

# Empower

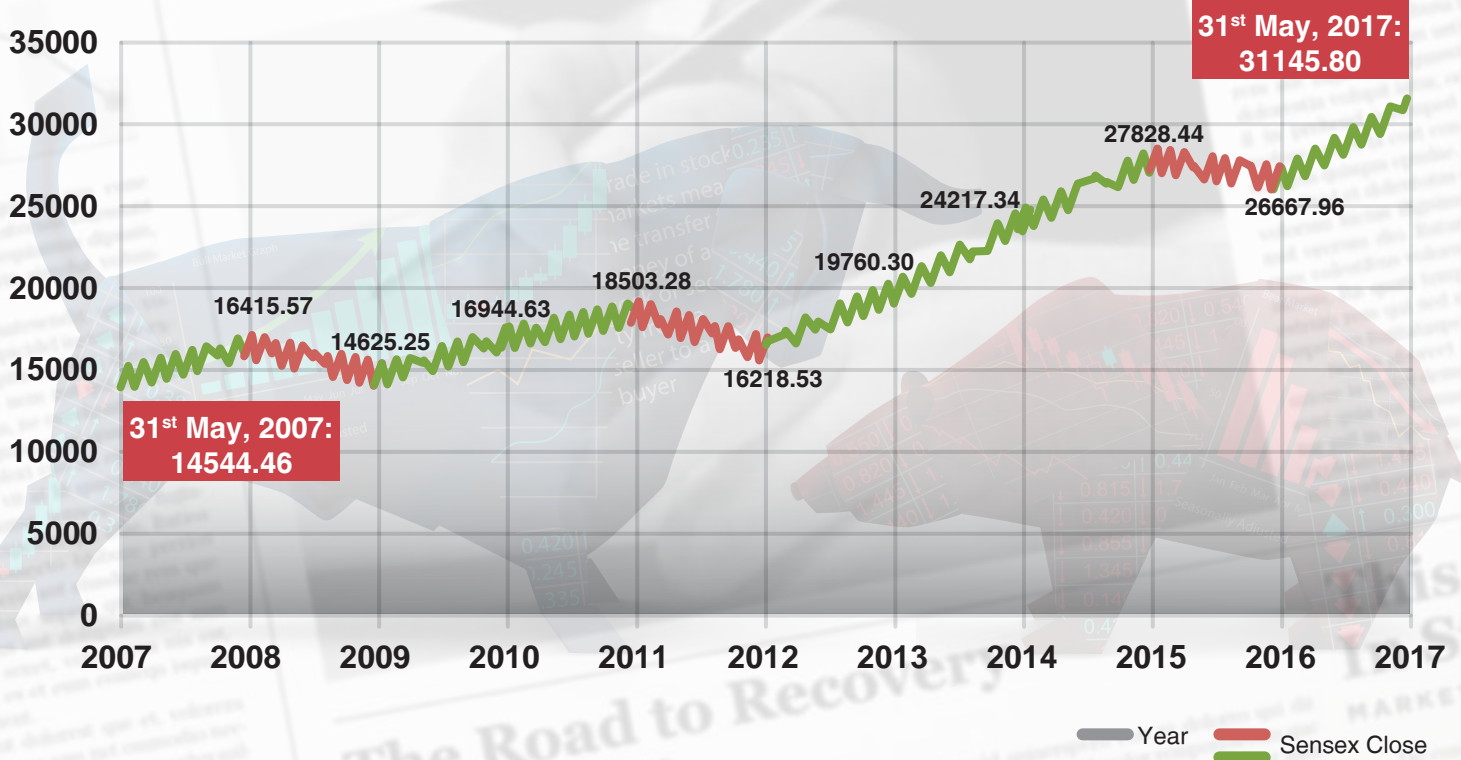
Birla Sun Life Mutual Fund



Birla Sun Life  
Mutual Fund

Monthly Factsheet | June 2017

## Sensex zooms past 31K



The Road to Recovery  
BUSINESS ANALYSIS

Year Sensex Close

# Investment Outlook-Equity



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

The month of May has seen the sentiment in markets being positive due to good earnings from companies and political stability in Europe.

The large cap index - NSE Nifty 50 Index was up 3.4% for the month. Among the global markets, its performance was in the top quartile and even on YTD terms it is a rank out performer. The midcap (NSE Nifty Free Float Midcap 100 Index) and small cap (NSE Nifty Free Float Smallcap 100 Index) indices took a breather with a fall of 3.2% & 3.5% respectively. However, on YTD basis, they still out perform the largecap index by 4.5% & 6.8% respectively. Among the sectors, FMCG, IT and Autos have done well while Pharma went for a beating. (Source: Bloomberg)

In terms of flows, the FPIs bought over USD 1.3 bn after a brief hiatus in the previous month taking the YTD figure to USD 7.7bn. Among the domestic institutions, the mutual funds continue to buy as they pumped in USD 1.4 bn for the month while other DIIs were net sellers with a figure of USD 726 mn. (Source: Bloomberg)

On the data front, it has been a mixed bag. As the food and fuel prices collapsed, the Apr'17 WPI came in at 3.9% vs 5.3% in Mar'17 and Apr'17 CPI came in at 2.99% vs 3.8% in Mar'17. RBI now expects the trajectory to be 2-3.5% in the near term and between 3.5-4.5% in H2 FY18. The May Manufacturing PMI was lower at 51.6 compared to 52.5 in the previous month but it is still in expansion zone. The Services PMI has improved to 52.2 from 50.2 in the previous month touching a seven month high. (Source: Bloomberg)

hand the Eight core industries growth has reduced to 2.55% for Apr'17 compared to 5.3% in previous month. The GDP growth for Q4FY17 was 6.1% which was much below market expectation. The FY7 GDP growth was 7.1%. These numbers are history and going forward with reforms, rate transmission and rural revival, we should be able to see better numbers. Meanwhile, the monsoon hit the country on time and the Indian Meteorological Department has increased the rainfall estimate by 2% to 98% of long period average which should augur well for rural economy. (Source: Bloomberg; IMD)

On the policy front, the government brought in an ordinance giving more powers to RBI to deal with bad loans. The government also announced new power sector coal linkage policy called SHAKTI. The GST council has finalized the rates for both goods and services during the month. There are minor issues in terms of rate fitment but by and large they are fine. The date of 1<sup>st</sup> of July roll out will now be a reality. (Source: Business Standard)

On global front, the US Fed Reserve minutes for Apr'17 policy indicates that they would adopt a very calibrated approach to raising rates. In France, the independent centrist candidate Emmanuel Macron wins the French presidential elections which the markets were expecting and have taken well. (Source: Financial Times)

Now, coming to the earnings season. The companies in Auto, Energy, Industrials, Media, Metals, NBFC and HFC space have shown positive surprise. The companies in pharma and telecom sectors posted numbers that were below expectations. Due to change in constituents of Nifty, the growth in Q4 FY17 looks high - upwards of 20% and hence the overall fiscal year growth also looks good. The earnings recovery would be seen in FY18 as well but would be back ended due to implementation of GST in first half. (Source: BSLAMC Research)

There could be headwinds in the market due to rally in the recent months and developments globally. However, the downside could be limited due to liquidity domestically and globally. Investors could consider large cap, multi cap, balanced and dynamic equity funds from our stable.

- The government brought in an ordinance giving more powers to RBI to deal with bad loans.
- The GST council has finalized the rates for both goods and services and 1<sup>st</sup> of July roll out now looks a reality.
- The US Fed Reserve policy indicates that they would adopt a very calibrated approach to raising rates.

Thank you. Happy investing!

USD: United States Dollar; YTD: Year To Date; FPI: Foreign Portfolio Investors; DII: Domestic Institutional Investors; WPI: Wholesale Price Index; CPI: Consumer Price Index; PMI: Purchasing Managers Index; NBFC: Non Banking Financial Corporation; HFC: Housing Finance Companies; IT: Information Technology; GST: Goods and Services Tax; GDP: Gross Domestic Product; H1: First Half; H2: Second Half; SHAKTI: Scheme for Harnessing and Allocating Koyla (Coal) Transparently in India



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

This month has started off very well for bond as RBI policy was dovish in line with markets expectation. Rate markets had rallied in anticipation of it and on the favorable outcome yields went down further. This month promises to be volatile with all important inflation print of May along with many global events coming up during the month.

### Domestic growth-

The May 2017 provisional estimates for GDP (7.1%) & GVA (6.6%) for FY17 had the benefit of revised IIP and WPI series which better reflect the current economy. This data is not widely different versus the advanced estimates in Feb 2017 (GDP 7.1% and GVA 6.7%). However on account of the changes in deflator, the drop in growth in FY17 seems sharper with the FY16 growth seeing an uptick. In line with the other indicators, the capital formation in the economy has come off over the past 2-3 years which makes a case for lower rates to boost infrastructure and manufacturing.

The latest data shows that demonetisation had a larger impact on growth than was reflected earlier. In FY17, construction activity, mining and manufacturing were the laggards with agriculture and public expenses growing faster versus historical rates. However, the biggest drag on growth has been from the services segment. This should bode well for core inflation to ease further. Excluding the public administration, defence and other services, the GVA (Gross Value Added) series shows a very sharp drop over FY17. This makes a case for monetary policy support to lift growth as the reforms agenda improves the potential growth of the country.

	2015-16				2016-17			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
<b>GVA (EX PADS)</b>	7.77%	8.35%	7.27%	8.92%	7.43%	6.36%	6.12%	4.06%

From the data releases in May, the positives in the trade segment and car sales are being marred by the lower IIP print and dipping credit growth. GST would also require a lot of reorganization in the processes around domestic commerce. So while the recent high frequency indicators have been mixed, falling core inflation points a sluggish outlook on growth. (Source: CSO & Internal analysis)

### Inflation-

Inflation continued to surprise the markets on the downside as it for the first time had a print lower than 3% at 2.99%. While the food inflation and in particular pulses and vegetables are the reason for this low print this should not take away the fact that the reduction in inflation is broad based and seeps through almost all finer details of inflation. Going ahead also inflation prints will be lower and there exists a possibility of it even going lower than 2% for the June print. H1FY18 average inflation hence should be around 3%. More importantly we saw good improvement in our custom core inflation with a series low print of 4.2% with a momentum suggesting levels lower than 4%.

In WPI, we got a new series which had pushed the prints lower sharply as the average print revision lower for FY17 was upward of 1.5%. The April print also came lower at 3.85% against a March print of 5.29%. Lower global commodity prices and favorable base should be supportive of lower prints going forward. (Source: MOSPI)

### External trade-

The trade deficit for April 2017 widened to 13.25bn\$ driven by higher imports across categories. Exports growth has showed slowed momentum to 19.80% YOY from 27.59% in last month. We expect given lag impact of rupee appreciation on export competitiveness and renewed concerned over deflation trade globally, export growth is likely to slow down further incrementally. We are watchful of imports growth run rate from here on for broader stability of India on external front. For FY 2018, we anticipate BOP surplus of USD 25bn led by robust capital account flows offsetting likely increase in Current account deficit. (Source: CEIC)

### Other developments-

This monetary policy committee meeting was widely awaited as markets expected various dovish growth and inflation data during the last two months to finally force RBI to take a softer stand. Market was not disappointed as while RBI did not change its stance, its tone was noticeably softer. One of the member actually dissented from the rate hold stance while another member talked of broad accommodation if the data warrants. More importantly RBI ditched its previous inflation forecast to give new forecast of 2-3.5 for first half and 3.5-4.5 for the second half. RBI stance was decidedly dovish and it seems that they are preparing ground for rate cuts down the line. (Source: RBI)

Details of GST were released during the month and while its hard to pinpoint the exact impact on inflation an assessment based on the current and proposed tax rate structure hints it being disinflationary in short term and long term efficiency gains would make it disinflationary in long term. IMD's monsoon forecast also revised to 98% of the long period average with good spatial distribution. (Source: IMD)

### Portfolio positioning-

Global macro-economic environment continued to be supportive for bond yields as Trump trade unwound almost completely as even its most ardent supporter of it have put it on backburner temporarily. Global yields and in particular US yield went lower during the month on back of it and also on softer data in US. Global inflation continued to surprise on downside with US PCE (Fed's preferred measure of inflation) coming at lowest since start of 2016. The fed futures are also now building in around one and half rate hikes during the year. Even in Europe in spite of good data otherwise low inflation has continued to surprise policy makers.

This proved to be a good month for fixed income funds as the start of the May month proved to be the local high for 10y yield and from that level it went down by 30 bps steadily during the months. The performance of illiquid and term government securities was even usually better. The FPI flow continued to be good as it continued unabated during the month. USDINR hence also continued to be well behaved though its performance was not as stellar compared to other emerging market peers which in part could be attributed to RBI's intervention and in part to very good performance in previous months.

As highlighted earlier we continue to draw comfort from the recent inflation prints and the recent trend of price of various food items which we track on a continuous basis. Core-Core inflation continues to show a good trend and we draw comfort on the overall inflation from this sub-item as we expect it to trend towards RBI's medium term target. The GDP data release and the new IIP series both of which were released during the month seems to suggest that level of economy is softer than what has been suggested by RBI in its recent commentaries. Based on these, RBI recent policy statement and favorable global environment we remain biased towards duration. The recent policy statement has meant that further policy measures would be extremely data dependent and we remain extremely vigilant on that. (Source: Bloomberg & CEIC)

GVA: Gross Value Added, FPI: Foreign Portfolio Investment, PCE: Personal Consumption Expenditure, IIP: Index of Industrial Production

- The latest data shows that demonetisation had a larger impact on growth than was reflected earlier.
- While the recent high frequency indicators have been mixed, falling core inflation point to a sluggish outlook on growth.
- RBI stance was decidedly dovish and it seems that they are preparing ground for rate cuts down the line.

### Missed call facility

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

# Decoding the Union Budget 2017

## Women

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



## Retired Individual

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



## Young Salaried Professional

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



## SME Owner

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



## HNI

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



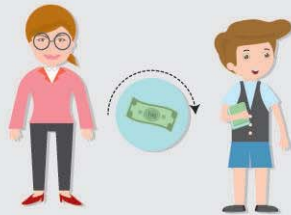
## Healthy financial habits to follow at every age



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

### The Smart Cub

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



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



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

### The New Recruit

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



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



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



### The ideal Partner

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



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



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



### A Family Man

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



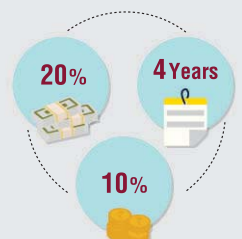
Of course to keep Bada, Chhoti and the wife happy I reserved another 30% of my income for expenses like movies, shopping, etc., which left 20% for savings, which was good enough.

### 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.

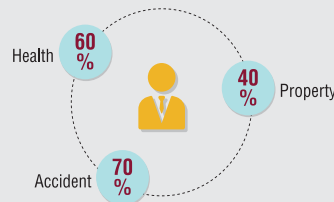


## Rainy day Kit



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.

### IVR

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

## SAVINGS SOLUTIONS

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life Cash Plus	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Dividend (Payout / Reinvestment) Growth			
Birla Sun Life Floating Rate Fund - Short Term Plan	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life Cash Manager	Regular Plan	Daily Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Weekly Dividend (Reinvestment) Growth			
Birla Sun Life Savings Fund	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life Floating Rate Fund - Long Term Plan	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life Enhanced Arbitrage Fund	Regular Plan	Dividend (Payout / Reinvestment /Sweep)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 30 days from the date of allotment: 0.50% of applicable NAV For redemption/switch out of units after 30 days from the date of allotment: Nil (w.e.f. August 03, 2015)
	Direct Plan	Growth			
Birla Sun Life Short Term Fund	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life Short Term Opportunities Fund	Regular Plan	Quarterly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment)	Growth	₹ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 180 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 180 days from the date of allotment: Nil (w.e.f. October 10, 2016)
	Direct Plan	Growth			
Birla Sun Life Treasury Optimizer Plan	Regular Plan	Monthly Dividend (Payout / Reinvestment) Quarterly Dividend (Payout / Reinvestment)	Monthly Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Dividend (Payout / Reinvestment) Growth			
Birla Sun Life Medium Term Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment) Half Yearly Dividend (Payout / Reinvestment)	Growth	₹ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. (w.e.f. October 10, 2016)
	Direct Plan	Dividend (Payout / Reinvestment /Sweep) Growth			
Birla Sun Life Corporate Bond Fund	Regular Plan	Dividend (Payout / Reinvestment)	Growth	₹ 1,000/-	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 / 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 (w.e.f. May 27, 2017)
	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) Dividend (Payout / Reinvestment /Sweep)			
Birla Sun Life Income Plus	Regular Plan	Dividend (Payout / Reinvestment) Quarterly Dividend (Payout / Reinvestment)	Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life Constant Maturity 10 Year Gilt Fund	Regular Plan	Quarterly Dividend (Payout / Reinvestment /Sweep)	Growth	₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life Government Securities Fund- Long Term Plan	Regular Plan	Half Yearly Dividend (Payout / Reinvestment)	Growth	₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life Gilt Plus - PF Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment /Sweep)	Growth	₹ 1,000/-	Nil
	Direct Plan	Growth (Quarterly Gain / Annual Gain)			
Birla Sun Life Active Debt Multi Manager FoF Scheme	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Financial Planning FOF - Conservative Plan	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	₹ 1,000/-	If redeemed within and including 1 year from the date of allotment: 1% If redeemed after 1 year from the date of allotment : Nil
	Direct Plan	Growth			
Birla Sun Life Financial Planning FOF Prudent Plan	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			

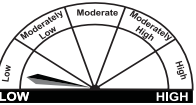
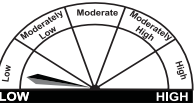


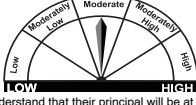
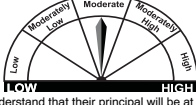
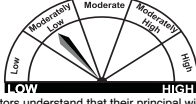












\*Direct Plan under the Schemes is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

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

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



# Product Labelling Disclosures

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

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



## Call-back

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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			
<b>Birla Sun Life Credit Opportunities Fund (Birla Sun Life MIP II - Savings 5 Plan)</b>	Regular Plan	Monthly Dividend (Payout / Reinvestment /Sweep) Monthly Payment Growth	<ul style="list-style-type: none"> <li>Choice of Option : Growth</li> <li>Choice of Sub-Option within Monthly Dividend Option : Dividend Reinvestment</li> </ul>	₹ 1,000/-	For redemption / switchout of units within 730 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 730 days from the date of allotment: Nil (w.e.f May 27,2017)
	Direct Plan				
<b>Birla Sun Life Long Term Accrual Fund (Birla Sun Life MIP)</b>	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Monthly Payment (Instant / Deferred) Growth	<ul style="list-style-type: none"> <li>Choice of Option within Monthly Dividend : Dividend Reinvestment</li> <li>Choice of Option within Monthly Payment Plan : Instant</li> </ul>	₹ 1,000/-	For redemption / 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 (w.e.f May 27,2017)
	Direct Plan				
<b>Birla Sun Life Low Duration Fund (Birla Sun Life Monthly Income)</b>	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Quarterly Dividend (Payout/Reinvestment/Sweep) Growth	<ul style="list-style-type: none"> <li>Choice of Plan : Growth</li> <li>Choice of Option within Monthly Dividend : Dividend Reinvestment</li> <li>Choice of Plan within Quarterly Dividend : Dividend Reinvestment</li> </ul>	₹ 1,000/-	For redemption / switchout of units within 180 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 180 days from the date of allotment: Nil (w.e.f May 27,2017)
	Direct Plan				
<b>Birla Sun Life MIP II - Wealth 25 Plan</b>	Regular Plan	Monthly Dividend (Payout / Reinvestment /Sweep) Monthly Payment Growth	<ul style="list-style-type: none"> <li>Choice of Option : Growth</li> <li>Choice of Sub-Option within Monthly Dividend Option : Dividend Reinvestment</li> </ul>	₹ 1,000/-	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. (w.e.f. October 10, 2016)
	Direct Plan				

\*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			
<b>Birla Sun Life Tax Relief '96*</b>	Regular Plan	Dividend (Payout/Sweep)	Dividend Payout	₹ 500/-	Nil (w.e.f. May 15, 2017)
	Direct Plan	Growth			
<b>Birla Sun Life Tax Plan*</b>	Regular Plan	Dividend (Payout/Sweep)	Dividend Payout	₹ 500/-	Nil (w.e.f. May 15, 2017)
	Direct Plan	Growth			
<b>Birla Sun Life Tax Savings Fund</b>	Regular Plan	Dividend (Payout) Growth Bonus	N.A as the scheme does not accept fresh subscriptions / Switch-in		Nil
	Direct Plan				

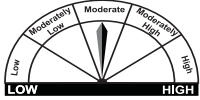
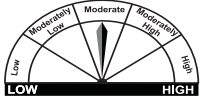
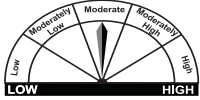
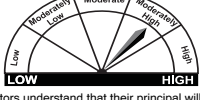
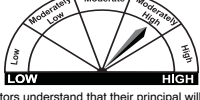
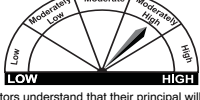
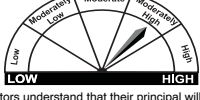




\*The Dividend Reinvestment Facility under the scheme have been discontinued w.e.f. February 12, 2015. Please refer addendum no. 07/2015 dated February 09, 2015 for further details.

\*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.

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

# Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
<b>Birla Sun Life Credit Opportunities Fund</b> (erstwhile 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"> <li>regular income with capital growth over medium to long term</li> <li>investments in debt and money market instruments as well as equity and equity related securities [0-10%]</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Birla Sun Life Long Term Accrual Fund</b> (erstwhile 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"> <li>regular income with capital growth over medium to long term.</li> <li>investments in debt and money market instruments as well as equity and equity related securities [upto 15%]</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Birla Sun Life Low Duration Fund</b> (erstwhile 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"> <li>regular income with capital growth over medium to long term</li> <li>investments in debt and money market instruments as well as equity and equity related securities [upto 15%]</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<b>Birla Sun Life MIP II - Wealth 25 Plan</b> (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> <li>regular income with capital growth over medium to long term</li> <li>investments in debt and money market instruments as well as equity and equity related securities [20-30%]</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Birla Sun Life Tax Relief '96</b> (An Open Ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Birla Sun Life Tax Plan</b> (An Open ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Birla Sun Life Tax Savings Fund</b> (An Open ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> <li>Investment in equity linked savings scheme (lock in period of 3 years) which aims to provide medium to long term capital appreciation along with income tax rebate</li> <li>Investment predominantly in equity and equity related securities</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Birla Sun Life Capital Protection Oriented Fund - Series 21, 22 &amp; 23</b> (A Close ended Capital Protection Oriented Scheme)	<ul style="list-style-type: none"> <li>capital protection and capital appreciation linked to equity market at the end of medium / long term tenure</li> <li>investments in highest rates debt and money market instruments maturing on or before the tenure of the scheme and equity and equity related securities</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Birla Sun Life Capital Protection Oriented Fund - Series 25, 26, 29 &amp; 30</b> (A Close ended Capital Protection Oriented Scheme)	<ul style="list-style-type: none"> <li>capital protection and capital appreciation linked to equity market at the end of medium / long term tenure</li> <li>investments in highest rated debt and money market instruments maturing on or before the tenure of the scheme and exposure to derivative instruments (long call options)</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Birla Sun Life Emerging Leaders Fund - Series 2 to Series 7</b> (A Close ended Equity Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities predominantly in small &amp; midcap companies.</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Birla Sun Life Focused Equity Fund- Series 3 to Series 6</b> (A Close ended Equity Scheme investing in Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity securities specified as Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013, as amended from time to time</li> </ul>	 <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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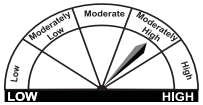
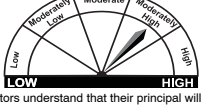
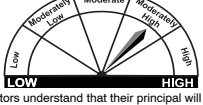
## WEALTH CREATION SOLUTIONS

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	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 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. (w.e.f. May 27, 2017)
	Direct Plan				
Birla Sun Life Balanced Advantage Fund	Regular 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)
	Direct Plan				
Birla Sun Life Balanced '95 Fund	Regular 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. May 15, 2017)
	Direct Plan				
Birla Sun Life Index Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend Reinvestment	₹ 1,000/-	Nil (w.e.f. May 15, 2017)
Birla Sun Life Frontline Equity Fund	Regular 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 (w.e.f. May 15, 2017)
	Direct Plan				
Birla Sun Life Top 100 Fund	Regular 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 (w.e.f. May 15, 2017)
	Direct Plan				
Birla Sun Life Equity Fund	Regular 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 (w.e.f. May 15, 2017)
	Direct Plan				
Birla Sun Life Advantage Fund	Regular 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 (w.e.f. May 15, 2017)
	Direct Plan				
Birla Sun Life MNC Fund	Regular 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 (w.e.f. May 15, 2017)
	Direct Plan				
Birla Sun Life Midcap Fund	Regular 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 (w.e.f. May 15, 2017)
	Direct Plan				
Birla Sun Life Small & Midcap Fund	Regular Plan	Dividend (Payout / Reinvestment) Growth	Dividend Payout	₹ 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 (w.e.f. May 15, 2017)
	Direct Plan				
Birla Sun Life Pure Value Fund	Regular 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 (w.e.f. May 15, 2017)
	Direct Plan				
Birla Sun Life Manufacturing Equity Fund	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 Banking and Financial Services Fund	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 (w.e.f. May 15, 2017)
	Direct Plan				
Birla Sun Life Dividend Yield Plus	Regular 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. May 15, 2017)
	Direct Plan				
Birla Sun Life Special Situations Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep) 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 (w.e.f. May 15, 2017)
Birla Sun Life India Reforms Fund	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 (w.e.f. May 15, 2017)
	Direct Plan				
Birla Sun Life Infrastructure Fund	Regular 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 (w.e.f. May 15, 2017)
	Direct Plan				
Birla Sun Life New Millennium Fund	Regular 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 (w.e.f. May 15, 2017)
	Direct Plan				
Birla Sun Life India GenNext Fund	Regular 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 (w.e.f. May 15, 2017)
	Direct Plan				
Birla Sun Life India Opportunities Fund	Regular 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 (w.e.f. May 15, 2017)
	Direct Plan				
Birla Sun Life International Equity Fund (Plan A)	Regular 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 (w.e.f. May 15, 2017)
	Direct Plan				
Birla Sun Life International Equity Fund (Plan B)	Regular Plan	Dividend (Payout/Reinvestment/Sweep) Growth	Dividend Reinvestment	₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan				
Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	Regular Plan	Dividend (Payout / Reinvestment/Sweep) Growth	Growth / Reinvestment	₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil (w.e.f. May 15, 2017)
	Direct Plan				
Birla Sun Life Global Commodities Fund	Regular 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
	Direct Plan				
Birla Sun Life Global Real Estate Fund	Regular 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
	Direct Plan				
Birla Sun Life Gold Fund	Regular 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
	Direct Plan				
Birla Sun Life Asset Allocator Multi Manager FoF Scheme	Regular 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
	Direct Plan				
Birla Sun Life Financial Planning FOF - Aggressive Plan	Regular 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				

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

\*\*Default Plan: In case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. The default option under the Regular or Direct Plan of the Scheme, as the case maybe, shall be applied accordingly.  
The Financial Solution(s) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.

# Product Labelling Disclosures

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



# Product Labelling Disclosures

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

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

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# DIFFERENT SOLUTIONS TO SUIT YOUR VARIOUS NEEDS

## Savings Solutions



### Benefits

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

### Principles

- Aim to provide Capital stability

### Suitable for

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

### Focus:

- Short term to Medium term

### Benefits

- Aims to provide regular income
- Tax efficiency

### Principles

- Any time liquidity

### Suitable for

- Retirement planning, paying EMI

### Focus:

- Short Term to Medium Term

## Regular Income Solutions



## Tax Planning Solutions

TAX



### Benefits

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

### Principles

- Long term capital appreciation with tax benefits

### Suitable for

- Minimizing taxes, tax planning

### Focus:

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

### Benefits

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

### Principles

- Long term capital appreciation.

### Suitable for

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

### Focus:

- Long Term

## Wealth Solutions



Birla Sun Life  
Mutual Fund





### What are Saving Solutions?

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

### Who can benefit from Saving Solutions?

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

### Benefits of Savings Solutions:

**Make Inflation work in your favour:** Inflation affects your returns from any investment including mutual funds. But, in case of savings solutions, you can use it to your advantage - through indexation - which can help you reduce the amount on which you have to pay tax. You can benefit from indexation, if investing for more than 3 years. Please consult your tax advisor on how to take advantage of indexation.

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

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

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

There are various savings solutions available depending on the time period that you would like to invest for:

- a. 1 day to 3 months
- b. 3 to 6 months
- c. 6 months to 1 year
- d. 1 year +

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

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

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

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

# Birla Sun Life Cash Plus

An Open-Ended Liquid Scheme



Savings Solutions

## What is it?

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

## Investment Objective

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

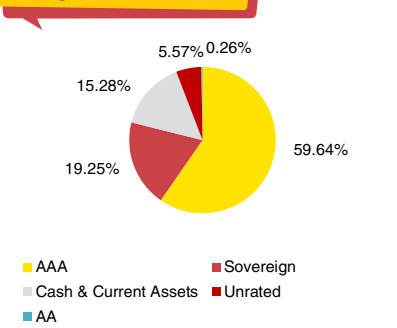
## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
<b>Managing Fund Since:</b>	July 15, 2011
<b>Total Experience:</b>	9 years & 11 years
<b>Date of Allotment:</b>	June 16, 1997
<b>Type of Scheme:</b>	An Open-ended Liquid Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>NAV of Plans / Options (₹)^</b>	
<b>Retail Plan</b>	
Growth :	427.3696
Dividend:	163.6940
<b>Institutional Plan</b>	
Growth :	438.5694
Dividend:	108.0230
Weekly Dividend:	108.1623
<b>Regular Plan<sup>§</sup></b>	
Growth :	263.3582
Daily Dividend:	100.1950
Weekly Dividend:	100.3124
Dividend:	110.1853
<b>Direct Plan<sup>§</sup></b>	
Growth :	264.1937
Daily Dividend:	100.1950
Weekly Dividend:	100.3134
Dividend:	143.4379
^The Face Value per unit of all the plans/ options under Birla Sun Life Cash Plus has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011	
<b>Benchmark:</b>	CRISIL Liquid Fund Index
<b>Monthly Average AUM:</b>	₹ 33015.61 Crores
<b>AUM as on last day:</b>	₹ 33074.25 Crores
(as on 31st May 2017)	
<b>Load Structure (as % of NAV)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	0.11 years
<b>Average Maturity:</b>	0.11 years
<b>Yield to Maturity:</b>	6.47%
<b>Expense Ratio:</b>	
Regular	0.16
Direct	0.09

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	19.10%	SOV
Vedanta Limited	7.70%	CRISIL A1+
Axis Bank Limited	4.22%	CRISIL A1+
Talwandi Sabo Power Ltd	3.21%	CRISIL A1+(SO)
ICICI Bank Limited	2.84%	ICRA A1+
National Bank For Agriculture and Rural Development	2.38%	CRISIL A1+
NTPC Limited	2.30%	ICRA A1+
Kotak Mahindra Bank Limited	2.25%	
Indiabulls Housing Finance Limited	2.22%	CARE AAA, CRISIL A1+
The South Indian Bank Limited	2.09%	CARE A1+

## Rating Profile of Portfolio



## Investment Performance - Retail Plan - Growth

NAV as on May 31, 2017: ₹ 427.3696

Inception - June 16, 1997	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Cash Plus</b>	6.99	8.02	8.33	7.54
<b>Value of Std Investment of ₹ 10,000</b>	10699	12610	14920	42737
<b>Benchmark - CRISIL Liquid Fund Index</b>	6.96	7.89	8.28	N/A
<b>Value of Std Investment of ₹ 10,000</b>	10696	12562	14888	N/A
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	6.68	7.62	7.38	6.70
<b>Value of Std Investment of ₹ 10,000</b>	10668	12471	14281	36500

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Kaustubh Gupta is 53. Total Schemes managed by Ms. Sunaina Da Cunha is 7. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- The scheme is currently managed by Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha since July 15, 2011 (5.9) years.
- The scheme is in existence for more than 5 years.

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



## Missed call facility

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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 & Mr. Mohit Sharma  
**Managing Fund Since:** April 01, 2017  
**Total Experience:** 9 years & 1 year  
**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)

### NAV of Plans / Options (₹)^

#### Retail Plan

Growth : 269.4282  
 Daily Dividend: 100.0150  
 Weekly Dividend: 103.8372

#### Regular Plan<sup>§</sup>

Growth : 218.6328  
 Daily Dividend: 100.0200  
 Weekly Dividend: 100.1650

#### Direct Plan<sup>§</sup>

Growth : 219.2885  
 Daily Dividend: 100.0200  
 Weekly Dividend: 100.1663

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:** ₹ 9306.61 Crores

**AUM as on last day:** ₹ 8271.10 Crores

(as on 31st May 2017)

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

**Entry Load:** Nil

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

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

### Other Parameter

**Modified Duration:** 0.12 years

**Average Maturity:** 0.12 years

**Yield to Maturity:** 6.82%

### Expense Ratio:

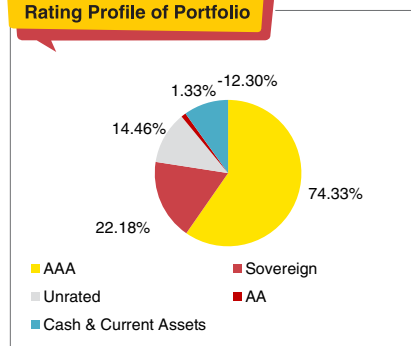
Regular 0.23

Direct 0.14

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	22.18%	SOV
JSW Steel Limited	10.78%	CARE A1+
Axis Bank Limited	8.43%	CRISIL A1+
IDFC Bank Limited	7.15%	ICRA A1+
Kotak Mahindra Bank Limited	6.63%	
Indiabulls Real Estate Limited	4.80%	CARE A1+
India Infoline Finance Ltd	4.52%	ICRA A1+
Godrej Properties Limited	4.36%	ICRA A1+
Manappuram Finance Limited	3.62%	CRISIL A1+
Tata Housing Development Co Ltd	3.50%	CARE A1+

## Rating Profile of Portfolio



## Investment Performance - Retail Plan - Growth

NAV as on May 31, 2017: ₹ 269.4282

Inception - June 05, 2003	1 Year	3 Years	5 Years	Since Inception
Birla Sun Life Floating Rate Fund - Short Term Plan	7.06	8.05	8.46	7.34
Value of Std Investment of ₹ 10,000	10706	12621	15012	26943
Benchmark - CRISIL Liquid Fund Index	6.96	7.89	8.28	6.87
Value of Std Investment of ₹ 10,000	10696	12562	14888	25359
Additional Benchmark - CRISIL 1 Year T-Bill Index	6.68	7.62	7.38	5.92
Value of Std Investment of ₹ 10,000	10668	12471	14281	22358

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Kaustubh Gupta is 53. Total Schemes managed by Mr. Mohit Sharma is 23. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Mohit Sharma since April 01, 2017 (0.1 year).
- The scheme is in existence for more than 5 years.

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

# Birla Sun Life Cash Manager

An Open-ended Income Scheme



Savings Solutions

## What is it?

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

## Investment Objective

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

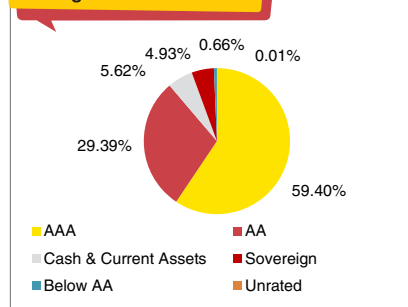
## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Mohit Sharma
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	9 years & 1 year
<b>Date of Allotment:</b>	
Retail Plan:	May 14, 1998
Institutional Plan:	September 27, 2004
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)<sup>^</sup></b>	
<b>Regular Plan<sup>§</sup></b>	
Growth :	396.4626
Daily Dividend:	100.5522
Weekly Dividend:	100.4313
<b>Institutional Plan</b>	
Growth :	277.9761
Daily Dividend:	100.4134
Weekly Dividend:	100.4313
<b>Direct Plan<sup>§</sup></b>	
Growth :	411.0756
Daily Dividend:	100.4134
Weekly Dividend:	100.4337
<sup>^</sup> The Face Value per unit of all the plans/ options under Birla Sun Life Cash Manager has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011	
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 7468.26 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 7667.64 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	0.97 years
<b>Average Maturity:</b>	1.09 years
<b>Yield to Maturity:</b>	7.33%
<b>Expense Ratio:</b>	
Regular	1.04
Direct	0.15

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Power Finance Corporation Limited	8.82%	CRISIL AAA
Tata Power Company Limited	8.16%	ICRA AA
Housing Development Finance Corporation Limited	7.31%	CRISIL AAA
Reliance Jio Infocomm Limited	6.15%	CRISIL AAA
ONGC Petro Additions Ltd	5.78%	CARE AAA(SO), ICRA AAA(SO)
Indiabulls Housing Finance Limited	5.06%	CARE AAA
State Government Securities	4.93%	SOV
Tata Capital Financial Services Ltd	4.55%	CRISIL AA+, ICRA AA+
Shriram Transport Finance Company Limited	4.33%	CRISIL AA+
Cholamandalam Investment and Finance Company Limited	4.04%	ICRA AA

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 396.4626

Inception - May 14, 1998	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Cash Manager</b>	7.75	8.14	8.46	7.49
<b>Value of Std Investment of ₹ 10,000</b>	10775	12652	15009	39646
<b>Benchmark - CRISIL Short Term Bond Fund Index</b>	8.82	9.07	9.08	N/A
<b>Value of Std Investment of ₹ 10,000</b>	10882	12980	15446	N/A
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	6.68	7.62	7.38	6.60
<b>Value of Std Investment of ₹ 10,000</b>	10668	12471	14281	33788

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Kaustubh Gupta is 53. Total Schemes managed by Mr. Mohit Sharma is 23. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme<sup>§</sup>.
- The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Mohit Sharma since April 01, 2017 (0.1) year.
- The scheme is in existence for more than 5 years.

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

## IVR

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

# Birla Sun Life Savings Fund

An Open-ended Short Term Income Scheme



Savings Solutions

## What is it?

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

## Investment Objective

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

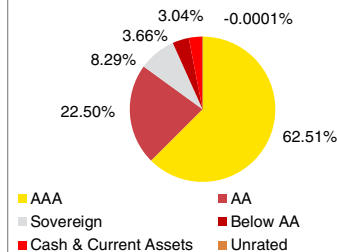
## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
<b>Managing Fund Since:</b>	July 15, 2011 & June 20, 2014
<b>Total Experience:</b>	9 years & 11 years
<b>Date of Allotment:</b>	
Retail Plan:	November 27, 2001
Institutional Plan:	April 16, 2003
<b>Type of Scheme:</b>	An Open-ended Short Term Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Retail Plan</b>	
Growth :	312.2579
Daily Dividend:	100.2963
Weekly Dividend:	100.2960
<b>Regular Plan<sup>§</sup></b>	
Growth :	322.7088
Daily Dividend:	100.3778
Weekly Dividend:	100.2959
<b>Direct Plan<sup>§</sup></b>	
Growth :	324.2763
Daily Dividend:	100.2972
Weekly Dividend:	100.2979
^The Face Value per unit of all the plans/ options under Birla Sun Life Savings Fund has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011	
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 18506.15 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 18586.07 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	1.12 years
<b>Average Maturity:</b>	1.28 years
<b>Yield to Maturity:</b>	7.47%
<b>Expense Ratio:</b>	
Regular	0.26
Direct	0.10

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Power Finance Corporation Limited	9.32%	CARE AAA, CRISIL AAA
State Government Securities	7.76%	SOV
Indiabulls Housing Finance Limited	5.44%	CARE AAA
Tata Power Company Limited	5.12%	ICRA AA
Reliance Jio Infocomm Limited	5.04%	CRISIL AAA, CRISIL AAA (SO)
Vodafone Mobile Services Ltd	4.40%	IND AAA
Dewan Housing Finance Corporation Limited	3.81%	CARE AAA
Housing Development Finance Corporation Limited	3.73%	CRISIL AAA, ICRA A1+
Tata Capital Financial Services Ltd	3.43%	CRISIL AA+, ICRA A1+, ICRA AA+
Shriram Transport Finance Company Limited	3.25%	CRISIL AA+, IND AA+

## 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 May 31, 2017: ₹ 312.2579

Inception - Nov 27, 2001	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Savings Fund</b>	8.49	8.89	9.08	7.61
<b>Value of Std Investment of ₹ 10,000</b>	10849	12918	15447	31226
<b>Benchmark - CRISIL Short Term Bond Fund Index</b>	8.82	9.07	9.08	N/A
<b>Value of Std Investment of ₹ 10,000</b>	10882	12980	15446	N/A
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	6.68	7.62	7.38	6.00
<b>Value of Std Investment of ₹ 10,000</b>	10668	12471	14281	24700

• Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Kaustubh Gupta is 53. Total Schemes managed by Ms. Sunaina Da Cunha is 7. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.

• The scheme is currently managed by Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha since July 15, 2011 & June 20, 2014 (5.9) years & (2.10) years Respectively.

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

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

# Birla Sun Life Floating Rate Fund - Long Term Plan

An Open-ended Income Scheme



Savings  
Solutions

## What is it?

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

## Investment Objective

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

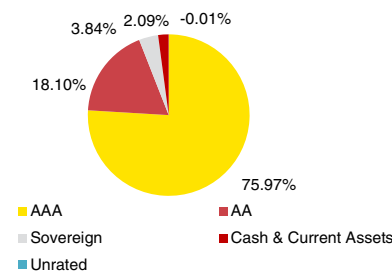
## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	9 years
<b>Date of Allotment:</b>	June 05, 2003
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Retail Plan</b>	
Growth :	291.0061
Weekly Dividend:	100.1414
<b>Regular Plan<sup>§</sup></b>	
Growth :	201.1999
Daily Dividend:	100.8332
Weekly Dividend:	100.1415
<b>Direct Plan<sup>§</sup></b>	
Growth :	203.1380
Daily Dividend:	100.3918
Weekly Dividend:	100.1421
^The Face Value per unit of all the plans/ options under Birla Sun Life Floating Rate Fund – Long Term Plan has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011	
<b>Benchmark:</b>	CRISIL Liquid Fund Index
<b>Monthly Average AUM:</b>	₹ 7757.58 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 7390.01 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	1.07 years
<b>Average Maturity:</b>	1.22 years
<b>Yield to Maturity:</b>	7.36%
<b>Expense Ratio:</b>	
Regular	0.19
Direct	0.03

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Power Finance Corporation Limited	10.92%	CRISIL AAA
National Bank For Agriculture and Rural Development	9.22%	CRISIL A1+,CRISIL AAA
Housing Development Finance Corporation Limited	7.45%	CRISIL AAA,ICRA A1+
Shriram Transport Finance Company Limited	6.85%	CRISIL AA+,IND AA+
Vodafone Mobile Services Ltd	6.26%	CRISIL A1+,IND AAA
Rural Electrification Corporation Limited	5.69%	CRISIL AAA
S.D. Corporation Pvt. Ltd	5.38%	CARE A1+(SO)
LIC Housing Finance Limited	4.84%	CARE AAA,CRISIL AAA
Novo Ahan 2017 Trust	4.67%	ICRA A1+(SO)
Sheba Properties Limited	4.11%	CRISIL AA,ICRA A1+

## Rating Profile of Portfolio



## Investment Performance - Retail Plan - Growth

NAV as on May 31, 2017: ₹ 291.0061

Inception - June 05, 2003	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Floating Rate Fund - Long Term Plan</b>	8.71	8.93	9.15	7.93
<b>Value of Std Investment of ₹ 10,000</b>	10871	12932	15500	29101
<b>Benchmark - CRISIL Liquid Fund Index</b>	6.96	7.89	8.28	6.87
<b>Value of Std Investment of ₹ 10,000</b>	10696	12562	14888	25359
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	6.68	7.62	7.38	5.92
<b>Value of Std Investment of ₹ 10,000</b>	10668	12471	14281	22358

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Kaustubh Gupta is 53. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Mr. Kaustubh Gupta since April 01, 2017 (0.1) year.
- The scheme is in existence for more than 5 years.

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

## Call-back

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

# Birla Sun Life Enhanced Arbitrage Fund

An Open-ended Equity Scheme



Savings  
Solutions

## What is it?

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

## Investment Objective

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

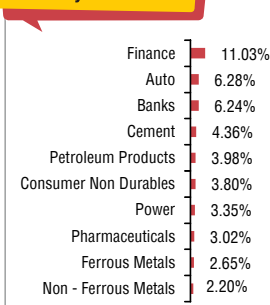
## Fund Details

<b>Fund Manager:</b>	Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	7 years
<b>Date of Allotment:</b>	July 24, 2009
<b>Type of Scheme:</b>	An Open-ended Equity Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth :	17.0280
Dividend:	10.8615
<b>Direct Plan<sup>s</sup></b>	
Growth:	17.4114
Dividend:	11.0422
<b>Benchmark:</b>	CRISIL Liquid Fund Index
<b>Monthly Average AUM:</b>	₹ 2848.08 Crores
<b>AUM as on last day:</b>	₹ 3039.25 Crores (as on 31st May 2017)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 30 days from the date of allotment: 0.50% of applicable NAV. For redemption/switch out of units after 30 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment. (w.e.f. August 03, 2015)
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	11.25
<b>Expense Ratio:</b>	
Regular	0.90
Direct	0.25

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
RBL Bank Limited	7.40%	
Housing Development Finance Corporation Limited	7.20%	ICRA A1+
Kotak Mahindra Prime Ltd	4.71%	CRISIL A1+
Reliance Industries Ltd	3.02%	
Indiabulls Housing Finance Ltd	2.84%	
Yes Bank Limited	2.57%	
HDFC Bank Limited	2.47%	UNRATED
Maruti Suzuki India Ltd	2.45%	
Hero Fincorp Limited	2.37%	ICRA AA+
IDFC Bank Limited	2.31%	ICRA AAA

## Industry Allocation



## Dividend

Declared on date	26-May-17	28-Apr-17	27-Mar-17
Dividend Yield (Regular Plan)	0.46%	0.23%	0.39%
Dividend (₹) Per Unit	0.0500	0.0250	0.0424
Cum Dividend NAV	10.9099	10.8759	10.8674
Dividend Yield (Direct Plan)	0.50%	0.45%	0.45%
Dividend (₹) Per Unit	0.0550	0.0500	0.0500
Cum Dividend NAV	11.0946	11.0791	11.0710

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 May 31, 2017: ₹ 17.0280

Inception - July 24, 2009	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Enhanced Arbitrage Fund</b>	6.30	6.72	7.64	7.01
<b>Value of Std Investment of ₹ 10,000</b>	10630	12159	14453	17028
<b>Benchmark - CRISIL Liquid Fund Index</b>	6.96	7.89	8.28	7.59
<b>Value of Std Investment of ₹ 10,000</b>	10696	12562	14888	17769
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.79	8.73	13.93	9.40
<b>Value of Std Investment of ₹ 10,000</b>	11679	12861	19204	20252

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Lovelish Solanki is 4. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- **The scheme is currently managed by Mr. Lovelish Solanki since December 15, 2014 (2.5) years.**
- **The scheme is in existence for more than 5 years.**

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

# Birla Sun Life Short Term Fund

An Open-ended Income Scheme



Savings Solutions

## What is it?

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

## Investment Objective

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

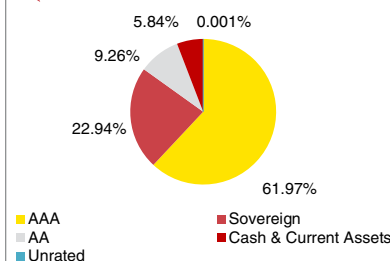
## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Maneesh Dangi
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	9 years & 15 years
<b>Date of Allotment:</b>	March 3, 1997
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth :	63.0408
Dividend:	11.8095
Monthly Dividend:	11.7373
<b>Direct Plan<sup>§</sup></b>	
Growth :	63.3262
Dividend:	11.7966
Monthly Dividend:	11.7701
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index (w.e.f May 27, 2013)
<b>Monthly Average AUM:</b>	₹ 18096.94 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 18677.24 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	2.10 years
<b>Average Maturity:</b>	2.57 years
<b>Yield to Maturity:</b>	7.41%
<b>Expense Ratio:</b>	
Regular	0.29
Direct	0.19

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
State Government Securities	11.94%	SOV
Housing Development Finance Corporation Limited	11.83%	CRISIL AAA
Government of India	11.00%	SOV
Power Finance Corporation Limited	5.82%	CARE AAA, CRISIL AAA
Reliance Jio Infocomm Limited	5.35%	CRISIL AAA
Indiabulls Housing Finance Limited	3.36%	CARE AAA
ONGC Petro Additions Ltd	3.24%	CARE AAA(SO), ICRA AAA(SO)
National Bank For Agriculture and Rural Development	3.23%	CRISIL AAA
Small Industries Dev Bank of India	3.18%	CARE AAA
Rural Electrification Corporation Limited	3.07%	CRISIL AAA

## Rating Profile of Portfolio



## Dividend

Declared on date	15-May-17	17-Apr-17	15-Mar-17
Dividend Yield (Regular Plan)	0.50%	0.58%	0.50%
Dividend (₹) Per Unit	0.0584	0.0688	0.0586
Cum Dividend NAV	11.7708	11.8382	11.7676
Dividend Yield (Direct Plan)	0.50%	0.58%	0.50%
Dividend (₹) Per Unit	0.0586	0.0687	0.0587
Cum Dividend NAV	11.8031	11.8067	11.7979

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 May 31, 2017: ₹ 63.0408

Inception - March 3, 1997	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Short Term Fund</b>	9.20	9.40	9.53	9.51
<b>Value of Std Investment of ₹ 10,000</b>	10920	13099	15769	63041
<b>Benchmark - CRISIL Short Term Bond Fund Index</b>	8.82	9.07	9.08	N/A
<b>Value of Std Investment of ₹ 10,000</b>	10882	12980	15446	N/A
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.08	10.69	8.32	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11108	13568	14915	N/A

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Kaustubh Gupta is 53. Total Schemes managed Mr. Maneesh Dangi is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme<sup>§</sup>.
- **The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Maneesh Dangi since April 01, 2017 (0.1) year.**
- **The scheme is in existence for more than 5 years.**

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



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# Birla Sun Life Short Term Opportunities Fund

An Open-ended Income Scheme



Savings Solutions

## What is it?

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

## Investment Objective

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

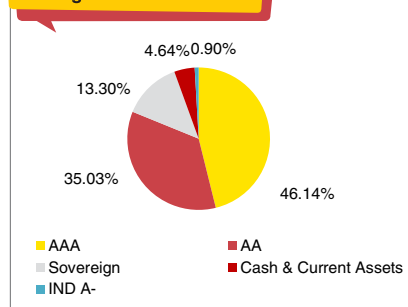
## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Maneesh Dangi
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	9 years & 15 years
<b>Date of Allotment:</b>	May 09, 2003
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Regular Plan<sup>5</sup></b>	
Growth :	27.4679
Dividend:	16.4247
Quarterly Dividend:	10.3856
<b>Direct Plan<sup>5</sup></b>	
Growth :	28.1495
Dividend:	16.8224
Quarterly Dividend:	10.6747
^The dividend options under the scheme have been renamed w.e.f July 02, 2012. Please refer addendum no. 28/2012 dated June 29, 2012 for further details.	
<b>Benchmark:</b>	CRISIL AA Short Term Bond Fund Index (w.e.f May 27, 2013) ₹ 5729.65 Crores
<b>Monthly Average AUM:</b>	₹ 5699.98 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 180 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 180 days from the date of allotment: Nil (w.e.f October 10, 2016)
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	2.68 years
<b>Average Maturity:</b>	3.41 years
<b>Yield to Maturity:</b>	7.99%
<b>Expense Ratio:</b>	
Regular	1.29
Direct	0.54

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	7.53%	SOV
Dewan Housing Finance Corporation Limited	7.16%	CARE AAA
Cholamandalam Investment and Finance Company Limited	6.35%	ICRA AA
State Government Securities	5.77%	SOV
Wadhwan Global Capital Pvt Ltd	4.84%	CARE AAA(SO)
Power Finance Corporation Limited	4.58%	CRISIL AAA
ONGC Petro Additions Ltd	4.41%	ICRA AAA(SO)
Idea Cellular Limited	4.35%	CARE AA+
Indiabulls Housing Finance Limited	4.12%	CARE AAA
Reliance Ports and Terminals Ltd	3.73%	CRISIL AAA

## Rating Profile of Portfolio



## Dividend

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

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

## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 27.4679

Inception - May 09, 2003	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Short Term Opportunities Fund</b>	9.12	9.40	9.96	7.44
<b>Value of Std Investment of ₹ 10,000</b>	10912	13101	16077	27468
<b>Benchmark - CRISIL AA Short Term Bond Fund Index</b>	9.85	9.74	10.05	8.89
<b>Value of Std Investment of ₹ 10,000</b>	10985	13223	16143	33142
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	6.68	7.62	7.38	5.91
<b>Value of Std Investment of ₹ 10,000</b>	10668	12471	14281	22431

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Kaustubh Gupta is 53. Total Schemes managed Mr. Maneesh Dangi is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Maneesh Dangi since April 01, 2017 (0.1) year.
- The scheme is in existence for more than 5 years.

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

# Birla Sun Life Treasury Optimizer Plan

An Open-ended Short Term Income Scheme



Savings Solutions

## What is it?

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

## Investment Objective

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

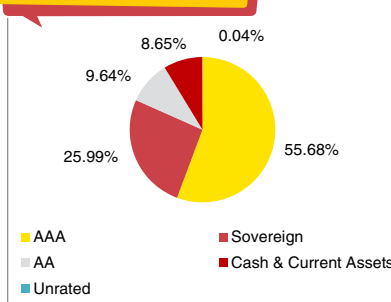
## Fund Details

<b>Fund Manager:</b>	Mr. Kaustubh Gupta & Mr. Maneesh Dangi
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	9 years & 15 years
<b>Date of Allotment:</b>	April 19, 2002
<b>Type of Scheme:</b>	An Open-ended Short Term Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Retail Plan</b>	
Growth :	316.5445
Monthly Dividend:	106.6824
Quarterly Dividend:	108.8035
<b>Regular Plan<sup>§</sup></b>	
Growth :	210.8683
Monthly Dividend:	106.8212
Quarterly Dividend:	106.1059
Dividend:	142.8102
<b>Direct Plan<sup>§</sup></b>	
Growth :	213.1745
Monthly Dividend:	107.8792
Quarterly Dividend:	107.0318
Dividend:	144.2526
^The Face Value per unit of all the plans/ options under Treasury Optimizer Plan has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011	
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 7182.32 Crores
<b>AUM as on last day:</b>	₹ 7181.85 Crores (as on 31st May 2017)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	3.04 years
<b>Average Maturity:</b>	3.98 years
<b>Yield to Maturity:</b>	7.51%
<b>Expense Ratio:</b>	
Regular	0.63
Direct	0.29

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	15.82%	SOV
State Government Securities	10.17%	SOV
Reliance Jio Infocomm Limited	6.68%	CRISIL AAA, CRISIL AAA (SO)
LIC Housing Finance Limited	5.65%	CRISIL AAA
Housing Development Finance Corporation Limited	5.16%	CRISIL AAA
ONGC Petro Additions Ltd	4.20%	ICRA AAA(SO)
Power Finance Corporation Limited	3.87%	CARE AAA, CRISIL AAA
Indiabulls Housing Finance Limited	3.85%	CARE AAA
National Bank For Agriculture and Rural Development	3.49%	CRISIL AAA
Tata Capital Financial Services Ltd	2.96%	CRISIL AA+, ICRA AA+

## Rating Profile of Portfolio



## Dividend

Declared on date	26-May-17	28-Apr-17	30-Mar-17
Dividend Yield (Regular Plan)	0.44%	0.46%	0.49%
Dividend (₹) Per Unit	0.4714	0.4900	0.5223
Cum Dividend NAV	107.3940	107.0354	107.4586
Dividend Yield (Direct Plan)	0.44%	0.46%	0.49%
Dividend (₹) Per Unit	0.4760	0.4945	0.5270
Cum Dividend NAV	108.4532	108.0619	108.4587

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 May 31, 2017: ₹ 316.5445

Inception - April 19, 2002	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Treasury Optimizer Plan</b>	9.96	10.04	9.96	7.92
Value of Std Investment of ₹ 10,000	10996	13333	16083	31654
<b>Benchmark - CRISIL Short Term Bond Fund Index</b>	8.82	9.07	9.08	7.29
Value of Std Investment of ₹ 10,000	10882	12980	15446	28982
<b>Additional Benchmark - CRISIL 1 Year T-Bill Index</b>	6.68	7.62	7.38	5.96
Value of Std Investment of ₹ 10,000	10668	12471	14281	23988

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Kaustubh Gupta is 53. Total Schemes managed Mr. Maneesh Dangi is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Kaustubh Gupta & Mr. Maneesh Dangi since April 01, 2017 (0.1) year.
- The scheme is in existence for more than 5 years.

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

## IVR

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# Birla Sun Life Medium Term Plan

An Open-ended Income Scheme



Savings  
Solutions

## What is it?

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

## Investment Objective

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

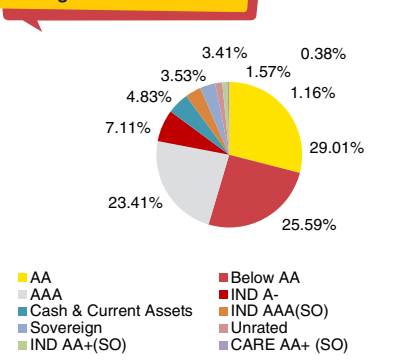
## Fund Details

<b>Fund Manager:</b>	Mr. Maneesh Dangi & Ms. Sunaina Da Cunha
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	15 years & 11 years
<b>Date of Allotment:</b>	March 25, 2009
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan<sup>5</sup></b>	
Growth :	20.8147
Quarterly Dividend:	10.5053
Half Yearly Dividend:	11.3277
Dividend:	14.2839
<b>Institutional Plan</b>	
Growth :	20.2078
<b>Direct Plan<sup>5</sup></b>	
Growth :	21.3798
Quarterly Dividend:	10.5450
Half Yearly Dividend:	11.6725
Dividend:	14.7272
<b>Benchmark:</b>	CRISIL AA Short Term Bond Fund Index (w.e.f May 27, 2013)
<b>Monthly Average AUM:</b>	₹ 10325.81 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 10448.81 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. (w.e.f October 10, 2016.)
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	2.69 years
<b>Average Maturity:</b>	3.46 years
<b>Yield to Maturity:</b>	9.14%
<b>Expense Ratio:</b>	
Regular	1.55
Direct	0.75

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Jharkand Road Projects Implementation Company Limited	7.77%	CARE AA(SO),CRISIL AA(SO)
Wadhwan Global Capital Pvt Ltd	7.38%	CARE AAA(SO)
RKN Retail Pvt. Ltd	5.94%	IND A-
Piramal Finance Private Limited	5.10%	ICRA AA
Adani Power Limited	3.93%	BWR AA-(SO)
SP Imperial Star Private Limited	3.93%	CARE A,CARE AA+(SO)
Adani Transmission Limited	3.85%	IND AA+
Sansar Trust	3.79%	CRISIL AAA (SO),IND AAA(SO)
Indiabulls Housing Finance Limited	3.48%	CARE AAA
Government of India	3.12%	SOV

## Rating Profile of Portfolio



## Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 20.8147

Inception - Mar 25, 2009	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Medium Term Plan</b>	9.90	10.14	10.39	9.36
<b>Value of Std Investment of ₹ 10,000</b>	10990	13369	16395	20815
<b>Benchmark - CRISIL AA Short Term Bond Fund Index</b>	9.85	9.74	10.05	9.75
<b>Value of Std Investment of ₹ 10,000</b>	10985	13223	16143	21430
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.08	10.69	8.32	6.48
<b>Value of Std Investment of ₹ 10,000</b>	11108	13568	14915	16728

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Maneesh Dangi is 6. Total Schemes managed by Ms. Sunaina Da Cunha is 7. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Mr. Maneesh Dangi & Ms. Sunaina Da Cunha since April 01, 2017 (0.1) year.
- The scheme is in existence for more than 5 years.

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

# Birla Sun Life Corporate Bond Fund

An Open ended Income Scheme



Savings Solutions

## What is it?

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

## Investment Objective

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

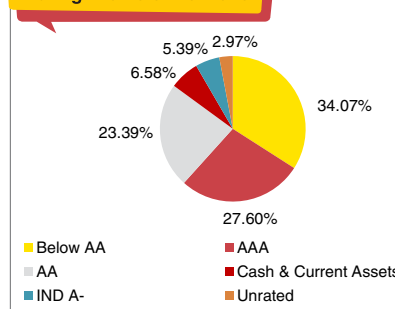
## Fund Details

<b>Fund Manager:</b>	Mr. Maneesh Dangi & Ms. Sunaina Da Cunha
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	15 years & 11 years
<b>Date of Allotment:</b>	April 17, 2015
<b>Type of Scheme:</b>	An Open ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan<sup>5</sup></b>	
Growth :	12.2263
Dividend:	11.5044
Bonus:	12.2411
<b>Direct Plan<sup>5</sup></b>	
Growth :	12.4427
Dividend:	11.7178
Bonus:	12.4425
<b>Benchmark:</b>	CRISIL AA Short Term Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 2252.60 Crores
<b>AUM as on last day:</b>	₹ 2398.10 Crores
(as on 31st May 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 365 days from the date of allotment: Nil**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	2.42 years
<b>Average Maturity:</b>	2.86 years
<b>Yield to Maturity:</b>	9.28%
<b>Expense Ratio:</b>	
Regular	1.79
Direct	0.92

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
SP Imperial Star Private Limited	8.07%	CARE A
Wadhwan Global Capital Pvt Ltd	7.89%	CARE AAA(SO)
IL&FS Tamil Nadu Power Company Limited	7.13%	ICRA A+(SO)
Jharkand Road Projects Implementation Company Limited	5.14%	CARE AA(SO), CRISIL AA(SO)
RKN Retail Pvt. Ltd	4.24%	IND A-
National Bank For Agriculture and Rural Development	4.17%	CRISIL AAA,IND AAA
S.D. Corporation Pvt. Ltd	4.00%	CARE AA+(SO),ICRA AA(SO)
Adani Transmission Limited	3.75%	IND AA+
Housing Development Finance Corporation Limited	2.93%	CRISIL AAA
Sterlite Power Grid Ventures Ltd	2.72%	IND A

## Rating Profile of Portfolio



## Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 12.2263

Inception - Apr 17, 2015	1 Year	Since Inception
<b>Birla Sun Life Corporate Bond Fund</b>	11.06	9.93
<b>Value of Std Investment of ₹ 10,000</b>	11106	12226
<b>Benchmark - CRISIL AA Short Term Bond Fund Index</b>	9.85	9.49
<b>Value of Std Investment of ₹ 10,000</b>	10985	12122
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.08	9.51
<b>Value of Std Investment of ₹ 10,000</b>	11108	12127

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Maneesh Dangi is 6. Total Schemes managed by Ms. Sunaina Da Cunha is 7. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- The scheme is currently managed by Mr. Maneesh Dangi & Ms. Sunaina Da Cunha since April 01, 2017 (0.1 year).
- The scheme is in existence for more than 1 years but less than 3 years.

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

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# Birla Sun Life Dynamic Bond Fund

An Open-ended Income Scheme



Savings  
Solutions

## What is it?

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

## Investment Objective

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

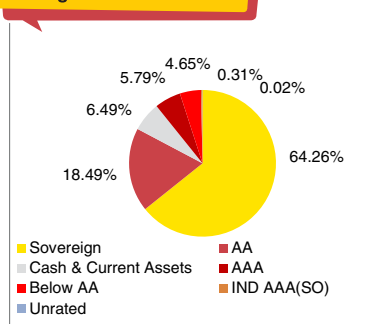
## Fund Details

<b>Fund Manager:</b>	Mr. Maneesh Dangi & Mr. Pranay Sinha
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	15 years & 10 years
<b>Date of Allotment:</b>	September 27, 2004
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Regular Plan</b>	
Growth :	29.4133
Monthly Dividend:	11.0573
Quarterly Dividend:	10.5057
Dividend:	11.9199
<b>Direct Plan*</b>	
Growth :	30.1419
Monthly Dividend:	11.2230
Quarterly Dividend:	10.7891
Dividend:	12.1256
^The dividend option under the scheme have been introduced w.e.f October 29 2014. Please refer addendum no 44/2014 dated October 12, 2014 for further details.	
<b>Benchmark:</b>	CRISIL Short Term Bond Fund Index (w.e.f 27 May, 2013)
<b>Monthly Average AUM:</b>	₹ 13381.52 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 13504.14 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 90 days from the date of allotment: 0.50% of applicable NAV. For redemption / switch-out of units after 90 days from the date of allotment: Nil (w.e.f October 10, 2016)
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	7.48 years
<b>Average Maturity:</b>	17.27 years
<b>Yield to Maturity:</b>	7.77%
<b>Expense Ratio:</b>	
Regular	1.46
Direct	0.79

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	63.59%	SOV
Indiabulls Housing Finance Limited	3.92%	CARE AAA
Piramal Finance Private Limited	3.65%	ICRA AA
Sheba Properties Limited	2.91%	CRISIL AA
Adani Power Limited	2.51%	BWR AA-(SO)
Shriram Transport Finance Company Limited	2.44%	CRISIL AA+
Edelweiss Commodities Services Ltd	2.36%	ICRA AA
JM Financial Credit Solution Limited	1.31%	ICRA AA
Edelweiss Finance & Investments LTD	1.18%	ICRA AA
Tata Motors Finance Solutions Ltd	1.13%	CRISIL AA

## Rating Profile of Portfolio



## Dividend

Declared on date	26-May-17	28-Apr-17	30-Mar-17
Dividend Yield (Regular Plan)	0.44%	0.46%	0.48%
Dividend (₹) Per Unit	0.0485	0.0507	0.0538
Cum Dividend NAV	11.1159	11.0135	11.1163
Dividend Yield (Direct Plan)	0.44%	0.46%	0.48%
Dividend (₹) Per Unit	0.0492	0.0514	0.0545
Cum Dividend NAV	11.2818	11.1716	11.2691

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 May 31, 2017: ₹ 29,4133

Inception - Sept 27, 2004	1 Year	3 Years	5 Years	Since Inception
Birla Sun Life Dynamic Bond Fund	9.86	10.48	9.97	8.88
Value of Std Investment of ₹ 10,000	10986	13494	16086	29413
Benchmark - CRISIL Short Term Bond Fund Index	8.82	9.07	9.08	7.60
Value of Std Investment of ₹ 10,000	10882	12980	15446	25311
Additional Benchmark - CRISIL 10 Year Gilt Index	11.08	10.69	8.32	6.30
Value of Std Investment of ₹ 10,000	11108	13568	14915	21704

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Maneesh Dangi is 6. Total Schemes managed by Pranay Sinha is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- The scheme is currently managed by Mr. Maneesh Dangi & Pranay Sinha since April 01, 2017 (0.1) year.
- The scheme is in existence for more than 5 years.

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

# Birla Sun Life Income Plus

An Open-ended Income Scheme



Savings  
Solutions

## What is it?

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

## Investment Objective

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

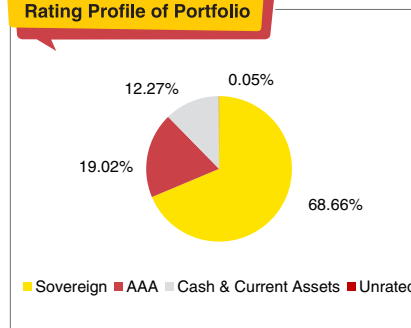
## Fund Details

<b>Fund Manager:</b>	Mr. Pranay Sinha & Mr. Ashish Kela
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	10 years & 4 Years
<b>Date of Allotment:</b>	October 21, 1995
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)^</b>	
<b>Regular Plan</b>	
Growth :	74.3565
Quarterly Dividend:	13.0769
Dividend:	11.8210
<b>Direct Plan<sup>§</sup></b>	
Growth :	76.7463
Quarterly Dividend:	13.5814
Dividend:	12.0546
^The dividend option under the scheme have been renamed w.e.f December 26, 2014. Please refer addendum no, 59/2014 dated December 17, 2014 for further details.	
<b>Benchmark:</b>	CRISIL Composite Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 2012.51 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 1969.36 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	6.63 years
<b>Average Maturity:</b>	11.22 years
<b>Yield to Maturity:</b>	7.31%
<b>Expense Ratio:</b>	
Regular	1.68
Direct	0.87

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
6.84% GOI (MD 19/12/2022)	11.75%	SOV
6.79% GOI (MD 26/12/2029)	11.49%	SOV
8.97% GOI (MD 05/12/2030)	10.38%	SOV
National Bank For Agriculture and Rural Development	8.48%	CRISIL AAA
7.73% GOI (MD 19/12/2034)	7.67%	SOV
8.17% GOI (MD 01/12/2044)	6.12%	SOV
Reliance Ports and Terminals Ltd	5.28%	CRISIL AAA
9.20% GOI (MD 30/09/2030)	4.38%	SOV
7.78% Bihar SDL (MD 01/03/2027)	4.11%	SOV
7.92% West Bengal SDL (MD 15/03/2027)	3.63%	SOV

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 74.3565

Inception - Oct 21, 1995	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Income Plus</b>	11.05	10.07	8.80	9.72
<b>Value of Std Investment of ₹ 10,000</b>	11105	13341	15249	74356
<b>Benchmark - CRISIL Composite Bond Fund Index</b>	10.95	10.67	9.42	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11095	13562	15692	N/A
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.08	10.69	8.32	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11108	13568	14915	N/A

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Pranay Sinha is 8. Total Schemes managed by Mr. Ashish Kela is 3. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- **The scheme is currently managed by Mr. Pranay Sinha & Mr. Ashish Kela since, April 01, 2017 (0.1) year.**
- **The scheme is in existence for more than 5 years.**

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



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# Birla Sun Life Constant Maturity 10 Year Gilt Fund

An Open-ended Government Securities Scheme



Savings  
Solutions

## What is it?

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

## Investment Objective

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

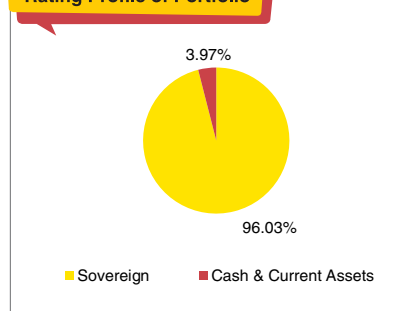
## Fund Details

<b>Fund Manager:</b>	Mr. Pranay Sinha & Mr. Ashish Kela
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	10 years & 4 Years
<b>Date of Allotment:</b>	October 12, 1999
<b>Type of Scheme:</b>	An Open-ended Government Securities Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth :	50.0474
Quarterly Dividend:	12.4335
<b>Direct Plan<sup>§</sup></b>	
Growth:	50.3836
Quarterly Dividend:	10.9535
<b>Benchmark:</b>	I-Sec LI-BEX
<b>Monthly Average AUM:</b>	₹ 28.95 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 28.18 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	6.83 years
<b>Average Maturity:</b>	9.51 years
<b>Yield to Maturity:</b>	6.75%
<b>Expense Ratio:</b>	
Regular	0.47
Direct	0.27

## Top Portfolio Holdings

Issuer	% to net Assets	Rating
6.79% GOI (MD 15/05/2027)	94.12%	SOV
8.40% GOI (MD 28/07/2024)	1.91%	SOV
Cash & Current Assets	3.97%	

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 50.0474

Inception - Oct 12, 1999	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Constant Maturity 10 Year Gilt Fund</b>	10.60	9.90	7.78	9.56
<b>Value of Std Investment of ₹ 10,000</b>	11060	13281	14547	50047
<b>Benchmark - I-Sec LIBEX</b>	12.06	12.19	10.55	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11206	14130	16516	N/A
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.08	10.69	8.32	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11108	13568	14915	N/A

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Pranay Sinha is 8. Total Schemes managed by Mr. Ashish Kela is 3. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- **The scheme is currently managed by Mr. Pranay Sinha & Mr. Ashish Kela since, April 01, 2017 (0.1) year.**
- **The scheme is in existence for more than 5 years.**

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

# Birla Sun Life Government Securities Fund - Long Term Plan

An Open-ended Gilt Scheme



Savings Solutions

## What is it?

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

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Kaustubh Gupta  
**Managing Fund Since:** April 01, 2017  
**Total Experience:** 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 (₹)<sup>^</sup>

#### Regular Plan

Growth : 49.5517  
 Half Yearly Dividend: 10.4575  
 Dividend: 12.2790

#### Direct Plan<sup>§</sup>

Growth: 50.7172  
 Half Yearly Dividend: 11.0397  
 Dividend: 12.6058

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

**Benchmark:** I-Sec LI-BEX  
**Monthly Average AUM:** ₹ 588.26 Crores  
**AUM as on last day:** ₹ 588.34 Crores  
 (as on 31st May 2017)

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

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

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

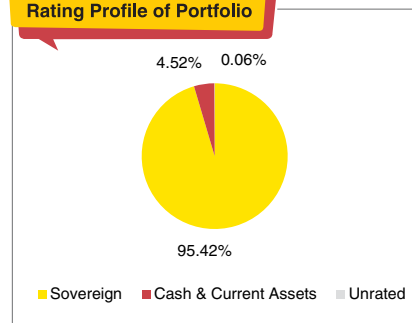
### Other Parameter

**Modified Duration:** 6.42 years  
**Average Maturity:** 10.07 years  
**Yield to Maturity:** 6.84%  
**Expense Ratio:**  
 Regular 1.38  
 Direct 0.78

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
6.79% GOI (MD 26/12/2029)	71.77%	SOV
7.59% GOI(MD 11/01/2026)	11.49%	SOV
6.97% GOI (MD 06/09/2026)	6.02%	SOV
7.68% GOI (MD 15/12/2023)	4.42%	SOV
7.98% Telangana UDAY BOND (MD 07/03/2030)	0.87%	SOV
7.81% Telangana UDAY BOND (MD 07/03/2027)	0.86%	SOV
6.28% Pay Fix & Rec Mibor (30/12/21) ICICIBK	0.09%	
6.38% Pay Fix & Rec Mibor (01/08/19) HSBCBK	0.001%	
8.30% GOI (MD 02/07/2040)	0.001%	SOV
6.3825% Pay Fix & Rec Mibor (01/08/19) HDFCBK	0.0001%	

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 49.5517

Inception - Oct 28, 1999	1 Year	3 Years	5 Years	Since Inception
Birla Sun Life Government Securities Fund - Long Term Plan	10.67	10.91	9.55	9.52
Value of Std Investment of ₹ 10,000	11067	13650	15781	49552
Benchmark - I-Sec LIBEX	12.06	12.19	10.55	N/A
Value of Std Investment of ₹ 10,000	11206	14130	16516	N/A
Additional Benchmark - CRISIL 10 Year Gilt Index	11.08	10.69	8.32	N/A
Value of Std Investment of ₹ 10,000	11108	13568	14915	N/A

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Kaustubh Gupta is 53. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Mr. Kaustubh Gupta since April 01, 2017 (0.1) year.
- The scheme is in existence for more than 5 years.

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



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# Birla Sun Life Gilt Plus - PF Plan

An Open-ended Government Securities Scheme



Savings  
Solutions

## What is it?

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

## Investment Objective

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

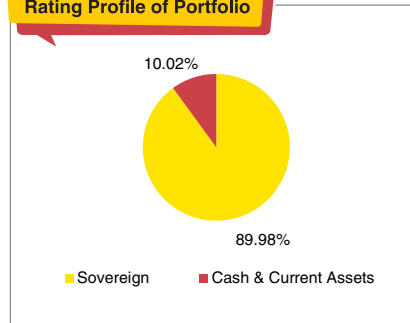
## Fund Details

<b>Fund Manager:</b>	Mr. Pranay Sinha & Mr. Ashish Kela
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	10 years & 4 Years
<b>Date of Allotment:</b>	October 12, 1999
<b>Type of Scheme:</b>	An Open-ended Government Securities Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth :	47.2312
Quarterly Dividend:	10.5773
<b>Direct Plan<sup>§</sup></b>	
Growth:	48.2720
Quarterly Dividend:	10.7414
<b>Benchmark:</b>	I-Sec LI-BEX
<b>Monthly Average AUM:</b>	₹ 78.46 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 79.20 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switch-out of units within 90 days from the date of allotment: 0.50% of applicable NAV. For redemption /switch-out of units after 90 days from the date of allotment: Nil.
	**Exit Load is NIL for units issued in Dividend Reinvestment
<b>Other Parameter</b>	
<b>Modified Duration:</b>	7.26 years
<b>Average Maturity:</b>	12.50 years
<b>Yield to Maturity:</b>	7.35%
<b>Expense Ratio:</b>	
Regular	1.39
Direct	0.89

## Top Portfolio Holdings

Issuer	% to net Assets	Rating
6.79% GOI (MD 26/12/2029)	22.62%	SOV
8.97% GOI (MD 05/12/2030)	21.52%	SOV
7.89% Harayana SDL (MD 15/03/2027)	19.34%	SOV
8.08% Telangana UDAY BOND (MD 22/03/2031)	13.08%	SOV
8.17% GOI (MD 01/12/2044)	6.84%	SOV
7.73% GOI (MD 19/12/2034)	6.57%	SOV
Cash & Current Assets	10.02%	

## Rating Profile of Portfolio



## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 47.2312

Inception - Oct 12, 1999	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Gilt Plus - PF Plan</b>	14.45	12.78	10.86	9.20
<b>Value of Std Investment of ₹ 10,000</b>	11445	14355	16751	47231
<b>Benchmark - I-Sec LIBEX</b>	12.06	12.19	10.55	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11206	14130	16516	N/A
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.08	10.69	8.32	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11108	13568	14915	N/A

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Pranay Sinha is 8. Total Schemes managed by Mr. Ashish Kela is 3. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme'.
- **The scheme is currently managed by Mr. Pranay Sinha & Mr. Ashish Kela since, April 01, 2017 (0.1) year.**
- **The scheme is in existence for more than 5 years.**

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

# Birla Sun Life Active Debt Multi Manager FoF Scheme

An Open ended Fund of Funds Scheme



Savings Solutions

## What is it?

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

## Investment Objective

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

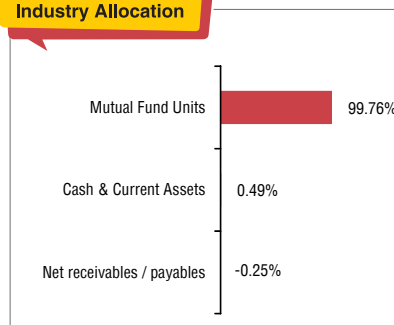
## Fund Details

<b>Fund Manager:</b>	Mr. Shравan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	December 29, 2006
<b>Type of Scheme:</b>	An Open ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	22.7920
Dividend:	14.2922
<b>Direct Plan<sup>s</sup></b>	
Growth:	23.2354
Dividend:	14.5563
<b>Benchmark:</b>	CRISIL Composite Bond Fund Index
<b>Monthly Average AUM:</b>	₹ 84.48 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 83.93 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Expense Ratio:</b>	
Regular	1.11
Direct	0.61

## Top Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Short Term Fund Grwth - Direct Plan	44.44%
IDFC Dynamic Bond Fund-Direct Plan-Growth	33.42%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	21.90%
Cash & Current Assets	0.49%
Net receivables / payables	-0.25%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 22.7920

Inception - Dec 29, 2006	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Active Debt Multi Manager FoF Scheme</b>	11.77	10.00	9.01	8.22
<b>Value of Std Investment of ₹ 10,000</b>	11177	13318	15396	22792
<b>Benchmark - CRISIL Composite Bond Fund Index</b>	10.95	10.67	9.42	7.87
<b>Value of Std Investment of ₹ 10,000</b>	11095	13562	15692	22039
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.08	10.69	8.32	7.05
<b>Value of Std Investment of ₹ 10,000</b>	11108	13568	14915	20352

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Shравan Sreenivasula is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- **The scheme is currently managed by Mr. Shравan Sreenivasula since December 15, 2014 (2.5) years.**
- **The scheme is in existence for more than 5 years.**

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

## Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

## Call-back

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



# Birla Sun Life Financial Planning FOF - Conservative Plan

An Open ended Fund of Funds Scheme



Savings Solutions

## What is it?

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

## Investment Objective

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

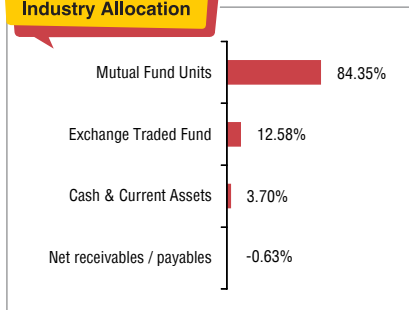
## Fund Details

<b>Fund Manager:</b>	Mr. Shraavan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	May 09, 2011
<b>Type of Scheme:</b>	An Open ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	16.5994
Dividend:	15.1036
<b>Direct Plan<sup>§</sup></b>	
Growth:	16.9763
Dividend:	11.5175
<b>Benchmark:</b>	20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold
<b>Monthly Average AUM:</b>	₹ 4.87 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 4.86 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/ switchout of units within and including 1 year from the date of allotment: 1% of applicable NAV. For redemption/ switch-out of units after 1 year from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Expense Ratio:</b>	
Regular	1.25
Direct	0.72

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Cash Plus - Growth - Direct Plan	39.32%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	16.62%
IDFC Dynamic Bond Fund-Direct Plan-Growth	7.84%
Kotak MF Gold ETF	6.59%
Birla Sun Life Advantage Fund - Gr - Dir PI	6.28%
Reliance ETF Gold BeES	5.99%
MOST Focused Multicap 35-Direct Plan-Growth Option	5.62%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	4.76%
SBI Blue Chip Fund-Direct Plan -Growth	2.12%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	1.79%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 16.5994

Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Financial Planning FOF - Conservative Plan</b>	9.95	9.25	9.16	8.71
<b>Value of Std Investment of ₹ 10,000</b>	10995	13046	15502	16599
<b>Benchmark - 20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold</b>	9.39	8.34	8.56	8.41
<b>Value of Std Investment of ₹ 10,000</b>	10939	12722	15084	16320
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.08	10.69	8.32	8.05
<b>Value of Std Investment of ₹ 10,000</b>	11108	13568	14915	15990
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.79	8.73	13.93	8.94
<b>Value of Std Investment of ₹ 10,000</b>	11679	12861	19204	16809

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Shraavan Sreenivasula is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.

• **The scheme is currently managed by Mr. Shraavan Sreenivasula since December 15, 2014 (2.5) years.**

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	710000	600000	360000	120000
Market Value of amount Invested	924192	749929	408006	125326
Scheme Returns (CAGR)	8.82	8.86	8.31	8.38
20% Nifty 50 + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold returns# (CAGR)	8.21	8.15	7.77	7.85
CRISIL 10 Year Gilt Index returns# (CAGR)	9.24	9.60	10.98	9.98
S&P BSE SENSEX returns## (CAGR)	10.18	10.16	6.97	16.65

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

# Birla Sun Life Financial Planning FOF - Prudent Plan

An Open ended Fund of Funds Scheme



Savings Solutions

## What is it?

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

## Investment Objective

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

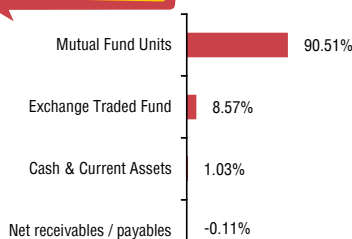
## Fund Details

<b>Fund Manager:</b>	Mr. Shравan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	May 09, 2011
<b>Type of Scheme:</b>	An Open ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	18.0808
Dividend:	16.2166
<b>Direct Plan<sup>§</sup></b>	
Growth:	18.4644
Dividend:	16.7335
<b>Benchmark:</b>	40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold
<b>Monthly Average AUM:</b>	₹ 17.48 Crores
<b>AUM as on last day:</b>	₹ 17.51 Crores (as on 31st May 2017)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Expense Ratio:</b>	
Regular	1.34
Direct	0.81

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Cash Plus - Growth - Direct Plan	26.79%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	12.40%
Birla Sun Life Advantage Fund - Gr - Dir PI	9.57%
MOST Focused Multicap 35-Direct Plan-Growth Option	9.57%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	8.85%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	7.24%
SBI Blue Chip Fund-Direct Plan -Growth	6.49%
Birla Sun Life Short Term Fund Grwth - Direct Plan	5.02%
IDFC Dynamic Bond Fund-Direct Plan-Growth	4.59%
Reliance ETF Gold BeES	4.48%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 18.0808

Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Financial Planning FOF - Prudent Plan</b>	13.84	11.60	11.97	10.26
<b>Value of Std Investment of ₹ 10,000</b>	11384	13909	17605	18081
<b>Benchmark - 40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold</b>	11.52	8.76	9.83	8.67
<b>Value of Std Investment of ₹ 10,000</b>	11152	12871	15988	16561
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.08	10.69	8.32	8.05
<b>Value of Std Investment of ₹ 10,000</b>	11108	13568	14915	15990
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.79	8.73	13.93	8.94
<b>Value of Std Investment of ₹ 10,000</b>	11679	12861	19204	16809

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Shравan Sreenivasula is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.

- The scheme is currently managed by Mr. Shравan Sreenivasula since December 15, 2014 (2.5) years.
- The scheme is in existence for more than 5 years.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	710000	600000	360000	120000
Market Value of amount Invested	988803	796834	418974	127729
Scheme Returns (CAGR)	11.09	11.30	10.12	12.23
40% Nifty 50 + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold returns# (CAGR)	8.81	8.79	7.88	10.18
CRISIL 10 Year Gilt Index returns# (CAGR)	9.24	9.60	10.98	9.98
S&P BSE SENSEX returns## (CAGR)	10.18	10.16	6.97	16.65

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

## Missed call facility

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### What are Regular Income Solutions?

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

### Who can benefit from Regular Income Solutions?

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

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

## Benefits of Regular Income Solutions:

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

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

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

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

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

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

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

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

# Birla Sun Life Credit Opportunities Fund

(erstwhile Birla Sun Life MIP II -Savings 5 Plan)

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

An Open-ended Income Scheme



**Regular Income Solutions**

## What is it?

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

## Investment Objective

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

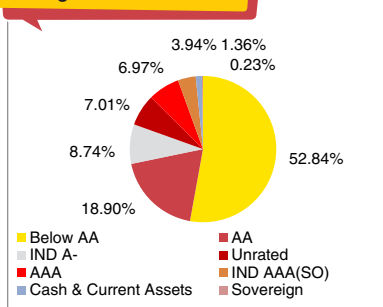
## Fund Details

<b>Fund Manager:</b>	Ms. Sunaina da Cunha
<b>Managing Fund Since:</b>	March 27, 2017
<b>Total Experience:</b>	11 years
<b>Date of Allotment:</b>	May 22, 2004
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	
	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth :	31.9064
Monthly Dividend:	13.2768
<b>Direct Plan<sup>§</sup></b>	
Growth :	32.5101
Monthly Dividend:	13.9912
<b>Benchmark:</b> CRISIL MIP Blended Index	
<b>Monthly Average AUM:</b> ₹ 292.49 Crores	
<b>AUM as on last day:</b> ₹ 292.69 Crores (as on 31st May 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switchout of units within 730 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 730 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Modified Duration:</b>	2.84 years
<b>Average Maturity:</b>	3.21 years
<b>Yield to Maturity:</b>	10.10%
(for Debt Component)	
<b>Portfolio Turnover:</b>	2.51
(for Equity Component)	
<b>Expense Ratio:</b>	
Regular	1.78
Direct	1.28

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
SP Imperial Star Private Limited	9.44%	CARE A
RKN Retail Pvt. Ltd	8.74%	IND A-
S.D. Corporation Pvt. Ltd	8.59%	CARE AA+(SO)
IL&FS Tamil Nadu Power Company Limited	8.56%	ICRA A+(SO)
Wadhwan Global Capital Pvt Ltd	6.97%	CARE AAA(SO)
Sterlite Power Grid Ventures Ltd	6.87%	IND A
Piramal Finance Private Limited	5.24%	ICRA AA
Adani Power Limited	5.23%	BWR AA-(SO)
Tanglin Development Limited	4.91%	BWR A-(SO)
IL & FS Education and Technology Services Ltd	4.89%	IND AA-(SO)

## Rating Profile of Portfolio



## Dividend

Declared on date	26-May-17	28-Apr-17	30-Mar-17
Dividend Yield (Regular Plan)	0.38%	0.40%	0.42%
Dividend (₹) Per Unit	0.0511	0.0529	0.0563
Cum Dividend NAV	13.3462	13.2637	13.2653
Dividend Yield (Direct Plan)	0.38%	0.40%	0.42%
Dividend (₹) Per Unit	0.0539	0.0558	0.0593
Cum Dividend NAV	14.0639	13.9718	13.9672

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 May 31, 2017: ₹ 31.9064

Inception - May 22, 2004	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Credit Opportunities Fund</b>	11.30	10.98	10.58	9.31
<b>Value of Std Investment of ₹ 10,000</b>	11130	13678	16539	31906
<b>Benchmark - CRISIL MIP Blended Index</b>	12.07	10.70	10.29	8.35
<b>Value of Std Investment of ₹ 10,000</b>	11207	13575	16324	28455
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.08	10.69	8.32	5.75
<b>Value of Std Investment of ₹ 10,000</b>	11108	13568	14915	20720

• Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Ms. Sunaina Da Cunha is 7. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.

- The scheme is currently managed by Ms. Sunaina Da Cunha since March 27, 2017 (0.2) year.
- The scheme is in existence for more than 5 years.

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



**IVR**

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

# Birla Sun Life Long Term Accrual Fund

(erstwhile Birla Sun Life MIP)

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

An Open-ended Income Scheme



Regular Income Solutions

## What is it?

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

## Investment Objective

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

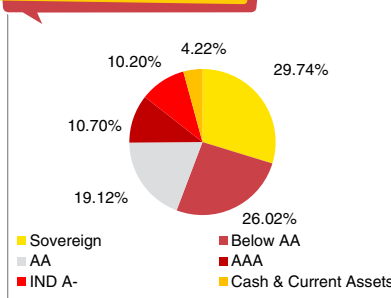
## Fund Details

<b>Fund Manager:</b>	Ms. Sunaina da Cunha
<b>Managing Fund Since:</b>	March 27, 2017
<b>Total Experience:</b>	11 years
<b>Date of Allotment:</b>	November 20, 2000
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth :	44.7529
Monthly Dividend:	12.4435
<b>Direct Plan<sup>5</sup></b>	
Growth :	45.8682
Monthly Dividend:	13.8520
<b>Benchmark:</b>	CRISIL MIP Blended Index
<b>Monthly Average AUM:</b>	₹ 100.20 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 100.33 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	4.74 years
<b>Average Maturity:</b>	6.43 years
<b>Yield to Maturity:</b> (for Debt Component)	9.06%
<b>Portfolio Turnover:</b> (for Equity Component)	3.17
<b>Expense Ratio:</b>	
Regular	2.46
Direct	1.64

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	29.74%	SOV
SP Imperial Star Private Limited	11.02%	CARE A
RKN Retail Pvt. Ltd	10.20%	IND A-
Wadhawan Global Capital Pvt Ltd	10.17%	CARE AAA(SO)
Jharkand Road Projects Implementation Company Limited	10.10%	CARE AA(SO), CRISIL AA(SO)
IL&FS Tamil Nadu Power Company Limited	9.99%	ICRA A+(SO)
S.D. Corporation Pvt. Ltd	9.02%	CARE AA+(SO)
Sterite Power Grid Ventures Ltd	5.01%	IND A
Power Finance Corporation Limited	0.53%	CRISIL AAA
NTPC Limited	0.01%	CRISIL AAA

## Rating Profile of Portfolio



## Dividend

Declared on date	26-May-17	28-Apr-17	30-Mar-17
Dividend Yield (Regular Plan)	0.38%	0.40%	0.43%
Dividend (₹) Per Unit	0.0476	0.0494	0.0527
Cum Dividend NAV	12.5063	12.3354	12.3708
Dividend Yield (Direct Plan)	0.38%	0.40%	0.43%
Dividend (₹) Per Unit	0.0529	0.0549	0.0586
Cum Dividend NAV	13.9200	13.7211	13.7527

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 May 31, 2017: ₹ 44.7529

Inception - Nov 20, 2000	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Long Term Accrual Fund</b>	11.60	9.62	9.76	9.49
<b>Value of Std Investment of ₹ 10,000</b>	11160	13179	15934	44753
<b>Benchmark - CRISIL MIP Blended Index</b>	12.07	10.70	10.29	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11207	13575	16324	N/A
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.08	10.69	8.32	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11108	13568	14915	N/A

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Ms. Sunaina Da Cunha is 7. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Ms. Sunaina Da Cunha since March 27, 2017 (0.2) year.
- The scheme is in existence for more than 5 years.

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

# Birla Sun Life Low Duration Fund

(erstwhile Birla Sun Life Monthly Income)

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

An Open-ended Income Scheme



Regular Income Solutions

## What is it?

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

## Investment Objective

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

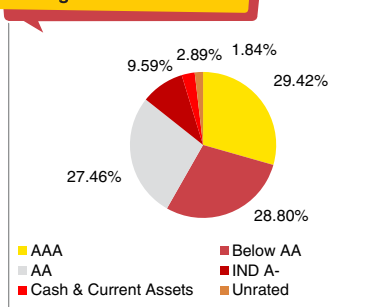
## Fund Details

<b>Fund Manager:</b>	Ms. Sunaina da Cunha
<b>Managing Fund Since:</b>	March 27, 2017
<b>Total Experience:</b>	11 years
<b>Date of Allotment:</b>	July 14, 1999
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth :	63.3260
Dividend:	12.8095
Quarterly Dividend:	12.5643
<b>Direct Plan<sup>s</sup></b>	
Growth :	65.2874
Dividend:	13.9400
Quarterly Dividend:	13.3022
<b>Benchmark:</b>	CRISIL MIP Blended Index
<b>Monthly Average AUM:</b>	₹ 265.69 Crores
<b>AUM as on last day:</b>	₹ 266.80 Crores (as on 31st May 2017)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption / switchout of units within 180 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 180 days from the date of allotment: Nil**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	1.84 years
<b>Average Maturity:</b>	2.08 years
<b>Yield to Maturity:</b>	8.77%
(for Debt Component)	
<b>Portfolio Turnover:</b>	2.25
(for Equity Component)	
<b>Expense Ratio:</b>	
Regular	0.97
Direct	0.23

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Jharkand Road Projects Implementation Company Limited	10.12%	CARE AA(SO), CRISIL AA(SO)
S.D. Corporation Pvt. Ltd	9.80%	CARE AA+(SO)
Wadhawan Global Capital Pvt Ltd	9.60%	CARE AAA(SO)
RKN Retail Pvt. Ltd	9.59%	IND A-
LIC Housing Finance Limited	9.43%	CRISIL AAA
JSW Energy Limited	9.43%	CARE AA-
IL&FS Tamil Nadu Power Company Limited	9.39%	ICRA A+(SO)
L & T Infrastructure Finance Co Ltd	9.16%	CARE A1+
Vedanta Limited	7.55%	CRISIL AA
SP Imperial Star Private Limited	6.22%	CARE A

## Rating Profile of Portfolio



## Dividend

Declared on date	31-May-17	28-Apr-17	30-Mar-17
Dividend Yield (Regular Plan)	0.45%	0.40%	0.41%
Dividend (₹) Per Unit	0.0576	0.0506	0.0521
Cum Dividend NAV	12.8095	12.6806	12.6697
Dividend Yield (Direct Plan)	0.45%	0.40%	0.41%
Dividend (₹) Per Unit	0.0627	0.0550	0.0566
Cum Dividend NAV	13.9400	13.7904	13.7690

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 May 31, 2017: ₹ 63.3260

Inception - July 14, 1999	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Low Duration Fund</b>	11.38	10.81	10.21	10.87
<b>Value of Std Investment of ₹ 10,000</b>	11138	13613	16264	63326
<b>Benchmark - CRISIL MIP Blended Index</b>	12.07	10.70	10.29	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11207	13575	16324	N/A
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.08	10.69	8.32	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11108	13568	14915	N/A

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Ms. Sunaina Da Cunha is 7. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Ms. Sunaina Da Cunha since March 27, 2017 (0.2) year.
- The scheme is in existence for more than 5 years.

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



## Call-back

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

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



# Birla Sun Life MIP II - Wealth 25 Plan

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

An Open-ended Income Scheme



Regular Income Solutions

## What is it?

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

## Investment Objective

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

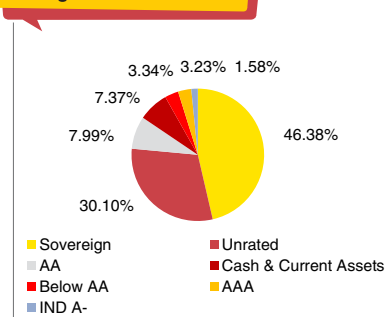
## Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo
<b>Managing Fund Since:</b>	June 18, 2009, August 26, 2015 & August 26, 2015 respectively
<b>Total Experience:</b>	16 years, 10 years & 11 years respectively
<b>Date of Allotment:</b>	May 22, 2004
<b>Type of Scheme:</b>	An Open-ended Income Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plan / Options (₹)</b>	
<b>Regular Plan</b>	
Growth :	36.9584
Monthly Dividend:	15.2266
<b>Direct Plan<sup>§</sup></b>	
Growth :	38.3253
Monthly Dividend:	20.4192
<b>Benchmark:</b>	CRISIL MIP Blended Index
<b>Monthly Average AUM:</b>	₹ 1826.50 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 1874.30 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. (w.e.f October 10, 2016)
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	5.83 years
<b>Average Maturity:</b>	10.53 years
<b>Yield to Maturity:</b> (for Debt Component)	7.67%
<b>Portfolio Turnover:</b> (for Equity Component)	2.00
<b>Expense Ratio:</b>	
Regular	2.11
Direct	0.86

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	33.70%	SOV
State Government Securities	12.68%	SOV
Tata Capital Financial Services Ltd	6.16%	CRISIL AA+
ONGC Petro Additions Ltd	2.68%	ICRA AAA(SO)
Yes Bank Limited	2.45%	ICRA AA+
Eicher Motors Limited	2.14%	
Natco Pharma Limited	1.82%	
Hindustan Petroleum Corporation Limited	1.77%	
IDBI Bank Limited	1.63%	IND A-,IND AA
RHC Holding Pvt Ltd	1.45%	CARE A(SO)

## Rating Profile of Portfolio



## Dividend

Declared on date	26-May-17	29-Apr-17	30-Mar-17
Dividend Yield (Regular Plan)	0.39%	0.39%	0.42%
Dividend (₹) Per Unit	0.0589	0.0602	0.0633
Cum Dividend NAV	15.2928	15.2553	15.0595
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

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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 May 31, 2017: ₹ 36.9584

Inception - May 22, 2004	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life MIP II - Wealth 25 Plan</b>	19.28	15.10	14.51	10.55
Value of Std Investment of ₹ 10,000	11928	15260	19699	36958
<b>Benchmark - CRISIL MIP Blended Index</b>	12.07	10.70	10.29	8.35
Value of Std Investment of ₹ 10,000	11207	13575	16324	28455
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.08	10.69	8.32	5.75
Value of Std Investment of ₹ 10,000	11108	13568	14915	20720

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Total Schemes managed by Mr. Pranay Sinha is 8. Total Schemes managed by Mr. Vineet Maloo is 12. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo since June 18, 2009, August 26, 2015 & August 26, 2015 (7.10) years, (1.8) years & (1.8) years Respectively.
- The scheme is in existence for more than 5 years.

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



### What are Tax Savings Solutions?

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

### Who can benefit from Tax Savings Solutions?

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

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

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

## Benefits of Tax Savings Solutions:

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

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

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

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

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

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



Tax Solutions

## What is it?

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

## Investment Objective

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

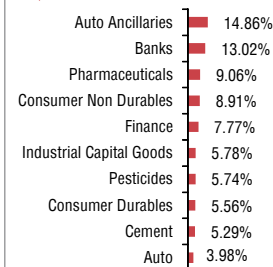
## Fund Details

<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	October 01, 2006
<b>Total Experience:</b>	22 years
<b>Date of Allotment:</b>	March 29, 1996
<b>Type of Scheme:</b>	An Open-ended ELSS
Scheme with a lock - in of 3 years from the date of allotment.	
<b>Application Amount for fresh subscription*:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth (w.e.f. 06/03/08):	26.65
Dividend:	150.48
<b>Direct Plan<sup>§</sup></b>	
Growth:	27.64
Dividend:	190.63
<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 3371.76 Crores
<b>AUM as on last day:</b>	₹ 3398.78 Crores
(as on 31st May 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	14.68%
<b>Sharpe Ratio**:</b>	0.66
<b>Beta:</b>	0.94
<b>Portfolio Turnover:</b>	0.004
<b>Expense Ratio:</b>	
Regular	2.29
Direct	1.34

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Sundaram Clayton Limited	8.44%
Bayer Cropscience Limited	5.74%
Honeywell Automation India Limited	5.66%
Gillette India Limited	4.91%
Johnson Controls – Hitachi Air Conditioning India Limited	4.55%
ICRA Limited	3.89%
Kotak Mahindra Bank Limited	3.50%
Bosch Limited	3.26%
MRF Limited	3.15%
Thomas Cook (India) Limited	3.12%

## 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 May 31, 2017: ₹ 26.65

Inception - Mar 06, 2008	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Tax Relief '96</b>	20.97	20.86	23.03	11.19
<b>Value of Std Investment of ₹ 10,000</b>	12097	17672	28201	26650
<b>Benchmark - S&amp;P BSE 200</b>	20.99	12.15	15.76	7.88
<b>Value of Std Investment of ₹ 10,000</b>	12099	14115	20795	20157
<b>Additional Benchmark - Nifty 50</b>	17.91	9.97	14.33	7.52
<b>Value of Std Investment of ₹ 10,000</b>	11791	13307	19539	19550

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Ajay Garg since October 01, 2006 (10.7) years.
- The scheme is in existence for more than 5 years.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1090000	600000	360000	120000
Market Value of amount Invested	2436263	1015296	459104	134696
Scheme Returns (CAGR)	17.03	21.19	16.47	23.58
S&P BSE 200 returns <sup>§</sup> (CAGR)	11.71	13.45	10.96	21.24
Nifty 50 returns <sup>§</sup> (CAGR)	10.40	11.15	8.38	17.97

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

## Missed call facility

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

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



Tax Solutions

## What is it?

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

## Investment Objective

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

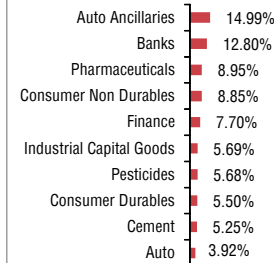
## Fund Details

<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	October 17, 2011
<b>Total Experience:</b>	22 years
<b>Date of Allotment:</b>	February 16, 1999
<b>Type of Scheme:</b>	An Open-ended ELSS Scheme with a lock - in of 3 years from the date of allotment.
<b>Application Amount for fresh subscription*:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 500 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	33.43
Dividend:	80.48
<b>Direct Plan<sup>§</sup></b>	
Growth:	34.91
Dividend:	114.93
<b>Benchmark:</b>	S&P BSE SENSEX
<b>Monthly Average AUM:</b>	₹ 533.18 Crores
<b>AUM as on last day:</b>	₹ 535.38 Crores
(as on 31st May 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load:</b>	Nil
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	13.81%
<b>Sharpe Ratio**:</b>	1.00
<b>Beta:</b>	0.90
<b>Portfolio Turnover:</b>	0.02
<b>Expense Ratio:</b>	
Regular	2.65
Direct	1.53

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Sundaram Clayton Limited	8.67%
Bayer Cropscience Limited	5.68%
Honeywell Automation India Limited	5.58%
Gillette India Limited	4.84%
Johnson Controls – Hitachi Air Conditioning India Limited	4.50%
ICRA Limited	3.83%
Kotak Mahindra Bank Limited	3.44%
Bosch Limited	3.21%
MRF Limited	3.11%
Thomas Cook (India) Limited	3.07%

## Industry Allocation



## Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 33.43

Inception - Oct 03, 2006	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Tax Plan</b>	20.30	20.06	22.24	11.98
<b>Value of Std Investment of ₹ 10,000</b>	12030	17321	27312	33430
<b>Benchmark - S&amp;P BSE SENSEX</b>	16.79	8.73	13.93	9.05
<b>Value of Std Investment of ₹ 10,000</b>	11679	12861	19204	25186
<b>Additional Benchmark - Nifty 50</b>	17.91	9.97	14.33	9.74
<b>Value of Std Investment of ₹ 10,000</b>	11791	13307	19539	26953

• Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.

- The scheme is currently managed by Mr. Ajay Garg since October 17, 2011 (5.7) years.
- The scheme is in existence for more than 5 years.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1260000	600000	360000	120000
Market Value of amount Invested	2858280	994904	454429	134277
Scheme Returns (CAGR)	14.85	20.35	15.75	22.89
S&P BSE SENSEX returns# (CAGR)	9.04	10.19	7.02	16.72
Nifty 50 returns## (CAGR)	9.61	11.15	8.38	17.97

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

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

## Risk Free Rate assumed to be 6.25% (FBI Overnight MIBOR for 31st May 2017) for calculating Sharpe Ratio

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

# 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: 60.97  
 Dividend: 28.30  
 Bonus: 61.06

**Direct Plan<sup>s</sup>**  
 Growth: 62.69  
 Dividend: 29.00  
 Bonus: 62.79

### 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:** ₹ 24.92 Crores  
**AUM as on last day:** ₹ 24.80 Crores  
 (as on 31st May 2017)

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

**Entry Load:** Nil  
**Exit Load:** Nil  
**Other Parameter**  
**Standard Deviation:** 13.68%  
**Sharpe Ratio<sup>##</sup>:** 0.87  
**Beta:** 0.94  
**Portfolio Turnover:** 0.08

**Expense Ratio:**  
 Regular 2.70  
 Direct 2.40

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

**## Risk Free Rate** assumed to be 6.25% (FBIL Overnight MIBOR for 31st May 2017) for calculating Sharpe Ratio

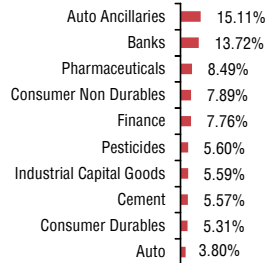
**# Scheme Benchmark, ## Additional Benchmark, \*** As on start of period considered above. For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend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

**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
Sundaram Clayton Limited	8.74%
Bayer Cropscience Limited	5.60%
Honeywell Automation India Limited	5.45%
Gillette India Limited	4.36%
Johnson Controls – Hitachi Air Conditioning India Limited	4.32%
Kotak Mahindra Bank Limited	3.68%
ICRA Limited	3.63%
MRF Limited	3.33%
Bosch Limited	3.04%
Thomas Cook (India) Limited	2.96%

## Industry Allocation



## Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 60.97

Inception - Mar 28, 2004	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Tax Savings Fund</b>	20.95	18.10	18.56	14.70
<b>Value of Std Investment of ₹ 10,000</b>	12095	16487	23432	60970
<b>Benchmark - S&amp;P BSE 100</b>	19.96	10.55	14.96	14.36
<b>Value of Std Investment of ₹ 10,000</b>	11996	13517	20090	58649
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.79	8.73	13.93	14.01
<b>Value of Std Investment of ₹ 10,000</b>	11679	12861	19204	56332

- Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Ajay Garg since October 11, 2014 (2.7) years.**
- The scheme is in existence for more than 5 years.**

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1570000	600000	360000	120000
Market Value of amount Invested	3922185	945231	452942	134925
Scheme Returns (CAGR)	13.09	18.24	15.52	23.96
S&P BSE 100 returns# (CAGR)	11.61	12.18	9.61	20.06
S&P BSE SENSEX returns## (CAGR)	10.91	10.19	7.02	16.72

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

## IVR

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

# Tax Reckoner 2016-17

## Snapshot of Tax rates specific to Mutual Funds

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

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

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

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

## Capital Gains Taxation

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

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

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

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

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

<sup>^</sup> Without indexation

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

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

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

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

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

## 1. Income Tax Rates

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

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

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

## 2. Securities Transaction Tax (STT)

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

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

\*with effect from 1 June, 2016

## 3. Special rates for non-residents

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

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

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

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

## 4. Capital Gains

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

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

## 5. Dividend Income

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

### Personal Tax Scenarios (Amount in Rupees)

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

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

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

Marginal relief as applicable would be available.

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

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



### What are Wealth Solutions?

Our Wealth Creation Solutions seek to provide superior tax efficient growth of your capital through equity investments over a longer term.

### Who can benefit from Wealth Creation Solutions?

These solutions can be ideal for investors who are planning for future expenses, like higher education of children, marriage, buying a home etc. These solutions are available in the range of aggressive to conservative options to suit the needs of the investor.

### BENEFITS OF WEALTH CREATION SOLUTIONS:

**Tax Free Returns:** No capital gains tax (on withdrawal) if you stay invested for over a year as per current tax laws. Invest in the long-term to overcome short-term ups and downs.

**Risk is lowered:** Mutual funds invest in many companies and funds are managed by experts; which can be considered as an alternative to direct investment in shares.

Investors are requested to consult their tax advisor before investing for individual nature of tax benefit. The Financial Solution (Wealth Creation Solution) stated above is ONLY for highlighting the many advantages perceived from investments in Mutual Funds but does not in any manner, indicate or imply, either the quality of any particular Scheme or guarantee any specific performance/returns.



# Birla Sun Life Equity Savings Fund

An Open ended Equity Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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

## Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Lovelish Solanki
<b>Managing Fund Since:</b>	Since Inception, August 26, 2015 & August 26, 2015 respectively
<b>Total Experience:</b>	16 years, 10 Years & 7 years
<b>Date of Allotment:</b>	November 28, 2014
<b>Type of Scheme:</b>	An Open ended Equity Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)

**SIP:** Monthly: Minimum ₹ 1,000/-

**NAV of Plans / Options (₹)**

**Regular Plan**

Growth: 12.59

Dividend: 11.66

**Direct Plan<sup>§</sup>**

Growth: 12.95

Dividend: 11.98

**Benchmark:** 30% S&P BSE 200 + 30%  
Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index

**Monthly Average AUM:** ₹ 547.35 Crores

**AUM as on last day:** ₹ 585.23 Crores

(as on 31st May 2017)

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

**Entry Load:** Nil

**Exit Load\*\*:**

In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed /switched-out without any exit load from the date of allotment. Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units 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.

(w.e.f May 27, 2017)

**Other Parameter**

**Modified Duration:** 3.21 years

**Average Maturity:** 5.28 years

**Yield to Maturity:** 6.19%

**Portfolio Turnover:** 4.47

**Expense Ratio:**

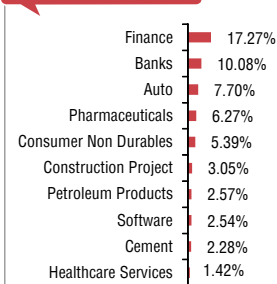
Regular 2.23

Direct 1.08

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
LIC Housing Finance Ltd	5.56%	
Housing Development Finance Corporation Ltd	4.96%	
HDFC Bank Limited	4.27%	UNRATED
Sheba Properties Limited	4.25%	ICRA A1+
Kotak Mahindra Prime Ltd	4.09%	CRISIL A1+
8.15% GOI (MD 24/11/2026)	3.65%	SOV
Sun Pharmaceutical Industries Limited	3.35%	
Axis Bank Ltd	3.03%	
9.20% GOI (MD 30/09/2030)	2.95%	SOV
Yes Bank Ltd	2.81%	

## Industry Allocation



## Dividend

**Declared on date** 29-Mar-17 30-Dec-16 30-Sep-16

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

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 12.59

Inception - Nov 28, 2014	1 Year	Since Inception
<b>Birla Sun Life Equity Savings Fund</b>	17.23	9.62
<b>Value of Std Investment of ₹ 10,000</b>	11723	12590
<b>Benchmark - 30% S&amp;P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index</b>	11.73	8.09
<b>Value of Std Investment of ₹ 10,000</b>	11173	12154
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.08	10.10
<b>Value of Std Investment of ₹ 10,000</b>	11108	12728
<b>Additional Benchmark - Nifty 50</b>	17.91	4.63
<b>Value of Std Investment of ₹ 10,000</b>	11791	11203

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Total Schemes managed by Mr. Pranay Sinha is 8. 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. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Lovelish Solanki since (Since Inception), August 26, 2015 & August 26, 2015 (2.5) years, (1.8) years & (1.8) years Respectively.
- The scheme is in existence for more than 1 years but less than 3 years.

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

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

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

## Call-back

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# Birla Sun Life Balanced Advantage Fund

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. Mohit Sharma & Mr. Vineet Maloo  
**Managing Fund Since:** April 01, 2017  
**Total Experience:** 1 year & 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: 48.79  
Dividend: 22.16

#### Direct Plan<sup>§</sup>

Growth: 50.38  
Dividend: 22.95

**Benchmark:** CRISIL Balanced Fund - Aggressive Index

**Monthly Average AUM:** ₹ 1005.24 Crores  
**AUM as on last day:** ₹ 1165.47 Crores (as on 31st May 2017)

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

**Entry Load:** Nil  
**Exit Load\*\*:** In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.

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

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

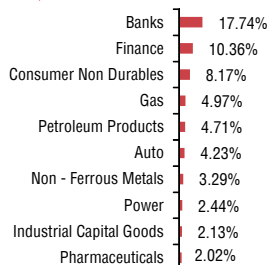
### Other Parameter

**Modified Duration:** 0.52 years  
**Average Maturity:** 0.74 years  
**Yield to Maturity:** 6.30%  
**Standard Deviation:** 10.40%  
**Sharpe Ratio\*\*:** 0.77  
**Beta:** 1.04  
**Portfolio Turnover:** 5.82  
**Expense Ratio:**  
 Regular 2.55  
 Direct 1.25

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
HDFC Bank Ltd	6.81%	
ICICI Bank Ltd	5.85%	
Housing Development Finance Corporation Ltd	5.85%	
ITC Ltd	2.68%	
Mahanagar Gas Limited	2.54%	
Nestle India Ltd	2.44%	
IRB InvIT Fund	2.27%	
Bajaj Finance Limited	2.17%	ICRA AA+
Housing Development Finance Corporation Limited	2.17%	CRISIL AAA
ONGC Petro Additions Ltd	2.16%	ICRA AAA(SO)

## Industry Allocation



## Dividend

Declared on date	25-May-17	25-Apr-17	24-Mar-17
Dividend Yield (Regular Plan)	0.77%	0.76%	0.74%
Dividend (₹) Per Unit	0.17	0.17	0.16
Cum Dividend NAV	22.09	22.46	21.89
Dividend Yield (Direct Plan)	0.74%	0.73%	0.74%
Dividend (₹) Per Unit	0.17	0.17	0.17
Cum Dividend NAV	22.87	23.21	22.60

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 May 31, 2017: ₹ 48.79

Inception - Apr 25, 2000	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Balanced Advantage Fund</b>	24.53	14.21	15.53	9.71
<b>Value of Std Investment of ₹ 10,000</b>	12453	14907	20586	48790
<b>Benchmark - CRISIL Balanced Fund - Aggressive Index</b>	15.61	10.46	12.85	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11561	13487	18310	N/A
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.79	8.73	13.93	11.92
<b>Value of Std Investment of ₹ 10,000</b>	11679	12861	19204	68694

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 8. Total Schemes managed by Mr. Mohit Sharma is 23. Total Schemes managed by Mr. Vineet Maloo is 12. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Mr. Mohit Sharma & Mr. Vineet Maloo since April 01, 2017 (0.1) year.
- The scheme is in existence for more than 5 years.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2030000	600000	360000	120000
Market Value of amount Invested	6724333	883473	452847	133924
Scheme Returns (CAGR)	12.86	15.48	15.50	22.31
CRISIL Balanced Fund - Aggressive Index returns# (CAGR)	NA	10.96	9.26	14.83
S&P BSE SENSEX returns## (CAGR)	13.41	10.19	7.02	16.72

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



Wealth Solutions

# Birla Sun Life Balanced '95 Fund

An Open-ended Balanced Scheme

### What is it?

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

### Investment Objective

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

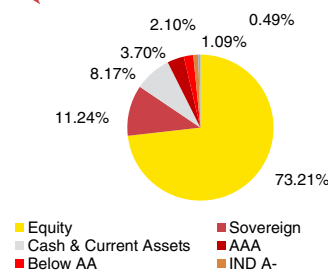
### Fund Details

<b>Fund Manager:</b>	Mr. Mahesh Patil, Mr. Pranay Sinha & Mr. Dhaval Shah
<b>Managing Fund Since:</b>	January 16, 2014, August 26, 2015 & November 23, 2016
<b>Total Experience:</b>	24 years, 10 years & 12 years
<b>Date of Allotment:</b>	February 10, 1995
<b>Type of Scheme:</b>	An Open-ended Balanced Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	Monthly: Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	697.84
Dividend:	149.37
<b>Direct Plan<sup>§</sup></b>	
Growth:	728.82
Dividend:	212.57
<b>Benchmark:</b>	CRISIL Balanced Fund - Aggressive Index
	₹ 8437.68 Crores
	₹ 8753.96 Crores
<b>Monthly Average AUM:</b>	
<b>AUM as on last day:</b>	
(as on 31st May 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.
	Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil.**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Modified Duration:</b>	4.89 years
<b>Average Maturity:</b>	7.70 years
<b>Yield to Maturity:</b>	7.84%
<b>Standard Deviation:</b>	10.85%
<b>Sharpe Ratio**:</b>	0.98
<b>Beta:</b>	1.14
<b>Portfolio Turnover:</b>	1.32
<b>Expense Ratio:</b>	
Regular	2.23
Direct	0.98

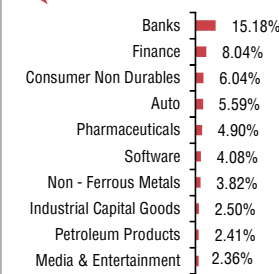
### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	8.98%	SOV
HDFC Bank Limited	4.64%	
ICICI Bank Limited	4.23%	
Infosys Limited	2.42%	
State Government Securities	2.26%	SOV
IndusInd Bank Limited	2.06%	
Yes Bank Limited	1.87%	
RHC Holding Pvt Ltd	1.86%	CARE A(SO)
Eicher Motors Limited	1.68%	
IRB InvIT Fund	1.65%	

### Rating Profile of Portfolio



### Industry Allocation



### Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 697.84

Inception - Feb 10, 1995	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Balanced '95 Fund</b>	19.58	16.88	19.16	20.95
<b>Value of Std Investment of ₹ 10,000</b>	11958	15981	24034	697840
<b>Benchmark - CRISIL Balanced Fund - Aggressive Index</b>	15.61	10.46	12.85	N/A
<b>Value of Std Investment of ₹ 10,000</b>	11561	13487	18310	N/A
<b>Additional Benchmark - Nifty 50</b>	17.91	9.97	14.33	10.50
<b>Value of Std Investment of ₹ 10,000</b>	11791	13307	19539	92765

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Mahesh Patil is 8. Total Schemes managed by Mr. Pranay Sinha is 8. Total Schemes managed by Mr. Dhaval Shah is 1. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Mahesh Patil, Mr. Pranay Sinha & Mr. Dhaval Shah since January 16, 2014, August 26, 2015 & November 23, 2016 (3.4) years, (1.8) years & (0.6) years Respectively.
- The scheme is in existence for more than 5 years.

### Dividend

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

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

### 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 (₹)	2650000	600000	360000	120000
Market Value of amount Invested	41804032	941644	449487	132833
Scheme Returns (CAGR)	20.94	18.09	14.98	20.51
CRISIL Balanced Fund - Aggressive Index returns# (CAGR)	NA	10.96	9.26	14.83
Nifty 50 returns## (CAGR)	12.33	11.15	8.38	17.97

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

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



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# Birla Sun Life Index Fund

An Open-ended Index Linked Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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

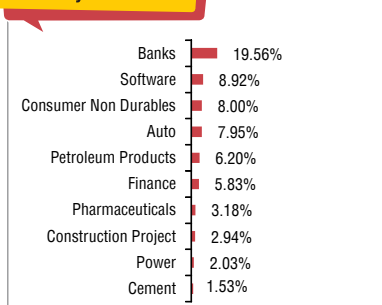
## Fund Details

<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	October 01, 2006
<b>Total Experience:</b>	22 years
<b>Date of Allotment:</b>	September 18, 2002
<b>Type of Scheme:</b>	An Open-ended Index Linked Growth Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	
<b>NAV of Plans / Options (₹)</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan</b>	
Growth:	94.0323
Dividend:	12.3237
<b>Direct Plan<sup>§</sup></b>	
Growth:	94.1909
Dividend:	12.4764
<b>Benchmark:</b>	
	Nifty 50
<b>Monthly Average AUM:</b>	
	₹ 162.96 Crores
<b>AUM as on last day:</b>	
	₹ 163.50 Crores (as on 31st May 2017)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	13.17%
<b>Sharpe Ratio**:</b>	0.28
<b>Beta:</b>	0.98
<b>Portfolio Turnover:</b>	3.24
<b>Expense Ratio:</b>	
Regular	0.75
Direct	0.45
<b>Tracking Error:</b>	0.53%

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Nifty Index	26.23%
HDFC Bank Limited	6.74%
ITC Limited	5.39%
Housing Development Finance Corporation Limited	5.07%
Reliance Industries Limited	4.52%
Infosys Limited	3.97%
ICICI Bank Limited	3.87%
Larsen & Toubro Limited	2.94%
Tata Consultancy Services Limited	2.76%
Kotak Mahindra Bank Limited	2.39%

## Industry Allocation



## Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 94.0323

Inception - Sept 18, 2002	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Index Fund</b>	17.28	9.89	14.26	16.46
<b>Value of Std Investment of ₹ 10,000</b>	11728	13276	19483	94032
<b>Benchmark - Nifty 50</b>	17.91	9.97	14.33	16.68
<b>Value of Std Investment of ₹ 10,000</b>	11791	13307	19539	96706
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.79	8.73	13.93	16.97
<b>Value of Std Investment of ₹ 10,000</b>	11679	12861	19204	100344

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.

- **The scheme is currently managed by Mr. Ajay Garg since October 01, 2006 (10.7) years.**
- **The scheme is in existence for more than 5 years.**

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1750000	600000	360000	120000
Market Value of amount Invested	4660371	792398	407604	130768
Scheme Returns (CAGR)	12.45	11.08	8.24	17.13
Nifty 50 returns# (CAGR)	12.87	11.15	8.38	17.97
S&P BSE SENSEX returns## (CAGR)	12.81	10.19	7.02	16.72

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

# Birla Sun Life Frontline Equity Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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

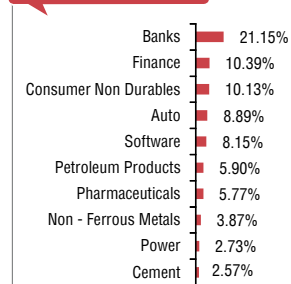
## Fund Details

<b>Fund Manager:</b>	Mr. Mahesh Patil
<b>Managing Fund Since:</b>	November 17, 2005
<b>Total Experience:</b>	24 years
<b>Date of Allotment:</b>	August 30, 2002
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	
<b>NAV of Plans / Options (₹)</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan</b>	
Growth:	200.13
Dividend:	27.35
<b>Direct Plan<sup>§</sup></b>	
Growth:	208.22
Dividend:	46.45
<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 17127.53 Crores
<b>AUM as on last day:</b>	₹ 17404.30 Crores (as on 31st May 2017)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	13.18%
<b>Sharpe Ratio**:</b>	0.70
<b>Beta:</b>	0.99
<b>Portfolio Turnover:</b>	0.74
<b>Expense Ratio:</b>	
Regular	2.07
Direct	0.96

## Top Ten Portfolio Holdings

Issuer	% to net Assets
ICICI Bank Limited	6.05%
HDFC Bank Limited	5.15%
ITC Limited	4.17%
Infosys Limited	3.77%
Maruti Suzuki India Limited	3.05%
Reliance Industries Limited	2.90%
Tata Motors Limited	2.58%
Kotak Mahindra Bank Limited	2.46%
Housing Development Finance Corporation Limited	2.43%
IndusInd Bank Limited	2.41%

## 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 May 31, 2017: ₹ 200.13

Inception - Aug 30, 2002	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Frontline Equity Fund</b>	21.29	15.47	20.66	22.51
<b>Value of Std Investment of ₹ 10,000</b>	12129	15409	25589	200130
<b>Benchmark - S&amp;P BSE 200</b>	20.99	12.15	15.76	17.66
<b>Value of Std Investment of ₹ 10,000</b>	12099	14115	20795	110286
<b>Additional Benchmark - Nifty 50</b>	17.91	9.97	14.33	16.49
<b>Value of Std Investment of ₹ 10,000</b>	11791	13307	19539	95203

• Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Mahesh Patil is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.

- The scheme is currently managed by Mr. Mahesh Patil since November 17, 2005 (11.6) years.
- The scheme is in existence for more than 5 years.

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

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

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



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# 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: 52.7316

Dividend: 18.2238

**Direct Plan\***

Growth: 54.8990

Dividend: 31.2743

**Benchmark:** Nifty 50

**Monthly Average AUM:** ₹ 2836.12 Crores

**AUM as on last day:** ₹ 2892.81 Crores

(as on 31st May 2017)

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

**Entry Load:** Nil

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

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

**Other Parameter**

**Standard Deviation:** 13.17%

**Sharpe Ratio\*\*:** 0.66

**Beta:** 0.96

**Portfolio Turnover:** 0.96

**Expense Ratio:**

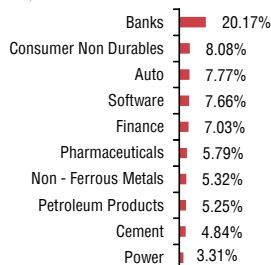
Regular 2.12

Direct 1.05

## Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	6.28%
ICICI Bank Limited	6.14%
ITC Limited	4.03%
Infosys Limited	3.13%
Grasim Industries Limited	2.97%
Maruti Suzuki India Limited	2.92%
Tata Motors Limited	2.90%
Reliance Industries Limited	2.75%
IndusInd Bank Limited	2.59%
Vedanta Limited	2.40%

## 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 May 31, 2017: ₹ 52.7316

Inception - Oct 24, 2005	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Top 100 Fund</b>	21.82	14.99	20.54	15.40
<b>Value of Std Investment of ₹ 10,000</b>	12182	15217	25459	52732
<b>Benchmark - Nifty 50</b>	17.91	9.97	14.33	12.73
<b>Value of Std Investment of ₹ 10,000</b>	11791	13307	19539	40175
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.79	8.73	13.93	12.52
<b>Value of Std Investment of ₹ 10,000</b>	11679	12861	19204	39322

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Mahesh Patil is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.

• **The scheme is currently managed by Mr. Mahesh Patil since July 29, 2010 (6.9) years.**

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1380000	600000	360000	120000
Market Value of amount Invested	3344158	939390	441160	134214
Scheme Returns (CAGR)	14.53	17.99	13.67	22.79
Nifty 50 returns# (CAGR)	9.87	11.15	8.38	17.97
S&P BSE SENSEX returns## (CAGR)	9.34	10.19	7.02	16.72

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

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

## Risk Free Rate assumed to be 6.25% (FBI/Overnight MIBOR for 31st May 2017) for calculating Sharpe Ratio

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

# Birla Sun Life Equity Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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

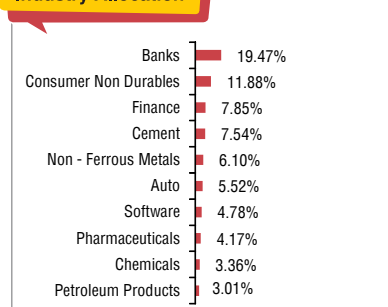
## Fund Details

<b>Fund Manager:</b>	Mr. Anil Shah
<b>Managing Fund Since:</b>	October 03, 2012
<b>Total Experience:</b>	26 years
<b>Date of Allotment:</b>	August 27, 1998
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	
<b>NAV of Plans / Options (₹)</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan</b>	
Growth:	649.26
Dividend:	104.99
<b>Direct Plan<sup>§</sup></b>	
Growth:	673.95
Dividend:	130.28
<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 5446.28 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 5658.64 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	14.74%
<b>Sharpe Ratio**:</b>	0.89
<b>Beta:</b>	1.05
<b>Portfolio Turnover:</b>	0.77
<b>Expense Ratio:</b>	
Regular	2.17
Direct	0.99

## Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	5.20%
ICICI Bank Limited	4.68%
Vedanta Limited	4.61%
Maruti Suzuki India Limited	3.12%
Yes Bank Limited	3.10%
Hindustan Unilever Limited	3.01%
Tata Chemicals Limited	2.94%
Dabur India Limited	2.55%
IndusInd Bank Limited	2.53%
Tata Communications Limited	2.45%

## 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 May 31, 2017: ₹ 649.26

Inception - Aug 27, 1998	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Equity Fund</b>	31.64	19.40	24.12	24.90
<b>Value of Std Investment of ₹ 10,000</b>	13164	17037	29481	649260
<b>Benchmark - S&amp;P BSE 200</b>	20.99	12.15	15.76	14.83
<b>Value of Std Investment of ₹ 10,000</b>	12099	14115	20795	134112
<b>Additional Benchmark - Nifty 50</b>	17.91	9.97	14.33	13.61
<b>Value of Std Investment of ₹ 10,000</b>	11791	13307	19539	109650

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Anil Shah is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Anil Shah since October 03, 2012 (4.7) years.
- The scheme is in existence for more than 5 years.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2240000	600000	360000	120000
Market Value of amount Invested	23376278	1061988	477574	138240
Scheme Returns (CAGR)	21.66	23.05	19.26	29.49
S&P BSE 200 returns <sup>§</sup> (CAGR)	14.39	13.45	10.96	21.24
Nifty 50 returns <sup>##</sup> (CAGR)	13.11	11.15	8.38	17.97

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



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# Birla Sun Life Advantage Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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

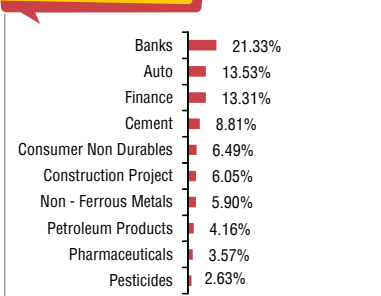
## Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty
<b>Managing Fund Since:</b>	October 17, 2011
<b>Total Experience:</b>	16 years
<b>Date of Allotment:</b>	February 24, 1995
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	
<b>NAV of Plans / Options (₹)</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan</b>	
Growth:	390.08
Dividend:	105.99
<b>Direct Plan<sup>§</sup></b>	
Growth:	402.56
Dividend:	132.36
<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 3450.59 Crores
<b>AUM as on last day:</b>	₹ 3549.01 Crores
(as on 31st May 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	15.99%
<b>Sharpe Ratio**:</b>	0.96
<b>Beta:</b>	1.03
<b>Portfolio Turnover:</b>	0.75
<b>Expense Ratio:</b>	
Regular	2.23
Direct	1.04

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Maruti Suzuki India Limited	5.43%
Eicher Motors Limited	4.99%
Yes Bank Limited	4.92%
ICICI Bank Limited	4.63%
Natco Pharma Limited	3.57%
Volta Limited	3.20%
Dalmia Bharat Limited	3.15%
HDFC Bank Limited	3.09%
Vedanta Limited	3.07%
IndusInd Bank Limited	3.06%

## Industry Allocation



## Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 390.08

Inception - Feb 24, 1995	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Advantage Fund</b>	29.96	21.55	24.52	17.87
<b>Value of Std Investment of ₹ 10,000</b>	12996	17979	29953	390080
<b>Benchmark - S&amp;P BSE 200</b>	20.99	12.15	15.76	11.32
<b>Value of Std Investment of ₹ 10,000</b>	12099	14115	20795	109088
<b>Additional Benchmark - Nifty 50</b>	17.91	9.97	14.33	10.59
<b>Value of Std Investment of ₹ 10,000</b>	11791	13307	19539	94155

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.

• **The scheme is currently managed by Mr. Satyabrata Mohanty since October 17, 2011 (5.7) years.**

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

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

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

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



# Birla Sun Life MNC Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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

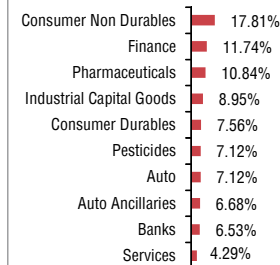
## Fund Details

<b>Fund Manager:</b>	Mr. Ajay Garg
<b>Managing Fund Since:</b>	June 18, 2009
<b>Total Experience:</b>	22 years
<b>Date of Allotment:</b>	December 27, 1999
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	
	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	653.69
Dividend:	163.18
<b>Direct Plan<sup>§</sup></b>	
Growth:	680.02
Dividend:	230.63
<b>Benchmark:</b> Nifty MNC	
<b>Monthly Average AUM:</b> ₹ 3118.83 Crores	
<b>AUM as on last day:</b> ₹ 3107.22 Crores (as on 31st May 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	15.27%
<b>Sharpe Ratio**:</b>	1.18
<b>Beta:</b>	0.85
<b>Portfolio Turnover:</b>	0.03
<b>Expense Ratio:</b>	
Regular	2.17
Direct	1.05

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Honeywell Automation India Limited	7.83%
Gillette India Limited	7.81%
Bayer Cropscience Limited	7.12%
Maruti Suzuki India Limited	6.53%
Kotak Mahindra Bank Limited	6.53%
ICRA Limited	6.30%
Johnson Controls – Hitachi Air Conditioning India Limited	5.70%
GlaxoSmithKline Pharmaceuticals Limited	5.33%
Pfizer Limited	5.27%
Bosch Limited	5.12%

## 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 May 31, 2017: ₹ 653.69

Inception - Dec 27, 1999	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life MNC Fund</b>	11.62	24.32	24.12	18.07
<b>Value of Std Investment of ₹ 10,000</b>	11162	19239	29472	181027
<b>Benchmark - Nifty MNC</b>	29.37	18.32	18.93	N/A
<b>Value of Std Investment of ₹ 10,000</b>	12937	16580	23804	NA
<b>Additional Benchmark - Nifty 50</b>	17.91	9.97	14.33	11.54
<b>Value of Std Investment of ₹ 10,000</b>	11791	13307	19539	67183

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Ajay Garg since June 18, 2009 (7.10) years.
- The scheme is in existence for more than 5 years.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2080000	600000	360000	120000
Market Value of amount Invested	17391687	1047942	445326	128038
Scheme Returns (CAGR)	21.41	22.50	14.33	12.71
Nifty MNC returns# (CAGR)	14.81	16.55	12.64	20.97
Nifty 50 returns## (CAGR)	13.16	11.15	8.38	17.97

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



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# Birla Sun Life Midcap Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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

## Fund Details

<b>Fund Manager:</b>	Mr. Jayesh Gandhi
<b>Managing Fund Since:</b>	January 01, 2015
<b>Total Experience:</b>	15 years
<b>Date of Allotment:</b>	October 03, 2002
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	289.56
Dividend:	37.57
<b>Direct Plan<sup>§</sup></b>	
Growth:	300.00
Dividend:	56.39
<b>Benchmark:</b>	Nifty Free Float Midcap 100
<b>Monthly Average AUM:</b>	₹ 2152.53 Crores
<b>AUM as on last day:</b>	₹ 2148.33 Crores (as on 31st May 2017)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	16.72%
<b>Sharpe Ratio**:</b>	1.09
<b>Beta:</b>	1.07
<b>Portfolio Turnover:</b>	0.68
<b>Expense Ratio:</b>	
Regular	2.19
Direct	1.34

## Top Ten Portfolio Holdings

Issuer	% to net Assets
KEC International Limited	3.31%
Johnson Controls – Hitachi Air Conditioning India Limited	2.82%
Tube Investments of India Limited	2.81%
The Federal Bank Limited	2.59%
Mahindra CIE Automotive Limited	2.48%
Gujarat State Petronet Limited	2.36%
PNC Infratech Limited	2.19%
MRF Limited	2.14%
IRB Infrastructure Developers Limited	2.12%
Crompton Greaves Consumer Electricals Limited	2.08%

## Industry Allocation

Finance	11.43%
Banks	7.95%
Industrial Products	6.53%
Consumer Durables	6.21%
Pharmaceuticals	5.99%
Construction Project	5.24%
Auto Ancillaries	4.94%
Construction	4.31%
Petroleum Products	4.27%
Industrial Capital Goods	4.24%

## 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 May 31, 2017: ₹ 289.56

Inception - Oct 03, 2002	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Midcap Fund</b>	31.36	24.55	24.59	25.79
<b>Value of Std Investment of ₹ 10,000</b>	13136	19343	30037	289560
<b>Benchmark - Nifty Free Float Midcap 100</b>	31.73	19.93	20.47	22.43
<b>Value of Std Investment of ₹ 10,000</b>	13173	17266	25383	194626
<b>Additional Benchmark - Nifty 50</b>	17.91	9.97	14.33	17.11
<b>Value of Std Investment of ₹ 10,000</b>	11791	13307	19539	101469

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Jayesh Gandhi is 5. Refer annexure on page no. 67 to learn more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- **The scheme is currently managed by Mr. Jayesh Gandhi since January 01, 2015 (2.5) years.**
- **The scheme is in existence for more than 5 years.**

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1740000	600000	360000	120000
Market Value of amount Invested	9693562	1106191	489096	138832
Scheme Returns (CAGR)	21.32	24.75	20.97	30.48
Nifty Free Float Midcap 100 returns# (CAGR)	17.57	21.81	20.37	34.12
Nifty 50 returns## (CAGR)	12.78	11.15	8.38	17.97

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

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

## Risk Free Rate assumed to be 6.25% (FBI Overnight MIBOR for 31st May 2017) for calculating Sharpe Ratio

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

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

# Birla Sun Life Small & Midcap Fund

An Open-ended Small & Mid Cap Equity Scheme



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## What is it?

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

## Investment Objective

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

## Fund Details

<b>Fund Manager:</b>	Mr. Jayesh Gandhi
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	15 years
<b>Date of Allotment:</b>	May 31, 2007
<b>Type of Scheme:</b>	An Open-ended Small & Mid Cap Equity Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	
<b>NAV of Plans / Options (₹)</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>Regular Plan</b>	
Growth:	36.6201
Dividend:	25.8983
<b>Direct Plan<sup>§</sup></b>	
Growth:	38.0108
Dividend:	36.8290
<b>Benchmark:</b>	Nifty Free Float Midcap 100
<b>Monthly Average AUM:</b>	₹ 779.09 Crores
<b>AUM as on last day:</b>	₹ 835.42 Crores
(as on 31st May 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	17.79%
<b>Sharpe Ratio**:</b>	1.21
<b>Beta:</b>	1.12
<b>Portfolio Turnover:</b>	0.52
<b>Expense Ratio:</b>	
Regular	2.59
Direct	1.58

## Top Ten Portfolio Holdings

Issuer	% to net Assets
J.Kumar Infraprojects Limited	2.70%
The Federal Bank Limited	2.67%
Sanghi Industries Limited	2.52%
Chennai Petroleum Corporation Limited	2.51%
KEC International Limited	2.49%
Tata Metaliks Limited	2.41%
Mahindra CIE Automotive Limited	2.32%
PNC Infratech Limited	2.29%
DCB Bank Limited	2.29%
Sterlite Technologies Limited	2.23%

## Industry Allocation

Finance	8.06%
Banks	6.47%
Construction	6.35%
Pharmaceuticals	5.72%
Cement	5.09%
Industrial Capital Goods	4.76%
Ferrous Metals	4.06%
Consumer Durables	3.79%
Consumer Non Durables	3.79%
Industrial Products	3.76%

## 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 May 31, 2017: ₹ 36.6201

Inception - May 31, 2007	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Small &amp; Midcap Fund</b>	37.88	27.84	27.00	13.85
<b>Value of Std Investment of ₹ 10,000</b>	13788	20920	33065	36620
<b>Benchmark - Nifty Free Float Midcap 100</b>	31.73	19.93	20.47	11.98
<b>Value of Std Investment of ₹ 10,000</b>	13173	17266	25383	31023
<b>Additional Benchmark - Nifty 50</b>	17.91	9.97	14.33	8.39
<b>Value of Std Investment of ₹ 10,000</b>	11791	13307	19539	22397

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Jayesh Gandhi is 5. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Jayesh Gandhi since December 15, 2014 (2.5) years.
- The scheme is in existence for more than 5 years.

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

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

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



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# Birla Sun Life Pure Value Fund

An Open-ended Diversified Equity Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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

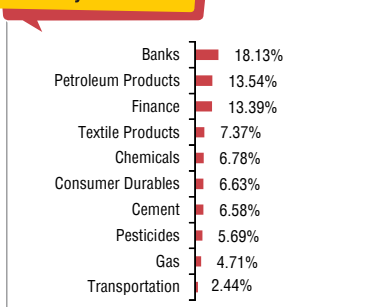
## Fund Details

<b>Fund Manager:</b>	Mr. Mahesh Patil & Mr. Milind Bafna
<b>Managing Fund Since:</b>	January 16, 2014
<b>Total Experience:</b>	24 years & 15 years
<b>Date of Allotment:</b>	March 27, 2008
<b>Type of Scheme:</b>	An Open-ended Diversified Equity Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	52.8700
Dividend:	31.5036
<b>Direct Plan<sup>s</sup></b>	
Growth:	54.8170
Dividend:	47.9784
<b>Benchmark:</b>	S&P BSE 200
<b>Monthly Average AUM:</b>	₹ 1252.63 Crores
<b>AUM as on last day:</b>	₹ 1280.11 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	17.75%
<b>Sharpe Ratio**:</b>	0.76
<b>Beta:</b>	1.15
<b>Portfolio Turnover:</b>	2.47
<b>Expense Ratio:</b>	
Regular	2.48
Direct	1.44

## Top Ten Portfolio Holdings

Issuer	% to net Assets
UPL Limited	5.69%
ICICI Bank Limited	5.46%
Chennai Petroleum Corporation Limited	5.02%
Sintex Plastics Technology Limited	4.54%
Hindustan Petroleum Corporation Limited	4.35%
The India Cements Limited	4.31%
Punjab National Bank	4.31%
Canara Bank	4.03%
L&T Finance Holdings Limited	3.64%
K.P.R. Mill Limited	3.26%

## 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 May 31, 2017: ₹ 52.8700

Inception - Mar 27, 2008	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Pure Value Fund</b>	33.82	19.69	28.41	19.88
<b>Value of Std Investment of ₹ 10,000</b>	13382	17163	34942	52870
<b>Benchmark - S&amp;P BSE 200</b>	20.99	12.15	15.76	8.57
<b>Value of Std Investment of ₹ 10,000</b>	12099	14115	20795	21273
<b>Additional Benchmark - Nifty 50</b>	17.91	9.97	14.33	7.79
<b>Value of Std Investment of ₹ 10,000</b>	11791	13307	19539	19919

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Mahesh Patil is 8. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Mahesh Patil & Mr. Milind Bafna since January 16, 2014 (3.4) years.
- The scheme is in existence for more than 5 years.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1090000	600000	360000	120000
Market Value of amount Invested	3290288	1218820	493273	140478
Scheme Returns (CAGR)	23.28	28.82	21.59	33.26
S&P BSE 200 returns# (CAGR)	11.72	13.45	10.96	21.24
Nifty 50 returns## (CAGR)	10.40	11.15	8.38	17.97

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

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 31st May 2017) for calculating Sharpe Ratio

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

# Birla Sun Life Manufacturing Equity Fund

An Open ended Manufacturing Sector Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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

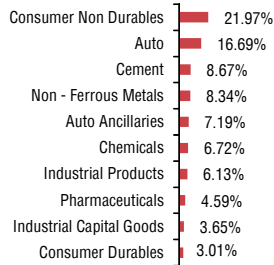
## Fund Details

<b>Fund Manager:</b>	Mr. Anil Shah
<b>Managing Fund Since:</b>	Since Inception
<b>Total Experience:</b>	26 years
<b>Date of Allotment:</b>	January 31, 2015
<b>Type of Scheme:</b>	An Open ended Manufacturing Sector Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	12.86
Dividend:	11.84
<b>Direct Plan<sup>§</sup></b>	
Growth:	13.15
Dividend:	12.14
<b>Benchmark:</b>	S&P BSE 500
<b>Monthly Average AUM:</b>	₹ 785.32 Crores
<b>AUM as on last day:</b>	₹ 779.97 Crores
(as on 31st May 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
	*Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	0.45
<b>Expense Ratio:</b>	
Regular	2.42
Direct	1.33

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Maruti Suzuki India Limited	7.86%
Tata Chemicals Limited	6.18%
ITC Limited	4.40%
Vedanta Limited	3.98%
MRF Limited	3.78%
Eicher Motors Limited	3.65%
Grasim Industries Limited	3.33%
Bharat Electronics Limited	3.32%
Hindustan Zinc Limited	3.21%
Century Textiles & Industries Limited	3.07%

## Industry Allocation



## Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 12.86

Inception - Jan 31, 2015	1 Year	Since Inception
<b>Birla Sun Life Manufacturing Equity Fund</b>	29.90	11.39
<b>Value of Std Investment of ₹ 10,000</b>	12990	12860
<b>Benchmark - S&amp;P BSE 500</b>	22.65	6.70
<b>Value of Std Investment of ₹ 10,000</b>	12265	11633
<b>Additional Benchmark - Nifty 50</b>	17.91	3.86
<b>Value of Std Investment of ₹ 10,000</b>	11791	10922

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Anil Shah is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.

- **The scheme is currently managed by Mr. Anil Shah since (Since Inception) (2.4) years.**
- **The scheme is in existence for more than 1 year but less than 3 years.**

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

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

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



## Call-back

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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

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

<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	24.89
Dividend:	17.48
<b>Direct Plan<sup>§</sup></b>	
Growth:	25.66
Dividend:	21.73
<b>Benchmark:</b>	Nifty Financial Services
<b>Monthly Average AUM:</b>	₹ 1117.96 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 1134.48 Crores

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

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

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

## Other Parameter

<b>Standard Deviation:</b>	19.84%
<b>Sharpe Ratio**:</b>	0.85
<b>Beta:</b>	1.03
<b>Portfolio Turnover:</b>	0.35
<b>Expense Ratio:</b>	
Regular	2.52
Direct	1.22

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 31st May 2017) for calculating Sharpe Ratio

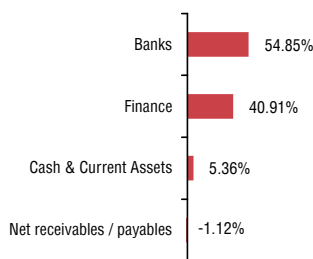
# Scheme Benchmark, ## Additional Benchmark. \* As on start of period considered above. For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend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

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets
ICICI Bank Limited	15.40%
HDFC Bank Limited	9.74%
Yes Bank Limited	8.14%
Bajaj Finance Limited	7.61%
IndusInd Bank Limited	5.81%
DCB Bank Limited	4.46%
PNB Housing Finance Limited	4.37%
L&T Finance Holdings Limited	4.21%
Bank of Baroda	4.14%
Repco Home Finance Limited	4.13%

## Industry Allocation



## Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 24.89

Inception - Dec 14, 2013	1 Year	3 Years	Since Inception
Birla Sun Life Banking and Financial Services Fund	36.83	23.03	30.12
Value of Std Investment of ₹ 10,000	13683	18644	24890
Benchmark - Nifty Financial Services	32.21	16.89	22.40
Value of Std Investment of ₹ 10,000	13221	15985	20134
Additional Benchmark - Nifty 50	17.91	9.97	13.70
Value of Std Investment of ₹ 10,000	11791	13307	15598

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Total Scheme managed by Mr. Dhaval Gala is 1. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- The scheme is currently managed by Mr. Satyabrata Mohanty & Mr. Dhaval Gala since (Since Inception) & August 26, 2015 (3.5) years & (1.8) years.
- The scheme is in existence for more than 3 years but less than 5 years.

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

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

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

# 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: 164.49  
 Dividend: 16.76

**Direct Plan<sup>s</sup>**  
 Growth: 170.22  
 Dividend: 24.49

**Benchmark:** Nifty 500

**Monthly Average AUM:** ₹ 1088.94 Crores

**AUM as on last day:** ₹ 1073.14 Crores

(as on 31st May 2017)

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

**Entry Load:** Nil  
**Exit Load\*\*:** In respect of each purchase / switch-in of Units, upto 15% of the units may be redeemed / switched-out without any exit load from the date of allotment.

Any redemption in excess of the above limit shall be subject to the following exit load: For redemption / switch-out of units on or before 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil.\* \*Exit Load is NIL for units issued in Dividend Reinvestment.

**Other Parameter**  
**Standard Deviation:** 14.63%  
**Sharpe Ratio\*\*:** 0.50  
**Beta:** 1.02  
**Portfolio Turnover:** 0.64  
**Expense Ratio:**

Regular 2.27  
 Direct 1.47

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

**##** Risk Free Rate assumed to be 6.25% (FBIL Overnight MIBOR for 31st May 2017) for calculating Sharpe Ratio

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

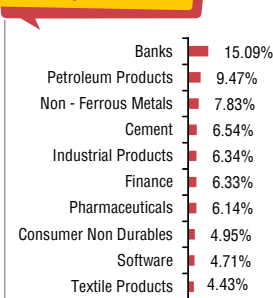
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing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

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets
ICICI Bank Limited	6.63%
Vedanta Limited	5.63%
Hindustan Petroleum Corporation Limited	4.54%
Bharat Petroleum Corporation Limited	3.04%
The Federal Bank Limited	2.80%
Axis Bank Limited	2.80%
Dalmia Bharat Limited	2.79%
Dhanuka Agritech Limited	2.77%
Orient Cement Limited	2.76%
Mahanagar Gas Limited	2.72%

## Industry Allocation



## Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 164.49

Inception - Feb 26, 2003	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Dividend Yield Plus</b>	25.98	13.58	15.74	21.68
<b>Value of Std Investment of ₹ 10,000</b>	12598	14664	20777	164490
<b>Benchmark - Nifty 500</b>	22.74	12.88	16.36	18.37
<b>Value of Std Investment of ₹ 10,000</b>	12274	14391	21341	110917
<b>Additional Benchmark - Nifty 50</b>	17.91	9.97	14.33	16.80
<b>Value of Std Investment of ₹ 10,000</b>	11791	13307	19539	91662

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Total Schemes managed by Mr. Vineet Maloo is 12. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.

• **The scheme is currently managed by Mr. Satyabrata Mohanty & Mr. Vineet Maloo since July 16, 2015 & January 16, 2014 (1.9 years & (3.4) years.**

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1700000	600000	360000	120000
Market Value of amount Invested	6112579	885549	435594	137477
Scheme Returns (CAGR)	16.54	15.58	12.79	28.21
Nifty 500 returns# (CAGR)	13.30	14.29	11.81	22.85
Nifty 50 returns## (CAGR)	12.40	11.15	8.38	17.97

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



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# Birla Sun Life Special Situations Fund

An Open-ended Diversified Equity Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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

## Fund Details

**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: 22.4737  
 Dividend: 17.3372

**Direct Plan<sup>§</sup>**  
 Growth: 23.0918  
 Dividend: 23.0715

**Benchmark:** S&P BSE 200  
**Monthly Average AUM:** ₹ 159.23 Crores  
**AUM as on last day:** ₹ 160.52 Crores  
 (as on 31st May 2017)

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

**Entry Load:** Nil  
**Exit Load\*\*:** For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil  
 \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

**Other Parameter**

**Standard Deviation:** 16.79%  
**Sharpe Ratio\*\*:** 0.79  
**Beta:** 1.15  
**Portfolio Turnover:** 0.84  
**Expense Ratio:**  
 Regular 2.64  
 Direct 2.00

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

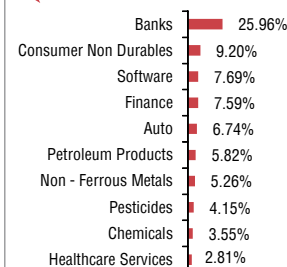
**## Risk Free Rate** assumed to be 6.25% (FBIL Overnight MIBOR for 31st May 2017) for calculating Sharpe Ratio

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	5.10%
ITC Limited	5.01%
ICICI Bank Limited	4.98%
IndusInd Bank Limited	4.98%
Yes Bank Limited	4.68%
UPL Limited	4.15%
Infosys Limited	3.01%
Maruti Suzuki India Limited	2.92%
Hindalco Industries Limited	2.91%
Chennai Petroleum Corporation Limited	2.70%

## 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 May 31, 2017: ₹ 22.4737

Inception - Jan 31, 2008	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Special Situations Fund</b>	28.69	19.44	22.60	9.06
<b>Value of Std Investment of ₹ 10,000</b>	12869	17054	27719	22474
<b>Benchmark - S&amp;P BSE 200</b>	20.99	12.15	15.76	6.92
<b>Value of Std Investment of ₹ 10,000</b>	12099	14115	20795	18676
<b>Additional Benchmark - Nifty 50</b>	17.91	9.97	14.33	6.64
<b>Value of Std Investment of ₹ 10,000</b>	11791	13307	19539	18219

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- **The scheme is currently managed by Mr. Satyabrata Mohanty since October 05, 2016 (0.7) years.**
- **The scheme is in existence for more than 5 years.**

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1110000	600000	360000	120000
Market Value of amount Invested	2357936	1027243	465818	135535
Scheme Returns (CAGR)	15.67	21.67	17.49	24.98
S&P BSE 200 returns# (CAGR)	11.49	13.45	10.96	21.24
Nifty 50 returns## (CAGR)	10.23	11.15	8.38	17.97

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



# Birla Sun Life India Reforms Fund

An Open-ended Equity Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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

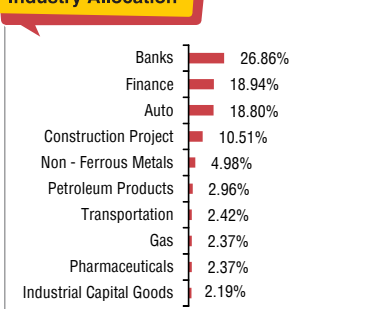
## Fund Details

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty
<b>Managing Fund Since:</b>	July 16, 2015
<b>Total Experience:</b>	16 years
<b>Date of Allotment:</b>	June 25, 2010
<b>Type of Scheme:</b>	An Open-ended Equity Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	18.18
Dividend:	14.30
<b>Direct Plan<sup>§</sup></b>	
Growth:	18.69
Dividend:	18.71
<b>Benchmark:</b>	Nifty 500
<b>Monthly Average AUM:</b>	₹ 118.58 Crores
<b>AUM as on last day:</b>	₹ 117.95 Crores
(as on 31st May 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	14.62%
<b>Sharpe Ratio**:</b>	0.66
<b>Beta:</b>	1.00
<b>Portfolio Turnover:</b>	0.37
<b>Expense Ratio:</b>	
Regular	2.65
Direct	1.62

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Eicher Motors Limited	9.64%
Yes Bank Limited	8.49%
Voltas Limited	8.25%
RepcO Home Finance Limited	6.91%
Bajaj Finserv Limited	6.22%
Maruti Suzuki India Limited	6.11%
State Bank of India	6.06%
IndusInd Bank Limited	5.34%
ICICI Bank Limited	5.31%
Capital First Limited	4.26%

## 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 May 31, 2017: ₹ 18.18

Inception - June 25, 2010	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life India Reforms Fund</b>	30.98	15.83	17.57	9.00
<b>Value of Std Investment of ₹ 10,000</b>	13098	15552	22472	18180
<b>Benchmark - Nifty 500</b>	22.74	12.88	16.36	9.80
<b>Value of Std Investment of ₹ 10,000</b>	12274	14391	21341	19128
<b>Additional Benchmark - Nifty 50</b>	17.91	9.97	14.33	9.07
<b>Value of Std Investment of ₹ 10,000</b>	11791	13307	19539	18260

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Satyabrata Mohanty since July 16, 2015 (1.9 years).
- The scheme is in existence for more than 5 years.

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

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

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



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# Birla Sun Life Infrastructure Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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

## Fund Details

<b>Fund Manager:</b>	Mr. Mahesh Patil & Mr. Vineet Maloo
<b>Managing Fund Since:</b>	July 16, 2015
<b>Total Experience:</b>	24 years & 11 years
<b>Date of Allotment:</b>	March 17, 2006
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	33.03
Dividend:	16.32
<b>Direct Plan<sup>§</sup></b>	
Growth:	34.05
Dividend:	23.36
<b>Benchmark:</b>	Nifty 50
<b>Monthly Average AUM:</b>	₹ 563.51 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 543.01 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	16.81%
<b>Sharpe Ratio**:</b>	0.57
<b>Beta:</b>	1.13
<b>Portfolio Turnover:</b>	0.84
<b>Expense Ratio:</b>	
Regular	2.53
Direct	1.87

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Honeywell Automation India Limited	4.08%
PNC Infratech Limited	4.07%
Vedanta Limited	3.88%
Housing Development Finance Corporation Limited	3.48%
Indraprastha Gas Limited	2.91%
VA Tech Wabag Limited	2.75%
Carborundum Universal Limited	2.74%
Hindalco Industries Limited	2.74%
Mahanagar Gas Limited	2.65%
ICICI Bank Limited	2.65%

## Industry Allocation

Industrial Capital Goods	11.49%
Industrial Products	11.14%
Finance	9.86%
Banks	8.11%
Non - Ferrous Metals	7.92%
Cement	7.88%
Construction	7.13%
Construction Project	6.61%
Gas	5.56%
Petroleum Products	4.93%

## Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 33.03

Inception - Mar 17, 2006	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Infrastructure Fund</b>	32.70	15.84	20.34	11.24
<b>Value of Std Investment of ₹ 10,000</b>	13270	15558	25252	33030
<b>Benchmark - Nifty 50</b>	17.91	9.97	14.33	10.21
<b>Value of Std Investment of ₹ 10,000</b>	11791	13307	19539	29750
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.79	8.73	13.93	9.85
<b>Value of Std Investment of ₹ 10,000</b>	11679	12861	19204	28679

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Mahesh Patil is 8. Total Schemes managed by Mr. Vineet Maloo is 12. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.

- **The scheme is currently managed by Mr. Mahesh Patil & Mr. Vineet Maloo since July 16, 2015 (1.9) years.**
- **The scheme is in existence for more than 5 years.**

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

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

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

# Birla Sun Life New Millennium Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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

## Fund Details

<b>Fund Manager:</b>	Mr. Kunal Sangoi
<b>Managing Fund Since:</b>	January 16, 2014
<b>Total Experience:</b>	8 years
<b>Date of Allotment:</b>	January 15, 2000
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	35.74
Dividend:	16.96
<b>Direct Plan<sup>§</sup></b>	
Growth:	36.86
Dividend:	18.90
<b>Benchmark:</b>	S&P BSE Teck
<b>Monthly Average AUM:</b>	₹ 65.87 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 66.37 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	17.46%
<b>Sharpe Ratio**:</b>	0.25
<b>Beta:</b>	1.07
<b>Portfolio Turnover:</b>	0.70
<b>Expense Ratio:</b>	
Regular	2.71
Direct	1.94

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

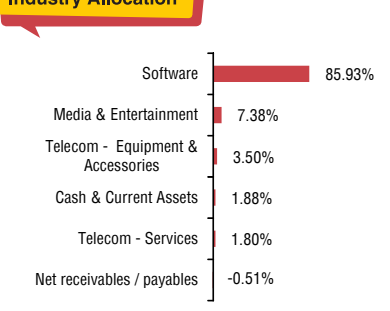
## Risk Free Rate assumed to be 6.25% (FBIL Overnight MIBOR for 31st May 2017) for calculating Sharpe Ratio

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Infosys Limited	28.41%
HCL Technologies Limited	9.77%
Tech Mahindra Limited	8.78%
MindTree Limited	7.38%
NIIT Technologies Limited	7.09%
Tata Consultancy Services Limited	6.91%
INOX Leisure Limited	6.11%
Cyient Limited	5.40%
Persistent Systems Limited	5.30%
Sonata Software Limited	4.49%

## 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 May 31, 2017: ₹ 35.74

Inception - Jan 15, 2000	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life New Millennium Fund</b>	-4.11	10.53	15.34	7.60
<b>Value of Std Investment of ₹ 10,000</b>	9589	13512	20423	35740
<b>Benchmark - S&amp;P BSE Teck</b>	-8.29	5.73	11.74	N/A
<b>Value of Std Investment of ₹ 10,000</b>	9171	11822	17425	N/A
<b>Additional Benchmark - Nifty 50</b>	17.91	9.97	14.33	10.78
<b>Value of Std Investment of ₹ 10,000</b>	11791	13307	19539	59290

• Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Kunal Sangoi is 2. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.

• The scheme is currently managed by Mr. Kunal Sangoi since January 16, 2014 (3.4) years.

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2070000	600000	360000	120000
Market Value of amount Invested	6902172	799853	380474	120651
Scheme Returns (CAGR)	12.67	11.45	3.63	1.01
S&P BSE Teck returns# (CAGR)	NA	7.27	-0.19	0.41
Nifty 50 returns## (CAGR)	13.17	11.15	8.38	17.97

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



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# Birla Sun Life India GenNext Fund

An Open-ended Growth Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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

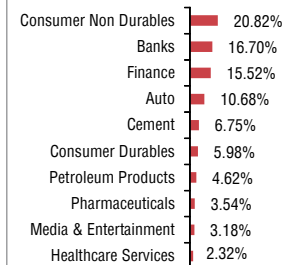
## Fund Details

<b>Fund Manager:</b>	Mr. Anil Shah & Mr. Chanchal Khandelwal
<b>Managing Fund Since:</b>	September 23, 2013 & August 26, 2015
<b>Total Experience:</b>	26 years & 10 years
<b>Date of Allotment:</b>	August 05, 2005
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	70.50
Dividend:	23.15
<b>Direct Plan<sup>§</sup></b>	
Growth:	73.48
Dividend:	26.16
<b>Benchmark:</b>	Nifty 50
<b>Monthly Average AUM:</b>	₹ 569.91 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 572.77 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	14.37%
<b>Sharpe Ratio**:</b>	1.19
<b>Beta:</b>	0.95
<b>Portfolio Turnover:</b>	0.28
<b>Expense Ratio:</b>	
Regular	2.53
Direct	1.42

## Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	5.71%
Maruti Suzuki India Limited	5.05%
ITC Limited	4.35%
Eicher Motors Limited	3.97%
IndusInd Bank Limited	3.90%
Kotak Mahindra Bank Limited	3.14%
Yes Bank Limited	2.94%
Housing Development Finance Corporation Limited	2.80%
Century Textiles & Industries Limited	2.78%
Asian Paints Limited	2.51%

## Industry Allocation



## Dividend

Declared on date	30-May-17	27-May-16	18-Jun-15
Dividend Yield (Regular Plan)	8.92%	8.26%	11.10%
Dividend (₹) Per Unit	2.25	1.80	2.60
Cum Dividend NAV	25.23	21.80	23.42
Dividend Yield (Direct Plan)	8.91%	8.22%	10.14%
Dividend (₹) Per Unit	2.54	2.00	2.60
Cum Dividend NAV	28.50	24.33	25.63

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 May 31, 2017: ₹ 70.50

Inception - Aug 05, 2005	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life India GenNext Fund</b>	26.89	23.42	23.57	17.95
<b>Value of Std Investment of ₹ 10,000</b>	12689	18820	28823	70500
<b>Benchmark - Nifty 50</b>	17.91	9.97	14.33	12.61
<b>Value of Std Investment of ₹ 10,000</b>	11791	13307	19539	40747
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.79	8.73	13.93	12.48
<b>Value of Std Investment of ₹ 10,000</b>	11679	12861	19204	40167

• Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Anil Shah is 6 Total Schemes managed by Mr. Chanchal Khandelwal is 2. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.

• The scheme is currently managed by Mr. Anil Shah & Mr. Chanchal Khandelwal since September 23, 2013 & August 26, 2015 (3.7) years & (1.8) years Respectively.

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1400000	600000	360000	120000
Market Value of amount Invested	4271174	1027667	477650	136346
Scheme Returns (CAGR)	17.88	21.69	19.28	26.32
Nifty 50 returns# (CAGR)	9.96	11.15	8.38	17.97
S&P BSE SENSEX returns## (CAGR)	9.44	10.19	7.02	16.72

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



Wealth Solutions

# Birla Sun Life India Opportunities Fund

An Open-ended Growth Scheme

### What is it?

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

### Investment Objective

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

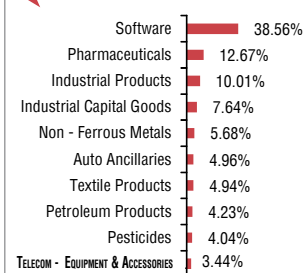
### Fund Details

<b>Fund Manager:</b>	Mr. Kunal Sangoi
<b>Managing Fund Since:</b>	July 16, 2015
<b>Total Experience:</b>	8 years
<b>Date of Allotment:</b>	December 27, 1999
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	123.96
Dividend:	25.74
<b>Direct Plan<sup>§</sup></b>	
Growth:	127.35
Dividend:	35.30
<b>Benchmark:</b>	Nifty 500
<b>Monthly Average AUM:</b>	₹ 120.06 Crores
<b>AUM as on last day:</b>	₹ 117.36 Crores (as on 31st May 2017)
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	13.06%
<b>Sharpe Ratio**:</b>	0.76
<b>Beta:</b>	0.73
<b>Portfolio Turnover:</b>	0.74
<b>Expense Ratio:</b>	
Regular	2.71
Direct	1.90

### Top Ten Portfolio Holdings

Issuer	% to net Assets
Honeywell Automation India Limited	7.64%
MindTree Limited	6.49%
Sanofi India Limited	6.26%
HCL Technologies Limited	5.89%
Tech Mahindra Limited	5.38%
Persistent Systems Limited	5.22%
NIIT Technologies Limited	5.12%
Infosys Limited	5.00%
WABCO India Limited	4.96%
Reliance Industries Limited	4.23%

### Industry Allocation



### Dividend

Declared on date	28-Apr-17	30-Nov-15	13-Nov-14
Dividend Yield (Regular Plan)	7.94%	10.38%	9.81%
Dividend (₹) Per Unit	2.24	3.00	2.76
Cum Dividend NAV	28.22	28.90	28.13
Dividend Yield (Direct Plan)	7.94%		
Dividend (₹) Per Unit	3.07		
Cum Dividend NAV	38.66		

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 May 31, 2017: ₹ 123.96

Inception - Dec 27, 1999	1 Year	3 Years	5 Years	Since Inception
Birla Sun Life India Opportunities Fund	8.78	16.24	20.87	9.95
Value of Std Investment of ₹ 10,000	10878	15717	25809	52304
Benchmark - Nifty 500	22.74	12.88	16.36	12.03
Value of Std Investment of ₹ 10,000	12274	14391	21341	72465
Additional Benchmark - Nifty 50	17.91	9.97	14.33	11.54
Value of Std Investment of ₹ 10,000	11791	13307	19539	67183

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Kunal Sangoi is 2. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- The scheme is currently managed by Mr. Kunal Sangoi since July 16, 2015 (1.9) years.
- The scheme is in existence for more than 5 years.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2080000	600000	360000	120000
Market Value of amount Invested	9253799	993948	429651	128922
Scheme Returns (CAGR)	15.40	20.31	11.84	14.14
Nifty 500 returns# (CAGR)	14.42	14.29	11.81	22.85
Nifty 50 returns## (CAGR)	13.16	11.15	8.38	17.97

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

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# Birla Sun Life International Equity Fund - Plan A

An Open-ended Diversified Equity Scheme



**Wealth  
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## What is it?

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

## Investment Objective

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

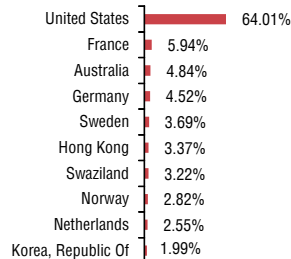
## Fund Details

<b>Fund Manager:</b>	Mr. Vineet Maloo
<b>Managing Fund Since:</b>	Since Inception
<b>Total Experience:</b>	11 years
<b>Date of Allotment:</b>	October 31, 2007
<b>Type of Scheme:</b>	An Open-ended Diversified Equity Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	16.4279
Dividend:	13.3288
<b>Direct Plan<sup>§</sup></b>	
Growth:	16.8108
Dividend:	16.8238
<b>Benchmark:</b>	S&P Global 1200
<b>Monthly Average AUM:</b>	₹ 45.48 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 45.38 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	0.24
<b>Expense Ratio:</b>	
Regular	2.69
Direct	2.18

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Aetna Inc New	5.79%
Apple Inc.	5.68%
THE BOEING CO	4.38%
AXA SA	4.12%
Fedex Corp	3.72%
NORDEA BANK AB	3.69%
SANOFI	3.63%
EXPEDIA INC	3.48%
Valero Energy Corporation Ltd	3.44%
Ping An Ins Grp-H	3.37%

## Country Allocation



## Dividend

Declared on date	25-Apr-17	27-Nov-14
Dividend Yield (Regular Plan)	8.55%	8.05%
Dividend (₹) Per Unit	1.26	1.30
Cum Dividend NAV	14.70	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 May 31, 2017: ₹ 16.4279

Inception - Oct 31, 2007	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life International Equity Fund - Plan A</b>	3.93	2.19	8.38	5.31
<b>Value of Std Investment of ₹ 10,000</b>	10393	10671	14959	16428
<b>Benchmark - S&amp;P Global 1200</b>	10.45	6.68	13.01	6.66
<b>Value of Std Investment of ₹ 10,000</b>	11045	12146	18436	18556
<b>Additional Benchmark - Nifty 50</b>	17.91	9.97	14.33	5.23
<b>Value of Std Investment of ₹ 10,000</b>	11791	13307	19539	16305

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Vineet Maloo is 12. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- The scheme is currently managed by Mr. Vineet Maloo since Since Inception (9.6) years.
- The scheme is in existence for more than 5 years.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1140000	600000	360000	120000
Market Value of amount Invested	1650013	663743	362228	122420
Scheme Returns (CAGR)	7.58	3.99	0.40	3.78
S&P Global 1200 returns# (CAGR)	10.94	9.20	6.36	9.11
Nifty 50 returns## (CAGR)	9.89	11.15	8.38	17.97

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

# Birla Sun Life International Equity Fund - Plan B

An Open-ended Diversified Equity Scheme



Wealth Solutions

## What is it?

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

## Investment Objective

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

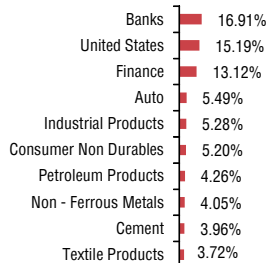
## Fund Details

<b>Fund Manager:</b>	Mr. Vineet Maloo
<b>Managing Fund Since:</b>	Since Inception
<b>Total Experience:</b>	11 years
<b>Date of Allotment:</b>	October 31, 2007
<b>Type of Scheme:</b>	An Open-ended Diversified Equity Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	16.8694
Dividend:	15.2049
<b>Direct Plan<sup>§</sup></b>	
Growth:	17.2651
Dividend:	17.2562
<b>Benchmark:</b>	Customised Index †
† A customized benchmark created using S&P BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.	
<b>Monthly Average AUM:</b>	₹ 100.80 Crores
<b>AUM as on last day:</b>	₹ 100.82 Crores
(as on 31st May 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	0.47
<b>Expense Ratio:</b>	
Regular	2.69
Direct	2.14

## Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	7.43%
Housing Development Finance Corporation Limited	4.36%
Indian Oil Corporation Limited	4.26%
Repco Home Finance Limited	3.89%
ICICI Bank Limited	3.89%
Bajaj Finance Limited	3.29%
Eicher Motors Limited	2.82%
IndusInd Bank Limited	2.80%
IFGL Refractories Limited	2.01%
VST Industries Limited	1.92%

## Country/Industry Allocation



## Dividend

Declared on date	25-Apr-17
Dividend Yield (Regular Plan)	9.86%
Dividend (₹) Per Unit	1.64
Cum Dividend NAV	16.63

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 May 31, 2017: ₹ 16.8694

Inception - Oct 31, 2007	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life International Equity Fund - Plan B</b>	20.89	12.02	14.34	5.60
<b>Value of Std Investment of ₹ 10,000</b>	12089	14065	19549	16869
<b>Benchmark - Customised Index †</b>	17.43	10.52	15.20	6.79
<b>Value of Std Investment of ₹ 10,000</b>	11743	13507	20294	18779
<b>Additional Benchmark - Nifty 50</b>	17.91	9.97	14.33	5.23
<b>Value of Std Investment of ₹ 10,000</b>	11791	13307	19539	16305

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Vineet Maloo is 12. 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'. † 65% BSE 200 + 35% S&P Global 1200
- The scheme is currently managed by Mr. Vineet Maloo since (Since Inception) (9.6) years.
- The scheme is in existence for more than 5 years.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1140000	600000	360000	120000
Market Value of amount Invested	1903363	825599	424936	132320
Scheme Returns (CAGR)	10.45	12.73	11.08	19.67
Customised Index † returns# (CAGR)	11.50	12.28	9.61	17.08
Nifty 50 returns## (CAGR)	9.89	11.15	8.38	17.97

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



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

An Open-ended Growth Scheme



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## What is it?

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

## Investment Objective

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

## Fund Details

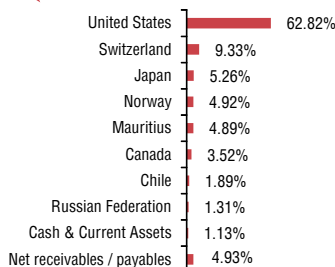
<b>Fund Manager:</b>	Mr. Milind Bafna
<b>Managing Fund Since:</b>	August 26, 2015
<b>Total Experience:</b>	15 years
<b>Date of Allotment:</b>	November 07, 2008
<b>Type of Scheme:</b>	An Open-ended Growth Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	21.5277
Dividend:	15.2694
<b>Direct Plan<sup>§</sup></b>	
Growth:	21.9346
Dividend:	15.5859
<b>Benchmark:</b>	S&P Global Agribusiness Index
<b>Monthly Average AUM:</b>	₹ 7.96 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 7.95 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Portfolio Turnover:</b>	0.08
<b>Expense Ratio:</b>	
Regular	1.62
Direct	1.17

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Monsanto Co	9.49%
ASSOCIATED BRITISH FOODS PLC	9.33%
BUNGE LTD	8.68%
Deere And Co Ltd	8.54%
ARCHER-DANIELS-MIDLAND CO	8.34%
BRF SA	7.08%
TYSON FOODS INC	5.60%
Potash Corp Of Saskatchewan Inc	5.06%
Kubota Corp	4.75%
INGREDION INC	3.81%

## Country Allocation



## Dividend

Declared on date	30-May-17	21-May-15	23-May-14
Dividend Yield (Regular Plan)	5.67%	7.48%	8.24%
Dividend (₹) Per Unit	0.95	1.44	1.50
Cum Dividend NAV	16.69	19.26	18.20
Dividend Yield (Direct Plan)	5.68%	7.38%	8.19%
Dividend (₹) Per Unit	0.97	1.44	1.50
Cum Dividend NAV	17.04	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 May 31, 2017: ₹ 21.5277

Inception - Nov 07, 2008	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)</b>	3.82	2.76	6.26	9.36
Value of Std Investment of ₹ 10,000	10382	10852	13553	21528
<b>Benchmark - S&amp;P Global Agribusiness Index</b>	6.14	4.81	11.14	16.43
Value of Std Investment of ₹ 10,000	10614	11518	16959	36825
<b>Additional Benchmark - Nifty 50</b>	17.91	9.97	14.33	14.69
Value of Std Investment of ₹ 10,000	11791	13307	19539	32362

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- **The scheme is currently managed by Mr. Milind Bafna since August 26, 2015 (1.8) years.**
- **The scheme is in existence for more than 5 years.**

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1010000	600000	360000	120000
Market Value of amount Invested	1266788	654856	368721	120228
Scheme Returns (CAGR)	5.28	3.46	1.56	0.35
S&P Global Agribusiness Index returns# (CAGR)	11.32	7.27	4.15	3.17
Nifty 50 returns## (CAGR)	10.79	11.15	8.38	17.97

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





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# Birla Sun Life Global Commodities Fund

An Open-ended Fund of Funds Scheme

## What is it?

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

## Investment Objective

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

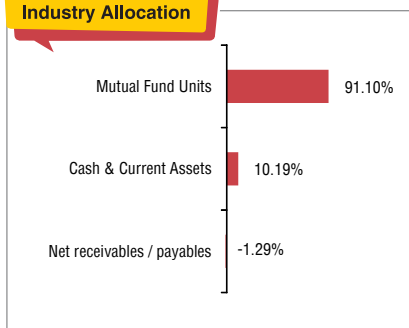
## Fund Details

<b>Fund Manager:</b>	Mr. Shraavan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	September 17, 2008
<b>Type of Scheme:</b>	An Open-ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	11.5282
Dividend:	11.5313
<b>Direct Plan<sup>§</sup></b>	
Growth:	11.6458
Dividend:	10.2981
<b>Benchmark:</b>	40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms
<b>Monthly Average AUM:</b>	₹ 2.71 Crores
<b>AUM as on last day:</b>	₹ 2.65 Crores
(as on 31st May 2017)	
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/ switch-out of units on or before 365 days from the date of allotment: 1% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Expense Ratio:</b>	
Regular	0.77
Direct	0.66

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Legg Mason Martin Currie Global Resources Fund	47.52%
First State Glob Umbrella Fund Global Res Fund - I	43.58%
Cash & Current Assets	10.19%
Net receivables / payables	-1.29%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 11.5282

Inception - Sep 17, 2008	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Global Commodities Fund</b>	5.19	-5.60	-1.49	1.65
<b>Value of Std Investment of ₹ 10,000</b>	10519	8410	9276	11528
<b>Benchmark - 40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms</b>	9.43	-1.78	4.70	4.37
<b>Value of Std Investment of ₹ 10,000</b>	10943	9474	12581	14515
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.79	8.73	13.93	10.30
<b>Value of Std Investment of ₹ 10,000</b>	11679	12861	19204	23483

- Past performance may or may not be sustained in future. The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Shraavan Sreenivasula is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- The scheme is currently managed by Mr. Shraavan Sreenivasula since December 15, 2014 (2.5) years.
- The scheme is in existence for more than 5 years.

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

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

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

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

## Call-back

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# Birla Sun Life Global Real Estate Fund

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

### Min. Addl. Investment:

**Monthly:** Minimum ₹ 1,000/-

### SIP:

### NAV of Plans / Options (₹)

#### Regular Plan

Growth: 17.2557  
 Dividend: 17.2666

#### Direct Plan\*

Growth: 17.6058  
 Dividend: 17.6205

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

**Monthly Average AUM:** ₹ 17.65 Crores

**AUM as on last day:** ₹ 17.65 Crores

(as on 31st May 2017)

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

**Entry Load:** Nil  
**Exit Load\*\*:** For redemption/ switch-out of units on or before 365 days from the date of allotment: 1% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil  
 \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

### Other Parameter

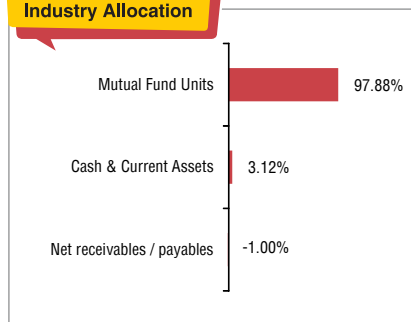
#### Expense Ratio:

Regular 1.74  
 Direct 1.28

## Top Portfolio Holdings

Issuer	% to net Assets
ING (L) Invest Global Real Estate - I Cap USD	97.88%
Cash & Current Assets	3.12%
Net receivables / payables	-1.00%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 17.2557

Inception - Dec 31, 2007	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Global Real Estate Fund</b>	-5.29	2.74	6.95	5.96
<b>Value of Std Investment of ₹ 10,000</b>	9471	10846	13995	17256
<b>Benchmark - 10/40 GPR 250 Global Net Index</b>	-1.84	6.87	11.32	N/A
<b>Value of Std Investment of ₹ 10,000</b>	9816	12212	17098	N/A
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.79	8.73	13.93	4.66
<b>Value of Std Investment of ₹ 10,000</b>	11679	12861	19204	15353

• **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Shравan Sreenivasula is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.

- **The scheme is currently managed by Mr. Shравan Sreenivasula since December 15, 2014 (2.5) years.**
- **The scheme is in existence for more than 5 years.**

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

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

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

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

# Birla Sun Life Gold ETF

An Open ended Gold Exchange Traded Fund



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## What is it?

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

## Investment Objective

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

## Fund Details

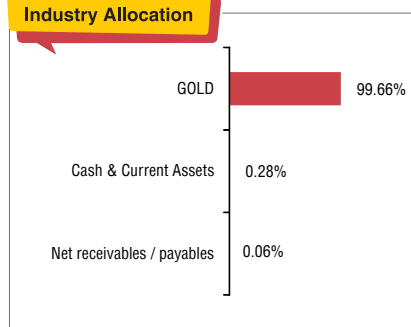
<b>Fund Manager:</b>	Mr. Pranay Sinha
<b>Managing Fund Since:</b>	April 01, 2017
<b>Total Experience:</b>	10 years
<b>Date of Allotment:</b>	May 13, 2011
<b>Type of Scheme:</b>	An Open ended Gold Exchange Traded Fund
<b>Addl. Purchase:</b>	The Creation Unit size in case of Birla Sun Life Gold ETF shall be 1,000 units and in multiples thereof. To know the exact value of the units please refer our website.
<b>NAV (₹):</b>	2769.2700
<b>Benchmark:</b>	Domestic price of physical gold
<b>Monthly Average AUM:</b>	₹ 70.58 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 71.16 Crores
<b>Load Structure (as % of NAV)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load** (Including fractional units, if any):</b>	Nil; ++The units of the scheme are compulsorily traded in dematerialized form, and hence, there shall be no entry/exit load for the units purchased or sold through stock exchanges. However, the investor shall have to bear costs in form of bid/ask spread and brokerage or such other cost as charged by his broker for transacting in units of the scheme through secondary market.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	14.95%
<b>Sharpe Ratio**:</b>	-0.35
<b>Beta:</b>	1.07
<b>Expense Ratio:</b>	
Regular	0.92
<b>Tracking Error:</b>	3.53%

**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 31st May 2017) for calculating Sharpe Ratio

## Top Ten Portfolio Holdings

Issuer	% to net Assets
Gold	99.66%
Cash & Current Assets	0.28%
Net receivables / payables	0.06%

## Industry Allocation



## Investment Performance

NAV as on May 31, 2017: ₹ 2769.2700

Inception - May 13, 2011	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Gold ETF</b>	-0.73	1.06	-1.29	3.66
<b>Value of Std Investment of ₹ 10,000</b>	9927	10321	9372	12430
<b>Benchmark - Domestic price of physical gold</b>	0.28	2.04	-0.33	4.74
<b>Value of Std Investment of ₹ 10,000</b>	10028	10624	9834	13229

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Pranay Sinha is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme\*.
- **The scheme is currently managed by Mr. Pranay Sinha since April 01, 2017 (0.1) year.**
- **The scheme is in existence for more than 5 years.**

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



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# Birla Sun Life Gold Fund

An Open ended Fund of Funds Scheme



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## What is it?

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

## Investment Objective

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

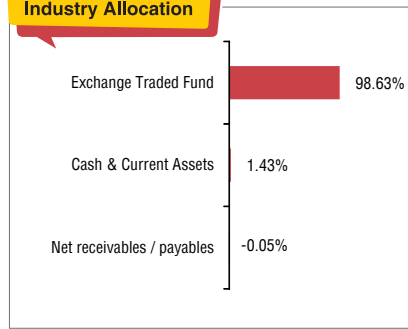
## Fund Details

<b>Fund Manager:</b>	Mr. Shravan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	March 20, 2012
<b>Type of Scheme:</b>	An Open ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	
	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	9.4839
Dividend:	9.4826
<b>Direct Plan<sup>§</sup></b>	
Growth:	9.5891
Dividend:	9.5855
<b>Benchmark:</b>	Domestic price of physical gold
<b>Monthly Average AUM:</b>	₹ 49.87 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 49.75 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
<b>Other Parameter</b>	
<b>Standard Deviation:</b>	15.84%
<b>Sharpe Ratio**:</b>	-0.33
<b>Beta:</b>	1.01
<b>Expense Ratio:</b>	
Regular	0.50
Direct	0.23
<b>Tracking Error:</b>	8.02%

## Top Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Gold ETF	98.63%
Cash & Current Assets	1.43%
Net receivables / payables	-0.05%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 9.4839

Inception - Mar 20, 2012	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Gold Fund</b>	-0.40	0.95	-1.49	-1.01
<b>Value of Std Investment of ₹ 10,000</b>	9960	10290	9278	9484
<b>Benchmark - Domestic price of physical gold</b>	0.28	2.04	-0.33	0.92
<b>Value of Std Investment of ₹ 10,000</b>	10028	10624	9834	10485

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Shravan Sreenivasula is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme.
- **The scheme is currently managed by Mr. Shravan Sreenivasula since December 15, 2014 (2.5) years.**
- **The scheme is in existence for more than 5 years.**

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

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 31st May 2017) for calculating Sharpe Ratio



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# Birla Sun Life Asset Allocator Multi Manager FoF Scheme

An Open ended Fund of Funds Scheme

## What is it?

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

## Investment Objective

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

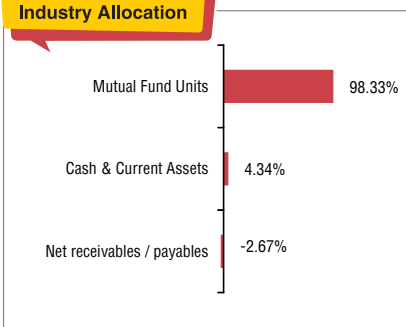
## Fund Details

<b>Fund Manager:</b>	Mr. Shraavan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	August 17, 2006
<b>Type of Scheme:</b>	An Open ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	26.1423
Dividend:	24.0647
<b>Direct Plan<sup>§</sup></b>	
Growth:	13.0683
Dividend:	12.4512
<b>Benchmark:</b>	CRISIL Balanced Fund - Aggressive Index
<b>Monthly Average AUM:</b>	₹ 3.47 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 3.46 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	If redeemed on or before 365 days from the date of allotment: 1%. If redeemed after 365 days from the date of allotment: NIL
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Expense Ratio:</b>	
Regular	1.35
Direct	1.30

## Top Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Short Term Fund Grwth - Direct Plan	29.55%
IDFC Dynamic Bond Fund-Direct Plan-Growth	28.56%
MOST Focused Multicap 35-Direct Plan-Growth Option	16.75%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	9.89%
SBI Blue Chip Fund-Direct Plan -Growth	7.65%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	5.93%
Cash & Current Assets	4.34%
Net receivables / payables	-2.67%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 26.1423

Inception - Aug 17, 2006	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Asset Allocator Multi Manager FoF Scheme</b>	17.98	15.74	15.54	9.31
<b>Value of Std Investment of ₹ 10,000</b>	11798	15516	20597	26142
<b>Benchmark - CRISIL Balanced Fund - Aggressive Index</b>	15.61	10.46	12.85	10.00
<b>Value of Std Investment of ₹ 10,000</b>	11561	13487	18310	27989
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.79	8.73	13.93	9.69
<b>Value of Std Investment of ₹ 10,000</b>	11679	12861	19204	27136

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Shraavan Sreenivasula is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. <sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme.
- **The scheme is currently managed by Mr. Shraavan Sreenivasula since December 15, 2014 (2.5) years.**
- **The scheme is in existence for more than 5 years.**

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

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

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



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# Birla Sun Life Financial Planning FOF - Aggressive Plan

An Open ended Fund of Funds Scheme

## What is it?

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

## Investment Objective

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

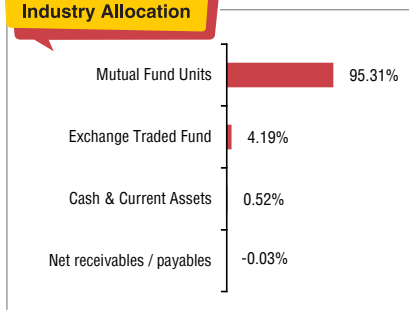
## Fund Details

<b>Fund Manager:</b>	Mr. Shравan Sreenivasula
<b>Managing Fund Since:</b>	December 15, 2014
<b>Total Experience:</b>	14 years
<b>Date of Allotment:</b>	May 09, 2011
<b>Type of Scheme:</b>	An Open ended Fund of Funds Scheme
<b>Application Amount for fresh subscription*:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)
<b>SIP:</b>	<b>Monthly:</b> Minimum ₹ 1,000/-
<b>NAV of Plans / Options (₹)</b>	
<b>Regular Plan</b>	
Growth:	20.4737
Dividend:	18.7394
<b>Direct Plan<sup>§</sup></b>	
Growth:	21.0273
Dividend:	19.2727
<b>Benchmark:</b>	70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold
<b>Monthly Average AUM:</b>	₹ 125.18 Crores
<b>AUM as on last day:</b> (as on 31st May 2017)	₹ 126.49 Crores
<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	
<b>Entry Load:</b>	Nil
<b>Exit Load**:</b>	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Other Parameter</b>	
<b>Expense Ratio:</b>	
Regular	1.33
Direct	0.58

## Top Ten Portfolio Holdings

Issuer	% to net Assets
MOST Focused Multicap 35-Direct Plan-Growth Option	15.84%
Birla Sun Life Advantage Fund - Gr - Dir Pl	15.80%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	14.08%
Birla Sun Life Cash Plus - Growth - Direct Plan	13.84%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	13.38%
SBI Blue Chip Fund-Direct Plan -Growth	11.88%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	5.88%
Reliance ETF Gold BeES	2.67%
IDFC Dynamic Bond Fund-Direct Plan-Growth	2.52%
Birla Sun Life Short Term Fund Grwth - Direct Plan	2.10%

## Industry Allocation



## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2017: ₹ 20.4737

Inception - May 09, 2011	1 Year	3 Years	5 Years	Since Inception
<b>Birla Sun Life Financial Planning FOF - Aggressive Plan</b>	19.86	15.40	16.22	12.54
Value of Std Investment of ₹ 10,000	11986	15380	21216	20474
<b>Benchmark - 70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold</b>	14.70	9.37	12.00	9.09
Value of Std Investment of ₹ 10,000	11470	13090	17626	16946
<b>Additional Benchmark - CRISIL 10 Year Gilt Index</b>	11.08	10.69	8.32	8.05
Value of Std Investment of ₹ 10,000	11108	13568	14915	15990
<b>Additional Benchmark - S&amp;P BSE SENSEX</b>	16.79	8.73	13.93	8.94
Value of Std Investment of ₹ 10,000	11679	12861	19204	16809

- **Past performance may or may not be sustained in future.** The above performance is of Regular Plan - Growth Option. Kindly note that different plans have different expense structure. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Shравan Sreenivasula is 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. \*These Plan/Options continue for fresh subscriptions under the scheme'.
- **The scheme is currently managed by Mr. Shравan Sreenivasula since December 15, 2014 (2.5) years.**
- **The scheme is in existence for more than 5 years.**

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	710000	600000	360000	120000
Market Value of amount Invested	1101322	879640	438518	131557
Scheme Returns (CAGR)	14.73	15.31	13.26	18.45
70% Nifty 50 + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold returns# (CAGR)	9.87	9.91	8.07	13.97
CRISIL 10 Year Gilt Index returns# (CAGR)	9.24	9.60	10.98	9.98
S&P BSE SENSEX returns## (CAGR)	10.18	10.16	6.97	16.65

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

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

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

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

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

# Close Ended Scheme Performance

Birla Sun Life Capital Protection Oriented Fund - Series 21 - Regular Plan		NAV as on May 31, 2017: ₹ 12.2163	
Inception - Jun 09, 2014	1 Year	Since Inception	
Birla Sun Life Capital Protection Oriented Fund - Series 21 - Regular Plan	7.29	6.95	
Value of Std Investment of ₹ 10,000	10729	12216	
Benchmark - CRISIL MIP Blended Index	12.07	10.21	
Value of Std Investment of ₹ 10,000	11207	13359	
Additional Benchmark - CRISIL 10 Year Gilt Index	11.08	10.48	
Value of Std Investment of ₹ 10,000	11108	13457	

- 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 8. Total Schemes managed by Mr. Mohit Sharma is 23. Total Schemes managed by Mr. Vineet Maloo is 12. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- The scheme is currently managed by Mr. Mohit Sharma & Mr. Vineet Maloo since April 01, 2017 (0.1) year.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Capital Protection Oriented Fund - Series 23 - Regular Plan		NAV as on May 31, 2017: ₹ 11.8770	
Inception - Sep 18, 2014	1 Year	Since Inception	
Birla Sun Life Capital Protection Oriented Fund - Series 23 - Regular Plan	6.71	6.57	
Value of Std Investment of ₹ 10,000	10671	11877	
Benchmark - CRISIL MIP Blended Index	12.07	10.28	
Value of Std Investment of ₹ 10,000	11207	13025	
Additional Benchmark - CRISIL 10 Year Gilt Index	11.08	10.95	
Value of Std Investment of ₹ 10,000	11108	13239	

- 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 8. Total Schemes managed by Mr. Mohit Sharma is 23. Total Schemes managed by Mr. Vineet Maloo is 12. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- The scheme is currently managed by Mr. Mohit Sharma & Mr. Vineet Maloo since April 01, 2017 (0.1) year.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Capital Protection Oriented Fund - Series 26 - Regular Plan		NAV as on May 31, 2017: ₹ 10.7061	
Inception - Mar 30, 2015	1 Year	Since Inception	
Birla Sun Life Capital Protection Oriented Fund - Series 26 - Regular Plan	8.85	3.19	
Value of Std Investment of ₹ 10,000	10885	10706	
Benchmark - CRISIL MIP Blended Index	12.07	9.22	
Value of Std Investment of ₹ 10,000	11207	12113	
Additional Benchmark - CRISIL 10 Year Gilt Index	11.08	9.37	
Value of Std Investment of ₹ 10,000	11108	12148	

- 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. Mohit Sharma 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.
- The scheme is currently managed by Mr. Mohit Sharma & Mr. Ajay Garg since April 01, 2017 (0.1) year.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Capital Protection Oriented Fund - Series 30 - Regular Plan		NAV as on May 31, 2017: ₹ 11.0189	
Inception - Mar 16, 2016	1 Year	Since Inception	
Birla Sun Life Capital Protection Oriented Fund - Series 30 - Regular Plan	8.34	8.36	
Value of Std Investment of ₹ 10,000	10834	11019	
Benchmark - CRISIL MIP Blended Index	12.07	13.05	
Value of Std Investment of ₹ 10,000	11207	11598	
Additional Benchmark - CRISIL 10 Year Gilt Index	11.08	10.68	
Value of Std Investment of ₹ 10,000	11108	11304	

- 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 8. Total Schemes managed by Mr. Mohit Sharma is 23. Total Schemes managed by Mr. Vineet Maloo is 12. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- The scheme is currently managed by Mr. Mohit Sharma & Mr. Vineet Maloo since April 01, 2017 (0.1) year.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Capital Protection Oriented Fund - Series 22 - Regular Plan		NAV as on May 31, 2017: ₹ 12.1417	
Inception - Aug 13, 2014	1 Year	Since Inception	
Birla Sun Life Capital Protection Oriented Fund - Series 22 - Regular Plan	7.31	7.18	
Value of Std Investment of ₹ 10,000	10731	12142	
Benchmark - CRISIL MIP Blended Index	12.07	10.63	
Value of Std Investment of ₹ 10,000	11207	13268	
Additional Benchmark - CRISIL 10 Year Gilt Index	11.08	11.09	
Value of Std Investment of ₹ 10,000	11108	13425	

- 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 8. Total Schemes managed by Mr. Mohit Sharma is 23. Total Schemes managed by Mr. Vineet Maloo is 12. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- The scheme is currently managed by Mr. Mohit Sharma & Mr. Vineet Maloo since April 01, 2017 (0.1) year.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Capital Protection Oriented Fund - Series 25 - Regular Plan		NAV as on May 31, 2017: ₹ 11.1170	
Inception - Nov 26, 2014	1 Year	Since Inception	
Birla Sun Life Capital Protection Oriented Fund - Series 25 - Regular Plan	9.08	4.30	
Value of Std Investment of ₹ 10,000	10908	11117	
Benchmark - CRISIL MIP Blended Index	12.07	9.45	
Value of Std Investment of ₹ 10,000	11207	12547	
Additional Benchmark - CRISIL 10 Year Gilt Index	11.08	10.25	
Value of Std Investment of ₹ 10,000	11108	12779	

- 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. Mohit Sharma 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.
- The scheme is currently managed by Mr. Mohit Sharma & Mr. Ajay Garg since April 01, 2017 (0.1) year.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Capital Protection Oriented Fund - Series 29 - Regular Plan		NAV as on May 31, 2017: ₹ 11.3126	
Inception - Dec 10, 2015	1 Year	Since Inception	
Birla Sun Life Capital Protection Oriented Fund - Series 29 - Regular Plan	8.60	8.73	
Value of Std Investment of ₹ 10,000	10860	11313	
Benchmark - CRISIL MIP Blended Index	12.07	11.49	
Value of Std Investment of ₹ 10,000	11207	11739	
Additional Benchmark - CRISIL 10 Year Gilt Index	11.08	11.00	
Value of Std Investment of ₹ 10,000	11108	11663	

- 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 8. Total Schemes managed by Mr. Mohit Sharma is 23. Total Schemes managed by Mr. Vineet Maloo is 12. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- The scheme is currently managed by Mr. Mohit Sharma & Mr. Vineet Maloo since April 01, 2017 (0.1) year.
- The scheme is in existence for more than 1 year but less than 3 years.



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# Close Ended Scheme Performance

Birla Sun Life Emerging Leaders Fund - Series 2 - Regular Plan - Growth		NAV as on May 31, 2017: ₹ 16.9800	
Inception - Jun 05, 2014	1 Year	Since Inception	
Birla Sun Life Emerging Leaders Fund - Series 2 - Regular Plan - Growth	32.97	19.38	
Value of Std Investment of ₹ 10,000	13297	16980	
Benchmark - S&P BSE MidCap	28.68	17.83	
Value of Std Investment of ₹ 10,000	12868	16330	
Additional Benchmark - Nifty 50	17.91	8.82	
Value of Std Investment of ₹ 10,000	11791	12873	

- Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Mahesh Patil is 8. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- The scheme is currently managed by Mr. Mahesh Patil since Jun 05, 2014 (2.10) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Emerging Leaders Fund - Series 4 - Regular Plan - Growth		NAV as on May 31, 2017: ₹ 16.1100	
Inception - Aug 06, 2014	1 Year	Since Inception	
Birla Sun Life Emerging Leaders Fund - Series 4 - Regular Plan - Growth	34.47	18.43	
Value of Std Investment of ₹ 10,000	13447	16110	
Benchmark - S&P BSE MidCap	28.68	17.87	
Value of Std Investment of ₹ 10,000	12868	15895	
Additional Benchmark - Nifty 50	17.91	8.36	
Value of Std Investment of ₹ 10,000	11791	12541	

- Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Mahesh Patil is 8. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- The scheme is currently managed by Mr. Mahesh Patil & Mr. Milind Bafna since Aug 06, 2014 (2.9) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Emerging Leaders Fund - Series 6 - Regular Plan - Growth		NAV as on May 31, 2017: ₹ 13.8800	
Inception - Apr 17, 2015	1 Year	Since Inception	
Birla Sun Life Emerging Leaders Fund - Series 6 - Regular Plan - Growth	35.41	16.70	
Value of Std Investment of ₹ 10,000	13541	13880	
Benchmark - S&P BSE MidCap	28.68	15.49	
Value of Std Investment of ₹ 10,000	12868	13577	
Additional Benchmark - Nifty 50	17.91	5.39	
Value of Std Investment of ₹ 10,000	11791	11180	

- Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- The scheme is currently managed by Mr. Satyabrata Mohanty since Apr 17, 2015 (2.2) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Focused Equity Fund - Series 3 - Regular Plan - Growth		NAV as on May 31, 2017: ₹ 12.7600	
Inception - Oct 30, 2014	1 Year	Since Inception	
Birla Sun Life Focused Equity Fund - Series 3 - Regular Plan - Growth	23.17	9.88	
Value of Std Investment of ₹ 10,000	12317	12760	
Benchmark - Nifty 100	20.05	8.07	
Value of Std Investment of ₹ 10,000	12005	12222	
Additional Benchmark - Nifty 50	17.91	6.53	
Value of Std Investment of ₹ 10,000	11791	11777	

- 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 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- The scheme is currently managed by Mr. Anil Shah since Oct 30, 2014 (2.6) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Emerging Leaders Fund - Series 3 - Regular Plan - Growth		NAV as on May 31, 2017: ₹ 15.5000	
Inception - Jul 08, 2014	1 Year	Since Inception	
Birla Sun Life Emerging Leaders Fund - Series 3 - Regular Plan - Growth	32.93	16.32	
Value of Std Investment of ₹ 10,000	13293	15500	
Benchmark - S&P BSE MidCap	28.68	17.30	
Value of Std Investment of ₹ 10,000	12868	15879	
Additional Benchmark - Nifty 50	17.91	8.36	
Value of Std Investment of ₹ 10,000	11791	12621	

- Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Mahesh Patil is 8. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- The scheme is currently managed by Mr. Mahesh Patil & Mr. Milind Bafna since Jul 08, 2014 (2.9) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Emerging Leaders Fund - Series 5 - Regular Plan - Growth		NAV as on May 31, 2017: ₹ 14.4100	
Inception - Jan 01, 2015	1 Year	Since Inception	
Birla Sun Life Emerging Leaders Fund - Series 5 - Regular Plan - Growth	35.82	16.34	
Value of Std Investment of ₹ 10,000	13582	14410	
Benchmark - S&P BSE MidCap	28.68	14.99	
Value of Std Investment of ₹ 10,000	12868	14009	
Additional Benchmark - Nifty 50	17.91	6.40	
Value of Std Investment of ₹ 10,000	11791	11614	

- 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. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- The scheme is currently managed by Mr. Jayesh Gandhi since Jan 01, 2015 (2.5) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Emerging Leaders Fund - Series 7 - Regular Plan - Growth		NAV as on May 31, 2017: ₹ 14.7600	
Inception - Feb 24, 2016	1 Year	Since Inception	
Birla Sun Life Emerging Leaders Fund - Series 7 - Regular Plan - Growth	32.97	36.01	
Value of Std Investment of ₹ 10,000	13297	14760	
Benchmark - Nifty Free Float Midcap 100	31.73	37.98	
Value of Std Investment of ₹ 10,000	13173	15030	
Additional Benchmark - Nifty 50	17.91	28.30	
Value of Std Investment of ₹ 10,000	11791	13708	

- 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. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- The scheme is currently managed by Mr. Jayesh Gandhi since Feb 24, 2016 (1.3) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Focused Equity Fund - Series 4 - Regular Plan - Growth		NAV as on May 31, 2017: ₹ 12.3100	
Inception - Dec 19, 2014	1 Year	Since Inception	
Birla Sun Life Focused Equity Fund - Series 4 - Regular Plan - Growth	23.35	8.86	
Value of Std Investment of ₹ 10,000	12335	12310	
Benchmark - Nifty 100	20.05	8.02	
Value of Std Investment of ₹ 10,000	12005	12079	
Additional Benchmark - Nifty 50	17.91	6.61	
Value of Std Investment of ₹ 10,000	11791	11697	

- 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 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- The scheme is currently managed by Mr. Anil Shah since Dec 19, 2014 (2.5) years.
- The scheme is in existence for more than 1 year but less than 3 years.



# Close Ended Scheme Performance

Birla Sun Life Focused Equity Fund - Series 5 - Regular Plan - Growth		NAV as on May 31, 2017: ₹ 11.7700	
Inception - Mar 25, 2015	1 Year	Since Inception	
Birla Sun Life Focused Equity Fund - Series 5 - Regular Plan - Growth	23.76	7.74	
Value of Std Investment of ₹ 10,000	12376	11770	
Benchmark - Nifty 100	20.05	7.00	
Value of Std Investment of ₹ 10,000	12005	11595	
Additional Benchmark - Nifty 50	17.91	5.66	
Value of Std Investment of ₹ 10,000	11791	11278	

- **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 6. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- The scheme is currently managed by Mr. Anil Shah since Mar 25, 2015 (2.2) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Birla Sun Life Focused Equity Fund - Series 6 - Regular Plan - Growth		NAV as on May 31, 2017: ₹ 12.7100	
Inception - Oct 16, 2015	1 Year	Since Inception	
Birla Sun Life Focused Equity Fund - Series 6 - Regular Plan - Growth	24.49	15.91	
Value of Std Investment of ₹ 10,000	12449	12710	
Benchmark - Nifty 100	20.05	11.20	
Value of Std Investment of ₹ 10,000	12005	11882	
Additional Benchmark - Nifty 50	17.91	10.02	
Value of Std Investment of ₹ 10,000	11791	11679	

- **Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Satyabrata Mohanty is 11. Refer annexure on page no. 67 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.
- The scheme is currently managed by Mr. Satyabrata Mohanty since Oct 16, 2015 (1.7) years.
- The scheme is in existence for more than 1 year but less than 3 years.

Performance details for close ended Capital Protection Oriented Schemes with less than 1 year of existence have not been disclosed. Schemes mentioned in order of performance for the period May 31, 2016 - May 31, 2017. Due to inherent difference in nature of schemes above (i.e. equity, hybrid, debt schemes) as may be managed by Fund Manager, performance of such schemes may not be strictly comparable. Further, for the schemes in existence for less than a year, the past performance details have not been provided. Further, performance of Fixed Term Plans (FTPs) / Fixed Maturity Plans (FMP) / Interval Income Schemes are not considered above, as FMPs / FTPs / Interval Income Schemes are close ended / interval schemes of varying maturities and performance of such schemes may not be strictly comparable with open ended schemes managed by Fund Managers.



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# Fund Manager-wise Scheme Details

Sr. no	Funds Managed By Mr. Ajay Garg	Refer page No
1	Birla Sun Life Capital Protection Oriented Fund - Series 25 <sup>#</sup>	64
2	Birla Sun Life Capital Protection Oriented Fund - Series 26 <sup>#</sup>	64
3	Birla Sun Life Index Fund	37
4	Birla Sun Life MNC Fund	42
5	Birla Sun Life Tax Plan	29
6	Birla Sun Life Tax Relief '96	28
7	Birla Sun Life Tax Savings Fund	30

\* Funds co-managed by Mr. Mohit Sharma

Sr. no	Funds Managed By Mr. Anil Shah	Refer page No
1	Birla Sun Life Equity Fund	40
2	Birla Sun Life Focused Equity Fund - Series 3	65
3	Birla Sun Life Focused Equity Fund - Series 4	65
4	Birla Sun Life Focused Equity Fund - Series 5	66
5	Birla Sun Life India GenNext Fund <sup>#</sup>	53
6	Birla Sun Life Manufacturing Equity Fund	46

\* Funds co-managed by Mr. Chanchal Khandelwal

Sr. no	Funds Managed By Mr. Chanchal Khandelwal	Refer page No
1	Birla Sun Life India GenNext Fund <sup>#</sup>	53

\* Funds co-managed by Mr. Anil Shah

Sr. no	Funds Managed By Mr. Dhaval Gala	Refer page No
1	Birla Sun Life Banking and Financial Services Fund <sup>#</sup>	47

© Funds co-managed by Mr. Satyabrata Mohanty

Sr. no	Funds Managed By Mr. Jayesh Gandhi	Refer page No
1	Birla Sun Life Emerging Leaders Fund - Series 5	65
2	Birla Sun Life Emerging Leaders Fund - Series 7	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 <sup>#</sup>	34

\* Funds co-managed by Mr. Satyabrata Mohanty

© Funds co-managed by Mr. Pranay Sinha

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

\* Funds co-managed by Mr. Pranay Sinha

© Funds co-managed by Mr. Milind Bafna

^ Funds co-managed by Mr. Dhaval Shah

\* Funds co-managed by Mr. Vineet Maloo

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

\* Funds co-managed by Mr. Mahesh Patil

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

Sr. no	Funds Managed By Mr. Vineet Maloo	Refer page No
1	Birla Sun Life Balanced Advantage Fund <sup>#</sup>	35
2	Birla Sun Life Capital Protection Oriented Fund - Series 21 <sup>#</sup>	64
3	Birla Sun Life Capital Protection Oriented Fund - Series 22 <sup>#</sup>	64
4	Birla Sun Life Capital Protection Oriented Fund - Series 23 <sup>#</sup>	64
5	Birla Sun Life Capital Protection Oriented Fund - Series 29 <sup>#</sup>	64
6	Birla Sun Life Capital Protection Oriented Fund - Series 30 <sup>#</sup>	64
7	Birla Sun Life Dividend Yield Plus <sup>#</sup>	48
8	Birla Sun Life Infrastructure Fund <sup>^</sup>	35
9	Birla Sun Life International Equity Fund - Plan A	55
10	Birla Sun Life International Equity Fund - Plan B	56
11	Birla Sun Life MIP II - Wealth 25 Plan <sup>#</sup>	26

\* Funds co-managed by Mr. Satyabrata Mohanty

© Funds co-managed by Mr. Mohit Sharma

© Funds co-managed by Mr. Pranay Sinha

^ Funds co-managed by Mr. Mahesh Patil

Sr. no	Funds Managed By Mr. Kaustubh Gupta	Refer page No
1	Birla Sun Life Cash Manager <sup>#</sup>	5
2	Birla Sun Life Cash Plus <sup>#</sup>	3
3	Birla Sun Life Floating Rate Fund - Long Term Plan	7
4	Birla Sun Life Floating Rate Fund - Short Term Plan <sup>#</sup>	4
5	Birla Sun Life Government Securities Fund - Long Term Plan	17
6	Birla Sun Life Savings Fund <sup>#</sup>	6
7	Birla Sun Life Short Term Fund <sup>#</sup>	9
8	Birla Sun Life Short Term Opportunities Fund <sup>#</sup>	10
9	Birla Sun Life Treasury Optimizer Plan <sup>#</sup>	11

\* Funds co-managed by Ms. Sunaina Da Cunha

© Funds co-managed by Mr. Mohit Sharma

^ Funds co-managed by Mr. Maneesh Dangi

Sr. no	Funds Managed By Mr. Maneesh Dangi	Refer page No
1	Birla Sun Life Corporate Bond Fund <sup>#</sup>	13
2	Birla Sun Life Dynamic Bond Fund <sup>#</sup>	14
3	Birla Sun Life Medium Term Plan <sup>#</sup>	12
4	Birla Sun Life Short Term Fund <sup>#</sup>	9
5	Birla Sun Life Short Term Opportunities Fund <sup>#</sup>	10
6	Birla Sun Life Treasury Optimizer Plan <sup>#</sup>	11

\* Funds co-managed by Ms. Sunaina Da Cunha

© Funds co-managed by Mr. Pranay Sinha

\* Funds co-managed by Mr. Kaustubh Gupta

Sr. no	Funds Managed By Mr. Pranay Sinha	Refer page No
1	Birla Sun Life Balanced '95 Fund <sup>#</sup>	36
2	Birla Sun Life Constant Maturity 10 Year Gilt Fund <sup>#</sup>	16
3	Birla Sun Life Dynamic Bond Fund <sup>#</sup>	14
4	Birla Sun Life Equity Savings Fund <sup>#</sup>	34
5	Birla Sun Life Gilt Plus - PF Plan <sup>#</sup>	18
6	Birla Sun Life Gold ETF	15
7	Birla Sun Life Income Plus <sup>#</sup>	15
8	Birla Sun Life MIP II - Wealth 25 Plan <sup>#</sup>	26

\* Funds co-managed by Mr. Vineet Maloo

© Funds co-managed by Mr. Mahesh Patil

\* Funds co-managed by Mr. Satyabrata Mohanty

^ Funds co-managed by Mr. Lovelish Solanki

© Funds co-managed by Mr. Dhaval Shah

\* Funds co-managed by Mr. Ashish Kela

\* Funds co-managed by Mr. Maneesh Dangi

Sr. no	Funds Managed By Mr. Mohit Sharma	Refer page No
1	Birla Sun Life Balanced Advantage Fund <sup>#</sup>	35
2	Birla Sun Life Cash Manager <sup>#</sup>	5
3	Birla Sun Life Capital Protection Oriented Fund - Series 21 <sup>#</sup>	64
4	Birla Sun Life Capital Protection Oriented Fund - Series 22 <sup>#</sup>	64
5	Birla Sun Life Capital Protection Oriented Fund - Series 23 <sup>#</sup>	64
6	Birla Sun Life Capital Protection Oriented Fund - Series 25 <sup>#</sup>	64
7	Birla Sun Life Capital Protection Oriented Fund - Series 26 <sup>#</sup>	64
8	Birla Sun Life Capital Protection Oriented Fund - Series 29 <sup>#</sup>	64
9	Birla Sun Life Capital Protection Oriented Fund - Series 30 <sup>#</sup>	64
10	Birla Sun Life Floating Rate Fund - Short Term Plan <sup>#</sup>	4

\* Funds co-managed by Mr. Ajay Garg

© Funds co-managed by Mr. Vineet Maloo

© Funds co-managed by Mr. Kaustubh Gupta

Sr. no	Funds Managed By Mr. Satyabrata Mohanty	Refer page No
1	Birla Sun Life Advantage Fund	41
2	Birla Sun Life Banking and Financial Services Fund <sup>#</sup>	47
3	Birla Sun Life Dividend Yield Plus <sup>#</sup>	48
4	Birla Sun Life Emerging Leaders Fund - Series 6	65
5	Birla Sun Life Equity Savings Fund <sup>#</sup>	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 - Wealth 25 Plan <sup>#</sup>	26
9	Birla Sun Life Special Situations Fund	49

\* Funds co-managed by Mr. Pranay Sinha

© Funds co-managed by Mr. Vineet Maloo

^ Funds co-managed by Mr. Lovelish Solanki

© Funds co-managed by Mr. Dhaval Gala

Sr. no	Funds Managed By Ms. Sunaina Da Cunha	Refer page No
1	Birla Sun Life Cash Plus <sup>#</sup>	3
2	Birla Sun Life Corporate Bond Fund <sup>#</sup>	13
3	Birla Sun Life Medium Term Plan <sup>#</sup>	12
4	Birla Sun Life Long Term Accrual Fund	24
5	Birla Sun Life Credit Opportunities Fund	23
6	Birla Sun Life Low Duration Fund	25
7	Birla Sun Life Savings Fund <sup>#</sup>	6

\* Funds co-managed by Mr. Kaustubh Gupta

\* Funds co-managed by Mr. Maneesh Dangi

Sr. no	Funds Managed By Mr. Dhaval Shah	Refer page No
1	Birla Sun Life Balanced '95 Fund <sup>#</sup>	36

© Funds co-managed by Mr. Mahesh Patil

© Funds co-managed by Mr. Pranay Sinha

Sr. no	Funds Managed By Mr. Ashish Kela	Refer page No
1	Birla Sun Life Constant Maturity 10 Year Gilt Fund <sup>#</sup>	16
2	Birla Sun Life Gilt Plus - PF Plan <sup>#</sup>	18
3	Birla Sun Life Income Plus <sup>#</sup>	15

\* Funds co-managed by Mr. Pranay Sinha

The Fund Manager-wise Scheme Details appearing above are As on May 31, 2017.

**Savings Solutions**

**Birla Sun Life Cash Plus**

Allocation as a % of Net Assets	Rating	%
77 Days CMB (MD 16/08/2017)	SOV	7.27%
35 Days CMB (MD 16/06/2017)	SOV	4.18%
91 Days Tbill (MD 20/07/2017)	SOV	3.81%
ICICI Bank Limited	ICRA A1+	2.68%
NTPC Limited	ICRA A1+	2.30%
Vedanta Limited	CRISIL A1+	2.21%
Steel Authority of India Limited	CARE A1+	2.08%
182 Days Tbill (MD 29/06/2017)	SOV	1.94%
ECIL Finance Ltd	CRISIL A1+	1.88%
Axis Bank Limited	CRISIL A1+	1.81%
Hindustan Zinc Limited	CRISIL A1+	1.57%
Axis Bank Limited	CRISIL A1+	1.51%
National Bank For Agriculture and Rural Development	CRISIL A1+	1.50%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	1.49%
PNB Housing Finance Limited	CARE A1+	1.48%
The South Indian Bank Limited	CARE A1+	1.34%
Vedanta Limited	CRISIL A1+	1.19%
STCI Finance Limited	CRISIL A1+	1.19%
Vedanta Limited	CRISIL A1+	1.12%
Indiabulls Housing Finance Limited	CRISIL A1+	1.05%
India Infoline Finance Ltd	ICRA A1+	1.03%
91 Days Tbill (MD 03/08/2017)	SOV	0.95%
Credit Suisse AG Indian Bank Branch	CRISIL A1+	0.90%
Kotak Mahindra Bank Limited	CARE A1+	0.90%
JSW Steel Limited	CRISIL A1+	0.90%
Axis Bank Limited	CRISIL A1+	0.90%
Vedanta Limited	CRISIL A1+	0.89%
Vedanta Limited	CRISIL A1+	0.89%
Hero Fincorp Limited	CRISIL A1+	0.89%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.88%
Taiwandi Sabo Power Ltd	CRISIL A1+(SO)	0.86%
Taiwandi Sabo Power Ltd	CRISIL A1+(SO)	0.85%
Vedanta Limited	CRISIL A1+	0.82%
Kotak Mahindra Bank Limited	ICRA A1+	0.76%
Tata Capital Financial Services Ltd	CRISIL A1+	0.76%
Indiabulls Housing Finance Limited	CRISIL A1+	0.75%
Sheba Properties Limited	CARE A1+	0.75%
The South Indian Bank Limited	CARE A1+	0.75%
Piramal Enterprises Limited	ICRA A1+	0.68%
Reliance Capital Limited	ICRA A1+	0.60%
Tata Capital Financial Services Ltd	ICRA A1+	0.60%
Taiwandi Sabo Power Ltd	CRISIL A1+(SO)	0.60%
Tata Motors Finance Solutions Ltd	CRISIL A1+	0.60%
Muthoot Finance Limited	CRISIL A1+	0.60%
Tata Capital Ltd	CRISIL A1+	0.60%
L&T Finance Ltd	CARE A1+	0.60%
Piramal Finance Private Limited	ICRA A1+	0.60%
Piramal Finance Private Limited	ICRA A1+	0.60%
JM Financial Limited	ICRA A1+	0.60%
Kotak Mahindra Bank Limited	ICRA A1+	0.60%
91 Days Tbill (MD 10/08/2017)	SOV	0.60%
91 Days Tbill (MD 15/06/2017)	ICRA A1+	0.60%
91 Days Tbill (MD 17/08/2017)	ICRA A1+	0.60%
Welspun Renewables Energy Private Limited	IND A1+(SO)	0.60%
JM Financial Limited	ICRA A1+	0.57%
Adani Enterprises Limited	BWR A1+	0.57%
HDFC Credila Financial Services Pvt Ltd	ICRA A1+	0.57%
RBL Bank Limited	ICRA A1+	0.51%
Tata Housing Development Co Ltd	CARE A1+	0.45%
Tata Housing Development Co Ltd	ICRA A1+	0.45%
Godrej Properties Limited	IND A1+	0.45%
Godrej Properties Limited	ICRA A1+	0.45%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.45%
National Bank For Agriculture and Rural Development	CRISIL A1+(SO)	0.45%
Jhajjar Power Ltd	IND A1+	0.45%
Godrej Properties Limited	ICRA A1+	0.45%
Godrej Properties Limited	ICRA A1+	0.45%
Godrej Properties Limited	ICRA A1+	0.45%
Volkswagen Finance Pvt Ltd	ICRA A1+	0.38%
Godrej Properties Limited	CARE A1+	0.37%
Jhajjar Power Ltd	CRISIL A1+	0.37%
Adani Enterprises Limited	ICRA A1+	0.36%
Magma Fincorp Limited	ICRA A1+	0.30%
Tata Power Company Limited	ICRA A1+	0.30%
Adani Enterprises Limited	BWR A1+	0.30%
L&T Finance Ltd	CRISIL A1+	0.30%
Nirma Ltd	ICRA A1+	0.30%
Mahindra & Mahindra Financial Services Limited	CRISIL A1+	0.30%
HDFC Credila Financial Services Pvt Ltd	ICRA A1+	0.30%
ICICI Securities Ltd	CRISIL A1+	0.30%
Axis Bank Limited	ICRA A1+	0.30%
ICICI Securities Ltd	CRISIL A1+	0.30%
JM Financial Credit Solution Limited	ICRA A1+	0.30%
Sundaram BNP Paribas Home Finance Ltd	CRISIL A1+	0.30%
JM Financial Services Ltd	ICRA A1+	0.30%
Rural Electrification Corporation Limited	CRISIL AAA	0.29%
L&T Finance Ltd	CARE A1+	0.30%
Barclays Invest & Loans India Ltd	ICRA A1+	0.30%
JM Financial Services Ltd	ICRA A1+	0.30%
JM Financial Services Ltd	ICRA A1+	0.30%
L & T Infrastructure Finance Co Ltd	CARE A1+	0.30%
Power Grid Corporation of India Limited	CRISIL AAA	0.24%
Shriram Transport Finance Company Limited	CRISIL AAA	0.24%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.12%
Cash & Current Assets		-12.30%
<b>Total</b>		<b>100.00%</b>

ICICI Securities Ltd	CRISIL A1+	0.15%
Barclays Invest & Loans India Ltd	ICRA A1+	0.15%
ICICI Bank Limited	ICRA A1+	0.15%
Dalmia Bharat Limited	CARE A1+	0.15%
JM Financial Products Ltd	ICRA A1+	0.15%
IL & FS Education and Technology Services Ltd	CARE A1+	0.15%
Nirma Ltd	CRISIL A1+	0.15%
Taiwandi Sabo Power Ltd	CRISIL A1+(SO)	0.15%
Mahindra Lifespace Developers Limited	IND A1+	0.15%
IL & FS Education and Technology Services Ltd	CARE A1+	0.15%
JM Financial Products Ltd	ICRA A1+	0.15%
Karvy Stock Broking Ltd	ICRA A1+(SO)	0.09%
Tata Capital Financial Services Ltd	CRISIL AA+	0.08%
Indiabulls Housing Finance Limited	CARE AA+	0.08%
L & T Infrastructure Finance Co Ltd	CARE AA+	0.08%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.08%
IL & FS Education and Technology Services Ltd	CARE A1+	0.08%
Credit Suisse AG Indian Bank Branch	CRISIL A1+	0.08%
Julius Baer Capital India Pvt Ltd	IND A1+	0.08%
Mahindra Lifespace Developers Limited	IND A1+	0.07%
Shriram Transport Finance Company Limited	CRISIL AA+	0.05%
364 Days Tbill (MD 08/06/2017)	SOV	0.05%
L&T Finance Ltd	CARE AA+	0.03%
Tata Capital Financial Services Ltd	ICRA AA+	0.03%
Cash & Current Assets		15.28%
<b>Total</b>		<b>100.00%</b>

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

Allocation as a % of Net Assets	Rating	%
91 Days Tbill (MD 10/08/2017)	SOV	14.90%
Axis Bank Limited	SOV	7.83%
91 Days Tbill (MD 17/08/2017)	SOV	7.27%
IDFC Bank Limited	ICRA A1+	7.15%
Kotak Mahindra Bank Limited	CARE A1+	6.63%
JSW Steel Limited	CARE A1+	6.02%
Indiabulls Real Estate Limited	CARE A1+	4.80%
India Infoline Finance Ltd	ICRA A1+	4.52%
Manappuram Finance Limited	CRISIL A1+	3.62%
JSW Steel Limited	CARE A1+	3.56%
The South Indian Bank Limited	CARE A1+	2.99%
PTC India Financial Services Limited	CRISIL A1+	2.41%
Mahindra & Mahindra Financial Services Limited	CRISIL A1+	2.36%
ICICI Sec Primary Dealership Ltd.	CRISIL A1+	1.81%
Tata Power Company Limited	ICRA A1+	1.79%
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.21%
Kotak Securities Ltd	ICRA A1+	1.21%
JSW Steel Limited	CARE A1+	1.21%
Tata Housing Development Co Ltd	CARE A1+	1.21%
STCI Finance Limited	CRISIL A1+	1.21%
Indiabulls Housing Finance Limited	CRISIL A1+	1.21%
Reliance Capital Limited	ICRA A1+	1.20%
Welspun Renewables Energy Private Limited	IND A1+(SO)	1.20%
JM Financial Limited	ICRA A1+	1.20%
Adani Enterprises Limited	BWR A1+	1.20%
HDFC Credila Financial Services Pvt Ltd	ICRA A1+	1.20%
RBL Bank Limited	ICRA A1+	1.15%
Tata Housing Development Co Ltd	CARE A1+	1.15%
Tata Housing Development Co Ltd	ICRA A1+	1.15%
Godrej Properties Limited	CARE A1+	0.95%
Cholamandalam Investment and Finance Company Limited	ICRA A1+	0.91%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.92%
Jhajjar Power Ltd	IND A1+	0.90%
Godrej Properties Limited	ICRA A1+	0.90%
Godrej Properties Limited	ICRA A1+	0.90%
Godrej Properties Limited	ICRA A1+	0.89%
Volkswagen Finance Pvt Ltd	ICRA A1+	0.78%
Godrej Properties Limited	ICRA A1+	0.72%
Jhajjar Power Ltd	IND A1+	0.60%
Adani Enterprises Limited	BWR A1+	0.60%
Magma Fincorp Limited	CRISIL A1+	0.60%
Tata Power Company Limited	ICRA A1+	0.60%
Adani Enterprises Limited	BWR A1+	0.60%
L&T Finance Ltd	CRISIL A1+	0.60%
Nirma Ltd	ICRA A1+	0.60%
Mahindra & Mahindra Financial Services Limited	CRISIL A1+	0.60%
HDFC Credila Financial Services Pvt Ltd	ICRA A1+	0.60%
ICICI Securities Ltd	CRISIL A1+	0.60%
Axis Bank Limited	ICRA A1+	0.60%
ICICI Securities Ltd	CRISIL A1+	0.60%
JM Financial Credit Solution Limited	ICRA A1+	0.60%
Sundaram BNP Paribas Home Finance Ltd	CRISIL A1+	0.54%
JM Financial Services Ltd	ICRA A1+	0.36%
Rural Electrification Corporation Limited	CRISIL AAA	0.30%
L&T Finance Ltd	CARE A1+	0.30%
Barclays Invest & Loans India Ltd	ICRA A1+	0.30%
JM Financial Services Ltd	ICRA A1+	0.30%
JM Financial Services Ltd	ICRA A1+	0.30%
L & T Infrastructure Finance Co Ltd	CARE A1+	0.30%
Power Grid Corporation of India Limited	CRISIL AAA	0.24%
Shriram Transport Finance Company Limited	CRISIL AAA	0.24%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.12%
Cash & Current Assets		-12.30%
<b>Total</b>		<b>100.00%</b>

**Birla Sun Life Cash Manager**

Allocation as a % of Net Assets	Rating	%
Tata Power Company Limited	CRISIL AA	8.16%
Reliance Jio Infocomm Limited	CRISIL AAA	5.09%
ONGC Petro Additions Ltd	ICRA AAA(SO)	4.26%
Novo Anan 2017 Trust	ICRA A1+(SO)	2.65%
Small Industries Dev Bank of India	CARE AAA	2.65%
Tata Capital Financial Services Ltd	CRISIL AA+	2.63%
Power Finance Corporation Limited	CRISIL AAA	2.29%
Indiabulls Housing Finance Limited	CARE AAA	2.19%
Shriram Transport Finance Company Limited	CRISIL AAA	2.17%
Housing Development Finance Corporation Limited	CRISIL AAA	2.16%
Tata Sons Ltd	CRISIL AAA	2.14%
Kotak Mahindra Prime Ltd	CRISIL AAA	1.96%
TATA Realty & Infrastructure Ltd	ICRA A1+	1.92%
Power Finance Corporation Limited	CRISIL AAA	1.84%
Export Import Bank of India	CRISIL AAA	1.70%
Tata Capital Financial Services Ltd	CRISIL AA+	1.65%
Power Finance Corporation Limited	CRISIL AAA	1.63%
Indiabulls Housing Finance Limited	CARE AAA	1.57%
ONGC Petro Additions Ltd	CARE AAA(SO)	1.52%
8.39% Rajasthan UDAY BOND (MD 15/03/2019)	SOV	1.46%
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.44%
Grand View Estates Pvt Ltd	ICRA AA(SO)	1.39%
8.85% Punjab SDL (MD 09/07/2019)	SOV	1.35%
Indiabulls Housing Finance Limited	CARE AAA	1.31%
Fullerton India Credit Co Ltd	ICRA AA+	1.31%
Shriram Transport Finance Company Limited	CRISIL AA+	1.31%
8.67% Punjab SDL (29/10/2019)	SOV	1.27%
Sheba Properties Limited	CRISIL AA	1.23%
Standard Chartered Invest & Loans Ltd.	CRISIL A1+	1.21%
Power Finance Corporation Limited	CRISIL AAA	1.19%
Aditya Birla Nuvo Limited	ICRA AA+	1.19%
Small Industries Dev Bank of India	CARE AAA	1.13%
Reliance Jio Infocomm Limited	CRISIL AAA	1.06%
Housing Development Finance Corporation Limited	CRISIL AAA	0.99%
Housing Development Finance Corporation Limited	CRISIL AAA	0.99%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.98%
Nirma Ltd	CRISIL AA	0.98%
Housing Development Finance Corporation Limited	CRISIL AAA	0.98%
Housing Development Finance Corporation Limited	CRISIL AAA	0.98%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.96%
Power Finance Corporation Limited	CRISIL AAA	0.92%
Housing Development Finance Corporation Limited	CRISIL AAA	0.82%
Taiwandi Sabo Power Ltd	CRISIL AA (SO)	0.76%
Rural Electrification Corporation Limited	CRISIL AAA	0.74%
Piramal Finance Private Limited	ICRA AA	0.71%
Rural Electrification Corporation Limited	CRISIL AAA	0.68%
IDFC Bank Limited	ICRA AAA	0.65%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.65%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.65%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.65%
Sheba Properties Limited	ICRA A1+	0.64%
Satin Creditcare Network Limited	ICRA A1+(SO)	0.64%
L & T Infrastructure Finance Co Ltd	CARE A1+	0.64%
Power Finance Corporation Limited	CRISIL AAA	0.54%
Rural Electrification Corporation Limited	CRISIL AAA	0.54%
Shriram Transport Finance Company Limited	CRISIL AA+	0.46%
Dewan Housing Finance Corporation Limited	CARE AAA	0.43%
Dewan Housing Finance Corporation Limited	CARE AAA	0.39%
Nabha Power Ltd	ICRA AAA(SO)	0.39%
SP Jammu Udhampur Highway Ltd	ICRA AAA(SO)	0.37%
Hero Fincorp Limited	ICRA AA+	0.36%
7.86% Rajasthan UDAY BOND (MD 23/06/2019)	SOV	0.33%
Adani Transmission Limited	IND AA+	0.33%
Power Finance Corporation Limited	CRISIL AAA	0.33%
Shriram Transport Finance Company Limited	CRISIL AAA	0.33%
LIH Housing Finance Limited	CRISIL AAA	0.33%
JSW Energy Limited	CARE AA	0.33%
Housing Development Finance Corporation Limited	CRISIL AAA	0.33%
HDB Financial Services Ltd	CRISIL AAA	0.32%
L & T Finance Ltd	CARE A1+	0.32%
8.21% Rajasthan UDAY BOND ( MD 31/03/2018)	SOV	0.32%
Tata Capital Financial Services Ltd	ICRA AA+	0.27%
Oriental Nagpur Betul Highway Limited	CRISIL AAA(SO)	0.24%
Oriental Nagpur Betul Highway Limited	CRISIL AAA(SO)	0.24%
ICICI Home Finance Company Ltd	CARE AAA	0.24%
Nabha Power Ltd	ICRA AAA(SO)	0.22%
Dewan Housing Finance Corporation Limited	CARE AAA	0.20%
JSW Energy Limited	CARE AA	0.20%
Vijaya Bank	CARE A1+	0.15%
Power Grid Corporation of India Limited	CRISIL AAA	0.14%
Export Import Bank of India	CRISIL AAA	0.13%
Small Industries Dev Bank of India	CARE AA+	0.13%
JSW Energy Limited	CARE AA	0.13%
Oriental Nagpur Betul Highway Limited	CRISIL AAA(SO)	0.10%
Power Grid Corporation of India Limited	CRISIL AAA	0.07%
9.86% Kerala SDL (MD 01/08/2018)	SOV	0.07%
9.90% West Bengal SDL (MD 01/08/2018)	SOV	0.07%



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8.57% Uttar Pradesh SDL (MD 12/03/2019)	SOV	0.07%
Power Finance Corporation Limited	CRISIL AAA	0.07%
Housing Development Finance Corporation Limited	CRISIL AAA	0.07%
Shriram Transport Finance Company Limited	CRISIL AA+	0.07%
IDBI Bank Limited	IND AA	0.04%
Andhra Bank	CARE A1+	0.03%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.01%
Export Import Bank of India	CRISIL A1+	0.01%
6.2925% Pay Fix & Rec Mibor(03/10/19)		0.003%
HDFCBK		0.003%
6.295% Pay Fix & Rec Mibor(03/10/19)		0.003%
HDFCBK		0.001%
6.29% Pay Fix & Rec Mibor(03/10/19)		0.001%
HDFCBK		0.001%
Birla Sun Life Floating Rate - ShtTer- Gr-Dir Plan		0.00%
Cash & Current Assets		5.62%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Savings Fund

Allocation as a % of Net Assets	Rating	%
Tata Power Company Limited	ICRA AA	4.44%
Dewan Housing Finance Corporation Limited	CARE AAA	2.43%
Reliance Jio Infocomm Limited	CRISIL AAA	2.37%
Power Finance Corporation Limited	CRISIL AAA	2.32%
Pune Solapur Expressway Pvt Ltd	ICRA A(SO)	1.88%
Vodafone Mobile Services Ltd	IND AAA	1.84%
Reliance Jio Infocomm Limited	CRISIL AAA	1.77%
Indiabulls Housing Finance Limited	CARE AAA	1.75%
Vodafone Mobile Services Ltd	IND AAA	1.50%
Novo Anhan 2017 Trust	ICRA A1+(SO)	1.37%
Housing Development Finance Corporation Limited	CRISIL AAA	1.35%
Power Finance Corporation Limited	CARE AAA	1.35%
Hinduja Leyland Finance Ltd	CARE AA+	1.35%
TATA Realty & Infrastructure Ltd	ICRA A1+	1.32%
Adani Ports and Special Economic Zone Limited	ICRA A1+	1.30%
ONGC Petro Additions Ltd	CARE AAA(SO)	1.28%
Indiabulls Housing Finance Limited	CARE AAA	1.28%
Adani Transmission Limited	IND AA+	1.23%
Mahindra & Mahindra Financial Services Limited	IND AAA	1.08%
Tata Sons Ltd	CRISIL AAA	1.08%
National Bank For Agriculture and Rural Development	IND AAA	1.08%
Vodafone Mobile Services Ltd	IND AAA	1.06%
TATA Realty & Infrastructure Ltd	ICRA A1+	1.05%
Dewan Housing Finance Corporation Limited	CARE AAA	1.04%
Tata Motors Limited	ICRA A1+	1.02%
Small Industries Dev Bank of India	CARE AAA	0.96%
Piramal Finance Private Limited	ICRA AA	0.96%
ICICI Home Finance Company Ltd	ICRA AAA	0.95%
Standard Chartered Invest & Loans Ltd.	CRISIL A1+	0.91%
ONGC Mangalore Petrochemicals Ltd	IND AAA	0.84%
Fullerton India Credit Co Ltd	ICRA A1+	0.83%
Indiabulls Housing Finance Limited	CARE AAA	0.83%
Sheba Properties Limited	CRISIL AA	0.82%
Tata Motors Limited	CARE AA+	0.82%
Tata Capital Financial Services Ltd	ICRA AA+	0.81%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.81%
Tata Capital Financial Services Ltd	ICRA AA-	0.81%
Indiabulls Housing Finance Limited	CARE AAA	0.77%
Shriram Transport Finance Company Limited	CRISIL AA+	0.76%
Housing & Urban Development Corporation Limited	CARE AAA	0.76%
Shriram Transport Finance Company Limited	IND AA+	0.73%
8.55% Jammu And Kashmir SDL(MD 17/02/2021)	SOV	0.73%
Reliance Jio Infocomm Limited	(SO)	0.70%
Power Finance Corporation Limited	CRISIL AAA	0.68%
Tata Capital Financial Services Ltd	ICRA AA+	0.68%
LIC Housing Finance Limited	CRISIL AAA	0.68%
Tata Power Company Limited	ICRA AA	0.68%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.67%
Shriram Transport Finance Company Limited	CRISIL AA+	0.62%
Power Finance Corporation Limited	CRISIL AAA	0.62%
Nabha Power Ltd	ICRA AAA(SO)	0.62%
Nirma Ltd	CRISIL AA	0.62%
Power Finance Corporation Limited	CRISIL AAA	0.62%
L&T Finance Ltd	CARE A1+	0.59%
Power Finance Corporation Limited	CRISIL AAA	0.57%
Sheba Properties Limited	CRISIL AA	0.56%
8.85% Punjab SDL (MD 09/07/2019)	SOV	0.56%
8.39% Rajasthan SDL (MD 15/03/2021)	SOV	0.56%
LIC Housing Finance Limited	CRISIL AAA	0.55%
ONGC Petro Additions Ltd	ICRA AAA(SO)	0.55%
Tata Capital Ltd	CRISIL AA+	0.54%
Tata Capital Ltd	CRISIL AA+	0.54%
Indiabulls Housing Finance Limited	CARE AAA	0.54%
LIC Housing Finance Limited	CARE AAA	0.54%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.54%
Housing Development Finance Corporation Limited	CRISIL AAA	0.54%
Sundaram Finance Limited	CRISIL AA+	0.54%
Sundaram BNP Paribas Home Finance Ltd	ICRA AA+	0.54%
Kotak Mahindra Prime Ltd	CRISIL A1+	0.54%
Tata Capital Financial Services Ltd	ICRA A1+	0.53%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.53%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	0.53%
TATA Realty & Infrastructure Ltd	ICRA A1+	0.52%
Barclays Invest & Loans India Ltd	ICRA A1+	0.51%

Cholamandalam Investment and Finance Company Limited	ICRA AA	0.51%
8.51% Gujarat SDL(MD 27/10/2020)	SOV	0.49%
Power Finance Corporation Limited	CRISIL AAA	0.49%
Power Finance Corporation Limited	CRISIL AAA	0.46%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.44%
IndusInd Bank Limited	CRISIL A1+	0.43%
Power Finance Corporation Limited	CRISIL AAA	0.43%
8.53% Tamilnadu SDL (MD 27/10/2020)	SOV	0.42%
Bahadur Oland Investments Pvt Ltd	ICRA A1+	0.42%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.41%
Tata Capital Financial Services Ltd	CRISIL AA+	0.41%
Housing Development Finance Corporation Limited	CRISIL AAA	0.41%
Kotak Mahindra Prime Limited	CARE AAA	0.41%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.40%
Housing Development Finance Corporation Limited	ICRA A1+	0.40%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.39%
Power Finance Corporation Limited	CRISIL AAA	0.39%
Shriram Transport Finance Company Limited	CRISIL AA+	0.36%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.35%
8.52% Andhra Pradesh SDL (MD 27/10/2020)	SOV	0.35%
Dewan Housing Finance Corporation Limited	CARE AAA	0.33%
8.55% Uttar Pradesh SDL (MD 27/10/2020)	SOV	0.31%
Power Finance Corporation Limited	CRISIL AAA	0.31%
LIC Housing Finance Limited	CARE AAA	0.30%
8.15% GOI (MD 11/06/2022)	SOV	0.28%
8.39% Rajasthan SDL(MD 24/11/2020)	SOV	0.28%
8.53% Puducherry SDL(MD 02/02/2021)	SOV	0.28%
8.39% Punjab SDL (MD 05/01/2021)	SOV	0.28%
Rural Electrification Corporation Limited	CRISIL AAA	0.28%
8.25% Rajasthan SDL(MD 20/01/2020)	SOV	0.28%
Indiabulls Housing Finance Limited	CARE AAA	0.27%
Housing Development Finance Corporation Limited	CRISIL AAA	0.27%
Shriram Transport Finance Company Limited	IND AA+	0.27%
Power Finance Corporation Limited	CRISIL AAA	0.27%
Nabha Power Ltd	ICRA AAA(SO)	0.27%
Sheba Properties Limited	CRISIL AA	0.27%
LIC Housing Finance Limited	CRISIL AAA	0.27%
8.51% Andhra Pradesh SDL (MD 17/02/2021)	SOV	0.27%
Shriram Transport Finance Company Limited	IND AA+	0.27%
ICICI Home Finance Company Ltd	ICRA AAA	0.27%
L & T Infrastructure Finance Co Ltd	CARE AA+	0.27%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.27%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.27%
8.93% Punjab SDL (MD 22/12/2020)	SOV	0.27%
Axis Bank Limited	ICRA A1+	0.26%
Small Industries Dev Bank of India	CARE A1+	0.25%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.25%
8.38% Maharashtra SDL (MD 25/03/2020)	SOV	0.22%
Housing Development Finance Corporation Limited	CRISIL AAA	0.22%
Tata Motors Limited	CARE AA+	0.22%
Housing Development Finance Corporation Limited	CRISIL AAA	0.22%
Tata Motors Limited	CARE AA+	0.22%
Housing Development Finance Corporation Limited	CRISIL AAA	0.22%
IL & FS Education and Technology Services Ltd	IND AA-(SO)	0.22%
Pune Solapur Expressway Pvt Ltd	ICRA A(SO)	0.22%
8.72% Bihar SDL (MD 25/01/2022)	SOV	0.20%
Reliance Jio Infocomm Limited	CRISIL AAA	0.20%
Housing Development Finance Corporation Limited	CRISIL AAA	0.19%
Power Finance Corporation Limited	CRISIL AAA	0.19%
Shriram Transport Finance Company Limited	CRISIL AA+	0.19%
8.18% Andhra Pradesh SDL(MD 21/07/2020)	SOV	0.18%
SP Jammu Udhampur Highway Ltd	ICRA AAA(SO)	0.17%
SP Jammu Udhampur Highway Ltd	ICRA AAA(SO)	0.16%
SP Jammu Udhampur Highway Ltd	ICRA AAA(SO)	0.16%
SP Jammu Udhampur Highway Ltd	ICRA AAA(SO)	0.15%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.15%
8.79% GOI (MD 08/11/2021)	SOV	0.14%
8.19% Uttar Pradesh SDL(MD 07/07/2020)	SOV	0.14%
Rural Electrification Corporation Limited	CRISIL AAA	0.14%
Vedanta Limited	CRISIL AA	0.14%
8.44% Madhya Pradesh SDL (MD 08/12/2020)	SOV	0.14%
8.51% Kerala SDL (MD 17/02/2021)	SOV	0.14%
8.46% Gujarat SDL (MD 03/03/2021)	SOV	0.14%
8.42% Maharashtra SDL (MD 25/08/2020)	SOV	0.14%
8.47% Puducherry SDL(MD 03/03/2021)	SOV	0.14%
8.35% Gujarat SDL (MD 06/10/2020)	SOV	0.14%
Power Finance Corporation Limited	CRISIL AAA	0.14%
Power Finance Corporation Limited	CRISIL AAA	0.14%
8.31% Uttar Pradesh SDL(MD 04/10/2019)	SOV	0.14%
Housing Development Finance Corporation Limited	CRISIL AAA	0.14%
Power Finance Corporation Limited	CRISIL AAA	0.14%
Export Import Bank of India	CRISIL AAA	0.14%
Tata Motors Limited	CARE AA+	0.14%
Tata Capital Financial Services Ltd	CRISIL AA+	0.14%
Steel Authority of India Limited	IND AA	0.13%
Axis Bank Limited	CRISIL A1+	0.13%
L&T Finance Ltd	CARE A1+	0.13%
ICICI Bank Limited	ICRA A1+	0.13%
Standard Chartered Invest & Loans Ltd.	CRISIL A1+	0.13%
8.51% Gurjat SDL (MD 17/02/2021)	SOV	0.12%
8.51% Haryana SDL (MD 27/10/2020)	SOV	0.12%
8.39% Uttarpradesh SDL(MD 03/02/2020)	SOV	0.11%
Indian Railway Finance Corp Ltd	CRISIL AAA	0.11%

Power Grid Corporation of India Limited	CRISIL AAA	0.11%
Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	0.11%
Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	0.10%
8.44% Punjab SDL (MD 10/1/2020)	SOV	0.10%
Oriental Nagpur Betul Highway Limited	CRISIL AAA(SO)	0.10%
Oriental Nagpur Betul Highway Limited	CRISIL AAA(SO)	0.10%
Oriental Nagpur Betul Highway Limited	CRISIL AAA(SO)	0.10%
91 Days Toll (MD 31/08/2017)	SOV	0.10%
Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	0.09%
Essel Lucknow Raebareilly Toll Roads Limited	CARE AAA(SO)	0.09%
8.66% Tamilnadu SDL (MD 25/01/2022)	SOV	0.08%
Power Finance Corporation Limited	CRISIL AAA	0.08%
Power Finance Corporation Limited	CRISIL AAA	0.08%
Oriental Nagpur Betul Highway Limited	CRISIL AAA(SO)	0.06%
8.74% Rajasthan SDL (MD 11/01/2022)	SOV	0.06%
8.72% Maharashtra SDL (MD 11/01/2022)	SOV	0.06%
8.72% Tamilnadu SDL (MD 11/01/2022)	SOV	0.06%
8.49% Bihar SDL (MD 07/10/2019)	SOV	0.06%
Power Finance Corporation Limited	CRISIL AAA	0.05%
LIC Housing Finance Limited	CRISIL AAA	0.05%
Tata Capital Financial Services Ltd	CRISIL AA+	0.05%
8.31% Gujarat SDL(MD 03/02/2020)	SOV	0.05%
Shriram Transport Finance Company Limited	CRISIL AA+	0.04%
IOT Utkal Energy Services Limited	(SO)	0.03%
9.09% Tamilnadu SDL (MD 19/10/2021)	SOV	0.03%
8.66% Maharashtra SDL (MD 21/09/2021)	SOV	0.03%
8.63% Andhra Pradesh SDL(MD 07/09/2021)	SOV	0.03%
8.59% Gurjat SDL (MD 24/08/2021)	SOV	0.03%
Rural Electrification Corporation Limited	CRISIL AAA	0.03%
7.85% Andhra Pradesh SDL(MD 22/07/2019)	SOV	0.03%
Indian Railway Finance Corp Ltd	CRISIL AAA	0.02%
8.53% Maharashtra SDL (MD 27/10/2020)	SOV	0.02%
Power Grid Corporation of India Limited	ICRA AAA	0.02%
Rural Electrification Corporation Limited	CRISIL AAA	0.002%
6.2875% Pay Fix & Rec Mibor(03/10/18)		0.001%
ICICISECPD		0.001%
Rural Electrification Corporation Limited	CRISIL AAA	0.001%
Birla Sun Life Cash Plus - Growth - Direct Plan		0.000%
Birla Sun Life Floating Rate - ShtTer- Gr-Dir Plan		0.000%
REC FLOAT & PAY_6.715_09/03/2022		-0.001%
HSBCBK		3.04%
Cash & Current Assets		3.04%
<b>Total</b>		<b>100.00%</b>

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

Allocation as a % of Net Assets	Rating	%
Novo Anhan 2017 Trust	ICRA A1+(SO)	4.67%
Sheba Properties Limited	ICRA A1+	2.98%
Shriram Transport Finance Company Limited	CRISIL AA+	2.73%
S.D. Corporation Pvt. Ltd	CARE A1+(SO)	2.69%
Housing Development Finance Corporation Limited	CRISIL AAA	2.39%
Vodafone Mobile Services Ltd	IND AAA	2.06%
Vodafone Mobile Services Ltd	IND AAA	2.05%
Indiabulls Housing Finance Limited	CARE AAA	2.04%
National Bank For Agriculture and Rural Development	CRISIL AAA	2.03%
Power Finance Corporation Limited	CRISIL AAA	1.91%
Housing Development Finance Corporation Limited	CRISIL AAA	1.88%
Rural Electrification Corporation Limited	CRISIL AAA	1.65%
Power Finance Corporation Limited	CRISIL AAA	1.64%
Rural Electrification Corporation Limited	CRISIL AAA	1.54%
Shriram Transport Finance Company Limited	IND AA+	1.39%
Small Industries Dev Bank of India	CARE AAA	1.38%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.37%
Shriram Transport Finance Company Limited	CRISIL AA+	1.37%
Nabha Power Ltd	ICRA AAA(SO)	1.36%
Shriram Transport Finance Company Limited	IND AA+	1.36%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.36%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.35%
Kotak Mahindra Prime Ltd	CRISIL AAA	1.35%
S.D. Corporation Pvt. Ltd	CARE A1+(SO)	1.34%
S.D. Corporation Pvt. Ltd	CARE A1+(SO)	1.34%
Vodafone Mobile Services Ltd	CRISIL A1+	1.34%
National Bank For Agriculture and Rural Development	CRISIL A1+	1.33%
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.16%
Volkswagen Finance Pvt Ltd	IND A1+	1.15%
Power Finance Corporation Limited	CRISIL AAA	1.13%
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.09%
LIC Housing Finance Limited	CARE AAA	1.06%
Power Finance Corporation Limited	CRISIL AAA	1.05%
LIC Housing Finance Limited	CRISIL AAA	1.04%
Tata Motors Limited	CARE AA+	1.02%
Power Finance Corporation Limited	CRISIL AAA	1.02%
Kotak Mahindra Prime Ltd	CRISIL AAA	1.02%
Tata Capital Financial Services Ltd	ICRA AA+	1.02%
Housing Development Finance Corporation Limited	ICRA A1+	1.00%
Fullerton India Credit Co Ltd	ICRA A1+	0.98%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	0.97%
Dewan Housing Finance Corporation Limited	CARE AAA	0.96%
Rural Electrification Corporation Limited	CRISIL AAA	0.95%
Power Finance Corporation Limited	CRISIL AAA	0.90%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.89%
Power Finance Corporation Limited	CRISIL AAA	0.87%
Tata Capital Financial Services Ltd	CRISIL AA+	0.87%

Vodafone Mobile Services Ltd	IND AAA	0.82%	Indiabulls Housing Finance Ltd		2.84%	Shriram Transport Finance Company Ltd	0.07%
Indiabulls Housing Finance Limited	CARE AAA	0.81%	Yes Bank Limited		2.57%	Bharat Forge Ltd	0.07%
Reliance Jio Infocomm Limited	CRISIL AAA	0.75%	Maruti Suzuki India Ltd		2.45%	Exide Industries Ltd	0.05%
Sheba Properties Limited	CRISIL AA	0.75%	Hero FinCorp Limited	ICRA AA+	2.37%	Jaiprakash Associates Ltd	0.05%
ONGC Mangalore Petrochemicals Ltd	IND AAA	0.71%	IDFC Bank Limited	ICRA AAA	2.31%	PdLife Industries Ltd	0.05%
8.40% Gujarat SDL (MD 24/11/2020)	SOV	0.70%	L&T Finance Ltd	CARE AA+	1.99%	Grasim Industries Ltd	0.05%
Power Finance Corporation Limited	CRISIL AAA	0.70%	Infosys Ltd		1.72%	Indo Count Industries Limited	0.04%
9.81% Punjab SDL (MD 11/07/2018)	SOV	0.70%	The Federal Bank Limited		1.67%	KPIT Technologies Limited	0.04%
8.39% Rajasthan UDAY BOND (MD 15/03/2019)	SOV	0.69%	HDFC Bank Limited		1.65%	Adani Power Ltd	0.03%
Rural Electrification Corporation Limited	CRISIL AAA	0.69%	Housing Development Finance Corporation Limited	ICRA A1+	1.60%	Jet Airways India Ltd	0.03%
Power Finance Corporation Limited	CRISIL AAA	0.68%	ITC Ltd		1.58%	Hindustan Const Company Ltd	0.03%
Tata Capital Ltd	CRISIL AA+	0.68%	Tata Capital Financial Services Ltd	ICRA A1+	1.58%	Syndicate Bank	0.03%
Power Finance Corporation Limited	CRISIL AAA	0.68%	Kotak Mahindra Prime Ltd	CRISIL A1+	1.56%	Hexaware Technologies Ltd	0.02%
Housing Development Finance Corporation Limited	CRISIL AAA	0.68%	Small Industries Dev Bank of India	CARE A1+	1.54%	The Ramco Cements Limited	0.02%
Tata Capital Financial Services Ltd	CRISIL AA+	0.68%	Bharat Financial Inclusion Ltd		1.46%	Tech Mahindra Ltd	0.02%
Fullerton India Credit Co Ltd	ICRA AA+	0.68%	The India Cements Limited		1.44%	Lupin Ltd	0.02%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.68%	JSW Steel Ltd		1.43%	Ujivan Financial Services Ltd	0.02%
LIC Housing Finance Limited	CARE AAA	0.68%	Reliance Capital Ltd		1.40%	Oracle Financial Services Software Ltd	0.01%
HDB Financial Services Ltd	CRISIL AAA	0.68%	Dewan Housing Finance Corporation Ltd		1.33%	Axis Bank Ltd	0.01%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.68%	Mahindra & Mahindra Ltd		1.32%	ICICI Bank Ltd	0.01%
6.93% Punjab SDL (MD 22/12/2020)	SOV	0.67%	Century Textiles & Industries Ltd		1.28%	Volitas Ltd	0.01%
Bajaj Finance Limited	CRISIL AAA	0.67%	Sun TV Network Ltd		1.16%	LIC Housing Finance Ltd	0.00%
LIC Housing Finance Limited	CRISIL AAA	0.54%	Tata Motors Ltd DVR Shares		1.16%	Page Industries Ltd	0.00%
8.41% Andhra Pradesh SDL (MD 27/03/2018)	SOV	0.41%	Oil & Natural Gas Corporation Ltd		1.12%	IDBI Bank Ltd	0.00%
Export Import Bank of India	CRISIL AAA	0.41%	Aditya Birla Nuvo Ltd		1.12%	IBI 29/06/2017	0.00%
Sheba Properties Limited	CRISIL AA	0.38%	Reliance Infrastructure Ltd		1.04%	PAGEIND 29/06/2017	0.00%
Hero FinCorp Limited	ICRA AA+	0.37%	Tata Steel Ltd		0.94%	CHSGFIN 29/06/2017	0.00%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.37%	Yes Bank Ltd		0.92%	EXDEIND 29/06/2017	0.00%
Power Finance Corporation Limited	CRISIL AAA	0.35%	Power Grid Corporation of India Ltd		0.91%	VOLTAS 29/06/2017	-0.01%
Power Finance Corporation Limited	CRISIL AAA	0.35%	IDFC Ltd		0.90%	ICICIBANK 29/06/2017	-0.01%
Export Import Bank of India	CRISIL AAA	0.35%	Hindalco Industries Ltd		0.90%	SRPHARMA 27/07/2017	-0.01%
LIC Housing Finance Limited	CRISIL AAA	0.35%	Vedanta Ltd		0.84%	AXISBANK 29/06/2017	-0.01%
9.40% Andhra Pradesh SDL (MD 30/06/2018)	SOV	0.35%	L & T Infrastructure Finance Co Ltd	CARE AA+	0.83%	OFSS 29/06/2017	-0.01%
LIC Housing Finance Limited	CRISIL AAA	0.35%	HDFC Bank Limited	UNRATED	0.82%	UJJIVAN 29/06/2017	-0.02%
Housing Development Finance Corporation Limited	CRISIL AAA	0.34%	L&T Finance Ltd	CARE A1+	0.82%	LUPIN 29/06/2017	-0.02%
Limited Housing Development Finance Corporation Limited	CRISIL AAA	0.34%	Housing Development Finance Corporation Limited	ICRA A1+	0.81%	TECHM 29/06/2017	-0.02%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.34%	Housing Development Finance Corporation Limited	ICRA A1+	0.81%	RAMCOCEM 29/06/2017	-0.02%
Reliance Jio Infocomm Limited	CRISIL AAA	0.34%	Housing Development Finance Corporation Limited		0.80%	HEXWARE 29/06/2017	-0.02%
Housing Development Finance Corporation Limited	CRISIL AAA	0.34%	Housing Development Finance Corporation Limited		0.80%	SYNDIBANK 29/06/2017	-0.03%
Limited Housing Development Finance Corporation Limited	CRISIL AAA	0.34%	Housing Development Finance Corporation Limited		0.80%	HCC 29/06/2017	-0.03%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.34%	Housing Development Finance Corporation Limited		0.80%	JETAIRWAYS 29/06/2017	-0.03%
Reliance Jio Infocomm Limited	CRISIL AAA	0.34%	Housing Development Finance Corporation Limited		0.79%	ADANIPOWER 29/06/2017	-0.04%
Housing Development Finance Corporation Limited	CRISIL AAA	0.34%	Housing Development Finance Corporation Limited		0.79%	KPIT 29/06/2017	-0.04%
Limited Housing Development Finance Corporation Limited	CRISIL AAA	0.34%	Housing Development Finance Corporation Limited		0.79%	ICIL 29/06/2017	-0.04%
Tata Capital Financial Services Ltd	ICRA AA+	0.34%	Housing Development Finance Corporation Limited		0.79%	GRASIM 29/06/2017	-0.05%
LIC Housing Finance Limited	CARE AAA	0.34%	Housing Development Finance Corporation Limited		0.79%	PdLITND 29/06/2017	-0.05%
Housing Development Finance Corporation Limited	CRISIL AAA	0.34%	Housing Development Finance Corporation Limited		0.73%	JPASSOCIAT 29/06/2017	-0.05%
Limited Housing Development Finance Corporation Limited	CRISIL AAA	0.34%	Housing Development Finance Corporation Limited		0.73%	EXDEIND 29/06/2017	-0.05%
Tata Capital Financial Services Ltd	ICRA AA+	0.34%	Housing Development Finance Corporation Limited		0.70%	BHARATFORG 29/06/2017	-0.07%
LIC Housing Finance Limited	CARE AAA	0.34%	Housing Development Finance Corporation Limited		0.69%	SRTRANSFIN 29/06/2017	-0.07%
Housing Development Finance Corporation Limited	CRISIL AAA	0.34%	Housing Development Finance Corporation Limited		0.66%	STAR 29/06/2017	-0.07%
Limited Housing Development Finance Corporation Limited	CRISIL AAA	0.34%	Housing Development Finance Corporation Limited		0.66%	MINDTREE 29/06/2017	-0.07%
Nabha Power Ltd	ICRA AAA(SO)	0.34%	Housing Development Finance Corporation Limited		0.65%	NATIONALUM 29/06/2017	-0.08%
PNB Housing Finance Limited	CARE AAA	0.34%	Housing Development Finance Corporation Limited		0.65%	ZEEL 29/06/2017	-0.11%
LIC Housing Finance Limited	CRISIL AAA	0.34%	Housing Development Finance Corporation Limited		0.64%	TORNTPOWER 29/06/2017	-0.12%
Tata Capital Housing Finance Ltd	ICRA AA	0.34%	Housing Development Finance Corporation Limited		0.64%	CESC 29/06/2017	-0.13%
Tata Power Company Limited	ICRA AA	0.34%	Housing Development Finance Corporation Limited		0.64%	TV18BRDCAST 29/06/2017	-0.13%
Tata Capital Financial Services Ltd	ICRA AA+	0.34%	Housing Development Finance Corporation Limited		0.63%	TITAN 29/06/2017	-0.14%
Fullerton India Credit Co Ltd	ICRA A1+	0.33%	Housing Development Finance Corporation Limited		0.63%	BIOCON 29/06/2017	-0.15%
Bajaj Finance Limited	CRISIL AAA	0.27%	Housing Development Finance Corporation Limited		0.61%	M&MFN 29/06/2017	-0.16%
Power Finance Corporation Limited	CRISIL AAA	0.27%	Housing Development Finance Corporation Limited		0.61%	NMDC 29/06/2017	-0.17%
Rural Electrification Corporation Limited	CRISIL AAA	0.24%	Housing Development Finance Corporation Limited		0.58%	GLENMARK 29/06/2017	-0.18%
Rural Electrification Corporation Limited	CRISIL AAA	0.21%	Housing Development Finance Corporation Limited		0.56%	ACC 29/06/2017	-0.18%
Rural Electrification Corporation Limited	CRISIL AAA	0.21%	Housing Development Finance Corporation Limited		0.55%	BOSCHLT 29/06/2017	-0.18%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.21%	Housing Development Finance Corporation Limited		0.54%	BHEL 29/06/2017	-0.20%
Rural Electrification Corporation Limited	CRISIL AAA	0.20%	Housing Development Finance Corporation Limited		0.53%	INDIGO 29/06/2017	-0.21%
Tata Sons Ltd	CRISIL AAA	0.20%	Housing Development Finance Corporation Limited		0.53%	DIVISLAB 29/06/2017	-0.21%
IndusInd Bank Limited	CRISIL A1+	0.19%	Housing Development Finance Corporation Limited		0.47%	TATACHEM 29/06/2017	-0.21%
9.20% Tamil Nadu SDL (MD 09/10/2018)	SOV	0.18%	Housing Development Finance Corporation Limited		0.44%	BANKBARODA 29/06/2017	-0.23%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.16%	Housing Development Finance Corporation Limited		0.44%	JSWENERGY 29/06/2017	-0.23%
Export Import Bank of India	CRISIL AAA	0.14%	Housing Development Finance Corporation Limited		0.43%	RPOWER 29/06/2017	-0.24%
LIC Housing Finance Limited	CRISIL AAA	0.14%	Housing Development Finance Corporation Limited		0.41%	JINDALSTEEL 29/06/2017	-0.28%
Power Finance Corporation Limited	SOV	0.14%	Housing Development Finance Corporation Limited		0.41%	MRP 29/06/2017	-0.28%
HDB Financial Services Ltd	CARE AAA	0.14%	Housing Development Finance Corporation Limited		0.40%	BATAINDIA 29/06/2017	-0.29%
Small Industries Dev Bank of India	CARE AAA	0.14%	Housing Development Finance Corporation Limited		0.40%	INFIBEAM 29/06/2017	-0.30%
Housing Development Finance Corporation Limited	CRISIL AAA	0.14%	Housing Development Finance Corporation Limited		0.38%	COALINDIA 29/06/2017	-0.30%
Power Finance Corporation Limited	CRISIL AAA	0.08%	Housing Development Finance Corporation Limited		0.38%	ADANIPORTS 29/06/2017	-0.30%
HDB Financial Services Ltd	CRISIL AAA	0.07%	Housing Development Finance Corporation Limited		0.37%	PETRONET 29/06/2017	-0.31%
Power Grid Corporation of India Limited	CRISIL AAA	0.07%	Housing Development Finance Corporation Limited		0.36%	HDIL 29/06/2017	-0.31%
6.3550% Pay Fix & Rec Mibor (10/07/19)		0.0002%	Housing Development Finance Corporation Limited		0.35%	TATACOMM 29/06/2017	-0.32%
HDFCBK			Housing Development Finance Corporation Limited		0.35%	HINDUNILVR 29/06/2017	-0.33%
6.5425% Pay Fix & Rec Mibor (04/07/20)		-0.001%	Housing Development Finance Corporation Limited		0.35%	HINDPETRO 29/06/2017	-0.35%
HDFCBK			Housing Development Finance Corporation Limited		0.35%	KOTAKBANK 29/06/2017	-0.36%
6.6675% Pay Fix & Rec Mibor (13/05/20)		-0.002%	Housing Development Finance Corporation Limited		0.33%	DLF 29/06/2017	-0.36%
ICICIBK			Housing Development Finance Corporation Limited		0.32%	ICFI 29/06/2017	-0.36%
6.67 Pay Fix & Rec Mibor (12/05/20)		-0.002%	Housing Development Finance Corporation Limited		0.31%	INDUSINDBK 29/06/2017	-0.37%
ICICISECPD			Housing Development Finance Corporation Limited		0.31%	WOCKPHARMA 29/06/2017	-0.38%
6.6725% Pay Fix & Rec Mibor (03/05/20)		-0.002%	Housing Development Finance Corporation Limited		0.30%	HINDZINC 29/06/2017	-0.38%
HDFCBK			Housing Development Finance Corporation Limited		0.30%	LT 29/06/2017	-0.40%
6.70% Pay Fix & Rec Mibor (17/05/20)		-0.002%	Housing Development Finance Corporation Limited		0.30%	ENGINEERSIN 29/06/2017	-0.40%
HDFCBK			Housing Development Finance Corporation Limited		0.29%	APOLLOHOSP 29/06/2017	-0.41%
Cash & Current Assets		2.09%	Housing Development Finance Corporation Limited		0.29%	EICHERMOT 29/06/2017	-0.41%
Total		100.00%	Housing Development Finance Corporation Limited		0.28%	BAJAJ-AUTO 29/06/2017	-0.42%
			Housing Development Finance Corporation Limited		0.27%	ANDHRABANK 29/06/2017	-0.43%
			Housing Development Finance Corporation Limited		0.24%	NCC 29/06/2017	-0.44%
			Housing Development Finance Corporation Limited		0.23%	MCDOWELL-N 29/06/2017	-0.44%
			Housing Development Finance Corporation Limited		0.22%	PFC 29/06/2017	-0.47%
			Housing Development Finance Corporation Limited		0.21%	TATAMOTORS 29/06/2017	-0.53%
			Housing Development Finance Corporation Limited		0.21%	BEML 29/06/2017	-0.54%
			Housing Development Finance Corporation Limited		0.20%	CGPOWER 29/06/2017	-0.54%
			Housing Development Finance Corporation Limited		0.18%	AMBUJACEM 29/06/2017	-0.55%
			Housing Development Finance Corporation Limited		0.18%	BEL 29/06/2017	-0.56%
			Housing Development Finance Corporation Limited		0.17%	BAJFINANCE 29/06/2017	-0.58%
			Housing Development Finance Corporation Limited		0.17%	DRREDDY 29/06/2017	-0.60%
			Housing Development Finance Corporation Limited		0.16%	APOLLOTYRE 29/06/2017	-0.60%
			Housing Development Finance Corporation Limited		0.15%	CASTROLIND 29/06/2017	-0.61%
			Housing Development Finance Corporation Limited		0.15%	IBREALIST 29/06/2017	-0.63%
			Housing Development Finance Corporation Limited		0.14%	GMRINFRA 29/06/2017	-0.64%
			Housing Development Finance Corporation Limited		0.13%	L&TFH 29/06/2017	-0.65%
			Housing Development Finance Corporation Limited		0.13%	IRB 29/06/2017	-0.65%
			Housing Development Finance Corporation Limited		0.12%	NTPC 29/06/2017	-0.65%
			Housing Development Finance Corporation Limited		0.11%	TATAGLOBAL 29/06/2017	-0.65%
			Housing Development Finance Corporation Limited		0.08%	UPL 29/06/2017	-0.66%
			Housing Development Finance Corporation Limited		0.07%	SUNPHARMA 29/06/2017	-0.68%
			Housing Development Finance Corporation Limited		0.07%		

### Birla Sun Life Enhanced Arbitrage Fund

Allocation as a % of Net Assets		Rating	%
RBL Bank Limited			7.40%
Housing Development Finance Corporation Limited		ICRA A1+	3.18%
Kotak Mahindra Prime Ltd		CRISIL A1+	3.15%
Reliance Industries Ltd			3.02%

### 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.



KTKBANK 29/06/2017	-0.70%	Tata Motors Limited	CARE AA+	0.54%	Tata Capital Financial Services Ltd	ICRA AA+	0.06%
AUROPHARMA 29/06/2017	-0.73%	ICICI Home Finance Company Ltd	ICRA AAA	0.54%	Export Import Bank of India	CRISIL AAA	0.06%
IDFCBANK 29/06/2017	-0.73%	6.3025% Pay Fix & Rec Mibor (08/09/2018)			9.23% Rajasthan SDL (MD 23/11/2021)	SOV	0.06%
ASIANPAINT 29/06/2017	-0.79%	HDFCCK		0.54%	Rural Electrification Corporation Limited	CRISIL AAA	0.06%
SBIN 29/06/2017	-0.79%	HDB Financial Services Ltd	CRISIL AAA	0.53%	8.65% Kerala SDL (MD 09/01/2023)	SOV	0.06%
ULTRAEMCO 29/06/2017	-0.80%	Tata Cleantech Capital Ltd	CRISIL A1+	0.53%	Power Grid Corporation of India Limited	CRISIL AAA	0.06%
HDFC 29/06/2017	-0.81%	Tata Capital Housing Finance Ltd	CRISIL AA+	0.51%	Power Grid Corporation of India Limited	CRISIL AAA	0.06%
INDCALCO 29/06/2017	-0.84%	Reliance Jio Infocomm Limited	CRISIL AAA	0.49%	Indian Railway Finance Corp Ltd	CRISIL AAA	0.05%
HINDALCO 29/06/2017	-0.91%	8.52% Gujarat SDL (MD 17/02/2021)	SOV	0.49%	HDB Financial Services Ltd	CARE AAA	0.05%
IDFC 29/06/2017	-0.91%	8.53% GOI (MD 25/11/2023)	SOV	0.44%	Shriram Transport Finance Company Limited	CRISIL AA+	0.05%
POWERGRID 29/06/2017	-0.92%	8.95% Maharashtra SDL (MD 07/03/2022)	SOV	0.43%	Power Finance Corporation Limited	CRISIL AAA	0.05%
YESBANK 29/06/2017	-0.93%	LIC Housing Finance Limited	CRISIL AAA	0.42%	8.32% Uttar Pradesh SDL (MD 21/03/2020)	SOV	0.05%
TATASTEEL 29/06/2017	-0.95%	8.72% Tamilnadu SDL (MD 11/01/2022)	SOV	0.42%	Export Import Bank of India	CRISIL AAA	0.03%
RELIINFRA 29/06/2017	-1.04%	8.53% Maharashtra SDL (MD 27/10/2020)	SOV	0.42%	Rural Electrification Corporation Limited	CRISIL AAA	0.03%
ABIRLANUVU 29/06/2017	-1.13%	8.39% Rajasthan UDAY BOND (MD 15/03/2022)	SOV	0.42%	Export Import Bank of India	CRISIL AAA	0.03%
ONGC 29/06/2017	-1.13%	LIC Housing Finance Limited	CRISIL AAA	0.41%	Power Grid Corporation of India Limited	CRISIL AAA	0.03%
TATAMTRDVR 29/06/2017	-1.16%	8.95% Maharashtra SDL (MD 11/01/2021)	SOV	0.43%	Power Grid Corporation of India Limited	CRISIL AAA	0.03%
SUNTV 29/06/2017	-1.17%	7.99% Gujarat SDL (MD 04/08/2020)	SOV	0.28%	8.99% Gujarat SDL (MD 14/03/2022)	SOV	0.03%
CENTURYTEX 29/06/2017	-1.28%	Rural Electrification Corporation Limited	CRISIL AAA	0.41%	8.97% Andhra Pradesh SDL (MD 07/03/2022)	SOV	0.03%
M&M 29/06/2017	-1.32%	Reliance Jio Infocomm Limited	CRISIL AAA	0.41%	8.92% Karnataka SDL (MD 07/03/2022)	SOV	0.03%
DHFL 29/06/2017	-1.34%	PNB Housing Finance Limited	CARE AAA	0.40%	8.69% Karnataka SDL (MD 08/02/2022)	SOV	0.03%
RELJCAPITAL 29/06/2017	-1.40%	8.15% Rajasthan UDAY BOND (MD 23/06/2021)	SOV	0.40%	8.72% Andhra Pradesh SDL (MD 11/01/2022)	SOV	0.03%
ISJWSTEEL 29/06/2017	-1.42%	Power Finance Corporation Limited	CRISIL AAA	0.39%	8.08% GOI (MD 02/08/2022)	SOV	0.03%
INDIACEM 29/06/2017	-1.45%	Powergrid Vizag Transmission Limited	CRISIL AAA	0.39%	8.12% GOI (MD 10/12/2020)	SOV	0.03%
BHARATFIN 29/06/2017	-1.47%	Tata Capital Financial Services Ltd	ICRA AA+	0.38%	Rural Electrification Corporation Limited	CRISIL AAA	0.03%
ITC 29/06/2017	-1.57%	Tata Sons Ltd	CRISIL AAA	0.37%	Power Finance Corporation Limited	CRISIL AAA	0.03%
FEDERALBANK 29/06/2017	-1.71%	Housing Development Finance Corporation Limited	CRISIL AAA	0.35%	8.43% Kerala SDL (MD 10/11/2020)	SOV	0.03%
INFY 29/06/2017	-2.47%	Cholamandalam Investment and Finance Company Limited	ICRA AA	0.35%	8.37% Goa SDL (MD 06/10/2020)	SOV	0.03%
MARUTI 29/06/2017	-2.47%	ICFC Bank Limited	ICRA AAA	0.34%	8.35% Andhra Pradesh SDL (MD 22/12/2020)	SOV	0.03%
IBULHSGFIN 29/06/2017	-2.84%	Tata Capital Financial Services Ltd	ICRA AAA	0.34%	8.43% Uttar Pradesh SDL (MD 29/03/2021)	SOV	0.03%
RELIANCE 29/06/2017	-3.03%	IDFC Bank Limited	ICRA AAA	0.34%	Power Finance Corporation Limited	CRISIL AAA	0.03%
Cash & Current Assets	1.95%	Tata Capital Financial Services Ltd	ICRA AAA	0.34%	Power Finance Corporation Limited	CRISIL AAA	0.03%
Net receivables / payables	62.93%	IDFC Bank Limited	ICRA AAA	0.34%	7.80% GOI (MD 03/05/2020)	SOV	0.03%
<b>Total</b>	<b>100.00%</b>	Shriram Transport Finance Company Limited	CRISIL AA+	0.33%	Power Finance Corporation Limited	CRISIL AAA	0.03%
		Tata Capital Housing Finance Company Ltd	CRISIL AA+	0.32%	Tata Sons Ltd	CRISIL AAA	0.03%
		Bajaj Finance Limited	CRISIL AAA	0.32%	Rural Electrification Corporation Limited	CRISIL AAA	0.03%
		6.79% GOI (MD 26/12/2029)	SOV	0.32%	Power Finance Corporation Limited	CRISIL AAA	0.02%
		Rural Electrification Corporation Limited	CRISIL AAA	0.29%	Power Finance Corporation Limited	CRISIL AAA	0.01%
		8.79% GOI (MD 08/11/2021)	SOV	0.28%	Rural Electrification Corporation Limited	CRISIL AAA	0.01%
		8.32% Gujrat SDL (MD 04/08/2020)	SOV	0.28%	Rural Electrification Corporation Limited	CRISIL AAA	0.01%
		Rural Electrification Corporation Limited	CRISIL AAA	0.27%	8.65% Haryana SDL (MD 11/05/2021)	SOV	0.01%
		Small Industries Dev Bank of India	CARE AAA	0.27%	Rural Electrification Corporation Limited	CRISIL AAA	0.004%
		Power Finance Corporation Limited	CRISIL AAA	0.27%	6.3275% Pay Fix & Rec Mibor (14/09/2018)		0.001%
		Tata Capital Ltd	CRISIL AAA	0.27%	ICICIBK		0.00%
		UltraTech Cement Limited	CRISIL AAA	0.27%	Birla Sun Life Cash Plus - Growth - Direct Plan		
		National Bank For Agriculture and Rural Development	CRISIL AAA	0.27%	REC FLOAT & PAY_6.6125_23/05/2022		-0.0003%
		LIC Housing Finance Limited	CRISIL AAA	0.27%	HSBCBK		
		Kotak Mahindra Prime Ltd	CRISIL AAA	0.27%	REC FLOAT & PAY_6.59_24/05/2022		-0.0004%
		HDB Financial Services Ltd	CRISIL AAA	0.27%	HSBCBK		
		Bajaj Finance Limited	CRISIL AAA	0.25%	6.3025% Pay Fix & Rec Mibor (08/09/2018)		-0.53%
		Rural Electrification Corporation Limited	CRISIL AAA	0.25%	HDFCBK		
		8.67% Andhra Pradesh SDL (MD 26/05/2021)	SOV	0.25%	Cash & Current Assets		5.84%
		8.63% KERALA SDL - (MD 06/03/2023)	SOV	0.23%	<b>Total</b>	<b>100.00%</b>	
		7.72% GOI (MD 25/05/2025)	SOV	0.22%			
		6.93% Punjab SDL (MD 22/12/2020)	SOV	0.22%			
		8.39% MAHARASHTRA SDL (08/09/2020)	SOV	0.21%			
		8.68% Uttar Pradesh UDAY BOND (MD 10/03/2022)	SOV	0.20%			
		Power Finance Corporation Limited	CRISIL AAA	0.19%			
		Cholamandalam Investment and Finance Company Limited	ICRA AA	0.19%			
		UltraTech Cement Limited	CRISIL AAA	0.18%			
		Cholamandalam Investment and Finance Company Limited	ICRA AA	0.16%			
		8.53% Assam SDL (MD 24/02/2020)	SOV	0.16%			
		8.40% Gujarat SDL (MD 24/11/2020)	SOV	0.16%			
		Hero Fincorp Limited	ICRA AA+	0.15%			
		Food Corporation Of India	(SO)	0.15%			
		Power Grid Corporation of India Limited	CRISIL AAA	0.14%			
		8.94% Gujarat SDL (MD 07/03/2022)	SOV	0.14%			
		8.78% Gujarat SDL (MD 21/12/2021)	SOV	0.14%			
		8.65% Karnataka SDL (MD 25/01/2022)	SOV	0.14%			
		8.60% Maharashtra SDL (MD 20/07/2021)	SOV	0.14%			
		8.42% Maharashtra SDL (MD 25/08/2020)	SOV	0.14%			
		8.35% Gujrat SDL (MD 06/10/2020)	SOV	0.14%			
		Housing Development Finance Corporation Limited	CRISIL AAA	0.14%			
		8.38% Gujarat SDL (MD 05/01/2021)	SOV	0.14%			
		8.21% Haryana UDAY BOND (MD 31/03/2022)	SOV	0.14%			
		Export Import Bank of India	CRISIL AAA	0.14%			
		Power Finance Corporation Limited	CARE AAA	0.14%			
		Housing Development Finance Corporation Limited	CRISIL AAA	0.14%			
		HDB Financial Services Ltd	CRISIL AAA	0.14%			
		Cholamandalam Investment and Finance Company Limited	ICRA AA	0.14%			
		Shriram Transport Finance Company Limited	CRISIL AA+	0.14%			
		Housing Development Finance Corporation Limited	CRISIL AAA	0.14%			
		Cholamandalam Investment and Finance Company Limited	ICRA AA	0.13%			
		Housing & Urban Development Corporation Limited	ICRA AAA	0.13%			
		7.42% Maharashtra SDL (MD 11/05/2022)	SOV	0.13%			
		8.38% Gujarat SDL (MD 22/09/2020)	SOV	0.13%			
		8.44% Rajasthan SDL (25/08/2020)	SOV	0.11%			
		National Bank For Agriculture and Rural Development	CRISIL AAA	0.11%			
		Power Finance Corporation Limited	CRISIL AAA	0.11%			
		9.47% Haryana SDL (MD 26/03/2024)	SOV	0.09%			
		8.40% GOI (MD 28/07/2024)	SOV	0.09%			
		8.08% Odisha SDL (MD 11/03/2020)	SOV	0.09%			
		Power Grid Corporation of India Limited	CRISIL AAA	0.08%			
		8.39% Rajasthan SDL (MD 15/03/2021)	SOV	0.08%			
		Rural Electrification Corporation Limited	CRISIL AAA	0.08%			
		Fullerton India Credit Co Ltd	ICRA A1+	0.08%			
		LIC Housing Finance Limited	CRISIL AAA	0.07%			
		8.39% Punjab SDL (MD 05/01/2021)	SOV	0.07%			

### Birla Sun Life Short Term Fund

Allocation as a % of Net Assets	Rating	%
8.20% GOI (MD 15/02/2022)	SOV	4.73%
Housing Development Finance Corporation Limited	CRISIL AAA	3.51%
Reliance Jio Infocomm Limited	CRISIL AAA	2.61%
Power Finance Corporation Limited	CRISIL AAA	2.30%
8.15% GOI (MD 11/06/2022)	SOV	2.25%
ONGC Petro Additions Ltd	ICRA AAA(SO)	2.15%
Small Industries Dev Bank of India	CARE AAA	2.10%
Bajaj Finance Limited	IND AAA	2.02%
LIC Housing Finance Limited	CRISIL AAA	1.85%
Housing Development Finance Corporation Limited	CRISIL AAA	1.71%
8.15% GOI (MD 24/11/2026)	SOV	1.66%
Reliance Ports and Terminals Ltd	CRISIL AAA	1.51%
7.49% Punjab SDL (MD 24/08/2021)	SOV	1.43%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.37%
Tata Capital Financial Services Ltd	CRISIL AA+	1.35%
Tata Sons Ltd	CRISIL AAA	1.34%
Mahindra & Mahindra Financial Services Limited	IND AAA	1.34%
Reliance Jio Infocomm Limited	CRISIL AAA	1.29%
Indiabulls Housing Finance Limited	CARE AAA	1.28%
Power Finance Corporation Limited	CRISIL AAA	1.16%
Housing Development Finance Corporation Limited	CRISIL AAA	1.15%
8.51% Gujarat SDL (MD 27/10/2020)	SOV	1.12%
ONGC Petro Additions Ltd	CARE AAA(SO)	1.09%
Vodafone Mobile Services Ltd	IND AAA	1.08%
Power Finance Corporation Limited	CRISIL AAA	1.07%
Kotak Mahindra Prime Ltd	CRISIL AAA	1.07%
Housing Development Finance Corporation Limited	CRISIL AAA	1.07%
Shriram Transport Finance Company Limited	CRISIL AA+	0.95%
Vodafone Mobile Services Ltd	IND AAA	0.94%
Indiabulls Housing Finance Limited	CARE AAA	0.94%
Rural Electrification Corporation Limited	CRISIL AAA	0.91%
Tata Capital Financial Services Ltd	ICRA AA+	0.91%
8.21% Rajasthan UDAY BOND (MD 31/03/2022)	SOV	0.90%
7.68% GOI (MD 15/12/2023)	SOV	0.89%
Vodafone Mobile Services Ltd	IND AAA	0.84%
Dewan Housing Finance Corporation Limited	CARE AAA	0.82%
Small Industries Dev Bank of India	CARE AAA	0.81%
Housing Development Finance Corporation Limited	CRISIL AAA	0.81%
Housing Development Finance Corporation Limited	CRISIL AAA	0.81%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.80%
Housing Development Finance Corporation Limited	CRISIL AAA	0.80%
Hero Fincorp Limited	ICRA AA+	0.80%
BMW India Financial Services	CRISIL AAA	0.80%
8.69% Kerala SDL (MD 08/02/2022)	SOV	0.76%
Indiabulls Housing Finance Limited	CARE AAA	0.73%
Rural Electrification Corporation Limited	CRISIL AAA	0.69%
Housing Development Finance Corporation Limited	CRISIL AAA	0.68%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.67%
8.56% RAJASTHAN SDL - (MD 23/01/2023)	SOV	0.65%
Power Grid Corporation of India Limited	CRISIL AAA	0.64%
Idea Cellular Limited	CARE AA+	0.64%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.57%
Food Corporation Of India	CRISIL AAA(SO)	0.56%
8.93% Punjab SDL (MD 23/07/19)	SOV	0.56%
Reliance Jio Infocomm Limited	CRISIL AAA	0.55%
Housing Development Finance Corporation Limited	CRISIL AAA	0.55%
Tata Capital Ltd	CRISIL AA+	0.54%

Allocation as a % of Net Assets	Rating	%
Dewan Housing Finance Corporation Limited	CARE AAA	5.35%
ONGC Petro Additions Ltd	ICRA AAA(SO)	4.41%
Idea Cellular Limited	CARE AA+	4.35%
Vedanta Limited	CRISIL AA	3.65%
Reliance Ports and Terminals Ltd	CRISIL AA	3.12%
Sheba Properties Limited	CRISIL AA	2.96%
Tata Motors Finance Solutions Ltd	CRISIL AA	2.67%
Tata Power Company Limited	CARE AA	2.65%
6.84% GOI (MD 19/12/2022)	SOV	2.55%
Indiabulls Housing Finance Limited	CARE AAA	2.53%
8.56% RAJASTHAN SDL - (MD 23/01/2023)	SOV	2.48%
Wadhawan Global Capital Pvt Ltd	CARE AAA(SO)	2.43%
Wadhawan Global Capital Pvt Ltd	CARE AAA(SO)	2.42%
Tata Motors Limited	CARE AA+	2.35%
Power Finance Corporation Limited	CRISIL AAA	2.19%
Reliance Utilities & Power Pvt Ltd	CRISIL AAA	2.09%
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.87%
Dewan Housing Finance Corporation Limited	CARE AAA	1.81%
TATA Realty & Infrastructure Ltd	CRISIL AA	1.79%
Housing Development Finance Corporation Limited	CRISIL AAA	1.77%
8.20% GOI (MD 15/02/2022)	SOV	1.75%
8.83% GOI (MD 25/11/2023)	SOV	1.73%
Indian Railway Finance Corp Ltd	CRISIL AAA	1.35%
Reliance Jio Infocomm Limited	CRISIL AAA	1.33%
Nuvoco Vistas Corporation Limited	CRISIL AA	1.33%
Indian Railway Finance Corp Ltd	CRISIL AAA	1.32%
Union Bank of India	IND AA	1.32%
Indiabulls Housing Finance Limited	CARE AAA	1.15%
8.95% Maharashtra SDL (MD 07/03/2022)	SOV	1.02%
8.97% GOI (MD 05/12/2030)	SOV	1.00%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.94%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.93%
8.21% Haryana UDAY BOND (MD 31/03/2023)	SOV	0.90%
8.25% Himachal Pradesh SDL (MD 20/		

National Bank For Agriculture and Rural Development	CRISIL AAA	0.88%	Housing Development Finance Corporation Limited	CRISIL AAA	1.05%	8.56% RAJASTHAN SDL - (MD 23/01/2023)	SOV	0.07%
National Bank For Agriculture and Rural Development	IND AAA	0.88%	7.51% Maharashtra SDL (MD 24/05/2027)	SOV	1.03%	8.19% GOI (MD 16/01/2020)	SOV	0.07%
HDB Financial Services Ltd	CRISIL AAA	0.88%	Rural Electrification Corporation Limited	CRISIL AAA	1.01%	Rural Electrification Corporation Limited	CRISIL AAA	0.07%
Punjab National Bank	IND AA+	0.81%	8.51% Haryana SDL(MD 27/10/2020)	SOV	0.96%	IOT Utkal Energy Services Limited	(SO)	0.06%
Power Finance Corporation Limited	CRISIL AAA	0.78%	7.59% GOI (MD 20/03/2029)	SOV	0.93%	IOT Utkal Energy Services Limited	(SO)	0.06%
Power Grid Corporation of India Limited	ICRA AAA	0.68%	Housing Development Finance Corporation Limited	CRISIL AAA	0.87%	IOT Utkal Energy Services Limited	(SO)	0.06%
Reliance Ports and Terminals Ltd	CRISIL AAA	0.61%	Rural Electrification Corporation Limited	CRISIL AAA	0.86%	IOT Utkal Energy Services Limited	(SO)	0.06%
The Jammu & Kashmir Bank Limited	IND AA	0.56%	Shriram Transport Finance Company Limited	CRISIL AA+	0.84%	IOT Utkal Energy Services Limited	(SO)	0.06%
Sheba Properties Limited	CRISIL AA	0.53%	Power Finance Corporation Limited	CRISIL AAA	0.79%	IOT Utkal Energy Services Limited	(SO)	0.06%
Power Finance Corporation Limited	CRISIL AAA	0.53%	Housing Development Finance Corporation Limited	CRISIL AAA	0.77%	IOT Utkal Energy Services Limited	(SO)	0.06%
Tata Capital Ltd	CRISIL AA+	0.50%	Food Corporation Of India	CRISIL AAA	0.76%	IOT Utkal Energy Services Limited	(SO)	0.06%
9.20% GOI (MD 30/09/2030)	SOV	0.50%	Reliance Jio Infocomm Limited	CRISIL AAA	0.73%	IOT Utkal Energy Services Limited	(SO)	0.06%
Essel Lucknow Raebareli Toll Roads Limited	CARE AA+(SO)	0.46%	8.50% Punjab SDL(MD 27/10/2020)	SOV	0.73%	IOT Utkal Energy Services Limited	(SO)	0.06%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.46%	Tata Capital Financial Services Ltd	CRISIL AA+	0.72%	IOT Utkal Energy Services Limited	(SO)	0.06%
Reliance Utilities & Power Pvt Ltd	CRISIL AAA	0.46%	8.97% GOI (MD 05/12/2030)	SOV	0.71%	IOT Utkal Energy Services Limited	(SO)	0.06%
8.36% Gujarat SDL(MD 16/03/2021)	SOV	0.45%	Cholamandalam Investment and Finance Company Limited	ICRA AA	0.71%	IOT Utkal Energy Services Limited	(SO)	0.06%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.45%	National Bank For Agriculture and Rural Development	CRISIL AAA	0.70%	IOT Utkal Energy Services Limited	(SO)	0.06%
Essel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO)	0.45%	Reliance Jio Infocomm Limited	CRISIL AAA	0.70%	Cholamandalam Investment and Finance Company Limited	ICRA AA	0.06%
Housing Development Finance Corporation Limited	CRISIL AAA	0.45%	Indian Railway Finance Corp Ltd	CRISIL AAA	0.70%	IOT Utkal Energy Services Limited	(SO)	0.05%
Shriram Transport Finance Company Limited	CRISIL AA+	0.45%	LIC Housing Finance Limited	CRISIL AAA	0.70%	IOT Utkal Energy Services Limited	(SO)	0.05%
Vodafone Mobile Services Ltd	IND AAA	0.44%	PNB Housing Finance Limited	CARE AAA	0.70%	IOT Utkal Energy Services Limited	(SO)	0.05%
Power Finance Corporation Limited	CRISIL AAA	0.44%	Kotak Mahindra Prime Ltd	CRISIL AAA	0.70%	IOT Utkal Energy Services Limited	(SO)	0.05%
Shriram Transport Finance Company Limited	CRISIL AA+	0.44%	Tata Capital Financial Services Ltd	ICRA AA+	0.70%	IOT Utkal Energy Services Limited	(SO)	0.05%
Indiabulls Housing Finance Limited	CARE AAA	0.44%	HDB Financial Services Ltd	CRISIL AAA	0.70%	IOT Utkal Energy Services Limited	(SO)	0.05%
Essel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO)	0.44%	HDB Financial Services Ltd	CRISIL AAA	0.67%	IOT Utkal Energy Services Limited	(SO)	0.05%
Jharkhand Road Projects Implementation Company Limited	CARE AA(SO)	0.44%	7.68% GOI (MD 15/12/2023)	SOV	0.65%	IOT Utkal Energy Services Limited	(SO)	0.05%
Shriram Transport Finance Company Limited	CRISIL AA+	0.38%	Powergrid Vizag Transmission Limited	CRISIL AAA	0.65%	IOT Utkal Energy Services Limited	(SO)	0.05%
Oriental Bank of Commerce	CARE AA	0.36%	Power Finance Corporation Limited	CRISIL AAA	0.60%	IOT Utkal Energy Services Limited	(SO)	0.05%
Power Finance Corporation Limited	CRISIL AAA	0.35%	Tata Sons Ltd	CRISIL AAA	0.56%	IOT Utkal Energy Services Limited	(SO)	0.05%
Tata Sons Ltd	CRISIL AAA	0.35%	Housing Development Finance Corporation Limited	CRISIL AAA	0.56%	IOT Utkal Energy Services Limited	(SO)	0.05%
Jharkhand Road Projects Implementation Company Limited	CARE AA(SO)	0.34%	8.60% GOI (MD 02/06/2028)	SOV	0.54%	IOT Utkal Energy Services Limited	(SO)	0.05%
Oriental Nagpur Betul Highway Limited	CRISIL AAA(SO)	0.33%	Housing Development Finance Corporation Limited	CRISIL AAA	0.51%	IOT Utkal Energy Services Limited	(SO)	0.05%
Oriental Nagpur Betul Highway Limited	CRISIL AAA(SO)	0.33%	LIC Housing Finance Limited	CRISIL AAA	0.50%	IOT Utkal Energy Services Limited	(SO)	0.05%
Oriental Nagpur Betul Highway Limited	CRISIL AAA(SO)	0.33%	Nabha Power Ltd	ICRA AAA(SO)	0.49%	IOT Utkal Energy Services Limited	(SO)	0.05%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.28%	Indian Railway Finance Corp Ltd	CRISIL AAA	0.49%	IOT Utkal Energy Services Limited	(SO)	0.05%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.27%	SP Jammu Udhampur Highway Ltd	ICRA AAA(SO)	0.47%	IOT Utkal Energy Services Limited	(SO)	0.05%
Cholamandalam Investment and Finance Company Limited	ICRA AA	0.26%	SP Jammu Udhampur Highway Ltd	ICRA AAA(SO)	0.44%	Rural Electrification Corporation Limited	CRISIL AAA	0.04%
Jharkhand Road Projects Implementation Company Limited	CARE AA(SO)	0.24%	8.39% Rajasthan UDAY BOND(MD 15/03/2022)	SOV	0.43%	6.79% GOI (MD 15/05/2027)	SOV	0.04%
Reliance Jio Infocomm Limited	CRISIL AAA	0.18%	8.35% Gujarat SDL (MD 06/10/2020)	SOV	0.43%	Nabha Power Ltd	ICRA AAA(SO)	0.03%
Power Finance Corporation Limited	CRISIL AAA	0.18%	Reliance Ports and Terminals Ltd	CRISIL AAA	0.41%	IOT Utkal Energy Services Limited	(SO)	0.03%
Export Import Bank of India	CRISIL AAA	0.18%	8.70% Uttar Pradesh SDL (MD 04/10/2020)	SOV	0.36%	7.75% Karnataka SDL (MD 01/03/2027)	SOV	0.02%
Jharkhand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.15%	Cholamandalam Investment and Finance Company Limited	ICRA AA	0.36%	Essel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO)	0.02%
Essel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO)	0.15%	Power Finance Corporation Limited	CRISIL AAA	0.36%	REC 6.81 & PAY_FLOAT_02/05/2022	HSBCBK	0.01%
Jharkhand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.12%	8.21% Haryana UDAY BOND (MD 31/03/2022)	SOV	0.36%	REC 6.7975 & PAY_FLOAT_02/05/2022	HSBCBK	0.01%
Powergrid Vizag Transmission Limited	(SO)	0.09%	Reliance Ports and Terminals Ltd	CRISIL AAA	0.36%	REC 6.7925 & PAY_FLOAT_02/05/2022	HSBCBK	0.01%
IDBI Bank Limited	IND AA	0.09%	LIC Housing Finance Limited	CRISIL AAA	0.36%	REC 6.79 & PAY_FLOAT_27/04/2022	HSBCBK	0.01%
NHPC Limited	CARE AAA	0.09%	8.53% Maharashtra SDL (MD 27/10/2020)	SOV	0.35%	REC 6.81 & PAY_FLOAT_05/05/2022	HSBCBK	0.04%
Bank of Baroda	IND AA+	0.09%	Vodafone Mobile Services Ltd	IND AAA	0.35%	REC 6.8075 & PAY_FLOAT_02/05/2022	HSBCBK	0.04%
Housing Development Finance Corporation Limited	CRISIL AAA	0.09%	LIC Housing Finance Limited	CRISIL AAA	0.35%	REC 6.675 & PAY_FLOAT_20/04/2022	HSBCBK	0.003%
Jharkhand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.08%	Power Finance Corporation Limited	CRISIL AA+	0.35%	REC 7.59% GOI(MD 11/01/2026)	SOV	0.003%
Power Finance Corporation Limited	CRISIL AAA	0.04%	Shriram Transport Finance Company Limited	CRISIL AA+	0.35%	Birla Sun Life Floating Rate - ShtTer- Gr-Dir Plan	SOV	0.00%
India Infradebt Ltd	CRISIL AAA	0.04%	7.64% Haryana SDL (MD 29/03/2027)	SOV	0.35%	Cash & Current Assets	8.65%	
Power Finance Corporation Limited	CRISIL AAA	0.04%	Bharat Petroleum Corporation Limited	CRISIL AAA	0.35%			
HDB Financial Services Ltd	CRISIL AAA	0.03%	ICICI Bank Limited	CARE AAA	0.35%			
Power Finance Corporation Limited	CRISIL AAA	0.02%	Fullerton India Credit Co Ltd	CARE AAA	0.35%			
Rural Electrification Corporation Limited	CRISIL AAA	0.01%	Essel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO)	0.32%			
Birla Sun Life Cash Plus - Growth - Direct Plan		0.00%	Essel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO)	0.32%			
Cash & Current Assets		4.64%	9.15% GOI (MD 14/11/2024)	SOV	0.31%			
			Essel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO)	0.29%			
			7.80% Haryana SDL 2027 (MD 01/03/2027)	SOV	0.29%			
			Bajaj Finance Limited	IND AAA	0.29%			
			Power Finance Corporation Limited	CARE AAA	0.28%			
			Essel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO)	0.28%			
			Oriental Nagpur Betul Highway Limited	CRISIL	0.26%			
			Oriental Nagpur Betul Highway Limited	AAA(SO)	0.26%			
			Oriental Nagpur Betul Highway Limited	CRISIL	0.26%			
			Oriental Nagpur Betul Highway Limited	AAA(SO)	0.26%			
			8.27% Tamil Nadu SDL (MD 12/08/2025)	SOV	0.22%			
			Essel Lucknow Raebareli Toll Roads Limited	CARE AAA(SO)	0.22%			
			8.02% Tamilnadu UDAY BOND (MD 22/03/2025)	SOV	0.21%			
			Power Grid Corporation of India Limited	ICRA AAA	0.21%			
			7.91% Tamilnadu UDAY BOND (MD 22/03/2024)	SOV	0.21%			
			7.9% Tamilnadu UDAY BOND (MD 22/03/2027)	SOV	0.21%			
			7.77% Kerala SDL (MD 01/03/2027)	SOV	0.21%			
			Power Finance Corporation Limited	CRISIL AAA	0.21%			
			7.67% Tamilnadu UDAY BOND (MD 22/03/2023)	SOV	0.21%			
			IDFC Bank Limited	ICRA AAA	0.21%			
			7.68% Tamilnadu UDAY BOND (MD 22/03/2026)	SOV	0.21%			
			India Infradebt Ltd	CRISIL AAA	0.19%			
			8.40% Uttar Pradesh UDAY BOND (MD 10/03/2020)	SOV	0.19%			
			7.61% GOI(MD 09/05/2030)	SOV	0.16%			
			7.88% GOI (MD 19/03/2030)	SOV	0.15%			
			Tata Capital Financial Services Ltd	CRISIL AA+	0.14%			
			Tata Motors Limited	CARE AA	0.14%			
			Sheba Properties Limited	CRISIL AA	0.08%			
			8.33% GOI 2026 (M/D 09/07/2026)	SOV	0.07%			

## Birla Sun Life Treasury Optimizer Plan

Allocation as a % of Net Assets	Rating	%
8.83% GOI (MD 25/11/2023)	SOV	8.16%
ONGC Petro Additions Ltd	ICRA AAA(SO)	4.20%
Reliance Jio Infocomm Limited	CRISIL AAA	3.11%
National Bank For Agriculture and Rural Development	CRISIL AAA	2.79%
7.07% PUNJAB SDL(MD 28/12/2020)	SOV	2.75%
6.79% GOI (MD 26/12/2029)	SOV	2.49%
Indiabulls Housing Finance Limited	CARE AAA	2.17%
Reliance Jio Infocomm Limited	CRISIL AAA	2.14%
Bajaj Finance Limited	CRISIL AAA	2.09%
Indiabulls Housing Finance Limited	CARE AAA	1.67%
Dewan Housing Finance Corporation Limited	CARE AAA	1.61%
Reliance Utilities & Power Pvt Ltd	CRISIL AAA	1.60%
8.20% GOI (MD 15/02/2022)	SOV	1.54%
Cholamandalam Investment and Finance Company Limited	ICRA AA	1.41%
Housing Development Finance Corporation Limited	CRISIL AAA	1.41%
Tata Capital Financial Services Ltd	CRISIL AA+	1.40%
Aditya Birla Housing Finance Ltd.	ICRA AA+	1.40%
LIC Housing Finance Limited	CRISIL AAA	1.40%
Kotak Mahindra Investments Ltd	CRISIL AAA	1.34%
Sheba Properties Limited	CRISIL AA	1.29%
LIC Housing Finance Limited	CRISIL AAA	1.27%
Power Finance Corporation Limited	CRISIL AAA	1.27%
LIC Housing Finance Limited	CRISIL AAA	1.05%

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## Birla Sun Life Medium Term Plan

Allocation as a % of Net Assets	Rating	%
Piramal Finance Private Limited	ICRA AA	5.10%
Adani Transmission Limited	IND AA+	3.85%
Wadhawan Global Capital Pvt Ltd	CARE AAA(SO)	3.76%
RKN Retail Pvt. Ltd	IND A-	3.65%
SP Imperial Star Private Limited	CARE A	3.44%
Wadhawan Global Capital Pvt Ltd	CARE AAA(SO)	2.66%
S.D. Corporation Pvt. Ltd	ICRA AA+(SO)	2.63%
Sansar Trust	IND AAA(SO)	2.50%
RKN Retail Pvt. Ltd	IND A-	2.29%
Relationships Properties Pvt Ltd	CARE AA-(SO)	2.18%
Adani Power Limited	BWR AA-(SO)	1.98%
Systemtrac Traders Private Limited	ICRA AA-(SO)	1.97%
Tata Motors Finance Solutions Ltd	CRISIL AA	1.94%
Adani Power Limited	BWR AA-(SO)	1.94%
National Bank For Agriculture and Rural Development	IND AAA	1.91%
IL&FS Tamil Nadu Power Company Limited	ICRA A+(SO)	1.82%
Indiabulls Housing Finance Limited	CARE AAA	1.69%
Indiabulls Properties Private Limited	CARE AA-(SO)	1.64%
Tata Motors Finance Ltd	CRISIL AA	1.43%
L&T Vadodara Bharuch Tollway Limited	IND A	1.42%
TATA Realty & Infrastructure Ltd	CRISIL AA	1.39%
IL & FS Education and Technology Services Ltd	IND AA-(SO)	1.38%
Dewan Housing Finance Corporation Limited	CARE AAA	1.26%
8.13% GOI (MD 22/06/2045)	SOV	1.22%
Dewan Housing Finance Corporation Limited	CARE AAA	1.17%
ISTD Loan Trust	IND AA+(SO)	1.16%





Jharkhand Road Projects Implementation Company Limited	CARE AA(SO)	0.18%
8.83% GOI (MD 12/12/2041)	SOV	0.17%
Jharkhand Road Projects Implementation Company Limited	CARE AA(SO)	0.16%
7.73% GOI (MD 19/12/2034)	SOV	0.15%
7.53% GOI (MD 20/03/2029)	SOV	0.11%
6.79% GOI (MD 15/05/2027)	SOV	0.11%
8.83% GOI (MD 25/11/2023)	SOV	0.08%
7.72% GOI (MD 26/10/2055)	SOV	0.08%
8.01% Telangana UDAY BOND (MD 07/03/2025)	SOV	0.08%
7.87% Telangana UDAY BOND (MD 07/03/2024)	SOV	0.08%
7.76% Madhya Pradesh SDL (MD 01/03/2027)	SOV	0.08%
Jharkhand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.07%
Jharkhand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.06%
Jharkhand Road Projects Implementation Company Limited	CARE AA(SO)	0.06%
Jharkhand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.06%
Power Grid Corporation of India Limited	CRISIL AAA	0.04%
Power Finance Corporation Limited	CRISIL AAA	0.04%
6.62% GOI (MD 28/11/2051)	SOV	0.03%
7.29% West Bengal SDL (MD 28/12/2026)	SOV	0.03%
7.96% Gujarat SDL (14/10/2025)	SOV	0.03%
8.15% GOI (MD 24/11/2026)	SOV	0.02%
Jharkhand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.02%
Syndicate Bank	CARE AA-	0.02%
8.35% GOI (MD 14/05/2022)	SOV	0.01%
9.20% GOI (MD 30/09/2030)	SOV	0.01%
REC_6.82 & PAY_FLOAT_02/05/2022		0.01%
HSBCBK		0.01%
Rural Electrification Corporation Limited	CRISIL AAA	0.01%
9.40% Madhya Pradesh SDL (MD 30/01/2024)	SOV	0.01%
REC_6.82 & PAY_FLOAT_03/05/2022		0.004%
HSBCBK		0.004%
REC_6.81 & PAY_FLOAT_03/05/2022		0.004%
HSBCBK		0.004%
7.35% GOI (MD 22/06/2024)	SOV	0.004%
REC_6.775 & PAY_FLOAT_09/05/2022		0.003%
HSBCBK		0.003%
9.23% GOI (MD 23/12/2043)	SOV	0.003%
8.33% GOI 2036 (07/06/2036)	SOV	0.002%
7.96% Maharashtra SDL (14/10/2025)	SOV	0.002%
REC_6.815 & PAY_FLOAT_03/05/2022		0.002%
HSBCBK		0.001%
REC_6.64 & PAY_FLOAT_16/05/2022		0.001%
HDFCBK		0.001%
REC_6.64 & PAY_FLOAT_16/05/2022		0.001%
ICICIBK		0.001%
REC_6.64 & PAY_FLOAT_17/05/2022		0.001%
HSBCBK		0.001%
6.97% GOI (MD 06/09/2026)	SOV	0.001%
7.88% GOI (MD 19/03/2030)	SOV	0.00%
Birla Sun Life Cash Plus - Growth - Direct Plan		0.00%
Cash & Current Assets		6.49%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Income Plus

Allocation as a % of Net Assets	Rating	%
6.84% GOI (MD 19/12/2022)	SOV	11.75%
6.79% GOI (MD 26/12/2029)	SOV	11.49%
8.97% GOI (MD 05/12/2030)	SOV	10.38%
7.73% GOI (MD 19/12/2034)	SOV	7.67%
8.17% GOI (MD 01/12/2044)	SOV	6.12%
Reliance Ports and Terminals Ltd	CRISIL AAA	5.28%
National Bank For Agriculture and Rural Development	CRISIL AAA	5.17%
9.20% GOI (MD 30/09/2030)	SOV	4.38%
7.78% Bihar SDL (MD 01/03/2027)	SOV	4.11%
7.92% West Bengal SDL (MD 15/03/2027)	SOV	3.63%
NTPC Limited	CRISIL AAA	2.72%
National Bank For Agriculture and Rural Development	CRISIL AAA	2.55%
Indian Railway Finance Corp Ltd	CRISIL AAA	2.54%
7.94% Jharkhand SDL (MD 15/03/2027)	SOV	1.82%
7.62% Tamilnadu SDL (MD 29/03/2027)	SOV	1.35%
7.64% Haryana SDL (MD 29/03/2027)	SOV	0.77%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.76%
7.88% Andhra Pradesh SDL (MD 15/03/2027)	SOV	0.62%
7.89% Harayana SDL (MD 15/03/2027)	SOV	0.52%
7.64% Uttar Pradesh SDL (MD 29/03/2027)	SOV	0.51%
8.21% Haryana UDAY BOND(MD 31/03/2023)	SOV	0.42%
9.23% GOI (MD 23/12/2043)	SOV	0.30%
8.25% Madhya Pradesh UDAY BOND (MD 22/03/2028)	SOV	0.26%
8.06% Madhya Pradesh UDAY BOND (MD 22/03/2031)	SOV	0.26%
8.02% Madhya Pradesh UDAY BOND (MD 22/03/2030)	SOV	0.26%
8.05% Madhya Pradesh UDAY BOND (MD 22/03/2029)	SOV	0.26%
8.03% Madhya Pradesh UDAY BOND (MD 22/03/2025)	SOV	0.26%

7.93% Madhya Pradesh UDAY BOND (MD 22/03/2032)	SOV	0.26%
7.91% Madhya Pradesh UDAY BOND (MD 22/03/2027)	SOV	0.26%
7.92% Madhya Pradesh UDAY BOND (MD 22/03/2024)	SOV	0.26%
7.68% Madhya Pradesh UDAY BOND (MD 22/03/2023)	SOV	0.26%
7.69% Madhya Pradesh UDAY BOND (MD 22/03/2026)	SOV	0.25%
9.56% Maharashtra SDL (MD 28/08/2023)	SOV	0.06%
9.45% Rajasthan SDL (MD 26/03/2024)	SOV	0.05%
7.59% GOI(MD 11/01/2026)	SOV	0.04%
6.62% GOI (MD 28/11/2051)	SOV	0.03%
6.28% Pay Fix & Rec Mibor (30/12/21)		0.03%
HSBCBK		0.01%
8.51% Punjab SDL (MD 10/04/2023)	SOV	0.01%
6.57% GOI (MD 05/12/2033)	SOV	0.01%
7.88% Chattisgarh SDL (MD 15/03/2027)	SOV	0.01%
8.64% Jharkhand SDL (MD 06/03/2023)	SOV	0.01%
REC_6.64 & PAY_FLOAT_16/05/2022		0.01%
HDFCBK		0.01%
REC_6.64 & PAY_FLOAT_16/05/2022		0.01%
HSBCBK		0.01%
REC_6.63 & PAY_FLOAT_16/05/2022		0.01%
ICICISECPD		0.01%
Birla Sun Life Cash Plus - Growth - Direct Plan		0.00%
6.4225% Pay Fix & Rec Mibor (12/07/19)		-0.002%
ICICIBK		-0.002%
Cash & Current Assets		12.27%
<b>Total Net Assets</b>		<b>100.00%</b>

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

Allocation as a % of Net Assets	Rating	%
6.79% GOI (MD 15/05/2027)	SOV	94.12%
8.40% GOI (MD 28/07/2024)	SOV	1.91%
Cash & Current Assets		3.97%
<b>Total</b>		<b>100.00%</b>

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

Allocation as a % of Net Assets	Rating	%
6.79% GOI (MD 26/12/2029)	SOV	71.77%
7.59% GOI(MD 11/01/2026)	SOV	11.49%
6.97% GOI (MD 06/09/2026)	SOV	6.02%
7.68% GOI (MD 15/12/2023)	SOV	4.42%
7.98% Telangana UDAY BOND (MD 07/03/2030)	SOV	0.87%
7.81% Telangana UDAY BOND (MD 07/03/2027)	SOV	0.86%
6.28% Pay Fix & Rec Mibor (30/12/21)		0.09%
ICICIBK		0.09%
6.38% Pay Fix & Rec Mibor (01/08/19)		0.00%
HSBCBK		0.00%
8.30% GOI (MD 02/07/2040)	SOV	0.00%
6.3825% Pay Fix & Rec Mibor (01/08/19)		0.00%
HDFCBK		0.00%
6.58% Pay Fix & Rec Mibor (06/04/21)		-0.03%
ICICISEC		4.52%
Cash & Current Assets		4.52%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Gilt Plus - PF Plan

Allocation as a % of Net Assets	Rating	%
6.79% GOI (MD 26/12/2029)	SOV	22.62%
8.97% GOI (MD 05/12/2030)	SOV	21.52%
8.17% GOI (MD 01/12/2044)	SOV	6.84%
7.73% GOI (MD 19/12/2034)	SOV	6.57%
7.89% Harayana SDL (MD 15/03/2027)	SOV	19.34%
8.08% Telangana UDAY BOND (MD 22/03/2031)	SOV	13.08%
Cash & Current Assets		10.02%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Active Debt Multi Manager FoF Scheme

Allocation as a % of Net Assets	%
Birla Sun Life Short Term Fund Grwth - Direct Plan	44.44%
IDFC Dynamic Bond Fund-Direct Plan-Growth	33.42%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	21.90%
Cash & Current Assets	0.49%
Net receivables / payables	-0.25%

**Total 100.00%**

## Birla Sun Life Financial Planning FOF - Conservative Plan

Birla Sun Life Cash Plus - Growth - Direct Plan	39.32%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	16.62%
IDFC Dynamic Bond Fund-Direct Plan-Growth	7.84%
Kotak MF Gold ETF	6.59%
Birla Sun Life Advantage Fund - Gr - Dir Pl	6.28%
Reliance ETF Gold BeES	5.99%
MOST Focused Multicap 35-Direct Plan-Growth Option	5.62%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	4.76%
SBI Blue Chip Fund-Direct Plan -Growth	2.12%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	1.79%
Cash & Current Assets	3.70%
Net receivables / payables	-0.63%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Financial Planning FOF - Prudent Plan

Birla Sun Life Cash Plus - Growth - Direct Plan	26.79%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	12.40%
Birla Sun Life Advantage Fund - Gr - Dir Pl	9.57%
MOST Focused Multicap 35-Direct Plan-Growth Option	9.57%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	8.85%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	7.24%
SBI Blue Chip Fund-Direct Plan -Growth	6.49%
Birla Sun Life Short Term Fund Grwth - Direct Plan	5.02%
IDFC Dynamic Bond Fund-Direct Plan-Growth	4.59%
Reliance ETF Gold BeES	4.48%
Kotak MF Gold ETF	4.09%
Cash & Current Assets	1.03%
Net receivables / payables	-0.11%
<b>Total</b>	<b>100.00%</b>

## Regular Income Solutions

### Birla Sun Life Credit Opportunities Fund

Allocation as a % of Net Assets		
	Rating	%
SP Imperial Star Private Limited	CARE A	9.44%
RKN Retail Pvt. Ltd	IND A-	8.74%
S.D. Corporation Pvt. Ltd	CARE AA+(SO)	8.59%
IL&FS Tamil Nadu Power Company Limited	ICRA A+(SO)	8.56%
Wadhawan Global Capital Pvt Ltd	CARE AAA(SO)	6.97%
Sterilite Power Grid Ventures Ltd	IND A	6.87%
Piramal Finance Private Limited	ICRA AA	5.24%
Adani Power Limited	BWR AA-(SO)	5.23%
Tanglin Development Limited	BWR A-(SO)	4.91%
IL & FS Education and Technology Services Ltd	IND AA-(SO)	4.89%
Indiabulls Properties Private Limited	CARE AA-(SO)	4.84%
Hero Realty Ltd	UNRATED	4.83%
Hinduja Leyland Finance Ltd	CARE A+	4.79%
MFL Securitisation Trust	IND AAA(SO)	3.94%
Mkhitaryan SBL IFMR Capital 2016	IND A+(SO)	3.32%
IRB InvIT Fund	2.18%	6.87%
Jharkand Road Projects Implementation Company Limited	CRISIL AA(SO)	2.16%
Jharkand Road Projects Implementation Company Limited	CARE AA(SO)	1.35%
Yes Bank Limited	ICRA AA+	1.11%
Jharkand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.45%
9.41% Kerala SDL (MD 30/01/2024)	SOV	0.19%
8.62% Tamil Nadu SDL (MD 20/02/2023)	SOV	0.04%
Cash & Current Assets		1.36%
<b>Total</b>		<b>100.00%</b>

### Birla Sun Life Long Term Accrual Fund

Allocation as a % of Net Assets		
	Rating	%
6.79% GOI (MD 26/12/2029)	SOV	19.84%
SP Imperial Star Private Limited	CARE A	11.02%
RKN Retail Pvt. Ltd	IND A-	10.20%
Wadhawan Global Capital Pvt Ltd	CARE AAA(SO)	10.17%
IL&FS Tamil Nadu Power Company Limited	ICRA A+(SO)	9.99%
S.D. Corporation Pvt. Ltd	CARE AA+(SO)	9.02%
7.61% GOI(MD 09/05/2030)	SOV	5.21%
Sterilite Power Grid Ventures Ltd	IND A	5.01%
6.57% GOI (MD 05/12/2033)	SOV	4.69%
Jharkand Road Projects Implementation Company Limited	CARE AA(SO)	3.80%
Jharkand Road Projects Implementation Company Limited	CARE AA(SO)	3.67%
Jharkand Road Projects Implementation Company Limited	CRISIL AA(SO)	1.32%
Jharkand Road Projects Implementation Company Limited	CRISIL AA(SO)	1.31%
Power Finance Corporation Limited	CRISIL AAA	0.53%
NTPC Limited	CRISIL AAA	0.01%
Cash & Current Assets		4.22%
<b>Total</b>		<b>100.00%</b>

### Birla Sun Life Low Duration Fund

Allocation as a % of Net Assets		
	Rating	%
S.D. Corporation Pvt. Ltd	CARE AA+(SO)	9.80%
Wadhawan Global Capital Pvt Ltd	CARE AAA(SO)	9.60%
RKN Retail Pvt. Ltd	IND A-	9.59%
LIC Housing Finance Limited	CRISIL AAA	9.43%
JSW Energy Limited	CARE AA-	9.43%
IL&FS Tamil Nadu Power Company Limited	ICRA A+(SO)	9.39%
L & T Infrastructure Finance Co Ltd	CARE A1+	9.16%
Vedanta Limited	CRISIL AA	7.55%
Jharkand Road Projects Implementation Company Limited	CARE AA(SO)	6.40%
SP Imperial Star Private Limited	CARE A	6.22%
Sterilite Power Grid Ventures Ltd	IND A	3.77%
Jharkand Road Projects Implementation Company Limited	CRISIL AA(SO)	2.23%
IRB InvIT Fund	1.84%	9.59%
Jharkand Road Projects Implementation Company Limited	CARE AA(SO)	1.08%
Power Grid Corporation of India Limited	CRISIL AAA	0.95%
Jharkand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.40%
Power Finance Corporation Limited	CRISIL AAA	0.28%
Magnasound (I) Ltd		0.00%
Cash & Current Assets		2.89%
<b>Total</b>		<b>100.00%</b>

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

Allocation as a % of Net Assets		
	Rating	%
8.13% GOI (MD 22/06/2045)	SOV	7.61%
6.79% GOI (MD 26/12/2029)	SOV	6.90%
Tata Capital Financial Services Ltd	CRISIL AA+	4.02%
7.72% GOI (MD 25/05/2025)	SOV	3.88%
8.17% GOI (MD 01/12/2044)	SOV	3.87%
7.59% GOI (MD 20/03/2029)	SOV	3.85%

8.56% RAJASTHAN SDL - (MD 23/01/2023)	SOV	3.08%
ONGC Petro Additions Ltd	ICRA AAA(SO)	2.68%
Tata Capital Financial Services Ltd	CRISIL AA+	2.14%
Eicher Motors Ltd		2.14%
Yes Bank Ltd		2.00%
Natco Pharma Ltd		1.82%
Hindustan Petroleum Corporation Ltd		1.77%
8.20% GOI (MD 15/02/2022)	SOV	1.68%
RHC Holding Pvt Ltd	CARE A(SO)	1.45%
IRB InvIT Fund	1.40%	1.77%
8.26% Maharashtra SDL (MD 23/12/2025)	SOV	1.39%
8.27% Karnataka SDL (MD 23/12/2025)	SOV	1.39%
7.61% GOI (MD 09/05/2030)	SOV	1.36%
7.51% Maharashtra SDL (MD 24/05/2027)	SOV	1.34%
Union Bank of India	IND AA	1.34%
Bharat Aluminium Co Ltd.	CRISIL AA-	1.33%
Dalmia Bharat Limited		1.20%
7.68% GOI (MD 15/12/2023)	SOV	1.18%
Maruti Suzuki India Ltd		1.15%
Bajaj Finance Ltd		1.13%
7.88% GOI (MD 19/03/2030)	SOV	1.12%
Bajaj Finserv Ltd		1.11%
Recco Home Finance Ltd		1.10%
IDBI Bank Limited	IND A-	1.08%
PNB Housing Finance Limited		1.05%
Vedanta Ltd		1.05%
8.79% GOI (MD 08/11/2021)	SOV	0.86%
L&T Finance Holdings Ltd		0.84%
Berger Paints India Ltd		0.70%
K.P.R. Mill Limited		0.68%
Indraprastha Gas Ltd		0.64%
Capital First Limited		0.60%
8.59% Andhra Pradesh SDL (MD 23/01/2023)	SOV	0.56%
Bank of India	BWR AA-	0.56%
8.27% Telangana UDAY BOND (MD 22/03/2028)	SOV	0.56%
V-Guard Industries Limited		0.56%
MRF Ltd		0.55%
Rural Electrification Corporation Limited	CRISIL AAA	0.55%
8.07% Telangana UDAY BOND (MD 22/03/2029)	SOV	0.55%
8.04% Telangana UDAY BOND (MD 22/03/2030)	SOV	0.55%
Voltas Ltd		0.55%
Bharat Financial Inclusion Ltd		0.55%
7.95% Telangana UDAY BOND (MD 22/03/2032)	SOV	0.55%
8.05% Telangana UDAY BOND (MD 22/03/2025)	SOV	0.55%
7.93% Telangana UDAY BOND (MD 22/03/2027)	SOV	0.55%
7.94% Telangana UDAY BOND (MD 22/03/2024)	SOV	0.54%
7.7% Telangana UDAY BOND (MD 22/03/2023)	SOV	0.54%
7.71% Telangana UDAY BOND (MD 22/03/2026)	SOV	0.54%
IDBI Bank Limited	IND A-	0.51%
Bharat Electronics Ltd		0.44%
Hindalco Industries Ltd		0.43%
Equitas Holdings Limited		0.41%
Yes Bank Limited	ICRA AA+	0.41%
Orient Cement Ltd		0.40%
V-Mart Retail Limited		0.36%
Kalpataru Power Transmission Ltd		0.33%
AIA Engineering Ltd		0.33%
Emami Ltd		0.32%
9.20% GOI (MD 30/09/2030)	SOV	0.31%
Bayer Cropscience Ltd		0.30%
8.35% GOI (MD 14/05/2022)	SOV	0.28%
Spicejet Ltd		0.28%
8.12% GOI (MD 10/12/2020)	SOV	0.28%
VA Tech Wabag Ltd		0.28%
Bharat Petroleum Corp Ltd		0.28%
UPL Limited		0.28%
7.06% GOI (MD10/10/2046)	SOV	0.26%
Hindustan Zinc Ltd		0.26%
9.23% GOI (MD 23/12/2043)	SOV	0.26%
Kaveri Seed Company Ltd		0.25%
TVS Motor Company Ltd		0.21%
Housing & Urban Development Corporation Limited		0.21%
Narayana Hrudayalaya Limited		0.21%
Godrej Consumer Products Ltd		0.20%
Bosch Ltd		0.19%
Johnson Controls-Hitachi Air Conditioning India Lt		0.18%
Mahanagar Gas Limited		0.17%
GE T&D India Limited		0.17%
Cholamandalam Investment and Finance Company Ltd		0.16%
Pidilite Industries Ltd		0.16%
TeamLease Services Limited		0.15%
Jindal Steel and Power Ltd		0.14%
J.Kumar Infraprojects Ltd		0.11%
Advanced Enzyme Technologies Limited		0.10%
Whirlpool of India Ltd		0.09%
IDBI Bank Limited	IND AA	0.05%
Ramkrishna Forgings Ltd		0.04%
Yes Bank Limited	ICRA AA+	0.04%
Cummins India Ltd		0.04%
8.08% Telangana UDAY BOND (MD 22/03/2031)	SOV	0.001%
Cash & Current Assets		7.37%
<b>Total</b>		<b>100.00%</b>



## Tax Savings Solutions

### Birla Sun Life Tax Relief '96

Allocation as a % of Net Assets	%
Sundaram Clayton Ltd	8.44%
Bayer Cropscience Ltd	5.74%
Honeywell Automation India Ltd	5.66%
Gillette India Ltd	4.91%
Johnson Controls-Hitachi Air Conditioning India Lt	4.55%
ICRA Ltd	3.89%
Kotak Mahindra Bank Ltd	3.50%
Bosch Ltd	3.26%
MRF Ltd	3.15%
Thomas Cook India Ltd	3.12%
Pfizer Ltd	3.11%
Glaxosmithkline Pharmaceuticals Ltd	3.00%
Zee Entertainment Enterprises Ltd	2.64%
Reliance Industries Ltd	2.48%
Biocon Ltd	2.41%
Maruti Suzuki India Ltd	2.25%
Indusind Bank Ltd	2.24%
Jet Airways India Ltd	2.04%
HDFC Bank Ltd	2.03%
Housing Development Finance Corporation Ltd	1.92%
Shoppers Stop Ltd	1.91%
Yes Bank Ltd	1.86%
ICICI Bank Ltd	1.80%
Century Textiles & Industries Ltd	1.80%
Shree Cement Ltd	1.76%
Grasim Industries Ltd	1.73%
Larsen & Toubro Ltd	1.64%
Tata Consultancy Services Ltd	1.61%
Capital First Limited	1.30%
Axis Bank Ltd	1.21%
Hindustan Unilever Ltd	1.18%
Procter & Gamble Hygiene and Health Care Ltd	1.18%
Cummins India Ltd	1.17%
Tata Motors Ltd	1.06%
Kansai Nerolac Paints Ltd	1.03%
Bata India Ltd	1.01%
HCL Technologies Ltd	0.82%
Infosys Ltd	0.71%
ITC Ltd	0.61%
Sun Pharmaceutical Industries Limited	0.53%
Tech Mahindra Ltd	0.40%
IDFC Bank Ltd	0.37%
Vedanta Ltd	0.37%
Bharat Financial Inclusion Ltd	0.36%
Hindalco Industries Ltd	0.34%
Mahindra & Mahindra Ltd	0.34%
Ashok Leyland Ltd	0.32%
Container Corporation of India Ltd	0.25%
IDFC Ltd	0.20%
Bharat Bijlee Ltd	0.13%
United Breweries (Holdings) Limited	0.11%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	0.71%
Net receivables / payables	-0.16%
<b>Total</b>	<b>100.00%</b>

### Birla Sun Life Tax Plan

Allocation as a % of Net Assets	%
Sundaram Clayton Ltd	8.67%
Bayer Cropscience Ltd	5.68%
Honeywell Automation India Ltd	5.58%
Gillette India Ltd	4.84%
Johnson Controls-Hitachi Air Conditioning India Lt	4.50%
ICRA Ltd	3.83%
Kotak Mahindra Bank Ltd	3.44%
Bosch Ltd	3.21%
MRF Ltd	3.11%

Thomas Cook India Ltd	3.07%
Pfizer Ltd	3.07%
Glaxosmithkline Pharmaceuticals Ltd	2.96%
Zee Entertainment Enterprises Ltd	2.60%
Reliance Industries Ltd	2.44%
Biocon Ltd	2.38%
Maruti Suzuki India Ltd	2.22%
Indusind Bank Ltd	2.21%
Jet Airways India Ltd	2.01%
HDFC Bank Ltd	2.00%
Housing Development Finance Corporation Ltd	1.89%
Shoppers Stop Ltd	1.88%
Yes Bank Ltd	1.83%
Shree Cement Ltd	1.78%
ICICI Bank Ltd	1.78%
Century Textiles & Industries Ltd	1.77%
Grasim Industries Ltd	1.70%
Larsen & Toubro Ltd	1.62%
Tata Consultancy Services Ltd	1.58%
Capital First Limited	1.31%
Procter & Gamble Hygiene and Health Care Ltd	1.19%
Cummins India Ltd	1.19%
Axis Bank Ltd	1.19%
Hindustan Unilever Ltd	1.16%
Kansai Nerolac Paints Ltd	1.04%
Tata Motors Ltd	1.04%
Bata India Ltd	1.00%
HCL Technologies Ltd	0.83%
Infosys Ltd	0.71%
ITC Ltd	0.61%
Sun Pharmaceutical Industries Limited	0.54%
Tech Mahindra Ltd	0.39%
Vedanta Ltd	0.37%
IDFC Bank Ltd	0.37%
Bharat Financial Inclusion Ltd	0.36%
Hindalco Industries Ltd	0.33%
Ashok Leyland Ltd	0.33%
Mahindra & Mahindra Ltd	0.33%
Container Corporation of India Ltd	0.26%
IDFC Ltd	0.20%
Bharat Bijlee Ltd	0.11%
United Breweries (Holdings) Limited	0.11%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	1.73%
Net receivables / payables	-0.34%
<b>Total</b>	<b>100.00%</b>

### Birla Sun Life Tax Savings Fund

Allocation as a % of Net Assets	%
Sundaram Clayton Ltd	8.74%
Bayer Cropscience Ltd	5.60%
Honeywell Automation India Ltd	5.45%
Gillette India Ltd	4.36%
Johnson Controls-Hitachi Air Conditioning India Lt	4.32%
Kotak Mahindra Bank Ltd	3.68%
ICRA Ltd	3.63%
MRF Ltd	3.33%
Bosch Ltd	3.04%
Thomas Cook India Ltd	2.96%
Zee Entertainment Enterprises Ltd	2.79%
Pfizer Ltd	2.76%
Glaxosmithkline Pharmaceuticals Ltd	2.62%
Reliance Industries Ltd	2.61%
Biocon Ltd	2.54%
Indusind Bank Ltd	2.37%
HDFC Bank Ltd	2.14%
Jet Airways India Ltd	2.05%
Housing Development Finance Corporation Ltd	2.03%
Maruti Suzuki India Ltd	1.98%
Yes Bank Ltd	1.96%
ICICI Bank Ltd	1.90%
Century Textiles & Industries Ltd	1.89%
Shree Cement Ltd	1.85%
Grasim Industries Ltd	1.83%
Shoppers Stop Ltd	1.80%
Larsen & Toubro Ltd	1.73%
Tata Consultancy Services Ltd	1.69%
Capital First Limited	1.37%
Axis Bank Ltd	1.27%
Cummins India Ltd	1.23%
Tata Motors Ltd	1.12%
Kansai Nerolac Paints Ltd	1.00%
Bata India Ltd	0.99%
Hindustan Unilever Ltd	0.96%
Procter & Gamble Hygiene and Health Care Ltd	0.92%
HCL Technologies Ltd	0.86%
Infosys Ltd	0.75%
ITC Ltd	0.64%
Sun Pharmaceutical Industries Limited	0.56%
Tech Mahindra Ltd	0.42%
IDFC Bank Ltd	0.40%
Vedanta Ltd	0.39%
Bharat Financial Inclusion Ltd	0.38%
Hindalco Industries Ltd	0.36%
Mahindra & Mahindra Ltd	0.36%
Ashok Leyland Ltd	0.34%
Container Corporation of India Ltd	0.27%
IDFC Ltd	0.23%
Bharat Bijlee Ltd	0.14%
United Breweries (Holdings) Limited	0.12%
Cash & Current Assets	1.73%
Net receivables / payables	-0.47%
<b>Total</b>	<b>100.00%</b>

## Wealth Creation Solutions

### Birla Sun Life Equity Savings Fund

Allocation as a % of Net Assets	Rating	%
LIC Housing Finance Ltd		5.56%
Housing Development Finance Corporation Ltd		4.96%
HDFC Bank Limited	UNRATED	4.27%
Sheba Properties Limited	ICRA A1+	4.25%
Kotak Mahindra Prime Ltd	CRISIL A1+	4.09%
8.15% GOI (MD 24/11/2026)	SOV	3.65%
Sun Pharmaceutical Industries Limited		3.35%
Axis Bank Ltd		3.03%
9.20% GOI (MD 30/09/2030)	SOV	2.95%
Yes Bank Ltd		2.81%
Eicher Motors Ltd		2.79%
State Bank of India		2.76%
Tata Consultancy Services Ltd		2.18%
Larsen & Toubro Ltd		2.03%
Natco Pharma Ltd		1.97%
Hindustan Petroleum Corporation Ltd		1.96%
Mahindra & Mahindra Ltd		1.69%
Recco Home Finance Ltd		1.65%
Asian Paints Ltd		1.63%
Dalmia Bharat Limited		1.60%
Oil & Natural Gas Corporation Ltd		1.36%
Tata Motors Ltd		1.24%
ITC Ltd		1.21%
Hindalco Industries Ltd		1.20%
Apollo Hospital Enterprise Ltd		1.20%
Bajaj Finance Ltd		1.13%
Aditya Birla Nuvo Ltd		1.13%
Berger Paints India Ltd		1.04%
Maruti Suzuki India Ltd		0.97%
L&T Finance Holdings Ltd		0.95%
8.17% GOI (MD 01/12/2044)	SOV	0.93%
Equitas Holdings Limited		0.93%
TVS Motor Company Ltd		0.83%
V-Guard Industries Limited		0.79%
Bajaj Finserv Ltd		0.67%
Volta Ltd		0.66%
Capital First Limited		0.65%
Godrej Consumer Products Ltd		0.62%
HDFC Bank Ltd		0.56%
Wabco India Ltd		0.55%
Bharat Forge Ltd		0.55%
Indusind Bank Ltd		0.54%
Emami Ltd		0.53%
AIA Engineering Ltd		0.51%
PNB Housing Finance Limited		0.48%
Lupin Ltd		0.46%
Bosch Ltd		0.40%
K.P.R. Mill Limited		0.36%
NCC Ltd		0.36%
Gulf Oil Lubricants India Ltd		0.36%
Kaveri Seed Company Ltd		0.35%
Orient Cement Ltd		0.34%
VA Tech Wabag Ltd		0.34%
Bayer Cropscience Ltd		0.32%
Aurobindo Pharma Ltd		0.27%
Tata Chemicals Ltd		0.27%
Page Industries Ltd		0.26%
GE T&D India Limited		0.25%
Housing & Urban Development Corporation Limited		0.25%
The India Cements Limited		0.24%
Siemens Ltd		0.23%
Havells India Ltd		0.23%
Kalpataru Power Transmission Ltd		0.23%
Cyient Limited		0.23%
V-Mart Retail Limited		0.22%
Narayana Hrudayalaya Limited		0.22%
MRF Ltd		0.21%
Torrent Pharmaceuticals Ltd		0.21%
PI Industries Ltd		0.20%
Cummins India Ltd		0.19%
Indian Oil Corporation Ltd		0.19%
Coal India Ltd		0.18%
Atul Auto Limited		0.17%
Pidilite Industries Ltd		0.15%
NMDC Ltd		0.14%
The Federal Bank Limited		0.13%
ICICI Bank Ltd		0.12%
Whirlpool of India Ltd		0.10%
NTPC Ltd		0.10%
JK Cements Ltd		0.10%
HCL Technologies Ltd		0.09%
The South Indian Bank Ltd		0.07%
Raymond Ltd		0.06%
Castrol India Ltd		0.06%
UPL Limited		0.06%
IDFC Ltd		0.05%
IDFC Bank Ltd		0.05%
Oracle Financial Services Software Ltd		0.05%
CASTROLIND_29/06/2017		-0.06%

NTPC_29/06/2017		-0.10%
NMDC_29/06/2017		-0.14%
COALINDIA_29/06/2017		-0.18%
L&TFH_29/06/2017		-0.18%
IOC_29/06/2017		-0.19%
INDIACEM_29/06/2017		-0.25%
TATACHEM_29/06/2017		-0.27%
AUROPHARMA_29/06/2017		-0.28%
LUPIN_29/06/2017		-0.36%
NCC_29/06/2017		-0.36%
BHARATFORG_29/06/2017		-0.49%
ABIRLANUVO_29/06/2017		-1.13%
APOLLOHOSP_29/06/2017		-1.20%
ITC_29/06/2017		-1.20%
TATAMOTORS_29/06/2017		-1.25%
ONGC_29/06/2017		-1.37%
ASIANPAINT_29/06/2017		-1.63%
M&M_29/06/2017		-1.70%
LT_29/06/2017		-2.04%
TCS_29/06/2017		-2.17%
AXISBANK_29/06/2017		-2.37%
SUNPHARMA_29/06/2017		-3.37%
LICHSGFIN_29/06/2017		-4.90%
HDFC_29/06/2017		-5.00%
Cash & Current Assets		19.01%
Net receivables / payables		23.83%
<b>Total</b>		<b>100.00%</b>

### Birla Sun Life Balanced Advantage Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		6.81%
ICICI Bank Ltd		5.85%
Housing Development Finance Corporation Ltd		5.85%
ITC Ltd		2.68%
Mahanagar Gas Limited		2.54%
Nestle India Ltd		2.44%
IRB InvIT Fund		2.27%
Bajaj Finance Limited	ICRA AA+	2.17%
Housing Development Finance Corporation Limited	CRISIL AAA	2.17%
ONGC Petro Additions Ltd	ICRA AAA(SO)	2.16%
Shriram Transport Finance Company Limited	CRISIL AA+	2.15%
Cholamandalam Investment and Finance Company Limited	ICRA AA	2.15%
Tata Capital Financial Services Ltd	ICRA AA+	2.15%
Jharkand Road Projects Implementation Company Limited	CARE AA(SO)	1.92%
Hindustan Petroleum Corporation Ltd		1.90%
Indian Oil Corporation Ltd		1.73%
Mahindra & Mahindra Ltd		1.68%
IDFC Ltd		1.52%
Kotak Mahindra Bank Ltd		1.49%
Vedanta Ltd		1.43%
Eicher Motors Ltd		1.43%
Yes Bank Ltd		1.35%
Indusind Bank Ltd		1.28%
Power Grid Corporation of India Ltd		1.23%
NTPC Ltd		1.21%
Hindalco Industries Ltd		1.20%
United Spirits Ltd		1.17%
Tata Chemicals Ltd		1.16%
Bharat Electronics Ltd		1.14%
Hero MotoCorp Ltd		1.12%
Indraprastha Gas Ltd		1.11%
Castrol India Ltd		1.08%
Gail (India) Ltd		1.07%
Dalmia Bharat Limited		1.04%
Sanofi India Ltd		0.96%
Tata Metaliks Ltd		0.96%
Dabur India Ltd		0.96%
Emami Ltd		0.93%
Bajaj Finserv Ltd		0.90%
Infosys Ltd		0.84%
Tech Mahindra Ltd		0.84%
Carborundum Universal Ltd		0.83%
Max Financial Services Limited		0.75%
Recco Home Finance Ltd		0.69%
Jharkand Road Projects Implementation Company Limited	CRISIL AA(SO)	0.67%
Sintex Plastics Technology Limited		0.66%
Hindustan Zinc Ltd		0.63%
Axis Bank Ltd		0.62%
6% Cum. Ncv. Prefer Zee Entertainment Enter'es Ltd		0.54%
Torrent Pharmaceuticals Ltd		0.54%
Sun Pharmaceutical Industries Limited		0.52%

Apar Industries Ltd		0.50%
Bharat Heavy Electricals Ltd		0.49%
Bajaj Finance Ltd		0.46%
Motherson Sumi Systems Ltd		0.41%
Orient Refractories Limited		0.38%
IFGL REFRATORIES LTD		0.37%
City Union Bank Ltd		0.34%
Shree Cement Ltd		0.31%
Petronet LNG Ltd		0.26%
Sadbhav Engineering Ltd		0.25%
Housing & Urban Development Corporation Limited		0.19%
7.5% Redeemable Pref. Shares		0.02%
Vedanta Ltd		0.02%
NTPC Limited	CRISIL AAA	0.00%
NIFTY_29/06/2017		-29.52%
Cash & Current Assets		9.97%
Net receivables / payables		33.10%
<b>Total</b>		<b>100.00%</b>

### Birla Sun Life Balanced '95 Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		4.35%
ICICI Bank Ltd		4.23%
Infosys Ltd		2.42%
7.72% GOI (MD 25/05/2025)	SOV	2.08%
Indusind Bank Ltd		2.06%
Yes Bank Ltd		1.87%
RHC Holding Pvt Ltd	CARE A(SO)	1.86%
8.13% GOI (MD 22/06/2045)	SOV	1.73%
Eicher Motors Ltd		1.68%
IRB InvIT Fund		1.65%
ITC Ltd		1.64%
Kotak Mahindra Bank Ltd		1.52%
Tata Motors Ltd		1.51%
6.79% GOI (MD 26/12/2029)	SOV	1.49%
Bharat Electronics Ltd		1.45%
Hindalco Industries Ltd		1.40%
Vedanta Ltd		1.31%
L&T Finance Holdings Ltd		1.28%
Maruti Suzuki India Ltd		1.26%
UPL Limited		1.23%
Aurobindo Pharma Ltd		1.19%
Cholamandalam Investment and Finance Company Ltd		1.15%
PNB Housing Finance Limited		1.12%
Tech Mahindra Ltd		1.05%
Mahindra & Mahindra Ltd		1.04%
CG Power and Industrial Solutions Limited		1.04%
Kaveri Seed Company Ltd		1.04%
Hindustan Zinc Ltd		1.03%
Gail (India) Ltd		1.02%
8.56% RAJASTHAN SDL - (MD 23/01/2023)	SOV	1.02%
Zee Entertainment Enterprises Ltd		1.02%
Hindustan Petroleum Corporation Ltd		1.02%
8.60% GOI (MD 02/06/2028)	SOV	1.01%
Reliance Industries Ltd		0.95%
Torrent Pharmaceuticals Ltd		0.92%
Emami Ltd		0.90%
7.61% GOI(MD 09/05/2030)	SOV	0.90%
Dabur India Ltd		0.89%
Tata Chemicals Ltd		0.89%
Titan Company Limited		0.88%
Grasim Industries Ltd		0.87%
Sun Pharmaceutical Industries Limited		0.86%
Apollo Hospital Enterprise Ltd		0.85%
Gujarat State Petronet Ltd		0.84%
Sun TV Network Ltd		0.79%
Dalmia Bharat Limited		0.79%
IDFC Ltd		0.73%
Natco Pharma Ltd		0.71%
IDBI Bank Limited	IND A-	0.71%
Recco Home Finance Ltd		0.69%
Britannia Industries Ltd		0.69%
Pfizer Ltd		0.69%
Power Grid Corporation of India Ltd		0.67%
Shriram City Union Finance Limited		0.65%
Sundaram Finance Ltd		0.63%
Larsen & Toubro Ltd		0.62%
8.17% GOI (MD 01/12/2044)	SOV	0.62%
HCL Technologies Ltd		0.61%
7.78% Bihar SDL (MD 01/03/2027)	SOV	0.60%

## 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.



Crompton Greaves Consumer Electricals Limited		0.60%
Pidilite Industries Ltd		0.59%
Housing Development Finance Corporation Limited	CRISIL AAA	0.58%
ONGC Petro Additions Ltd	ICRA AAA(SO)	0.57%
Marico Ltd		0.57%
NTPC Limited	CRISIL AAA	0.56%
PTC India Ltd		0.55%
FAG Bearings India Ltd		0.55%
7.73% GOI (MD 19/12/2034)	SOV	0.54%
Fortis Healthcare Ltd		0.54%
Muthoot Finance Ltd		0.53%
Dr Reddys Laboratories Ltd		0.53%
The Federal Bank Limited		0.50%
8.20% GOI (MD 15/02/2022)	SOV	0.48%
Inox Leisure Ltd		0.47%
MRF Ltd		0.47%
Finolex Cables Ltd		0.45%
Max Financial Services Limited		0.43%
Bajaj Finance Ltd		0.42%
Blue Star Ltd		0.42%
Endurance Technologies Limited		0.42%
Edelweiss Financial Services Ltd		0.40%
Reliance Ports and Terminals Ltd	CRISIL AAA	0.40%
Indian Oil Corporation Ltd		0.38%
IDBI Bank Limited	IND A-	0.38%
Bank Of Baroda		0.36%
NTPC Ltd		0.36%
Power Finance Corporation Limited	CRISIL AAA	0.36%
Atul Ltd		0.34%
Indraprastha Gas Ltd		0.33%
Ashoka Buildcon Ltd		0.33%
Procter & Gamble Hygiene and Health Care Ltd		0.32%
Carborundum Universal Ltd		0.30%
Power Finance Corporation Limited	CRISIL AAA	0.30%
Whirlpool of India Ltd		0.29%
Bajaj Finance Limited	ICRA AA+	0.29%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.29%
Power Finance Corporation Limited	CRISIL AAA	0.29%
HDFC Bank Limited	UNRATED	0.29%
Cummins India Ltd		0.28%
State Bank of India		0.28%
Shoppers Stop Ltd		0.28%
Bayer Cropscience Ltd		0.26%
Syndicate Bank	CARE AA-	0.24%
VA Tech Wabag Ltd		0.22%
7.78% West Bengal SDL (MD 01/03/2027)	SOV	0.21%
Rural Electrification Corporation Limited	CRISIL AAA	0.18%
Hero Fincorp Limited	ICRA AA+	0.13%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.11%
Housing Development Finance Corporation Limited		0.11%
Tata Motors Ltd DVR Shares		0.10%
8.27% Karnataka SDL (MD 23/12/2025)	SOV	0.09%
Jagran Prakashan Ltd		0.08%
8.26% Maharashtra SDL (MD 23/12/2025)	SOV	0.08%
IDBI Bank Limited	IND AA	0.08%
7.5% Redeemable Pref. Shares Vedanta Ltd		0.08%
Chennai Petroleum Corporation Ltd		0.06%
Rural Electrification Corporation Limited	CRISIL AAA	0.06%
7.76% Madhya Pradesh SDL (MD 01/03/2027)	SOV	0.06%
7.59% GOI (MD 20/03/2029)	SOV	0.06%
8.01% Telangana UDAY BOND (MD 07/03/2025)	SOV	0.06%
7.87% Telangana UDAY BOND (MD 07/03/2024)	SOV	0.06%
6.84% GOI (MD 19/12/2022)	SOV	0.06%
7.74% Tamilnadu SDL (MD 01/03/2027)	SOV	0.06%
6.90% GOI (MD 13/07/2019)	SOV	0.04%
7.75% Karnatak SDL (MD 01/03/2027)	SOV	0.02%
Power Grid Corporation of India Limited	CRISIL AAA	0.02%
REC_6.79 & PAY_FLOAT_28/04/2022		0.01%
HSBCBK		0.01%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd		0.005%
Brillio Technologies Pvt Ltd		0.00%
Globsyn Technologies Ltd		0.00%
Magnasound (I) Ltd		0.00%
Cash & Current Assets		8.17%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Index Fund

Allocation as a % of Net Assets	Rating	%
NIFTY_29/06/2017		26.23%
HDFC Bank Ltd		6.74%
ITC Ltd		5.39%
Housing Development Finance Corporation Ltd		5.07%
Reliance Industries Ltd		4.52%
Infosys Ltd		3.97%
ICICI Bank Ltd		3.87%
Larsen & Toubro Ltd		2.94%
Tata Consultancy Services Ltd		2.76%
Kotak Mahindra Bank Ltd		2.39%
Maruti Suzuki India Ltd		1.95%
State Bank of India		1.85%
Tata Motors Ltd		1.82%
Axis Bank Ltd		1.78%
Hindustan Unilever Ltd		1.55%
Indusind Bank Ltd		1.51%
Mahindra & Mahindra Ltd		1.34%
Sun Pharmaceutical Industries Limited		1.13%
Yes Bank Ltd		1.06%
Asian Paints Ltd		1.06%
Oil & Natural Gas Corporation Ltd		1.02%
HCL Technologies Ltd		1.00%
Bharti Airtel Ltd		1.00%
Hero MotoCorp Ltd		0.99%
Power Grid Corporation of India Ltd		0.93%
Vedanta Ltd		0.90%
Indian Oil Corporation Ltd		0.89%
Ultratech Cement Ltd		0.89%
NTPC Ltd		0.81%
Bajaj Auto Ltd		0.79%
Bharat Petroleum Corp Ltd		0.79%
Eicher Motors Ltd		0.77%
Indiabulls Housing Finance Ltd		0.76%
Coal India Ltd		0.70%
Tata Steel Ltd		0.69%
Wipro Ltd		0.69%
Dr Reddys Laboratories Ltd		0.62%
Hindalco Industries Ltd		0.60%
Zee Entertainment Enterprises Ltd		0.57%
Lupin Ltd		0.57%
Adani Ports and Special Economic Zone Ltd		0.56%
Gail (India) Ltd		0.54%
Cipla Ltd		0.54%
Bharti Infratel Limited		0.52%
Tech Mahindra Ltd		0.50%
Bosch Ltd		0.44%
Ambuja Cements Ltd		0.36%
Bank Of Baroda		0.35%
Aurobindo Pharma Ltd		0.33%
Tata Power Co Ltd		0.30%
Tata Motors Ltd DVR Shares		0.30%
ACC Ltd		0.28%
Cash & Current Assets		16.59%
Net receivables / payables		-16.51%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Frontline Equity Fund

Allocation as a % of Net Assets	Rating	%
ICICI Bank Ltd		5.12%
HDFC Bank Ltd		4.81%
ITC Ltd		4.17%
Infosys Ltd		3.77%
Reliance Industries Ltd		3.43%
Maruti Suzuki India Ltd		3.05%
Tata Motors Ltd		2.58%
Kotak Mahindra Bank Ltd		2.46%
Indusind Bank Ltd		2.41%
Grasim Industries Ltd		2.31%
Housing Development Finance Corporation Ltd		2.18%
Larsen & Toubro Ltd		2.12%
Mahindra & Mahindra Ltd		2.11%
HCL Technologies Ltd		2.10%
State Bank of India		1.92%
Yes Bank Ltd		1.91%
Hindalco Industries Ltd		1.75%
Crompton Greaves Consumer Electricals Limited		1.72%
Tech Mahindra Ltd		1.66%
Vedanta Ltd		1.58%
Hindustan Unilever Ltd		1.56%
The Federal Bank Limited		1.55%
Power Grid Corporation of India Ltd		1.50%
Gail (India) Ltd		1.49%
Bajaj Finance Ltd		1.41%
Aurobindo Pharma Ltd		1.40%
Muthoot Finance Ltd		1.32%
Sun Pharmaceutical Industries Limited		1.26%
NTPC Ltd		1.24%
Hero MotoCorp Ltd		1.16%

Zee Entertainment Enterprises Ltd		1.16%
Bharat Electronics Ltd		1.08%
Cummins India Ltd		1.06%
Reliance Capital Ltd		1.04%
Hindustan Petroleum Corporation Ltd		1.01%
Cholamandalam Investment and Finance Company Ltd		1.01%
Godrej Consumer Products Ltd		0.98%
ICICIBANK_29/06/2017		0.93%
IDFC Ltd		0.89%
Bayer Cropscience Ltd		0.89%
Max Financial Services Limited		0.86%
Britannia Industries Ltd		0.85%
Shriram City Union Finance Limited		0.83%
Dabur India Ltd		0.83%
Sanofi India Ltd		0.78%
Motherson Sumi Systems Ltd		0.77%
Indian Oil Corporation Ltd		0.73%
Castrol India Ltd		0.72%
Tata Consultancy Services Ltd		0.63%
Bosch Ltd		0.59%
Akzo India Nobel Ltd		0.59%
Emami Ltd		0.57%
Titan Company Limited		0.56%
Bank Of Baroda		0.56%
Divis Laboratories Ltd		0.50%
LIC Housing Finance Ltd		0.49%
CG Power and Industrial Solutions Limited		0.48%
Hindustan Zinc Ltd		0.48%
Idea Cellular Ltd		0.48%
Coal India Ltd		0.45%
IRB Infrastructure Developers Ltd		0.44%
Dr Reddys Laboratories Ltd		0.43%
Axis Bank Ltd		0.42%
Lupin Ltd		0.41%
Glaxosmithkline Consumer Healthcare Ltd		0.41%
Torrent Pharmaceuticals Ltd		0.37%
Glenmark Pharmaceuticals Ltd		0.37%
L&T Finance Holdings Ltd		0.35%
HDFC Bank Limited	UNRATED	0.34%
GE Power India Limited		0.33%
Tata Steel Ltd		0.31%
Birla Sun Life Nifty ETF - Growth		0.30%
Housing Development Finance Corporation Limited		0.26%
ACC Ltd		0.26%
Glaxosmithkline Pharmaceuticals Ltd		0.25%
Procter & Gamble Hygiene and Health Care Ltd		0.16%
Jagran Prakashan Ltd		0.15%
CPSE ETF		0.15%
7.5% Redeemable Pref. Shares Vedanta Ltd		0.06%
NTPC Limited	CRISIL AAA	0.03%
IOC_29/06/2017		-0.15%
SBIN_29/06/2017		-0.36%
RELIANCE_29/06/2017		-0.53%
NIFTY_29/06/2017		-1.20%
Cash & Current Assets		2.58%
Net receivables / payables		4.02%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Top 100 Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		5.41%
ICICI Bank Ltd		5.24%
ITC Ltd		4.03%
Reliance Industries Ltd		3.30%
Infosys Ltd		3.13%
Grasim Industries Ltd		2.97%
Maruti Suzuki India Ltd		2.92%
Tata Motors Ltd		2.61%
Indusind Bank Ltd		2.59%
HCL Technologies Ltd		2.27%
Vedanta Ltd		2.27%
Yes Bank Ltd		2.04%
Kotak Mahindra Bank Ltd		2.01%
Housing Development Finance Corporation Ltd		2.00%
Bharat Electronics Ltd		1.95%
Mahindra & Mahindra Ltd		1.94%
Hindalco Industries Ltd		1.87%
Crompton Greaves Consumer Electricals Limited		1.84%
State Bank of India		1.64%
Tech Mahindra Ltd		1.60%
Power Grid Corporation of India Ltd		1.53%
Sun Pharmaceutical Industries Limited		1.53%
IDFC Ltd		1.47%
Hindustan Unilever Ltd		1.46%
Dabur India Ltd		1.35%
Aurobindo Pharma Ltd		1.31%
Gail (India) Ltd		1.28%
UPL Limited		1.20%

Bajaj Finserv Ltd	1.18%
Larsen & Toubro Ltd	1.11%
Zee Entertainment Enterprises Ltd	1.08%
Hindustan Zinc Ltd	1.06%
Cummins India Ltd	1.03%
Dalmia Bharat Limited	1.02%
Motherson Sumi Systems Ltd	0.98%
PTC India Ltd	0.95%
L&T Finance Holdings Ltd	0.94%
Hindustan Petroleum Corporation Ltd	0.94%
ICICIBANK_29/06/2017	0.90%
Max Financial Services Limited	0.90%
HDFC Bank Limited	UNRATED 0.86%
Ambuja Cements Ltd	0.85%
NTPC Ltd	0.83%
Petronet LNG Ltd	0.78%
Britannia Industries Ltd	0.77%
Birla Sun Life Nifty ETF - Growth	0.73%
CG Power and Industrial Solutions Limited	0.70%
The Federal Bank Limited	0.69%
Sanofi India Ltd	0.69%
Glenmark Pharmaceuticals Ltd	0.66%
Tata Consultancy Services Ltd	0.66%
Torrent Pharmaceuticals Ltd	0.65%
Indian Oil Corporation Ltd	0.60%
Idea Cellular Ltd	0.58%
Dr Reddys Laboratories Ltd	0.57%
Bank Of Baroda	0.55%
Cholamandalam Investment and Finance Company Ltd	0.54%
Akzo India Nobel Ltd	0.47%
Titan Company Limited	0.44%
Castrol India Ltd	0.41%
Tata Steel Ltd	0.39%
Divis Laboratories Ltd	0.38%
Housing Development Finance Corporation Limited	0.37%
Tata Motors Ltd DVR Shares	0.30%
CPSE ETF	0.26%
7.5% Redeemable Pref. Shares Vedanta Ltd	0.13%
Voltas Ltd	0.09%
NTPC Limited	CRISIL AAA 0.05%
SBIN_29/06/2017	-0.28%
RELIANCE_29/06/2017	-0.56%
NIFTY_29/06/2017	-1.52%
Cash & Current Assets	5.75%
Net receivables / payables	4.75%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Equity Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	5.20%
ICICI Bank Ltd	4.68%
Vedanta Ltd	4.20%
Maruti Suzuki India Ltd	3.12%
Yes Bank Ltd	3.10%
Hindustan Unilever Ltd	3.01%
Tata Chemicals Ltd	2.94%
Dabur India Ltd	2.55%
Indusind Bank Ltd	2.53%
Tata Communications Ltd	2.45%
ITC Ltd	2.35%
Dr Reddys Laboratories Ltd	2.23%
Kotak Mahindra Bank Ltd	2.16%
Dalmia Bharat Limited	2.05%
HCL Technologies Ltd	1.93%
Century Textiles & Industries Ltd	1.87%
Grasim Industries Ltd	1.87%
Tata Steel Ltd	1.87%
ACC Ltd	1.68%
Indian Oil Corporation Ltd	1.58%
Infosys Ltd	1.56%
Hindalco Industries Ltd	1.53%
Bank Of Baroda	1.50%
Cholamandalam Investment and Finance Company Ltd	1.46%
IDFC Ltd	1.45%
United Spirits Ltd	1.44%
Tech Mahindra Ltd	1.41%
Dishman Carbogen Amcis Limited	1.32%
Tata Motors Ltd	1.25%
Bajaj Finance Ltd	1.19%
Sun Pharmaceutical Industries Limited	1.13%
Zee Entertainment Enterprises Ltd	1.06%
CESC Ltd	1.01%
Mahanagar Gas Limited	1.00%
UPL Limited	0.99%
Kansai Nerolac Paints Ltd	0.94%
Castrol India Ltd	0.90%
Hero MotoCorp Ltd	0.90%

Asian Paints Ltd	0.89%
Blue Star Ltd	0.87%
Apollo Hospital Enterprise Ltd	0.86%
Recco Home Finance Ltd	0.81%
Shriram City Union Finance Limited	0.75%
IIFL Holdings Ltd	0.73%
Exide Industries Ltd	0.72%
Aurobindo Pharma Ltd	0.61%
Bharti Infratel Limited	0.60%
AIA Engineering Ltd	0.60%
NTPC Ltd	0.57%
Bharat Petroleum Corp Ltd	0.55%
Max Financial Services Limited	0.54%
Equitas Holdings Limited	0.54%
Cummins India Ltd	0.50%
Dish TV India Ltd	0.47%
Idea Cellular Ltd	0.44%
Atul Ltd	0.42%
VA Tech Wabag Ltd	0.42%
7.5% Redeemable Pref. Shares Vedanta Ltd	0.41%
Radico Khaitan Ltd	0.40%
MRF Ltd	0.38%
Glaxosmithkline Consumer Healthcare Ltd	0.34%
The Jammu and Kashmir Bank Ltd	0.34%
Power Grid Corporation of India Ltd	0.33%
Torrent Pharmaceuticals Ltd	0.27%
Bharat Electronics Ltd	0.25%
Cox & Kings Ltd	0.25%
L&T Finance Holdings Ltd	0.24%
PNB Housing Finance Limited	0.23%
Kewal Kiran Clothing Limited	0.21%
Ambuja Cements Ltd	0.17%
Ashok Leyland Ltd	0.17%
Bajaj Auto Ltd	0.15%
DISHTV_29/06/2017	0.05%
Bata India Ltd	0.04%
DQ Entertainment International Ltd	0.02%
Mms Infrast Ltd	0.00%
MAESTROS MEDILINE SYSTEMS LIMITED	0.00%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	8.11%
Net receivables / payables	1.16%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Advantage Fund

Allocation as a % of Net Assets	%
Maruti Suzuki India Ltd	5.43%
Eicher Motors Ltd	4.99%
Yes Bank Ltd	4.92%
ICICI Bank Ltd	4.63%
Natco Pharma Ltd	3.57%
Voltas Ltd	3.20%
Dalmia Bharat Limited	3.15%
HDFC Bank Ltd	3.09%
Vedanta Ltd	3.07%
Indusind Bank Ltd	3.06%
Kotak Mahindra Bank Ltd	2.85%
PNB Housing Finance Limited	2.58%
Larsen & Toubro Ltd	2.38%
Hindalco Industries Ltd	2.15%
L&T Finance Holdings Ltd	2.07%
TVS Motor Company Ltd	2.04%
UPL Limited	2.01%
The Ramco Cements Limited	1.98%
Hindustan Petroleum Corporation Ltd	1.83%
Indraprastha Gas Ltd	1.81%
Bajaj Finserv Ltd	1.77%
Bajaj Finance Ltd	1.72%
Ambuja Cements Ltd	1.70%
Asian Paints Ltd	1.69%
Century Textiles & Industries Ltd	1.61%
Bank Of Baroda	1.44%
State Bank of India	1.34%
Tata Communications Ltd	1.30%
Bharat Petroleum Corp Ltd	1.28%
Recco Home Finance Ltd	1.18%
Hindustan Unilever Ltd	1.17%
Emami Ltd	1.15%
Britannia Industries Ltd	1.12%
Blue Star Ltd	1.07%
Hero MotoCorp Ltd	1.07%
Indian Oil Corporation Ltd	1.05%
Cholamandalam Investment and Finance Company Ltd	1.04%
MRF Ltd	1.01%
Bharat Electronics Ltd	0.98%
Spicejet Ltd	0.95%
Housing Development Finance Corporation Ltd	0.93%
V-Guard Industries Limited	0.92%
Berger Paints India Ltd	0.90%
Max Financial Services Limited	0.81%
K.P.R. Mill Limited	0.80%
Motherson Sumi Systems Ltd	0.74%
Mahanagar Gas Limited	0.72%
Equitas Holdings Limited	0.72%
Hindustan Zinc Ltd	0.68%

Bayer Cropscience Ltd	0.62%
Titan Company Limited	0.50%
Shriram City Union Finance Limited	0.49%
Engineers India Ltd	0.47%
Kaveri Seed Company Ltd	0.47%
Zee Entertainment Enterprises Ltd	0.38%
Orient Cement Ltd	0.36%
Dharti Dredging	0.03%
Karrox Technologies Ltd	0.00%
Cash & Current Assets	2.31%
Net receivables / payables	0.72%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life MNC Fund

Allocation as a % of Net Assets	Rating	%
Honeywell Automation India Ltd		7.83%
Gillette India Ltd		7.81%
Bayer Cropscience Ltd		7.12%
Maruti Suzuki India Ltd		6.53%
Kotak Mahindra Bank Ltd		6.53%
ICRA Ltd		6.30%
Johnson Controls-Hitachi Air Conditioning India Ltd		5.70%
Glaxosmithkline Pharmaceuticals Ltd		5.33%
Pfizer Ltd		5.27%
Bosch Ltd		5.12%
Capital First Limited		4.34%
Thomas Cook India Ltd		4.29%
Kansai Nerolac Paints Ltd		3.42%
Jet Airways India Ltd		3.20%
Hindustan Unilever Ltd		2.94%
Procter & Gamble Hygiene and Health Care Ltd		2.03%
FAG Bearings India Ltd		1.95%
Cummins India Ltd		1.93%
Bata India Ltd		1.85%
Wabco India Ltd		1.18%
Crisil Ltd		1.10%
Colgate Palmolive India Ltd		0.98%
Quess Corp Limited		0.91%
ACC Ltd		0.79%
Castrol India Ltd		0.72%
SML Isuzu Ltd		0.59%
Oracle Financial Services Software Ltd		0.51%
ITD Cementation India Ltd		0.41%
Ambuja Cements Ltd		0.40%
Federal-Mogul Goetze (India) Ltd		0.38%
Nestle India Ltd		0.37%
Siemens Ltd		0.29%
Akzo India Nobel Ltd		0.27%
Sanofi India Ltd		0.23%
GE Power India Limited		0.22%
ABB India Ltd		0.21%
GE T&D India Limited		0.20%
Blue Dart Express Ltd		0.18%
Disa India Ltd		0.11%
Schneider Electric Infrastructure Ltd		0.08%
Blue Dart Express Limited	ICRA AA	0.003%
Blue Dart Express Limited	ICRA AA	0.002%
Blue Dart Express Limited	ICRA AA	0.001%
Jainpur Straw Brd and Paper Ltd		0.00%
Maruti Cottez Ltd		0.00%
Sree Jayalakshmi Autospin Ltd		0.00%
Sri Venkatesha Mill Ltd		0.00%
Visakha Aqua Farm Ltd		0.00%
Cash & Current Assets		0.33%
Net receivables / payables		0.04%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Midcap Fund

Allocation as a % of Net Assets	%
KEC International Ltd	3.31%
Johnson Controls-Hitachi Air Conditioning India Lt	2.82%
Tube Investments of India Ltd	2.81%
The Federal Bank Limited	2.59%
Mahindra CIE Automotive Ltd	2.48%
Gujarat State Petronet Ltd	2.36%
PNC Infratech Limited	2.19%
MRF Ltd	2.14%
IRB Infrastructure Developers Ltd	2.12%
Crompton Greaves Consumer Electricals Limited	2.08%
Hindalco Industries Ltd	2.04%
RBL Bank Limited	1.97%
Voltas Ltd	1.92%
IDFC Ltd	1.92%
Hindustan Petroleum Corporation Ltd	1.81%
PNB Housing Finance Limited	1.80%
TeamLease Services Limited	1.69%



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Yes Bank Ltd	1.67%
L&T Finance Holdings Ltd	1.66%
Bayer Cropscience Ltd	1.62%
Bharat Electronics Ltd	1.61%
JK Cements Ltd	1.60%
Solar Industries (I) Ltd	1.55%
CG Power and Industrial Solutions Limited	1.54%
BSE Limited	1.53%
Mangalore Refinery & Petrochemicals Ltd	1.46%
Natco Pharma Ltd	1.41%
Finolex Cables Ltd	1.34%
HSIL Ltd	1.31%
Pfizer Ltd	1.28%
Mindtree Ltd	1.27%
Aditya Birla Nuvo Ltd	1.18%
Delta Corp Ltd	1.17%
Torrent Pharmaceuticals Ltd	1.15%
Jyothy Laboratories Ltd	1.14%
Gujarat Fluorochemicals Ltd	1.09%
Union Bank of India	1.09%
Divis Laboratories Ltd	1.08%
Dalmia Bharat Limited	1.08%
Aurobindo Pharma Ltd	1.07%
FAG Bearings India Ltd	1.05%
Equitas Holdings Limited	1.03%
Petronet LNG Ltd	1.02%
Colgate Palmolive India Ltd	1.01%
Emami Ltd	1.01%
Indian Oil Corporation Ltd	1.00%
Century Textiles & Industries Ltd	0.99%
Hindustan Zinc Ltd	0.95%
Carborundum Universal Ltd	0.94%
Tata Motors Ltd DVR Shares	0.94%
Fortis Healthcare Ltd	0.91%
Tech Mahindra Ltd	0.91%
Apollo Hospital Enterprise Ltd	0.89%
Capital First Limited	0.87%
Welspun India Ltd	0.79%
Housing & Urban Development Corporation Limited	0.78%
Deepak Nitrite Limited	0.76%
Max Financial Services Limited	0.75%
Cummins India Ltd	0.72%
Glaxosmithkline Consumer Healthcare Ltd	0.64%
DCB Bank Limited	0.64%
Cyient Limited	0.61%
Recco Home Finance Ltd	0.60%
S Chand And Company Limited	0.59%
Firstsource Solutions Ltd	0.56%
Satin Creditcare Network Limited	0.47%
Cash & Current Assets	9.22%
Net receivables / payables	0.39%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Small & Midcap Fund

Allocation as a % of Net Assets	%
J.Kumar Infraprojects Ltd	2.70%
The Federal Bank Limited	2.67%
SANGHI INDUSTRIES LTD	2.52%
Chennai Petroleum Corporation Ltd	2.51%
KEC International Ltd	2.49%
Tata Metaliks Ltd	2.41%
Mahindra CIE Automotive Ltd	2.32%
PNC Infratech Limited	2.29%
DCB Bank Limited	2.29%
Sterlite Technologies Ltd	2.23%
Solar Industries (I) Ltd	2.09%
Allcargo Logistics Ltd	2.08%
Gujarat State Petronet Ltd	2.00%
Dewan Housing Finance Corporation Ltd	1.99%
Akzo India Nobel Ltd	1.91%
Inox Leisure Ltd	1.91%
Jyothy Laboratories Ltd	1.88%
Cyient Limited	1.88%
Recco Home Finance Ltd	1.87%
V-Guard Industries Limited	1.83%
Firstsource Solutions Ltd	1.80%
Mahanagar Gas Limited	1.73%
The India Cements Limited	1.71%
Capital First Limited	1.66%
Pennar Engineered Building Systems Ltd	1.65%
VIP Industries Ltd	1.61%
Endurance Technologies Limited	1.61%
IDFC Ltd	1.59%
Monte Carlo Fashions Ltd	1.58%

Sanofi India Ltd	1.57%
Natco Pharma Ltd	1.53%
Indian Bank	1.51%
CG Power and Industrial Solutions Limited	1.49%
Rallis India Ltd	1.46%
Apar Industries Ltd	1.45%
Carborundum Universal Ltd	1.44%
Laurus Labs Limited	1.42%
IRB Infrastructure Developers Ltd	1.36%
K.P.R. Mill Limited	1.32%
Minda Corporation Ltd	1.30%
HPL Electric & Power Limited	1.24%
SUVEN LIFE SCIENCES LIMITED	1.20%
Relaxo Footwears Limited	0.94%
Equitas Holdings Limited	0.94%
Orient Cement Ltd	0.86%
Cash & Current Assets	19.98%
Net receivables / payables	0.18%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Pure Value Fund

Allocation as a % of Net Assets	%
UPL Limited	5.69%
ICICI Bank Ltd	5.46%
Chennai Petroleum Corporation Ltd	5.02%
Sintex Plastics Technology Limited	4.54%
Hindustan Petroleum Corporation Ltd	4.35%
The India Cements Limited	4.31%
Punjab National Bank	4.31%
Canara Bank Ltd	4.03%
L&T Finance Holdings Ltd	3.64%
K.P.R. Mill Limited	3.26%
Edelweiss Financial Services Ltd	3.18%
IDFC Ltd	2.91%
Gujarat Narmada Valley Fertilizers & Chemicals Ltd	2.86%
Indraprastha Gas Ltd	2.72%
Atul Ltd	2.66%
Blue Star Ltd	2.64%
Reliance Capital Ltd	2.54%
VIP Industries Ltd	2.49%
Spicejet Ltd	2.44%
Fortis Healthcare Ltd	2.40%
Bank Of Baroda	2.36%
Grasim Industries Ltd	2.26%
Gulf Oil Lubricants India Ltd	2.17%
Bharat Petroleum Corp Ltd	2.00%
Gail (India) Ltd	1.99%
State Bank of India	1.97%
Arvind Ltd	1.85%
NCCL Ltd	1.66%
Indian Terrain Fashions Ltd	1.38%
Sintex Industries Ltd	1.31%
Deepak Nitrite Limited	1.26%
Sterlite Technologies Ltd	1.23%
Muthoot Finance Ltd	1.12%
Century Plyboards (India) Limited	1.05%
Monte Carlo Fashions Ltd	0.89%
Firstsource Solutions Ltd	0.77%
HPL Electric & Power Limited	0.45%
Sanofi India Ltd	0.13%
Cash & Current Assets	2.36%
Net receivables / payables	0.31%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Manufacturing Equity Fund

Allocation as a % of Net Assets	%
Maruti Suzuki India Ltd	7.86%
Tata Chemicals Ltd	6.18%
ITC Ltd	4.40%
Vedanta Ltd	3.98%
MRF Ltd	3.78%
Eicher Motors Ltd	3.65%
Grasim Industries Ltd	3.33%
Bharat Electronics Ltd	3.32%
Hindustan Zinc Ltd	3.21%
Century Textiles & Industries Ltd	3.07%
Asian Paints Ltd	2.95%
Dishman Carbogen Amcis Limited	2.94%
United Spirits Ltd	2.90%
Glaxosmithkline Consumer Healthcare Ltd	2.85%
Kansai Nerolac Paints Ltd	2.75%
Rallis India Ltd	2.63%
AIA Engineering Ltd	2.45%
HEIDELBERGCEMENT INDIA LIMITED	2.27%
Hero MotoCorp Ltd	2.14%
Tata Motors Ltd	2.14%
Greaves Cotton Ltd	1.99%
Tata Coffee Limited	1.95%
Volta Ltd	1.87%
Dabur India Ltd	1.79%

Cummins India Ltd	1.69%
Sun Pharmaceutical Industries Limited	1.61%
Tata Steel Ltd	1.59%
Dr Reddys Laboratories Ltd	1.58%
Exide Industries Ltd	1.42%
Torrent Pharmaceuticals Ltd	1.41%
S H Kelkar & Company Ltd	1.34%
Bata India Ltd	1.30%
Wabco India Ltd	1.18%
Hindalco Industries Ltd	1.15%
HSIL Ltd	1.09%
United Breweries Ltd	1.03%
Bajaj Auto Ltd	0.91%
Kewal Kiran Clothing Limited	0.84%
Endurance Technologies Limited	0.80%
Raymond Ltd	0.64%
Titan Company Limited	0.63%
Clariant Chemicals India Ltd	0.54%
Inox Wind Ltd	0.33%
Cash & Current Assets	2.48%
Net receivables / payables	0.06%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Banking and Financial Services Fund

Allocation as a % of Net Assets	%
ICICI Bank Ltd	15.40%
HDFC Bank Ltd	9.74%
Yes Bank Ltd	8.14%
Bajaj Finance Ltd	7.61%
Indusind Bank Ltd	5.81%
DCB Bank Limited	4.46%
PNB Housing Finance Limited	4.37%
L&T Finance Holdings Ltd	4.21%
Bank Of Baroda	4.14%
Recco Home Finance Ltd	4.13%
Cholamandalam Investment and Finance Company Ltd	4.07%
Kotak Mahindra Bank Ltd	4.01%
Bharat Financial Inclusion Ltd	2.84%
Equitas Holdings Limited	2.49%
Max Financial Services Limited	2.12%
Bajaj Finserv Ltd	2.03%
State Bank of India	2.00%
Capital First Limited	1.81%
Shriram City Union Finance Limited	1.74%
Dewan Housing Finance Corporation Ltd	1.10%
Shriram Transport Finance Company Ltd	1.03%
ICRA Ltd	0.89%
City Union Bank Ltd	0.66%
The Federal Bank Limited	0.50%
Edelweiss Financial Services Ltd	0.46%
Cash & Current Assets	5.36%
Net receivables / payables	-1.12%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Dividend Yield Plus

Allocation as a % of Net Assets	%
ICICI Bank Ltd	6.63%
Vedanta Ltd	5.41%
Hindustan Petroleum Corporation Ltd	4.54%
Bharat Petroleum Corp Ltd	3.04%
The Federal Bank Limited	2.80%
Axis Bank Ltd	2.80%
Dalmia Bharat Limited	2.79%
Dhanuka Agritech Ltd	2.77%
Orient Cement Ltd	2.76%
Mahanagar Gas Limited	2.72%
Kaveri Seed Company Ltd	2.53%
Greaves Cotton Ltd	2.38%
Hindustan Zinc Ltd	2.19%
IIFL Holdings Ltd	2.16%
Tata Chemicals Ltd	2.07%
Kewal Kiran Clothing Limited	2.07%
Sanofi India Ltd	2.02%
Max Financial Services Limited	1.94%
Indian Oil Corporation Ltd	1.88%
Pfizer Ltd	1.79%
Sun TV Network Ltd	1.79%
Procter & Gamble Hygiene and Health Care Ltd	1.74%
Cummins India Ltd	1.67%
Oracle Financial Services Software Ltd	1.64%
Tamil Nadu Newsprint & Papers Ltd	1.63%
State Bank of India	1.61%
Tech Mahindra Ltd	1.45%
Sintex Plastics Technology Limited	1.41%
GE Power India Limited	1.41%
Orient Refractories Limited	1.41%
Jagran Prakashan Ltd	1.33%
Welspun India Ltd	1.27%

Torrent Pharmaceuticals Ltd	1.26%
City Union Bank Ltd	1.24%
Oriental Hotels Ltd	1.17%
Dewan Housing Finance Corporation Ltd	1.15%
PTC India Ltd	1.14%
Multi Commodity Exchange of India Ltd	1.09%
Interglobe Aviation Ltd	1.08%
Unichem Laboratories Ltd	1.07%
D.B. Corp Ltd	1.06%
CG Power and Industrial Solutions Limited	1.04%
INDUSTRIA DE DISEÑO TEXTIL SA	1.03%
Atul Auto Limited	1.02%
Century Textiles & Industries Ltd	0.99%
Crompton Greaves Consumer Electricals Limited	0.95%
K.P.R. Mill Limited	0.73%
Infosys Ltd	0.73%
Jyothy Laboratories Ltd	0.68%
Gateway Distriparks Ltd	0.60%
Sonata Software Ltd	0.51%
Gujarat Mineral Development Corporation Limited	0.51%
Sintex Industries Ltd	0.46%
Automotive Axles Ltd	0.46%
Swaraj Engines Ltd	0.42%
Fortis Healthcare Ltd	0.42%
NIIT Technologies Ltd	0.37%
Orbit Exports Ltd	0.36%
7.5% Redeemable Pref. Shares Vedanta Ltd	0.23%
CPSE ETF	0.21%
Cash & Current Assets	1.07%
Net receivables / payables	1.28%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Special Situations Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	5.10%
ITC Ltd	5.01%
ICICI Bank Ltd	4.98%
Indusind Bank Ltd	4.98%
Yes Bank Ltd	4.68%
UPL Limited	4.15%
Infosys Ltd	3.01%
Maruti Suzuki India Ltd	2.92%
Hindalco Industries Ltd	2.91%
Chennai Petroleum Corporation Ltd	2.70%
Kotak Mahindra Bank Ltd	2.59%
Atul Ltd	2.32%
State Bank of India	2.25%
HCL Technologies Ltd	2.23%
Tata Motors Ltd	2.22%
Apollo Hospital Enterprise Ltd	1.89%
J. Kumar Infraprojects Ltd	1.88%
Vedanta Ltd	1.77%
Tech Mahindra Ltd	1.76%
Equitas Holdings Limited	1.73%
Ambuja Cements Ltd	1.65%
Eicher Motors Ltd	1.59%
Ashoka Buildcon Ltd	1.42%
Shriram City Union Finance Limited	1.42%
Hindustan Unilever Ltd	1.33%
Motherson Sumi Systems Ltd	1.32%
Gulf Oil Lubricants India Ltd	1.27%
L&T Finance Holdings Ltd	1.25%
Deepak Nitrite Limited	1.23%
Jindal Steel and Power Ltd	1.21%
Aurobindo Pharma Ltd	1.20%
Cummins India Ltd	1.20%
Muthoot Finance Ltd	1.19%
Edelweiss Financial Services Ltd	1.19%
Sterlite Technologies Ltd	1.16%
Bharat Petroleum Corp Ltd	1.16%
Larsen & Toubro Ltd	1.14%
Dr Reddys Laboratories Ltd	1.11%
Inox Leisure Ltd	1.10%
Dalmia Bharat Limited	1.06%
CG Power and Industrial Solutions Limited	1.03%
Glaxosmithkline Consumer Healthcare Ltd	0.99%
Crompton Greaves Consumer Electricals Limited	0.97%
Fortis Healthcare Ltd	0.92%
City Union Bank Ltd	0.89%
Sintex Plastics Technology Limited	0.89%
Britannia Industries Ltd	0.88%
Hindustan Petroleum Corporation Ltd	0.88%
Cyient Limited	0.68%
Emami Ltd	0.68%
Blue Star Ltd	0.59%
Hindustan Zinc Ltd	0.58%
The Jammu and Kashmir Bank Ltd	0.50%
Satin Creditcare Network Limited	0.50%

GE Power India Limited	0.44%
Idea Cellular Ltd	0.43%
United Breweries (Holdings) Limited	0.33%
Dabur India Ltd	0.31%
Cash & Current Assets	1.57%
Net receivables / payables	-0.15%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life India Reforms Fund

Allocation as a % of Net Assets	%
Eicher Motors Ltd	9.64%
Yes Bank Ltd	8.49%
Voltaas Ltd	8.25%
Recco Home Finance Ltd	6.91%
Bajaj Finserv Ltd	6.22%
Maruti Suzuki India Ltd	6.11%
State Bank of India	6.06%
Indusind Bank Ltd	5.34%
ICICI Bank Ltd	5.31%
Capital First Limited	4.26%
Atul Auto Limited	3.04%
Bharat Petroleum Corp Ltd	2.96%
Hindalco Industries Ltd	2.94%
Spicejet Ltd	2.42%
Natco Pharma Ltd	2.37%
Indraprastha Gas Ltd	2.37%
Ashoka Buildcon Ltd	2.26%
Dalmia Bharat Limited	2.06%
Hindustan Zinc Ltd	2.04%
Sintex Plastics Technology Limited	1.73%
Punjab National Bank	1.66%
Shriram Transport Finance Company Ltd	1.56%
Bharat Electronics Ltd	1.32%
UPL Limited	1.10%
CG Power and Industrial Solutions Limited	0.88%
Sintex Industries Ltd	0.57%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.10%
Cash & Current Assets	2.12%
Net receivables / payables	-0.08%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Infrastructure Fund

Allocation as a % of Net Assets	%
Honeywell Automation India Ltd	4.08%
PNC Infratech Limited	4.07%
Vedanta Ltd	3.69%
Indraprastha Gas Ltd	2.91%
Housing Development Finance Corporation Ltd	2.89%
VA Tech Wabag Ltd	2.75%
Carborundum Universal Ltd	2.74%
Hindalco Industries Ltd	2.74%
Mahanagar Gas Limited	2.65%
ICICI Bank Ltd	2.65%
Sintex Plastics Technology Limited	2.54%
Orient Cement Ltd	2.46%
Wabco India Ltd	2.33%
Suzlon Energy Ltd	2.31%
Greaves Cotton Ltd	2.20%
KEC International Ltd	2.20%
Dalmia Bharat Limited	2.18%
Grasim Industries Ltd	2.13%
HDFC Bank Ltd	2.11%
Ashoka Buildcon Ltd	2.04%
L&T Finance Holdings Ltd	1.94%
Kalpataru Power Transmission Ltd	1.94%
Bharat Petroleum Corp Ltd	1.91%
Muthoot Finance Ltd	1.90%
J. Kumar Infraprojects Ltd	1.89%
Finolex Cables Ltd	1.88%
Blue Star Ltd	1.87%
CG Power and Industrial Solutions Limited	1.75%
Orient Refractories Limited	1.74%
Cummins India Ltd	1.73%
Bharat Electronics Ltd	1.59%
Indian Oil Corporation Ltd	1.58%
Tata Chemicals Ltd	1.56%
Bajaj Finance Ltd	1.47%
Hindustan Petroleum Corporation Ltd	1.43%
Jindal Steel and Power Ltd	1.41%
Larsen & Toubro Ltd	1.37%
Indusind Bank Ltd	1.36%
The Federal Bank Limited	1.33%
Hindustan Zinc Ltd	1.30%
Somany Ceramics Ltd	1.17%
IDFC Ltd	1.17%
Kaveri Seed Company Ltd	1.14%
Century Textiles & Industries Ltd	1.12%
TD Power Systems Ltd	1.06%
Sadbhav Engineering Ltd	0.99%
PTC India Ltd	0.96%
Sintex Industries Ltd	0.83%
Crompton Greaves Consumer Electricals Limited	0.81%
GE Power India Limited	0.70%

Yes Bank Ltd	0.66%
Housing Development Finance Corporation Limited	0.59%
Capital First Limited	0.50%
7.5% Redeemable Pref. Shares Vedanta Ltd	0.19%
Engineers India Ltd	0.00%
Cash & Current Assets	0.17%
Net receivables / payables	1.29%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life New Millennium Fund

Allocation as a % of Net Assets	%
Infosys Ltd	28.41%
HCL Technologies Ltd	9.77%
Tech Mahindra Ltd	8.78%
Mindtree Ltd	7.38%
NIIT Technologies Ltd	7.09%
Tata Consultancy Services Ltd	6.91%
Inox Leisure Ltd	6.11%
Cyient Limited	5.40%
Persistent Systems Ltd	5.30%
Sonata Software Ltd	4.49%
Sterlite Technologies Ltd	3.50%
Larsen & Toubro Infotech Limited	2.41%
Tata Communications Ltd	1.80%
Shemaroo Entertainment Ltd	0.51%
Zee Entertainment Enterprises Ltd	0.50%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.26%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	1.88%
Net receivables / payables	-0.51%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life India GenNext Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	5.71%
Maruti Suzuki India Ltd	5.05%
ITC Ltd	4.35%
Eicher Motors Ltd	3.97%
Indusind Bank Ltd	3.90%
Kotak Mahindra Bank Ltd	3.14%
Yes Bank Ltd	2.94%
Housing Development Finance Corporation Ltd	2.80%
Century Textiles & Industries Ltd	2.78%
Asian Paints Ltd	2.51%
Indian Oil Corporation Ltd	2.25%
ICICI Prudential Life Insurance Company Limited	2.13%
United Spirits Ltd	1.98%
Britannia Industries Ltd	1.85%
Grasim Industries Ltd	1.81%
Cholamandalam Investment and Finance Company Ltd	1.76%
Voltaas Ltd	1.70%
Tata Motors Ltd	1.66%
Whirlpool of India Ltd	1.66%
LIC Housing Finance Ltd	1.60%
IDFC Ltd	1.55%
Zee Entertainment Enterprises Ltd	1.53%
Recco Home Finance Ltd	1.50%
Jyothy Laboratories Ltd	1.50%
Dabur India Ltd	1.47%
Emami Ltd	1.41%
Blue Star Ltd	1.38%
Colgate Palmolive India Ltd	1.38%
Castrol India Ltd	1.33%
Titan Company Limited	1.33%
Hindustan Unilever Ltd	1.30%
Nestle India Ltd	1.18%
Bajaj Finance Ltd	1.16%
ACC Ltd	1.14%
Aditya Birla Nuvo Ltd	1.07%
Bharat Petroleum Corp Ltd	1.04%
Inox Leisure Ltd	1.01%
HEIDELBERGCEMENT INDIA LIMITED	1.01%
City Union Bank Ltd	1.00%
Bharat Financial Inclusion Ltd	0.96%
Thyrocare Technologies Ltd	0.96%
Bata India Ltd	0.89%
Exide Industries Ltd	0.88%
Apollo Hospital Enterprise Ltd	0.88%
Sun Pharmaceutical Industries Limited	0.88%
Cox & Kings Ltd	0.78%
Glaxosmithkline Consumer Healthcare Ltd	0.78%
Torrent Pharmaceuticals Ltd	0.74%
Capital First Limited	0.73%
Relaxo Footwears Limited	0.72%
Muthoot Finance Ltd	0.72%
Dr Reddys Laboratories Ltd	0.70%
Aurobindo Pharma Ltd	0.65%
Marico Ltd	0.61%
Pidilite Industries Ltd	0.61%

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Equitas Holdings Limited	0.60%
Sanofi India Ltd	0.57%
Avenue Supermarts Limited	0.52%
Dish TV India Ltd	0.52%
Radico Khaitan Ltd	0.51%
Dr. Lal Pathlabs Limited	0.47%
Monte Carlo Fashions Ltd	0.32%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.12%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	5.27%
Net receivables / payables	-1.24%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life India Opportunities Fund

Allocation as a % of Net Assets	%
Honeywell Automation India Ltd	7.64%
Mindtree Ltd	6.49%
Sanofi India Ltd	6.26%
HCL Technologies Ltd	5.89%
Tech Mahindra Ltd	5.38%
Persistent Systems Ltd	5.22%
NIIT Technologies Ltd	5.12%
Infosys Ltd	5.00%
Wabco India Ltd	4.96%
Reliance Industries Ltd	4.23%
Sun Pharmaceutical Industries Limited	4.06%
UPL Limited	4.04%
Cummins India Ltd	3.85%
Sonata Software Ltd	3.83%
AIA Engineering Ltd	3.76%
Hindustan Zinc Ltd	3.65%
Sterlite Technologies Ltd	3.44%
Crisil Ltd	2.46%
Bharat Forge Ltd	2.39%
Aurobindo Pharma Ltd	2.35%
Vedanta Ltd	2.03%
K.P.R. Mill Limited	1.98%
Arvind Ltd	1.93%
Cyient Limited	1.63%
Trident Ltd	1.03%
Brillio Technologies Pvt Ltd	0.00%
Jainpur Straw Brd and Paper Ltd	0.00%
Magnasound (I) Ltd	0.00%
Orqua Ltd	0.00%
Sree Rama Polymer	0.00%
Cash & Current Assets	1.74%
Net receivables / payables	-0.35%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life International Equity Fund - Plan A

Allocation as a % of Net Assets	%
Aetna Inc New	5.79%
APPLE INC	5.68%
The Boeing Co	4.38%
AXA SA	4.12%
FEDEX CORP	3.72%
NORDEA BANK AB	3.69%
SANOFI	3.63%
EXPEDIA INC	3.48%
VALERO ENERGY CORP	3.44%
PING AN INS GRP-H	3.37%
SWISS RE AG	3.22%
EASTMAN CHEMICAL CO	3.07%
Delta Air Lines Inc	3.07%
Amerisource Bergen Corp	2.85%
TELENOR	2.82%
Westfield Corporation	2.65%
FORD MOTOR CO	2.61%
Koninklijke Ahold Delhaize NV	2.55%
ESTEE LAUDER CL A ORD	2.54%
TJX ORD	2.45%
MONSANTO CO	2.33%
PUBLICIS GROUPE SA	2.31%
CH ROBINSON WORLDWIDE ORD	2.30%
Telstra Corporation Ltd	2.19%
JOHNSON AND JOHNSON	2.17%
TYSON FOODS INC	2.14%
PROSIEBEN SAT.1 MEDIA SE	2.08%
CVS CAREMARK CORP	2.07%
QUALCOMM INC	2.04%
SAMSUNG ELECTRONICS - GDR	1.99%
GILEAD SCIENCES INC	1.93%
CenturyLink Inc	1.92%
Imperial Brands Plc	1.88%
HEWLETT PACKARD CO	1.18%
XEROX CORP	1.18%
Cash & Current Assets	1.50%
Net receivables / payables	-0.34%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life International Equity Fund - Plan B

Allocation as a % of Net Assets	%
HDFC Bank Ltd	7.43%
Housing Development Finance Corporation Ltd	4.36%

Indian Oil Corporation Ltd	4.26%
Recco Home Finance Ltd	3.89%
ICICI Bank Ltd	3.89%
Bajaj Finance Ltd	3.29%
Eicher Motors Ltd	2.82%
Indusind Bank Ltd	2.80%
IFGL REFRACTORIES LTD	2.01%
VST Industries Ltd	1.92%
Dalmia Bharat Limited	1.91%
Cummins India Ltd	1.87%
Vedanta Ltd	1.78%
TVS Motor Company Ltd	1.68%
Shriram City Union Finance Limited	1.58%
Infosys Ltd	1.55%
Indian Terrain Fashions Ltd	1.49%
Orient Refractories Limited	1.40%
Kewal Kiran Clothing Limited	1.36%
Emami Ltd	1.35%
APPLE INC	1.28%
ITC Ltd	1.16%
Mahanagar Gas Limited	1.15%
Kotak Mahindra Bank Ltd	1.15%
D.B. Corp Ltd	1.12%
Aetna Inc New	1.12%
Hindalco Industries Ltd	1.09%
Hindustan Zinc Ltd	1.06%
Crompton Greaves Consumer Electricals Limited	1.03%
Sanofi India Ltd	1.01%
Yes Bank Ltd	0.99%
Atul Auto Limited	0.99%
Ashoka Buildcon Ltd	0.98%
V-Mart Retail Limited	0.95%
AXA SA	0.94%
KBC Group NV	0.86%
K.P.R. Mill Limited	0.86%
Industrial and Commercial Bank of China Ltd	0.86%
PTC India Ltd	0.85%
The Boeing Co	0.84%
EXPEDIA INC	0.83%
SANOFI	0.82%
VALERO ENERGY CORP	0.79%
Kaveri Seed Company Ltd	0.77%
FEDEX CORP	0.74%
Orient Cement Ltd	0.74%
McKesson Corp	0.73%
NORDEA BANK AB	0.71%
Grasim Industries Ltd	0.71%
Thomas Cook India Ltd	0.70%
SWISS RE AG	0.70%
MONSANTO CO	0.67%
EASTMAN CHEMICAL CO	0.67%
PING AN INS GRP-H	0.66%
JOHNSON AND JOHNSON	0.65%
City Union Bank Ltd	0.65%
Koninklijke Ahold Delhaize NV	0.64%
Amerisource Bergen Corp	0.64%
SAMSUNG ELECTRONICS - GDR	0.64%
PROSIEBEN SAT.1 MEDIA SE	0.63%
HEIDELBERGCEMENT INDIA LIMITED	0.60%
QUALCOMM INC	0.59%
Westfield Corporation	0.57%
TELENOR	0.57%
Imperial Brands Plc	0.56%
Delta Air Lines Inc	0.53%
TYSON FOODS INC	0.52%
FORD MOTOR CO	0.52%
Sun Pharmaceutical Industries Limited	0.52%
Sonata Software Ltd	0.49%
ESTEE LAUDER CL A ORD	0.48%
TJX ORD	0.48%
PUBLICIS GROUPE SA	0.44%
CVS CAREMARK CORP	0.44%
Telstra Corporation Ltd	0.43%
CH ROBINSON WORLDWIDE ORD	0.43%
GILEAD SCIENCES INC	0.41%
CenturyLink Inc	0.40%
XEROX CORP	0.32%
HEWLETT PACKARD CO	0.30%
Dell Technologies Inc	0.21%
Conduent Inc	0.14%
7.5% Redeemable Pref. Shares Vedanta Ltd	0.12%
CG Power and Industrial Solutions Limited	0.03%
Cash & Current Assets	2.35%
Net receivables / payables	0.52%
<b>Total</b>	<b>100.00%</b>

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

Allocation as a % of Net Assets	%
MONSANTO CO	9.49%
ASSOCIATED BRITISH FOODS PLC	9.33%
BUNGE LTD	8.68%
DEERE & CO	8.54%
ARCHER-DANIELS-MIDLAND CO	8.34%
BRF SA	7.08%
TYSON FOODS INC	5.60%
Potash Corp Of Saskatchewan Inc USD	5.06%
Kubota Corp	4.75%
INGREDION INC	3.81%
AGRIUM INC	3.52%
CF INDUSTRIES HOLDINGS INC ORD SHS	3.40%
WILMAR INTERNATIONAL LTD	3.33%
Marine Harvest ASA	2.99%
The Mosaic Company Limited	2.33%
YARA INTERNATIONAL ASA	1.93%
Sociedad Quimica yMinera de Chile SA	1.89%

GOLDEN AGRI-RESOURCES LTD	1.57%
Uralkaliy OJSC SHS GDR	1.31%
Nippon Meat Pack Ord	0.51%
Israel Chemicals Ltd	0.49%
Cash & Current Assets	1.13%
Net receivables / payables	4.93%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Global Commodities Fund

Allocation as a % of Net Assets	%
Legg Mason Martin Currie Global Resources Fund	47.52%
First State Glob Umbrella Fund Global Res Fund - I	43.58%
Cash & Current Assets	10.19%
Net receivables / payables	-1.29%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Global Real Estate Fund

Allocation as a % of Net Assets	%
ING (L) Invest Global Real Estate - I Cap USD	97.88%
Cash & Current Assets	3.12%
Net receivables / payables	-1.00%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Gold ETF

Allocation as a % of Net Assets	%
Gold	99.62%
Cash & Current Assets	0.32%
Net receivables / payables	0.06%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Gold Fund

Allocation as a % of Net Assets	%
Birla Sun Life Gold ETF	98.63%
Cash & Current Assets	1.43%
Net receivables / payables	-0.05%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Asset Allocator Multi Manager FoF Scheme

Allocation as a % of Net Assets	%
Birla Sun Life Short Term Fund Grwth - Direct Plan	29.55%
IDFC Dynamic Bond Fund-Direct Plan-Growth	28.56%
MOST Focused Multicap 35-Direct Plan-Growth Option	16.75%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	9.89%
SBI Blue Chip Fund-Direct Plan - Growth	7.65%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	5.93%
Cash & Current Assets	4.34%
Net receivables / payables	-2.67%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Financial Planning FOF- Aggressive Plan

Allocation as a % of Net Assets	%
MOST Focused Multicap 35-Direct Plan-Growth Option	15.84%
Birla Sun Life Advantage Fund - Gr - Dir Pl	15.80%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	14.08%
Birla Sun Life Cash Plus - Growth - Direct Plan	13.84%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	13.38%
SBI Blue Chip Fund-Direct Plan - Growth	11.88%
Birla Sun Life MediumTerm Plan -Gr - Direct Plan	5.88%
Reliance ETF Gold BeES	2.67%
IDFC Dynamic Bond Fund-Direct Plan-Growth	2.52%
Birla Sun Life Short Term Fund Grwth - Direct Plan	2.10%
Kotak MF Gold ETF	1.52%
Cash & Current Assets	0.52%
Net receivables / payables	-0.03%
<b>Total</b>	<b>100.00%</b>

## SAVINGS SOLUTIONS

Birla Sun Life Enhanced Arbitrage Fund		Birla Sun Life Enhanced Arbitrage Fund	
Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%
Money Market Instruments	15.05%	Services	1.12%
Margin Fixed Deposit	12.44%	Auto Ancillaries	1.12%
Finance	11.03%	Pesticides	0.66%
Corporate Debt	7.84%	Transportation	0.54%
Auto	6.28%	Minerals/Mining	0.47%
Banks	6.24%	Consumer Durables	0.44%
Cement	4.36%	Healthcare Services	0.40%
Petroleum Products	3.98%	Telecom - Services	0.32%
Consumer Non Durables	3.80%	Gas	0.31%
Power	3.35%	Chemicals	0.26%
Pharmaceuticals	3.02%	Industrial Products	0.07%
Ferrous Metals	2.65%	Textiles - Cotton	0.04%
Non - Ferrous Metals	2.20%	Textile Products	0.00%
Software	2.19%	Futures and Options	-63.27%
Construction	1.95%	Cash & Current Assets	1.95%
Construction Project	1.90%	Net receivables / payables	62.93%
Industrial Capital Goods	1.83%	<b>Total Net Assets</b>	<b>100.00%</b>
Media & Entertainment	1.40%		
Oil	1.12%		

## 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	17.27%	Banks	17.74%	Banks	15.18%	Futures and Options	26.23%
Banks	10.08%	Corporate Debt	15.53%	Government Bond	8.98%	Banks	19.56%
Money Market Instruments	8.34%	Finance	10.36%	Finance	8.04%	Software	8.92%
Auto	7.70%	Consumer Non Durables	8.17%	Corporate Debt	7.38%	Consumer Non Durables	8.00%
Government Bond	7.52%	Gas	4.97%	Auto	6.04%	Auto	7.95%
Pharmaceuticals	6.27%	Petroleum Products	4.71%	Consumer Non Durables	5.59%	Petroleum Products	6.20%
Consumer Non Durables	5.39%	Auto	4.23%	Pharmaceuticals	4.90%	Finance	5.83%
Margin Fixed Deposit	4.27%	Non - Ferrous Metals	3.29%	Software	4.08%	Pharmaceuticals	3.18%
Construction Project	3.05%	Power	2.44%	Non - Ferrous Metals	3.82%	Construction Project	2.94%
Petroleum Products	2.57%	Industrial Capital Goods	2.13%	Industrial Capital Goods	2.50%	Power	2.03%
Software	2.54%	Pharmaceuticals	2.02%	Petroleum Products	2.41%	Cement	1.53%
Cement	2.28%	Software	1.67%	Media & Entertainment	2.36%	Non - Ferrous Metals	1.50%
Healthcare Services	1.42%	Industrial Products	1.57%	State Government Bond	2.26%	Oil	1.02%
Oil	1.36%	Cement	1.35%	Gas	2.20%	Telecom - Services	1.00%
Industrial Capital Goods	1.27%	Chemicals	1.16%	Consumer Durables	2.19%	Minerals/Mining	0.70%
Industrial Products	1.25%	Chemicals	1.16%	Chemicals	1.82%	Ferrous Metals	0.69%
Non - Ferrous Metals	1.20%	Ferrous Metals	0.96%	Cement	1.66%	Media & Entertainment	0.57%
Auto Ancillaries	1.16%	Miscellaneous	2.93%	Industrial Products	1.58%	Transportation	0.56%
Services	1.13%	Media & Entertainment	0.54%	Power	1.58%	Gas	0.54%
Textile Products	0.72%	Auto Ancillaries	0.41%	Pesticides	1.49%	Telecom - Equipment & Accessories	0.52%
Pesticides	0.57%	Construction Project	0.25%	Healthcare Services	1.39%	Auto Ancillaries	0.44%
Chemicals	0.43%	Futures and Options	-29.52%	Construction Project	0.95%	Cash & Current Assets	16.59%
Engineering Services	0.34%	Cash & Current Assets	9.97%	Auto Ancillaries	0.88%	Net receivables / payables	-16.51%
Consumer Durables	0.33%	Net receivables / payables	33.10%	Margin Fixed Deposit	0.29%	<b>Total Net Assets</b>	<b>100.00%</b>
Power	0.33%	<b>Total Net Assets</b>	<b>100.00%</b>	Retailing	0.28%		
Minerals/Mining	0.31%			Engineering Services	0.22%		
Retailing	0.22%			WARRANT	0.11%		
Futures and Options	-32.19%			SWAP	0.01%		
Cash & Current Assets	19.01%			Miscellaneous	1.65%		
Net receivables / payables	23.83%			Cash & Current Assets	8.17%		
<b>Total Net Assets</b>	<b>100.00%</b>			<b>Total Net Assets</b>	<b>100.00%</b>		

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Note: The above Allocation is As on May 31, 2017 as per Industry classification as recommended by AMFI.



### Call-back

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

# Industry Allocation

Birla Sun Life Frontline Equity Fund	
Allocation as a % of Net Assets	%
Banks	21.15%
Finance	10.39%
Consumer Non Durables	10.13%
Auto	8.89%
Software	8.15%
Petroleum Products	5.90%
Pharmaceuticals	5.77%
Non - Ferrous Metals	3.87%
Power	2.73%
Cement	2.57%
Consumer Durables	2.28%
Construction Project	2.12%
Industrial Capital Goods	1.89%
Gas	1.49%
Auto Ancillaries	1.36%
Media & Entertainment	1.31%
Industrial Products	1.06%
Pesticides	0.89%
Telecom - Services	0.48%
Minerals/Mining	0.45%
Exchange Traded Fund	0.45%
Construction	0.44%
Margin Fixed Deposit	0.34%
Ferrous Metals	0.31%
WARRANT	0.26%
Corporate Debt	0.03%
Futures and Options	-1.31%
Cash & Current Assets	2.58%
Net receivables / payables	4.02%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Equity Fund	
Allocation as a % of Net Assets	%
Banks	19.47%
Consumer Non Durables	11.88%
Finance	7.85%
Cement	7.54%
Non - Ferrous Metals	6.10%
Auto	5.52%
Software	4.78%
Pharmaceuticals	4.17%
Chemicals	3.36%
Petroleum Products	3.01%
Telecom - Services	2.90%
Power	1.91%
Ferrous Metals	1.68%
Media & Entertainment	1.55%
Miscellaneous	1.25%
Auto Ancillaries	1.11%
Industrial Products	1.10%
Gas	1.00%
Pesticides	0.99%
Consumer Durables	0.91%
Healthcare Services	0.86%
Telecom - Equipment & Accessories	0.60%
Engineering Services	0.42%
Industrial Capital Goods	0.25%
Transportation	0.25%
Textile Products	0.21%
Futures and Options	0.05%
Cash & Current Assets	8.11%
Net receivables / payables	1.16%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life MNC Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	17.81%
Finance	11.74%
Pharmaceuticals	10.84%
Industrial Capital Goods	8.95%
Consumer Durables	7.56%
Auto	7.12%
Pesticides	7.12%
Auto Ancillaries	6.68%
Banks	6.53%
Services	4.29%
Industrial Products	3.88%
Transportation	3.38%
Cement	1.19%
Commercial Services	0.91%
Petroleum Products	0.72%
Software	0.51%
Construction	0.41%
Corporate Debt	0.01%
Miscellaneous	0.00%
Cash & Current Assets	0.33%
Net receivables / payables	0.04%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Small & Midcap Fund	
Allocation as a % of Net Assets	%
Finance	8.06%
Banks	6.47%
Construction	6.35%
Pharmaceuticals	5.72%
Cement	5.09%
Industrial Capital Goods	4.76%
Ferrous Metals	4.06%
Consumer Non Durables	3.79%
Consumer Durables	3.79%
Industrial Products	3.76%
Gas	3.74%
Software	3.68%
Auto Ancillaries	2.91%
Textile Products	2.90%
Petroleum Products	2.51%
Construction Project	2.49%
Telecom - Equipment & Accessories	2.23%
Chemicals	2.09%
Transportation	2.08%
Media & Entertainment	1.91%
Pesticides	1.46%
Cash & Current Assets	19.98%
Net receivables / payables	0.18%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Top 100 Fund	
Allocation as a % of Net Assets	%
Banks	20.17%
Consumer Non Durables	8.08%
Auto	7.77%
Software	7.66%
Finance	7.03%
Pharmaceuticals	5.79%
Non - Ferrous Metals	5.32%
Petroleum Products	5.25%
Cement	4.84%
Power	3.31%
Industrial Capital Goods	2.65%
Consumer Durables	2.28%
Gas	2.06%
Construction Project	1.20%
Pesticides	1.20%
Media & Entertainment	1.08%
Industrial Products	1.03%
Exchange Traded Fund	0.99%
Auto Ancillaries	0.98%
Margin Fixed Deposit	0.86%
Telecom - Services	0.58%
Ferrous Metals	0.39%
WARRANT	0.37%
Corporate Debt	0.05%
Futures and Options	-1.45%
Cash & Current Assets	5.75%
Net receivables / payables	4.75%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Advantage Fund	
Allocation as a % of Net Assets	%
Banks	21.33%
Auto	13.53%
Finance	13.31%
Cement	8.81%
Consumer Non Durables	6.49%
Construction Project	6.05%
Non - Ferrous Metals	5.90%
Petroleum Products	4.16%
Pharmaceuticals	3.57%
Pesticides	2.63%
Gas	2.53%
Industrial Capital Goods	1.90%
Auto Ancillaries	1.74%
Consumer Durables	1.57%
Telecom - Services	1.30%
Transportation	0.95%
Textile Products	0.80%
Media & Entertainment	0.38%
Miscellaneous	0.03%
Cash & Current Assets	2.31%
Net receivables / payables	0.72%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Midcap Fund	
Allocation as a % of Net Assets	%
Finance	11.43%
Banks	7.95%
Industrial Products	6.53%
Consumer Durables	6.21%
Pharmaceuticals	5.99%
Construction Project	5.24%
Auto Ancillaries	4.94%
Construction	4.31%
Petroleum Products	4.27%
Industrial Capital Goods	4.24%
Consumer Non Durables	3.81%
Cement	3.67%
Gas	3.39%
Software	3.35%
Non - Ferrous Metals	2.99%
Chemicals	2.31%
Healthcare Services	1.80%
Commercial Services	1.69%
Pesticides	1.62%
Services	1.18%
Hotels, Resorts And Other Recreational Activities	1.17%
Auto	0.94%
Textile Products	0.79%
Media & Entertainment	0.59%
Cash & Current Assets	9.22%
Net receivables / payables	0.39%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Pure Value Fund	
Allocation as a % of Net Assets	%
Banks	18.13%
Petroleum Products	13.54%
Finance	13.39%
Textile Products	7.37%
Chemicals	6.78%
Consumer Durables	6.63%
Cement	6.58%
Pesticides	5.69%
Gas	4.71%
Miscellaneous	4.54%
Transportation	2.44%
Healthcare Services	2.40%
Construction Project	1.66%
Industrial Products	1.31%
Telecom - Equipment & Accessories	1.23%
Software	0.77%
Pharmaceuticals	0.13%
Cash & Current Assets	2.36%
Net receivables / payables	0.31%
<b>Total Net Assets</b>	<b>100.00%</b>

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# Country/Industry Allocation

Birla Sun Life Manufacturing Equity Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	21.97%
Auto	16.69%
Cement	8.67%
Non - Ferrous Metals	8.34%
Auto Ancillaries	7.19%
Chemicals	6.72%
Industrial Products	6.13%
Pharmaceuticals	4.59%
Industrial Capital Goods	3.65%
Consumer Durables	3.01%
Miscellaneous	2.94%
Pesticides	2.63%
Construction Project	1.87%
Ferrous Metals	1.59%
Textile Products	1.47%
Cash & Current Assets	2.48%
Net receivables / payables	0.06%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Special Situations Fund	
Allocation as a % of Net Assets	%
Banks	25.96%
Consumer Non Durables	9.20%
Software	7.69%
Finance	7.59%
Auto	6.74%
Petroleum Products	5.82%
Non - Ferrous Metals	5.26%
Pesticides	4.15%
Chemicals	3.55%
Healthcare Services	2.81%
Cement	2.71%
Construction Project	2.56%
Pharmaceuticals	2.31%
Construction	1.88%
Consumer Durables	1.57%
Industrial Capital Goods	1.47%
Auto Ancillaries	1.32%
Ferrous Metals	1.21%
Industrial Products	1.20%
Telecom - Equipment & Accessories	1.16%
Media & Entertainment	1.10%
Miscellaneous	0.89%
Telecom - Services	0.43%
Cash & Current Assets	1.57%
Net receivables / payables	-0.15%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Infrastructure Fund	
Allocation as a % of Net Assets	%
Industrial Capital Goods	11.49%
Industrial Products	11.14%
Finance	9.86%
Banks	8.11%
Non - Ferrous Metals	7.92%
Cement	7.88%
Construction	7.13%
Construction Project	6.61%
Gas	5.56%
Petroleum Products	4.93%
Power	2.90%
Engineering Services	2.75%
Consumer Durables	2.68%
Miscellaneous	2.54%
Auto Ancillaries	2.33%
Chemicals	1.56%
Ferrous Metals	1.41%
Consumer Non Durables	1.14%
WARRANT	0.59%
Cash & Current Assets	0.17%
Net receivables / payables	1.29%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life India GenNext Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	20.82%
Banks	16.70%
Finance	15.52%
Auto	10.68%
Cement	6.75%
Consumer Durables	5.98%
Petroleum Products	4.62%
Pharmaceuticals	3.54%
Media & Entertainment	3.18%
Healthcare Services	2.32%
Construction Project	1.70%
Services	1.07%
Auto Ancillaries	0.88%
Transportation	0.78%
Chemicals	0.61%
Retailing	0.52%
Textile Products	0.32%
Miscellaneous	0.00%
Cash & Current Assets	5.27%
Net receivables / payables	-1.24%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Banking And Financial Services Fund	
Allocation as a % of Net Assets	%
Banks	54.85%
Finance	40.91%
Cash & Current Assets	5.36%
Net receivables / payables	-1.12%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life India Reforms Fund	
Allocation as a % of Net Assets	%
Banks	26.86%
Finance	18.94%
Auto	18.80%
Construction Project	10.51%
Non - Ferrous Metals	4.98%
Petroleum Products	2.96%
Transportation	2.42%
Pharmaceuticals	2.37%
Gas	2.37%
Industrial Capital Goods	2.19%
Cement	2.06%
Miscellaneous	1.73%
Pesticides	1.10%
Industrial Products	0.57%
Media & Entertainment	0.10%
Cash & Current Assets	2.12%
Net receivables / payables	-0.08%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life New Millennium Fund	
Allocation as a % of Net Assets	%
Software	85.93%
Media & Entertainment	7.38%
Telecom - Equipment & Accessories	3.50%
Telecom - Services	1.80%
Miscellaneous	0.00%
Cash & Current Assets	1.88%
Net receivables / payables	-0.51%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life India Opportunities Fund	
Allocation as a % of Net Assets	%
Software	38.56%
Pharmaceuticals	12.67%
Industrial Products	10.01%
Industrial Capital Goods	7.64%
Non - Ferrous Metals	5.68%
Auto Ancillaries	4.96%
Textile Products	4.94%
Petroleum Products	4.23%
Pesticides	4.04%
Telecom - Equipment & Accessories	3.44%
Finance	2.46%
Miscellaneous	0.00%
Cash & Current Assets	1.74%
Net receivables / payables	-0.35%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Dividend Yield Plus	
Allocation as a % of Net Assets	%
Banks	15.09%
Petroleum Products	9.47%
Non - Ferrous Metals	7.83%
Cement	6.54%
Industrial Products	6.34%
Finance	6.33%
Pharmaceuticals	6.14%
Consumer Non Durables	4.95%
Software	4.71%
Textile Products	4.43%
Media & Entertainment	4.18%
Pesticides	2.77%
Gas	2.72%
Industrial Capital Goods	2.44%
Chemicals	2.07%
Transportation	1.68%
Paper	1.63%
Miscellaneous	1.41%
Hotels, Resorts And Other Recreational Activities	1.17%
Power	1.14%
International Equity	1.03%
Auto	1.02%
Consumer Durables	0.95%
Minerals/Mining	0.51%
Auto Ancillaries	0.46%
Healthcare Services	0.42%
Exchange Traded Fund	0.21%
Cash & Current Assets	1.07%
Net receivables / payables	1.28%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life International Equity Fund - Plan A	
Allocation as a % of Net Assets	%
United States	64.01%
France	5.94%
Australia	4.84%
Germany	4.52%
Sweden	3.69%
Hong Kong	3.37%
Swaziland	3.22%
Norway	2.82%
Netherlands	2.55%
Korea, Republic Of	1.99%
Switzerland	1.88%
Cash & Current Assets	1.50%
Net receivables / payables	-0.34%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
Banks	16.91%
United States	15.19%
Finance	13.12%
Auto	5.49%
Industrial Products	5.28%
Consumer Non Durables	5.20%
Petroleum Products	4.26%
Non - Ferrous Metals	4.05%
Cement	3.96%
Textile Products	3.72%
Software	2.04%
Pharmaceuticals	1.53%
Hong Kong	1.51%
France	1.26%
Gas	1.15%
Media & Entertainment	1.12%
Germany	1.11%
Consumer Durables	1.03%
Australia	1.02%
Construction Project	0.98%
Retailing	0.95%
Belgium	0.86%
Power	0.85%

Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
Sweden	0.71%
Services	0.70%
Swaziland	0.70%
Netherlands	0.64%
Korea, Republic Of	0.64%
Norway	0.57%
Switzerland	0.56%
Industrial Capital Goods	0.03%
Cash & Current Assets	2.35%
Net receivables / payables	0.52%
<b>Total Net Assets</b>	<b>100.00%</b>

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## Missed call facility

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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	62.82%
Switzerland	9.33%
Japan	5.26%
Norway	4.92%
Mauritius	4.89%
Canada	3.52%
Chile	1.89%
Russian Federation	1.31%
Cash & Current Assets	1.13%
Net receivables / payables	4.93%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Global Real Estate Fund	
Allocation as a % of Net Assets	%
Mutual Fund Units	97.88%
Cash & Current Assets	3.12%
Net receivables / payables	-1.00%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Asset Allocator Multi Manager Fof Scheme	
Allocation as a % of Net Assets	%
Mutual Fund Units	98.33%
Cash & Current Assets	4.34%
Net receivables / payables	-2.67%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Gold ETF	
Allocation as a % of Net Assets	%
GOLD	99.66%
Cash & Current Assets	0.28%
Net receivables / payables	0.06%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Financial Planning FOF-Aggressive Plan	
Allocation as a % of Net Assets	%
Mutual Fund Units	95.31%
Exchange Traded Fund	4.19%
Cash & Current Assets	0.52%
Net receivables / payables	-0.03%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Global Commodities Fund	
Allocation as a % of Net Assets	%
Mutual Fund Units	91.10%
Cash & Current Assets	10.19%
Net receivables / payables	-1.29%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Gold Fund	
Allocation as a % of Net Assets	%
Exchange Traded Fund	98.63%
Cash & Current Assets	1.43%
Net receivables / payables	-0.05%
<b>Total Net Assets</b>	<b>100.00%</b>

## TAX SAVINGS SOLUTIONS

Birla Sun Life Tax Relief '96	
Allocation as a % of Net Assets	%
Auto Ancillaries	14.86%
Banks	13.02%
Pharmaceuticals	9.06%
Consumer Non Durables	8.91%
Finance	7.77%
Industrial Capital Goods	5.78%
Pesticides	5.74%
Consumer Durables	5.56%
Cement	5.29%
Auto	3.98%
Software	3.53%
Services	3.12%
Media & Entertainment	2.64%
Petroleum Products	2.48%
Transportation	2.29%
Retailing	1.91%
Construction Project	1.64%
Industrial Products	1.17%
Non - Ferrous Metals	0.71%
Miscellaneous	0.00%
Cash & Current Assets	0.71%
Net receivables / payables	-0.16%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Tax Plan	
Allocation as a % of Net Assets	%
Auto Ancillaries	14.99%
Banks	12.80%
Pharmaceuticals	8.95%
Consumer Non Durables	8.85%
Finance	7.70%
Industrial Capital Goods	5.69%
Pesticides	5.68%
Consumer Durables	5.50%
Cement	5.25%
Auto	3.92%
Software	3.51%
Services	3.07%
Media & Entertainment	2.60%
Petroleum Products	2.44%
Transportation	2.26%
Retailing	1.88%
Construction Project	1.62%
Industrial Products	1.19%
Non - Ferrous Metals	0.70%
Miscellaneous	0.00%
Cash & Current Assets	1.73%
Net receivables / payables	-0.34%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Tax Savings Fund	
Allocation as a % of Net Assets	%
Auto Ancillaries	15.11%
Banks	13.72%
Pharmaceuticals	8.49%
Consumer Non Durables	7.89%
Finance	7.76%
Pesticides	5.60%
Industrial Capital Goods	5.59%
Cement	5.57%
Consumer Durables	5.31%
Auto	3.80%
Software	3.72%
Services	2.96%
Media & Entertainment	2.79%
Petroleum Products	2.61%
Transportation	2.31%
Retailing	1.80%
Construction Project	1.73%
Industrial Products	1.23%
Non - Ferrous Metals	0.75%
Cash & Current Assets	1.73%
Net receivables / payables	-0.47%
<b>Total Net Assets</b>	<b>100.00%</b>

Note: The above Allocation is As on May 31, 2017 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 15<sup>th</sup> of the month in an equity fund for a period of three years.

**NAV** : The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

**Benchmark** : A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

**Entry Load** : A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**Exit Load** : Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is ₹ 100 and the exit load is 1%, the investor will receive ₹ 99.

**Modified Duration** : Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

**Standard Deviation** : Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

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

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

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

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

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

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



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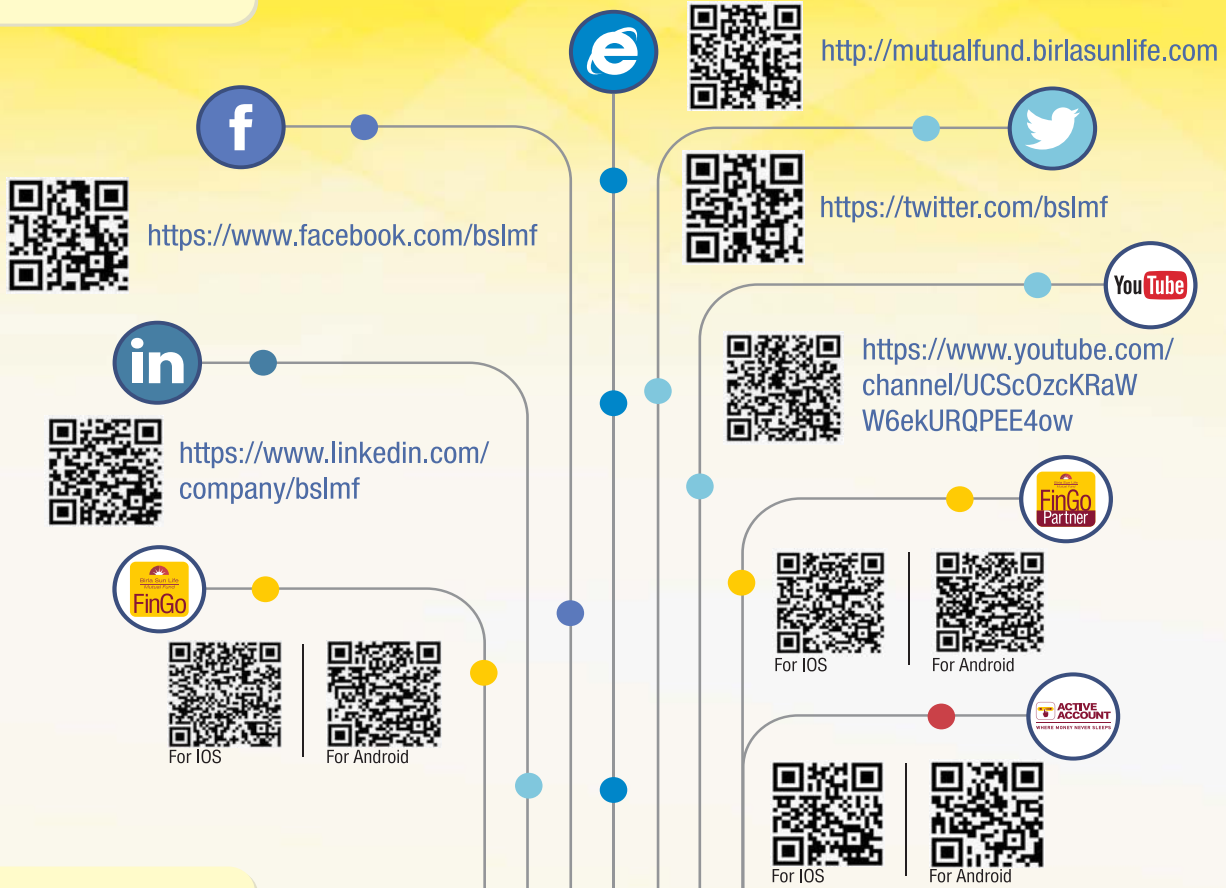
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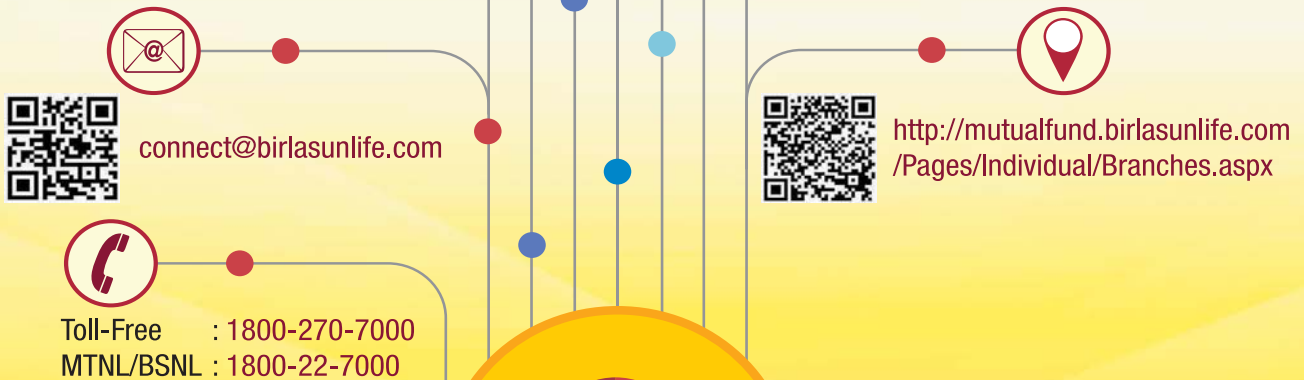
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# CONNECT WITH US THROUGH ANY OF OUR PLATFORMS

## Digital Platforms



## Offline Platforms



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

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

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