%
Textile Products	1.82%
Cash & Current Assets	3.64%
Net receivables / payables	-0.08%
Total Net Assets	100.00%

Birla Sun Life Special Situations Fund	
Allocation as a % of Net Assets	%
Banks	20.42%
Software	12.02%
Consumer Non Durables	8.81%
Finance	6.94%
Auto	6.58%
Pharmaceuticals	6.13%
Chemicals	6.12%
Pesticides	3.68%
Petroleum Products	3.66%
Gas	3.25%
Non - Ferrous Metals	3.01%
Media & Entertainment	2.81%
Construction	2.36%
Textile Products	2.36%
Consumer Durables	1.86%
Cement	1.67%
Construction Project	1.56%
Industrial Products	1.17%
Auto Ancillaries	1.13%
Industrial Capital Goods	0.50%
Cash & Current Assets	4.13%
Net receivables / payables	-0.19%
Total Net Assets	100.00%

Birla Sun Life Infrastructure Fund	
Allocation as a % of Net Assets	%
Banks	12.39%
Finance	11.37%
Industrial Products	9.87%
Industrial Capital Goods	7.77%
Power	7.07%
Cement	5.95%
Construction Project	5.88%
Gas	5.30%
Petroleum Products	4.70%
Consumer Durables	4.59%
Construction	4.11%
Auto Ancillaries	3.68%
Non - Ferrous Metals	3.61%
Oil	2.90%
Engineering Services	2.40%
Auto	2.38%
Consumer Non Durables	1.63%
Telecom - Equipment & Accessories	1.28%
Ferrous Metals	0.69%
WARRANT	0.44%
Transportation	0.14%
Cash & Current Assets	1.13%
Net receivables / payables	0.71%
Total Net Assets	100.00%

Birla Sun Life India GenNext Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	19.50%
Banks	15.41%
Finance	13.34%
Auto	10.59%
Pharmaceuticals	6.94%
Consumer Durables	6.79%
Cement	3.67%
Media & Entertainment	3.31%
Petroleum Products	2.93%
Healthcare Services	1.88%
Textile Products	1.67%
Construction Project	1.44%
Services	1.02%
Construction	0.94%
Auto Ancillaries	0.87%
Transportation	0.79%
Miscellaneous	0.00%
Cash & Current Assets	8.92%
Net receivables / payables	-0.02%
Total Net Assets	100.00%

Birla Sun Life Banking And Financial Services Fund	
Allocation as a % of Net Assets	%
Banks	52.00%
Finance	39.88%
Cash & Current Assets	8.03%
Net receivables / payables	0.09%
Total Net Assets	100.00%

Birla Sun Life India Reforms Fund	
Allocation as a % of Net Assets	%
Banks	31.77%
Auto	17.29%
Finance	16.30%
Construction Project	10.50%
Non - Ferrous Metals	3.81%
Industrial Products	3.25%
Engineering Services	2.23%
Industrial Capital Goods	1.95%
Pharmaceuticals	1.50%
Gas	1.03%
Pesticides	0.55%
Media & Entertainment	0.11%
Cash & Current Assets	11.96%
Net receivables / payables	-2.26%
Total Net Assets	100.00%

Birla Sun Life New Millennium Fund	
Allocation as a % of Net Assets	%
Software	89.85%
Media & Entertainment	9.01%
Miscellaneous	0.00%
Cash & Current Assets	1.68%
Net receivables / payables	-0.55%
Total Net Assets	100.00%

Birla Sun Life India Opportunities Fund	
Allocation as a % of Net Assets	%
Software	34.98%
Pharmaceuticals	25.00%
Industrial Products	10.59%
Non - Ferrous Metals	6.64%
Industrial Capital Goods	5.52%
Petroleum Products	4.27%
Auto Ancillaries	4.10%
Textile Products	3.34%
Finance	2.69%
Miscellaneous	0.00%
Cash & Current Assets	2.94%
Net receivables / payables	-0.07%
Total Net Assets	100.00%

Birla Sun Life Dividend Yield Plus	
Allocation as a % of Net Assets	%
Banks	15.96%
Petroleum Products	9.49%
Pharmaceuticals	8.69%
Industrial Products	6.74%
Non - Ferrous Metals	6.66%
Software	6.48%
Finance	5.78%
Consumer Non Durables	4.95%
Media & Entertainment	4.51%
Cement	4.50%
Textile Products	4.21%
Power	2.96%
Pesticides	2.48%
Gas	2.46%
Transportation	2.25%
Industrial Capital Goods	2.10%
Oil	1.69%
Auto	1.12%
International Equity	1.01%
Minerals/Mining	0.95%
Chemicals	0.92%
Consumer Durables	0.91%
Hotels, Resorts And Other	0.66%
Recreational Activities	0.56%
Auto Ancillaries	0.56%
Healthcare Services	0.43%
Cash & Current Assets	2.60%
Net receivables / payables	-1.05%
Total Net Assets	100.00%

Birla Sun Life International Equity Fund - Plan A	
Allocation as a % of Net Assets	%
United States	60.84%
Australia	5.05%
France	4.80%
Germany	4.14%
Swaziland	3.21%
Sweden	3.03%
Hong Kong	2.51%
Norway	2.50%
Netherlands	2.28%
Switzerland	1.68%
Korea, Republic Of	1.43%
Cash & Current Assets	4.98%
Net receivables / payables	3.55%
Total Net Assets	100.00%

Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
United States	15.56%
Banks	14.34%
Finance	9.85%
Software	8.24%
Auto	5.60%
Industrial Products	4.45%
Consumer Non Durables	4.28%
Textile Products	3.85%
Petroleum Products	3.21%
Pharmaceuticals	3.16%
Non - Ferrous Metals	2.85%
Power	2.28%
Cement	2.22%
Media & Entertainment	1.48%
Australia	1.23%
France	1.18%
Germany	1.16%
Gas	0.98%
Construction Project	0.90%
Swaziland	0.80%
Oil	0.76%
Consumer Durables	0.72%
Sweden	0.68%

Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
Services	0.67%
Netherlands	0.66%
Norway	0.59%
Switzerland	0.59%
Hong Kong	0.57%
Korea, Republic Of	0.53%
Retailing	0.48%
Industrial Capital Goods	0.02%
Cash & Current Assets	5.78%
Net receivables / payables	0.32%
Total Net Assets	100.00%

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

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Country/Industry Allocation

Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	
Allocation as a % of Net Assets	%
United States	60.64%
Switzerland	14.36%
Japan	5.30%
Norway	4.98%
Canada	4.32%
Mauritius	4.29%
Russian Federation	1.42%
Chile	1.42%
Cash & Current Assets	3.50%
Net receivables / payables	-0.24%
Total Net Assets	100.00%

Birla Sun Life Global Real Estate Fund	
Allocation as a % of Net Assets	%
Mutual Fund Units	97.38%
Cash & Current Assets	2.97%
Net receivables / payables	-0.35%
Total Net Assets	100.00%

Birla Sun Life Asset Allocator Multi Manager Fof Scheme	
Allocation as a % of Net Assets	%
Mutual Fund Units	95.21%
Cash & Current Assets	5.79%
Net receivables / payables	-1.00%
Total Net Assets	100.00%

Birla Sun Life Gold ETF	
Allocation as a % of Net Assets	%
GOLD	99.83%
Cash & Current Assets	0.13%
Net receivables / payables	0.04%
Total Net Assets	100.00%

Birla Sun Life Financial Planning FOF-Aggressive Plan	
Allocation as a % of Net Assets	%
Mutual Fund Units	94.67%
Exchange Traded Fund	4.31%
Cash & Current Assets	1.20%
Net receivables / payables	-0.17%
Total Net Assets	100.00%

Birla Sun Life Global Commodities Fund	
Allocation as a % of Net Assets	%
Mutual Fund Units	84.29%
Cash & Current Assets	17.22%
Net receivables / payables	-1.51%
Total Net Assets	100.00%

Birla Sun Life Gold Fund	
Allocation as a % of Net Assets	%
Exchange Traded Fund	98.78%
Cash & Current Assets	1.47%
Net receivables / payables	-0.25%
Total Net Assets	100.00%

TAX SAVINGS SOLUTIONS

Birla Sun Life Tax Relief '96	
Allocation as a % of Net Assets	%
Banks	14.17%
Auto Ancillaries	13.41%
Pharmaceuticals	10.26%
Finance	8.14%
Consumer Non Durables	7.41%
Cement	5.70%
Pesticides	5.21%
Industrial Capital Goods	5.03%
Software	4.91%
Auto	3.83%
Consumer Durables	3.79%
Media & Entertainment	3.25%
Services	2.96%
Petroleum Products	2.60%
Retailing	2.15%
Transportation	2.09%
Construction Project	1.76%
Industrial Products	1.42%
Non - Ferrous Metals	0.46%
Miscellaneous	0.00%
Cash & Current Assets	1.83%
Net receivables / payables	-0.37%
Total Net Assets	100.00%

Birla Sun Life Tax Plan	
Allocation as a % of Net Assets	%
Auto Ancillaries	13.53%
Banks	13.41%
Pharmaceuticals	10.05%
Finance	7.93%
Consumer Non Durables	7.24%
Cement	5.49%
Pesticides	5.22%
Industrial Capital Goods	5.02%
Software	4.68%
Consumer Durables	3.80%
Auto	3.72%
Media & Entertainment	3.08%
Services	2.96%
Petroleum Products	2.47%
Retailing	2.16%
Transportation	2.06%
Construction Project	1.66%
Industrial Products	1.35%
Non - Ferrous Metals	0.44%
Miscellaneous	0.00%
Cash & Current Assets	4.27%
Net receivables / payables	-0.54%
Total Net Assets	100.00%

Birla Sun Life Tax Savings Fund	
Allocation as a % of Net Assets	%
Banks	14.34%
Auto Ancillaries	14.27%
Pharmaceuticals	9.50%
Finance	8.13%
Consumer Non Durables	6.84%
Cement	5.79%
Pesticides	5.30%
Industrial Capital Goods	5.06%
Software	5.00%
Auto	3.78%
Consumer Durables	3.61%
Media & Entertainment	3.29%
Services	2.66%
Petroleum Products	2.64%
Retailing	2.19%
Transportation	2.14%
Construction Project	1.78%
Industrial Products	1.44%
Non - Ferrous Metals	0.47%
Cash & Current Assets	2.55%
Net receivables / payables	-0.75%
Total Net Assets	100.00%

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

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

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 15th 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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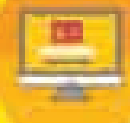


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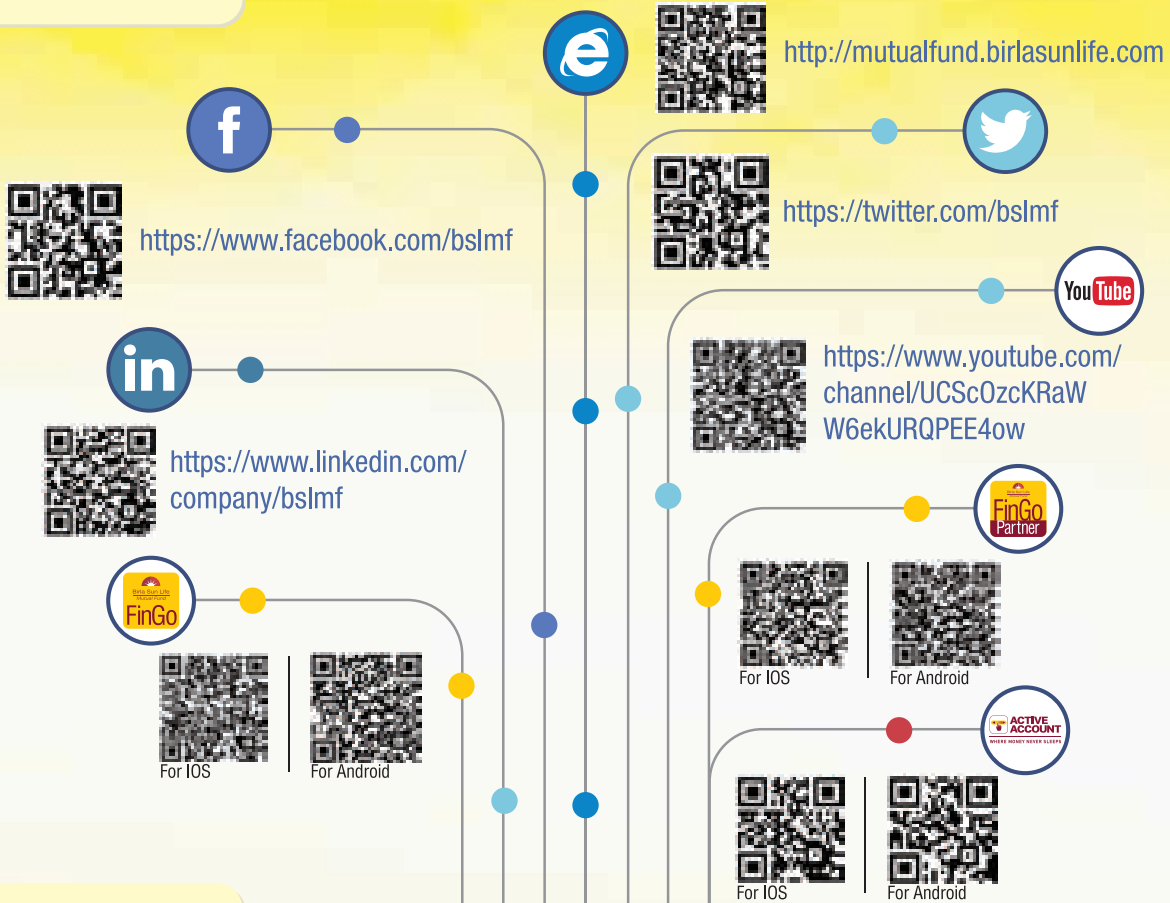
Birla Sun Life

Mutual Fund

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

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

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