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Birla Sun Life Mutual Fund

  
Birla Sun Life  
Mutual Fund

Monthly Factsheet | November 2015



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# Information



To provide you with ease while you glance through the Empower booklet, we have structured the important information in an organised way.



# Glossary Page

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

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

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

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

**SIP** : SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests Rs 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 Rs. 100 and the entry load is 1%, the investor will enter the fund at Rs 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 Rs 100 and the exit load is 1%, the investor will receive Rs 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.



# Investment Outlook

## Equity Investment Outlook

The month of October has seen the “risk on” trade across the global markets. This was due to two global factors: 1) Good data points from China which reduced volatility and 2) Weak data points from US which reduced chances of rate hike in 2015 atleast temporarily.

The bounce back rally was strong for some of the global markets that were particularly weak all through the year. India under performed many emerging market peers for the month but still ranks among the top when you look at the YTD performance.

In terms of market performance, the Small cap index continues to be the best performer with a return of 2.7%. Nifty, the large cap index and CNX midcap indices gained 1.5% and 2% respectively. Gold and Crude also gained 1.9% each. *(Source: Bloomberg)*

In terms of flows, the FPIs turned buyers after selling for the previous two months. They bought USD 780 mn in the cash market. Mutual funds continued their purchasing spree for 18 months in a row. They bought about USD 200 mn. Insurance companies sold over USD 650 mn. *(Source: Bloomberg)*

In terms of data points, August IIP accelerated to 6.4 %, a three year high at the back of strong manufacturing activity. Nikkei PMI Services came in at 51.3 in September vs 51.8 last month and Nikkei PMI Manufacturing dropped to 51.2 in September from 52.3 last month. What is also heartening is that India improved its position from 142 to 130 in the World Bank Doing Business 2016 ranking. This improvement in ranking provides a short in the arm for the country’s effort to allow setting up new manufacturing facilities easier. *(Source: Bloomberg, Times of India)*

The IPO market saw some marquee names like a popular beverage and aviation company raising money with good subscription numbers. *(Source: NSE)*

We are in the midst earnings season for the second quarter and the breadth of meeting & beating estimates is higher compared to last three quarters. The BSE Sensex companies so far have reported earnings which beat estimates by 1.7%. This quarter could provide the bottom in place. *(Source: Morgan Stanley Research)*

In terms of central bank actions around the world, China cut its rates by 50 bps to support the economy. The European Central Bank stated that it could add more easing if required and the Fed gave an indication that the rate hike in December should not be ruled out. *(Source: Bloomberg)*

There was a minor set back in the Bihar elections for the ruling coalition. However, we believe that the pace of reforms from the government would continue. This quarter could see the bottoming out of the earnings slowdown which we have seen over the previous four quarters. With these in mind, we are positive on the market from a medium term view and prefer large cap and multi cap funds.

USD: United States Dollar; BSE: Bombay Stock Exchange; NSE: National Stock Exchange; YTD: Year To Date; FPI: Foreign Portfolio Investors; IIP: Index of Industrial Production; PMI: Purchasing Managers Index; IPO: Initial Public Offer



# Investment Outlook

## Debt Investment Outlook

In an almost event less month, after the RBI had given in a 50bps worth of rate, domestically there were only the macro data points that moved the market. Globally, the US fed's inter quarter meeting was awaited. China also cut its rate while the BoJ stood pat on its monetary expansion plan.

### Growth outlook

August IIP came in higher than expected @ 6.4% yoy, this was on account of double digit growth in both capital goods and consumer durables, due to data capturing methodologies, such high yoy growth rate could be non-sustainable, that said, the underlying momentum was strong. Core industry growth for September 2015 also improved to 3.2% from 2.6% in August, most of it was on account of higher growth in power generation, which went back to double digit growth rate. This positive data spree was obstructed by October 2015 PMI manufacturing that declined to 50.7 from 51.2, but the expansion in Services PMI made up for it, rising to 53.2 to 51.3. Going forward, various high frequency indicators have beginning to show some improvement and/or stabilisation. We therefore expect a modest improvement in GDP in FY16.

### Inflation outlook

As the best of base effect was behind us, both retail and wholesale inflation went up in Sep'15. CPI inflation rose to 4.4% from 3.8%, this was largely on account of higher food inflation driven by veggies and pulses. Increase in pulses prices has been a major worry for some time now. The government has been taking various steps to ensure that the situation doesn't go out of control, this includes raiding hoarders - recovering 1.3 lakh tonnes of pulses so far. While some moderation has just started, it may continue to exert pressure on food inflation for the next two prints. WPI continued to deflate for 11 consecutive months, but the pace of deflation slowed down a bit as food inflation went up. Going forward, as base effect dissipates, we expect CPI inflation to rise from current levels, but still remain well below RBI's target of 5.8% for Q4 FY16.

### External equation

After rising higher than market expectations, the trade deficit cooled down a bit in September'15, from 12.5bn\$ in August to 10.5bn\$, as gold imports fell. The contraction in exports, both- overall and non-oil has been a major concern in this year so far. But, as India is a net importer, the decline in global commodity prices in general and oil in particular are still likely to keep the CAD under check.

### Fiscal front

The fiscal balance so far looks to be on track. Until Sep'15 we have used up 68% of the budgeted fiscal deficit, this is versus 83% for same period last year. In case of tax revenue - the robust growth in indirect taxes (aided by higher rates of excise duty mostly) has been a saviour. This month's numbers also showed a smart pace of growth in corporate tax revenue. The concern in fiscal math is currently emanating from divestment seeing some possible slippage (about ~30000 cr). While we are mindful of this, we are not overly worried yet. On the expenditure side, the mix continued to improve with a sharp increase in capital expenditure (up 29.3%YoY) and a corresponding decline in oil subsidy payouts (down 76%YoY). More granularly, the largest increase was seen in infrastructure spending such as roads (up 57%), urban development, water resources, etc.

### Credit view

Credit markets have been rather subdued in the last month with most

issuers taking a wait and watch approach hoping for the dust to settle on a popular auto ancillary company default issue. Just a few issuance have happened in what is otherwise the beginning of the busy credit season. 2 ratings Agencies, Moody's and India Ratings have come out with their outlook on Banks. Both seem to be of the view that things have bottomed out and shall show improvement here onwards. Moody's in fact upgraded the outlook on Indian banks from Negative (made negative in 2011) to Stable. However they expect the recovery in asset quality to be U-shaped rather than V-shaped, because corporate balance sheets remain highly leveraged. Fitch expects Indian banks' stressed assets ratio to improve after reaching a high of 11.1% in FY15 (to end-March 2016, but only marginally to around 10.9% in FY16).

### Outlook on Rates

We saw an uptick in global growth sentiments in last month as equities rallied across all markets. Growth data across came out better with job market in US holding on, housing improving, good credit data in Europe and good improvement in PMI data across. The sell-off in EM currency found a bottom most of the EM currency showing significant gain against the dollar which in turn strengthened again G10 particularly against Euro as European Central Bank would most probably look to December policy to do further easing and that rates can further fall into negative territory. Global bonds also had the same story as currency as EM bond yields fell after the selloff we saw in preceding months while the DM yield apart from a few exceptions in Europe went higher as a risk on trade.

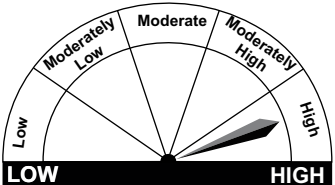
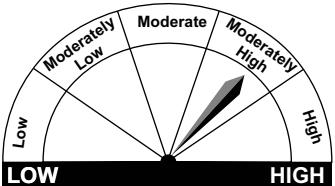
Locally we had a heavy month in terms of supply. This coupled with improving growth prospects has resulted in a creep up in bond yields during the month. The supply mismatch would be temporary as the pace of auction will slow down in coming months and this would most probably reverse the rise in yield we have seen in last month. The supply demand gap we have seen in the last few months or so would also start to close down as investors like insurance and PF would see their pie in the SLR bond to grow at a rate which would outpace the growth in supply if the Government adheres to the FRBM. In addition we have seen very decent demands from the FPI investors in the Government securities segment with the demand for State Government Bonds surprising by being stronger than expected. Given the same state of economy we expect the interest from FPIs to continue. While inflation can see an uptick due to base effects wearing off. The run rate of inflation is around 5%, a view which is echoed by, Governor of RBI in his statements, which given a real rate of 1.75% on 1y t-bill gives us a scope for further 25 bps rate cut. This provides a decent backdrop for the rates to decline from current levels. However risk to such a scenario comes from improving growth prospects which could lead investors to demand higher real rate above inflation from bonds. The 10y bond trading at around 250 bps above however is much higher than long term average and thus provides cushion.

We expect investors in bond funds to make further gains on account of closing supply demand gap, sustained fiscal discipline, good macroeconomic fundamentals and contained inflation.

(Source for all figures : Bloomberg)

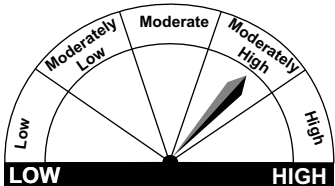
CPI – Consumer Price Index, WPI – Wholesale Price Index EM- Emerging Market , FRBM – Fiscal Responsibility and Budgetary Management Act, PMI – Purchasing Manager's Index, BOJ – Bank of Japan

# All Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
<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 Buy India 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 driven by India's large population and inherent consumption patterns with focus on consumer and healthcare sectors</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 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>	
<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 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>	
<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 Latin America Equity 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 ING (L) Invest Latin America Fund</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 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>	
<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 5 Star 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 funds</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<b>Birla Sun Life '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 Asset Allocation Fund – Aggressive Plan</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth and income</li> <li>• investments in basket of equity and debt mutual fund schemes</li> </ul>	
<b>Birla Sun Life Asset Allocation Fund – Moderate Plan</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth and income</li> <li>• investments in basket of equity and debt mutual fund schemes</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 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>	
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.		



# All Product Labeling Disclosures

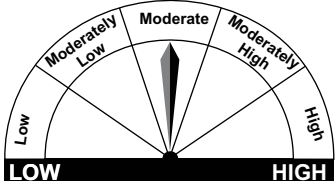
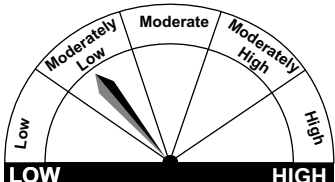
Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
<b>Birla Sun Life Dynamic Asset Allocation Fund</b> (An Open ended Asset Allocation Scheme)	<ul style="list-style-type: none"> <li>Capital appreciation and regular income in the long term</li> <li>Investment in equity &amp; equity related securities as well as fixed income securities (Debt &amp; Money Market securities)</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<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 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>	
<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>	
<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 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>	
<b>Birla Sun Life Gold Fund</b> (An Open ended Fund of Fund 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 Index Fund</b> (An Open ended Index Linked Scheme)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in stocks in line with CNX Nifty and / or in exchange traded derivatives on the CNX Nifty to generate comparable returns, subject to tracking errors.</li> </ul>	
<b>Birla Sun Life Long Term Advantage 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</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 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 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 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>	
<b>Birla Sun Life Tax Plan</b> (An Open ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> <li>long term capital growth</li> <li>investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility</li> </ul>	
<b>Birla Sun Life Tax Savings Fund</b> (An Open ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> <li>Investment in equity linked savings scheme (lock in period of 3 years) which aims to provide medium to long term capital appreciation along with income tax rebate</li> <li>Investment predominantly in equity and equity related securities</li> </ul>	
<b>Birla Sun Life 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 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>	
<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 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>	

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





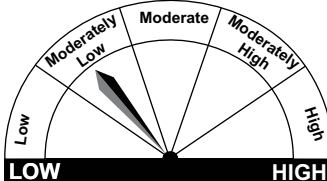
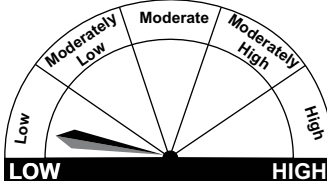
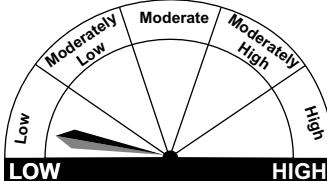
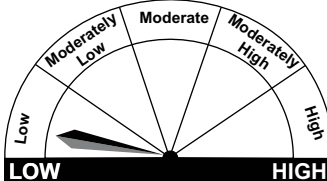
# All Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer	
<b>Birla Sun Life Asset Allocation Fund – Conservative Plan</b> (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> <li>• long term capital growth and income</li> <li>• investments in basket of debt and equity mutual fund schemes</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>		
<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>		
<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>		
<b>Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)</b> (An Open ended Short Term Income Scheme)	<ul style="list-style-type: none"> <li>• reasonable returns with convenience of liquidity over short term</li> <li>• investments in debt and money market securities with relatively low levels of interest rate risk</li> </ul>		
<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>		
<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>		
<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>		
<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>		
<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>		
<b>Birla Sun Life Constant Maturity 10 Year Gilt Fund (erstwhile Birla Sun Life Gilt Plus – Regular Plan)</b> (An Open ended Government Securities Scheme)	<ul style="list-style-type: none"> <li>• credit risk-free returns based on their own view on interest rate scenario over short to medium term</li> <li>• investments in a portfolio of Central Government securities of around 10 year average maturity.</li> </ul>		
<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>		
<b>Birla Sun Life Monthly Income</b> (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> <li>• regular income with capital growth over medium to long term</li> <li>• investments in debt and money market instruments as well as equity and equity related securities [upto 15%]</li> </ul>		
<b>Birla Sun Life MIP</b> (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> <li>• regular income with capital growth over medium to long term.</li> <li>• investments in debt and money market instruments as well as equity and equity related securities [upto 15%]</li> </ul>		
<b>Birla Sun Life MIP II - Savings 5 Plan</b> (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> <li>• regular income with capital growth over medium to long term</li> <li>• investments in debt and money market instruments as well as equity and equity related securities [0-10%]</li> </ul>		
<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>		
<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>		
<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>		
<b>Birla Sun Life Gilt Plus - Liquid Plan</b> (An Open ended Government Securities Scheme)	<ul style="list-style-type: none"> <li>• income with capital growth over short term</li> <li>• investments exclusively in Government Securities</li> </ul>		
<b>Birla Sun Life Government Securities Fund - Short Term Plan</b> (An Open ended Gilt Scheme)	<ul style="list-style-type: none"> <li>• income with capital growth over short term</li> <li>• investments exclusively in Government Securities</li> </ul>		

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



# All Product Labeling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
<b>Birla Sun Life Capital Protection Oriented Fund - Series 13, 14, 25 &amp; 26</b> (A Close ended Capital Protection Oriented Scheme)	<ul style="list-style-type: none"> <li>capital protection and capital appreciation linked to equity market at the end of medium / long term tenure</li> <li>investments in highest rated debt and money market instruments maturing on or before the tenure of the scheme and exposure to derivative instruments (long call options)</li> </ul>	 <p><b>LOW</b> <b>HIGH</b></p> <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>Birla Sun Life Capital Protection Oriented Fund - Series 16, 17, 18, 19, 20, 21, 22 &amp; 23</b> (A Close ended Capital Protection Oriented Scheme)	<ul style="list-style-type: none"> <li>capital protection and capital appreciation linked to equity market at the end of medium / long term tenure</li> <li>investments in highest rates debt and money market instruments maturing on or before the tenure of the scheme and equity and equity related securities</li> </ul>	 <p><b>LOW</b> <b>HIGH</b></p> <p>Investors understand that their principal will be at Low risk</p>
<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><b>LOW</b> <b>HIGH</b></p> <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><b>LOW</b> <b>HIGH</b></p> <p>Investors understand that their principal will be at Low risk</p>

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



## Schemes



It is our constant endeavour to only offer you schemes that best suit your needs, thus we have classified our schemes under four broad solutions.





## Wealth Creation Solutions

### What are Wealth Creation Solutions?

Our Wealth Creation Solutions aim to grow your money through equity/gold investments and are available in a range of conservative to aggressive options.

### 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.



## Tax Savings Solutions

### What are Tax Savings Solutions?

Our Tax Savings Solutions help to reduce your tax burden and at the same time, aim to grow your money through equity investments.

### Who can benefit from Tax Savings Solutions?

Tax saving is important, especially when investors can save up to ₹ 51,912 in taxes! Section 80C of the Income Tax Act, 1961 provides options to save tax by reducing the taxable income by up to ₹ 1.5 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 ₹ 51,912 is calculated assuming qualifying amount of deduction is ₹ 1.5 lakh & investor falls in the top income tax slab of 34.608% & includes applicable cess & surcharge. 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.

The rates are applicable for the financial year 2015-16.



## Regular Income Solutions

### What are Regular Income Solutions?

Our Regular Income Solutions aim to preserve your money and provide regular income.

### 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 or after retirement stage, and have low propensity for risk. (Regular income is not assured & is subject to availability of distributable surplus.)



## Savings Solutions

### What are Saving Solutions?

Our Savings Solutions are aimed at preserving your money, providing you with liquidity and giving you tax-efficient returns.

### Who can benefit from Saving Solutions?

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

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.





## Wealth Creation Solutions



### What are Wealth Creation Solutions?

Our Wealth Creation Solutions aim to grow your money through equity/gold investments and are available in a range of conservative to aggressive options.

### Who can benefit from Wealth Creation Solutions?

Equity may be considered as an ideal option to give attractive long term returns and hence may be used for funding long-term needs (like child's education, buying a home etc.)

### 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.



### 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.

### Fund Details

As on October 30, 2015

**Fund Manager:** Mr. Mahesh Patil & Mr. Pranay Sinha  
**Managing Fund Since:** January 16, 2014 & August 26, 2015  
**Total Experience:** 24 years & 10 years  
**Date of Allotment:** February 10, 1995  
**Type of Scheme:** An Open-ended Balanced Scheme

**Application Amount for fresh subscription\*:** ₹ 5,000 (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: 561.10  
 Dividend: 138.20

**Direct Plan<sup>§</sup>**  
 Growth: 574.59  
 Dividend: 174.64

**Benchmark:** CRISIL Balanced Fund Index

**Monthly Average AUM:** ₹ 1983.78 Crores (as on 30th October 2015)

**AUM as on last day:** ₹ 2043.85 Crores (as on 30th October 2015)

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

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

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

#### Other Parameter

**Modified Duration:** 5.81 years  
**Average Maturity:** 11.08 years  
**Yield to Maturity:** 8.51%  
**Standard Deviation:** 11.46%  
**Sharpe Ratio##:** 1.12  
**Beta:** 1.09  
**Portfolio Turnover:** 1.43  
**Expense Ratio:**  
 Regular 2.58  
 Direct 1.51

#### Note:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
**## Risk Free Rate** assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 554.86

Date of Inception: Feb 10, 1995	NAV Per Unit. * (₹)	Birla Sun Life '95 Fund (%)	CRISIL Balanced Fund Index # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life '95 Fund (₹)	CRISIL Balanced Fund Index # (₹)	CNX Nifty ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	21.47	N/A	10.37	554860	N/A	76641
September 30, 2014 to September 30, 2015 (Absolute)	493.61	12.41	4.38	-0.20	11241	10438	9980
September 30, 2013 to September 30, 2014 (Absolute)	335.21	47.25	28.89	38.87	14725	12889	13887
September 28, 2012 to September 30, 2013 (Absolute)	329.52	1.73	1.87	0.56	10173	10187	10056

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Mahesh Patil is 9. Total Schemes managed by Mr. Pranay Sinha is 6. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2470000	600000	360000	120000
Market Value of amount Invested	33813030	922929	487253	121221
Scheme Returns (CAGR)	21.54	17.27	20.72	1.90
CRISIL Balanced Fund Index returns# (CAGR)	NA	10.18	10.63	-2.87
CNX Nifty returns## (CAGR)	12.58	10.18	10.42	-9.94

Date of First Installment: March 01, 1995 & Scheme Inception Date: February 10, 1995. Past Performance may or may not be sustained in future. This scheme is jointly managed with Mr. Pranay Sinha.

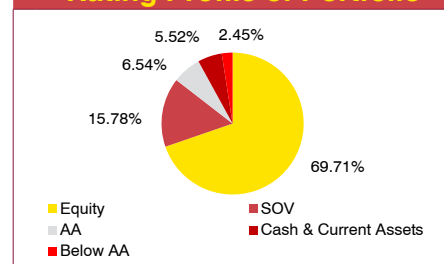
# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.

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.

### Rating Profile of Portfolio



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	15.78%	SOV	IDBI Bank Ltd	2.45%	CRISIL AA-
Talwandi Sabo Power Ltd	6.54%	CRISIL AA (SO)	Sun Pharmaceuticals Industries Ltd	2.32%	
ICICI Bank Ltd	3.21%		Tata Motors Ltd	2.17%	
HDFC Bank Ltd	3.06%		Maruti Suzuki India Ltd	1.98%	
Infosys Ltd	2.69%		Reliance Industries Ltd	1.88%	

### 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.

### Fund Details

As on October 30, 2015

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

**Application Amount for fresh subscription\*:**

₹ 5,000 (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: 160.31

Dividend: 27.84

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

Growth: 164.16

Dividend: 36.62

**Benchmark:** S&P BSE 200

**Monthly Average AUM:** ₹ 10108.57 Crores  
(as on 30th October 2015)

**AUM as on last day:** ₹ 10125.95 Crores  
(as on 30th October 2015)

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

**Entry Load:**

Nil

**Exit Load\*\*:** 1% if redeemed /switched out within 365 days from

the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment  
**\*\*Exit Load is NIL for units issued in Dividend Reinvestment.**

**Other Parameter**

**Standard Deviation:** 14.36%

**Sharpe Ratio##:** 0.94

**Beta:** 0.99

**Portfolio Turnover:** 0.66

**Expense Ratio:**

Regular 2.32

Direct 1.38

**Note:**

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

## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 158.57

Date of Inception till	NAV Per Unit * (₹)	Birla Sun Life Frontline Equity Fund (%)	S&P BSE 200 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Frontline Equity Fund (₹)	S&P BSE 200 # (₹)	CNX Nifty ## (₹)
September 30, 2015 (CAGR)	10.00	23.50	18.15	17.06	158570	88748	78655
September 30, 2014 to September 30, 2015 (Absolute)	145.35	9.10	3.08	-0.20	10910	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	96.90	50.00	42.50	38.87	15000	14250	13887
September 28, 2012 to September 30, 2013 (Absolute)	92.18	5.12	-1.11	0.56	10512	9889	10056

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Mahesh Patil is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1570000	600000	360000	120000
Market Value of amount Invested	6541267	928897	479560	118493
Scheme Returns (CAGR)	20.00	17.53	19.57	-2.33
S&P BSE 200 returns# (CAGR)	14.00	11.56	13.03	-7.29
CNX Nifty returns# (CAGR)	13.37	10.18	10.42	-9.94

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

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

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

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Ltd	6.42%	ITC Ltd	3.33%
Infosys Ltd	5.49%	Larsen & Toubro Ltd	3.26%
ICICI Bank Ltd	4.44%	Nifty Index	2.94%
Reliance Industries Ltd	4.00%	Indusind Bank Ltd	2.94%
Maruti Suzuki India Ltd	3.87%	Tata Motors Ltd	2.79%

### 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.

As on October 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Mahesh Patil <b>Managing Fund Since:</b> July 29, 2010 <b>Total Experience:</b> 24 years <b>Date of Allotment:</b> October 24, 2005 <b>Type of Scheme:</b> An Open-ended Growth Scheme	<b>Direct Plan<sup>5</sup></b> Growth: 43.6927 Dividend: 24.8905  <b>Benchmark:</b> CNX Nifty  <b>Monthly Average AUM:</b> ₹ 1859.66 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 1795.01 Crores (as on 30th October 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</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 <b>**Exit Load</b> is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 14.86% <b>Sharpe Ratio<sup>##</sup>:</b> 0.96 <b>Beta:</b> 1.01 <b>Portfolio Turnover:</b> 0.92 <b>Expense Ratio:</b> Regular 2.46 Direct 1.52
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 42.7356 Dividend: 16.0767		

#### Note:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
**## Risk Free Rate** assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 42.1776

Date of Inception: Oct 24, 2005	NAV Per Unit. * (₹)	Birla Sun Life Top 100 Fund (%)	CNX Nifty # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Top 100 Fund (₹)	CNX Nifty # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	15.58	12.83	12.77	42178	33192	33020
September 30, 2014 to September 30, 2015 (Absolute)	38.62	9.20	-0.20	-1.79	10920	9980	9821
September 30, 2013 to September 30, 2014 (Absolute)	25.04	54.25	38.87	37.41	15425	13887	13741
September 28, 2012 to September 30, 2013 (Absolute)	24.32	2.97	0.56	3.29	10297	10056	10329

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Mahesh Patil is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>5</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1200000	600000	360000	120000
Market Value of amount Invested	2588181	945759	487775	118846
Scheme Returns (CAGR)	14.71	18.27	20.79	-1.79
CNX Nifty returns# (CAGR)	9.77	10.18	10.42	-9.94
S&P BSE SENSEX returns## (CAGR)	9.46	9.76	9.65	-11.11

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

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Ltd	6.70%	HCL Technologies Ltd	3.07%
Infosys Ltd	5.55%	Larsen & Toubro Ltd	3.02%
Reliance Industries Ltd	4.17%	Indusind Bank Ltd	2.98%
ICICI Bank Ltd	3.99%	Sun Pharmaceuticals Industries Ltd	2.96%
Maruti Suzuki India Ltd	3.74%	Axis Bank Ltd	2.83%



### 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.

### Fund Details

As on October 30, 2015

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

**Application Amount for fresh subscription\*:**

₹ 5,000 (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: 483.26  
 Dividend: 94.96

**Direct Plan<sup>§</sup>**

Growth: 494.27  
 Dividend: 104.69

**Benchmark:** S&P BSE 200

**Monthly Average AUM:** ₹ 2337.95 Crores  
 (as on 30th October 2015)

**AUM as on last day:** ₹ 2329.79 Crores  
 (as on 30th October 2015)

**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:** 16.25%  
**Sharpe Ratio##:** 1.02  
**Beta:** 1.06  
**Portfolio Turnover:** 0.84  
**Expense Ratio:**  
 Regular 2.42  
 Direct 1.49

**Note:**

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

## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 479.34

Date of Inception: Aug 27, 1998	NAV Per Unit. * (₹)	Birla Sun Life Equity Fund (%)	S&P BSE 200 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Equity Fund (₹)	S&P BSE 200 # (₹)	CNX Nifty ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	25.39	14.92	13.75	479340	107921	90591
September 30, 2014 to September 30, 2015 (Absolute)	426.19	12.47	3.08	-0.20	11247	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	253.95	67.82	42.50	38.87	16782	14250	13887
September 28, 2012 to September 30, 2013 (Absolute)	258.96	-1.93	-1.11	0.56	9807	9889	10056

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Anil Shah is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>Direct Plan<sup>§</sup> is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2060000	600000	360000	120000
Market Value of amount Invested	17722824	992122	521218	121473
Scheme Returns (CAGR)	21.92	20.23	25.62	2.29
S&P BSE 200# (CAGR)	14.65	11.56	13.03	-7.29
CNX Nifty returns## (CAGR)	13.51	10.18	10.42	-9.94

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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Ltd	6.89%	Tata Chemicals Ltd	3.74%
Maruti Suzuki India Ltd	4.77%	Indusind Bank Ltd	3.41%
Infosys Ltd	4.33%	Tech Mahindra Ltd	3.34%
ICICI Bank Ltd	3.99%	HCL Technologies Ltd	3.33%
Sun Pharmaceuticals Industries Ltd	3.82%	Axis Bank Ltd	2.86%

### What is it?

An Open ended Equity fund that invests in a Diversified portfolio of equity and equity related securities

### Fund Details

As on October 30, 2015

<b>Fund Manager:</b> Mr. Mahesh Patil <b>Managing Fund Since:</b> October 03, 2012 <b>Total Experience:</b> 24 years <b>Date of Allotment:</b> October 10, 2006 <b>Type of Scheme:</b> An Open Ended Diversified Equity Scheme	<b>Direct Plan<sup>s</sup></b> Growth: 26.92 Dividend: 24.87  <b>Benchmark:</b> S&P BSE 200  <b>Monthly Average AUM:</b> ₹ 295.43 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 292.54 Crores (as on 30th October 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</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 <b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Standard Deviation:</b> 14.75% <b>Sharpe Ratio<sup>##</sup>:</b> 1.08 <b>Beta:</b> 1.03 <b>Portfolio Turnover:</b> 0.75 <b>Expense Ratio:</b> Regular 2.81 Direct 2.00
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 26.34 Dividend: 19.63		

#### Note:

Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 26.16

Date of Inception: Oct 10, 2006	NAV Per Unit. * (₹)	Birla Sun Life Long Term Advantage Fund (%)	S&P BSE 200 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Long Term Advantage Fund (₹)	S&P BSE 200 # (₹)	CNX Nifty ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	11.31	9.38	9.32	26160	22372	22259
September 30, 2014 to September 30, 2015 (Absolute)	23.37	11.94	3.08	-0.20	11194	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	14.81	57.80	42.50	38.87	15780	14250	13887
September 28, 2012 to September 30, 2013 (Absolute)	14.36	3.13	-1.11	0.56	10313	9889	10056

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Mahesh Patil is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>s</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month 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.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1080000	600000	360000	120000
Market Value of amount Invested	2171996	968011	506702	120111
Scheme Returns (CAGR)	14.98	19.22	23.55	0.17
S&P BSE 200 returns# (CAGR)	10.08	11.56	13.03	-7.29
CNX Nifty returns### (CAGR)	9.40	10.18	10.42	-9.94

Date of First Installment: November 01, 2006 & Scheme Inception Date: October 10, 2006. Past Performance may or may not be sustained in future.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Ltd	5.53%	HCL Technologies Ltd	2.82%
Infosys Ltd	5.09%	ITC Ltd	2.63%
Tech Mahindra Ltd	3.49%	ICICI Bank Ltd	2.59%
Gulf Oil Lubricants India Ltd	3.41%	Maruti Suzuki India Ltd	2.45%
Indusind Bank Ltd	3.33%	Castrol India Ltd	2.32%

### 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.

### Fund Details

As on October 30, 2015

<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>Direct Plan<sup>§</sup></b> Growth: 597.96 Dividend: 202.71  <b>Benchmark:</b> CNX MNC  <b>Monthly Average AUM:</b> ₹ 2661.59 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 2704.37 Crores (as on 30th October 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> 1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after	365 days from the date of allotment. **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 16.45% <b>Sharpe Ratio<sup>##</sup>:</b> 1.58 <b>Beta:</b> 0.72 <b>Portfolio Turnover:</b> 0.12 <b>Expense Ratio:</b> Regular 2.52 Direct 1.46
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 585.51 Dividend: 146.16		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 587.06

Date of Inception: Dec 27, 1999	NAV Per Unit. * (₹)	Birla Sun Life MNC Fund (%)	CNX MNC # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life MNC Fund (₹)	CNX MNC # (₹)	CNX Nifty ## (₹)
Since inception till September 30, 2015 (CAGR)	36.11	19.34	11.40	11.48	162575	54852	55505
September 30, 2015 (Absolute)	424.83	38.19	12.66	-0.20	13819	11266	9980
September 30, 2013 to September 30, 2014 (Absolute)	256.67	65.52	48.15	38.87	16552	14815	13887
September 28, 2012 to September 30, 2013 (Absolute)	249.83	2.74	0.61	0.56	10274	10061	10056

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.**  
 Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Ajay Garg is 10. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1900000	600000	360000	120000
Market Value of amount Invested	15983339	1296830	639901	132268
Scheme Returns (CAGR)	23.72	31.44	41.25	19.58
CNX MNC returns# (CAGR)	15.58	19.05	22.96	1.43
CNX Nifty returns## (CAGR)	13.61	10.18	10.42	-9.94

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

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Bosch Ltd	9.36%	Honeywell Automation India Ltd	6.74%
Maruti Suzuki India Ltd	8.96%	Glaxosmithkline Pharmaceuticals Ltd	6.63%
Bayer CropScience Ltd	7.36%	Gillette India Ltd	6.20%
ICRA Ltd	7.12%	Kotak Mahindra Bank Ltd	5.34%
Pfizer Ltd	7.10%	Hindustan Unilever Ltd	5.28%

### What is it?

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

### Fund Details

As on October 30, 2015

<b>Fund Manager:</b> Mr. Satyabrata Mohanty & Mr. Vineet Maloo	<b>Dividend:</b> 15.40	<b>allotment:</b>
<b>Managing Fund Since:</b> July 16, 2015 & January 16, 2014	<b>Direct Plan<sup>§</sup> Growth:</b> 140.09	<b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>
<b>Total Experience:</b> 16 years & 11 years	<b>Dividend:</b> 20.15	
<b>Date of Allotment:</b> February 26, 2003	<b>Benchmark:</b> CNX 500	<b>Other Parameter</b>
<b>Type of Scheme:</b> An Open-ended Growth Scheme	<b>Monthly Average AUM:</b> ₹ 1158.34 Crores (as on 30th October 2015)	<b>Standard Deviation:</b> 15.31%
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1)	<b>AUM as on last day:</b> ₹ 1143.30 Crores (as on 30th October 2015)	<b>Sharpe Ratio##:</b> 0.58
<b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>	<b>Beta:</b> 0.98
<b>SIP: Monthly:</b> Minimum ₹ 1,000/-	<b>Entry Load:</b> Nil	<b>Portfolio Turnover:</b> 0.30
<b>NAV of Plans / Options (₹)</b>	<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	<b>Expense Ratio:</b>
<b>Regular Plan</b>		Regular 2.53
Growth: 137.13		Direct 1.63

**Note:** Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns. ## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth NAV as on September 30, 2015: ₹ 137.37

Date of Inception: Feb 26, 2003	NAV Per Unit. * (₹)	Birla Sun Life Dividend Yield Plus (%)	CNX 500 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Dividend Yield Plus (₹)	CNX 500 # (₹)	CNX Nifty ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	23.11	18.87	17.43	137370	88273	75729
September 30, 2014 to September 30, 2015 (Absolute)	128.98	6.50	3.59	-0.20	10650	10359	9980
September 30, 2013 to September 30, 2014 (Absolute)	81.01	59.21	46.08	38.87	15921	14608	13887
September 28, 2012 to September 30, 2013 (Absolute)	89.26	-9.24	-2.49	0.56	9076	9751	10056

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above. Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Satyabrata Mohanty is 10. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>Direct Plan<sup>§</sup> is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1520000	600000	360000	120000
Market Value of amount Invested	5011221	867079	473209	117492
Scheme Returns (CAGR)	17.46	14.72	18.62	-3.87
CNX 500 returns# (CAGR)	13.31	12.17	14.07	-6.48
CNX Nifty returns## (CAGR)	12.85	10.18	10.42	-9.94

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.

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Infosys Ltd	6.95%	Sanofi India Ltd	3.18%
ICICI Bank Ltd	6.78%	Tata Consultancy Services Ltd	2.95%
Cummins India Ltd	5.63%	ITC Ltd	2.93%
Pfizer Ltd	5.19%	HCL Technologies Ltd	2.90%
Axis Bank Ltd	4.05%	Orient Cement Ltd	2.83%

### What is it?

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

As on October 30, 2015

### 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>Direct Plan<sup>s</sup></b> Growth: 223.59 Dividend: 41.98  <b>Benchmark:</b> CNX Midcap  <b>Monthly Average AUM:</b> ₹ 1553.10 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 1543.12 Crores (as on 30th October 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</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 <b>**Exit Load is NIL</b> for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Standard Deviation:</b> 17.19% <b>Sharpe Ratio<sup>##</sup>:</b> 1.09 <b>Beta:</b> 0.88 <b>Portfolio Turnover:</b> 0.70 <b>Expense Ratio:</b> Regular 2.52 Direct 1.57
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 218.74 Dividend: 30.81		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
**## Risk Free Rate** assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 216.50

Date of Inception: Oct 03, 2002	NAV Per Unit. * (₹)	Birla Sun Life Midcap Fund (%)	CNX Midcap # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Midcap Fund (₹)	CNX Midcap # (₹)	CNX Nifty ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	26.69	22.79	17.77	216500	144325	83831
September 30, 2014 to September 30, 2015 (Absolute)	174.34	24.18	13.72	-0.20	12418	11372	9980
September 30, 2013 to September 30, 2014 (Absolute)	100.47	73.52	63.17	38.87	17352	16317	13887
September 28, 2012 to September 30, 2013 (Absolute)	111.56	-9.94	-10.75	0.56	9006	8925	10056

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Jayesh Gandhi is 4. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>s</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1560000	600000	360000	120000
Market Value of amount Invested	7414841	1067443	567444	126391
Scheme Returns (CAGR)	21.91	23.26	31.96	10.07
CNX Midcap returns# (CAGR)	17.03	16.78	23.20	2.76
CNX Nifty returns## (CAGR)	13.29	10.18	10.42	-9.94

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

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Yes Bank Ltd	3.20%	LIC Housing Finance Ltd	2.49%
Britannia Industries Ltd	3.14%	Solar Industries India Ltd	2.46%
Gujarat State Petronet Ltd	3.00%	Crompton Greaves Ltd	2.26%
SKS Microfinance Ltd	2.79%	IRB Infrastructure Developers Ltd	2.23%
PNC Infratech Limited	2.75%	The Federal Bank Ltd	2.11%

### 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.

### Fund Details

As on October 30, 2015

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

**Application Amount for fresh subscription\*:**

₹ 5,000 (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: 24.7883

Dividend: 19.0346

**Direct Plan<sup>§</sup>**

Growth: 25.3733

Dividend: 24.5821

**Benchmark:** CNX Midcap

**Monthly Average AUM:** ₹ 185.31 Crores  
(as on 30th October 2015)

**AUM as on last day:** ₹ 184.29 Crores  
(as on 30th October 2015)

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

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

365 days from the date of allotment.

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

**Other Parameter**

**Standard Deviation:** 17.01%

**Sharpe Ratio##:** 1.15

**Beta:** 0.87

**Portfolio Turnover:** 0.93

**Expense Ratio:**

Regular 2.88

Direct 2.06

**Note:**

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

## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 24.4706

Date of Inception: May 31, 2007	NAV Per Unit. * (₹)	Birla Sun Life Small & Midcap Fund (%)	CNX Midcap # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Small & Midcap Fund (₹)	CNX Midcap # (₹)	CNX Nifty ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	11.33	10.51	7.66	24471	23005	18504
September 30, 2014 to September 30, 2015 (Absolute)	20.57	18.95	13.72	-0.20	11895	11372	9980
September 30, 2013 to September 30, 2014 (Absolute)	11.61	77.23	63.17	38.87	17723	16317	13887
September 28, 2012 to September 30, 2013 (Absolute)	12.38	-6.20	-10.75	0.56	9380	8925	10056

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns.

Total Schemes managed by Mr. Jayesh Gandhi is 4. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

§Direct Plan<sup>§</sup> is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1010000	600000	360000	120000
Market Value of amount Invested	2243751	1065579	563509	125489
Scheme Returns (CAGR)	18.36	23.19	31.44	8.63
CNX Midcap returns# (CAGR)	13.83	16.78	23.20	2.76
CNX Nifty returns## (CAGR)	9.53	10.18	10.42	-9.94

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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Yes Bank Ltd	2.88%	Wabco India Ltd	2.67%
Pennar Engineered Building Systems Ltd	2.75%	Sanghi Industries Ltd	2.66%
Natco Pharma Ltd	2.75%	Repco Home Finance Ltd	2.61%
Kansai Nerolac Paints Ltd	2.70%	Tube Investments of India Ltd	2.53%
IRB Infrastructure Developers Ltd	2.67%	Gujarat State Petronet Ltd	2.46%

### 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.

### Fund Details

As on October 30, 2015

<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>Direct Plan<sup>s</sup></b> <b>Growth:</b> 295.13 <b>Dividend:</b> 97.04  <b>Benchmark:</b> S&P BSE 200  <b>Monthly Average AUM:</b> ₹ 553.72 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 533.71 Crores (as on 30th October 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</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. <b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>	<b>Other Parameter</b> <b>Standard Deviation:</b> 16.82% <b>Sharpe Ratio<sup>##</sup>:</b> 1.10 <b>Beta:</b> 1.08 <b>Portfolio Turnover:</b> 0.71 <b>Expense Ratio:</b> Regular 2.99 Direct 2.27
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> <b>Growth:</b> 291.24 <b>Dividend:</b> 85.49		

**Note:**  
 Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 292.33

Date of Inception: Feb 24, 1995	NAV Per Unit. * (₹)	Birla Sun Life Advantage Fund (%)	S&P BSE 200 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Advantage Fund (₹)	S&P BSE 200 # (₹)	CNX Nifty ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	17.79	11.11	10.47	292330	87784	77789
September 30, 2014 to September 30, 2015 (Absolute)	246.02	18.82	3.08	-0.20	11882	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	148.19	66.02	42.50	38.87	16602	14250	13887
September 28, 2012 to September 30, 2013 (Absolute)	151.18	-1.98	-1.11	0.56	9802	9889	10056

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above. Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Satyabrata Mohanty is 10. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

\*Direct Plan<sup>s</sup> is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month 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.

### 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 (₹)	2480000	600000	360000	120000
Market Value of amount Invested	25238739	1017755	541727	122901
Scheme Returns (CAGR)	19.19	21.29	28.48	4.53
S&P BSE 200 returns# (CAGR)	13.66	11.56	13.03	-7.29
CNX Nifty returns## (CAGR)	12.55	10.18	10.42	-9.94

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Ltd	6.19%	Tata Consultancy Services Ltd	4.41%
Eicher Motors Ltd	5.65%	Cummins India Ltd	4.04%
Yes Bank Ltd	4.91%	Indusind Bank Ltd	3.96%
Natco Pharma Ltd	4.57%	Infosys Ltd	3.94%
Maruti Suzuki India Ltd	4.54%	Sun Pharmaceuticals Industries Ltd	3.67%

### 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).

As on October 30, 2015

### Fund Details

<b>Fund Manager:</b>	Mr. Anil Shah & Mr. Chanchal Khandelwal	<b>Direct Plan<sup>s</sup></b>		<b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>
<b>Managing Fund Since:</b>	September 23, 2013 & August 26, 2015	<b>Growth:</b>	54.86	
<b>Total Experience:</b>	26 years & 10 years	<b>Dividend:</b>	23.35	
<b>Date of Allotment:</b>	August 05, 2005	<b>Benchmark:</b>	CNX Nifty	
<b>Type of Scheme:</b>	An Open-ended Growth Scheme	<b>Monthly Average AUM:</b>	₹ 292.17 Crores	<b>Other Parameter</b>
<b>Application Amount for fresh subscription*:</b>	₹ 5,000 (plus in multiples of ₹ 1)	<b>(as on 30th October 2015)</b>		<b>Standard Deviation:</b>
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)	<b>AUM as on last day:</b>	₹ 292.39 Crores	<b>Sharpe Ratio##:</b>
		<b>(as on 30th October 2015)</b>		<b>Beta:</b>
<b>SIP: Monthly:</b>	Minimum ₹ 1,000/-	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>		<b>Portfolio Turnover:</b>
		<b>Entry Load:</b>	Nil	<b>Expense Ratio:</b>
		<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.	Regular
				Direct
<b>NAV of Plans / Options (₹)</b>				
<b>Regular Plan</b>				
<b>Growth:</b>	53.56			
<b>Dividend:</b>	21.04			

**Note:**  
Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 53.36

Date of Inception: Aug 05, 2005	NAV Per Unit. * (₹)	Birla Sun Life India GenNext Fund (%)	CNX Nifty # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life India GenNext Fund (₹)	CNX Nifty # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	17.92	12.69	12.71	53360	33665	33731
September 30, 2014 to September 30, 2015 (Absolute)	44.16	20.83	-0.20	-1.79	12083	9980	9821
September 30, 2013 to September 30, 2014 (Absolute)	30.79	43.42	38.87	37.41	14342	13887	13741
September 28, 2012 to September 30, 2013 (Absolute)	28.69	7.32	0.56	3.29	10732	10056	10329

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Anil Shah is 9. Total Schemes managed by Mr. Chanchal Khandelwal is 1. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1220000	600000	360000	120000
Market Value of amount Invested	3189577	1034938	514158	123799
Scheme Returns (CAGR)	17.96	21.98	24.62	5.95
CNX Nifty returns# (CAGR)	9.88	10.18	10.42	-9.94
S&P BSE SENSEX returns## (CAGR)	9.59	9.76	9.65	-11.11

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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Ltd	6.21%	ICICI Bank Ltd	3.55%
Maruti Suzuki India Ltd	4.56%	Britannia Industries Ltd	3.32%
Eicher Motors Ltd	4.25%	Axis Bank Ltd	2.93%
Sun Pharmaceuticals Industries Ltd	3.96%	ITC Ltd	2.87%
Indusind Bank Ltd	3.59%	Bajaj Corp Ltd	2.80%



### What is it?

An equity fund aiming to capitalize on the growth opportunities provided by companies that are driven by India's large population and consumption patterns.

As on October 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Ajay Garg <b>Managing Fund Since:</b> September 12, 2007 <b>Total Experience:</b> 22 years <b>Date of Allotment:</b> January 15, 2000 <b>Type of Scheme:</b> An Open-ended Growth Scheme	<b>Direct Plan<sup>s</sup></b> Growth: 94.30 Dividend: 41.39  <b>Benchmark:</b> S&P BSE 200  <b>Monthly Average AUM:</b> ₹ 58.75 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 58.76 Crores (as on 30th October 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</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. <b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Standard Deviation:</b> 16.22% <b>Sharpe Ratio<sup>##</sup>:</b> 1.30 <b>Beta:</b> 0.95 <b>Portfolio Turnover:</b> 0.24 <b>Expense Ratio:</b> Regular 3.27 Direct 2.44
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 92.87 Dividend: 36.67		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 91.92

Date of Inception: Jan 15, 2000	NAV Per Unit. * (₹)	Birla Sun Life Buy India Fund (%)	S&P BSE 200 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Buy India Fund (₹)	S&P BSE 200 # (₹)	CNX Nifty ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	15.16	11.40	10.64	91920	54530	48984
September 30, 2014 to September 30, 2015 (Absolute)	75.24	22.17	3.08	-0.20	12217	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	44.82	67.87	42.50	38.87	16787	14250	13887
September 28, 2012 to September 30, 2013 (Absolute)	44.58	0.54	-1.11	0.56	10054	9889	10056

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.**  
 Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns.  
 Total Schemes managed by Mr. Ajay Garg is 10. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>s</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1890000	600000	360000	120000
Market Value of amount Invested	12943931	1108587	563027	124483
Scheme Returns (CAGR)	21.68	24.84	31.37	7.03
S&P BSE 200 returns# (CAGR)	14.75	11.56	13.03	-7.29
CNX Nifty returns## (CAGR)	13.63	10.18	10.42	-9.94

Date of First Installment: February 01, 2000 & Scheme Inception Date: January 15, 2000. 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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Sundaram Clayton Ltd	8.13%	MRF Ltd	4.75%
ICRA Ltd	7.49%	Bayer CropScience Ltd	4.74%
Pfizer Ltd	5.07%	Gillette India Ltd	3.88%
Kotak Mahindra Bank Ltd	5.06%	Hitachi Home and Life Solutions (India) Ltd	3.70%
Jet Airways (India) Ltd	4.76%	Zee Entertainment Enterprises Ltd	3.63%

### 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.

### Fund Details

As on October 30, 2015

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty & Mr. Dhaval Gala	<b>Dividend:</b>	13.76		
<b>Managing Fund Since:</b>	Since Inception & August 26, 2015	<b>Direct Plan<sup>§</sup></b>			
<b>Total Experience:</b>	16 years & 9 years	<b>Growth:</b>	16.54		
<b>Date of Allotment:</b>	December 14, 2013	<b>Dividend:</b>	14.01		
<b>Type of Scheme:</b>	An Open ended Banking & Financial Services Sector Scheme	<b>Benchmark:</b>	CNX Finance		of units after 365 days from the date of allotment: Nil
<b>Application Amount for fresh subscription*:</b>	₹ 5,000 (plus in multiples of ₹ 1)	<b>Monthly Average AUM:</b>	₹ 539.77 Crores (as on 30th October 2015)		**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)	<b>AUM as on last day:</b>	₹ 532.70 Crores (as on 30th October 2015)		
<b>SIP: Monthly:</b>	Minimum ₹ 1,000/-	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>			<b>Other Parameter</b>
<b>NAV of Plans / Options (₹)</b>		<b>Entry Load:</b>	Nil		<b>Portfolio Turnover:</b>
<b>Regular Plan</b>		<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		<b>Expense Ratio:</b>
<b>Growth:</b>	16.25				Regular
					Direct

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 16.37

Date of Inception: Dec 14, 2013	NAV Per Unit. * (₹)	Birla Sun Life Banking and Financial Services Fund (%)	CNX Finance # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Banking and Financial Services Fund (₹)	CNX Finance # (₹)	CNX Nifty ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	31.61	24.99	15.18	16370	14922	12886
September 30, 2014 to September 30, 2015 (Absolute)	13.49	21.35	11.45	-0.20	12135	11145	9980

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above. Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Satyabrata Mohanty is 10. Total Schemes managed by Mr. Dhaval Gala is 1. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

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

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

Particulars	Since Inception	last 1 year
Total Amount Invested (₹)	220000	120000
Market Value of amount Invested	264989	120117
Scheme Returns (CAGR)	20.94	0.18
CNX Finance returns# (CAGR)	13.02	-8.38
CNX Nifty returns## (CAGR)	4.89	-9.94

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

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
HDFC Bank Ltd	15.40%	Bajaj Finance Ltd	6.51%
Yes Bank Ltd	8.35%	Axis Bank Ltd	6.36%
Repco Home Finance Ltd	7.64%	LIC Housing Finance Ltd	6.30%
Indusind Bank Ltd	7.42%	Bank of Baroda	5.01%
ICICI Bank Ltd	7.11%	SKS Microfinance Ltd	3.63%

### 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.

As on October 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Mahesh Patil <b>Managing Fund Since:</b> July 16, 2015 <b>Total Experience:</b> 24 years <b>Date of Allotment:</b> March 17, 2006 <b>Type of Scheme:</b> An Open-ended Growth Scheme	<b>Direct Plan<sup>s</sup></b> Growth: 25.95 Dividend: 17.81	date of allotment. **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b> CNX Nifty	<b>Other Parameter</b> <b>Standard Deviation:</b> 22.27% <b>Sharpe Ratio##:</b> 0.56 <b>Beta:</b> 1.36 <b>Portfolio Turnover:</b> 0.66 <b>Expense Ratio:</b> Regular 2.65 Direct 1.83
<b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 25.41 Dividend: 13.90	<b>Monthly Average AUM:</b> ₹ 716.72 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 701.88 Crores (as on 30th October 2015)  <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	

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 25.03

Date of Inception: Mar 17, 2006	NAV Per Unit. * (₹)	Birla Sun Life Infrastructure Fund (%)	CNX Nifty # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Infrastructure Fund (₹)	CNX Nifty # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	10.09	9.88	9.65	25030	24579	24084
September 30, 2014 to September 30, 2015 (Absolute)	22.89	9.35	-0.20	-1.79	10935	9980	9821
September 30, 2013 to September 30, 2014 (Absolute)	12.75	79.53	38.87	37.41	17953	13887	13741
September 28, 2012 to September 30, 2013 (Absolute)	15.29	-16.61	0.56	3.29	8339	10056	10329

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.**  
 Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Mahesh Patil is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

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

# 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.

### 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 (₹)	1150000	600000	360000	120000
Market Value of amount Invested	2008955	899732	501103	115605
Scheme Returns (CAGR)	11.24	16.23	22.74	-6.75
CNX Nifty returns## (CAGR)	9.49	10.18	10.42	-9.94
S&P BSE SENSEX returns### (CAGR)	9.16	9.76	9.65	-11.11

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Cummins India Ltd	6.92%	Tata Motors Ltd	3.70%
HDFC Bank Ltd	5.95%	Crompton Greaves Ltd	3.47%
Larsen & Toubro Ltd	4.82%	Reliance Industries Ltd	3.46%
ICICI Bank Ltd	4.62%	Orient Cement Ltd	3.38%
Wabco India Ltd	4.25%	Multi Commodity Exchange of India Ltd	2.86%

### What is it?

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

### Fund Details

As on October 30, 2015

**Fund Manager:** Mr. Mahesh Patil & Mr. Milind Bafna  
**Managing Fund Since:** January 16, 2014  
**Total Experience:** 24 years & 15 years  
**Date of Allotment:** March 27, 2008  
**Type of Scheme:** An Open-ended Diversified Equity Scheme

**Application Amount for fresh subscription\*:** ₹ 5,000 (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: 38.6402  
 Dividend: 24.9929

**Direct Plan<sup>s</sup>**  
 Growth: 39.4483  
 Dividend: 34.5284  
**Benchmark:** S&P BSE 200  
**Monthly Average AUM:** ₹ 404.04 Crores (as on 30th October 2015)

**AUM as on last day:** ₹ 403.42 Crores (as on 30th October 2015)

**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:** 22.03%  
**Sharpe Ratio##:** 1.12  
**Beta:** 1.18  
**Portfolio Turnover:** 1.64  
**Expense Ratio:**  
 Regular 2.95  
 Direct 1.97

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 37.7614

Date of Inception: Mar 27, 2008	NAV Per Unit. * (₹)	Birla Sun Life Pure Value Fund (%)	S&P BSE 200 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Pure Value Fund (₹)	S&P BSE 200 # (₹)	CNX Nifty ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	19.34	7.42	6.85	37761	17118	16456
September 30, 2014 to September 30, 2015 (Absolute)	33.53	12.63	3.08	-0.20	11263	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	16.55	102.56	42.50	38.87	20256	14250	13887
September 28, 2012 to September 30, 2013 (Absolute)	16.97	-2.45	-1.11	0.56	9755	9889	10056

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Mahesh Patil is 9. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	910000	600000	360000	120000
Market Value of amount Invested	2252860	1146567	588286	120758
Scheme Returns (CAGR)	23.34	26.25	34.71	1.18
S&P BSE 200 returns# (CAGR)	11.36	11.56	13.03	-7.29
CNX Nifty returns## (CAGR)	10.41	10.18	10.42	-9.94

# 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.

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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Tata Chemicals Ltd	5.75%	Gulf Oil Lubricants India Ltd	4.06%
Hindustan Petroleum Corporation Ltd	4.33%	J.Kumar Infraprojects Ltd	3.82%
Gujarat Fluorochemicals Ltd	4.27%	The Federal Bank Ltd	3.16%
Jet Airways (India) Ltd	4.24%	Edelweiss Financial Services Ltd	3.02%
MRF Ltd	4.14%	Pfizer Ltd	2.93%

### 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.

### Fund Details

As on October 30, 2015

<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>Direct Plan<sup>s</sup></b> Growth: 13.88 Dividend: 13.89  <b>Benchmark:</b> CNX 500  <b>Monthly Average AUM:</b> ₹ 253.70 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 249.54 Crores (as on 30th October 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</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 <b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Standard Deviation:</b> 22.39% <b>Sharpe Ratio<sup>##</sup>:</b> 0.32 <b>Beta:</b> 1.41 <b>Portfolio Turnover:</b> 0.48 <b>Expense Ratio:</b> Regular 2.86 Direct 2.58
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/- <b>NAV of Plans / Options (₹)</b>		
<b>Regular Plan</b> Growth: 13.68 Dividend: 12.76		

### Note:

Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 13.71

Date of Inception: June 25, 2010	NAV Per Unit. * (₹)	Birla Sun Life India Reforms Fund (%)	CNX 500 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life India Reforms Fund (₹)	CNX 500 # (₹)	CNX Nifty ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	6.17	8.30	8.12	13710	15223	15086
September 30, 2014 to September 30, 2015 (Absolute)	12.68	8.12	3.59	-0.20	10812	10359	9980
September 30, 2013 to September 30, 2014 (Absolute)	7.29	73.94	46.08	38.87	17394	14608	13887
September 28, 2012 to September 30, 2013 (Absolute)	9.45	-22.86	-2.49	0.56	7714	9751	10056

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Satyabrata Mohanty is 10. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

\*Direct Plan<sup>s</sup> is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	640000	600000	360000	120000
Market Value of amount Invested	886602	833985	480308	117812
Scheme Returns (CAGR)	12.16	13.14	19.68	-3.38
CNX 500 returns# (CAGR)	11.64	12.17	14.07	-6.48
CNX Nifty returns## (CAGR)	9.91	10.18	10.42	-9.94

Date of First Installment: July 01, 2010 & Scheme Inception Date: June 25, 2010. 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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	29.74%	SOV	Axis Bank Ltd	3.24%	
Maruti Suzuki India Ltd	6.24%		Bajaj Auto Ltd	3.07%	
HDFC Bank Ltd	5.51%		Shriram City Union Finance Ltd	2.95%	
Larsen & Toubro Ltd	3.39%		Eicher Motors Ltd	2.35%	
ICICI Bank Ltd	3.33%		Bharat Electronics Ltd	2.24%	

### 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.

As on October 30, 2015

### 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>Direct Plan<sup>s</sup></b> Growth: 36.91 Dividend: 18.92	date of allotment. **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b> S&P BSE Teck	<b>Other Parameter</b> <b>Standard Deviation:</b> 18.69% <b>Sharpe Ratio##:</b> 1.03 <b>Beta:</b> 0.95 <b>Portfolio Turnover:</b> 0.85 <b>Expense Ratio:</b> Regular 3.00 Direct 2.45
<b>SIP: Monthly:</b> Minimum ₹ 1,000/-	<b>Monthly Average AUM:</b> ₹ 74.56 Crores (as on 30th October 2015)	
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 36.16 Dividend: 18.45	<b>AUM as on last day:</b> ₹ 75.08 Crores (as on 30th October 2015)	
	<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	

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth NAV as on September 30, 2015: ₹ 36.11

Date of Inception: Jan 15, 2000	NAV Per Unit. * (₹)	Birla Sun Life New Millennium Fund (%)	S&P BSE Teck # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life New Millennium Fund (₹)	S&P BSE Teck # (₹)	CNX Nifty ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	8.51	N/A	10.64	36110	N/A	48984
September 30, 2014 to September 30, 2015 (Absolute)	32.74	10.29	5.69	-0.20	11029	10569	9980
September 30, 2013 to September 30, 2014 (Absolute)	23.19	41.18	33.39	38.87	14118	13339	13887
September 28, 2012 to September 30, 2013 (Absolute)	18.51	25.28	29.85	0.56	12528	12985	10056

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.**  
 Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme benchmark returns are not available, they have not been shown.  
 Total Schemes managed by Mr. Kunal Sangoi is 2. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>s</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1890000	600000	360000	120000
Market Value of amount Invested	6842965	970803	508258	126786
Scheme Returns (CAGR)	14.85	19.34	23.77	10.70
S&P BSE Teck returns# (CAGR)	NA	16.29	18.88	5.35
CNX Nifty returns## (CAGR)	13.63	10.18	10.42	-9.94

Date of First Installment: February 01, 2000 & Scheme Inception Date: January 15, 2000. 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.

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Infosys Ltd	30.55%	Cyient Limited	5.47%
Tech Mahindra Ltd	10.27%	Persistent Systems Ltd	3.35%
HCL Technologies Ltd	9.29%	Hexaware Technologies Ltd	3.23%
Tata Consultancy Services Ltd	6.65%	Mindtree Ltd	3.07%
Tata Communications Ltd	6.29%	NIIT Technologies Ltd	3.01%

### 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.

### Fund Details

As on October 30, 2015

<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>Direct Plan<sup>s</sup></b> Growth: 120.34 Dividend: 36.21	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>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b> CNX 500	
<b>SIP: Monthly:</b> Minimum ₹ 1,000/-	<b>Monthly Average AUM:</b> ₹ 103.15 Crores (as on 30th October 2015)	<b>Other Parameter</b> <b>Standard Deviation:</b> 12.87% <b>Sharpe Ratio##:</b> 1.96 <b>Beta:</b> 0.52 <b>Portfolio Turnover:</b> 0.51 <b>Expense Ratio:</b> Regular 3.10 Direct 2.19
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 118.39 Dividend: 29.77	<b>AUM as on last day:</b> ₹ 106.45 Crores (as on 30th October 2015)	
	<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	

#### Note:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 115.16

Date of Inception: Dec 27, 1999	NAV Per Unit. * (₹)	Birla Sun Life India Opportunities Fund (%)	CNX 500 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life India Opportunities Fund (₹)	CNX 500 # (₹)	CNX Nifty ## (₹)
Since inception till September 30, 2015 (CAGR)	23.70	10.54	11.75	11.48	48591	57671	55505
September 30, 2014 to September 30, 2015 (Absolute)	97.57	18.03	3.59	-0.20	11803	10359	9980
September 30, 2013 to September 30, 2014 (Absolute)	56.57	72.48	46.08	38.87	17248	14608	13887
September 28, 2012 to September 30, 2013 (Absolute)	52.62	7.51	-2.49	0.56	10751	9751	10056

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Kunal Sangoi is 2. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

\*Direct Plan<sup>s</sup> is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1900000	600000	360000	120000
Market Value of amount Invested	8297036	1144109	590734	129750
Scheme Returns (CAGR)	16.78	26.16	35.03	15.47
CNX 500 returns# (CAGR)	14.60	12.17	14.07	-6.48
CNX Nifty returns## (CAGR)	13.61	10.18	10.42	-9.94

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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Cummins India Ltd	9.08%	Hindustan Zinc Ltd	5.17%
Sanofi India Ltd	7.69%	Reliance Industries Ltd	5.15%
Honeywell Automation India Ltd	6.89%	Oracle Financial Services Software Ltd	4.37%
Wabco India Ltd	6.85%	HCL Technologies Ltd	4.09%
Infosys Ltd	6.40%	Tech Mahindra Ltd	4.00%

### What is it?

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

### Fund Details

As on October 30, 2015

**Fund Manager:** Mr. Anil Shah  
**Managing Fund Since:** January 04, 2013  
**Total Experience:** 26 years  
**Date of Allotment:** January 31, 2008  
**Type of Scheme:** An Open-ended Diversified Equity Scheme

**Dividend:** 14.9605  
**Direct Plan<sup>§</sup>**  
**Growth:** 18.1859  
**Dividend:** 18.1734

**Benchmark:** S&P BSE 200

**Monthly Average AUM:** ₹ 136.24 Crores  
 (as on 30th October 2015)

**AUM as on last day:** ₹ 134.93 Crores  
 (as on 30th October 2015)

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

**Entry Load:** Nil  
**Exit Load<sup>\*\*</sup>:** 1% if redeemed /switched out within 365 days from

the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment.  
**\*\*Exit Load is NIL for units issued in Dividend Reinvestment.**

**Other Parameter**

**Standard Deviation:** 17.76%  
**Sharpe Ratio<sup>##</sup>:** 0.95  
**Beta:** 1.09  
**Portfolio Turnover:** 0.42  
**Expense Ratio:**  
 Regular 2.99  
 Direct 2.28

**Application Amount for fresh subscription\*:**

₹ 5,000 (plus in multiples of ₹ 1)

**Min. Addl. Investment:**

₹ 1,000 (plus in multiples of ₹ 1)

**SIP: Monthly:** Minimum ₹ 1,000/-

**NAV of Plans / Options (₹)**

**Regular Plan**

Growth: 17.8695

**Note:**

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

**## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio**

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 17.6833

Date of Inception: Jan 31, 2008	NAV Per Unit. * (₹)	Birla Sun Life Special Situations Fund (%)	S&P BSE 200 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Special Situations Fund (₹)	S&P BSE 200 # (₹)	CNX Nifty ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	7.72	5.46	5.86	17683	15029	15472
September 30, 2014 to September 30, 2015 (Absolute)	14.80	19.48	3.08	-0.20	11948	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	8.93	65.82	42.50	38.87	16582	14250	13887
September 28, 2012 to September 30, 2013 (Absolute)	9.54	-6.49	-1.11	0.56	9351	9889	10056

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Anil Shah is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>Direct Plan<sup>§</sup> is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month 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.

### 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 (₹)	930000	600000	360000	120000
Market Value of amount Invested	1749462	1002349	541278	125227
Scheme Returns (CAGR)	15.92	20.66	28.42	8.21
S&P BSE 200 returns# (CAGR)	11.07	11.56	13.03	-7.29
CNX Nifty returns#(CAGR)	10.18	10.18	10.42	-9.94

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Wabco India Ltd	8.85%	Tata Communications Ltd	4.77%
Maruti Suzuki India Ltd	8.24%	Infosys Ltd	4.21%
Indusind Bank Ltd	6.76%	ICICI Bank Ltd	4.11%
LIC Housing Finance Ltd	4.98%	HDFC Bank Ltd	4.07%
Strides Arcolab Ltd	4.80%	Dishman Pharmaceuticals and Chemicals Ltd	4.04%



# Birla Sun Life Dynamic Asset Allocation Fund

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

Wealth Creation 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.

As on October 30, 2015

## Fund Details

<b>Fund Manager:</b> Mr. Prasad Dhonde & Mr. Vineet Maloo	<b>Direct Plan<sup>s</sup></b>	<b>Growth:</b> 38.24	<b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>
<b>Managing Fund Since:</b> October 11, 2014 & August 26, 2015	<b>Dividend:</b> 18.05		
<b>Total Experience:</b> 16 years & 11 years	<b>Benchmark:</b> CRISIL Balanced Fund Index		
<b>Date of Allotment:</b> April 25, 2000	<b>Monthly Average AUM:</b> ₹ 4.93 Crores (as on 30th October 2015)		<b>Other Parameter</b>
<b>Type of Scheme:</b> An Open ended Asset Allocation Scheme	<b>AUM as on last day:</b> ₹ 4.91 Crores (as on 30th October 2015)		<b>Standard Deviation:</b> 9.97%
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1)	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>		<b>Sharpe Ratio##:</b> 0.60
<b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Entry Load:</b> Nil		<b>Beta:</b> 0.97
	<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		<b>Portfolio Turnover:</b> 1.57
<b>SIP: Monthly:</b> Minimum ₹ 1,000/-			<b>Expense Ratio:</b>
			Regular: 2.96
			Direct: 2.46
<b>NAV of Plans / Options (₹)</b>			
<b>Regular Plan</b>			
Growth: 37.41			
Dividend: 17.65			

**Note:**  
Standard Deviation & Sharpe Ratio are calculated on Annualised basis using 3 years history of monthly returns.  
## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 37.13

Date of Inception: Apr 25, 2000	NAV Per Unit. * (₹)	Birla Sun Life Dynamic Asset Allocation Fund (%)	CRISIL Balanced Fund Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Dynamic Asset Allocation Fund (₹)	CRISIL Balanced Fund Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	8.87	N/A	12.02	37130	N/A	57686
September 30, 2015 (Absolute)	35.41	4.86	4.38	-1.79	10486	10438	9821
September 30, 2013 to September 30, 2014 (Absolute)	26.77	32.27	28.89	37.41	13227	12889	13741
September 28, 2012 to September 30, 2013 (Absolute)	26.17	2.29	1.87	3.29	10229	10187	10329

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.**  
Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Prasad Dhonde is 22. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers..

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1850000	600000	360000	120000
Market Value of amount Invested	5073898	789509	432921	120191
Scheme Returns (CAGR)	12.07	10.93	12.37	0.30
CRISIL Balanced Fund Index returns# (CAGR)	NA	10.18	10.63	-2.87
S&P BSE SENSEX returns## (CAGR)	14.13	9.76	9.65	-11.11

Date of First Installment: May 01, 2000 & Scheme Inception Date: April 25, 2000. 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.

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Eicher Motors Ltd	3.97%	Sanofi India Ltd	2.78%
Infosys Ltd	3.24%	Bajaj Finance Ltd	2.66%
Repco Home Finance Ltd	3.18%	Reliance Industries Ltd	2.60%
ICICI Bank Ltd	2.82%	Dalmia Bharat Ltd	2.57%
ACC Ltd	2.81%	HDFC Bank Ltd	2.46%

### What is it?

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

### Fund Details

As on October 30, 2015

<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>Dividend:</b> 16.8142  <b>Benchmark:</b> S&P Global 1200  <b>Monthly Average AUM:</b> ₹ 61.21 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 62.56 Crores (as on 30th October 2015)  <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> 0.38 <b>Expense Ratio:</b> Regular 3.09 Direct 2.45
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/- <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 16.5471 Dividend: 15.2245 <b>Direct Plan<sup>§</sup></b> Growth: 16.8021		

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 15.3591

Date of Inception: Oct 31, 2007	NAV Per Unit. * (₹)	Birla Sun Life International Equity Fund - Plan A (%)	S&P Global 1200 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life International Equity Fund - Plan A (₹)	S&P Global 1200 # (₹)	CNX Nifty ## (₹)
Since Inception till September 30, 2015 (CAGR)	10.00	5.57	5.67	3.83	15359	15472	13471
September 30, 2014 to September 30, 2015 (Absolute)	15.47	-0.73	-2.10	-0.20	9927	9790	9980
September 30, 2013 to September 30, 2014 (Absolute)	15.13	2.26	8.70	38.87	10226	10870	13887
September 28, 2012 to September 30, 2013 (Absolute)	11.20	35.03	38.47	0.56	13503	13847	10056

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	960000	600000	360000	120000
Market Value of amount Invested	1403408	749847	377350	112129
Scheme Returns (CAGR)	9.29	8.86	3.09	-11.98
S&P Global 1200 returns# (CAGR)	10.96	11.32	5.64	-8.78
CNX Nifty returns## (CAGR)	9.73	10.18	10.42	-9.94

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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
McKesson Corp.	5.05%	Apple Inc.	3.27%
Aetna Inc New	4.79%	AXA SA	3.05%
Valero Energy Corporation Ltd	3.91%	NEXT PLC	2.95%
THE BOEING CO	3.38%	Fedex Corp	2.94%
Delta Air Lines Inc	3.32%	SWISS RE AG	2.81%

### 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.

### Fund Details

As on October 30, 2015

<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>Direct Plan<sup>s</sup></b> Growth: 14.2667 Dividend: 14.2591  <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> ₹ 105.43 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 104.70 Crores (as on 30th October 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</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. <b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Portfolio Turnover:</b> 0.67 <b>Expense Ratio:</b> Regular 2.94 Direct 2.38
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 14.0510 Dividend: 14.0508		

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 13.7113

Date of Inception: Oct 31, 2007	NAV Per Unit. * (₹)	Birla Sun Life International Equity Fund - Plan B (%)	Customised Index † # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life International Equity Fund - Plan B (₹)	Customised Index † # (₹)	CNX Nifty ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	4.07	5.46	3.83	13711	15239	13471
September 30, 2014 to September 30, 2015 (Absolute)	12.86	6.64	1.62	-0.20	10664	10162	9980
September 30, 2013 to September 30, 2014 (Absolute)	9.84	30.65	29.98	38.87	13065	12998	13887
September 28, 2012 to September 30, 2013 (Absolute)	9.67	1.76	11.92	0.56	10176	11192	10056

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.  
 † A customized benchmark created using S&P BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	960000	600000	360000	120000
Market Value of amount Invested	1429736	789793	431409	117085
Scheme Returns (CAGR)	9.74	10.94	12.13	-4.49
Customised Index † returns# (CAGR)	11.22	11.82	10.73	-7.45
CNX Nifty returns## (CAGR)	9.73	10.18	10.42	-9.94

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

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

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

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Repco Home Finance Ltd	3.40%	ITC Ltd	2.56%
Infosys Ltd	3.25%	Axis Bank Ltd	2.54%
HDFC Bank Ltd	2.73%	Eicher Motors Ltd	2.37%
Cummins India Ltd	2.66%	Indusind Bank Ltd	2.18%
Housing Development Finance Corporation Ltd	2.58%	ICICI Bank Ltd	2.12%

### What is it?

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

### Fund Details

As on October 30, 2015

<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>Direct Plan<sup>s</sup></b> Growth: 20.4365 Dividend: 15.7702  <b>Benchmark:</b> S&P Global Agribusiness Index  <b>Monthly Average AUM:</b> ₹ 9.42 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 9.49 Crores (as on 30th October 2015)  <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> 0.03 <b>Expense Ratio:</b> Regular 1.78 Direct 1.33
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 20.1989 Dividend: 15.5544		

### Investment Performance - Global Agri Plan - Regular Plan - Growth NAV as on September 30, 2015: ₹ 18.8373

Date of Inception: Nov 07, 2008	NAV Per Unit. * (₹)	Birla Sun Life Commodity Equities Fund - Global Agri Plan - Regular Growth (%)	S&P Global Agribusiness Index # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Commodity Equities Fund - Global Agri Plan - Regular Growth (₹)	S&P Global Agribusiness Index # (₹)	CNX Nifty ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	9.61	17.81	15.32	18837	30973	26737
September 30, 2014 to September 30, 2015 (Absolute)	20.09	-6.22	-6.00	-0.20	9378	9400	9980
September 30, 2013 to September 30, 2014 (Absolute)	18.57	8.15	12.05	38.87	10815	11205	13887
September 28, 2012 to September 30, 2013 (Absolute)	16.87	10.09	30.52	0.56	11009	13052	10056

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	830000	600000	360000	120000
Market Value of amount Invested	965563	628586	351303	107567
Scheme Returns (CAGR)	4.32	1.84	-1.58	-18.70
S&P Global Agribusiness Index returns# (CAGR)	11.67	8.17	2.25	-16.65
CNX Nifty returns## (CAGR)	10.96	10.18	10.42	-9.94

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

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
ASSOCIATED BRITISH FOODS PLC	10.17%	Deere And Co Ltd	7.26%
ARCHER-DANIELS-MIDLAND CO	8.11%	BUNGE LTD	6.47%
Monsanto Co	7.73%	BRF SA	6.28%
Syngenta Ltd Reg Shs	7.68%	AGRIUM ORD	4.17%
TYSON FOODS INC	7.66%	Kubota Corp	3.78%

## 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.

## Fund Details

As on October 30, 2015

<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> September 17, 2008 <b>Type of Scheme:</b> An Open-ended Fund of Funds Scheme	<b>Dividend:</b> 10.53  <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	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>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-	<b>Monthly Average AUM:</b> ₹ 2.23 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 2.24 Crores (as on 30th October 2015)	<b>Other Parameter Expense Ratio:</b> Regular 0.88 Direct 0.77
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 10.45 Dividend: 10.45 <b>Direct Plan<sup>§</sup></b> Growth: 10.55	<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	

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 9.58

Date of Inception: Sep 17, 2008	NAV Per Unit. * (₹)	Birla Sun Life Global Commodities Fund (%)	40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Global Commodities Fund (₹)	40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	-0.61	2.64	10.13	9577	12014	19720
September 30, 2014 to September 30, 2015 (Absolute)	13.54	-29.25	-21.43	-1.79	7075	7857	9821
September 30, 2013 to September 30, 2014 (Absolute)	13.66	-0.93	3.00	37.41	9907	10300	13741
September 28, 2012 to September 30, 2013 (Absolute)	12.82	6.60	22.54	3.29	10660	12254	10329

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month 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.

## 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 (₹)	850000	600000	360000	120000
Market Value of amount Invested	683936	442911	270805	96530
Scheme Returns (CAGR)	-6.11	-11.85	-17.67	-34.21
40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms# (CAGR)	1.44	-2.91	-9.87	-26.49
S&P BSE SENSEX ## (CAGR)	10.62	9.75	9.61	-11.11

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

"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."

## Top Portfolio Holdings

Issuer	% to net Assets
Martin Currie Global Resources Fund	48.33%
First State Glob Umbrella Fund Global Res Fund - I	35.97%
Cash & Current Assets	15.65%
Net receivables / payables	0.04%

### 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.

As on October 30, 2015

### 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> December 31, 2007 <b>Type of Scheme:</b> An Open-ended Fund of Funds Scheme <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>SIP: Monthly:</b> Minimum ₹ 1,000/- <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 17.62 Dividend: 17.63	<b>Direct Plan<sup>§</sup></b> Growth: 17.85 Dividend: 17.86 <b>Benchmark:</b> 10/40 GPR 250 Global Net Index <b>Monthly Average AUM:</b> ₹ 23.21 Crores (as on 30th October 2015) <b>AUM as on last day:</b> ₹ 23.24 Crores (as on 30th October 2015) <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption/ switch-out of units on or before 365 days from the date of	allotment: 1% of applicable NAV. For redemption/ switch-out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment. <b>Other Parameter</b> <b>Expense Ratio:</b> Regular 1.91 Direct 1.45
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### Investment Performance - Regular Plan - Growth NAV as on September 30, 2015: ₹ 17.01

Date of Inception: Dec 31, 2007	NAV Per Unit. * (₹)	Birla Sun Life Global Real Estate Fund (%)	10/40 GPR 250 Global Net Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Global Real Estate Fund (₹)	10/40 GPR 250 Global Net Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	7.09	N/A	3.33	17010	N/A	12892
September 30, 2014 to September 30, 2015 (Absolute)	15.87	7.18	8.91	-1.79	10718	10891	9821
September 30, 2013 to September 30, 2014 (Absolute)	15.67	1.28	3.80	37.41	10128	10380	13741
September 28, 2012 to September 30, 2013 (Absolute)	12.84	22.04	30.04	3.29	12204	13004	10329

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month 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.

### 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 (₹)	940000	600000	360000	120000
Market Value of amount Invested	1443527	767960	391857	118973
Scheme Returns (CAGR)	10.72	9.82	5.60	-1.59
10/40 GPR 250 Global Net Index returns# (CAGR)	-4.69	10.56	8.35	-0.39
S&P BSE SENSEX returns## (CAGR)	9.72	9.75	9.62	-11.11

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

"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."

### Top Portfolio Holdings

Issuer	% to net Assets
ING (L) Invest Global Real Estate - I Cap USD	98.73%
Cash & Current Assets	1.77%
Net receivables / payables	-0.50%



# Birla Sun Life Latin America Equity Fund

(erstwhile ING Latin America Equity Fund. Name changed w.e.f October 11, 2014)

Wealth Creation Solutions

## What is it?

An open ended fund-of-funds Scheme that invests predominantly in "ING (L) Invest Latin America Fund", a global fund that has exposure to equity securities across the latin american region. It aims to provide long term capital appreciation.

## Fund Details

As on October 30, 2015

**Fund Manager:** Mr. Shravan Sreenivasula  
**Managing Fund Since:** December 15, 2014  
**Total Experience:** 14 years  
**Date of Allotment:** August 7, 2008  
**Type of Scheme:** An Open-ended Fund of Funds Scheme

### Application Amount for fresh subscription\*:

₹ 5,000 (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: 7.30  
 Dividend: 7.30

### Direct Plan<sup>§</sup>

Growth: 7.40  
 Dividend: 7.41

### Benchmark:

MSCI EM Latin America  
 10/40 ND Index

**Monthly Average AUM:** ₹ 2.84 Crores  
 (as on 30th October 2015)

**AUM as on last day:** ₹ 2.73 Crores  
 (as on 30th October 2015)

### 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 1.90  
 Direct 1.46

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 6.99

Date of Inception: Aug 7, 2008	NAV Per Unit. * (₹)	Birla Sun Life Latin America Equity Fund (%)	MSCI EM Latin America 10/40ND Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Latin America Equity Fund (₹)	MSCI EM Latin America 10/40ND Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	-4.88	-1.13	7.97	6990	9222	17301
September 30, 2014 to September 30, 2015 (Absolute)	10.39	-32.72	-34.99	-1.79	6728	6501	9821
September 30, 2013 to September 30, 2014 (Absolute)	10.74	-3.26	-2.21	37.41	9674	9779	13741
September 28, 2012 to September 30, 2013 (Absolute)	10.28	4.47	9.99	3.29	10447	10999	10329

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>Direct Plan<sup>§</sup> is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	860000	600000	360000	120000
Market Value of amount Invested	631060	408600	254054	93682
Scheme Returns (CAGR)	-8.63	-14.97	-21.40	-38.04
MSCI EM Latin America 10/40ND Index # (CAGR)	-5.85	-13.64	-22.18	-39.43
S&P BSE SENSEX## (CAGR)	10.53	9.75	9.61	-11.11

Date of First Installment: September 01, 2008 & Scheme Inception Date: August 7, 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.

"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."

## Top Portfolio Holdings

Issuer	% to net Assets
ING (L) INV Latin America I Cap	87.80%
Cash & Current Assets	11.36%
Net receivables / payables	0.84%

### What is it?

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

As on October 30, 2015

### 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>Direct Plan<sup>§</sup></b> Growth: 78.8091 Dividend: 15.7337  <b>Benchmark:</b> CNX Nifty  <b>Monthly Average AUM:</b> ₹ 794.20 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 993.94 Crores (as on 30th October 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> Nil **Exit Load is NIL for units issued in Dividend Reinvestment.	<b>Other Parameter</b> <b>Standard Deviation:</b> 13.50% <b>Sharpe Ratio<sup>##</sup>:</b> 0.45 <b>Beta:</b> 0.96 <b>Portfolio Turnover:</b> 3.83 <b>Expense Ratio:</b> Regular 0.82 Direct 0.62 <b>Tracking Error:</b> 0.58%
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 79.0833 Dividend: 15.5503		

#### Note:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio  
 Tracking Ratio for BSL Index Fund is computed based on Nifty TR Index

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 77.9577

Date of Inception: Sept 18, 2002	NAV Per Unit. * (₹)	Birla Sun Life Index Fund (%)	CNX Nifty # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Index Fund (₹)	CNX Nifty # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	17.05	17.38	17.85	77958	80814	85201
September 30, 2014 to September 30, 2015 (Absolute)	77.96	0.00	-0.20	-1.79	10000	9980	9821
September 30, 2013 to September 30, 2014 (Absolute)	56.33	38.39	38.87	37.41	13839	13887	13741
September 28, 2012 to September 30, 2013 (Absolute)	55.98	0.64	0.56	3.29	10064	10056	10329

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Ajay Garg is 10. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers

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### 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	3873574	773539	421523	113703
Scheme Returns (CAGR)	12.92	10.11	10.54	-9.62
CNX Nifty returns# (CAGR)	13.39	10.18	10.42	-9.94
S&P BSE SENSEX returns# (CAGR)	13.58	9.76	9.65	-11.11

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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Nifty Index	32.69%	ICICI Bank Ltd	3.64%
Infosys Ltd	5.13%	Reliance Industries Ltd	3.53%
HDFC Bank Ltd	4.88%	Tata Consultancy Services Ltd	2.89%
Housing Development Finance Corporation Ltd	4.48%	Larsen & Toubro Ltd	2.61%
ITC Ltd	4.24%	Sun Pharmaceuticals Industries Ltd	2.20%



### 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.

### Fund Details

As on October 30, 2015

<b>Fund Manager:</b> Mr. Prasad Dhonde <b>Managing Fund Since:</b> October 03, 2012 <b>Total Experience:</b> 16 years <b>Date of Allotment:</b> May 13, 2011 <b>Type of Scheme:</b> An Open ended Gold Exchange Traded Fund	<b>Monthly Average AUM:</b> ₹ 74.70 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 74.23 Crores (as on 30th October 2015)  <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> 19.71% <b>Sharpe Ratio##:</b> -0.65 <b>Beta:</b> 0.98 <b>Expense Ratio:</b> Regular 1.01 <b>Tracking Error:</b> 8.36%
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**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 year history of monthly returns.  
 ## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

### Investment Performance

NAV as on September 30, 2015: ₹ 2545.83

Date of Inception: May 13, 2011	NAV Per Unit. * (₹)	Birla Sun Life Gold ETF (%)	Domestic price of physical gold # (%)	Value of Standard Investment of ₹ 10000 in	
				Birla Sun Life Gold ETF (₹)	Domestic price of physical gold # (₹)
Since inception till September 30, 2015 (CAGR)	2227.8530	3.09	4.41	11427	12078
September 30, 2014 to September 30, 2015 (Absolute)	2599.7186	-2.07	-0.98	9793	9902
September 30, 2013 to September 30, 2014 (Absolute)	2942.0147	-11.63	-11.31	8837	8869
September 28, 2012 to September 30, 2013 (Absolute)	3136.5437	-6.20	-3.56	9380	9644

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.**  
 Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Prasad Dhonde is 22. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

### Top Portfolio Holdings

Issuer	% to net Assets
Gold	99.86%
Cash & Current Assets	0.16%
Net receivables / payables	-0.02%



### What is it?

An open ended fund of fund 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.

### Fund Details

As on October 30, 2015

<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 Fund Scheme	<b>Direct Plan<sup>s</sup></b> <b>Growth:</b> 9.10 <b>Dividend:</b> 9.09  <b>Benchmark:</b> Domestic price of physical gold  <b>Monthly Average AUM:</b> ₹ 50.30 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 53.01 Crores (as on 30th October 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</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> 16.36% <b>Sharpe Ratio<sup>##</sup>:</b> -0.34 <b>Beta:</b> 1.00 <b>Expense Ratio:</b> Regular 0.50 Direct 0.23 <b>Tracking Error:</b> 6.20%
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> <b>Growth:</b> 9.04 <b>Dividend:</b> 9.04		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 year history of monthly returns.  
 ## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 8.49

Date of Inception: Mar 20, 2012	NAV Per Unit. * (₹)	Birla Sun Life Gold Fund (%)	Domestic price of physical gold # (%)	Value of Standard Investment of ₹ 10000 in	
				Birla Sun Life Gold Fund (₹)	Domestic price of physical gold # (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	-4.52	-1.13	8492	9607
September 30, 2014 to September 30, 2015 (Absolute)	9.1340	-7.03	-0.98	9297	9902
September 30, 2013 to September 30, 2014 (Absolute)	10.3190	-11.48	-11.31	8852	8869
September 28, 2012 to September 30, 2013 (Absolute)	10.8988	-5.32	-3.56	9468	9644

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

**Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

Investors should note that, Birla Sun Life Gold Fund being an open ended fund of fund scheme invests in Birla Sun Life Gold ETF which invests in physical gold of 99.5% purity and they shall bear the recurring expenses of the underlying scheme (i.e. Birla Sun Life Gold ETF) in addition to the recurring expenses of the Scheme.

<sup>s</sup>Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

"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."

### Top Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Gold ETF	98.20%
Cash & Current Assets	2.00%
Net receivables / payables	-0.20%



### What is it?

An open ended Fund-of-Funds scheme with 3 plans to help you plan your investments to suit your risk profile.

As on October 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Shravan Sreenivasula <b>Managing Fund Since:</b> August 26, 2015 <b>Total Experience:</b> 14 years <b>Date of Allotment:</b> February 24, 2004 <b>Type of Scheme:</b> An Open-ended Fund of Funds Scheme	<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 53.5040 Dividend: 48.6199 <b>Direct Plan<sup>§</sup></b> Growth: 53.5007 Dividend: 48.5707	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> Nil **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>SIP: Monthly:</b> Minimum ₹ 1,000/-	<b>Benchmark:</b> CNX Nifty <b>Monthly Average AUM:</b> ₹ 10.73 Crores (as on 30th October 2015) <b>AUM as on last day:</b> ₹ 10.61 Crores (as on 30th October 2015)	<b>Other Parameter</b> <b>Expense Ratio:</b> Regular 0.02 Direct 0.02

### Investment Performance - Aggressive Plan - Regular Plan - Growth NAV as on September 30, 2015: ₹ 53.2532

Date of Inception: Feb 24, 2004	NAV Per Unit. * (₹)	Birla Sun Life AAF - Aggressive Plan (%)	CNX Nifty # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life AAF - Aggressive Plan (₹)	CNX Nifty # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	15.50	13.54	13.97	53253	43643	45610
September 30, 2014 to September 30, 2015 (Absolute)	45.98	15.82	-0.20	-1.79	11582	9980	9821
September 30, 2013 to September 30, 2014 (Absolute)	33.14	38.73	38.87	37.41	13873	13887	13741
September 28, 2012 to September 30, 2013 (Absolute)	34.74	-4.61	0.56	3.29	9539	10056	10329

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	3373549	855579	472888	123056
Scheme Returns (CAGR)	14.01	14.18	18.58	4.79
CNX Nifty returns# (CAGR)	11.48	10.15	10.38	-10.07
S&P BSE SENSEX returns## (CAGR)	11.46	9.73	9.60	-11.23

Date of First Installment: March 01, 2004 & Scheme Inception Date: February 24, 2004. Past Performance may or may not be sustained in future.

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month 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.

"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."

### Top Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Birla Sun Life Advantage Fund - Gr - Dir PI	25.04%	Birla Sun Life Income Plus - Growth - Direct Plan	6.23%
Birla Sun Life Top 100 Fund - Growth - Direct Plan	22.54%	Cash & Current Assets	5.84%
Birla Sun Life Equity Fund Direct Growth	19.71%	Net receivables / payables	0.15%
Birla Sun Life Govt Sec. Long Term Grwth Direct	13.10%		
Birla Sun Life New Millennium Fund Direct Plan Gro	7.39%		

# Birla Sun Life Asset Allocation Fund - Moderate Plan

Wealth Creation Solutions

## What is it?

An open ended Fund-of-Funds scheme with 3 plans to help you plan your investments to suit your risk profile.

As on October 30, 2015

## Fund Details

<b>Fund Manager:</b> Mr. Shravan Sreenivasula <b>Managing Fund Since:</b> August 26, 2015 <b>Total Experience:</b> 14 years <b>Date of Allotment:</b> February 24, 2004 <b>Type of Scheme:</b> An Open-ended Fund of Funds Scheme	<b>Direct Plan<sup>§</sup></b> Growth: 44.7247 Dividend: 44.6986  <b>Benchmark:</b> CRISIL Balanced Fund Index  <b>Monthly Average AUM:</b> ₹ 5.61 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 6.02 Crores (as on 30th October 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> Nil **Exit Load is NIL for units issued in Dividend Reinvestment.	<b>Other Parameter</b> <b>Expense Ratio:</b> Regular 0.02 Direct 0.02
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 44.6986 Dividend: 44.6991		

Investment Performance - Moderate Plan - Regular Plan - Growth					NAV as on September 30, 2015: ₹ 44.5194		
Date of Inception: Feb 24, 2004	NAV Per Unit * (₹)	Birla Sun Life AAF - Moderate Plan (%)	CRISIL Balanced Fund Index # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life AAF - Moderate Plan (₹)	CRISIL Balanced Fund Index # (₹)	CNX Nifty ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	13.73	11.33	13.54	44519	34750	43643
September 30, 2014 to September 30, 2015 (Absolute)	38.41	15.90	4.38	-0.20	11590	10438	9980
September 30, 2013 to September 30, 2014 (Absolute)	29.55	30.01	28.89	38.87	13001	12889	13887
September 28, 2012 to September 30, 2013 (Absolute)	30.12	-1.91	1.87	0.56	9809	10187	10056

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	3112482	838002	458888	124316
Scheme Returns (CAGR)	12.76	13.34	16.45	6.78
CRISIL Balanced Fund Index returns# (CAGR)	10.46	10.16	10.61	-2.95
CNX Nifty returns## (CAGR)	11.48	10.15	10.38	-10.07

Date of First Installment: March 01, 2004 & Scheme Inception Date: February 24, 2004. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month 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.

"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."

## Top Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Birla Sun Life Govt Sec. Long Term Grwth Direct	25.31%	Birla Sun Life New Millennium Fund Direct Plan Gro	6.39%
Birla Sun Life Advantage Fund - Gr - Dir PI	17.68%	Cash & Current Assets	16.61%
Birla Sun Life Equity Fund Direct Growth	13.91%	Net receivables / payables	0.35%
Birla Sun Life Top 100 Fund - Growth - Direct Plan	10.80%		
Birla Sun Life Income Plus - Growth - Direct Plan	8.96%		

# Birla Sun Life Asset Allocation Fund - Conservative Plan

Wealth Creation Solutions

## What is it?

An open ended Fund-of-Funds scheme with 3 plans to help you plan your investments to suit your risk profile.

As on October 30, 2015

## Fund Details

<b>Fund Manager:</b> Mr. Shravan Sreenivasula <b>Managing Fund Since:</b> August 26, 2015 <b>Total Experience:</b> 14 years <b>Date of Allotment:</b> February 24, 2004 <b>Type of Scheme:</b> An Open-ended Fund of Funds Scheme	<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 31.1457 Dividend: 31.1457 <b>Direct Plan<sup>§</sup></b> Growth: 31.1420 Dividend: 12.6912 <b>Benchmark:</b> CRISIL MIP Blended Index <b>Monthly Average AUM:</b> ₹ 2.83 Crores (as on 30th October 2015) <b>AUM as on last day:</b> ₹ 2.87 Crores (as on 30th October 2015) <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil	<b>Exit Load<sup>**</sup>:</b> Nil **Exit Load is NIL for units issued in Dividend Reinvestment. <b>Other Parameter</b> <b>Expense Ratio:</b> Regular 0.02 Direct 0.02
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>SIP: Monthly:</b> Minimum ₹ 1,000/-		

## Investment Performance - Conservative Plan - Regular Plan - Growth NAV as on September 30, 2015: ₹ 31.0765

Date of Inception: Feb 24, 2004	NAV Per Unit. * (₹)	Birla Sun Life AAF - Conservative Plan (%)	CRISIL MIP Blended Index # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life AAF - Conservative Plan (₹)	CRISIL MIP Blended Index # (₹)	CNX Nifty ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	10.26	7.83	13.54	31077	23983	43643
September 30, 2014 to September 30, 2015 (Absolute)	26.95	15.32	10.72	-0.20	11532	11072	9980
September 30, 2013 to September 30, 2014 (Absolute)	22.97	17.35	15.45	38.87	11735	11545	13887
September 28, 2012 to September 30, 2013 (Absolute)	22.71	1.13	3.22	0.56	10113	10322	10056

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.**  
 Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>Direct Plan<sup>§</sup> is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1410000	600000	360000	120000
Market Value of amount Invested	2611637	789290	435648	125554
Scheme Returns (CAGR)	10.01	10.92	12.82	8.75
CRISIL MIP Blended Index returns# (CAGR)	8.43	9.71	10.51	7.47
CNX Nifty returns### (CAGR)	11.48	10.15	10.38	-10.07

Date of First Installment: March 01, 2004 & Scheme Inception Date: February 24, 2004. Past Performance may or may not be sustained in future.

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month 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.

"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."

## Top Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Birla Sun Life Govt Sec. Long Term Grwth Direct	33.86%	Birla Sun Life New Millennium Fund Direct Plan Gro	3.18%
Birla Sun Life Income Plus - Growth - Direct Plan	27.92%	Cash & Current Assets	26.86%
Birla Sun Life Advantage Fund - Gr - Dir PI	9.66%	Net receivables / payables	-12.07%
Birla Sun Life Equity Fund Direct Growth	6.93%		
Birla Sun Life Top 100 Fund - Growth - Direct Plan	3.67%		

# Birla Sun Life 5 Star Multi Manager FoF Scheme

(erstwhile ING 5 Star Multi Manager FoF Scheme. Name changed w.e.f October 11, 2014)

Wealth Creation Solutions

## What is it?

An open ended fund-of-funds Scheme that primarily invests in equity funds having diverse investment styles. These funds are selected using the BSLAMC process. It aims to provide long term capital appreciation.

## Fund Details

As on October 30, 2015

**Fund Manager:** Mr. Shravan Sreenivasula  
**Managing Fund Since:** December 15, 2014  
**Total Experience:** 14 years  
**Date of Allotment:** January 16, 2007  
**Type of Scheme:** An Open ended Fund of Funds Scheme

### Application Amount for fresh subscription\*:

₹ 5,000 (plus in multiples of ₹ 1)

### Min. Addl. Investment:

₹ 1,000 (plus in multiples of ₹ 1)

**SIP: Monthly:** Minimum ₹ 1,000/-

### NAV of Plans / Options (₹)

**Regular Plan**  
 Growth: 26.50  
 Dividend: 22.92

**Direct Plan<sup>§</sup>**  
 Growth: 26.75  
 Dividend: 9.81

**Benchmark:** CNX Nifty

**Monthly Average AUM:** ₹ 1.16 Crores  
 (as on 30th October 2015)

**AUM as on last day:** ₹ 1.15 Crores  
 (as on 30th October 2015)

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

**Entry Load:** Nil  
**Exit Load\*\*:** For all application amounts:  
 if redeemed on or before  
 365 days from the  
 date of allotment: 1% if

redeemed after 365 days from the date of allotment: NIL  
**\*\*Exit Load is NIL for units issued in Dividend Reinvestment.**

### Other Parameter Expense Ratio:

Regular 1.00  
 Direct 0.96

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 26.31

Date of Inception: Jan 16, 2007	NAV Per Unit. * (₹)	Birla Sun Life 5 Star Multi Manager FoF Scheme (%)	CNX Nifty # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life 5 Star Multi Manager FoF Scheme (₹)	CNX Nifty # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	11.75	7.96	7.34	26306	19480	18530
September 30, 2014 to September 30, 2015 (Absolute)	23.81	10.50	-0.20	-1.79	11050	9980	9821
September 30, 2013 to September 30, 2014 (Absolute)	14.89	59.91	38.87	37.41	15991	13887	13741
September 28, 2012 to September 30, 2013 (Absolute)	15.67	-4.99	0.56	3.29	9501	10056	10329

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

# 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.

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1050000	600000	360000	120000
Market Value of amount Invested	2016129	921887	493944	120885
Scheme Returns (CAGR)	14.43	17.22	21.71	1.38
CNX Nifty returns# (CAGR)	9.41	10.16	10.39	-10.07
S&P BSE SENSEX returns## (CAGR)	9.10	9.74	9.61	-11.23

Date of First Installment: February 01, 2007 & Scheme Inception Date: January 16, 2007. Past Performance may or may not be sustained in future.

"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."

## Top Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
SBI Blue Chip Fund-Direct Plan -Growth	22.26%	ICICI Prudential Discovery Fund Direct Plan Grwth	7.10%
MOST Focused Multicap 35-Direct Plan-Growth Option	19.96%	Cash & Current Assets	4.34%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	18.93%	Net receivables / payables	0.14%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	18.43%		
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	8.83%		

# Birla Sun Life Asset Allocator Multi Manager FoF Scheme

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

Wealth Creation Solutions

## 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.

## Fund Details

As on October 30, 2015

<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> August 17, 2006 <b>Type of Scheme:</b> An Open ended Fund of Funds Scheme	<b>Direct Plan<sup>s</sup></b> Growth: 10.67 Dividend: 10.17	after 365 days from the date of allotment: NIL **Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b> CRISIL Balanced Fund Index	<b>Other Parameter</b> <b>Expense Ratio:</b> Regular 1.52 Direct 1.47
<b>SIP: Monthly:</b> Minimum ₹ 1,000/-	<b>Monthly Average AUM:</b> ₹ 3.32 Crores (as on 30th October 2015)	
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 21.36 Dividend: 19.66	<b>AUM as on last day:</b> ₹ 3.29 Crores (as on 30th October 2015)	
	<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	

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 21.25

Date of Inception: Aug 17, 2006	NAV Per Unit * (₹)	Birla Sun Life Asset Allocator Multi Manager FoF Scheme (%)	CRISIL Balanced Fund Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Asset Allocator Multi Manager FoF Scheme (₹)	CRISIL Balanced Fund Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	8.61	9.73	9.45	21251	23332	22788
September 30, 2014 to September 30, 2015 (Absolute)	19.07	11.45	4.38	-1.79	11145	10438	9821
September 30, 2013 to September 30, 2014 (Absolute)	13.36	42.76	28.89	37.41	14276	12889	13741
September 28, 2012 to September 30, 2013 (Absolute)	13.84	-3.46	1.87	3.29	9654	10187	10329

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

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

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month 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.

## 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 (₹)	1100000	600000	360000	120000
Market Value of amount Invested	1607428	812975	468247	122581
Scheme Returns (CAGR)	8.06	12.11	17.88	4.04
CRISIL Balanced Fund Index# (CAGR)	9.45	10.17	10.61	-2.95
S&P BSE SENSEX## (CAGR)	9.04	9.74	9.60	-11.23

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

"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."

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	20.52%	IDFC Dynamic Bond Fund-Direct Plan-Growth	10.56%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	13.43%	Franklin India PRIMA FUND - Direct - Growth	4.77%
MOST Focused Multicap 35-Direct Plan-Growth Option	13.32%	Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	4.53%
SBI Blue Chip Fund-Direct Plan -Growth	12.56%	ICICI Prudential Discovery Fund Direct Plan Grwth	4.27%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	12.41%	Birla Sun Life Cash Plus - Growth - Direct Plan	0.01%

# Birla Sun Life Financial Planning FOF - Aggressive Plan

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

Wealth Creation Solutions

## What is it?

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

As on October 30, 2015

## 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> May 09, 2011 <b>Type of Scheme:</b> An Open ended Fund of Funds Scheme	<b>Direct Plan<sup>s</sup></b> Growth: 16.78 Dividend: 15.36	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>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b> 70% CNX Nifty + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index +5% INR price of Gold	<b>Other Parameter</b> <b>Expense Ratio:</b> Regular 1.53 Direct 0.84
<b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b>	<b>Monthly Average AUM:</b> ₹ 92.94 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 92.60 Crores (as on 30th October 2015)	
<b>Regular Plan</b> Growth: 16.53 Dividend: 15.13	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption/switch out	

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 16.42

Date of Inception: May 09, 2011	NAV Per Unit. * (₹)	Birla Sun Life Financial Planning FOF Aggressive Plan (%)	70% CNX Nifty Index + 15% CRISIL Liquid Fund Index +10% CRISIL Composite Bond Fund Index + 5% INR price of Gold # (%)	CRISIL 10 Year Gilt Index ## (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in			
						Birla Sun Life Financial Planning FOF Aggressive Plan (₹)	70% CNX Nifty Index + 15% CRISIL Liquid Fund Index +10% CRISIL Composite Bond Fund Index + 5% INR price of Gold # (₹)	CRISIL 10 Year Gilt Index ## (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	11.95	8.40	7.47	8.15	16424	14258	13725	14116
September 30, 2014 to September 30, 2015 (Absolute)	14.91	10.15	2.21	13.76	-1.79	11015	10221	11376	9821
September 30, 2013 to September 30, 2014 (Absolute)	10.58	40.99	27.89	6.85	37.41	14099	12789	10685	13741
September 28, 2012 to September 30, 2013 (Absolute)	10.75	-1.58	1.85	2.45	3.29	9842	10185	10245	10329

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above. **Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>s</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

"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."

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

Particulars	Since Inception	last 3 years	last 1 year
Total Amount Invested (₹)	530000	360000	120000
Market Value of amount Invested	746524	463487	121805
Scheme Returns (CAGR)	15.60	17.16	2.82
70% CNX Nifty + 15% CRISIL Liquid Fund index + 10% CRISIL Composite Bond Fund index + 5% INR price of Gold# (CAGR)	9.89	9.20	-5.22
CRISIL 10 Year Gilt Index ## (CAGR)	8.36	9.09	11.12
S&P BSE SENSEX## (CAGR)	10.81	9.60	-11.23

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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
SBI Blue Chip Fund-Direct Plan -Growth	14.35%	SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	6.29%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	13.97%	IDFC Dynamic Bond Fund-Direct Plan-Growth	5.93%
MOST Focused Multicap 35-Direct Plan-Growth Option	13.88%	ICICI Prudential Discovery Fund Direct Plan Grwth	4.70%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	13.87%	Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	4.68%
Birla Sun Life Cash Plus - Growth - Direct Plan	12.66%	Franklin India PRIMA FUND - Direct - Growth	4.19%



# Birla Sun Life Financial Planning FOF - Conservative Plan

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

Wealth Creation 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)

As on October 30, 2015

## 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> May 09, 2011 <b>Type of Scheme:</b> An Open ended Fund of Funds Scheme	<b>Dividend:</b> -  <b>Benchmark:</b> 20% CNX Nifty + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold	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>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-	<b>Monthly Average AUM:</b> ₹ 2.83 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 2.80 Crores (as on 30th October 2015)	<b>Other Parameter Expense Ratio:</b> Regular 1.34 Direct 0.81
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 14.58 Dividend: 13.27 <b>Direct Plan<sup>§</sup></b> Growth: 14.79	<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 and including 1 year from the date of allotment: 1% of	

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 14.51

Date of Inception: May 09, 2011	NAV Per Unit. * (₹)	Birla Sun Life Financial Planning FOF Conservative Plan (%)	20% CNX Nifty Index + 44% CRISIL Liquid Fund Index + 24% CRISIL Composite Bond Fund Index + 12% INR price of Gold # (%)	CRISIL 10 Year Gilt Index ## (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in			
						Birla Sun Life Financial Planning FOF Conservative Plan (₹)	20% CNX Nifty Index + 44% CRISIL Liquid Fund Index + 24% CRISIL Composite Bond Fund Index + 12% INR price of Gold # (₹)	CRISIL 10 Year Gilt Index ## (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	8.83	8.27	7.47	8.15	14508	14183	13725	14116
September 30, 2014 to September 30, 2015 (Absolute)	13.35	8.70	6.56	13.76	-1.79	10870	10656	11376	9821
September 30, 2013 to September 30, 2014 (Absolute)	11.64	14.64	12.22	6.85	37.41	11464	11222	10685	13741
September 28, 2012 to September 30, 2013 (Absolute)	11.32	2.85	4.11	2.45	3.29	10285	10411	10245	10329

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

"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."

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

Particulars	Since Inception	last 3 years	last 1 year
Total Amount Invested (₹)	530000	360000	120000
Market Value of amount Invested	650348	415255	123667
Scheme Returns (CAGR)	9.23	9.52	5.75
20% CNX Nifty + 44% CRISIL Liquid Fund index + 24% CRISIL Composite Bond Fund index + 12% INR price of Gold# (CAGR)	8.04	7.75	3.74
CRISIL 10 Year Gilt Index ## (CAGR)	8.36	9.09	11.12
S&P BSE SENSEX ## (CAGR)	10.81	9.60	-11.23

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

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Birla Sun Life Cash Plus - Growth - Direct Plan	35.90%	MOST Focused Multicap 35-Direct Plan-Growth Option	4.18%
IDFC Dynamic Bond Fund-Direct Plan-Growth	16.56%	Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	4.06%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	12.46%	Mirae Asset India Opp'ties Fund-Direct Plan-Growth	4.03%
Kotak MF Gold ETF	10.78%	Franklin India PRIMA FUND - Direct - Growth	1.33%
SBI Blue Chip Fund-Direct Plan -Growth	4.29%	Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	1.30%

# Birla Sun Life Financial Planning FOF - Prudent Plan

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

Wealth Creation 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)

## Fund Details

As on October 30, 2015

<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> May 09, 2011 <b>Type of Scheme:</b> An Open ended Fund of Funds Scheme	<b>Growth:</b> 15.59 <b>Dividend:</b> 14.12	<b>Benchmark:</b> 40% CNX Nifty + 30% CRISIL Liquid Fund index + 20% CRISIL Composite Bond Fund index + 10% INR price of Gold	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>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1) <b>SIP: Monthly:</b> Minimum ₹ 1,000/- <b>NAV of Plans / Options (₹)</b>	<b>Monthly Average AUM:</b> ₹ 10.93 Crores (as on 30th October 2015) <b>AUM as on last day:</b> ₹ 10.91 Crores (as on 30th October 2015)	<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:	<b>Other Parameter Expense Ratio:</b> Regular 1.44 Direct 0.91
<b>Regular Plan</b> Growth: 15.40 Dividend: 13.81 <b>Direct Plan<sup>§</sup></b>			

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 15.31

Date of Inception: May 09, 2011	NAV Per Unit. * (₹)	Birla Sun Life Financial Planning FOF Prudent Plan (%)	40% CNX Nifty Index + 30% CRISIL Liquid Fund Index +20% CRISIL Composite Bond Fund Index + 10% INR price of Gold # (%)	CRISIL 10 Year Gilt Index ## (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in			
						Birla Sun Life Financial Planning FOF Prudent Plan (₹)	40% CNX Nifty Index + 30% CRISIL Liquid Fund Index +20% CRISIL Composite Bond Fund Index + 10% INR price of Gold # (₹)	CRISIL 10 Year Gilt Index ## (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	10.18	8.30	7.47	8.15	15313	14197	13725	14116
September 30, 2014 to September 30, 2015 (Absolute)	14.01	9.31	4.76	13.76	-1.79	10931	10476	11376	9821
September 30, 2013 to September 30, 2014 (Absolute)	11.26	24.43	18.01	6.85	37.41	12443	11801	10685	13741
September 28, 2012 to September 30, 2013 (Absolute)	11.11	1.37	3.05	2.45	3.29	10137	10305	10245	10329

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

"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."

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

Particulars	Since Inception	last 3 years	last 1 year
Total Amount Invested (₹)	530000	360000	120000
Market Value of amount Invested	687703	433566	122893
Scheme Returns (CAGR)	11.80	12.48	4.53
40% CNX Nifty Index + 30% CRISIL Liquid Fund Index +20% CRISIL Composite Bond Fund Index + 10% INR price of Gold # (CAGR)	8.66	8.18	-0.06
CRISIL 10 Year Gilt Index ## (CAGR)	8.36	9.09	11.12
S&P BSE SENSEX ## (CAGR)	10.81	9.60	-11.23

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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

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

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Birla Sun Life Cash Plus - Growth - Direct Plan	21.30%	SBI Blue Chip Fund-Direct Plan -Growth	7.96%
IDFC Dynamic Bond Fund-Direct Plan-Growth	15.50%	MOST Focused Multicap 35-Direct Plan-Growth Option	7.54%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	12.20%	Kotak MF Gold ETF	6.19%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	8.79%	Franklin India PRIMA FUND - Direct - Growth	2.60%
Mirae Asset India Opp'ties Fund-Direct Plan-Growth	8.35%	Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	2.60%



## Tax Savings Solutions



### What are Tax Savings Solutions?

Our Tax Savings Solutions help to reduce your tax burden and at the same time, aim to grow your money through equity investments.

### Who can benefit from Tax Savings Solutions?

Tax saving is important, especially when investors can save up to ₹ 51,912 in taxes! Section 80C of the Income Tax Act, 1961 provides options to save tax by reducing the taxable income by up to ₹ 1.5 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 ₹ 51,912 is calculated assuming qualifying amount of deduction is ₹ 1.5 lakh & investor falls in the top income tax slab of 34.608% & includes applicable cess & surcharge. 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.

The rates are applicable for the financial year 2015-16.

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

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

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

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

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



### What is it?

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

As on October 30, 2015

### 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>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth (w.e.f. 06/03/08): 21.41 Dividend: 134.20 <b>Direct Plan<sup>§</sup></b> Growth: 21.88 Dividend: 150.97 <b>Benchmark:</b> S&P BSE 200 <b>Monthly Average AUM:</b> ₹ 1964.30 Crores (as on 30th October 2015) <b>AUM as on last day:</b> ₹ 1950.27 Crores (as on 30th October 2015)	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load:</b> Nil <b>Other Parameter</b> <b>Standard Deviation:</b> 15.01% <b>Sharpe Ratio##:</b> 0.94 <b>Beta:</b> 0.96 <b>Portfolio Turnover:</b> 0.11 <b>Expense Ratio:</b> Regular 2.38 Direct 1.52
<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: Monthly:</b> Minimum ₹ 500/-		

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

Investment Performance - Regular Plan - Growth					NAV as on September 30, 2015: ₹ 21.20		
Date of Inception: Mar 29, 1996	NAV Per Unit. * (₹)	Birla Sun Life Tax Relief '96 (%)	S&P BSE 200 # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Tax Relief '96 (₹)	S&P BSE 200 # (₹)	CNX Nifty ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	10.43	6.60	6.54	21200	16221	16152
September 30, 2014 to September 30, 2015 (Absolute)	17.84	18.83	3.08	-0.20	11883	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	11.14	60.14	42.50	38.87	16014	14250	13887
September 28, 2012 to September 30, 2013 (Absolute)	11.07	0.63	-1.11	0.56	10063	9889	10056

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Ajay Garg is 10. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

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

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

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

SIP Performance - Regular Plan - Growth (assuming SIP of ₹ 10000 per month)				
Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	910000	600000	360000	120000
Market Value of amount Invested	1829189	1018926	534797	122930
Scheme Returns (CAGR)	17.98	21.34	27.52	4.58
S&P BSE 200 returns# (CAGR)	11.35	11.56	13.03	-7.29
CNX Nifty returns## (CAGR)	10.41	10.18	10.42	-9.94

Date of First Installment: April 01, 1996 & Scheme Inception Date: March 29, 1996. 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.

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.

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Honeywell Automation India Ltd	6.13%	MRF Ltd	3.64%
Sundaram Clayton Ltd	6.00%	Pfizer Ltd	3.56%
Bayer CropScience Ltd	4.66%	Zee Entertainment Enterprises Ltd	3.27%
ICRA Ltd	4.37%	Thomas Cook (India) Ltd	2.89%
Kotak Mahindra Bank Ltd	4.34%	Reliance Industries Ltd	2.85%

### What is it?

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

As on October 30, 2015

### Fund Details

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

**Application Amount for fresh subscription\*:**  
 ₹ 500 (plus in multiples of ₹ 1)  
**Min. Addl. Investment:**  
 ₹ 500 (plus in multiples of ₹ 1)

**SIP: Monthly:** Minimum ₹ 500/-

**NAV of Plans / Options (₹)**  
**Regular Plan**  
 Growth: 27.05  
 Dividend: 75.14  
**Direct Plan<sup>§</sup>**  
 Growth: 27.74  
 Dividend: 91.31  
**Benchmark:** S&P BSE SENSEX  
**Monthly Average AUM:** ₹ 282.95 Crores  
 (as on 30th October 2015)  
**AUM as on last day:** ₹ 282.60 Crores  
 (as on 30th October 2015)

**Load Structure (as % of NAV) (Incl. for SIP)**  
**Entry Load:** Nil  
**Exit Load:** Nil  
**Other Parameter**  
**Standard Deviation:** 14.42%  
**Sharpe Ratio##:** 1.18  
**Beta:** 0.93  
**Portfolio Turnover:** 0.11  
**Expense Ratio:**  
 Regular 2.97  
 Direct 1.99

### Note:

Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 26.81

Date of Inception: Feb 16, 1999	NAV Per Unit. * (₹)	Birla Sun Life Tax Plan (%)	S&P BSE SENSEX # (%)	CNX Nifty ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Tax Plan (₹)	S&P BSE SENSEX # (₹)	CNX Nifty ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	11.58	8.68	9.31	26810	21150	22268
September 30, 2014 to September 30, 2015 (Absolute)	22.77	17.74	-1.79	-0.20	11774	9821	9980
September 30, 2013 to September 30, 2014 (Absolute)	14.35	58.68	37.41	38.87	15868	13741	13887
September 28, 2012 to September 30, 2013 (Absolute)	14.32	0.21	3.29	0.56	10021	10329	10056

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

**Past performance may or may not be sustained in future.** Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Ajay Garg is 10. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

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

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

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1080000	600000	360000	120000
Market Value of amount Invested	2193423	1012919	526838	122417
Scheme Returns (CAGR)	15.19	21.09	26.41	3.77
S&P BSE SENSEX returns# (CAGR)	9.07	9.76	9.65	-11.11
CNX Nifty returns## (CAGR)	9.40	10.18	10.42	-9.94

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

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

For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every 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.

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

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Honeywell Automation India Ltd	6.09%	MRF Ltd	3.66%
Sundaram Clayton Ltd	6.00%	Pfizer Ltd	3.54%
Bayer CropScience Ltd	4.68%	Zee Entertainment Enterprises Ltd	3.29%
Kotak Mahindra Bank Ltd	4.36%	Thomas Cook (India) Ltd	2.87%
ICRA Ltd	4.34%	Reliance Industries Ltd	2.86%

# Birla Sun Life Tax Savings Fund

(erstwhile ING Tax Savings Fund. Name changed w.e.f October 11, 2014)

Tax Savings Solutions

## What is it?

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

As on October 30, 2015

## 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

**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

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

**NAV of Plans / Options (₹)**  
**Regular Plan**  
 Growth: 49.19  
 Dividend: 24.26  
 Bonus: 49.26  
**Direct Plan<sup>§</sup>**  
 Growth: 50.49  
 Dividend: 24.81  
 Bonus: 50.41

**Monthly Average AUM:** ₹ 24.86 Crores  
 (as on 30th October 2015)

**AUM as on last day:** ₹ 24.54 Crores  
 (as on 30th October 2015)

**Other Parameter**  
**Standard Deviation:** 14.28%  
**Sharpe Ratio##:** 0.90  
**Beta:** 0.94  
**Portfolio Turnover:** 0.13  
**Expense Ratio:**  
 Regular 2.96  
 Direct 2.47

**Note:**  
 Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.  
 ## Risk Free Rate assumed to be 6.79% (FBIL Overnight MIBOR for 30th Oct 2015) for calculating Sharpe Ratio

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 48.80

Date of Inception: Mar 28, 2004	NAV Per Unit. * (₹)	Birla Sun Life Tax Savings Fund (%)	S&P BSE 100 # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Tax Savings Fund (₹)	S&P BSE 100 # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.00	14.76	14.53	14.45	48800	47713	47305
September 30, 2014 to September 30, 2015 (Absolute)	40.94	19.20	0.77	-1.79	11920	10077	9821
September 30, 2013 to September 30, 2014 (Absolute)	28.08	45.80	40.05	37.41	14580	14005	13741
September 28, 2012 to September 30, 2013 (Absolute)	28.87	-2.74	0.39	3.29	9726	10039	10329

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.**  
 Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Ajay Garg is 10. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1390000	600000	360000	120000
Market Value of amount Invested	3061702	909896	498846	122621
Scheme Returns (CAGR)	12.92	16.69	22.41	4.09
S&P BSE 100 # (CAGR)	11.62	10.59	11.16	-9.23
S&P BSE SENSEX ## (CAGR)	11.38	9.76	9.65	-11.11

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

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month 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.

## Top Ten Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
Honeywell Automation India Ltd	6.27%	Pfizer Ltd	3.64%
Sundaram Clayton Ltd	6.01%	MRF Ltd	3.61%
Bayer CropScience Ltd	4.63%	Zee Entertainment Enterprises Ltd	3.24%
ICRA Ltd	4.47%	Thomas Cook (India) Ltd	3.01%
Kotak Mahindra Bank Ltd	4.31%	Reliance Industries Ltd	2.82%



## Regular Income Solutions



### What are Regular Income Solutions?

Our Regular Income Solutions aim to preserve your money and provide regular income.

### Who can benefit from Regular Income Solutions?

This is an ideal solution for investors who are interested in alternative modes of regular income, either in present or 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 Monthly Income

(An open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus.)

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.

## Fund Details

As on October 30, 2015

<b>Fund Manager:</b> Mr. Vineet Maloo & Mr. Pranay Sinha <b>Managing Fund Since:</b> August 26, 2015 <b>Total Experience:</b> 11 years & 10 years <b>Date of Allotment:</b> July 14, 1999 <b>Type of Scheme:</b> An Open-ended Income Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (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 : 54.8644 Monthly Dividend: 12.3877 Quarterly Dividend: 12.4397	<b>Direct Plan<sup>§</sup></b> Growth : 55.9100 Monthly Dividend: 13.3232 Quarterly Dividend: 12.8532  <b>Benchmark:</b> CRISIL MIP Blended Index  <b>Monthly Average AUM:</b> ₹ 254.92 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 253.09 Crores (as on 30th October 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 540 days	from the date of allotment: Nil. **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Modified Duration:</b> 5.84 years <b>Average Maturity:</b> 9.65 years <b>Yield to Maturity:</b> 8.38% (for Debt Component) <b>Portfolio Turnover:</b> 1.40 (for Equity Component) <b>Expense Ratio:</b> Regular 2.66 Direct 1.86
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## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 54.9333

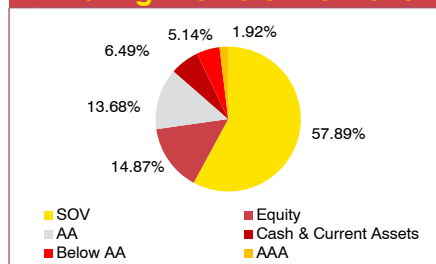
Date of Inception: July 14, 1999	NAV Per Unit. * (₹)	Birla Sun Life Monthly Income (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Monthly Income (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	11.07	N/A	N/A	54933	N/A	N/A
September 30, 2014 to September 30, 2015 (Absolute)	48.5633	13.12	10.72	13.76	11312	11072	11376
September 30, 2013 to September 30, 2014 (Absolute)	42.0288	15.55	15.45	6.85	11555	11545	10685
September 28, 2012 to September 30, 2013 (Absolute)	40.8381	2.92	3.22	2.45	10292	10322	10245

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Performance of scheme may or may not be strictly comparable with that of its additional benchmark in view of hybrid nature of scheme. Total Schemes Co-Managed by Fund Managers is 4. Total Schemes managed by Mr. Vineet Maloo is 16. Total Schemes managed by Mr. Pranay Sinha is 6. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

## Rating Profile of Portfolio



## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	57.04%	SOV	Eicher Motors Ltd	1.40%	
Talwandi Sabo Power Ltd	13.68%	CRISIL AA (SO)	Bajaj Finance Ltd	0.95%	
IDBI Bank Ltd	5.14%	CRISIL AA-	HDFC Bank Ltd	0.87%	
Repcos Home Finance Ltd	2.65%		V-Mart Retail Limited	0.86%	
Power Grid Corporation of India Ltd	1.63%	CRISIL AAA	State Government Securities	0.85%	SOV



# Birla Sun Life MIP

(An open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus.)

## 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.

### Fund Details

As on October 30, 2015

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

**Application Amount for fresh subscription\*:**

₹ 5,000 (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 : 38.8318

Monthly Dividend: 12.1192

**Direct Plan<sup>§</sup>**  
 Growth : 39.3975  
 Monthly Dividend: 13.3543

**Benchmark:** CRISIL MIP Blended Index

**Monthly Average AUM:** ₹ 107.79 Crores  
 (as on 30th October 2015)

**AUM as on last day:** ₹ 106.83 Crores  
 (as on 30th October 2015)

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

**Entry Load:** Nil

**Exit Load\*\*:**

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

issued in Dividend Reinvestment.

**Other Parameter**

**Modified Duration:** 6.16 years

**Average Maturity:** 11.89 years

**Yield to Maturity:** 8.49%

(for Debt Component)

**Portfolio Turnover:** 1.26

(for Equity Component)

**Expense Ratio:**

Regular 2.81

Direct 2.12

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 38.8121

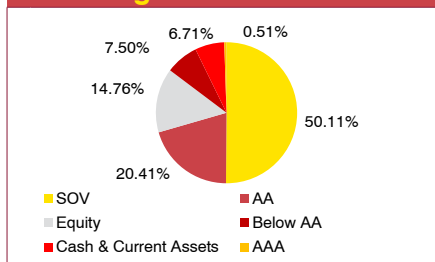
Date of Inception: Nov 20, 2000	NAV Per Unit. * (₹)	Birla Sun Life MIP (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life MIP (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	9.55	N/A	N/A	38812	N/A	N/A
September 30, 2014 to September 30, 2015 (Absolute)	35.3780	9.71	10.72	13.76	10971	11072	11376
September 30, 2013 to September 30, 2014 (Absolute)	30.9286	14.39	15.45	6.85	11439	11545	10685
September 28, 2012 to September 30, 2013 (Absolute)	29.6337	4.37	3.22	2.45	10437	10322	10245

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Performance of scheme may or may not be strictly comparable with that of its additional benchmark in view of hybrid nature of scheme. Total Schemes Co-Managed by Fund Managers is 4. Total Schemes managed by Mr. Vineet Maloo is 16. Total Schemes managed by Mr. Pranay Sinha is 6. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

### Rating Profile of Portfolio



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	45.05%	SOV	Eicher Motors Ltd	0.95%	
IDBI Bank Ltd	14.01%	CRISIL AA+, CRISIL AA-	HDFC Bank Ltd	0.93%	
Talwandi Sabo Power Ltd	13.89%	CRISIL AA (SO)	Bajaj Finance Ltd	0.83%	
State Government Securities	5.06%	SOV	Kewal Kiran Clothing Ltd	0.77%	
Reppo Home Finance Ltd	1.20%		V-Mart Retail Limited	0.74%	

# Birla Sun Life MIP II - Wealth 25 Plan

(An open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus.)

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.

As on October 30, 2015

## 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> ₹ 5,000 (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 : 29.8444 Monthly Dividend: 13.7962 <b>Direct Plan<sup>s</sup></b> Growth : 30.3939 Monthly Dividend: 16.4742  <b>Benchmark:</b> CRISIL MIP Blended Index  <b>Monthly Average AUM:</b> ₹ 1026.83 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 1031.79 Crores (as on 30th October 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption/switch out of units within 1095 days from the date of allotment: 1.00%	of the applicable NAV. For redemption/switch out of units after 1095 days from the date of allotment: Nil. <b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>  <b>Other Parameter</b> <b>Modified Duration:</b> 6.71 years <b>Average Maturity:</b> 12.11 years <b>Yield to Maturity:</b> 8.09% (for Debt Component) <b>Portfolio Turnover:</b> 2.86 (for Equity Component) <b>Expense Ratio:</b> Regular 2.51 Direct 1.58
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## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 29.8750

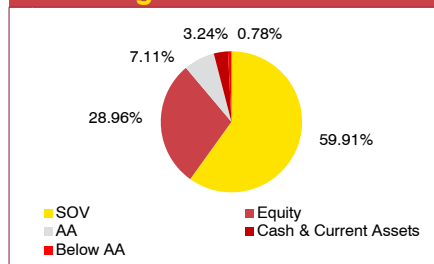
Date of Inception: May 22, 2004	NAV Per Unit. * (₹)	Birla Sun Life MIP II - Wealth 25 Plan (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life MIP II - Wealth 25 Plan (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	10.11	8.08	5.20	29875	24179	17785
September 30, 2014 to September 30, 2015 (Absolute)	26.1184	14.38	10.72	13.76	11438	11072	11376
September 30, 2013 to September 30, 2014 (Absolute)	20.9755	24.52	15.45	6.85	12452	11545	10685
September 28, 2012 to September 30, 2013 (Absolute)	19.9216	5.29	3.22	2.45	10529	10322	10245

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Performance of scheme may or may not be strictly comparable with that of its additional benchmark in view of hybrid nature of scheme. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Satyabrata Mohanty is 10. Total Schemes managed by Mr. Pranay Sinha is 6. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>s</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

## Rating Profile of Portfolio



## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	59.91%	SOV	Repco Home Finance Ltd	1.76%	
Talwandi Sabo Power Ltd	6.23%	CRISIL AA (SO)	Natco Pharma Ltd	1.21%	
Yes Bank Ltd	2.09%	ICRA AA+	Granules India Ltd	1.04%	
Axis Bank Ltd	2.03%		Cipla Ltd	0.94%	
Eicher Motors Ltd	1.93%		IDBI Bank Ltd	0.87%	CRISIL AA+, CRISIL AA-

# 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.)

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.

## Fund Details

As on October 30, 2015

<b>Fund Manager:</b>	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo	<b>Monthly Dividend:</b>	12.8360	<b>Direct Plan*</b>	allotment: Nil.
<b>Managing Fund Since:</b>	June 18, 2009, August 26, 2015 & August 26, 2015 respectively	<b>Growth :</b>	27.8062		**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Total Experience:</b>	16 years, 10 years & 11 years respectively	<b>Monthly Dividend:</b>	13.4303	<b>Benchmark:</b>	CRISIL MIP Blended Index
<b>Date of Allotment:</b>	May 22, 2004	<b>Monthly Average AUM:</b>	₹ 249.36 Crores (as on 30th October 2015)	<b>Other Parameter</b>	
<b>Type of Scheme:</b>	An Open-ended Income Scheme	<b>AUM as on last day:</b>	₹ 247.59 Crores (as on 30th October 2015)	<b>Modified Duration:</b>	6.38 years
<b>Application Amount for fresh subscription*:</b>	₹ 5,000 (plus in multiples of ₹ 1)	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>		<b>Average Maturity:</b>	11.78 years
<b>Min. Addl. Investment:</b>	₹ 1,000 (plus in multiples of ₹ 1)	<b>Entry Load:</b>	Nil	<b>Yield to Maturity:</b>	8.48%
<b>SIP:</b>		<b>Exit Load**:</b>	For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 540 days from the date of	<b>Portfolio Turnover:</b>	2.25 (for Equity Component)
<b>Monthly:</b>	Minimum ₹ 1,000/-			<b>Expense Ratio:</b>	
<b>NAV of Plans / Options (₹)</b>				Regular	1.41
<b>Regular Plan</b>				Direct	1.01
<b>Growth :</b>	27.4838				

## Investment Performance - Regular Plan - Growth

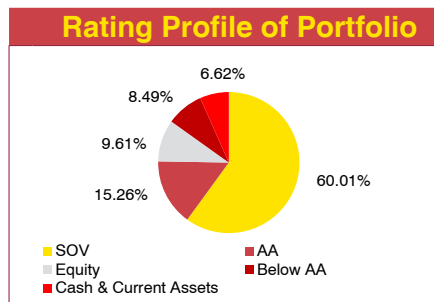
NAV as on September 30, 2015: ₹ 27.4739

Date of Inception: May 22, 2004	NAV Per Unit. * (₹)	Birla Sun Life MIP II - Savings 5 Plan (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life MIP II - Savings 5 Plan (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	9.30	8.08	5.20	27474	24179	17785
September 30, 2014 to September 30, 2015 (Absolute)	24.3331	12.91	10.72	13.76	11291	11072	11376
September 30, 2013 to September 30, 2014 (Absolute)	21.1475	15.06	15.45	6.85	11506	11545	10685
September 28, 2012 to September 30, 2013 (Absolute)	20.2036	4.67	3.22	2.45	10467	10322	10245

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Performance of scheme may or may not be strictly comparable with that of its additional benchmark in view of hybrid nature of scheme. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Satyabrata Mohanty is 10. Total Schemes managed by Mr. Pranay Sinha is 6. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

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



## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	58.43%	SOV	Yes Bank Ltd	1.28%	ICRA AA+
Talwandi Sabo Power Ltd	13.99%	CRISIL AA (SO)	Eicher Motors Ltd	0.86%	
IDBI Bank Ltd	8.49%	CRISIL AA-	V-Mart Retail Limited	0.64%	
Repco Home Finance Ltd	1.71%		HDFC Bank Ltd	0.58%	
State Government Securities	1.58%	SOV	Bajaj Finance Ltd	0.51%	



## Savings Solutions



### What are Saving Solutions?

Our Savings Solutions are aimed at preserving your money, providing you with liquidity and giving you tax - efficient returns.

### Who can benefit from Saving Solutions?

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

### Benefits of Savings Solutions:

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

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

**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.



### 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.)

### Fund Details

As on October 30, 2015

<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> ₹ 5,000 (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 : 381.3714 Daily Dividend: 163.6940 <b>Institutional Plan</b> Growth : 391.3658 Daily Dividend: 108.0230 Weekly Dividend: 108.0680	<b>Regular Plan<sup>5</sup></b> Growth : 235.0131 Daily Dividend: 100.1950 Weekly Dividend: 100.2250 <b>Direct Plan<sup>5</sup></b> Growth : 235.4587 Daily Dividend: 100.1950 Weekly Dividend: 100.2250 Dividend: 127.3449 ^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> ₹ 22908.87 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 21433.01 Crores (as on 30th October 2015)	<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> 0.07 years <b>Average Maturity:</b> 0.10 years <b>Yield to Maturity:</b> 7.56% <b>Expense Ratio:</b> Regular 0.12 Direct 0.02
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### Investment Performance - Retail Plan - Growth

NAV as on September 30, 2015: ₹ 379.0191

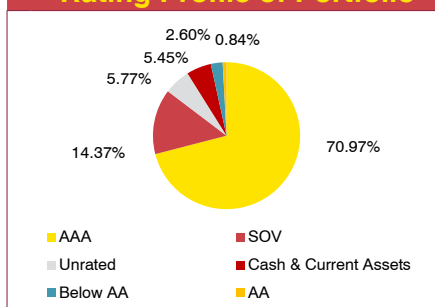
Date of Inception: June 16, 1997	NAV Per Unit. * (₹)	Birla Sun Life Cash Plus (%)	CRISIL Liquid Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Cash Plus (₹)	CRISIL Liquid Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	100.0000	7.55	N/A	6.69	37902	N/A	32692
September 30, 2014 to September 30, 2015 (Absolute)	348.8057	8.66	8.56	8.86	10866	10856	10886
September 30, 2013 to September 30, 2014 (Absolute)	319.6739	9.11	9.49	8.35	10911	10949	10835
September 30, 2012 to September 30, 2013 (Absolute)	294.6833	8.48	8.54	5.65	10848	10854	10565

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Kaustubh Gupta is 92. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

\*These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

### Rating Profile of Portfolio



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	14.37%	SOV	Axis Bank Ltd	3.00%	
Housing Development Finance Corporation Ltd	8.73%	CRISIL AAA, ICRA A1+	Mahindra & Mahindra Financial Services Ltd	2.81%	CRISIL A1+
IDBI Bank Ltd	7.35%	CRISIL A1+	Tata Motors Finance Ltd	2.79%	ICRA A1+
Reliance Capital Ltd	3.47%	CRISIL A1+	National Fertilizers Ltd	2.33%	CRISIL A1+
Punjab & Sind Bank	3.36%	ICRA A1+	Talwandi Sabo Power Ltd	2.33%	CRISIL A1+(SO)

### 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.)

As on October 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha	<b>Weekly Dividend:</b> 100.3645	<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>Managing Fund Since:</b> July 15, 2011	<b>Institutional Plan</b> Growth : 246.6321		
<b>Total Experience:</b> 9 years & 11 years	Daily Dividend: 100.2504	<b>Other Parameter</b> <b>Modified Duration:</b> 0.61 years <b>Average Maturity:</b> 0.68 years <b>Yield to Maturity:</b> 8.00% <b>Expense Ratio:</b> Regular 0.95 Direct 0.20	
<b>Date of Allotment</b>	Weekly Dividend: 100.3137		
<b>Retail Plan:</b> May 14, 1998	<b>Direct Plan<sup>§</sup></b> Growth : 360.1075		
<b>Institutional Plan:</b> September 27, 2004	Daily Dividend: 100.3629		
<b>Type of Scheme:</b> An Open-ended Income Scheme	Weekly Dividend: 100.3199		
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1)	^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>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b> CRISIL Short Term Bond Fund Index		
<b>SIP:</b>	<b>Monthly Average AUM:</b> ₹ 6610.98 Crores (as on 30th October 2015)		
<b>Monthly:</b> Minimum ₹ 1,000/-	<b>AUM as on last day:</b> ₹ 6897.42 Crores (as on 30th October 2015)		
<b>NAV of Plans / Options (₹)^</b>			
<b>Regular Plan<sup>§</sup></b> Growth : 351.7573 Daily Dividend: 100.4629			

### Investment Performance - Regular Plan - Growth

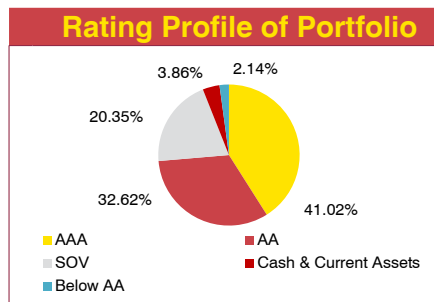
NAV as on September 30, 2015: ₹ 349.5697

Date of Inception: May 14, 1998	NAV Per Unit. * (₹)	Birla Sun Life Cash Manager (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Cash Manager (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	100.0000	7.46	N/A	6.57	34957	N/A	30263
September 30, 2014 to September 30, 2015 (Absolute)	321.9300	8.59	9.90	8.86	10859	10990	10886
September 30, 2013 to September 30, 2014 (Absolute)	294.6486	9.26	10.12	8.35	10926	11012	10835
September 28, 2012 to September 30, 2013 (Absolute)	271.8389	8.39	7.78	5.70	10839	10778	10570

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Kaustubh Gupta is 92. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	18.08%	SOV	Cholamandalam Investment and Finance Company Ltd	5.09%	ICRA A1+, ICRA AA
Vedanta Ltd	8.47%	CRISIL A1+	Tata Motors Finance Ltd	4.01%	CRISIL AA, ICRA A1+
Tata Capital Financial Services Ltd	5.46%	CRISIL AA+	GSPC Distribution Networks Ltd.	3.80%	CARE AA+(SO)
Shriram Transport Finance Company Ltd	5.31%	CARE AA+, CRISIL AA+, IND AA+	Sundaram Finance Ltd	3.27%	CRISIL AA+, ICRA AA+
Indiabulls Housing Finance Ltd	5.28%	CARE AAA	S.D. Corporation Pvt. Ltd	2.99%	CARE A1+(SO), ICRA AA+(SO)

### 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.)

As on October 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha	<b>Weekly Dividend:</b> 100.3314	<b>Load Structure (as % of NAV) (Incl. for SIP)</b>
<b>Managing Fund Since:</b> July 15, 2011 & June 20, 2014	<b>Regular Plan<sup>§</sup></b>	
<b>Total Experience:</b> 9 years & 11 years	<b>Growth :</b> 283.0162	<b>Entry Load:</b> Nil
<b>Date of Allotment:</b> November 27, 2001	<b>Daily Dividend:</b> 100.2970	<b>Exit Load**:</b> Nil
<b>Retail Plan:</b> April 16, 2003	<b>Weekly Dividend:</b> 100.3314	**Exit Load is NIL for units issued in Dividend Reinvestment.
<b>Institutional Plan:</b> An Open-ended Short Term Income Scheme	<b>Direct Plan<sup>§</sup></b>	<b>Other Parameter</b>
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1)	<b>Growth :</b> 283.7938	<b>Modified Duration:</b> 0.59 years
<b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Daily Dividend:</b> 100.2972	<b>Average Maturity:</b> 0.95 years
<b>SIP:</b> Monthly: Minimum ₹ 1,000/-	<b>Weekly Dividend:</b> 100.3341	<b>Yield to Maturity:</b> 8.20%
<b>NAV of Plans / Options (₹)^</b>	<b>^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>	<b>Expense Ratio:</b>
<b>Retail Plan</b>	<b>Benchmark:</b> CRISIL Short Term Bond Fund Index	Regular 0.28
<b>Growth :</b> 273.8491	<b>Monthly Average AUM:</b> ₹ 11610.52 Crores (as on 30th October 2015)	Direct 0.15
<b>Daily Dividend:</b> 100.2963	<b>AUM as on last day:</b> ₹ 12496.86 Crores (as on 30th October 2015)	

### Investment Performance - Retail Plan - Growth

NAV as on September 30, 2015: ₹ 272.0056

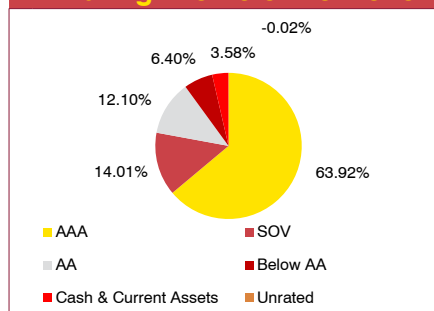
Date of Inception: Nov 27, 2001	NAV Per Unit. * (₹)	Birla Sun Life Savings Fund (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Savings Fund (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till September 30, 2015 (CAGR)	100.0000	7.49	N/A	5.90	27201	N/A	22123
September 30, 2014 to September 30, 2015 (Absolute)	248.8148	9.32	9.90	8.86	10932	10990	10886
September 30, 2013 to September 30, 2014 (Absolute)	226.6792	9.77	10.12	8.35	10977	11012	10835
September 28, 2012 to September 30, 2013 (Absolute)	208.2630	8.84	7.78	5.70	10884	10778	10570

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Kaustubh Gupta is 92. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

\*These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

### Rating Profile of Portfolio



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	9.68%	SOV	Vodafone India Ltd	4.62%	CRISIL A1+
Indiabulls Housing Finance Ltd	8.17%	CARE AAA	State Government Securities	4.33%	SOV
Dewan Housing Finance Corporation Ltd	6.36%	CARE AAA	Pune Solapur Expressway Pvt Ltd	4.00%	ICRA A(SO)
Corporation Bank	5.55%	CRISIL A1+	Housing Development Finance Corporation Ltd	3.83%	CRISIL AAA, ICRA A1+
Vedanta Ltd	4.88%	CRISIL A1+	Cholamandalam Investment and Finance Company Ltd	3.81%	ICRA A1+, ICRA AA

# Birla Sun Life Treasury Optimizer Plan

(erstwhile Birla Sun Life Ultra Short Term Fund)

## 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)

### Fund Details

As on October 30, 2015

<b>Fund Manager:</b> Mr. Kaustubh Gupta & Mr. Prasad Dhonde <b>Managing Fund Since:</b> September 29, 2009 <b>Total Experience:</b> 9 years & 16 years <b>Date of Allotment:</b> April 19, 2002 <b>Type of Scheme:</b> An Open-ended Short Term Income Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (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> <b>Growth :</b> 273.8347 <b>Monthly Dividend:</b> 105.4135	<b>Quarterly Dividend:</b> 107.5146 <b>Regular Plan<sup>§</sup></b> <b>Growth :</b> 182.4173 <b>Monthly Dividend:</b> 105.4353 <b>Quarterly Dividend:</b> 104.8496 <b>Dividend:</b> 123.5416 <b>Direct Plan<sup>§</sup></b> <b>Growth :</b> 183.4800 <b>Monthly Dividend:</b> 105.9579 <b>Quarterly Dividend:</b> 105.2191 <b>Dividend:</b> 124.1571 <sup>^</sup> The Face Value per unit of all the plans/ options under Ultra Short Term 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> ₹ 4915.64 Crores (as on 30th October 2015)	<b>AUM as on last day:</b> ₹ 4943.18 Crores (as on 30th October 2015)  <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> 3.50 years <b>Average Maturity:</b> 5.14 years <b>Yield to Maturity:</b> 8.06% <b>Expense Ratio:</b> Regular 0.60 Direct 0.30
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### Investment Performance - Retail Plan - Growth

NAV as on September 30, 2015: ₹ 272.4281

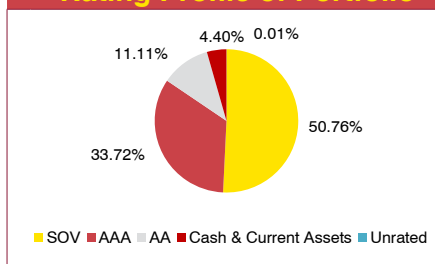
Date of Inception: April 19, 2002	NAV Per Unit. * (₹)	Birla Sun Life Treasury Optimizer Plan (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Treasury Optimizer Plan (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	100.0000	7.73	7.13	5.85	27243	25274	21485
September 30, 2014 to September 30, 2015 (Absolute)	244.7445	11.31	9.90	8.86	11131	10990	10886
September 30, 2013 to September 30, 2014 (Absolute)	220.7498	10.87	10.12	8.35	11087	11012	10835
September 28, 2012 to September 30, 2013 (Absolute)	202.8174	8.84	7.78	5.70	10884	10778	10570

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 4. Total Schemes managed by Mr. Kaustubh Gupta is 92. Total Schemes managed by Mr. Prasad Dhonde is 22. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

### Rating Profile of Portfolio



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	49.41%	SOV	Reliance Jio Infocomm Limited	3.11%	CRISIL AAA
Power Finance Corporation Ltd	5.05%	CRISIL AAA	IDFC Bank Ltd	2.97%	ICRA AAA
SP Jammu Udhampur Highway Ltd	4.30%	ICRA AAA(SO)	IOT Utkal Energy Services Limited	2.36%	CRISIL AAA (SO)
Tata Capital Financial Services Ltd	3.27%	CRISIL AA+, ICRA AA+	Shriram Transport Finance Company Ltd	2.36%	CRISIL AA+, IND AA+
Cholamandalam Investment and Finance Company Ltd	3.17%	ICRA AA	India Infradebt Ltd	2.35%	CRISIL AAA



### What is it?

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

### Fund Details

As on October 30, 2015

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

**Application Amount for fresh subscription\*:**  
 ₹ 5,000 (plus in multiples of ₹ 1)  
**Min. Addl. Investment:**  
 ₹ 1,000 (plus in multiples of ₹ 1)

**SIP:**  
**Monthly:** Minimum ₹ 1,000/-

#### NAV of Plans / Options (₹)^

**Regular Plan**  
 Growth : 25.6507  
 Monthly Dividend: 11.0055  
 Quarterly Dividend: 10.9395  
 Dividend: 11.1431

**Direct Plan<sup>5</sup>**  
 Growth : 26.0001  
 Monthly Dividend: 11.0480  
 Quarterly Dividend: 11.1206  
 Dividend: 11.2095  
 ^The dividend option under the scheme have been introduced w.e.f October 29 2014. Please refer addendum no 44/2014 dated October 12, 2014 for further details.

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

**Monthly Average AUM:** ₹ 15767.35 Crores (as on 30th October 2015)

**AUM as on last day:** ₹ 15784.63 Crores (as on 30th October 2015)

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

**Exit Load\*\*:** For redemption / switch-out of units within 90 days from the date of allotment: 0.50% of applicable NAV.  
 For redemption / switch-out of units after 90 days from the date of allotment: Nil.  
 \*\*Exit Load is NIL for units issued in Dividend Reinvestment.

**Other Parameter**  
**Modified Duration:** 7.28 years  
**Average Maturity:** 15.38 years  
**Yield to Maturity:** 8.15%  
**Expense Ratio:**  
 Regular 1.61  
 Direct 0.86

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 25.6001

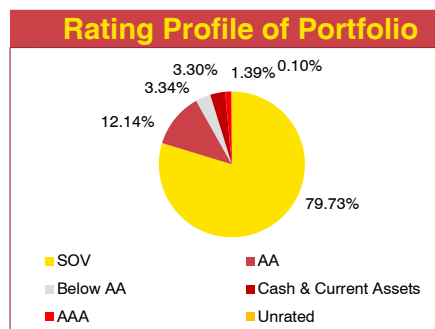
Date of Inception: Sept 27, 2004	NAV Per Unit. * (₹)	Birla Sun Life Dynamic Bond Fund (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Dynamic Bond Fund (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	8.91	7.45	5.81	25600	22073	18630
September 30, 2014 to September 30, 2015 (Absolute)	22.3025	14.79	9.90	13.76	11479	10990	11376
September 30, 2013 to September 30, 2014 (Absolute)	20.1896	10.47	10.12	6.85	11047	11012	10685
September 28, 2012 to September 30, 2013 (Absolute)	18.9699	6.43	7.78	2.45	10643	10778	10245

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns.

Total Schemes managed by Mr. Maneesh Dangi is 3. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

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



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	77.45%	SOV	ECL Finance Ltd	1.16%	ICRA AA
Tata Motors Finance Solutions Ltd	6.83%	CRISIL AA	Cholamandalam Investment and Finance Company Ltd	0.96%	ICRA AA
Religare Finvest Ltd	2.95%	IND AA-	Edelweiss Finance & Investments LTD	0.85%	ICRA AA
State Government Securities	2.28%	SOV	Reliance Jio Infocomm Limited	0.65%	CRISIL AAA
Edelweiss Commodities Services Ltd	1.71%	ICRA AA	Indiabulls Housing Finance Ltd	0.64%	CARE AAA

### What is it?

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

### Fund Details

As on October 30, 2015

<b>Fund Manager:</b> Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha <b>Managing Fund Since:</b> September 11, 2014 & July 15, 2011 <b>Total Experience:</b> 9 years & 11 years <b>Date of Allotment:</b> May 09, 2003 <b>Type of Scheme:</b> An Open-ended Income Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)^</b> <b>Regular Plan<sup>§</sup></b> Growth : 23.9657 Dividend: 15.3273	<b>Quarterly Dividend:</b> 10.5091 <b>Institutional Plan</b> Growth : - Dividend: - <b>Direct Plan<sup>§</sup></b> Growth : 24.2898 Dividend: 15.5291 Quarterly Dividend: 10.6794 *the dividend options under the scheme have been renamed w.e.f July 02, 2012. Please refer addendum no. 28/2012 dated June 29, 2012 for further details.  <b>Benchmark:</b> CRISIL AA Short Term Bond Fund Index (w.e.f May 27, 2013)  <b>Monthly Average AUM:</b> ₹ 4201.60 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 4221.12 Crores (as on 30th October 2015)	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption /switch-out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Dividend Reinvestment.  <b>Other Parameter</b> <b>Modified Duration:</b> 3.33 years <b>Average Maturity:</b> 4.87 years <b>Yield to Maturity:</b> 8.91% <b>Expense Ratio:</b> Regular 1.36 Direct 0.92
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### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 23.8227

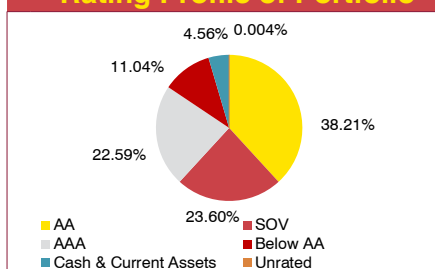
Date of Inception: May 09, 2003	NAV Per Unit. * (₹)	Birla Sun Life Short Term Opportunities Fund (%)	CRISIL AA Short Term Bond Fund Index # (%)	CRISIL 1 Year T - Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Short Term Opportunities Fund (₹)	CRISIL AA Short Term Bond Fund Index # (₹)	CRISIL 1 Year T - Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	7.25	8.81	5.79	23823	28482	20090
September 30, 2014 to September 30, 2015 (Absolute)	21.5966	10.31	10.09	8.86	11031	11009	10886
September 30, 2013 to September 30, 2014 (Absolute)	19.4808	10.86	11.14	8.35	11086	11114	10835
September 28, 2012 to September 30, 2013 (Absolute)	17.7623	9.67	9.02	5.70	10967	10902	10570

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Kaustubh Gupta is 92. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

### Rating Profile of Portfolio



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	22.75%	SOV	S.D. Corporation Pvt. Ltd	4.92%	ICRA AA+(SO)
Tata Motors Finance Solutions Ltd	9.50%	CRISIL AA	SREI Equipment Finance Ltd	4.84%	CARE AA-
Indiabulls Housing Finance Ltd	7.64%	CARE AAA	Reliance Jio Infocomm Limited	4.39%	CRISIL AAA
Cholamandalam Investment and Finance Company Ltd	7.35%	ICRA AA	L&T Vrindavan Properties Ltd	3.01%	CARE AA+(SO)
Reliance Utilities & Power Pvt Ltd	7.14%	CRISIL AAA	Piramal Enterprises Ltd	2.96%	ICRA AA

### 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.

As on October 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Maneesh Dangi <b>Managing Fund Since:</b> September 01, 2014 <b>Total Experience:</b> 15 years <b>Date of Allotment:</b> March 25, 2009 <b>Type of Scheme:</b> An Open-ended Income Scheme	<b>Half Yearly Dividend:</b> - <b>Direct Plan<sup>§</sup></b> Growth : 18.3176 Quarterly Dividend: 10.6799 Half Yearly Dividend: 11.2924 Dividend: 13.5746	For redemption / switchout of units after 365 days but before 730 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 730 days from the date of allotment: Nil. <b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b> CRISIL AA Short Term Bond Fund Index (w.e.f May 27, 2013)	<b>Other Parameter</b> <b>Modified Duration:</b> 3.17 years <b>Average Maturity:</b> 4.59 years <b>Yield to Maturity:</b> 9.86% <b>Expense Ratio:</b> Regular 1.60 Direct 1.18
<b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-	<b>Monthly Average AUM:</b> ₹ 4536.77 Crores (as on 30th October 2015) <b>AUM as on last day:</b> ₹ 4575.46 Crores (as on 30th October 2015)	
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan<sup>§</sup></b> Growth : 18.0389 Quarterly Dividend: 10.5287 Half Yearly Dividend: 10.9895 Dividend: 13.3718 <b>Institutional Plan</b> Growth : 17.5129 Quarterly Dividend: -	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load**:</b> For redemption / switch-out of units within 365 days from the date of allotment: 2.00% of applicable NAV.	

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 17.9046

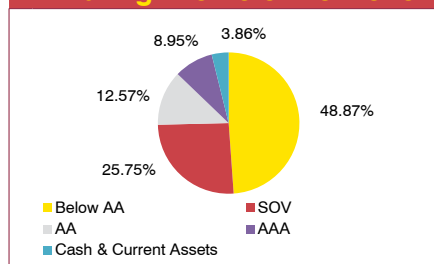
Date of Inception: Mar 25, 2009	NAV Per Unit. * (₹)	Birla Sun Life Medium Term Plan (%)	CRISIL AA Short Term Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Medium Term Plan (₹)	CRISIL AA Short Term Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	9.34	9.82	5.71	17905	18416	14359
September 30, 2014 to September 30, 2015 (Absolute)	16.0586	11.50	10.09	13.76	11150	11009	11376
September 30, 2013 to September 30, 2014 (Absolute)	14.3887	11.61	11.14	6.85	11161	11114	10685
September 28, 2012 to September 30, 2013 (Absolute)	13.1494	9.42	9.02	2.45	10942	10902	10245

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Maneesh Dangi is 3. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

### Rating Profile of Portfolio



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	25.75%	SOV	Reliance Jio Infocomm Limited	6.77%	CRISIL AAA
RHC Holding Pvt Ltd	10.07%	CARE A(SO)	Adani Power Ltd	5.54%	BWR AA-(SO)
ECL Finance Ltd	9.37%	ICRA AA	Relationships Properties Pvt Ltd	5.01%	CARE AA-(SO)
RKN Retail Pvt. Ltd	8.26%	BWR A-(SO)	Sterlite Technologies Ltd	2.77%	CRISIL A+
IL & FS Education and Technology Services Ltd	7.26%	IND AA-(SO)	Hero Realty Ltd	2.76%	ICRA A+(SO)



# Birla Sun Life Short Term Fund

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

## 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.

As on October 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Prasad Dhonde <b>Managing Fund Since:</b> July 01, 2011 <b>Total Experience:</b> 16 years <b>Date of Allotment:</b> March 3, 1997 <b>Type of scheme:</b> An Open-ended Income Scheme	<b>Dividend:</b> 10.3046 <b>Monthly Dividend:</b> 11.8000 <b>Direct Plan<sup>§</sup></b> <b>Growth :</b> 55.1699 <b>Dividend:</b> 10.2772 <b>Monthly Dividend:</b> 11.8145	<b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</b> Nil <b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b>
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b> CRISIL Short Term Bond Fund Index (w.e.f May 27, 2013)	<b>Other Parameter</b> <b>Modified Duration:</b> 1.67 years <b>Average Maturity:</b> 2.01 years <b>Yield to Maturity:</b> 7.80%
<b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-	<b>Monthly Average AUM:</b> ₹ 8299.14 Crores (as on 30th October 2015)	<b>Expense Ratio:</b> Regular 0.32 Direct 0.22
<b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth : 55.0077	<b>AUM as on last day:</b> ₹ 9096.50 Crores (as on 30th October 2015)	

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 54.6766

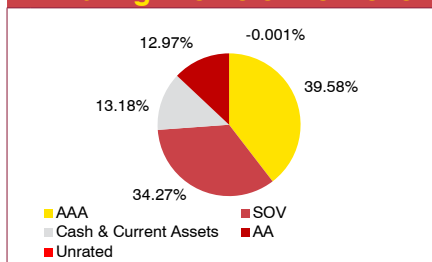
Date of Inception: March 3, 1997	NAV Per Unit * (₹)	Birla Sun Life Short Term Fund (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Short Term Fund (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	9.57	N/A	N/A	54677	N/A	N/A
September 30, 2014 to September 30, 2015 (Absolute)	49.5379	10.37	9.90	13.76	11037	10990	11376
September 30, 2013 to September 30, 2014 (Absolute)	44.8977	10.34	10.12	6.85	11034	11012	10685
September 28, 2012 to September 30, 2013 (Absolute)	41.5926	7.95	7.78	2.45	10795	10778	10245

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Prasad Dhonde is 22. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

### Rating Profile of Portfolio



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	25.50%	SOV	Tata Capital Financial Services Ltd	2.86%	CRISIL AA+, ICRA AA+
State Government Securities	8.77%	SOV	Indiabulls Housing Finance Ltd	2.62%	CARE AAA
Housing Development Finance Corporation Ltd	7.64%	CRISIL AAA, ICRA A1+	Nabha Power Ltd	2.21%	ICRA AAA(SO)
IDFC Bank Ltd	4.34%	ICRA AAA	L&T Finance Ltd	2.20%	ICRA AA+
Small Industries Dev Bank of India	3.69%	CARE AAA	Export Import Bank of India	2.14%	CRISIL A1+

### 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.

### Fund Details

As on October 30, 2015

<b>Fund Manager:</b> Mr. Prasad Dhonde <b>Managing Fund Since:</b> January 11, 2010 <b>Total Experience:</b> 16 years <b>Date of Allotment:</b> October 21, 1995 <b>Type of Scheme:</b> An Open-ended Income Scheme	<b>Dividend:</b> 10.3261 <b>Direct Plan*</b> <b>Growth :</b> 66.0789 <b>Quarterly Dividend:</b> 13.3556 <b>Dividend:</b> 10.3933 *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>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>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)	<b>Benchmark:</b> CRISIL Composite Bond Fund Index	<b>Other Parameter</b> <b>Modified Duration:</b> 9.20 years <b>Average Maturity:</b> 20.55 years <b>Yield to Maturity:</b> 7.82% <b>Expense Ratio:</b> Regular 1.85 Direct 0.85
<b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-	<b>Monthly Average AUM:</b> ₹ 4737.46 Crores (as on 30th October 2015)	
<b>NAV of Plans / Options (₹)^</b> <b>Regular Plan</b> Growth : 64.9254 Quarterly Dividend: 13.0470	<b>AUM as on last day:</b> ₹ 4736.72 Crores (as on 30th October 2015)	

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 64.9222

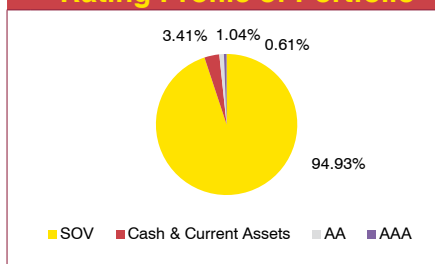
Date of Inception: Oct 21, 1995	NAV Per Unit. * (₹)	Birla Sun Life Income Plus (%)	CRISIL Composite Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Income Plus (₹)	CRISIL Composite Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	9.83	N/A	N/A	64922	N/A	N/A
September 30, 2014 to September 30, 2015 (Absolute)	57.1753	13.55	12.56	13.76	11355	11256	11376
September 30, 2013 to September 30, 2014 (Absolute)	52.2599	9.41	11.61	6.85	10941	11161	10685
September 28, 2012 to September 30, 2013 (Absolute)	50.3593	3.77	3.49	2.45	10377	10349	10245

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Prasad Dhonde is 22. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

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

### Rating Profile of Portfolio



### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
8.17% GOI (MD 01/12/2044)	25.36%	SOV	7.73% GOI (MD 19/12/2034)	6.79%	SOV
8.60% GOI (MD 02/06/2028)	18.50%	SOV	9.23% GOI (MD 23/12/2043)	5.99%	SOV
8.13% GOI (MD 22/06/2045)	15.29%	SOV	Talwandi Sabo Power Ltd	1.04%	CRISIL AA (SO)
7.88% GOI (MD 19/03/2030)	12.34%	SOV	Power Finance Corporation Ltd	0.55%	CRISIL AAA
7.59% GOI (MD 20/03/2029)	10.31%	SOV	8.24% GOI (MD 10/11/2033)	0.25%	SOV

# Birla Sun Life Floating Rate Fund - Short Term Plan

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.)

## Fund Details

As on October 30, 2015

<b>Fund Manager:</b> Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha <b>Managing Fund Since:</b> July 15, 2011 <b>Total Experience:</b> 9 years & 11 years <b>Date of Allotment:</b> June 05, 2003 <b>Type of Scheme:</b> An Open-ended Income Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (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 : 240.2839 Daily Dividend: 100.0150 Weekly Dividend: 103.8960	<b>Regular Plan<sup>§</sup></b> Growth : 194.9842 Daily Dividend: 100.0200 Weekly Dividend: 100.2218 <b>Direct Plan<sup>§</sup></b> Growth : 195.3224 Daily Dividend: 100.0200 Weekly Dividend: 100.2237 *The Face Value per unit of all the plans/ options under Birla Sun Life Floating Rate Fund – Short Term Plan has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011  <b>Benchmark:</b> CRISIL Liquid Fund Index  <b>Monthly Average AUM:</b> ₹ 4169.60 Crores (as on 30th October 2015)	<b>AUM as on last day:</b> ₹ 4316.96 Crores (as on 30th October 2015)  <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> 0.07 years <b>Average Maturity:</b> 0.09 years <b>Yield to Maturity:</b> 7.55% <b>Expense Ratio:</b> Regular 0.12 Direct 0.02
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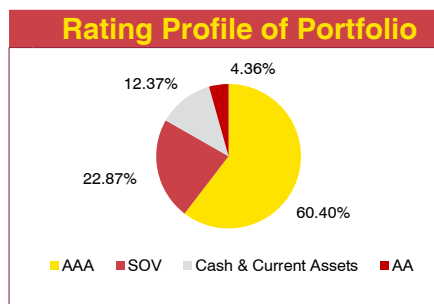
## Investment Performance - Retail Plan - Growth

NAV as on September 30, 2015: ₹ 238.7903

Date of Inception: June 05, 2003	NAV Per Unit. * (₹)	Birla Sun Life Floating Rate Fund - Short Term Plan (%)	CRISIL Liquid Fund Index # (%)	CRISIL 1 Year T - Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Floating Rate Fund - Short Term Plan (₹)	CRISIL Liquid Fund Index # (₹)	CRISIL 1 Year T - Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	100.0000	7.32	6.82	5.79	23879	22554	20026
September 30, 2014 to September 30, 2015 (Absolute)	219.7259	8.68	8.56	8.86	10868	10856	10886
September 30, 2013 to September 30, 2014 (Absolute)	201.0649	9.28	9.49	8.35	10928	10949	10835
September 30, 2012 to September 30, 2013 (Absolute)	184.8701	8.76	8.54	5.65	10876	10854	10565

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above.  
**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Kaustubh Gupta is 92. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)



## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	22.87%	SOV	Magma Fincorp Ltd	3.45%	CRISIL A1+
Housing Development Finance Corporation Ltd	11.05%	ICRA A1+	Vedanta Ltd	3.21%	CRISIL A1+
IDBI Bank Ltd	8.09%	CRISIL A1+	Piramal Enterprises Ltd	2.89%	ICRA A1+
Export Import Bank of India	5.75%	CRISIL A1+	Fedbank Financial Services Ltd	2.75%	CRISIL A1+
RHC Holding Pvt Ltd	3.78%	CARE A1	National Fertilizers Ltd	2.31%	CRISIL A1+

# Birla Sun Life Floating Rate Fund - Long Term Plan

Savings Solutions

## What is it?

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

As on October 30, 2015

## Fund Details

<b>Fund Manager:</b> Mr. Prasad Dhonde & Mr. Kaustubh Gupta <b>Managing Fund Since:</b> July 15, 2011 & June 20, 2014 <b>Total Experience:</b> 16 years & 9 years <b>Date of Allotment:</b> June 05, 2003 <b>Type of Scheme:</b> An Open-ended Income Scheme <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (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 : 254.7419 Weekly Dividend: 100.5311	<b>Regular Plan<sup>§</sup></b> Growth : 176.1281 Daily Dividend: 100.5066 Weekly Dividend: 100.5310 <b>Direct Plan<sup>§</sup></b> Growth : 177.1832 Daily Dividend: 100.5455 Weekly Dividend: 100.5332 ^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> ₹ 1336.87 Crores (as on 30th October 2015) <b>AUM as on last day:</b> ₹ 1372.54 Crores (as on 30th October 2015)	<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> 0.54 years <b>Average Maturity:</b> 0.71 years <b>Yield to Maturity:</b> 7.91% <b>Expense Ratio:</b> Regular 0.35 Direct 0.10
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## Investment Performance - Retail Plan - Growth

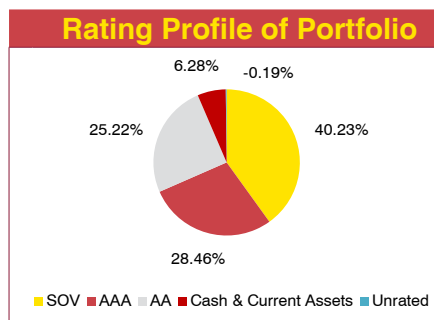
NAV as on September 30, 2015: ₹ 253.1939

Date of Inception: June 05, 2003	NAV Per Unit. * (₹)	Birla Sun Life Floating Rate Fund - Long Term Plan (%)	CRISIL Liquid Fund Index # (%)	CRISIL 1 Year T - Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Floating Rate Fund - Long Term Plan (₹)	CRISIL Liquid Fund Index # (₹)	CRISIL 1 Year T - Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	100.0000	7.83	6.82	5.79	25319	22554	20026
September 30, 2014 to September 30, 2015 (Absolute)	231.5208	9.36	8.56	8.86	10936	10856	10886
September 30, 2013 to September 30, 2014 (Absolute)	211.2045	9.62	9.49	8.35	10962	10949	10835
September 28, 2012 to September 30, 2013 (Absolute)	193.7600	9.00	8.59	5.70	10900	10859	10570

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 4. Total Schemes managed by Mr. Prasad Dhonde is 22. Total Schemes managed by Mr. Kaustubh Gupta is 92. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com



## Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
Government of India	37.65%	SOV	Bajaj Finance Ltd	5.13%	ICRA AA+
Small Industries Dev Bank of India	12.05%	CARE AAA	Indiabulls Housing Finance Ltd	3.94%	CARE AAA
Shriram Transport Finance Company Ltd	10.95%	CRISIL AA+, IND AA+	Tata Capital Financial Services Ltd	3.65%	CRISIL AA+
Sundaram Finance Ltd	5.48%	CRISIL AA+	Andhra Bank	3.55%	CARE A1+
Housing Development Finance Corporation Ltd	5.21%	ICRA A1+	State Government Securities	2.58%	SOV

### What is it?

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

As on October 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Prasad Dhonde & Mr. Kaustubh Gupta <b>Managing Fund Since:</b> July 01, 2011 & June 20, 2014 <b>Total Experience:</b> 16 years & 9 years <b>Date of Allotment:</b> October 12, 1999 <b>Type of Scheme:</b> An Open-ended Government Securities Scheme <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (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 : 31.9908	<b>Daily Dividend:</b> 10.0100 <b>Weekly Dividend:</b> 10.0219 <b>Quarterly Dividend:</b> 10.7355 <b>Annual Dividend Option:</b> 10.8068 <b>Direct Plan<sup>§</sup></b> <b>Growth:</b> 32.2076 <b>Daily Dividend:</b> 10.6758 <b>Annual Dividend:</b> 11.0180 <b>Quarterly Dividend:</b> 10.8461 <b>Weekly Dividend:</b> 10.0234 <b>Benchmark:</b> I-Sec SI-BEX <b>Monthly Average AUM:</b> ₹ 10.82 Crores (as on 30th October 2015) <b>AUM as on last day:</b> ₹ 7.47 Crores (as on 30th October 2015)	<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> 0.00 years <b>Average Maturity:</b> 0.01 years <b>Yield to Maturity:</b> 6.70% <b>Expense Ratio:</b> Regular 0.49 Direct 0.24
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### Investment Performance - Liquid Plan - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 31.8319

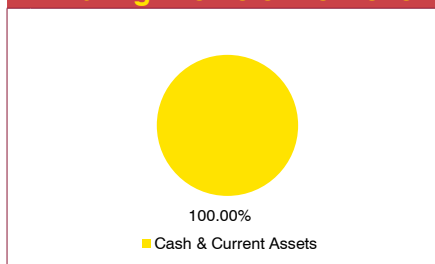
Date of Inception: Oct 12, 1999	NAV Per Unit. * (₹)	Birla Sun Life Gilt Plus-Liquid Plan (%)	I-Sec SI-BEX # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Gilt Plus - Liquid Plan (₹)	I-Sec SI-BEX # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	7.52	N/A	6.47	31832	N/A	27229
September 30, 2014 to September 30, 2015 (Absolute)	29.5881	7.58	9.91	8.86	10758	10991	10886
September 30, 2013 to September 30, 2014 (Absolute)	27.2824	8.45	8.93	8.35	10845	10893	10835
September 28, 2012 to September 30, 2013 (Absolute)	24.9969	9.14	7.15	5.70	10914	10715	10570

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 4. Total Schemes managed by Mr. Prasad Dhonde is 22. Total Schemes managed by Mr. Kaustubh Gupta is 92. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

### Rating Profile of Portfolio



### Top Portfolio Holdings

Issuer	% to net Assets
Cash & Current Assets	100.00%





### What is it?

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

### Fund Details

As on October 30, 2015

<b>Fund Manager:</b> Mr. Prasad Dhonde & Mr. Kaustubh Gupta <b>Managing Fund Since:</b> July 01, 2011 & June 20, 2014 <b>Total Experience:</b> 16 years & 9 years <b>Date of Allotment:</b> October 12, 1999 <b>Type of Scheme:</b> An Open-ended Government Securities Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (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 : 39.6964	<b>Quarterly Dividend:</b> 10.4255 <b>Direct Plan<sup>§</sup></b> <b>Growth:</b> 40.2626 <b>Quarterly Dividend:</b> 10.5550  <b>Benchmark:</b> I-Sec LI-BEX  <b>Monthly Average AUM:</b> ₹ 53.92 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 54.12 Crores (as on 30th October 2015)  <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> 9.77 years <b>Average Maturity:</b> 24.32 years <b>Yield to Maturity:</b> 7.73% <b>Expense Ratio:</b> Regular 1.51 Direct 0.86
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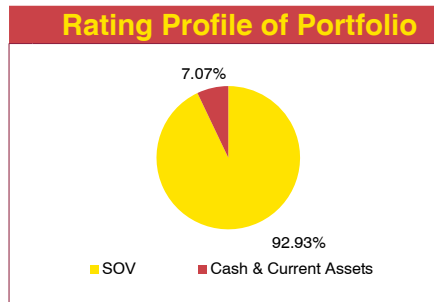
### Investment Performance - PF Plan - Regular Plan - Growth NAV as on September 30, 2015: ₹ 39.6358

Date of Inception: Oct 12, 1999	NAV Per Unit. * (₹)	Birla Sun Life Gilt Plus- PF Plan (%)	I-Sec LI-BEX # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Gilt Plus- PF Plan (₹)	I-Sec LI-BEX # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	9.00	N/A	N/A	39636	N/A	N/A
September 30, 2014 to September 30, 2015 (Absolute)	34.1730	15.99	15.70	13.76	11599	11570	11376
September 30, 2013 to September 30, 2014 (Absolute)	30.3169	12.72	12.85	6.85	11272	11285	10685
September 28, 2012 to September 30, 2013 (Absolute)	29.1687	3.94	2.96	2.45	10394	10296	10245

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 4. Total Schemes managed by Mr. Prasad Dhonde is 22. Total Schemes managed by Mr. Kaustubh Gupta is 92. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)



### Top Portfolio Holdings

Issuer	% to net Assets	Rating
8.17% GOI (MD 01/12/2044)	45.92%	SOV
8.13% GOI (MD 22/06/2045)	28.59%	SOV
7.59% GOI (MD 20/03/2029)	18.42%	SOV
Cash & Current Assets	7.07%	



# Birla Sun Life Constant Maturity 10 Year Gilt Fund

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

Savings Solutions

## What is it?

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

As on October 30, 2015

## Fund Details

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

**Application Amount for fresh subscription\*:** ₹ 5,000 (plus in multiples of ₹ 1)  
**Min. Addl. Investment:** ₹ 1,000 (plus in multiples of ₹ 1)

**SIP:**  
**Monthly:** Minimum ₹ 1,000/-

**NAV of Plans / Options (₹)**  
**Regular Plan**  
 Growth : 43.2632  
 Quarterly Dividend: 12.4775  
**Direct Plan<sup>§</sup>**  
 Growth: 43.5601  
 Quarterly Dividend: 11.2983  
**Benchmark:** I-Sec LI-BEX  
**Monthly Average AUM:** ₹ 73.22 Crores (as on 30th October 2015)  
**AUM as on last day:** ₹ 42.84 Crores (as on 30th October 2015)

**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:** 5.92 years  
**Average Maturity:** 8.75 years  
**Yield to Maturity:** 7.56%  
**Expense Ratio:**  
 Regular 0.50  
 Direct 0.15

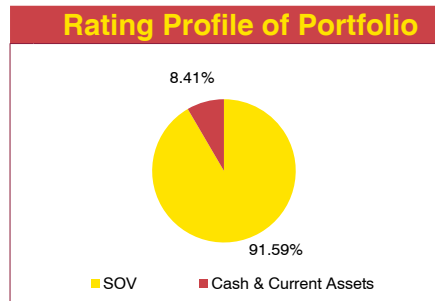
## Investment Performance - Regular Plan - Growth NAV as on September 30, 2015: ₹ 43.2786

Date of Inception: Oct 12, 1999	NAV Per Unit * (₹)	Birla Sun Life Constant Maturity 10 Year Gilt Fund (%)	I-Sec LI-BEX # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Constant Maturity 10 Year Gilt Fund (₹)	I-Sec LI-BEX # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	9.60	N/A	N/A	43279	N/A	N/A
September 30, 2014 to September 30, 2015 (Absolute)	38.3305	12.91	15.70	13.76	11291	11570	11376
September 30, 2013 to September 30, 2014 (Absolute)	36.0681	6.27	12.85	6.85	10627	11285	10685
September 28, 2012 to September 30, 2013 (Absolute)	35.2049	2.45	2.96	2.45	10245	10296	10245

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 4. Total Schemes managed by Mr. Prasad Dhonde is 22. Total Schemes managed by Mr. Kaustubh Gupta is 92. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)



## Top Portfolio Holdings

Issuer	% to net Assets	Rating
7.72% GOI (MD 25/05/2025)	90.38%	SOV
8.40% GOI (MD 28/07/2024)	1.21%	SOV
Cash & Current Assets	8.41%	

### What is it?

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

As on October 30, 2015

### Fund Details

<b>Fund Manager:</b> Mr. Prasad Dhonde & Mr. Kaustubh Gupta	Half Yearly Dividend: 10.6332 Dividend: 10.6742	<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>Managing Fund Since:</b> October 03, 2012 & June 20, 2014	<b>Direct Plan<sup>§</sup></b> Growth: 43.6296 Half Yearly Dividend: 11.1132 Dividend: 10.7335	
<b>Total Experience:</b> 16 years & 9 years	^ 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>Other Parameter</b> <b>Modified Duration:</b> 9.54 years <b>Average Maturity:</b> 22.14 years <b>Yield to Maturity:</b> 7.79% <b>Expense Ratio:</b> Regular 1.76 Direct 1.01
<b>Date of Allotment:</b> October 28, 1999		
<b>Type of Scheme:</b> An Open-ended Gilt Scheme	<b>Monthly Average AUM:</b> ₹ 971.26 Crores (as on 30th October 2015)	
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1)	<b>AUM as on last day:</b> ₹ 971.78 Crores (as on 30th October 2015)	
<b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)		
<b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-		
<b>NAV of Plans / Options (₹)^</b> <b>Regular Plan</b> Growth : 43.0738		

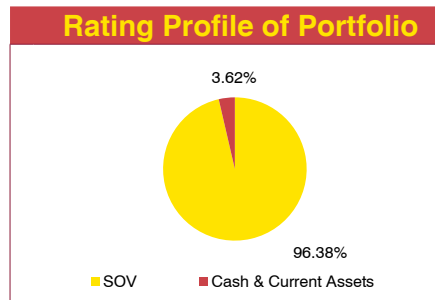
### Investment Performance - Long Term Plan - Regular Plan - Growth NAV as on September 30, 2015: ₹ 43.0581

Date of Inception: Oct 28, 1999	NAV Per Unit. * (₹)	Birla Sun Life Government Securities Fund - Long Term Plan (%)	I-Sec LI-BEX # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Government Securities Fund - Long Term Plan (₹)	I-Sec LI-BEX # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	9.60	N/A	N/A	43058	N/A	N/A
September 30, 2014 to September 30, 2015 (Absolute)	37.2439	15.61	15.70	13.76	11561	11570	11376
September 30, 2013 to September 30, 2014 (Absolute)	33.8221	10.12	12.85	6.85	11012	11285	10685
September 28, 2012 to September 30, 2013 (Absolute)	32.5112	4.03	2.96	2.45	10403	10296	10245

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 4. Total Schemes managed by Mr. Prasad Dhonde is 22. Total Schemes managed by Mr. Kaustubh Gupta is 92. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)



### Top Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
8.17% GOI (MD 01/12/2044)	47.86%	SOV	7.88% GOI (MD 19/03/2030)	2.59%	SOV
8.24% GOI (MD 10/11/2033)	13.87%	SOV	9.23% GOI (MD 23/12/2043)	2.59%	SOV
7.59% GOI (MD 20/03/2029)	10.70%	SOV	7.73% GOI (MD 19/12/2034)	2.06%	SOV
8.15% GOI (MD 24/11/2026)	10.51%	SOV	8.60% GOI (MD 02/06/2028)	1.41%	SOV
8.13% GOI (MD 22/06/2045)	4.78%	SOV	8.30% GOI (MD 02/07/2040)	0.01%	SOV

### What is it?

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

### Fund Details

As on October 30, 2015

<b>Fund Manager:</b> Mr. Prasad Dhonde & Mr. Kaustubh Gupta <b>Managing Fund Since:</b> October 03, 2012 & June 20, 2014 <b>Total Experience:</b> 16 years & 9 years <b>Date of Allotment:</b> October 28, 1999 <b>Type of Scheme:</b> An Open-ended Gilt Scheme  <b>Application Amount for fresh subscription*:</b> ₹ 5,000 (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 : 26.6841	<b>Daily Dividend:</b> 10.0031 <b>Weekly Dividend:</b> - <b>Direct Plan<sup>§</sup></b> <b>Growth:</b> 12.1360 <b>Daily Dividend:</b> 11.0353 <b>Weekly Dividend:</b> -  <b>Benchmark:</b> I-Sec SI-BEX  <b>Monthly Average AUM:</b> ₹ 0.77 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 0.80 Crores (as on 30th October 2015)  <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> 0.00 years <b>Average Maturity:</b> 0.01 years <b>Yield to Maturity:</b> 6.70% <b>Expense Ratio:</b> Regular 0.40 Direct 0.09
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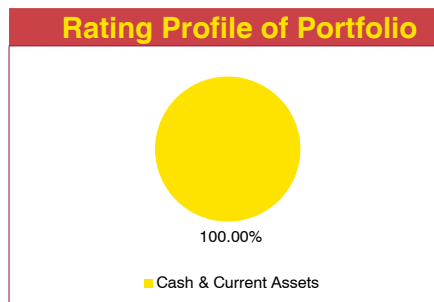
### Investment Performance - Short Term Plan - Regular Plan - Growth NAV as on September 30, 2015: ₹ 26.5495

Date of Inception: Oct 28, 1999	NAV Per Unit. * (₹)	Birla Sun Life Government Securities Fund - Short Term Plan (%)	I-Sec SI-BEX # (%)	CRISIL 1 Year T - Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Government Securities Fund - Short Term Plan (₹)	I-Sec SI-BEX # (₹)	CRISIL 1 Year T - Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	6.32	N/A	6.46	26550	N/A	27098
September 30, 2014 to September 30, 2015 (Absolute)	24.7407	7.31	9.91	8.86	10731	10991	10886
September 30, 2013 to September 30, 2014 (Absolute)	22.9148	7.97	8.93	8.35	10797	10893	10835
September 28, 2012 to September 30, 2013 (Absolute)	21.1916	8.13	7.15	5.70	10813	10715	10570

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 4. Total Schemes managed by Mr. Prasad Dhonde is 22. Total Schemes managed by Mr. Kaustubh Gupta is 92. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)



### Top Portfolio Holdings

Issuer	% to net Assets
Cash & Current Assets	100.00%



### 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.

### Fund Details

As on October 30, 2015

<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>Direct Plan<sup>§</sup></b> <b>Growth:</b> 15.7092 <b>Dividend:</b> 11.0557  <b>Benchmark:</b> CRISIL Liquid Fund Index  <b>Monthly Average AUM:</b> ₹ 1117.29 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 1220.34 Crores (as on 30th October 2015)  <b>Load Structure (as % of NAV) (Incl. for SIP)</b> <b>Entry Load:</b> Nil <b>Exit Load<sup>**</sup>:</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 <b>**Exit Load is NIL for units issued in Dividend Reinvestment.</b> (w.e.f. August 03, 2015)  <b>Other Parameter</b> <b>Portfolio Turnover:</b> 9.74 <b>Expense Ratio:</b> Regular 0.92 Direct 0.32
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP:</b> <b>Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth : 15.5157 Dividend: 10.9257		

### Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 15.4293

Date of Inception: July 24, 2009	NAV Per Unit. * (₹)	Birla Sun Life Enhanced Arbitrage Fund (%)	CRISIL Liquid Fund Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Enhanced Arbitrage Fund (₹)	CRISIL Liquid Fund Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	7.26	7.68	8.96	15429	15804	17007
September 30, 2014 to September 30, 2015 (Absolute)	14.2556	8.23	8.56	-1.79	10823	10856	9821
September 30, 2013 to September 30, 2014 (Absolute)	13.1850	8.12	9.49	37.41	10812	10949	13741
September 28, 2012 to September 30, 2013 (Absolute)	12.1647	8.39	8.59	3.29	10839	10859	10329

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

**Past performance may or may not be sustained in future.** Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Lovelish Solanki is 3. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

### Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating	Issuer	% to net Assets	Rating
HDFC Bank Ltd	8.18%		Housing Development Finance Corporation Ltd	4.00%	ICRA A1+
Reliance Industries Ltd	7.51%		Allahabad Bank	3.69%	
Axis Bank Ltd	5.06%		ICICI Bank Ltd	3.43%	
Maruti Suzuki India Ltd	4.35%		Housing Development Finance Corporation Ltd	3.13%	
Tata Motors Finance Ltd	4.06%	ICRA A1+	Corporation Bank	2.46%	



# Birla Sun Life Active Debt Multi Manager FoF Scheme

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

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.

## Fund Details

As on October 30, 2015

<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> December 29, 2006 <b>Type of Scheme:</b> An Open ended Fund of Funds Scheme	<b>Dividend:</b> 12.5147  <b>Benchmark:</b> CRISIL Composite Bond Fund Index  <b>Monthly Average AUM:</b> ₹ 106.33 Crores (as on 30th October 2015)  <b>AUM as on last day:</b> ₹ 106.17 Crores (as on 30th October 2015)  <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 1.18 Direct 0.68
<b>Application Amount for fresh subscription*:</b> ₹ 5,000 (plus in multiples of ₹ 1) <b>Min. Addl. Investment:</b> ₹ 1,000 (plus in multiples of ₹ 1)  <b>SIP: Monthly:</b> Minimum ₹ 1,000/-  <b>NAV of Plans / Options (₹)</b> <b>Regular Plan</b> Growth: 19.7530 Dividend: 12.3865 <b>Direct Plan<sup>§</sup></b> Growth: 19.9784		

## Investment Performance - Regular Plan - Growth

NAV as on September 30, 2015: ₹ 19.7607

Date of Inception: Dec 29, 2006	NAV Per Unit. * (₹)	Birla Sun Life Active Debt Multi Manager FoF Scheme (%)	CRISIL Composite Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Active Debt Multi Manager FoF Scheme (₹)	CRISIL Composite Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	8.09	7.51	6.58	19761	18862	17469
September 30, 2014 to September 30, 2015 (Absolute)	17.4832	13.03	12.56	13.76	11303	11256	11376
September 30, 2013 to September 30, 2014 (Absolute)	16.1314	8.38	11.61	6.85	10838	11161	10685
September 28, 2012 to September 30, 2013 (Absolute)	15.3409	5.15	3.49	2.45	10515	10349	10245

# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above. Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shravan Sreenivasula is 9. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

<sup>§</sup>'Direct Plan' is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website [www.birlasunlife.com](http://www.birlasunlife.com)

"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."

## Top Portfolio Holdings

Issuer	% to net Assets	Issuer	% to net Assets
IDFC Dynamic Bond Fund-Direct Plan-Growth	28.29%	Cash & Current Assets	0.54%
ICICI Prudential Gilt Fund Inv Plan PF Opt-Dir Plan-Grw	23.48%	Net receivables / payables	-0.22%
Birla Sun Life Govt Sec. Long Term Grwth Direct	23.25%		
Templeton India Govt.Sec. Fund-Long Term Direct Gr	12.98%		
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	11.68%		

## Portfolios



To ensure that you strategically make all your investment moves, we provide you with the complete portfolio holdings of our funds.



# Portfolio

## Wealth Creation Solutions

### Birla Sun Life '95 Fund

Allocation as a % of Net Assets	Rating	%
Talwandi Sabo Power Ltd	CRISIL AA (SO)	6.54%
8.15% GOI (MD 24/11/2026)	SOV	5.25%
ICICI Bank Ltd		3.21%
HDFC Bank Ltd		3.06%
9.20% GOI (MD 30/09/2030)	SOV	2.71%
Infosys Ltd		2.69%
IDBI Bank Ltd	CRISIL AA-	2.45%
Sun Pharmaceuticals Industries Ltd		2.32%
8.17% GOI (MD 01/12/2044)	SOV	2.28%
Maruti Suzuki India Ltd		1.98%
Reliance Industries Ltd		1.88%
Tata Motors Ltd		1.85%
8.60% GOI (MD 02/06/2028)	SOV	1.81%
8.13% GOI (MD 22/06/2045)	SOV	1.77%
Zee Entertainment Enterprises Ltd		1.64%
Tata Chemicals Ltd		1.62%
Larsen & Toubro Ltd		1.57%
HCL Technologies Ltd		1.51%
Indusind Bank Ltd		1.39%
Yes Bank Ltd		1.35%
Crompton Greaves Ltd		1.32%
Axis Bank Ltd		1.31%
Tech Mahindra Ltd		1.31%
8.12% GOI (MD 10/12/2020)	SOV	1.24%
Pfizer Ltd		1.22%
Federal Bank Ltd		1.19%
Cummins India Ltd		1.08%
FAG Bearings India Ltd		1.03%
NIFTY_26/11/2015		1.03%
Natco Pharma Ltd		1.01%
Coal India Ltd		0.99%
Hindustan Petroleum Corporation Ltd		0.98%
Sun TV Network Ltd		0.97%
Finolex Cables Ltd		0.95%
SKS Microfinance Ltd		0.94%
Grasim Industries Ltd		0.93%
Sundaram Finance Ltd		0.91%
Muthoot Finance Ltd		0.90%
Repcos Home Finance Ltd		0.83%
Indian Oil Corporation Ltd		0.80%
Bajaj Finance Ltd		0.77%
Bank Of Baroda		0.76%
Bharat Electronics Ltd		0.76%
ITC Ltd		0.74%
7.59% GOI (MD 20/03/2029)	SOV	0.73%
Gujarat State Petronet Ltd		0.70%
State Bank of India		0.70%
Shoppers Stop Ltd		0.69%
Whirlpool of India Ltd		0.68%
PTC India Ltd		0.66%
Dr Reddys Laboratories Ltd		0.63%
Bayer Cropscience Ltd		0.63%
LIC Housing Finance Ltd		0.62%
Hindustan Zinc Ltd		0.62%
MRF Ltd		0.61%
Kotak Mahindra Bank Ltd		0.61%
Ashoka Buildcon Ltd		0.60%
Cadila Healthcare Ltd		0.58%
Tata Steel Ltd		0.56%
Jagran Prakashan Ltd		0.55%
Apollo Tyres Ltd		0.54%
Raymond Ltd		0.48%
Cyient Limited		0.48%
Edelweiss Financial Services Ltd		0.48%
Lupin Ltd		0.47%
Colgate Palmolive India Ltd		0.47%
Inox Wind Ltd		0.43%
Eicher Motors Ltd		0.43%
Bharat Forge Ltd		0.42%
Just Dial Limited		0.39%
Orient Cement Ltd		0.39%
Jet Airways India Ltd		0.39%
Berger Paints India Ltd		0.39%
Housing Development Finance Corporation Ltd		0.37%
Procter & Gamble Hygiene and Health Care Ltd		0.37%
BHEL_26/11/2015		0.36%
Glaxosmithkline Consumer Healthcare Ltd		0.36%
Ambuja Cements Ltd		0.34%
Divis Laboratories Ltd		0.34%
Persistent Systems Ltd		0.33%
Tata Communications Ltd		0.33%

Bata India Ltd	0.32%
Tata Motors Ltd DVR Shares	0.31%
Mindtree Ltd	0.31%
Bosch Ltd	0.28%
IDFC Bank Ltd	0.22%
Oracle Financial Services Software Ltd	0.22%
NCC Ltd	0.22%
Titan Company Limited	0.21%
Coffee Day Enterprises Limited	0.19%
Petronet LNG Ltd	0.18%
Voltas Ltd	0.17%
IDFC Ltd.	0.17%
Blue Star Ltd	0.06%
Hexaware Technologies Ltd	0.05%
6% Cum. NCv. Prefer Zee Entertainment Enter'es Ltd	0.02%
Globsyn Technologies Ltd	0.00%
Brillio Technologies Pvt Ltd	0.00%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	5.52%
<b>Total</b>	<b>100.00%</b>

### Birla Sun Life Frontline Equity Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		6.42%
Infosys Ltd		5.49%
ICICI Bank Ltd		4.44%
Reliance Industries Ltd		4.00%
Maruti Suzuki India Ltd		3.67%
ITC Ltd		3.33%
Larsen & Toubro Ltd		3.26%
NIFTY_26/11/2015		2.94%
Indusind Bank Ltd		2.94%
Axis Bank Ltd		2.73%
Tech Mahindra Ltd		2.65%
Dr Reddys Laboratories Ltd		2.56%
Sun Pharmaceuticals Industries Ltd		2.49%
HCL Technologies Ltd		2.48%
Tata Motors Ltd		2.43%
Grasim Industries Ltd		2.10%
Cummins India Ltd		2.02%
Power Grid Corporation of India Ltd		1.86%
Crompton Greaves Ltd		1.86%
Coal India Ltd		1.84%
Zee Entertainment Enterprises Ltd		1.80%
Tata Consultancy Services Ltd		1.68%
LIC Housing Finance Ltd		1.50%
State Bank of India		1.46%
Lupin Ltd		1.42%
Kotak Mahindra Bank Ltd		1.36%
Federal Bank Ltd		1.27%
Britannia Industries Ltd		1.11%
Indian Oil Corporation Ltd		1.04%
Bajaj Finance Ltd		1.01%
Godrej Consumer Products Ltd		0.95%
Housing Development Finance Corporation Ltd		0.93%
Bank Of Baroda		0.92%
Yes Bank Ltd		0.90%
Bosch Ltd		0.89%
Muthoot Finance Ltd		0.85%
Reliance Capital Ltd		0.80%
Sanofi India Ltd		0.76%
Hero MotoCorp Ltd		0.75%
Hindustan Zinc Ltd		0.75%
ACC Ltd		0.70%
United Spirits Ltd		0.70%
Hindustan Petroleum Corporation Ltd		0.70%
Motherson Sumi Systems Ltd		0.61%
Bayer Cropscience Ltd		0.60%
Bharti Airtel Ltd		0.59%
Glaxosmithkline Pharmaceuticals Ltd		0.58%
Bharat Petroleum Corp Ltd		0.57%
Eicher Motors Ltd		0.56%
Alstom India Limited		0.52%
IRB Infrastructure Developers Ltd		0.49%
Oil & Natural Gas Corporation Ltd		0.47%
Glenmark Pharmaceuticals Ltd		0.46%
Glaxosmithkline Consumer Healthcare Ltd		0.45%
Mahindra & Mahindra Ltd		0.43%
Bajaj Auto Ltd		0.42%
Wipro Ltd		0.40%
IDFC Bank Ltd		0.40%
Coromandel International Ltd		0.40%
Akzo India Nobel Ltd		0.36%

Tata Motors Ltd DVR Shares		0.35%
Vedanta Ltd		0.33%
Housing Development Finance Corporation Ltd		0.33%
IDFC Ltd.		0.30%
Jagran Prakashan Ltd		0.28%
Ultratech Cement Ltd		0.26%
Titan Company Limited		0.24%
D.B.Corp Ltd		0.23%
Procter & Gamble Hygiene and Health Care Ltd		0.23%
Oberoi Realty Ltd		0.22%
MARUTI_26/11/2015		0.20%
Hindustan Unilever Ltd		0.10%
Jet Airways India Ltd		0.07%
NTPC Ltd	CRISIL AAA	0.05%
IL&FS Transportation Networks Ltd		0.04%
6% Cum. NCv. Prefer Zee Entertainment Enter'es Ltd		0.02%
AXISBANK_26/11/2015		-0.04%
LUPIN_26/11/2015		-0.49%
Cash & Current Assets		8.83%
Net receivables / payables		-5.64%
<b>Total</b>		<b>100.00%</b>

### Birla Sun Life Top 100 Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		6.70%
Infosys Ltd		5.55%
Reliance Industries Ltd		4.17%
ICICI Bank Ltd		3.99%
Maruti Suzuki India Ltd		3.74%
HCL Technologies Ltd		3.07%
Larsen & Toubro Ltd		3.02%
Indusind Bank Ltd		2.98%
Sun Pharmaceuticals Industries Ltd		2.96%
Axis Bank Ltd		2.83%
ITC Ltd		2.77%
Tech Mahindra Ltd		2.76%
Dr Reddys Laboratories Ltd		2.56%
Indian Oil Corporation Ltd		2.49%
Grasim Industries Ltd		2.25%
Tata Consultancy Services Ltd		2.00%
Tata Motors Ltd		1.97%
Power Grid Corporation of India Ltd		1.89%
Crompton Greaves Ltd		1.80%
LIC Housing Finance Ltd		1.76%
Cadila Healthcare Ltd		1.73%
Coal India Ltd		1.65%
Cummins India Ltd		1.63%
Lupin Ltd		1.54%
Bharat Electronics Ltd		1.52%
State Bank of India		1.49%
Zee Entertainment Enterprises Ltd		1.37%
Federal Bank Ltd		1.23%
MRF Ltd		1.21%
Sanofi India Ltd		1.14%
Housing Development Finance Corporation Ltd		1.11%
Muthoot Finance Ltd		0.94%
Yes Bank Ltd		0.94%
Gujarat State Petronet Ltd		0.92%
Bata India Ltd		0.92%
Kotak Mahindra Bank Ltd		0.91%
Apollo Tyres Ltd		0.91%
Bank Of Baroda		0.89%
Bajaj Finserv Ltd		0.86%
Bharti Airtel Ltd		0.83%
Tata Chemicals Ltd		0.74%
Pfizer Ltd		0.71%
PTC India Ltd		0.65%
Britannia Industries Ltd		0.62%
Eicher Motors Ltd		0.56%
Colgate Palmolive India Ltd		0.53%
Oracle Financial Services Software Ltd		0.53%
Cognizant Technology Solutions Corp		0.50%
Tata Communications Ltd		0.49%
IDFC Bank Ltd		0.47%
Ultratech Cement Ltd		0.45%
Mahindra & Mahindra Ltd		0.42%
Glaxosmithkline Consumer Healthcare Ltd		0.41%
Shoppers Stop Ltd		0.39%
Vedanta Ltd		0.37%
ACC Ltd		0.37%
Hindalco Industries Ltd		0.37%
Motherson Sumi Systems Ltd		0.37%
Tata Motors Ltd DVR Shares		0.37%
Hindustan Zinc Ltd		0.36%



# Portfolio

IDFC Ltd.	0.36%
Glaxosmithkline Pharmaceuticals Ltd	0.33%
Housing Development Finance Corporation Ltd	0.32%
Coromandel International Ltd	0.28%
Akzo India Nobel Ltd	0.27%
Bosch Ltd	0.26%
Oberoi Realty Ltd	0.24%
Jet Airways India Ltd	0.22%
Oil India Ltd	0.20%
Shriram Transport Finance Company Ltd	0.19%
Hindustan Petroleum Corporation Ltd	0.15%
Bank of India Ltd	0.14%
NTPC Ltd	0.08%
6% Cum. NCv. Prefer Zee Entertainment Enter'es Ltd	0.01%
Cash & Current Assets	2.50%
Net receivables / payables	-0.23%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Equity Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	6.89%
Maruti Suzuki India Ltd	4.77%
Infosys Ltd	4.33%
ICICI Bank Ltd	3.99%
Sun Pharmaceuticals Industries Ltd	3.82%
Tata Chemicals Ltd	3.74%
Indusind Bank Ltd	3.41%
Tech Mahindra Ltd	3.34%
HCL Technologies Ltd	3.33%
Axis Bank Ltd	2.86%
Larsen & Toubro Ltd	2.57%
Tata Communications Ltd	2.51%
Dr Reddys Laboratories Ltd	2.31%
Dishman Pharma & Chemicals Ltd	2.28%
Ultratech Cement Ltd	2.11%
LIC Housing Finance Ltd	2.06%
Strides Arcolab Ltd	1.67%
Lupin Ltd	1.66%
Glenmark Pharmaceuticals Ltd	1.60%
Bajaj Finance Ltd	1.58%
Bank Of Baroda	1.53%
Tata Motors Ltd	1.49%
Kansai Nerolac Paints Ltd	1.39%
United Spirits Ltd	1.38%
Eicher Motors Ltd	1.33%
Cummins India Ltd	1.16%
Kotak Mahindra Bank Ltd	1.12%
Bharat Forge Ltd	1.11%
Cox and Kings Ltd	1.09%
Hexaware Technologies Ltd	1.09%
Dalmia Bharat Limited	1.08%
Cholamandalam Investment and Finance Company Ltd	1.05%
Coal India Ltd	1.03%
Blue Star Ltd	0.99%
UPL Limited	0.97%
Karur Vysya Bank Ltd	0.91%
Century Textiles & Industries Ltd	0.89%
IDFC Bank Ltd	0.88%
VA Tech Wabag Ltd	0.87%
Glaxosmithkline Consumer Healthcare Ltd	0.86%
Cairn India Ltd	0.82%
Grasim Industries Ltd	0.79%
Radico Khaitan Ltd	0.78%
IDFC Ltd.	0.66%
Indian Bank	0.64%
Kewal Kiran Clothing Limited	0.61%
Motherson Sumi Systems Ltd	0.55%
Bata India Ltd	0.54%
Asian Paints Ltd	0.54%
AIA Engineering Ltd	0.53%
Indian Oil Corporation Ltd	0.51%
Vedanta Ltd	0.48%
The Jammu and Kashmir Bank Ltd	0.47%
Shasun Pharmaceuticals Ltd	0.46%
Reliance Industries Ltd	0.45%
SKS Microfinance Ltd	0.37%
DQ Entertainment International Ltd	0.11%
Megasoft Ltd	0.03%
Mms Infrastr Ltd	0.00%
MAESTROS MEDILINE SYSTEMS LIMITED	0.00%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	6.33%
Net receivables / payables	1.24%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Long Term Advantage Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	5.53%
Infosys Ltd	5.09%

Tech Mahindra Ltd	3.49%
Gulf Oil Lubricants India Ltd	3.41%
Indusind Bank Ltd	3.33%
HCL Technologies Ltd	2.82%
ITC Ltd	2.63%
ICICI Bank Ltd	2.59%
Maruti Suzuki India Ltd	2.45%
Castrol India Ltd (FV Rs. 5/-)	2.32%
Sun Pharmaceuticals Industries Ltd	2.16%
Housing Development Finance Corporation Ltd	2.15%
Axis Bank Ltd	1.84%
Hindustan Petroleum Corporation Ltd	1.81%
Dalmia Bharat Limited	1.74%
Sanofi India Ltd	1.74%
Wabco India Ltd	1.72%
Federal Bank Ltd	1.66%
Dewan Housing Finance Corporation Ltd	1.59%
UPL Limited	1.57%
Mahindra & Mahindra Ltd	1.55%
IRB Infrastructure Developers Ltd	1.53%
Tata Communications Ltd	1.53%
Larsen & Toubro Ltd	1.46%
Cummins India Ltd	1.40%
Britannia Industries Ltd	1.33%
Godrej Consumer Products Ltd	1.27%
Tata Steel Ltd	1.26%
Reppo Home Finance Ltd	1.20%
LIC Housing Finance Ltd	1.15%
Glaxosmithkline Consumer Healthcare Ltd	1.13%
Kotak Mahindra Bank Ltd	1.12%
Cadila Healthcare Ltd	1.11%
Tata Motors Ltd	1.10%
Tata Chemicals Ltd	1.06%
Crompton Greaves Ltd	1.04%
Eicher Motors Ltd	1.03%
Orient Refractories Limited	1.03%
Cyient Limited	1.03%
Thomas Cook India Ltd	1.02%
Yes Bank Ltd	1.01%
Natco Pharma Ltd	0.99%
Glenmark Pharmaceuticals Ltd	0.95%
Orient Cement Ltd	0.93%
Coal India Ltd	0.93%
State Bank of India	0.87%
Divis Laboratories Ltd	0.86%
SKS Microfinance Ltd	0.85%
Muthoot Finance Ltd	0.84%
Gujarat Fluorochemicals Ltd	0.82%
Persistent Systems Ltd	0.80%
Bank Of Baroda	0.79%
Motherson Sumi Systems Ltd	0.78%
Indian Bank	0.75%
OMKAR SPECIALITY CHEMICALS LIMITED	0.74%
Vedanta Ltd	0.73%
KPIT Technologies Limited	0.68%
Coromandel International Ltd	0.66%
J.Kumar Infraprojects Ltd	0.64%
United Spirits Ltd	0.64%
PNC Infratech Limited	0.61%
Titan Company Limited	0.60%
Chennai Petroleum Corporation Ltd	0.59%
Hindustan Zinc Ltd	0.57%
IDFC Bank Ltd	0.56%
Reliance Industries Ltd	0.51%
Shoppers Stop Ltd	0.48%
Bata India Ltd	0.45%
IDFC Ltd.	0.42%
Cash & Current Assets	3.15%
Net receivables / payables	-0.15%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life MNC Fund

Allocation as a % of Net Assets	Rating	%
Bosch Ltd		9.36%
Maruti Suzuki India Ltd		8.96%
Bayer Cropscience Ltd		7.36%
ICRA Ltd		7.12%
Pfizer Ltd		7.10%
Honeywell Automation India Ltd		6.74%
Glaxosmithkline Pharmaceuticals Ltd		6.63%
Gillette India Ltd		6.20%
Kotak Mahindra Bank Ltd		5.34%
Hindustan Unilever Ltd		5.28%
Hitachi Home and Life Solution India Ltd		3.97%
Thomas Cook India Ltd		3.58%
Capital First Limited		2.68%
Cummins India Ltd		2.45%
Kansai Nerolac Paints Ltd		1.66%
Wabco India Ltd		1.54%
Crisil Ltd		1.33%
Bata India Ltd		0.99%
ACC Ltd		0.76%
FAG Bearings India Ltd		0.72%
SML Isuzu Ltd		0.71%

Colgate Palmolive India Ltd	0.68%
Oracle Financial Services Software Ltd	0.65%
Procter & Gamble Hygiene and Health Care Ltd	0.56%
Ambuja Cements Ltd	0.40%
Nestle India Ltd	0.39%
Blue Dart Express Ltd	0.36%
ITC Ltd	0.34%
Alstom T&D India Ltd	0.34%
Siemens Ltd	0.33%
Sanofi India Ltd	0.30%
ITD Cementation India Ltd	0.28%
Federal-Mogul Goetze (India) Ltd	0.27%
Alstom India Limited	0.26%
Akzo India Nobel Ltd	0.23%
Disa India Ltd	0.22%
Castrol India Ltd (FV Rs. 5/-)	0.21%
ABB India Ltd	0.21%
Schneider Electric Infrastructure Ltd	0.11%
Mphasis Ltd	0.04%
Blue Dart Express Ltd	ICRA AA 0.00%
Blue Dart Express Ltd	ICRA AA 0.00%
Blue Dart Express Ltd	ICRA AA 0.00%
Jainpur Straw Brd and Paper Ltd	0.00%
Maruti Cottex Ltd	0.00%
Sree Jayalaxshmi Autospin Ltd	0.00%
Sri Venkatesha Mill Ltd	0.00%
Visakha Aqua Farm Ltd	0.00%
Cash & Current Assets	3.49%
Net receivables / payables	-0.15%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Dividend Yield Plus

Allocation as a % of Net Assets	%
Infosys Ltd	6.95%
ICICI Bank Ltd	6.78%
Cummins India Ltd	5.63%
Pfizer Ltd	5.19%
Axis Bank Ltd	4.05%
Sanofi India Ltd	3.18%
Tata Consultancy Services Ltd	2.95%
ITC Ltd	2.93%
HCL Technologies Ltd	2.90%
Orient Cement Ltd	2.83%
Sundaram Finance Ltd	2.80%
Oracle Financial Services Software Ltd	2.72%
Bajaj Auto Ltd	2.45%
Akzo India Nobel Ltd	2.36%
Kewal Kiran Clothing Limited	2.21%
Hindustan Zinc Ltd	2.13%
Housing Development Finance Corporation Ltd	1.99%
Greaves Cotton Ltd	1.95%
Crompton Greaves Ltd	1.74%
Muthoot Finance Ltd	1.58%
Bharat Petroleum Corp Ltd	1.42%
Alstom India Limited	1.39%
Procter & Gamble Hygiene and Health Care Ltd	1.33%
Federal Bank Ltd	1.33%
Jagran Prakashan Ltd	1.33%
Gateway Distriparks Ltd	1.31%
Hindustan Petroleum Corporation Ltd	1.27%
Oil India Ltd	1.24%
Atul Auto Ltd	1.20%
Multi Commodity Exchange of India Ltd	1.17%
ACC Ltd	1.12%
Cairn India Ltd	1.10%
The Jammu and Kashmir Bank Ltd	1.10%
Apar Industries Ltd	1.09%
Hindustan Unilever Ltd	1.05%
Credit Analysis and Research Limited	1.04%
D.B.Corp Ltd	1.03%
State Bank of India	0.99%
Coal India Ltd	0.92%
Kaveri Seed Company Ltd	0.89%
Kotak Mahindra Bank Ltd	0.87%
PTC India Ltd	0.85%
Orient Refractories Limited	0.79%
Karur Vysya Bank Ltd	0.78%
Bank Of Baroda	0.76%
Automotive Axles Ltd	0.74%
Gujarat Mineral Development Ltd	0.69%
Gujarat Industries Power Company Ltd	0.66%
Indian Bank	0.61%
VRL Logistic Ltd	0.61%
Oriental Hotels Ltd	0.57%
Vedanta Ltd	0.55%
Orbit Exports Ltd	0.55%
Hindalco Industries Ltd	0.33%
Castrol India Ltd (FV Rs. 5/-)	0.26%
Birla Corporation Ltd	0.11%
6% Cum. NCv. Prefer Zee Entertainment Enter'es Ltd	0.08%
Sonata Software Ltd	0.01%
Cash & Current Assets	1.75%
Net receivables / payables	-0.21%
<b>Total</b>	<b>100.00%</b>

# Portfolio

## Birla Sun Life Midcap Fund

Allocation as a % of Net Assets	%
Yes Bank Ltd	3.20%
Britannia Industries Ltd	3.14%
Gujarat State Petronet Ltd	3.00%
SKS Microfinance Ltd	2.79%
PNC Infratech Limited	2.75%
LIC Housing Finance Ltd	2.49%
Solar Industries (I) Ltd	2.46%
Crompton Greaves Ltd	2.26%
IRB Infrastructure Developers Ltd	2.23%
Federal Bank Ltd	2.11%
Emami Ltd	2.08%
MRF Ltd	1.96%
Tech Mahindra Ltd	1.92%
Bajaj Finserv Ltd	1.91%
Hitachi Home and Life Solution India Ltd	1.91%
Divis Laboratories Ltd	1.87%
Eicher Motors Ltd	1.84%
Mindtree Ltd	1.77%
Glenmark Pharmaceuticals Ltd	1.77%
Bayer Cropscience Ltd	1.73%
Mahindra CIE Automotive Ltd	1.66%
J.Kumar Infraprojects Ltd	1.62%
Volta Ltd	1.47%
Apollo Tyres Ltd	1.43%
Cyient Limited	1.39%
Finolex Cables Ltd	1.37%
Karur Vysya Bank Ltd	1.36%
Tube Investments of India Ltd	1.36%
Firstsource Solutions Ltd	1.36%
Cadila Healthcare Ltd	1.35%
Kalpataru Power Transmission Ltd	1.35%
FAG Bearings India Ltd	1.34%
Aditya Birla Nuvo Ltd	1.34%
Indian Oil Corporation Ltd	1.30%
Pfizer Ltd	1.29%
Indusind Bank Ltd	1.26%
Gujarat Fluorochemicals Ltd	1.26%
Union Bank of India	1.22%
Aurobindo Pharma Ltd	1.19%
Glaxosmithkline Consumer Healthcare Ltd	1.17%
Simplex Infrastructures Ltd	1.10%
Natco Pharma Ltd	1.09%
HSIL Ltd	1.09%
KPIT Technologies Limited	1.07%
Edelweiss Financial Services Ltd	1.03%
Torrent Pharmaceuticals Ltd	1.00%
Jyothy Laboratories Ltd	1.00%
Hindustan Petroleum Corporation Ltd	1.00%
Colgate Palmolive India Ltd	0.99%
Oberoi Realty Ltd	0.97%
Sundaram Finance Ltd	0.96%
Grasim Industries Ltd	0.96%
Capital First Limited	0.96%
Monte Carlo Fashions Ltd	0.94%
Hexaware Technologies Ltd	0.93%
Petronet LNG Ltd	0.87%
Hinduja Global Solutions Ltd	0.85%
Balkrishna Industries Ltd	0.85%
IDFC Ltd.	0.84%
Reliance Capital Ltd	0.83%
Sanghi Industries Ltd	0.83%
Bajaj Corp Ltd	0.80%
Akzo India Nobel Ltd	0.76%
Prabhat Dairy Ltd	0.71%
Bharat Electronics Ltd	0.63%
Dewan Housing Finance Corporation Ltd	0.63%
Pennar Engineered Building Systems Ltd	0.31%
Coffee Day Enterprises Limited	0.17%
Cash & Current Assets	3.87%
Net receivables / payables	-0.31%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Small & Midcap Fund

Allocation as a % of Net Assets	%
Yes Bank Ltd	2.88%
Pennar Engineered Building Systems Ltd	2.75%
Natco Pharma Ltd	2.75%
Kansai Nerolac Paints Ltd	2.70%
IRB Infrastructure Developers Ltd	2.67%
Wabco India Ltd	2.67%
Sanghi Industries Ltd	2.66%
Repco Home Finance Ltd	2.61%
Tube Investments of India Ltd	2.53%
Gujarat State Petronet Ltd	2.46%
Sanofi India Ltd	2.35%

PNC Infratech Limited	2.19%
Firstsource Solutions Ltd	2.18%
KEC International Ltd	2.18%
Bajaj Corp Ltd	2.17%
Crompton Greaves Ltd	2.12%
SKS Microfinance Ltd	2.11%
Finolex Cables Ltd	2.08%
Sterlite Technologies Ltd	2.03%
Capital First Limited	2.01%
Cyient Limited	1.98%
IDFC Ltd.	1.92%
Divis Laboratories Ltd	1.88%
Dewan Housing Finance Corporation Ltd	1.83%
Solar Industries (I) Ltd	1.83%
Federal Bank Ltd	1.77%
Mindtree Ltd	1.70%
Union Bank of India	1.70%
Cholamandalam Investment and Finance Company Ltd	1.69%
Exide Industries Ltd	1.68%
Jyothy Laboratories Ltd	1.67%
V-Mart Retail Limited	1.65%
Glenmark Pharmaceuticals Ltd	1.62%
Dalmia Bharat Limited	1.61%
Birla Corporation Ltd	1.60%
Karur Vysya Bank Ltd	1.57%
GRANULES INDIA LIMITED	1.56%
Oberoi Realty Ltd	1.55%
NIIT Technologies Ltd	1.53%
Monte Carlo Fashions Ltd	1.48%
SRF Ltd	1.44%
Kalpataru Power Transmission Ltd	1.41%
Prabhat Dairy Ltd	1.21%
Apollo Tyres Ltd	1.18%
HSIL Ltd	1.14%
Relaxo Footwears Limited	1.13%
Inox Wind Ltd	1.08%
Hexaware Technologies Ltd	1.04%
S H Kelkar & Company Ltd	1.03%
Ashok Leyland Ltd	1.02%
Tata Global Beverages Ltd	1.01%
Mangalore Refinery & Petrochemicals Ltd	1.01%
Disa India Ltd	0.78%
Cash & Current Assets	3.51%
Net receivables / payables	0.08%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Advantage Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	6.19%
Eicher Motors Ltd	5.65%
Yes Bank Ltd	4.91%
Natco Pharma Ltd	4.57%
Maruti Suzuki India Ltd	4.54%
Tata Consultancy Services Ltd	4.41%
Cummins India Ltd	4.04%
Indusind Bank Ltd	3.96%
Infosys Ltd	3.94%
Sun Pharmaceuticals Industries Ltd	3.67%
Repco Home Finance Ltd	3.22%
Bharat Electronics Ltd	3.01%
Dr Reddys Laboratories Ltd	2.73%
Axis Bank Ltd	2.40%
Dalmia Bharat Limited	2.36%
Orient Cement Ltd	2.20%
Volta Ltd	2.16%
LIC Housing Finance Ltd	2.02%
Bajaj Finance Ltd	1.96%
Emami Ltd	1.82%
Cyient Limited	1.74%
Alstom T&D India Ltd	1.69%
ICICI Bank Ltd	1.66%
Bank Of Baroda	1.62%
Torrent Pharmaceuticals Ltd	1.56%
VA Tech Wabag Ltd	1.51%
GRANULES INDIA LIMITED	1.47%
HCL Technologies Ltd	1.40%
V GUARD INDUSTRIES LIMITED	1.26%
PI Industries Ltd	1.25%
Ultratech Cement Ltd	1.24%
Bosch Ltd	1.21%
Thomas Cook India Ltd	1.19%
Capital First Limited	1.19%
Aurobindo Pharma Ltd	1.16%
Wabco India Ltd	1.14%
Berger Paints India Ltd	1.12%
AIA Engineering Ltd	1.11%
Cadila Healthcare Ltd	1.02%
Bayer Cropscience Ltd	0.87%
Kalpataru Power Transmission Ltd	0.78%
Persistent Systems Ltd	0.70%
Atul Auto Ltd	0.66%
Astra Microwave Products Ltd	0.28%
Dharti Dredging	0.23%
Karrox Technologies Ltd	0.00%
Cash & Current Assets	2.60%
Net receivables / payables	-1.40%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life India GenNext Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	6.21%
Maruti Suzuki India Ltd	4.56%
Eicher Motors Ltd	4.25%
Sun Pharmaceuticals Industries Ltd	3.96%
Indusind Bank Ltd	3.59%
ICICI Bank Ltd	3.55%
Britannia Industries Ltd	3.32%
Axis Bank Ltd	2.93%
ITC Ltd	2.87%
Bajaj Corp Ltd	2.80%
Emami Ltd	2.71%
United Spirits Ltd	2.69%
Housing Development Finance Corporation Ltd	2.58%
Asian Paints Ltd	2.50%
Jyothy Laboratories Ltd	2.47%
Repco Home Finance Ltd	2.43%
Page Industries Ltd	2.41%
Kotak Mahindra Bank Ltd	2.31%
Whirlpool of India Ltd	1.88%
Tata Motors Ltd	1.72%
Phoenix Mills Ltd	1.64%
Cox and Kings Ltd	1.57%
Muthoot Finance Ltd	1.55%
Volta Ltd	1.55%
Lupin Ltd	1.52%
Karur Vysya Bank Ltd	1.48%
Federal Bank Ltd	1.48%
Glenmark Pharmaceuticals Ltd	1.46%
Zee Entertainment Enterprises Ltd	1.40%
Bata India Ltd	1.38%
Exide Industries Ltd	1.28%
Bajaj Finance Ltd	1.25%
Colgate Palmolive India Ltd	1.18%
Bajaj Auto Ltd	1.13%
Sanofi India Ltd	1.09%
Titan Company Limited	1.08%
Marico Ltd	1.06%
HEIDELBERGCEMENT INDIA LIMITED	1.03%
Glaxosmithkline Consumer Healthcare Ltd	1.03%
Hindustan Unilever Ltd	0.96%
Capital First Limited	0.94%
Radico Khaitan Ltd	0.85%
Monte Carlo Fashions Ltd	0.83%
MT Educare Ltd	0.78%
Relaxo Footwears Limited	0.78%
Blue Star Ltd	0.78%
Hitachi Home and Life Solution India Ltd	0.43%
Coffee Day Enterprises Limited	0.39%
Jubilant Foodworks Ltd	0.33%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.20%
Cash & Current Assets	5.84%
Net receivables / payables	0.02%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Buy India Fund

Allocation as a % of Net Assets	%
Sundaram Clayton Ltd	8.13%
ICRA Ltd	7.49%
Pfizer Ltd	5.07%
Kotak Mahindra Bank Ltd	5.06%
Jet Airways India Ltd	4.76%
MRF Ltd	4.75%
Bayer Cropscience Ltd	4.74%
Gillette India Ltd	3.88%
Hitachi Home and Life Solution India Ltd	3.70%
Zee Entertainment Enterprises Ltd	3.63%
Thomas Cook India Ltd	3.59%
Kansai Nerolac Paints Ltd	3.34%
Maruti Suzuki India Ltd	3.30%
Housing Development Finance Corporation Ltd	3.27%
Bosch Ltd	3.13%
Glaxosmithkline Pharmaceuticals Ltd	3.05%
Shoppers Stop Ltd	2.49%
Indusind Bank Ltd	2.49%
Hindustan Unilever Ltd	2.45%
Biocon Ltd	2.42%
Trent Ltd	2.37%
Axis Bank Ltd	1.97%
ICICI Bank Ltd	1.91%
Capital First Limited	1.83%

# Portfolio

Colgate Palmolive India Ltd	1.76%
Yes Bank Ltd	1.64%
Mahindra & Mahindra Ltd	1.63%
Tata Motors Ltd	1.54%
Bata India Ltd	1.16%
ITC Ltd	0.72%
IDFC Bank Ltd	0.66%
IDFC Ltd.	0.50%
United Breweries Holdings Ltd	0.44%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	1.28%
Net receivables / payables	-0.15%
<b>Total</b>	<b>100.00%</b>

## Birla Sunlife Banking And Financial Services Fund

Allocation as a % of Net Assets	%
HDFC Bank Ltd	15.40%
Yes Bank Ltd	8.35%
Repco Home Finance Ltd	7.64%
Indusind Bank Ltd	7.42%
ICICI Bank Ltd	7.11%
Bajaj Finance Ltd	6.51%
Axis Bank Ltd	6.36%
LIC Housing Finance Ltd	6.30%
Bank Of Baroda	5.01%
SKS Microfinance Ltd	3.63%
Dewan Housing Finance Corporation Ltd	3.10%
Housing Development Finance Corporation Ltd	2.87%
Federal Bank Ltd	2.42%
Cholamandalam Investment and Finance Company Ltd	2.32%
Capital First Limited	2.30%
Muthoot Finance Ltd	1.86%
ICRA Ltd	1.82%
IDFC Bank Ltd	1.51%
Karur Vysya Bank Ltd	1.14%
IDFC Ltd.	1.14%
City Union Bank Ltd	0.73%
Edelweiss Financial Services Ltd	0.38%
Tourism Finance Corporation of India Ltd	0.32%
Cash & Current Assets	5.98%
Net receivables / payables	-1.64%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Infrastructure Fund

Allocation as a % of Net Assets	%
Cummins India Ltd	6.92%
HDFC Bank Ltd	5.95%
Larsen & Toubro Ltd	4.82%
ICICI Bank Ltd	4.62%
Wabco India Ltd	4.25%
Tata Motors Ltd	3.70%
Crompton Greaves Ltd	3.47%
Reliance Industries Ltd	3.46%
Orient Cement Ltd	3.38%
Multi Commodity Exchange of India Ltd	2.86%
Federal Bank Ltd	2.78%
Honeywell Automation India Ltd	2.75%
IRB Infrastructure Developers Ltd	2.45%
FAG Bearings India Ltd	2.23%
PTC India Ltd	1.93%
Ashoka Buildcon Ltd	1.87%
Bharat Electronics Ltd	1.77%
J.Kumar Infraprojects Ltd	1.77%
Axis Bank Ltd	1.56%
Birla Corporation Ltd	1.54%
The Jammu and Kashmir Bank Ltd	1.54%
Blue Star Ltd	1.53%
VA Tech Wabag Ltd	1.50%
Kalpataru Power Transmission Ltd	1.50%
Indusind Bank Ltd	1.43%
Hindustan Zinc Ltd	1.28%
Greaves Cotton Ltd	1.25%
Inox Wind Ltd	1.25%
Gujarat Industries Power Company Ltd	1.25%
Tata Communications Ltd	1.22%
Oil India Ltd	1.16%
Finolex Cables Ltd	1.12%
Capital First Limited	1.10%
Grasim Industries Ltd	1.05%
Muthoot Finance Ltd	1.03%
Credit Analysis and Research Limited	1.02%
TD Power Systems Ltd	1.01%
ACC Ltd	0.98%
Indian Bank	0.98%
Bajaj Finance Ltd	0.93%
Coal India Ltd	0.91%
Bharti Airtel Ltd	0.85%

ICRA Ltd	0.83%
Orient Refractories Limited	0.83%
Automotive Axles Ltd	0.79%
Oberoi Realty Ltd	0.78%
Gujarat State Petronet Ltd	0.69%
Gujarat Mineral Development Ltd	0.67%
Hindalco Industries Ltd	0.57%
HSIL Ltd	0.53%
Sobha Ltd	0.52%
PNC Infratech Limited	0.47%
Petronet LNG Ltd	0.41%
Power Grid Corporation of India Ltd	0.41%
Jaiprakash Power Ventures Ltd	0.40%
Disa India Ltd	0.38%
Housing Development Finance Corporation Ltd	0.36%
STATE BANK OF BIKANER AND JAIPUR LTD	0.33%
Siemens Ltd	0.16%
Oriental Bank Of Commerce	0.07%
Cash & Current Assets	2.18%
Net receivables / payables	-1.37%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Pure Value Fund

Allocation as a % of Net Assets	%
Tata Chemicals Ltd	5.75%
Hindustan Petroleum Corporation Ltd	4.33%
Gujarat Fluorochemicals Ltd	4.27%
Jet Airways India Ltd	4.24%
MRF Ltd	4.14%
Gulf Oil Lubricants India Ltd	4.06%
J.Kumar Infraprojects Ltd	3.82%
Federal Bank Ltd	3.16%
Edelweiss Financial Services Ltd	3.02%
Pfizer Ltd	2.93%
OMKAR SPECIALITY CHEMICALS LIMITED	2.91%
UPL Limited	2.73%
Sun Pharmaceuticals Industries Ltd	2.40%
Bank Of Baroda	2.40%
Glenmark Pharmaceuticals Ltd	2.32%
Muthoot Finance Ltd	2.17%
Sun TV Network Ltd	2.07%
Tech Mahindra Ltd	2.00%
Heritage Foods Limited	1.98%
Orient Cement Ltd	1.93%
Chennai Petroleum Corporation Ltd	1.91%
KPR Mill Ltd	1.80%
Cyient Limited	1.72%
Grasim Industries Ltd	1.69%
Banco Products India Ltd	1.68%
Coromandel International Ltd	1.67%
NCC Ltd	1.59%
Axis Bank Ltd	1.53%
Bajaj Finserv Ltd	1.51%
BANKNIFTY_26/11/2015	1.50%
Finolex Cables Ltd	1.31%
HSIL Ltd	1.25%
Inox Wind Ltd	1.24%
Ashoka Buildcon Ltd	1.14%
Lupin Ltd	1.10%
Mangalore Refinery & Petrochemicals Ltd	1.08%
Titan Company Limited	1.08%
Indian Oil Corporation Ltd	0.99%
Tata Motors Ltd	0.97%
NIIT Technologies Ltd	0.92%
Monte Carlo Fashions Ltd	0.90%
Dishman Pharma & Chemicals Ltd	0.90%
Hexaware Technologies Ltd	0.89%
Indian Bank	0.84%
Gujarat Mineral Development Ltd	0.80%
Shemaroo Entertainment Ltd	0.69%
PNC Infratech Limited	0.67%
Tourism Finance Corporation of India Ltd	0.18%
Deepak Fertilizers & Petro Corp Ltd	0.06%
Cash & Current Assets	5.69%
Net receivables / payables	-1.96%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life India Reforms Fund

Allocation as a % of Net Assets	%	
8.60% GOI (MD 02/06/2028)	SOV	12.71%
8.83% GOI (MD 12/12/2041)	SOV	6.59%
Maruti Suzuki India Ltd		6.24%
HDFC Bank Ltd		5.51%
9.20% GOI (MD 30/09/2030)	SOV	4.43%
Larsen & Toubro Ltd		3.39%
ICICI Bank Ltd		3.33%
Axis Bank Ltd		3.24%
Bajaj Auto Ltd		3.07%
Shriram City Union Finance Limited		2.95%
Eicher Motors Ltd		2.35%
Bharat Electronics Ltd		2.24%
Kotak Mahindra Bank Ltd		2.20%
Bank Of Baroda		2.18%

Indusind Bank Ltd	2.16%	
8.30% GOI (MD 31/12/2042)	SOV	2.09%
Crompton Greaves Ltd		2.09%
State Bank of India		2.09%
8.32% GOI (MD 02/08/2032)	SOV	2.08%
Capital First Limited		2.03%
Ultratech Cement Ltd		1.97%
Federal Bank Ltd		1.92%
Karur Vysya Bank Ltd		1.84%
9.23% GOI (MD 23/12/2043)	SOV	1.83%
Cummins India Ltd		1.72%
Indian Bank		1.50%
Tourism Finance Corporation of India Ltd		1.49%
Muthoot Finance Ltd		1.45%
Ashoka Buildcon Ltd		1.33%
Bosch Ltd		1.23%
Sundaram Finance Ltd		1.19%
Dalmia Bharat Limited		1.11%
IRB Infrastructure Developers Ltd		1.06%
Orient Cement Ltd		0.96%
Gujarat Industries Power Company Ltd		0.91%
Multi Commodity Exchange of India Ltd		0.89%
Alstom India Limited		0.65%
J.Kumar Infraprojects Ltd		0.58%
Torrent Power Ltd		0.41%
PTC India Ltd		0.32%
Atul Auto Ltd		0.20%
6% Cum. N.Cv. Prefer Zee Entertainment Enter'es Ltd		0.04%
Cash & Current Assets		1.11%
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	30.55%
Tech Mahindra Ltd	10.27%
HCL Technologies Ltd	9.29%
Tata Consultancy Services Ltd	6.65%
Tata Communications Ltd	6.29%
Cyient Limited	5.47%
Persistent Systems Ltd	3.35%
Hexaware Technologies Ltd	3.23%
Mindtree Ltd	3.07%
NIIT Technologies Ltd	3.01%
Sasken Communication Technologies Ltd	2.79%
Firstsource Solutions Ltd	2.79%
KPIT Technologies Limited	2.73%
Sonata Software Ltd	2.18%
Info Edge India Ltd	1.51%
Shemaroo Entertainment Ltd	1.36%
Bharti Airtel Ltd	1.16%
6% Cum. N.Cv. Prefer Zee Entertainment Enter'es Ltd	0.20%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	1.34%
Net receivables / payables	2.76%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life India Opportunities Fund

Allocation as a % of Net Assets	%
Cummins India Ltd	9.08%
Sanofi India Ltd	7.69%
Honeywell Automation India Ltd	6.89%
Wabco India Ltd	6.85%
Infosys Ltd	6.40%
Hindustan Zinc Ltd	5.17%
Reliance Industries Ltd	5.15%
Oracle Financial Services Software Ltd	4.37%
HCL Technologies Ltd	4.09%
Tech Mahindra Ltd	4.00%
Bajaj Auto Ltd	3.59%
Firstsource Solutions Ltd	3.02%
Sun Pharmaceuticals Industries Ltd	2.84%
Crisil Ltd	2.81%
AIA Engineering Ltd	2.70%
KPIT Technologies Limited	2.57%
Persistent Systems Ltd	2.42%
Dishman Pharma & Chemicals Ltd	2.22%
Dr Reddys Laboratories Ltd	1.89%
Tata Consultancy Services Ltd	1.88%
Hexaware Technologies Ltd	1.80%
Orbit Exports Ltd	1.79%
Mindtree Ltd	1.55%
IPCA Laboratories Ltd	1.46%
Divis Laboratories Ltd	0.87%
KPR Mill Ltd	0.64%
Brillio Technologies Pvt Ltd	0.00%
Jainpur Straw Brd and Paper Ltd	0.00%
Magnasound (I) Ltd	0.00%
Oriqua Ltd	0.00%
Sree Rama Polymer	0.00%
Cash & Current Assets	7.16%
Net receivables / payables	-0.93%

# Portfolio

Total		100.00%
<b>Birla Sun Life Special Situations Fund</b>		
Allocation as a % of Net Assets		%
Wabco India Ltd	8.85%	
Maruti Suzuki India Ltd	8.24%	
Indusind Bank Ltd	6.76%	
LIC Housing Finance Ltd	4.98%	
Strides Arcolab Ltd	4.80%	
Tata Communications Ltd	4.77%	
Infosys Ltd	4.21%	
ICICI Bank Ltd	4.11%	
HDFC Bank Ltd	4.07%	
Dishman Pharma & Chemicals Ltd	4.04%	
HCL Technologies Ltd	3.99%	
Century Textiles & Industries Ltd	3.08%	
Tata Chemicals Ltd	3.03%	
Birla Corporation Ltd	2.90%	
Cummins India Ltd	2.67%	
Kotak Mahindra Bank Ltd	2.67%	
Tech Mahindra Ltd	2.40%	
United Spirits Ltd	2.33%	
Tata Motors Ltd	2.14%	
AIA Engineering Ltd	2.13%	
Sun Pharmaceuticals Industries Ltd	1.98%	
Bharat Forge Ltd	1.91%	
Motherson Sumi Systems Ltd	1.82%	
Jaiprakash Power Ventures Ltd	1.80%	
Simplex Infrastructures Ltd	1.59%	
Muthoot Finance Ltd	1.42%	
Karur Vysya Bank Ltd	1.25%	
Cox and Kings Ltd	1.00%	
Radico Khaitan Ltd	0.99%	
United Breweries Holdings Ltd	0.65%	
Cash & Current Assets	3.68%	
Net receivables / payables	-0.28%	
<b>Total</b>	<b>100.00%</b>	

Birla Sun Life Dynamic Asset Allocation Fund		
Allocation as a % of Net Assets		Rating %
Eicher Motors Ltd	3.97%	
Infosys Ltd	3.24%	
Repco Home Finance Ltd	3.18%	
ICICI Bank Ltd	2.82%	
ACC Ltd	2.81%	
Sanofi India Ltd	2.78%	
Bajaj Finance Ltd	2.66%	
Reliance Industries Ltd	2.60%	
Dalmia Bharat Limited	2.57%	
HDFC Bank Ltd	2.46%	
Axis Bank Ltd	2.42%	
Hindalco Industries Ltd	2.22%	
Kewal Kiran Clothing Limited	2.11%	
Pfizer Ltd	2.07%	
PTC India Ltd	1.98%	
KPR Mill Ltd	1.96%	
INDO COUNT INDUSTRIES LIMITED	1.87%	
Bajaj Auto Ltd	1.82%	
Tata Consultancy Services Ltd	1.78%	
Birla Corporation Ltd	1.75%	
Orbit Exports Ltd	1.65%	
IFGL REFRACTORIES LTD	1.57%	
Lupin Ltd	1.57%	
Indusind Bank Ltd	1.54%	
Indian Terrain Fashions Ltd	1.54%	
HEIDELBERGCEMENT INDIA LIMITED	1.53%	
Cummins India Ltd	1.53%	
Maruti Suzuki India Ltd	1.36%	
Coal India Ltd	1.30%	
Indian Bank	1.27%	
Larsen & Toubro Ltd	1.26%	
Cairn India Ltd	1.25%	
Atul Auto Ltd	1.21%	
V-Mart Retail Limited	1.16%	
HCL Technologies Ltd	1.15%	
Orient Refractories Limited	1.14%	
Federal Bank Ltd	1.03%	
Tourism Finance Corporation of India Ltd	0.87%	
Tata Motors Ltd	0.78%	
State Bank of India	0.77%	
Bharat Electronics Ltd	0.76%	
Oracle Financial Services Software Ltd	0.75%	
Inox Wind Ltd	0.69%	
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.63%	
Entertainment Enter'es Ltd		
Talwalkars Better Value Fitness Ltd	0.38%	
VRL Logistic Ltd	0.38%	
NTPC Ltd	0.08%	CRISIL AAA
NIFTY_26/11/2015	-4.94%	
Cash & Current Assets	18.11%	
Net receivables / payables	8.60%	
<b>Total</b>	<b>100.00%</b>	

Birla Sun Life International Equity Fund - Plan A		
Allocation as a % of Net Assets		%
McKesson Corp	5.05%	
Aetna Inc New	4.79%	
VALERO ENERGY CORP	3.91%	
The Boeing Co	3.38%	
Delta Air Lines Inc	3.32%	
APPLE INC	3.27%	
AXA SA	3.05%	
NEXT PLC	2.95%	
FEDEX CORP	2.94%	
SWISS RE AG	2.81%	
Japan Airlines Co Ltd	2.74%	
CLP Holdings Ltd	2.73%	
Koninklijke AHOLD NV	2.72%	
SANOFI	2.72%	
Westfield Corporation	2.71%	
Allianz SE	2.54%	
T ROWE PRICE GROUP I	2.52%	
EMC CORP	2.51%	
EXPEDIA INC	2.45%	
TELENOR	2.45%	
GILEAD SCIENCES INC	2.39%	
HARMAN INTERNATIONAL	2.38%	
NORDEA BANK AB	2.31%	
AMERISOURCE BERGEN CORP	2.22%	
Zurich Insurance Group Ag	2.20%	
INTERNATIONAL BUSINESS MACHINES CORP IBM	2.20%	
PING AN INS GRP-H	2.17%	
Telstra Corporation Ltd	2.14%	
MARKS & SPENCER GROUP PLC	2.10%	
EASTMAN CHEMICAL CO	2.08%	
CVS CAREMARK CORP	2.06%	
Vivendi SA	2.05%	
Michelin Cie Generale Des Etablissements	1.75%	
Viacom Inc	1.71%	
TOYOTA MOTOR CORP	1.62%	
CenturyLink Inc	1.58%	
HEWLETT PACKARD CO	1.54%	
XEROX CORP	1.46%	
BEIERSDORF AG	1.40%	
TECK Resources Ltd	0.48%	
Cash & Current Assets	0.94%	
Net receivables / payables	-0.32%	
<b>Total</b>	<b>100.00%</b>	

Birla Sun Life International Equity Fund - Plan B		
Allocation as a % of Net Assets		%
Repco Home Finance Ltd	3.40%	
Infosys Ltd	3.25%	
HDFC Bank Ltd	2.73%	
Cummins India Ltd	2.66%	
Housing Development Finance Corporation Ltd	2.58%	
ITC Ltd	2.56%	
Axis Bank Ltd	2.54%	
Eicher Motors Ltd	2.37%	
Indusind Bank Ltd	2.18%	
ICICI Bank Ltd	2.12%	
Bajaj Finance Ltd	2.00%	
Shriram City Union Finance Limited	1.76%	
Cognizant Technology Solutions Corp	1.72%	
J.Kumar Infraprojects Ltd	1.71%	
Federal Bank Ltd	1.55%	
Kewal Kiran Clothing Limited	1.51%	
HCL Technologies Ltd	1.50%	
Cairn India Ltd	1.41%	
Atul Auto Ltd	1.40%	
McKesson Corp	1.39%	
Aetna Inc New	1.36%	
OMKAR SPECIALITY CHEMICALS LIMITED	1.34%	
Hindustan Zinc Ltd	1.31%	
Emami Ltd	1.28%	
Maruti Suzuki India Ltd	1.27%	
Lupin Ltd	1.26%	
D.B.Corp Ltd	1.24%	
Tata Consultancy Services Ltd	1.19%	
Vedanta Ltd	1.15%	
Sanofi India Ltd	1.09%	
PTC India Ltd	1.07%	
EXPEDIA INC	1.03%	
APPLE INC	0.98%	
AXA SA	0.95%	
Delta Air Lines Inc	0.94%	
Orient Cement Ltd	0.94%	
Cyient Limited	0.92%	
Thomas Cook India Ltd	0.92%	
Indian Terrain Fashions Ltd	0.91%	
VALERO ENERGY CORP	0.90%	
Sun Pharmaceuticals Industries Ltd	0.89%	
FEDEX CORP	0.88%	
IFGL REFRACTORIES LTD	0.87%	
Japan Airlines Co Ltd	0.85%	
Oracle Financial Services Software Ltd	0.85%	

NEXT PLC	0.84%
VST Industries Ltd	0.84%
The Boeing Co	0.83%
Orient Refractories Limited	0.80%
State Bank of India	0.79%
Koninklijke AHOLD NV	0.78%
Westfield Corporation	0.78%
Tourism Finance Corporation of India Ltd	0.74%
Tata Motors Ltd	0.74%
Bajaj Auto Ltd	0.73%
Grasim Industries Ltd	0.71%
CLP Holdings Ltd	0.71%
T ROWE PRICE GROUP I	0.70%
V-Mart Retail Limited	0.70%
Automotive Axles Ltd	0.70%
SWISS RE AG	0.69%
SANOFI	0.69%
EMC CORP	0.68%
GILEAD SCIENCES INC	0.68%
HARMAN INTERNATIONAL	0.68%
ACC Ltd	0.67%
AMERISOURCE BERGEN CORP	0.66%
TELENOR	0.66%
Orbit Exports Ltd	0.66%
Zurich Insurance Group Ag	0.66%
Allianz SE	0.65%
MARKS & SPENCER GROUP PLC	0.62%
Telstra Corporation Ltd	0.61%
Coal India Ltd	0.61%
EASTMAN CHEMICAL CO	0.60%
NORDEA BANK AB	0.59%
KPR Mill Ltd	0.59%
CVS CAREMARK CORP	0.58%
PING AN INS GRP-H	0.56%
Vivendi SA	0.53%
INTERNATIONAL BUSINESS MACHINES CORP IBM	0.53%
The Jammu and Kashmir Bank Ltd	0.48%
TOYOTA MOTOR CORP	0.46%
Just Dial Limited	0.46%
INDO COUNT INDUSTRIES LIMITED	0.44%
CenturyLink Inc	0.44%
Michelin Cie Generale Des Etablissements	0.43%
HEWLETT PACKARD CO	0.43%
XEROX CORP	0.41%
Hindalco Industries Ltd	0.40%
BEIERSDORF AG	0.36%
Viacom Inc	0.35%
HEIDELBERGCEMENT INDIA LIMITED	0.33%
LIC Housing Finance Ltd	0.28%
Inox Wind Ltd	0.12%
TECK Resources Ltd	0.12%
6% Cum. NCV. Prefer Zee Entertainment Enter'es Ltd	0.04%
Cash & Current Assets	1.14%
Net receivables / payables	0.02%
<b>Total</b>	<b>100.00%</b>

Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)		
Allocation as a % of Net Assets		%
ASSOCIATED BRITISH FOODS PLC	10.17%	
ARCHER-DANIELS-MIDLAND CO	8.11%	
MONSANTO CO	7.73%	
SYNGENTA LTD REG SHS	7.68%	
TYSON FOODS INC	7.66%	
DEERE & CO	7.26%	
BUNGE LTD	6.47%	
BRF SA	6.28%	
AGRIUM INC	4.17%	
Kubota Corp	3.78%	
Marine Harvest ASA	3.75%	
Potash Corp Of Saskatchewan Inc USD	3.62%	
WILMAR INTERNATIONAL LTD	3.54%	
CF INDUSTRIES HOLDINGS INC ORD SHS	3.53%	
The Mosaic Company Limited	3.22%	
INGREDION INC	2.94%	
YARA INTERNATIONAL ASA	1.92%	
GOLDEN AGRRI-RESOURCES LTD	1.69%	
Uralkaliy OJSC SHS GDR	1.31%	
Sociedad Quimica yMinera de Chile SA	0.82%	
Israel Chemicals Ltd	0.55%	
Nippon Meat Pack Ord	0.29%	
Cash & Current Assets	4.53%	
Net receivables / payables	-1.01%	
<b>Total</b>	<b>100.00%</b>	

Birla Sun Life Global Commodities Fund		
Allocation as a % of Net Assets		%
Martin Currie Global Resources Fund	48.33%	
First State Glob Umbrella Fund Global Res Fund - I	35.97%	
Cash & Current Assets	15.65%	
Net receivables / payables	0.04%	
<b>Total</b>	<b>100.00%</b>	

# Portfolio

Birla Sun Life Global Real Estate Fund	
Allocation as a % of Net Assets	%
ING (L) Invest Global Real Estate - I Cap USD	98.73%
Cash & Current Assets	1.77%
Net receivables / payables	-0.50%
<b>Total</b>	<b>100.00%</b>

Birla Sun Life Latin America Equity Fund	
Allocation as a % of Net Assets	%
ING (L) INV Latin America I Cap	87.80%
Cash & Current Assets	11.36%
Net receivables / payables	0.84%
<b>Total</b>	<b>100.00%</b>

Birla Sun Life Index Fund	
Allocation as a % of Net Assets	%
NIFTY_26/11/2015	32.69%
Infosys Ltd	5.13%
HDFC Bank Ltd	4.88%
Housing Development Finance Corporation Ltd	4.48%
ITC Ltd	4.24%
ICICI Bank Ltd	3.64%
Reliance Industries Ltd	3.53%
Tata Consultancy Services Ltd	2.89%
Larsen & Toubro Ltd	2.61%
Sun Pharmaceuticals Industries Ltd	2.20%
Axis Bank Ltd	1.86%
State Bank of India	1.69%
Tata Motors Ltd	1.65%
Kotak Mahindra Bank Ltd	1.59%
Maruti Suzuki India Ltd	1.33%
Hindustan Unilever Ltd	1.29%
Mahindra & Mahindra Ltd	1.24%
Dr Reddys Laboratories Ltd	1.23%
HCL Technologies Ltd	1.09%
Bharti Airtel Ltd	1.09%
Lupin Ltd	1.05%
Oil & Natural Gas Corporation Ltd	1.00%
Indusind Bank Ltd	0.99%
Coal India Ltd	0.93%
Wipro Ltd	0.86%
Asian Paints Ltd	0.85%
Cipla Ltd	0.79%
Hero MotoCorp Ltd	0.79%
Bajaj Auto Ltd	0.79%
Tech Mahindra Ltd	0.74%
Ultratech Cement Ltd	0.67%
Power Grid Corporation of India Ltd	0.64%
NTPC Ltd	0.62%
Adani Ports and Special Economic Zone Ltd	0.61%
Yes Bank Ltd	0.56%
Grasim Industries Ltd	0.54%
Bharat Petroleum Corp Ltd	0.51%
Zee Entertainment Enterprises Ltd	0.51%
Bosch Ltd	0.42%
Bharat Heavy Electricals Ltd	0.41%
Tata Steel Ltd	0.37%
Ambuja Cements Ltd	0.36%
Idea Cellular Ltd	0.36%
Bank Of Baroda	0.34%
Gail (India) Ltd	0.33%
ACC Ltd	0.29%
Tata Power Co Ltd	0.28%
Vedanta Ltd	0.25%
Hindalco Industries Ltd	0.25%
Punjab National Bank	0.22%
Cairn India Ltd	0.20%
Cash & Current Assets	34.19%
Net receivables / payables	-32.07%
<b>Total</b>	<b>100.00%</b>

Birla Sun Life Asset Allocation Fund - Aggressive Plan	
Allocation as a % of Net Assets	%
Birla Sun Life Advantage Fund - Gr - Dir PI	25.04%
Birla Sun Life Top 100 Fund - Growth - Direct Plan	22.54%
Birla Sun Life Equity Fund Direct Growth	19.71%
Birla Sun Life Govt Sec. Long Term Grwth Direct	13.10%
Birla Sun Life New Millennium Fund Direct Plan Gro	7.39%
Birla Sun Life Income Plus - Growth - Direct Plan	6.23%
Cash & Current Assets	5.84%
Net receivables / payables	0.15%
<b>Total</b>	<b>100.00%</b>

Birla Sun Life Asset Allocation Fund - Moderate Plan	
Allocation as a % of Net Assets	%
Birla Sun Life Govt Sec. Long Term Grwth Direct	25.31%
Birla Sun Life Advantage Fund - Gr - Dir PI	17.68%
Birla Sun Life Equity Fund Direct Growth	13.91%
Birla Sun Life Top 100 Fund - Growth - Direct Plan	10.80%
Birla Sun Life Income Plus - Growth - Direct Plan	8.96%
Birla Sun Life New Millennium Fund Direct Plan Gro	6.39%
Cash & Current Assets	16.61%
Net receivables / payables	0.35%
<b>Total</b>	<b>100.00%</b>

Birla Sun Life Asset Allocation Fund - Conservative Plan	
Allocation as a % of Net Assets	%
Birla Sun Life Govt Sec. Long Term Grwth Direct	33.86%
Birla Sun Life Income Plus - Growth - Direct Plan	27.92%
Birla Sun Life Advantage Fund - Gr - Dir PI	9.66%
Birla Sun Life Equity Fund Direct Growth	6.93%
Birla Sun Life Top 100 Fund - Growth - Direct Plan	3.67%
Birla Sun Life New Millennium Fund Direct Plan Gro	3.18%
Cash & Current Assets	26.86%
Net receivables / payables	-12.07%
<b>Total</b>	<b>100.00%</b>

Birla Sun Life 5 Star Multi Manager FoF Scheme	
Allocation as a % of Net Assets	%
SBI Blue Chip Fund-Direct Plan -Growth	22.26%
MOST Focused Multicap 35-Direct Plan-Growth Option	19.96%
Mirae Asset India Oppt'ies Fund-Direct Plan-Growth	18.93%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	18.43%
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	8.83%
ICICI Prudential Discovery Fund Direct Plan Grwth	7.10%
Cash & Current Assets	4.34%
Net receivables / payables	0.14%
<b>Total</b>	<b>100.00%</b>

Birla Sun Life Asset Allocator Multi Manager FoF Scheme	
Allocation as a % of Net Assets	%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	20.52%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	13.43%
MOST Focused Multicap 35-Direct Plan-Growth Option	13.32%
SBI Blue Chip Fund-Direct Plan -Growth	12.56%
Mirae Asset India Oppt'ies Fund-Direct Plan-Growth	12.41%
IDFC Dynamic Bond Fund-Direct Plan-Growth	10.56%
Franklin India PRIMA FUND - Direct - Growth	4.77%
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	4.53%
ICICI Prudential Discovery Fund Direct Plan Grwth	4.27%
Birla Sun Life Cash Plus - Growth - Direct Plan	0.01%
Cash & Current Assets	4.56%
Net receivables / payables	-0.93%
<b>Total</b>	<b>100.00%</b>

Birla Sun Life Financial Planning FOF - Aggressive Plan	
Allocation as a % of Net Assets	%
SBI Blue Chip Fund-Direct Plan -Growth	14.35%
Mirae Asset India Oppt'ies Fund-Direct Plan-Growth	13.97%
MOST Focused Multicap 35-Direct Plan-Growth Option	13.88%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	13.87%
Birla Sun Life Cash Plus - Growth - Direct Plan	12.66%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	6.29%
IDFC Dynamic Bond Fund-Direct Plan-Growth	5.93%
ICICI Prudential Discovery Fund Direct Plan Grwth	4.70%
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	4.68%
Franklin India PRIMA FUND - Direct - Growth	4.19%
Goldman Sachs Gold ETF (Gold Bees)	2.14%
Kotak MF Gold ETF	1.96%
Cash & Current Assets	1.57%
Net receivables / payables	-0.19%
<b>Total</b>	<b>100.00%</b>

Birla Sun Life Financial Planning FOF - Conservative Plan	
Allocation as a % of Net Assets	%
Birla Sun Life Cash Plus - Growth - Direct Plan	35.90%
IDFC Dynamic Bond Fund-Direct Plan-Growth	16.56%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	12.46%
Kotak MF Gold ETF	10.78%
SBI Blue Chip Fund-Direct Plan -Growth	4.29%
MOST Focused Multicap 35-Direct Plan-Growth Option	4.18%

Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	4.06%
Mirae Asset India Oppt'ies Fund-Direct Plan-Growth	4.03%
Franklin India PRIMA FUND - Direct - Growth	1.33%
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	1.30%
ICICI Prudential Discovery Fund Direct Plan Grwth	1.30%
Goldman Sachs Gold ETF (Gold Bees)	0.80%
Cash & Current Assets	3.57%
Net receivables / payables	-0.57%
<b>Total</b>	<b>100.00%</b>

Birla Sun Life Financial Planning FOF - Prudent Plan	
Allocation as a % of Net Assets	%
Birla Sun Life Cash Plus - Growth - Direct Plan	21.30%
IDFC Dynamic Bond Fund-Direct Plan-Growth	15.50%
SBI Magnum Gilt Fund - Long Term-Dir PI - Growth	12.20%
Birla Sun Life Frontline Eq Fd - Gr - Direct Plan	8.79%
Mirae Asset India Oppt'ies Fund-Direct Plan-Growth	8.35%
SBI Blue Chip Fund-Direct Plan -Growth	7.96%
MOST Focused Multicap 35-Direct Plan-Growth Option	7.54%
Kotak MF Gold ETF	6.19%
Franklin India PRIMA FUND - Direct - Growth	2.60%
Mirae Asset Emerging Bluechip Fund - Dir Pln- Grw	2.60%
Goldman Sachs Gold ETF (Gold Bees)	2.58%
ICICI Prudential Discovery Fund Direct Plan Grwth	2.51%
Cash & Current Assets	1.93%
Net receivables / payables	-0.05%
<b>Total</b>	<b>100.00%</b>

## Tax Savings Solutions

Birla Sun Life Tax Relief '96	
Allocation as a % of Net Assets	%
Honeywell Automation India Ltd	6.13%
Sundaram Clayton Ltd	6.00%
Bayer Cropscience Ltd	4.66%
ICRA Ltd	4.37%
Kotak Mahindra Bank Ltd	4.34%
MRF Ltd	3.64%
Pfizer Ltd	3.56%
Zee Entertainment Enterprises Ltd	3.27%
Thomas Cook India Ltd	2.89%
Reliance Industries Ltd	2.85%
Shoppers Stop Ltd	2.77%
Tata Consultancy Services Ltd	2.75%
Housing Development Finance Corporation Ltd	2.67%
ICICI Bank Ltd	2.66%
Bosch Ltd	2.53%
Indusind Bank Ltd	2.41%
HDFC Bank Ltd	2.38%
Cummins India Ltd	2.32%
Larsen & Toubro Ltd	2.29%
Jet Airways India Ltd	2.26%
Shree Cement Ltd	2.09%
Biocon Ltd	1.97%
Axis Bank Ltd	1.95%
Grasim Industries Ltd	1.94%
Gillette India Ltd	1.78%
Hitachi Home and Life Solution India Ltd	1.76%
Yes Bank Ltd	1.72%
Sun Pharmaceuticals Industries Ltd	1.66%
Glaxosmithkline Pharmaceuticals Ltd	1.66%
Maruti Suzuki India Ltd	1.55%
Tata Motors Ltd	1.50%
Infosys Ltd	1.44%
HCL Technologies Ltd	1.43%
Hindustan Unilever Ltd	1.19%
Century Textiles & Industries Ltd	1.01%
Tech Mahindra Ltd	1.01%
Capital First Limited	0.92%
ITC Ltd	0.76%
Ashok Leyland Ltd	0.56%
Mahindra & Mahindra Ltd	0.49%
IDFC Bank Ltd	0.46%
Colgate Palmolive India Ltd	0.41%
Container Corporation of India Ltd	0.40%
SKS Microfinance Ltd	0.37%
IDFC Ltd.	0.35%
Vedanta Ltd	0.27%
Kansai Nerolac Paints Ltd	0.22%
United Breweries Holdings Ltd	0.20%
Bharat Bijlee Ltd	0.13%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	2.01%
Net receivables / payables	0.04%
<b>Total</b>	<b>100.00%</b>

# Portfolio

## Birla Sun Life Tax Plan

Allocation as a % of Net Assets	%
Honeywell Automation India Ltd	6.09%
Sundaram Clayton Ltd	6.00%
Bayer Cropscience Ltd	4.68%
Kotak Mahindra Bank Ltd	4.36%
ICRA Ltd	4.34%
MRF Ltd	3.66%
Pfizer Ltd	3.54%
Zee Entertainment Enterprises Ltd	3.29%
Thomas Cook India Ltd	2.87%
Reliance Industries Ltd	2.86%
Shoppers Stop Ltd	2.77%
Tata Consultancy Services Ltd	2.76%
Housing Development Finance Corporation Ltd	2.69%
ICICI Bank Ltd	2.68%
Bosch Ltd	2.55%
Indusind Bank Ltd	2.42%
HDFC Bank Ltd	2.39%
Cummins India Ltd	2.32%
Larsen & Toubro Ltd	2.30%
Jet Airways India Ltd	2.26%
Shree Cement Ltd	2.10%
Biocon Ltd	1.98%
Axis Bank Ltd	1.96%
Grasim Industries Ltd	1.95%
Gillette India Ltd	1.76%
Hitachi Home and Life Solution India Ltd	1.75%
Yes Bank Ltd	1.74%
Sun Pharmaceuticals Industries Ltd	1.67%
Glaxosmithkline Pharmaceuticals Ltd	1.66%
Maruti Suzuki India Ltd	1.56%
Tata Motors Ltd	1.51%
Infosys Ltd	1.45%
HCL Technologies Ltd	1.44%
Hindustan Unilever Ltd	1.19%
Century Textiles & Industries Ltd	1.02%
Tech Mahindra Ltd	1.01%
Capital First Limited	0.92%
ITC Ltd	0.77%
Ashok Leyland Ltd	0.57%
Mahindra & Mahindra Ltd	0.47%
IDFC Bank Ltd	0.44%
Colgate Palmolive India Ltd	0.40%
Container Corporation of India Ltd	0.38%
SKS Microfinance Ltd	0.35%
IDFC Ltd.	0.34%
Vedanta Ltd	0.26%
Kansai Nerolac Paints Ltd	0.20%
United Breweries Holdings Ltd	0.20%
Bharat Bijlee Ltd	0.12%
Magnasound (I) Ltd	0.00%
Cash & Current Assets	4.75%
Net receivables / payables	-2.75%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Tax Savings Fund

Allocation as a % of Net Assets	%
Honeywell Automation India Ltd	6.27%
Sundaram Clayton Ltd	6.01%
Bayer Cropscience Ltd	4.63%
ICRA Ltd	4.47%
Kotak Mahindra Bank Ltd	4.31%
Pfizer Ltd	3.64%
MRF Ltd	3.61%
Zee Entertainment Enterprises Ltd	3.24%
Thomas Cook India Ltd	3.01%
Reliance Industries Ltd	2.82%
Shoppers Stop Ltd	2.77%
Tata Consultancy Services Ltd	2.73%
Housing Development Finance Corporation Ltd	2.65%
ICICI Bank Ltd	2.65%
Bosch Ltd	2.51%
Indusind Bank Ltd	2.39%
Cummins India Ltd	2.38%
HDFC Bank Ltd	2.36%
Larsen & Toubro Ltd	2.28%
Shree Cement Ltd	2.08%
Biocon Ltd	2.04%
Axis Bank Ltd	1.93%
Grasim Industries Ltd	1.92%
Jet Airways India Ltd	1.85%
Gillette India Ltd	1.82%
Hitachi Home and Life Solution India Ltd	1.74%
Yes Bank Ltd	1.71%
Glaxosmithkline Pharmaceuticals Ltd	1.70%
Sun Pharmaceuticals Industries Ltd	1.65%
Maruti Suzuki India Ltd	1.54%
Tata Motors Ltd	1.49%
Infosys Ltd	1.44%
HCL Technologies Ltd	1.42%
Hindustan Unilever Ltd	1.23%
Century Textiles & Industries Ltd	1.01%

Tech Mahindra Ltd	1.00%
Capital First Limited	0.95%
ITC Ltd	0.75%
Ashok Leyland Ltd	0.57%
Mahindra & Mahindra Ltd	0.51%
IDFC Bank Ltd	0.45%
Colgate Palmolive India Ltd	0.41%
Container Corporation of India Ltd	0.41%
SKS Microfinance Ltd	0.37%
IDFC Ltd.	0.34%
Vedanta Ltd	0.28%
Kansai Nerolac Paints Ltd	0.22%
United Breweries Holdings Ltd	0.20%
Bharat Bijlee Ltd	0.14%
Cash & Current Assets	2.61%
Net receivables / payables	-0.52%
<b>Total</b>	<b>100.00%</b>

## Regular Income Solutions

### Birla Sun Life Monthly Income

Allocation as a % of Net Assets	Rating	%
8.15% GOI (MD 24/11/2026)	SOV	25.01%
Talwandi Sabo Power Ltd	CRISIL AA (SO)	13.68%
8.83% GOI (MD 25/11/2023)	SOV	10.44%
8.40% GOI (MD 28/07/2024)	SOV	6.15%
7.72% GOI (MD 25/05/2025)	SOV	5.96%
IDBI Bank Ltd	CRISIL AA-	5.14%
8.60% GOI (MD 02/06/2028)	SOV	4.18%
Recco Home Finance Ltd		2.65%
8.17% GOI (MD 01/12/2044)	SOV	2.05%
8.13% GOI (MD 22/06/2045)	SOV	1.63%
8.28% GOI (MD 21/09/2027)	SOV	1.63%
Eicher Motors Ltd		1.40%
Power Grid Corporation of India Ltd	CRISIL AAA	1.01%
Bajaj Finance Ltd		0.95%
HDFC Bank Ltd		0.87%
V-Mart Retail Limited		0.86%
9.40% Andhra Pradesh SDL (MD 30/01/2024)	SOV	0.85%
Indusind Bank Ltd		0.81%
Kewal Kiran Clothing Limited		0.74%
Power Grid Corporation of India Ltd	CRISIL AAA	0.61%
Axis Bank Ltd		0.52%
KPR Mill Ltd		0.48%
ICICI Bank Ltd		0.44%
Larsen & Toubro Ltd		0.42%
Inox Wind Ltd		0.41%
OMKAR SPECIALITY CHEMICALS LIMITED		0.37%
Cummins India Ltd		0.36%
Maruti Suzuki India Ltd		0.35%
VRL Logistic Ltd		0.34%
Shriram City Union Finance Limited		0.33%
Orbit Exports Ltd		0.32%
Cyient Limited		0.32%
Power Finance Corporation Ltd	CRISIL AAA	0.29%
Grasim Industries Ltd		0.29%
City Union Bank Ltd		0.28%
Bank Of Baroda		0.26%
Emami Ltd		0.21%
Monte Carlo Fashions Ltd		0.21%
Sun Pharmaceuticals Industries Ltd		0.20%
Gulf Oil Lubricants India Ltd		0.20%
Oriental Hotels Ltd		0.14%
Atul Auto Ltd		0.09%
6% Cum. NCv. Prefer Zee		0.03%
Entertainment Enterprises Ltd		0.03%
Magnasound (I) Ltd		0.00%
Cash & Current Assets		6.49%
<b>Total</b>	<b>100.00%</b>	

### Birla Sun Life MIP

Allocation as a % of Net Assets	Rating	%
8.15% GOI (MD 24/11/2026)	SOV	19.12%
Talwandi Sabo Power Ltd	CRISIL AA (SO)	13.89%
8.13% GOI (MD 22/06/2045)	SOV	9.66%
IDBI Bank Ltd	CRISIL AA-	7.50%
IDBI Bank Ltd	CRISIL AA+	6.52%
9.40% Andhra Pradesh SDL (MD 30/01/2024)	SOV	5.06%
8.24% GOI (MD 10/11/2033)	SOV	4.85%
8.17% GOI (MD 01/12/2044)	SOV	4.85%
7.72% GOI (MD 25/05/2025)	SOV	2.82%
6.90% GOI (MD 13/07/2019)	SOV	2.79%
Recco Home Finance Ltd		1.20%
8.40% GOI (MD 28/07/2024)	SOV	0.97%
Eicher Motors Ltd		0.95%

HDFC Bank Ltd		0.93%
Bajaj Finance Ltd		0.83%
Kewal Kiran Clothing Limited		0.77%
V-Mart Retail Limited		0.74%
Indusind Bank Ltd		0.68%
ICICI Bank Ltd		0.59%
ITC Ltd		0.59%
Infosys Ltd		0.57%
Power Finance Corporation Ltd	CRISIL AAA	0.51%
KPR Mill Ltd		0.48%
HCL Technologies Ltd		0.47%
Reliance Industries Ltd		0.46%
Cummins India Ltd		0.44%
Inox Wind Ltd		0.42%
Larsen & Toubro Ltd		0.41%
Lupin Ltd		0.36%
Sun Pharmaceuticals Industries Ltd		0.36%
VRL Logistic Ltd		0.35%
Shriram City Union Finance Limited		0.33%
Axis Bank Ltd		0.30%
Cyient Limited		0.25%
Grasim Industries Ltd		0.23%
Maruti Suzuki India Ltd		0.21%
Federal Bank Ltd		0.20%
Crompton Greaves Ltd		0.19%
Tata Motors Ltd		0.18%
LIC Housing Finance Ltd		0.17%
Emami Ltd		0.16%
Hindustan Zinc Ltd		0.13%
Oracle Financial Services Software Ltd		0.12%
Muthoot Finance Ltd		0.12%
Monte Carlo Fashions Ltd		0.11%
Alstom India Limited		0.10%
Atul Auto Ltd		0.10%
INDO COUNT INDUSTRIES LIMITED		0.09%
Orbit Exports Ltd		0.08%
D.B.Corp Ltd		0.05%
Jagran Prakashan Ltd		0.04%
6% Cum. NCv. Prefer Zee		0.01%
Entertainment Enterprises Ltd		0.01%
NTPC Ltd	CRISIL AAA	0.00%
Cash & Current Assets		6.71%
<b>Total</b>	<b>100.00%</b>	

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

Allocation as a % of Net Assets	Rating	%
8.15% GOI (MD 24/11/2026)	SOV	12.67%
8.40% GOI (MD 28/07/2024)	SOV	11.36%
9.20% GOI (MD 30/09/2030)	SOV	8.58%
8.17% GOI (MD 01/12/2044)	SOV	7.23%
8.60% GOI (MD 02/06/2028)	SOV	6.66%
Talwandi Sabo Power Ltd	CRISIL AA (SO)	6.23%
8.83% GOI (MD 25/11/2023)	SOV	5.33%
8.12% GOI (MD 10/12/2020)	SOV	4.93%
Axis Bank Ltd		2.03%
Eicher Motors Ltd		1.93%
Recco Home Finance Ltd		1.76%
8.13% GOI (MD 22/06/2045)	SOV	1.70%
Yes Bank Ltd		1.30%
Natco Pharma Ltd		1.21%
GRANULES INDIA LIMITED		1.04%
7.59% GOI (MD 20/03/2029)	SOV	0.97%
Cipla Ltd		0.94%
Bajaj Finance Ltd		0.81%
Bharat Electronics Ltd		0.80%
IDBI Bank Ltd	CRISIL AA-	0.78%
Wabco India Ltd		0.76%
Orient Cement Ltd		0.75%
Yes Bank Ltd	ICRA AA+	0.72%
LIC Housing Finance Ltd		0.65%
Sun Pharmaceuticals Industries Ltd		0.65%
HDFC Bank Ltd		0.60%
Voltas Ltd		0.58%
Capital First Limited		0.57%
Indusind Bank Ltd		0.53%
Berger Paints India Ltd		0.52%
8.35% GOI (MD 14/05/2022)	SOV	0.50%
VA Tech Wabag Ltd		0.50%
Godrej Consumer Products Ltd		0.49%
Maruti Suzuki India Ltd		0.47%
Alstom T&D India Ltd		0.46%
Kalpataru Power Transmission Ltd		0.44%
Bharat Forge Ltd		0.43%
Bayer Cropscience Ltd		0.42%
Page Industries Ltd		0.41%
PI Industries Ltd		0.41%
Cummins India Ltd		0.40%
Gujarat Fluorochemicals Ltd		0.39%
Dalmia Bharat Limited		0.39%
AIA Engineering Ltd		0.39%
Emami Ltd		0.38%
Hindustan Petroleum Corporation Ltd		0.37%
Thomas Cook India Ltd		0.35%
V-Mart Retail Limited		0.33%
V GUARD INDUSTRIES LIMITED		0.33%
Bank Of Baroda		0.31%
Cyient Limited		0.31%
Bosch Ltd		0.30%

# Portfolio

VRL Logistic Ltd	0.27%
J.Kumar Infraprojects Ltd	0.27%
Atul Auto Ltd	0.26%
JK Cements Ltd	0.25%
Oracle Financial Services Software Ltd	0.23%
MRFL Ltd	0.22%
Pidilite Industries Ltd	0.22%
Hitachi Home and Life Solution India Ltd	0.21%
Ramkrishna Forgings Ltd	0.21%
Monte Carlo Fashions Ltd	0.19%
Inox Wind Ltd	0.19%
Shriram City Union Finance Limited	0.17%
HCL Technologies Ltd	0.17%
Texmaco Rail & Engineering Ltd	0.16%
Federal Bank Ltd	0.16%
IDBI Bank Ltd	CRISIL AA+
Whirlpool of India Ltd	0.09%
Yes Bank Ltd	ICRA AA+
6% Cum. NCV. Prefer Zee	
Entertainment Enteres Ltd	0.01%
Cash & Current Assets	3.24%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life MIP - Savings 5 Plan

Allocation as a % of Net Assets	Rating	%
8.15% GOI (MD 24/11/2026)	SOV	24.58%
Talwandi Sabo Power Ltd	CRISIL AA (SO)	13.99%
8.40% GOI (MD 28/07/2024)	SOV	9.22%
IDBI Bank Ltd	CRISIL AA-	8.49%
8.13% GOI (MD 22/06/2045)	SOV	7.92%
8.17% GOI (MD 01/12/2044)	SOV	5.44%
7.72% GOI (MD 25/05/2025)	SOV	4.87%
8.83% GOI (MD 25/11/2023)	SOV	4.27%
8.60% GOI (MD 02/06/2028)	SOV	2.13%
Repco Home Finance Ltd		1.71%
9.40% Andhra Pradesh SDL (MD 30/01/2024)	SOV	1.31%
Yes Bank Ltd	ICRA AA+	1.28%
Eicher Motors Ltd		0.86%
V-Mart Retail Limited		0.64%
HDFC Bank Ltd		0.58%
Bajaj Finance Ltd		0.51%
Indusind Bank Ltd		0.50%
Kewal Kiran Clothing Limited		0.48%
Inox Wind Ltd		0.36%
VRL Logistic Ltd		0.33%
KPR Mill Ltd		0.32%
Axis Bank Ltd		0.32%
Larsen & Toubro Ltd		0.28%
ICICI Bank Ltd		0.28%
Maruti Suzuki India Ltd		0.27%
City Union Bank Ltd		0.26%
OMKAR SPECIALITY CHEMICALS LIMITED		0.23%
9.41% Kerala SDL (MD 30/01/2024)	SOV	0.22%
Cummins India Ltd		0.22%
Shriram City Union Finance Limited		0.22%
Orbit Exports Ltd		0.21%
Grasim Industries Ltd		0.18%
Bank Of Baroda		0.15%
Emami Ltd		0.14%
Sun Pharmaceuticals Industries Ltd		0.13%
Cyient Limited		0.13%
Monte Carlo Fashions Ltd		0.13%
Oriental Hotels Ltd		0.09%
Atul Auto Ltd		0.06%
8.62% Tamil Nadu SDL (MD 20/02/2023)	SOV	0.05%
Raymond Ltd		0.04%
Cash & Current Assets		6.62%
<b>Total</b>		<b>100.00%</b>

## Savings Solutions

### Birla Sun Life Cash Plus

Allocation as a % of Net Assets	Rating	%
91 Days Tbill (MD 05/11/2015)	SOV	5.52%
Housing Development Finance Corporation Ltd	ICRA A1+	4.40%
91 Days Tbill (MD 24/12/2015)	SOV	3.38%
Axis Bank Ltd	UNRATED	3.00%
National Fertilizers Ltd	CRISIL A1+	2.33%
Punjab & Sind Bank	ICRA A1+	2.20%
Bajaj Finance Ltd	ICRA A1+	2.19%
Housing Development Finance Corporation Ltd	ICRA A1+	1.87%
91 Days Tbill (MD 31/12/2015)	SOV	1.72%
Sun Pharmaceuticals Industries Ltd	ICRA A1+	1.40%
Talwandi Sabo Power Ltd	CRISIL A1+(SO)	1.39%
IDBI Bank Ltd	CRISIL A1+	1.39%
Export Import Bank of India	CRISIL A1+	1.39%

Mahindra & Mahindra Financial Services Ltd	CRISIL A1+	1.39%
Gruh Finance Ltd	ICRA A1+	1.39%
JSW Steel Ltd	CARE A1+	1.39%
Vedanta Ltd	CRISIL A1+	1.39%
Reliance Capital Ltd	CRISIL A1+	1.38%
IDBI Bank Ltd	CRISIL A1+	1.37%
Oriental Bank of Commerce	CRISIL A1+	1.33%
91 Days Tbill (MD 19/11/2015)	SOV	1.28%
Tata Motors Finance Ltd	ICRA A1+	1.16%
Kotak Mahindra Bank Ltd	UNRATED	1.16%
IDBI Bank Ltd	CRISIL A1+	1.16%
IDBI Bank Ltd	CRISIL A1+	1.15%
IDBI Bank Ltd	CRISIL A1+	1.15%
Deutsche Bank	UNRATED	1.15%
Tata Motors Finance Ltd	ICRA A1+	1.05%
Mahindra & Mahindra Financial Services Ltd	CRISIL A1+	0.93%
Reliance Capital Ltd	CRISIL A1+	0.93%
Kotak Mahindra Prime Ltd	CRISIL A1+	0.93%
Reliance Jio Infocomm Limited	CARE A1+	0.93%
Edelweiss Financial Services Ltd	CRISIL A1+	0.93%
Adani Enterprises Ltd	BWR A1+	0.93%
Reliance Capital Ltd	CRISIL A1+	0.93%
Tata Capital Ltd	CRISIL A1+	0.93%
Adani Transmission Ltd	IND A1+	0.93%
IDBI Bank Ltd	CRISIL A1+	0.93%
364Days Tbill (MD 10/12/2015)	SOV	0.93%
Sun Pharmaceuticals Industries Ltd	ICRA A1+	0.92%
HDB Financial Services Ltd	CARE A1+	0.91%
Deutsche Investments India Pvt Ltd	CRISIL A1+	0.88%
Religare Finvest Ltd	ICRA AA-SOV	0.81%
91 Days Tbill (MD 22/01/2016)	SOV	0.76%
Housing Development Finance Corporation Ltd	ICRA A1+	0.72%
LIC Housing Finance Ltd	CRISIL AAA	0.70%
HDB Financial Services Ltd	CARE A1+	0.70%
Piramal Enterprises Ltd	ICRA A1+	0.70%
Adani Enterprises Ltd	BWR A1+	0.70%
Kotak Mahindra Prime Ltd	CRISIL A1+	0.70%
Sundaram Finance Ltd	ICRA A1+	0.70%
Kotak Mahindra Bank Ltd	CRISIL A1+	0.70%
I L & F S Ltd	CARE A1+	0.69%
91 Days Tbill (MD 26/11/2015)	SOV	0.69%
Corporation Bank	CRISIL A1+	0.63%
Punjab & Sind Bank	ICRA A1+	0.58%
Housing Development Finance Corporation Ltd	ICRA A1+	0.58%
Housing Development Finance Corporation Ltd	ICRA A1+	0.58%
Deutsche Investments India Pvt Ltd	CRISIL A1+(SO)	0.51%
Talwandi Sabo Power Ltd	A1+(SO)	0.47%
STCI Finance Limited	CRISIL A1+	0.47%
Talwandi Sabo Power Ltd	CRISIL A1+(SO)	0.47%
Adani Ports and Special Economic Zone Ltd	ICRA A1+	0.47%
IL&FS Transportation Networks Ltd	CARE A1	0.47%
Kotak Mahindra Prime Ltd	CRISIL A1	0.46%
Oriental Bank of Commerce	CRISIL A1+	0.46%
Oriental Bank of Commerce	CRISIL A1+	0.46%
Deutsche Investments India Pvt Ltd	CRISIL A1+	0.46%
Mahindra & Mahindra Financial Services Ltd	CRISIL A1+	0.46%
Magma Fincorp Ltd	CRISIL A1+	0.46%
Cholamandalam Investment and Finance Company Ltd	ICRA A1+	0.46%
Jhajjar Power Ltd	IND A1+	0.46%
Rabo Bank (INDIA)	CRISIL A1+	0.46%
RBL Bank Limited	ICRA A1+	0.46%
Gruh Finance Ltd	ICRA A1+	0.46%
Tata Motors Finance Ltd	ICRA A1+	0.46%
Dewan Housing Finance Corporation Ltd	CRISIL A1+	0.46%
Vedanta Ltd	CRISIL A1+	0.46%
RBL Bank Limited	UNRATED	0.46%
LIC Housing Finance Ltd	CRISIL A1+	0.44%
Tata Capital Financial Services Ltd	CRISIL AA+	0.37%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.35%
Nomura Capital India Pvt Ltd	IND A1+	0.35%
Vijaya Bank	CARE A1+	0.35%
Godrej Properties Ltd	ICRA A1+	0.35%
Mahindra Lifespace Developers Ltd	IND A1+	0.35%
Tata Capital Financial Services Ltd	ICRA A1+	0.35%
Indiabulls Housing Finance Ltd	CRISIL A1+	0.28%
TATA Realty & Infrastructure Ltd	ICRA A1+	0.28%
HDB Financial Services Ltd	CRISIL AAA	0.23%
JM Financial Products Ltd	ICRA A1+	0.23%
RBL Bank Limited	ICRA A1+	0.23%
Punjab & Sind Bank	ICRA A1+	0.23%
STCI Finance Limited	CRISIL A1+	0.23%
Punjab & Sind Bank	ICRA A1+	0.23%
Reliance Capital Ltd	CRISIL A1+	0.23%
Adani Transmission Ltd	IND A1+	0.23%
Godrej Agrovet Ltd	ICRA A1+	0.23%
JM Financial Products Ltd	ICRA A1+	0.23%

Kotak Mahindra Prime Ltd	CRISIL A1+	0.23%
MAHINDRA RURAL HOUSING FINANCE	IND A1+	0.23%
GIC Housing Finance Ltd	ICRA A1+	0.23%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.23%
Gruh Finance Ltd	ICRA A1+	0.23%
JM Financial Products Ltd	ICRA A1+	0.23%
Tata Housing Development Co Ltd	CARE A1+	0.23%
IDBI Bank Ltd	CRISIL A1+	0.19%
Standard Chartered Invest & Loans Ltd.	CRISIL A1+	0.19%
Bharat Aluminium Co Ltd.	CRISIL A+	0.16%
HDB Financial Services Ltd	CRISIL AAA	0.12%
Punjab & Sind Bank	ICRA A1+	0.12%
Housing Development Finance Corporation Ltd	ICRA A1+	0.12%
Vedanta Ltd	CRISIL A1+	0.12%
RBL Bank Limited	ICRA A1+	0.12%
Housing Development Finance Corporation Ltd	ICRA A1+	0.12%
Tata Capital Ltd	CRISIL A1+	0.12%
Tata Capital Housing Finance Ltd	CRISIL A1+	0.12%
Godrej Agrovet Ltd	ICRA A1+	0.12%
JM Financial Products Ltd	ICRA A1+	0.12%
Barclays Invest & Loans India Ltd	ICRA A1+	0.12%
Citicorp Finance India Ltd	ICRA A1+	0.12%
Godrej Industries Ltd	ICRA A1+	0.12%
Tata Motors Finance Ltd	ICRA A1+	0.12%
Power Finance Corporation Ltd	CRISIL AAA	0.10%
91 Days Tbill (MD 10/12/2015)	SOV	0.09%
Mahindra & Mahindra Financial Services Ltd	CRISIL A1+	0.02%
Indusind Bank Ltd	CRISIL A1+	0.02%
Indian Overseas Bank	ICRA A1+	0.02%
Cash & Current Assets		5.45%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Cash Manager

Allocation as a % of Net Assets	Rating	%
91 Days Tbill (MD 24/12/2015)	SOV	5.74%
364 Days Tbill (MD 17/03/2016)	SOV	4.94%
Vedanta Ltd	CRISIL A1+	4.73%
GSPC Distribution Networks Ltd.	CARE AA+(SO)	3.80%
Vedanta Ltd	CRISIL A1+	3.73%
Corporation Bank	CRISIL A1+	2.87%
TATA Realty & Infrastructure Ltd	ICRA A1+	2.83%
Family Credit Ltd	CARE AA+	2.62%
Tata Capital Financial Services Ltd	CRISIL AA+	2.62%
Indiabulls Housing Finance Ltd	CARE AAA	2.40%
7.83% GOI (MD 11/04/2018)	SOV	2.19%
Tata Motors Finance Ltd	ICRA A1+	2.12%
S.D. Corporation Pvt. Ltd	ICRA AA+(SO)	2.01%
Shriram Transport Finance Company Ltd	IND AA+	1.97%
182 Days Tbill (MD 17/12/2015)	SOV	1.94%
Tata Capital Financial Services Ltd	CRISIL AA+	1.82%
Sundaram Finance Ltd	ICRA AA+	1.82%
Shriram Transport Finance Company Ltd	CARE AA+	1.62%
Indiabulls Housing Finance Ltd	CARE AAA	1.57%
Sundaram Finance Ltd	CRISIL AA+	1.46%
Export Import Bank of India	CRISIL AAA	1.45%
Adani Ports and Special Economic Zone Ltd	ICRA A1+	1.44%
Tata Motors Ltd	ICRA A1+	1.43%
Cholamandalam Investment and Finance Company Ltd	ICRA A1+	1.41%
Tata Motors Finance Ltd	ICRA A1+	1.38%
Indiabulls Housing Finance Ltd	CARE AAA	1.31%
Shriram Transport Finance Company Ltd	CRISIL AA+	1.27%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	1.24%
Tata Housing Development Co Ltd	ICRA AA	1.10%
UCO Bank	CRISIL A1+	1.08%
Housing Development Finance Corporation Ltd	CRISIL AAA	1.03%
Tata Capital Financial Services Ltd	CRISIL AA+	1.02%
Fullerton India Credit Co Ltd	ICRA A1+	1.01%
S.D. Corporation Pvt. Ltd	CARE A1+(SO)	0.98%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.96%
Grand View Estates Pvt Ltd	ICRA AA(SO)	0.96%
RBL Bank Limited	ICRA A1+	0.94%
182 Days Tbill (MD 24/03/2016)	SOV	0.88%
SREI Equipment Finance Ltd	CARE AA-	0.87%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.87%
RHC Holding Pvt Ltd	CARE A(SO)	0.84%
Tata Motors Ltd	CARE AA+	0.80%
IL&FS Transportation Networks Ltd	CARE A1	0.79%

# Portfolio

Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.74%
8.39% Gujarat SDL (MD 27/03/2018)	SOV	0.73%
RBL Bank Limited	ICRA A1+	0.72%
91 Days Tbill (MD 03/12/2015)	SOV	0.72%
364Days Tbill (MD 10/12/2015)	SOV	0.72%
Housing Development Finance Corporation Ltd	ICRA A1+	0.71%
Piramal Enterprises Ltd	ICRA A1+	0.71%
Satin Creditcare Network Ltd	ICRA A1+(SO)	0.67%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.61%
8.67% Karnataka SDL (MD 18/07/2017)	SOV	0.59%
Pantaloons Fashion & Retail Limited	ICRA AA	0.59%
8.75% Gujarat SDL(MD 03/10/2016)	SOV	0.59%
7.49% GOI 2017 (M/D. 16.04.2017)	SOV	0.58%
Punjab & Sind Bank	ICRA A1+	0.55%
Tata Motors Finance Ltd	CRISIL AA	0.51%
Floreat Investments Ltd	ICRA AA+(SO)	0.49%
LIC Housing Finance Ltd	CRISIL AAA	0.47%
Shriram Transport Finance Company Ltd	CRISIL AA+	0.44%
ICICI Home Finance Company Ltd	ICRA AAA	0.44%
Adani Ports and Special Economic Zone Ltd	ICRA AA+	0.44%
Jyothy Laboratories Ltd	CARE AA-	0.44%
Adani Ports and Special Economic Zone Ltd	ICRA AA+	0.44%
LIC Housing Finance Ltd	CRISIL AAA	0.36%
LIC Housing Finance Ltd	CRISIL AAA	0.36%
IDBI Bank Ltd	CRISIL A1+	0.36%
Canara Bank	CRISIL A1+	0.36%
8.88% Karnatka SDL (MD 07/11/2017)	SOV	0.36%
IL&FS Transportation Networks Ltd	CARE A1	0.36%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	0.35%
364Days Tbill (MD 25/12/2015)	SOV	0.29%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.22%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.15%
Andhra Bank	CARE A1+	0.08%
Tata Sons Ltd	CRISIL AAA	0.07%
91 Days Tbill (MD 18/12/2015)	SOV	0.07%
182 Days Tbill (MD 10/03/2016)	SOV	0.01%
Cash & Current Assets		3.86%
<b>Total</b>		<b>100.00%</b>

Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.83%
8.39% TAMIL NADU SDL (MD 19/12/2017)	SOV	0.81%
Piramal Enterprises Ltd	ICRA AA	0.80%
Tata Motors Finance Ltd	CRISIL AA	0.80%
Vedanta Ltd	CRISIL A1+	0.80%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	0.80%
Housing Development Finance Corporation Ltd	ICRA A1+	0.79%
Vedanta Ltd	CRISIL A1+	0.79%
ONGC Mangalore Petrochemicals Ltd	ICRA A1+	0.79%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	0.79%
Cholamandalam Investment and Finance Company Ltd	ICRA A1+	0.78%
Cholamandalam Investment and Finance Company Ltd	ICRA A1+	0.76%
Tata Motors Finance Ltd	ICRA A1+	0.76%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.73%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.72%
Indiabulls Housing Finance Ltd	CARE AAA	0.65%
8.67% Karnataka SDL (MD 18/07/2017)	SOV	0.60%
Tata Capital Financial Services Ltd	CRISIL AA+	0.60%
Tata Motors Finance Ltd	CRISIL AA	0.60%
Andhra Bank	CARE A1+	0.60%
Small Industries Dev Bank of India	CARE A1+	0.58%
Indiabulls Housing Finance Ltd	CARE AAA	0.57%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.56%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.52%
Talwandi Sabo Power Ltd	CRISIL A1+(SO)	0.52%
Shriram Transport Finance Company Ltd	IND AA+	0.48%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.48%
91 Days Tbill (MD 31/12/2015)	SOV	0.47%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.47%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.44%
LIC Housing Finance Ltd	CRISIL AAA	0.43%
Shriram Transport Finance Company Ltd	CRISIL AA+	0.41%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.40%
Shriram Transport Finance Company Ltd	IND AA+	0.40%
IDL Speciality Chemicals Ltd	IND A+(SO)	0.40%
Shriram Transport Finance Company Ltd	CRISIL AA+	0.40%
364Days Tbill (MD 10/12/2015)	SOV	0.40%
JM Financial Products Ltd	ICRA A1+	0.40%
ONGC Mangalore Petrochemicals Ltd	ICRA A1+	0.40%
Piramal Enterprises Ltd	ICRA A1+	0.39%
Export Import Bank of India	CRISIL A1+	0.39%
Kotak Mahindra Investments Ltd	CRISIL A1+	0.39%
Piramal Enterprises Ltd	ICRA A1+	0.39%
Vijaya Bank	CARE A1+	0.39%
Fullerton India Credit Co Ltd	ICRA A1+	0.39%
Pune Solapur Expressway Pvt Ltd	ICRA A(SO)	0.36%
Tata Motors Finance Ltd	CRISIL AA	0.36%
I L & F S Ltd	ICRA A1+	0.35%
Power Finance Corporation Ltd	CRISIL AAA	0.32%
SP Jammu Udhampur Highway Ltd	ICRA AAA(SO)	0.30%
Tata Motors Ltd	CARE AA+	0.28%
RBL Bank Limited	ICRA A1+	0.28%
Raymond Ltd	CRISIL A1+	0.24%
SP Jammu Udhampur Highway Ltd	ICRA AAA(SO)	0.21%
SP Jammu Udhampur Highway Ltd	ICRA AAA(SO)	0.21%
8.85% Haryana SDL (MD 13/08/2016)	SOV	0.20%
Sundaram Finance Ltd	ICRA AA+	0.20%
Tata Capital Financial Services Ltd	ICRA AA+	0.20%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.20%
IDFC Bank Ltd	ICRA AAA	0.20%
Power Finance Corporation Ltd	CRISIL AAA	0.20%
Power Finance Corporation Ltd	CRISIL AAA	0.20%
UCO Bank	CRISIL A1+	0.20%
Barclays Invest & Loans India Ltd	ICRA A1+	0.20%
Sundaram BNP Paribas Home Finance Ltd	CARE AA+	0.19%
8.74% Karnataka SDL (MD 22/08/2016)	SOV	0.16%
Tata Motors Finance Ltd	CRISIL AA	0.16%
IDFC Bank Ltd	ICRA AAA	0.16%
8.77% Karnataka SDL (MD 21/11/2016)	SOV	0.16%
Tata Capital Financial Services Ltd	CRISIL AA+	0.14%
Hero Fincorp Limited	CRISIL AA+	0.13%
8.71% Gujarat SDL(MD 05/09/2016)	SOV	0.12%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.12%
364 Days Tbill (MD 26/11/2015)	SOV	0.11%

Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.08%
Kotak Mahindra Investments Ltd	CRISIL AAA	0.08%
Talwandi Sabo Power Ltd	CRISIL AA (SO)	0.08%
91 Days Tbill (MD 10/12/2015)	SOV	0.06%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.06%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.06%
IOT Utkal Energy Services Limited	CRISIL AAA (SO)	0.04%
9.60% Gujarat SDL(MD 12/03/2018)	SOV	0.04%
Tata Sons Ltd	CRISIL AAA	0.04%
Rural Electrification Corporation Ltd	CRISIL AAA	0.04%
IDFC Bank Ltd	ICRA AAA	0.04%
IDFC Bank Ltd	ICRA AAA	0.04%
Canara Bank	CRISIL A1+	0.00%
6.73% Pay Fix & Rec Mibor (21/10/20)	HSBCBK	0.00%
6.76% Pay Fix & Rec Mibor (16/10/20)	HSBCBK	0.00%
6.84% Pay Fix & Rec Mibor (30/09/20)	HSBCBK	0.00%
6.8350% Pay Fix & Rec Mibor (30/09/20)	HSBCBK	0.00%
6.9025% Pay Fix & Rec Mibor (21/09/20)	ICICIBK	0.00%
6.9525% Pay Fix & Rec Mibor (MD10/09/20)	HDFCBK	0.00%
6.9550% Pay Fix & Rec Mibor (MD09/09/20)	HSBCBK	0.00%
6.88% Pay Fix & Rec Mibor (21/09/20)	HSBCBK	0.00%
6.89% Pay Fix & Rec Mibor (21/09/20)	HSBCBK	0.00%
6.90% Pay Fix & Rec Mibor (21/09/20)	HSBCBK	0.00%
6.92% Pay Fix & Rec Mibor (21/09/20)	HSBCBK	0.00%
6.91% Pay Fix & Rec Mibor (21/09/20)	HSBCBK	0.00%
6.96% Pay Fix & Rec Mibor (MD09/09/20)	HSBCBK	0.00%
6.98% Pay Fix & Rec Mibor (18/09/20)	HSBCBK	0.00%
6.9550% Pay Fix & Rec Mibor (MD09/09/20)	HSBCBK	0.00%
6.88% Pay Fix & Rec Mibor (21/09/20)	HSBCBK	0.00%
6.89% Pay Fix & Rec Mibor (21/09/20)	HSBCBK	0.00%
6.90% Pay Fix & Rec Mibor (21/09/20)	HSBCBK	0.00%
6.92% Pay Fix & Rec Mibor (21/09/20)	HSBCBK	0.00%
6.91% Pay Fix & Rec Mibor (21/09/20)	HSBCBK	0.00%
6.96% Pay Fix & Rec Mibor (MD09/09/20)	HSBCBK	0.00%
6.98% Pay Fix & Rec Mibor (18/09/20)	HSBCBK	0.00%
6.9550% Pay Fix & Rec Mibor (MD09/09/20)	HSBCBK	0.00%
6.88% Pay Fix & Rec Mibor (21/09/20)	HSBCBK	0.00%
6.89% Pay Fix & Rec Mibor (21/09/20)	HSBCBK	0.00%
6.90% Pay Fix & Rec Mibor (21/09/20)	HSBCBK	0.00%
6.92% Pay Fix & Rec Mibor (21/09/20)	HSBCBK	0.00%
6.91% Pay Fix & Rec Mibor (21/09/20)	HSBCBK	0.00%
6.96% Pay Fix & Rec Mibor (MD09/09/20)	HSBCBK	0.00%
6.98% Pay Fix & Rec Mibor (18/09/20)	HSBCBK	0.00%
Cash & Current Assets		3.58%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Savings Fund

Allocation as a % of Net Assets	Rating	%
8.12% GOI (MD 10/12/2020)	SOV	4.76%
Indiabulls Housing Finance Ltd	CARE AAA	4.39%
Pune Solapur Expressway Pvt Ltd Corporation Bank	ICRA A(SO)	3.64%
CRISIL A1+		3.20%
Dewan Housing Finance Corporation Ltd	CARE AAA	3.12%
Vodafone India Ltd	CRISIL A1+	2.66%
Indiabulls Housing Finance Ltd	CARE AAA	2.57%
Power Finance Corporation Ltd Corporation Bank	CRISIL AAA	2.47%
CRISIL A1+		2.35%
Hinduja Leyland Finance Ltd	CARE A+	2.00%
Vodafone India Ltd	CRISIL A1+	1.95%
Vedanta Ltd	CRISIL A1+	1.94%
Dewan Housing Finance Corporation Ltd	CARE AAA	1.90%
Talwandi Sabo Power Ltd	CRISIL A1+(SO)	1.67%
Indian Overseas Bank	ICRA A1+	1.59%
Emami Ltd	CRISIL A1+	1.59%
ONGC Mangalore Petrochemicals Ltd	ICRA A1+	1.57%
8.07% GOI 2017 (M/D. 15.01.2017)	SOV	1.45%
Housing Development Finance Corporation Ltd	ICRA A1+	1.39%
91 Days Tbill (MD 24/12/2015)	SOV	1.39%
Talwandi Sabo Power Ltd	CRISIL AA (SO)	1.38%
Vedanta Ltd	CRISIL A1+	1.35%
Dewan Housing Finance Corporation Ltd	CARE AAA	1.34%
IDBI Bank Ltd	CRISIL A1+	1.28%
8.40% Rajasthan SDL (MD 27/03/2018)	SOV	1.21%
Mahindra & Mahindra Financial Services Ltd	CRISIL AA+	1.20%
Indian Overseas Bank	ICRA A1+	1.20%
Piramal Enterprises Ltd	ICRA A1+	1.19%
7.49% GOI 2017 (M/D. 16.04.2017)	SOV	1.04%
8.78% Haryana SDL (MD 23/07/2017)	SOV	1.02%
Shriram Transport Finance Company Ltd	IND AA+	1.00%
Piramal Enterprises Ltd	ICRA A1+	0.98%
Kotak Mahindra Prime Ltd	CRISIL A1+	0.98%
Shapoorji Pallonji and Company Private Ltd	ICRA A1+	0.97%

## Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)

Allocation as a % of Net Assets	Rating	%
8.40% GOI (MD 28/07/2024)	SOV	14.48%
8.12% GOI (MD 10/12/2020)	SOV	8.64%
7.80% GOI (MD 03/05/2020).	SOV	8.43%
8.60% GOI (MD 02/06/2028)	SOV	4.70%
8.15% GOI (MD 24/11/2026)	SOV	4.13%
7.88% GOI (MD 19/03/2030)	SOV	3.36%
7.8% GOI (MD 11/04/2021)	SOV	2.43%
IDFC Bank Ltd	ICRA AAA	2.05%
Tata Capital Financial Services Ltd	ICRA AA+	2.03%
National Bank For Agriculture and Rural Development	CRISIL A1+	2.01%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	1.61%
Reliance Jio Infocomm Limited	CRISIL AAA	1.57%
Shriram Transport Finance Company Ltd	CRISIL AA+	1.54%
Reliance Jio Infocomm Limited	CRISIL AAA	1.54%
Power Finance Corporation Ltd	CRISIL AAA	1.53%
Housing Development Finance Corporation Ltd	CRISIL AAA	1.52%
India Infradebt Ltd	CRISIL AAA	1.51%
GIC Housing Finance Ltd	ICRA A1+	1.50%
Power Finance Corporation Ltd	CRISIL AAA	1.36%





# Portfolio

Rural Electrification Corporation Ltd	CRISIL AAA	0.36%
7.59% GOI (MD 20/03/2029)	SOV	0.35%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.35%
9.20% GOI (MD 30/09/2030)	SOV	0.26%
Power Grid Corporation of India Ltd	CRISIL AAA	0.25%
India Infradebt Ltd	CRISIL AAA	0.25%
Indian Railway Finance Corp Ltd	CRISIL AAA	0.24%
8.78% Haryana SDL (MD 23/07/2017)	SOV	0.24%
Reliance Ports and Terminals Ltd	CARE AAA	0.13%
Power Grid Corporation of India Ltd	CRISIL AAA	0.12%
RHC Holding Pvt Ltd	CARE A(SO)	0.12%
Power Grid Corporation of India Ltd	CRISIL AAA	0.12%
Power Grid Corporation of India Ltd	CRISIL AAA	0.12%
Rural Electrification Corporation Ltd	CRISIL AAA	0.12%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.12%
Powergrid Vizag Transmission Limited	CRISIL AAA (SO)	0.12%
Power Finance Corporation Ltd	CRISIL AAA	0.02%
Rural Electrification Corporation Ltd	CRISIL AAA	0.01%
6.7250% Pay Fix & Rec Mibor (21/10/20) HSBCBK		0.00%
6.73% Pay Fix & Rec Mibor (21/10/20) HSBCBK		0.00%
Cash & Current Assets		4.56%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Medium Term Plan

Allocation as a % of Net Assets	Rating	%
8.40% GOI (MD 28/07/2024)	SOV	12.70%
ECL Finance Ltd	ICRA AA	9.37%
RKN Retail Pvt. Ltd	BWR A-(SO)	8.26%
7.68% GOI (MD 15/12/2023)	SOV	7.44%
Reliance Jio Infocomm Limited	CRISIL AAA	6.77%
RHC Holding Pvt Ltd	CARE A(SO)	5.72%
Adani Power Ltd	BWR AA-(SO)	5.54%
7.88% GOI (MD 19/03/2030)	SOV	5.51%
Relationships Properties Pvt Ltd	CARE AA-(SO)	5.01%
IL & FS Education and Technology Services Ltd	IND AA-(SO)	4.40%
RHC Holding Pvt Ltd	CARE A(SO)	4.35%
IL & FS Education and Technology Services Ltd	IND AA-(SO)	2.86%
Stelite Technologies Ltd	CRISIL A+	2.77%
IL&FS Transportation Networks Ltd	ICRA A	2.26%
Hero Realty Ltd	ICRA A+(SO)	2.21%
Coffee Day Natural Resources Private Limited	BWR A-(SO)	2.20%
Securities Trading Corp Ind Ltd	ICRA AA	1.62%
Powergrid Vizag Transmission Limited	CRISIL AAA (SO)	1.55%
Coffee Day Enterprises Limited	BWR A+(SO)	1.32%
Coffee Day Enterprises Limited	BWR A+(SO)	0.77%
Hero Fincorp Limited	CRISIL AA+	0.69%
Sahyadri Agencies Ltd	BWR A(SO)	0.65%
Cholamandalam Investment and Finance Company Ltd	ICRA AA	0.56%
Hero Realty Ltd	ICRA A+(SO)	0.55%
Reliance Gas Transportation Infrastructure Ltd	CARE AAA	0.46%
Shriram Transport Finance Company Ltd	IND AA+	0.33%
Power Finance Corporation Ltd	CRISIL AAA	0.16%
7.72% GOI (MD 25/05/2025)	SOV	0.11%
Kotak Mahindra Prime Ltd	CRISIL AAA	0.01%
Cash & Current Assets		3.86%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Short Term Fund

Allocation as a % of Net Assets	Rating	%
8.27% GOI (MD 09/06/2020)	SOV	15.96%
7.80% GOI (MD 03/05/2020)	SOV	6.13%
Small Industries Dev Bank of India	CARE AAA	3.69%
Housing Development Finance Corporation Ltd	ICRA A1+	2.72%
Indiabulls Housing Finance Ltd	CARE AAA	2.62%
8.58% Karnataka SDL (MD 25/10/2016)	SOV	2.58%
L&T Finance Ltd	ICRA AA+	2.20%
Export Import Bank of India	CRISIL A1+	2.14%
7.28% GOI (MD 03/06/2019)	SOV	1.91%
8.41% Andhra Pradesh SDL (MD 27/03/2018)	SOV	1.84%
Reliance Jio Infocomm Limited	CRISIL AAA	1.78%
Housing Development Finance Corporation Ltd	ICRA A1+	1.61%
Mahindra & Mahindra Financial Services Ltd	IND AAA	1.60%
Axis Bank Ltd	CRISIL A1+	1.57%

8.42% Maharashtra SDL (MD 25/08/2020)	SOV	1.40%
Bajaj Finance Ltd	CRISIL AA+	1.38%
8.44% Rajasthan SDL (25/08/2020)	SOV	1.35%
ICICI Bank Ltd	ICRA A1+	1.31%
Tata Capital Financial Services Ltd	CRISIL AA+	1.18%
Nabha Power Ltd	ICRA AAA(SO)	1.12%
IDFC Bank Ltd	ICRA AAA	1.11%
Housing Development Finance Corporation Ltd	CRISIL AAA	1.10%
Shriram Transport Finance Company Ltd	CRISIL AA+	1.10%
6.90% GOI (MD 13/07/2019)	SOV	1.08%
Power Finance Corporation Ltd	CRISIL AAA	1.07%
Housing Development Finance Corporation Ltd	CRISIL AAA	1.05%
Tata Motors Finance Ltd	ICRA A1+	1.04%
IL&FS Financial Services Ltd	IND AAA	1.00%
Aditya Birla Nuvo Ltd	ICRA AA+	1.00%
IDFC Bank Ltd	ICRA AAA	1.00%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.96%
IDFC Bank Ltd	ICRA AAA	0.95%
PNB Housing Finance Ltd	CRISIL AA+	0.84%
Sundaram Finance Ltd	ICRA AA+	0.83%
Corporation Bank	CRISIL A1+	0.82%
Sundaram Finance Ltd	ICRA AA+	0.81%
Tata Capital Financial Services Ltd	ICRA AA+	0.70%
LIC Housing Finance Ltd	CRISIL AAA	0.69%
Nabha Power Ltd	ICRA AAA(SO)	0.61%
8.75% Himmachal Pradesh SDL (MD 03/10/2017)	SOV	0.56%
Canara Bank	CRISIL A1+	0.54%
ICICI Bank Ltd	ICRA A1+	0.54%
Andhra Bank	CARE A1+	0.54%
IDBI Bank Ltd	CRISIL A1+	0.53%
Tata Motors Finance Ltd	ICRA A1+	0.52%
Tata Capital Financial Services Ltd	CRISIL AA+	0.50%
IDFC Bank Ltd	ICRA AAA	0.50%
8.78% Haryana SDL (MD 23/07/2017)	SOV	0.42%
8.75% Gujarat SDL(MD 03/10/2016)	SOV	0.40%
ICICI Home Finance Company Ltd	ICRA AAA	0.39%
Tata Sons Ltd	CRISIL AAA	0.33%
Bajaj Finance Ltd	ICRA AA+	0.33%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.33%
Tata Capital Financial Services Ltd	CRISIL AA+	0.33%
Talwandi Sabo Power Ltd	CRISIL AA (SO)	0.33%
Talwandi Sabo Power Ltd	CRISIL AA (SO)	0.33%
IDFC Bank Ltd	ICRA AAA	0.30%
Power Finance Corporation Ltd	CRISIL AAA	0.28%
Nabha Power Ltd	ICRA AAA(SO)	0.28%
Sundaram Finance Ltd	CRISIL AA+	0.28%
Tata Capital Housing Finance Ltd	CRISIL AA+	0.28%
Housing Development Finance Corporation Ltd	ICRA A1+	0.27%
Housing Development Finance Corporation Ltd	ICRA A1+	0.27%
Indian Overseas Bank	ICRA A1+	0.27%
Canara Bank	CRISIL A1+	0.27%
5.69% GOI 2009 MD(25/09/2018)	SOV	0.26%
Sundaram Finance Ltd	ICRA AA+	0.22%
IDFC Bank Ltd	ICRA AAA	0.22%
ICICI Bank Ltd	ICRA A1+	0.21%
Tata Motors Finance Ltd	CRISIL AA	0.19%
Nabha Power Ltd	ICRA AAA(SO)	0.17%
8.08% Odisha SDL (MD 11/03/2020)	SOV	0.17%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.17%
IDFC Bank Ltd	ICRA AAA	0.17%
8.07% GOI 2017 (M/D. 15.01.2017)	SOV	0.17%
Power Finance Corporation Ltd	CRISIL AAA	0.17%
Dena Bank	CRISIL A1+	0.16%
Tata Capital Financial Services Ltd	ICRA AA+	0.15%
Tata Sons Ltd	CRISIL AAA	0.11%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.11%
IDFC Bank Ltd	ICRA AAA	0.11%
Power Grid Corporation of India Ltd	CRISIL AAA	0.06%
8.43% Madhya Pradesh SDL (MD 19/12/2017)	SOV	0.06%
Power Grid Corporation of India Ltd	CRISIL AAA	0.06%
Kotak Mahindra Prime Ltd	ICRA AAA	0.06%
LIC Housing Finance Ltd	CARE AAA	0.03%
Rural Electrification Corporation Ltd	CRISIL AAA	0.02%

HDB Financial Services Ltd	CRISIL AAA	0.02%
Nabha Power Ltd	ICRA AAA(SO)	0.02%
Housing Development Finance Corporation Ltd	CRISIL AAA	0.01%
Tata Motors Finance Ltd	CRISIL AA	0.01%
Power Finance Corporation Ltd	CRISIL AAA	0.00%
6.7525% Rec Fix & Pay Mibor (MD30/10/20) HSBCBK		0.00%
Cash & Current Assets		13.18%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Income Plus

Allocation as a % of Net Assets	Rating	%
8.17% GOI (MD 01/12/2044)	SOV	25.36%
8.60% GOI (MD 02/06/2028)	SOV	18.50%
8.13% GOI (MD 22/06/2045)	SOV	15.29%
7.88% GOI (MD 19/03/2030)	SOV	12.34%
7.59% GOI (MD 20/03/2029)	SOV	10.31%
7.73% GOI (MD 19/12/2034)	SOV	6.79%
9.23% GOI (MD 23/12/2043)	SOV	5.99%
Talwandi Sabo Power Ltd	CRISIL AA (SO)	1.04%
Power Finance Corporation Ltd	CRISIL AAA	0.55%
8.24% GOI (MD 10/11/2033)	SOV	0.25%
ICICI Bank Ltd	CRISIL AAA	0.06%
7.72% GOI (MD 25/05/2025)	SOV	0.04%
9.56% Maharashtra SDL (MD 28/08/2023)	SOV	0.02%
9.45% Rajasthan SDL (MD 26/03/2024)	SOV	0.02%
8.51% Punjab SDL (MD 10/04/2023)	SOV	0.01%
8.64% Jharkhand SDL (MD 06/03/2023)	SOV	0.00%
Cash & Current Assets		3.41%
<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 28/01/2016)	SOV	6.83%
IDBI Bank Ltd	CRISIL A1+	5.79%
91 Days Tbill (MD 05/11/2015)	SOV	5.79%
Export Import Bank of India	CRISIL A1+	5.75%
91 Days Tbill (MD 18/12/2015)	SOV	4.24%
RHC Holding Pvt Ltd	CARE A1	3.78%
91 Days Tbill (MD 19/11/2015)	SOV	3.60%
Magma Fincorp Ltd	CRISIL A1+	3.45%
Vedanta Ltd	CRISIL A1+	3.21%
Piramal Enterprises Ltd	ICRA A1+	2.89%
Housing Development Finance Corporation Ltd	ICRA A1+	2.88%
Housing Development Finance Corporation Ltd	ICRA A1+	2.53%
National Fertilizers Ltd	CRISIL A1+	2.31%
Adani Ports and Special Economic Zone Ltd	ICRA A1+	2.31%
IDBI Bank Ltd	CRISIL A1+	2.30%
Cholamandalam Investment and Finance Company Ltd	ICRA A1+	2.30%
91 Days Tbill (MD 10/12/2015)	SOV	2.30%
Housing Development Finance Corporation Ltd	ICRA A1+	2.29%
Talwandi Sabo Power Ltd	CRISIL A1+(SO)	1.85%
Housing Development Finance Corporation Ltd	ICRA A1+	1.62%
Fedbank Financial Services Ltd	CRISIL A1+	1.61%
Godrej Properties Ltd	ICRA A1+	1.39%
TATA Realty & Infrastructure Ltd	ICRA A1+	1.38%
LIC Housing Finance Ltd	CRISIL A1+	1.27%
HDB Financial Services Ltd	CARE A1+	1.16%
Tata Housing Development Co Ltd	CARE A1+	1.16%
Punjab & Sind Bank	ICRA A1+	1.16%
South Indian Bank Ltd	CARE A1+	1.15%
Adani Transmission Ltd	IND A1+	1.15%
Hero Fincorp Limited	CRISIL A1+	1.15%
Fedbank Financial Services Ltd	CRISIL A1+	1.15%
SBI Global Factors Ltd	ICRA A1+	0.92%
Rural Electrification Corporation Ltd	CARE A1+	0.92%
HDB Financial Services Ltd	CRISIL AAA	0.58%
Tata Housing Development Co Ltd	ICRA AA	0.58%
Housing Development Finance Corporation Ltd	ICRA A1+	0.58%

# Portfolio

Housing Development Finance Corporation Ltd	ICRA A1+	0.58%
Housing Development Finance Corporation Ltd	ICRA A1+	0.58%
Godrej Agrovet Ltd	ICRA A1+	0.58%
Standard Chartered Invest & Loans Ltd.	CRISIL A1+	0.46%
91 Days Tbill (MD 26/11/2015)	SOV	0.12%
Cash & Current Assets		12.37%
<b>Total</b>		<b>100.00%</b>

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

Allocation as a % of Net Assets	Rating	%
8.12% GOI (MD 10/12/2020)	SOV	31.48%
Small Industries Dev Bank of India	CARE AAA	12.05%
Shriram Transport Finance Company Ltd	IND AA+	7.31%
91 Days Tbill (MD 19/11/2015)	SOV	6.17%
Sundaram Finance Ltd	CRISIL AA+	5.48%
Housing Development Finance Corporation Ltd	ICRA A1+	5.21%
Bajaj Finance Ltd	ICRA AA+	5.13%
Indiabulls Housing Finance Ltd	CARE AAA	3.94%
Tata Capital Financial Services Ltd	CRISIL AA+	3.65%
Shriram Transport Finance Company Ltd	CRISIL AA+	3.64%
Andhra Bank	CARE A1+	3.55%
8.41% Andhra Pradesh SDL (MD 27/03/2018)	SOV	2.21%
Kotak Mahindra Prime Ltd	CRISIL AAA	2.20%
Power Finance Corporation Ltd	CRISIL AAA	0.74%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.71%
8.7% GUJARATSDL (MD 20/09/2016)	SOV	0.37%
LIC Housing Finance Ltd	CRISIL AAA	0.07%
6.81% Pay Fix & Rec Mibor (14/10/20)		0.00%
HSBCBK		0.00%
6.89% Pay Fix & Rec Mibor (22/09/20)		-0.01%
ICICIBK		-0.01%
6.90% Pay Fix & Rec Mibor (22/09/20)		-0.01%
ICICISECPD		-0.01%
6.91% Pay Fix & Rec Mibor (21/09/20)		-0.01%
HSBCBK		-0.01%
6.97% Pay Fix & Rec Mibor (15/09/20)		-0.01%
ICICISECPD		-0.02%
6.9850% Pay Fix & Rec Mibor (MD14/09/20)		-0.02%
HSBCBK		-0.02%
6.9375% Pay Fix & Rec Mibor (MD08/09/20)		-0.02%
HDFCBK		-0.02%
6.945% Pay Fix & Rec Mibor (MD10/09/20)		-0.02%
HSBCBK		-0.03%
6.9525% Pay Fix & Rec Mibor (MD09/09/20)		-0.03%
HDFCBK		-0.03%
6.91% Pay Fix & Rec Mibor (21/09/20)		-0.03%
ICICIBK		-0.03%
6.9775% Pay Fix & Rec Mibor (15/09/20)		-0.03%
ICICISECPD		6.28%
Cash & Current Assets		6.28%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Gilt Plus - Liquid Plan

Allocation as a % of Net Assets	Rating	%
Cash & Current Assets		100.00%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Gilt Plus - PF Plan

Allocation as a % of Net Assets	Rating	%
8.17% GOI (MD 01/12/2044)	SOV	45.92%
8.13% GOI (MD 22/06/2045)	SOV	28.59%
7.59% GOI (MD 20/03/2029)	SOV	18.42%
Cash & Current Assets		7.07%
<b>Total Net Assets</b>		<b>100.00%</b>

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

Allocation as a % of Net Assets	Rating	%
7.72% GOI (MD 25/05/2025)	SOV	90.38%
8.40% GOI (MD 28/07/2024)	SOV	1.21%
Cash & Current Assets		8.41%
<b>Total</b>		<b>100.00%</b>

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

Allocation as a % of Net Assets	Rating	%
8.17% GOI (MD 01/12/2044)	SOV	47.86%
8.24% GOI (MD 10/11/2033)	SOV	13.87%
7.59% GOI (MD 20/03/2029)	SOV	10.70%
8.15% GOI (MD 24/11/2026)	SOV	10.51%
8.13% GOI (MD 22/06/2045)	SOV	4.78%
7.88% GOI (MD 19/03/2030)	SOV	2.59%
9.23% GOI (MD 23/12/2043)	SOV	2.59%
7.73% GOI (MD 19/12/2034)	SOV	2.06%
8.60% GOI (MD 02/06/2028)	SOV	1.41%
8.30% GOI (MD 02/07/2040)	SOV	0.01%
Cash & Current Assets		3.62%
<b>Total</b>		<b>100.00%</b>

## Birla Sun Life Government Securities Fund - Short Term Plan

Allocation as a % of Net Assets	%
Cash & Current Assets	100.00%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Enhanced Arbitrage Fund

Allocation as a % of Net Assets	Rating	%
HDFC Bank Ltd		8.18%
Reliance Industries Ltd		7.51%
Axis Bank Ltd		5.06%
Maruti Suzuki India Ltd		4.35%
Tata Motors Finance Ltd	ICRA A1+	4.06%
Housing Development Finance Corporation Ltd	ICRA A1+	4.00%
Allahabad Bank		3.69%
ICICI Bank Ltd		3.43%
Housing Development Finance Corporation Ltd		3.13%
Corporation Bank		2.46%
Allahabad Bank		2.05%
Yes Bank Ltd		2.05%
Ashok Leyland Ltd		1.87%
Larsen & Toubro Ltd		1.71%
ITC Ltd		1.69%
Infosys Ltd		1.60%
Coal India Ltd		1.42%
Bharat Petroleum Corp Ltd		1.39%
Adani Ports and Special Economic Zone Ltd		1.33%
Bank Of Baroda		1.30%
Eicher Motors Ltd		1.28%
Sun Pharmaceuticals Industries Ltd		1.27%
Aurobindo Pharma Ltd		1.20%
UPL Limited		1.08%
Indiabulls Real Estate Ltd		1.07%
Sun TV Network Ltd		0.90%
Jindal Steel and Power Ltd		0.83%
Hindustan Petroleum Corporation Ltd		0.80%
Lupin Ltd		0.77%
Hindustan Unilever Ltd		0.77%
Tata Motors Ltd DVR Shares		0.76%
Bosch Ltd		0.67%
Bharat Heavy Electricals Ltd		0.64%
Oil & Natural Gas Corporation Ltd		0.62%
Yes Bank Ltd		0.61%
Asian Paints Ltd		0.61%
Power Finance Corporation Ltd		0.61%
Tata Consultancy Services Ltd		0.51%
Britannia Industries Ltd		0.47%
Century Textiles & Industries Ltd		0.44%
HCL Technologies Ltd		0.43%
Tech Mahindra Ltd		0.42%
Rural Electrification Corporation Ltd		0.35%
Dr Reddys Laboratories Ltd		0.35%
State Bank of India		0.34%
Reliance Capital Ltd		0.33%
Ultratech Cement Ltd		0.33%
Motherson Sumi Systems Ltd		0.33%
Tata Global Beverages Ltd		0.31%
Mahindra & Mahindra Ltd		0.31%
Hero MotoCorp Ltd		0.30%
Oriental Bank Of Commerce		0.28%
Zee Entertainment Enterprises Ltd		0.28%
Federal Bank Ltd		0.27%
IDFC Ltd.		0.21%
Dish TV India Ltd		0.20%
Bharat Forge Ltd		0.17%
MRF Ltd		0.15%
NTPC Ltd		0.05%
Housing Development and Infrastructure Ltd		0.03%
Ambuja Cements Ltd		0.02%
HDIL_26/11/2015		-0.03%

AMBUJACEM_26/11/2015	-0.03%
NTPC_26/11/2015	-0.05%
MRF_26/11/2015	-0.15%
BHARATFORG_26/11/2015	-0.17%
DISHTV_26/11/2015	-0.20%
IDFC_26/11/2015	-0.21%
FEDERALBNK_26/11/2015	-0.27%
ZEEL_26/11/2015	-0.28%
ORIENTBANK_26/11/2015	-0.29%
HEROMOTOCO_26/11/2015	-0.30%
M&M_26/11/2015	-0.31%
TATAGLOBAL_26/11/2015	-0.32%
MOTHERSUMI_26/11/2015	-0.33%
ULTRACEMCO_26/11/2015	-0.33%
RELCAPITAL_26/11/2015	-0.33%
SBIN_26/11/2015	-0.34%
DRREDDY_26/11/2015	-0.35%
RECLTD_26/11/2015	-0.35%
TECHM_26/11/2015	-0.42%
HCLTECH_26/11/2015	-0.43%
CENTURYTEX_26/11/2015	-0.44%
BRITANNIA_26/11/2015	-0.47%
TCS_26/11/2015	-0.51%
ONGC_26/11/2015	-0.61%
PFC_26/11/2015	-0.61%
ASIANPAINT_26/11/2015	-0.61%
YESBANK_26/11/2015	-0.62%
BHEL_26/11/2015	-0.64%
BOSCHLTD_26/11/2015	-0.68%
TATAMTRDVR_26/11/2015	-0.77%
HINDUNILVR_26/11/2015	-0.77%
LUPIN_26/11/2015	-0.78%
HINDPETRO_26/11/2015	-0.81%
JINDALSTEL_26/11/2015	-0.83%
SUNTV_26/11/2015	-0.91%
IBREALST_26/11/2015	-1.08%
UPL_26/11/2015	-1.09%
AUROPHARMA_26/11/2015	-1.20%
SUNPHARMA_26/11/2015	-1.27%
EICHERMOT_26/11/2015	-1.28%
BANKBARODA_26/11/2015	-1.31%
ADANIPOINTS_26/11/2015	-1.33%
BPCL_26/11/2015	-1.40%
COALINDIA_26/11/2015	-1.42%
INFY_26/11/2015	-1.60%
ITC_26/11/2015	-1.70%
LT_26/11/2015	-1.71%
ASHOKLEY_26/11/2015	-1.86%
HDFC_26/11/2015	-3.14%
ICICIBANK_26/11/2015	-3.45%
MARUTI_26/11/2015	-4.36%
AXISBANK_26/11/2015	-5.08%
RELIANCE_26/11/2015	-7.54%
HDFCBANK_26/11/2015	-8.21%
Cash & Current Assets	21.90%
Net receivables / payables	60.04%
<b>Total</b>	<b>100.00%</b>

## Birla Sun Life Active Debt Multi Manager FoF Scheme

Allocation as a % of Net Assets	%
IDFC Dynamic Bond Fund-Direct Plan-Growth	28.29%
ICICI Prude Gilt Fund Inv Plan PF Opt-Dir Plan-Grw	23.48%
Birla Sun Life Govt Sec. Long Term Grwth Direct	23.25%
Templeton India Govt.Sec. Fund-Long Term Direct Gr	12.98%
SBI Magnum Gilt Fund - Long Term-Dir Pl - Growth	11.68%
Cash & Current Assets	0.54%
Net receivables / payables	-0.22%
<b>Total</b>	<b>100.00%</b>

# Dividend



Here's a platform for you to check your dividend declaration, history and all the other vital information on dividends.



## WEALTH CREATION SOLUTIONS

EQUITY SCHEMES	Declared on date	Non Corporate Dividend* (₹ per unit)	Dividend* (₹ per unit)	Face value (₹)	Cum Dividend NAV (₹ per unit)
Birla Sun Life Equity Fund - Regular Plan	17-Mar-15	3.80	3.80	10.00	101.16
	16-Oct-14	4.50	4.50	10.00	89.18
	21-Mar-14	0.00	4.00	10.00	70.10
Birla Sun Life Equity Fund - Direct Plan	17-Mar-15	2.00	2.00	10.00	108.75
	16-Oct-14	4.50	4.50	10.00	95.17
	21-Mar-14	0.00	4.00	10.00	74.18
Birla Sun Life Advantage Fund - Regular Plan	31-Aug-15	20.00	20.00	10.00	106.88
	05-Sep-14	15.00	15.00	10.00	104.59
	23-May-14	0.00	7.20	10.00	101.29
Birla Sun Life Advantage Fund - Direct Plan	31-Aug-15	10.00	10.00	10.00	108.05
	05-Sep-14	15.00	15.00	10.00	105.26
	23-May-14	0.00	7.20	10.00	101.77
Birla Sun Life Midcap Fund - Regular Plan	28-Aug-15	3.75	3.75	10.00	34.29
	24-Jul-14	2.50	2.50	10.00	28.67
	19-Jul-13	1.50	1.50	10.00	20.01
Birla Sun Life Small & Midcap Fund - Regular Plan	28-Aug-15	2.30	2.30	10.00	21.10
	24-Jul-14	0.00	1.50	10.00	18.20
	19-Jul-13	0.00	0.35	10.00	11.79
Birla Sun Life Frontline Equity Fund - Regular Plan	30-Oct-15	3.50	3.50	10.00	27.84
	24-Apr-15	1.75	1.75	10.00	29.44
	05-Nov-14	1.20	1.20	10.00	29.41
Birla Sun Life India GenNext Fund - Regular Plan	18-Jun-15	2.60	2.60	10.00	23.42
	27-Jun-14	0.00	2.00	10.00	19.57
	28-Jun-13	0.00	1.00	10.00	16.47
Birla Sun Life India GenNext Fund - Direct Plan	18-Jun-15	2.60	2.60	10.00	25.63
	27-Jun-14	0.00	2.00	10.00	21.07
	31-Jul-15	2.00	2.00	10.00	19.96
Birla Sun Life New Millennium Fund - Regular Plan	11-Sep-14	1.60	1.60	10.00	19.90
	27-Sep-13	0.00	0.85	10.00	15.20
	24-Jul-15	2.30	2.30	10.00	19.01
Birla Sun Life Top 100 Fund - Regular Plan	22-Jan-15	0.85	0.85	10.00	19.73
	27-Jun-14	0.00	0.85	10.00	17.16
	22-Sep-15	4.00	4.00	10.00	40.05
Birla Sun Life Buy India Fund - Regular Plan	18-Sep-14	3.00	3.00	10.00	36.23
	27-Sep-13	0.00	1.20	10.00	22.65
	18-Sep-14	3.00	3.00	10.00	36.56
Birla Sun Life Buy India Fund - Direct Plan	27-Sep-13	0.00	1.20	10.00	22.73
	09-Oct-15	10.00	10.00	10.00	158.07
	22-Apr-15	10.00	10.00	10.00	166.22
Birla Sun Life MNC Fund - Regular Plan	20-Nov-14	5.50	5.50	10.00	141.24
	25-Feb-15	6.00	6.00	10.00	22.06
	07-Oct-14	6.00	6.00	10.00	25.83
Birla Sun Life Index Fund - Regular Plan	24-Jan-14	0.00	1.00	10.00	21.68
	25-Feb-15	5.20	5.20	10.00	22.23
	07-Oct-14	6.00	6.00	10.00	25.97
Birla Sun Life Index Fund - Direct Plan	24-Jan-14	0.00	1.00	10.00	21.72
	13-Nov-14	2.76	2.76	10.00	28.13
	27-Dec-13	0.00	1.50	10.00	19.86
Birla Sun Life India Opportunities Fund - Regular Plan	09-Nov-12	0.00	0.75	10.00	16.29
	24-Sep-15	0.35	0.35	10.00	15.77
	19-Jun-15	0.40	0.40	10.00	16.10
Birla Sun Life Dividend Yield Plus - Regular Plan	20-Mar-15	0.18	0.18	10.00	16.82
	22-Sep-15	7.50	7.50	10.00	142.58
	26-Jun-15	7.50	7.50	10.00	152.32
Birla Sun Life '95 Fund - Regular Plan	09-Mar-15	4.50	4.50	10.00	160.91
	01-Oct-14	7.00	7.00	10.00	159.03
	21-Mar-14	0.00	3.00	10.00	124.74
Birla Sun Life Pure Value Fund - Regular Plan	24-Jul-15	3.00	3.00	10.00	28.75
	31-Jul-14	2.80	2.80	10.00	26.19
	23-Aug-13	0.00	1.00	10.00	13.44
Birla Sun Life Enhanced Arbitrage Fund - Dividend - Regular Plan	30-Oct-15	0.06	0.06	10.00	10.93
	29-Sep-15	0.06	0.06	10.00	10.92
	31-Aug-15	0.07	0.07	10.00	10.94
Birla Sun Life Enhanced Arbitrage Fund - Dividend - Direct Plan	30-Oct-15	0.06	0.06	10.00	11.06
	29-Sep-15	0.06	0.06	10.00	11.05
	31-Aug-15	0.07	0.07	10.00	11.05
Birla Sun Life Long Term Advantage Fund - Dividend - Regular Plan	21-May-15	2.50	2.50	10.00	22.10
	23-May-14	0.00	1.75	10.00	19.23
	21-May-15	1.44	1.34	10.00	19.26
BSL CEF - Global Agri Plan - Dividend- Regular Plan	23-May-14	1.50	1.12	10.00	18.20
	21-May-15	1.44	1.34	10.00	19.51
	23-May-14	1.50	1.12	10.00	18.32
Birla Sun Life Infrastructure Fund - Dividend - Regular Plan	11-Jun-15	1.60	1.60	10.00	15.27
	27-Jun-14	0.00	1.75	10.00	15.48
	29-Sep-15	1.30	1.30	10.00	15.91
Birla Sun Life Special Situations Fund - Dividend - Regular Plan	28-Aug-14	1.30	1.30	10.00	14.57
	14-Aug-14	4.00	2.99	10.00	44.13
	14-Aug-14	4.00	2.99	10.00	44.10
Birla Sun Life AAF - Aggressive Plan - Dividend - Regular Plan	08-Aug-14	0.80	0.80	10.00	11.90
	27-Nov-14	1.30	0.88	10.00	16.15
	25-Sep-14	0.19	0.19	10.00	13.7617
Birla Sun Life Financial Planning FOF Aggressive Plan - Quarterly - Regular Plan	25-Jun-14	0.16	0.15	10.00	13.1969
	20-Mar-14	0.12	0.11	10.00	11.3962
	25-Sep-14	0.19	0.19	10.00	13.8724
Birla Sun Life Financial Planning FOF Aggressive Plan - Quarterly - Direct Plan	25-Jun-14	0.16	0.15	10.00	13.2850
	20-Mar-14	0.12	0.11	10.00	11.4450
	25-Sep-14	0.12	0.11	10.00	12.2529
Birla Sun Life Financial Planning FOF Conservative Plan - Quarterly - Regular Plan	25-Jun-14	0.08	0.07	10.00	12.0721
	20-Mar-14	0.08	0.07	10.00	11.5070
	25-Sep-14	0.12	0.11	10.00	12.3607
Birla Sun Life Financial Planning FOF Conservative Plan - Quarterly - Direct Plan	25-Jun-14	0.08	0.07	10.00	12.1625
	20-Mar-14	0.08	0.07	10.00	11.5772
	25-Sep-14	0.16	0.15	10.00	12.6900
Birla Sun Life Financial Planning FOF Prudent Plan - Quarterly - Regular Plan	25-Jun-14	0.12	0.11	10.00	12.3845
	20-Mar-14	0.10	0.09	10.00	11.3392
	25-Sep-14	0.16	0.15	10.00	12.9017
Birla Sun Life Financial Planning FOF Prudent Plan - Quarterly - Direct Plan	25-Jun-14	0.12	0.11	10.00	12.5730
	20-Mar-14	0.10	0.09	10.00	11.3818
	22-Mar-13	6.00	6.00	10.00	18.4600
Birla Sun Life Dynamic Asset Allocation Fund - Dividend	26-Dec-05	4.50	4.50	10.00	15.0000
	22-Mar-13	6.00	6.00	10.00	18.5100

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.

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## TAX SAVINGS SOLUTIONS

EQUITY SCHEMES	Declared on date	Non Corporate Dividend* (₹ per unit)	Dividend* (₹ per unit)	Face value (₹)	Cum Dividend NAV (₹ per unit)
Birla Sun Life Tax Relief '96	13-Mar-15	2.75	2.75	10.00	139.52
	07-Feb-14	0.00	3.00	10.00	81.54
	08-Mar-13	0.00	3.00	10.00	78.66
Birla Sun Life Tax Plan	20-Mar-15	4.50	4.50	10.00	81.45
	21-Mar-14	0.00	4.25	10.00	54.12
	15-Mar-13	0.00	1.50	10.00	48.00

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

## REGULAR INCOME SOLUTIONS

DEBT Schemes	Declared on date	Face Value	Non Corporate	Corporate	Cum Dividend NAV* (₹ per unit)
			Dividend* (₹ per unit)	Dividend* (₹ per unit)	
Birla Sun Life Monthly Income - Monthly Dividend - Regular Plan	30-Oct-15	10.00	0.0514	0.0476	12.3877
	30-Sep-15	10.00	0.0510	0.0472	12.4739
	31-Aug-15	10.00	0.0530	0.0491	12.3826
Birla Sun Life Monthly Income - Monthly Dividend - Direct Plan	30-Oct-15	10.00	0.0553	0.0512	13.3232
	30-Sep-15	10.00	0.0548	0.0508	13.4081
	31-Aug-15	10.00	0.0569	0.0527	13.3026
Birla Sun Life Monthly Income - Quarterly Dividend - Regular Plan	30-Sep-15	10.00	0.2022	0.1874	12.7356
	30-Jun-15	10.00	0.2055	0.1904	12.6629
	30-Mar-15	10.00	0.2015	0.1869	12.6521
Birla Sun Life Monthly Income - Quarterly Dividend - Direct Plan	30-Sep-15	10.00	0.2084	0.1931	13.1507
	30-Jun-15	10.00	0.2113	0.1958	13.0477
	30-Mar-15	10.00	0.2069	0.1918	13.2199
Birla Sun Life MIP - Monthly Dividend Plan - Regular Plan	30-Oct-15	10.00	0.0529	0.0490	12.1192
	28-Sep-15	10.00	0.0515	0.0477	12.0439
	28-Aug-15	10.00	0.0469	0.0434	12.0974
Birla Sun Life MIP - Monthly Dividend Plan - Direct Plan	31-Jul-15	10.00	0.0582	0.0539	12.2031
	30-Oct-15	10.00	0.0583	0.0540	13.3543
	28-Sep-15	10.00	0.0567	0.0525	13.2639
Birla Sun Life MIP II - Wealth 25 Plan Monthly Dividend Plan - Regular Plan	28-Aug-15	10.00	0.0516	0.0478	13.3159
	31-Jul-15	10.00	0.0641	0.0594	13.4263
	30-Oct-15	10.00	0.0602	0.0558	13.7962
Birla Sun Life MIP II - Wealth 25 Plan Monthly Dividend Plan - Direct Plan	28-Sep-15	10.00	0.0590	0.0547	13.7145
	28-Aug-15	10.00	0.0540	0.0501	13.8476
	31-Jul-15	10.00	0.0666	0.0617	14.0535
Birla Sun Life MIP II - Savings 5 Plan Monthly Dividend Plan - Regular Plan	31-Jul-15	10.00	0.0307	0.0284	16.4887
	26-Jun-15	10.00	0.0632	0.0586	16.2238
	29-May-15	10.00	0.0780	0.0723	16.4496
Birla Sun Life MIP II - Savings 5 Plan Monthly Dividend Plan - Direct Plan	30-Oct-15	10.00	0.0560	0.0519	12.8360
	28-Sep-15	10.00	0.0544	0.0504	12.7520
	28-Aug-15	10.00	0.0493	0.0456	12.7745
Birla Sun Life MIP II - Savings 5 Plan Monthly Dividend Plan - Direct Plan	31-Jul-15	10.00	0.0612	0.0567	12.8289
	30-Oct-15	10.00	0.0586	0.0543	13.4303
	28-Sep-15	10.00	0.0569	0.0527	13.3378
Birla Sun Life MIP II - Savings 5 Plan Monthly Dividend Plan - Direct Plan	28-Aug-15	10.00	0.0515	0.0477	13.3567
	31-Jul-15	10.00	0.0639	0.0592	13.4094

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.

## SAVINGS SOLUTIONS

DEBT Schemes	Declared on date	Face Value	Non Corporate	Corporate	Cum Dividend NAV* (₹ per unit)
			Dividend* (₹ per unit)	Dividend* (₹ per unit)	
Birla Sun Life Savings Fund – Institutional Monthly Dividend	11-Feb-11	10.00	0.0350	0.0287	10.3099
	28-Jan-11	10.00	0.0497	0.0607	10.3384
	31-Dec-10	10.00	0.0587	0.0547	10.3413
Birla Sun Life Savings Fund – Retail Monthly Dividend	11-Feb-11	10.00	0.0350	0.0287	10.2848
	28-Jan-11	10.00	0.0469	0.0573	10.3108
	31-Dec-10	10.00	0.0529	0.0493	10.3105
Birla Sun Life Treasury Optimizer Plan - Retail - Quarterly Dividend	15-Sep-15	10.00	1.7242	1.5974	108.0607
	15-Jun-15	10.00	1.7218	1.5952	107.9067
	16-Mar-15	10.00	1.7371	1.6110	108.9248
Birla Sun Life Treasury Optimizer Plan - Retail - Monthly Dividend	30-Oct-15	10.00	0.5254	0.4868	105.4135
	28-Sep-15	10.00	0.5093	0.4719	104.6978
	28-Aug-15	10.00	0.4598	0.4260	104.7042
Birla Sun Life Treasury Optimizer Plan - Monthly Dividend - Regular Plan	31-Jul-15	10.00	0.5728	0.5307	104.8068
	30-Oct-15	10.00	0.5254	0.4868	105.4353
	28-Sep-15	10.00	0.5094	0.4720	104.7195
Birla Sun Life Treasury Optimizer Plan - Monthly Dividend - Direct Plan	28-Aug-15	10.00	0.4599	0.4261	104.7260
	31-Jul-15	10.00	0.5730	0.5308	104.8286
	30-Oct-15	10.00	0.5280	0.4892	105.9579
Birla Sun Life Treasury Optimizer Plan - Quarterly Dividend - Regular Plan	28-Sep-15	10.00	0.5117	0.4740	105.2116
	28-Aug-15	10.00	0.4618	0.4279	105.1912
	31-Jul-15	10.00	0.5752	0.5329	105.2700
Birla Sun Life Treasury Optimizer Plan - Quarterly Dividend - Direct Plan	15-Sep-15	10.00	1.6815	1.5579	105.3822
	15-Jun-15	10.00	1.6791	1.5557	105.2320
	16-Mar-15	10.00	1.6941	1.5710	106.2249
Birla Sun Life Treasury Optimizer Plan - Quarterly Dividend - Direct Plan	15-Sep-15	10.00	1.6855	1.5616	105.7126
	15-Jun-15	10.00	1.6818	1.5581	105.4802
	16-Mar-15	10.00	1.6955	1.5724	106.3940
Birla Sun Life Dynamic Bond Fund - Retail Plan - Monthly Dividend - Regular Plan	30-Oct-15	10.00	0.0548	0.0508	11.0055
	28-Sep-15	10.00	0.0530	0.0491	10.9245
	28-Aug-15	10.00	0.0478	0.0443	10.9056
Birla Sun Life Dynamic Bond Fund - Retail Plan - Monthly Dividend - Direct Plan	31-Jul-15	10.00	0.0596	0.0552	10.9014
	30-Oct-15	10.00	0.0550	0.0509	11.0480
	28-Sep-15	10.00	0.0532	0.0493	10.9596
Birla Sun Life Dynamic Bond Fund - Retail - Quarterly Dividend - Regular Plan	28-Aug-15	10.00	0.0479	0.0444	10.9335
	31-Jul-15	10.00	0.0597	0.0553	10.9231
	30-Sep-15	10.00	0.2355	0.2181	11.2443
Birla Sun Life Dynamic Bond Fund - Retail - Quarterly Dividend - Regular Plan	30-Jun-15	10.00	0.2407	0.2230	11.1423
	30-Mar-15	10.00	0.2355	0.2184	11.3739

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# Dividend

Birla Sun Life Dynamic Bond Fund - Quarterly Dividend - Direct Plan	30-Sep-15	10.00	0.2388	0.2212	11.4226
	30-Jun-15	10.00	0.2435	0.2256	11.2969
	30-Mar-15	10.00	0.2379	0.2206	11.5082
Birla Sun Life Short Term Opportunities Fund - Quarterly Dividend - Regular Plan	15-Sep-15	10.00	0.1889	0.1750	10.6109
	15-Jun-15	10.00	0.1884	0.1745	10.6650
	16-Mar-15	10.00	0.1907	0.1768	10.7540
Birla Sun Life Short Term Opportunities Fund - Quarterly Dividend - Direct Plan	15-Sep-15	10.00	0.1917	0.1776	10.7771
	15-Jun-15	10.00	0.1910	0.1769	10.8208
	16-Mar-15	10.00	0.1933	0.1793	10.9024
Birla Sun Life Medium Term Plan - Dividend - Regular Plan	25-Mar-13	10.00	0.8000	0.6040	10.9834
Birla Sun Life Medium Term Plan - Dividend - Direct Plan	25-Mar-13	10.00	0.8000	0.6040	10.9909
Birla Sun Life Medium Term Plan - Half Yearly Dividend - Regular Plan	15-Sep-15	10.00	0.2944	0.2728	11.2016
	16-Mar-15	10.00	0.4186	0.3882	11.2974
	15-Sep-14	10.00	0.5019	0.3746	11.1487
Birla Sun Life Medium Term Plan - Half Yearly Dividend - Direct Plan	15-Sep-15	10.00	0.3155	0.2923	11.5227
	16-Mar-15	10.00	0.4500	0.4173	11.6273
	15-Sep-14	10.00	0.5512	0.4114	11.4790
Birla Sun Life Medium Term Plan - Quarterly Dividend - Regular Plan	15-Sep-15	10.00	0.1666	0.1543	10.5720
	15-Jun-15	10.00	0.1781	0.1650	10.5550
	16-Mar-15	10.00	0.1770	0.1641	10.6042
Birla Sun Life Medium Term Plan - Quarterly Dividend - Direct Plan	15-Sep-15	10.00	0.1437	0.1332	10.6835
	15-Jun-15	10.00	0.1847	0.1711	10.6623
	16-Mar-15	10.00	0.1793	0.1663	10.7036
Birla Sun Life Medium Term Plan - Institutional - Half Yearly Dividend	18-Mar-14	10.00	0.4980	0.3717	11.0642
	17-Sep-13	10.00	0.1716	0.1281	10.6397
	17-May-13	10.00	0.2151	0.1605	10.6706
Birla Sun Life Medium Term Plan - Institutional - Quarterly Dividend	16-Dec-13	10.00	0.3043	0.2271	10.5925
	17-Sep-13	10.00	0.1373	0.1025	10.4170
	17-May-13	10.00	0.2106	0.1572	10.4473
Birla Sun Life Short Term Fund - Monthly Dividend - Regular Plan	15-Oct-15	10.00	0.0624	0.0578	11.8558
	15-Sep-15	10.00	0.0605	0.0561	11.7983
	17-Aug-15	10.00	0.0688	0.0637	11.8425
Birla Sun Life Short Term Fund - Monthly Dividend - Direct Plan	15-Oct-15	10.00	0.0625	0.0579	11.8699
	15-Sep-15	10.00	0.0606	0.0561	11.8110
	17-Aug-15	10.00	0.0688	0.0638	11.8543
Birla Sun Life Short Term Fund - Half Yearly Dividend	15-Mar-10	10.00	0.2453	0.2283	11.5557
	16-Mar-09	10.00	0.4467	0.4158	11.9496
	17-Mar-08	10.00	0.4752	0.4423	11.6359
Birla Sun Life Short Term Fund - Quarterly Dividend	15-Dec-11	10.00	0.1131	0.0854	11.6606
	15-Sep-11	10.00	0.0856	0.0646	11.6201
	15-Jun-11	10.00	0.1443	0.1090	11.4526
Birla Sun Life Short Term Fund - Dividend - Regular Plan	22-Sep-15	10.00	0.4695	0.4350	10.8259
	29-Dec-14	10.00	0.1669	0.1548	10.3952
	05-Sep-14	10.00	0.7000	0.5224	10.8741
Birla Sun Life Short Term Fund - Dividend - Direct Plan	22-Sep-15	10.00	0.4695	0.4350	10.7978
	29-Dec-14	10.00	0.1887	0.1750	10.3915
	05-Sep-14	10.00	0.7000	0.5224	10.9668
Birla Sun Life Income Plus - Quarterly Dividend - Regular Plan	15-Sep-15	10.00	0.2082	0.1929	13.0999
	15-Jun-15	10.00	0.2131	0.1974	13.0399
	16-Mar-15	10.00	0.2163	0.2006	13.4829
Birla Sun Life Income Plus - Quarterly Dividend - Direct Plan	15-Sep-15	10.00	0.2124	0.1968	13.3926
	15-Jun-15	10.00	0.2170	0.2010	13.3024
	16-Mar-15	10.00	0.2199	0.2039	13.7284
Birla Sun Life Gilt Plus - Liquid Plan - Quarterly Dividend - Regular Plan	15-Sep-15	10.00	0.1550	0.1436	10.8673
	15-Jun-15	10.00	0.1534	0.1421	10.8846
	16-Mar-15	10.00	0.1548	0.1436	10.8903
Birla Sun Life Gilt Plus - Liquid Plan - Quarterly Dividend - Direct Plan	15-Sep-15	10.00	0.1564	0.1449	10.9759
	15-Jun-15	10.00	0.1547	0.1433	10.9863
	16-Mar-15	10.00	0.1561	0.1447	10.9852
Birla Sun Life Gilt Plus - Liquid - Annual Dividend - Regular Plan	16-Mar-15	10.00	0.5970	0.5537	11.1525
	18-Mar-14	10.00	0.8222	0.6136	11.1595
	15-Mar-13	10.00	0.7620	0.5753	10.9546
Birla Sun Life Gilt Plus - Liquid - Annual Dividend - Direct Plan	16-Mar-15	10.00	0.6057	0.5617	11.3501
	18-Mar-14	10.00	0.8306	0.6199	11.3187
	15-Mar-13	10.00	0.6625	0.5002	10.9601
Birla Sun Life Gilt Plus - PF Plan Quarterly Dividend - Regular Plan	15-Sep-15	10.00	0.2130	0.1973	10.4444
	15-Jun-15	10.00	0.2875	0.2664	10.5074
	16-Mar-15	10.00	0.2935	0.2722	11.0793
Birla Sun Life Gilt Plus - PF Plan Quarterly Dividend - Direct Plan	15-Sep-15	10.00	0.2804	0.2598	10.6554
	15-Jun-15	10.00	0.2924	0.2709	10.7017
	16-Mar-15	10.00	0.2980	0.2763	11.2652
Birla Sun Life Constant Maturity 10 Year Gilt Fund - Quarterly Dividend - Regular Plan	15-Sep-15	10.00	0.2687	0.2489	12.6569
	15-Jun-15	10.00	0.0608	0.0563	12.4179
	16-Mar-15	10.00	0.2717	0.2520	12.7590
Birla Sun Life Constant Maturity 10 Year Gilt Fund - Quarterly Dividend - Direct Plan	15-Sep-15	10.00	0.2430	0.2252	11.4556
	15-Jun-15	10.00	0.2469	0.2287	11.4971
	16-Mar-15	10.00	0.2510	0.2328	11.8020
Birla Sun Life Government Securities Fund - Long Term Dividend - Regular Plan - Half Yearly Dividend	15-Sep-15	10.00	0.4707	0.4361	11.0765
	16-Mar-15	10.00	0.4462	0.4138	11.4769
	15-Sep-14	10.00	0.6119	0.4567	10.8844
Birla Sun Life Government Securities Fund - Long Term Dividend - Direct Plan - Half Yearly Dividend	15-Sep-15	10.00	0.4896	0.4536	11.5631
	16-Mar-15	10.00	0.4627	0.4291	11.9344
	15-Sep-14	10.00	0.6339	0.4731	11.2875
Birla Sun Life Government Securities Fund - Short Term Dividend	29-Feb-12	10.00	0.0016	0.0022	10.0031
	15-Dec-10	10.00	0.1108	0.1032	10.2407
	15-Sep-10	10.00	0.1120	0.1044	10.2297
Birla Sun Life Active Debt Multi Manager FoF Scheme - Dividend	25-Sep-14	10.00	0.1559	0.1493	11.1669
	25-Jun-14	10.00	0.0312	0.0299	11.0097
	20-Mar-14	10.00	0.0623	0.0597	10.7957
Birla Sun Life Active Debt Multi Manager FoF Scheme - Quarterly - Direct Plan	25-Sep-14	10.00	0.1559	0.1493	11.2196
	25-Jun-14	10.00	0.0312	0.0299	11.0475
	20-Mar-14	10.00	0.0623	0.0597	10.8183

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.

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# Close Ended Scheme Performance

## Birla Sun Life Capital Protection Oriented Fund - Series 13 - Regular Plan

Date of Inception: Nov 08, 2012 Fund Manager: Mr. Prasad Dhonde & Ajay Garg NAV (as on 30 <sup>th</sup> September 2015): ₹ 14.1726	NAV Per Unit. * (₹)	Birla Sun life Capital Protection Oriented - Series 13 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun life Capital Protection Oriented - Series 13 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	12.81	9.76	7.64	14173	13092	12375
September 30, 2014 to September 30, 2015 (Absolute)	13.3433	6.22	10.72	8.86	10622	11072	10886
September 30, 2013 to September 30, 2014 (Absolute)	10.6090	25.77	15.45	8.35	12577	11545	10835

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 4. Total Schemes managed by Mr. Prasad Dhonde is 22. Total Schemes managed by Mr. Ajay Garg is 10. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

## Birla Sun Life Capital Protection Oriented Fund - Series 14 - Regular Plan

Date of Inception: Dec 13, 2012 Fund Manager: Mr. Prasad Dhonde & Ajay Garg NAV (as on 30 <sup>th</sup> September 2015): ₹ 13.3761	NAV Per Unit. * (₹)	Birla Sun life Capital Protection Oriented - Series 14 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun life Capital Protection Oriented - Series 14 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	10.96	9.73	7.62	13376	12967	12279
September 30, 2014 to September 30, 2015 (Absolute)	12.7080	5.26	10.72	8.86	10526	11072	10886
September 30, 2013 to September 30, 2014 (Absolute)	10.0178	26.85	15.45	8.35	12685	11545	10835

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 4. Total Schemes managed by Mr. Prasad Dhonde is 22. Total Schemes managed by Mr. Ajay Garg is 10. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

## Birla Sun Life Capital Protection Oriented Fund - Series 16 - Regular Plan

Date of Inception: Nov 05, 2013 Fund Manager: Mr. Prasad Dhonde & Vineet Maloo NAV (as on 30 <sup>th</sup> September 2015): ₹ 12.1648	NAV Per Unit. * (₹)	Birla Sun life Capital Protection Oriented - Series 16 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun life Capital Protection Oriented - Series 16 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	10.86	12.06	8.44	12165	12418	11665
September 30, 2014 to September 30, 2015 (Absolute)	11.2448	8.18	10.72	8.86	10818	11072	10886

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Prasad Dhonde is 22. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

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

Date of Inception: Dec 04, 2013 Fund Manager: Mr. Prasad Dhonde & Vineet Maloo NAV (as on 30 <sup>th</sup> September 2015): ₹ 12.1194	NAV Per Unit. * (₹)	Birla Sun life Capital Protection Oriented - Series 17 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun life Capital Protection Oriented - Series 17 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	11.13	12.70	8.51	12119	12434	11605
September 30, 2014 to September 30, 2015 (Absolute)	11.2061	8.15	10.72	8.86	10815	11072	10886

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Prasad Dhonde is 22. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

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

Date of Inception: Feb 03, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 <sup>th</sup> September 2015): ₹ 11.9413	NAV Per Unit. * (₹)	Birla Sun life Capital Protection Oriented - Series 18 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun life Capital Protection Oriented - Series 18 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	11.32	13.54	8.69	11941	12339	11478
September 30, 2014 to September 30, 2015 (Absolute)	11.0068	8.49	10.72	8.86	10849	11072	10886

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Prasad Dhonde is 22. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

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

Date of Inception: Mar 06, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 <sup>th</sup> September 2015): ₹ 11.6442	NAV Per Unit. * (₹)	Birla Sun life Capital Protection Oriented - Series 19 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun life Capital Protection Oriented - Series 19 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	10.18	13.33	8.78	11644	12171	11412
September 30, 2014 to September 30, 2015 (Absolute)	10.7925	7.89	10.72	8.86	10789	11072	10886

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Prasad Dhonde is 22. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 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.

Performance details for close ended Capital Protection Oriented Schemes with less than 1 year of existence have not been disclosed.



# Close Ended Scheme Performance

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

Date of Inception: Apr 30, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 <sup>th</sup> September 2015): ₹ 11.4349	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 20 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 20 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	9.91	12.81	8.77	11435	11866	11267
September 30, 2014 to September 30, 2015 (Absolute)	10.5696	8.19	10.72	8.86	10819	11072	10886

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Prasad Dhonde is 22. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

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

Date of Inception: Jun 09, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 <sup>th</sup> September 2015): ₹ 11.0308	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 21 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 21 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	7.78	10.16	8.57	11031	11351	11137
September 30, 2014 to September 30, 2015 (Absolute)	10.2686	7.42	10.72	8.86	10742	11072	10886

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Prasad Dhonde is 22. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

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

Date of Inception: Aug 13, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 <sup>th</sup> September 2015): ₹ 10.9357	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 22 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 22 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	8.23	11.18	8.82	10936	11275	11003
September 30, 2014 to September 30, 2015 (Absolute)	10.1034	8.24	10.72	8.86	10824	11072	10886

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Prasad Dhonde is 22. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 to know more on performance of schemes managed by Fund Managers.

The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

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

Date of Inception: Sep 18, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 <sup>th</sup> September 2015): ₹ 10.7796	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 23 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 23 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2015 (CAGR)	10.0000	7.54	10.32	8.84	10780	11068	10915
September 30, 2014 to September 30, 2015 (Absolute)	10.0188	7.59	10.72	8.86	10759	11072	10886

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns.

Total Schemes Co-Managed by Fund Managers is 9. Total Schemes managed by Mr. Prasad Dhonde is 22. Total Schemes managed by Mr. Vineet Maloo is 16. Refer annexure on page no. 96 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.

Performance details for close ended Capital Protection Oriented Schemes with less than 1 year of existence have not been disclosed.

# Fund Manager-wise Scheme Details

Sr. no	Funds Managed By Mr. Kaustubh Gupta	Refer page No
1	Birla Sun Life Gilt Plus - PF Plan <sup>2</sup>	71
2	Birla Sun Life Government Securities Fund -Long Term Plan <sup>3</sup>	73
3	Birla Sun Life Constant Maturity 10 Year Gilt Fund <sup>3</sup> (erstwhile Birla Sun Life Gilt Plus - Regular Plan)	72
4	Birla Sun Life Treasury Optimizer Plan <sup>3</sup> (erstwhile Birla Sun Life Ultra Short Term Fund)	62
5	Birla Sun Life Short Term Opportunities Fund <sup>4</sup>	64
6	Birla Sun Life Floating Rate Fund - Long Term Plan <sup>4</sup>	69
7	Birla Sun Life Savings Fund <sup>4</sup>	61
8	Birla Sun Life Floating Rate Fund - Short Term Plan <sup>4</sup>	68
9	Birla Sun Life Cash Plus <sup>4</sup>	59
10	Birla Sun Life Cash Manager <sup>4</sup>	60
11	Birla Sun Life Gilt Plus - Liquid Plan <sup>5</sup>	70
12	Birla Sun Life Government Securities Fund -Short Term Plan <sup>5</sup>	74

<sup>2</sup> Funds co-managed by Ms. Sunaina Da Cunha

<sup>3</sup> Funds co-managed by Mr. Prasad Dhonde

Sr. no	Funds Managed By Mr. Ajay Garg	Refer page No
1	Birla Sun Life MNC Fund	17
2	Birla Sun Life Buy India Fund	23
3	Birla Sun Life Tax Savings Fund	52
4	Birla Sun Life Tax Relief '96	50
5	Birla Sun Life Tax Plan	51
6	Birla Sun Life Capital Protection Oriented Fund - Series 13 <sup>4</sup>	94
7	Birla Sun Life Capital Protection Oriented Fund - Series 14 <sup>4</sup>	94
8	Birla Sun Life Index Fund	38

<sup>4</sup> Funds co-managed by Mr. Prasad Dhonde

Sr. no	Funds Managed By Mr. Prasad Dhonde	Refer page No
1	Birla Sun Life Gilt Plus - PF Plan <sup>6</sup>	71
2	Birla Sun Life Government Securities Fund - Long Term Plan <sup>6</sup>	73
3	Birla Sun Life Income Plus	67
4	Birla Sun Life Constant Maturity 10 Year Gilt Fund <sup>6</sup> (erstwhile Birla Sun Life Gilt Plus - Regular Plan)	72
5	Birla Sun Life Treasury Optimizer Plan <sup>6</sup> (erstwhile Birla Sun Life Ultra Short Term Fund)	62
6	Birla Sun Life Short Term Fund	66
7	Birla Sun Life Floating Rate Fund - Long Term Plan <sup>6</sup>	69
8	Birla Sun Life Capital Protection Oriented Fund - Series 18 <sup>5</sup>	94
9	Birla Sun Life Capital Protection Oriented Fund - Series 22 <sup>5</sup>	95
10	Birla Sun Life Capital Protection Oriented Fund - Series 20 <sup>5</sup>	95
11	Birla Sun Life Capital Protection Oriented Fund - Series 16 <sup>5</sup>	94
12	Birla Sun Life Capital Protection Oriented Fund - Series 17 <sup>5</sup>	94
13	Birla Sun Life Capital Protection Oriented Fund - Series 19 <sup>5</sup>	94
14	Birla Sun Life Capital Protection Oriented Fund - Series 23 <sup>5</sup>	95
15	Birla Sun Life Gilt Plus - Liquid Plan <sup>6</sup>	70
16	Birla Sun Life Capital Protection Oriented Fund - Series 21 <sup>5</sup>	95
17	Birla Sun Life Government Securities Fund - Short Term Plan <sup>6</sup>	74
18	Birla Sun Life Capital Protection Oriented Fund - Series 13 <sup>4</sup>	94
19	Birla Sun Life Capital Protection Oriented Fund - Series 14 <sup>4</sup>	94
20	Birla Sun Life Dynamic Asset Allocation Fund <sup>5</sup>	31
21	Birla Sun Life Gold ETF	39

<sup>6</sup> Funds co-managed by Mr. Ajay Garg

<sup>5</sup> Funds co-managed by Mr. Vineet Maloo

<sup>4</sup> Funds co-managed by Mr. Kaustubh Gupta

Sr. no	Funds Managed By Mr. Shraavan Sreenivasula	Refer page No
1	Birla Sun Life Asset Allocation Fund - Moderate Plan	42
2	Birla Sun Life Asset Allocation Fund - Aggressive Plan	41
3	Birla Sun Life Asset Allocation Fund - Conservative Plan	43
4	Birla Sun Life Active Debt Multi Manager FoF Scheme	76
5	Birla Sun Life Asset Allocator Multi Manager FoF Scheme	45
6	Birla Sun Life 5 Star Multi Manager FoF Scheme	44
7	Birla Sun Life Financial Planning FOF - Aggressive Plan	46
8	Birla Sun Life Financial Planning FOF - Prudent Plan	48
9	Birla Sun Life Financial Planning FOF - Conservative Plan	47
10	Birla Sun Life Global Real Estate Fund	36
11	Birla Sun Life Gold Fund	40
12	Birla Sun Life Global Commodities Fund	35
13	Birla Sun Life Latin America Equity Fund	37

Sr. no	Funds Managed By Mr. Maneesh Dangi	Refer page No
1	Birla Sun Life Dynamic Bond Fund	63
2	Birla Sun Life Medium Term Plan	65

Sr. no	Funds Managed By Mr. Chanchal Khandelwal	Refer page No
1	Birla Sun Life India GenNext Fund <sup>4</sup>	22

<sup>4</sup>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>6</sup>	24

<sup>6</sup> Funds co-managed by Mr. Satyabrata Mohanty

Sr. no	Funds Managed By Mr. Mahesh Patil	Refer page No
1	Birla Sun Life Pure Value Fund <sup>6</sup>	26
2	Birla Sun Life '95 Fund <sup>6</sup>	12
3	Birla Sun Life Long Term Advantage Fund	16
4	Birla Sun Life Infrastructure Fund	25
5	Birla Sun Life Top 100 Fund	14
6	Birla Sun Life Frontline Equity Fund	13

<sup>6</sup> Funds co-managed by Mr. Pranay Sinha

<sup>5</sup> Funds co-managed by Mr. Milind Bafna

Sr. no	Funds Managed By Mr. Satyabrata Mohanty	Refer page No
1	Birla Sun Life Banking and Financial Services Fund <sup>6</sup>	24
2	Birla Sun Life Advantage Fund	21
3	Birla Sun Life MIP II - Wealth 25 Plan <sup>6</sup>	56
4	Birla Sun Life MIP II - Savings 5 Plan <sup>6</sup>	57
5	Birla Sun Life India Reforms Fund	27
6	Birla Sun Life Dividend Yield Plus <sup>6</sup>	18

<sup>6</sup> Funds co-managed by Mr. Pranay Sinha

<sup>5</sup> Funds co-managed by Mr. Vineet Maloo

<sup>4</sup> Funds co-managed by Mr. Dhaval Gala

Sr. no	Funds Managed By Mr. Jayesh Gandhi	Refer page No
1	Birla Sun Life Midcap Fund	19
2	Birla Sun Life Small & Midcap Fund	20

Sr. no	Funds Managed By Mr. Vineet Maloo	Refer page No
1	Birla Sun Life MIP II - Wealth 25 Plan <sup>6</sup>	56
2	Birla Sun Life Monthly Income <sup>6</sup>	54
3	Birla Sun Life MIP II - Savings 5 Plan <sup>6</sup>	57
4	Birla Sun Life MIP <sup>6</sup>	55
5	Birla Sun Life Capital Protection Oriented Fund - Series 18 <sup>4</sup>	94
6	Birla Sun Life Capital Protection Oriented Fund - Series 22 <sup>4</sup>	95
7	Birla Sun Life Capital Protection Oriented Fund - Series 20 <sup>4</sup>	95
8	Birla Sun Life Capital Protection Oriented Fund - Series 16 <sup>4</sup>	94
9	Birla Sun Life Capital Protection Oriented Fund - Series 17 <sup>4</sup>	94
10	Birla Sun Life Capital Protection Oriented Fund - Series 19 <sup>4</sup>	94
11	Birla Sun Life Capital Protection Oriented Fund - Series 23 <sup>4</sup>	95
12	Birla Sun Life Capital Protection Oriented Fund - Series 21 <sup>4</sup>	95
13	Birla Sun Life International Equity Fund - Plan B	33
14	Birla Sun Life Dividend Yield Plus <sup>4</sup>	18
15	Birla Sun Life Dynamic Asset Allocation Fund <sup>4</sup>	31
16	Birla Sun Life International Equity Fund - Plan A	32

<sup>6</sup> Funds co-managed by Mr. Satyabrata Mohanty

<sup>5</sup> Funds co-managed by Mr. Prasad Dhonde

<sup>4</sup> Funds co-managed by Mr. Pranay Sinha

Sr. no	Funds Managed By Mr. Anil Shah	Refer page No
1	Birla Sun Life India GenNext Fund <sup>4</sup>	22
2	Birla Sun Life Special Situations Fund	30
3	Birla Sun Life Equity Fund	15

<sup>4</sup> Funds co-managed by Mr. Chanchal Khandelwal

Sr. no	Funds Managed By Mr. Milind Bafna	Refer page No
1	Birla Sun Life Pure Value Fund <sup>4</sup>	26
2	Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	34

<sup>4</sup> Funds co-managed by Mr. Mahesh Patil

Sr. no	Funds Managed By Mr. Kunal Sangoi	Refer page No
1	Birla Sun Life India Opportunities Fund	29
2	Birla Sun Life New Millennium Fund	28

Sr. no	Funds Managed By Mr. Lovelish Solanki	Refer page No
1	Birla Sun Life Enhanced Arbitrage Fund	75

Sr. no	Funds Managed By Ms. Sunaina Da Cunha	Refer page No
1	Birla Sun Life Short Term Opportunities Fund <sup>4</sup>	64
2	Birla Sun Life Savings Fund <sup>4</sup>	61
3	Birla Sun Life Floating Rate Fund - Short Term Plan <sup>4</sup>	68
4	Birla Sun Life Cash Plus <sup>4</sup>	59
5	Birla Sun Life Cash Manager <sup>4</sup>	60

<sup>4</sup> Funds co-managed by Mr. Kaustubh Gupta

Sr. no	Funds Managed By Mr. Pranay Sinha	Refer page No
1	Birla Sun Life MIP II - Wealth 25 Plan <sup>6</sup>	56
2	Birla Sun Life Monthly Income <sup>6</sup>	54
3	Birla Sun Life MIP II - Savings 5 Plan <sup>6</sup>	57
4	Birla Sun Life '95 Fund <sup>6</sup>	12
5	Birla Sun Life MIP <sup>6</sup>	55

<sup>6</sup> Funds co-managed by Mr. Vineet Maloo

<sup>5</sup> Funds co-managed by Mr. Mahesh Patil

<sup>4</sup> Funds co-managed by Mr. Satyabrata Mohanty

The Fund Manager-wise Scheme Details appearing above are As on October 30, 2015.

Schemes mentioned in order of performance for the period September 30, 2014 - September 30, 2015. 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.

# Funds at a Glance

## 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 Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 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 Advantage Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Midcap Fund	Regular Plan	Dividend (Payout / Reinvestment / Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 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 (Growth with Triggered Facility)			
Birla Sun Life Frontline Equity Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Infrastructure Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life India GenNext Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life New Millennium Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Top 100 Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 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 Buy India Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life MNC Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Index Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life India Opportunities Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life Small & Midcap Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Payout	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life India Reforms Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 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 Dividend Yield Plus	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life '95 Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 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 Asset Allocation Fund - Aggressive Plan	Regular Plan	Dividend (Payout / Reinvestment) Growth	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
Birla Sun Life Asset Allocation Fund - Moderate Plan	Direct Plan				
Birla Sun Life Asset Allocation Fund - Conservative Plan					
Birla Sun Life Special Situations Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	• Choice of Plan : Growth • Choice of Option : Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Dynamic Asset Allocation Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 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 Commodity Equities Fund - Global Agri Plan (GAP)	Regular Plan	Dividend (Payout / Reinvestment /Sweep)	Growth / Reinvestment	FP: ₹ 5,000/- AP: ₹ 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 International Equity Fund (Plan A)	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life International Equity Fund (Plan B)	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Pure Value Fund	Regular Plan	Dividend (Payout/Reinvestment)	• Choice of Plan : Growth • Choice of Option : Reinvestment	FP: ₹ 5,000/- AP: ₹ 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 Long Term Advantage Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 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.

# Funds at a Glance

## 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 Global Commodities Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 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	Growth			
Birla Sun Life Global Real Estate Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 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	Growth			
Birla Sun Life Latin America Equity Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 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	Growth			
Birla Sun Life 5 Star Multi Manager FoF Scheme	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For all application amounts: 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	Growth			
Birla Sun Life Asset Allocator Multi Manager FoF Scheme	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 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	Growth			
Birla Sun Life Financial Planning FOF - Aggressive Plan	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 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	FP: ₹ 5,000/- AP: ₹ 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	FP: ₹ 5,000/- AP: ₹ 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 Banking and Financial Services Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 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 Gold Fund	Regular Plan	N/A	N/A	FP: ₹ 5,000/- <sup>®</sup> AP: ₹ 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				

## WEALTH CREATION SOLUTIONS

### LIST OF PLANS/OPTIONS DISCONTINUED FOR FURTHER SUBSCRIPTIONS W.E.F OCTOBER 01, 2012

SCHEME	PLAN	OPTION	EXIT LOAD For redemption-switch out consider from the date of allotment.
Birla Sun Life Dividend Yield Plus*	PF Plan*	Dividend Growth	within 365 days/1% of applicable NAV.
Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	Institutional Plan*	Dividend Growth	within 30 days/3% of applicable NAV. after 30 days but before 365 days/1% of applicable NAV.

\*Pursuant to SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 the aforesaid plans/options under respective scheme(s) stand discontinued for further subscriptions w.e.f October 01, 2012. The existing investments, if any, under above plan/option shall continue till such investors remain invested in the said plan/option.

\*\*Said Plans/Options stand discontinued and closed as there are no Unitholders thereunder.

## TAX SAVINGS SOLUTIONS

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

\*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.

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® For Subscription / Redemption of units directly with Mutual Fund:

Subscription / Redemption facility directly with the Mutual Fund would be restricted to Authorized Participants and Large Investors. Units of scheme may be subscribed to / redeemed only in Creation Unit size & in multiples thereof. Authorised Participants and Large Investors may subscribe to/redeem the units of the scheme on any business day directly with the Mutual Fund at applicable NAV and transaction charges, if any, by depositing/receiving physical gold of defined purity (fineness) and quantity and/or cash, value of which is equivalent to Creation Unit size. The Creation Unit size in case of Birla Sun Life Gold ETF shall be 1,000 units and in multiples thereof For Purchase / Sale of units through Stock Exchange: All categories of Investors may purchase/sell the units of the scheme through the Stock exchange on which the units of the scheme are listed on any trading day in round lot of 1 (one) Unit at the prevailing listed price.

# Funds at a Glance

## REGULAR INCOME SOLUTIONS

SCHEME	PLAN/ OPTION		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life Monthly Income	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Quarterly Dividend (Payout/Reinvestment/Sweep)	<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>	FP: ₹ 25,000/- AP: ₹ 5,000/-	For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 540 days from the date of allotment: Nil.
	Direct Plan	Growth		FP: ₹ 5,000/- AP: ₹ 1,000/-	
Birla Sun Life MIP	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Monthly Payment (Instant / Deferred)	<ul style="list-style-type: none"> <li>Choice of Option within Monthly Dividend : Dividend Reinvestment</li> <li>Choice of Plan within Monthly Payment Plan : Instant</li> </ul>	FP: Dividend & Payment Option ₹ 25,000/- Growth: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 1095 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 1095 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life MIP II - Savings 5 Plan	Regular Plan	Monthly Dividend (Payout / Reinvestment /Sweep) Monthly Payment	<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>	FP: Dividend & Payment Option ₹ 25,000/- Growth ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 1095 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 1095 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life MIP II - Wealth 25 Plan	Regular Plan	Monthly Dividend (Payout / Reinvestment /Sweep) Monthly Payment	<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>	FP: Dividend & Payment Option ₹ 25,000/- Growth ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 540 days from the date of allotment: Nil.
	Direct Plan	Growth			

## 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	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan	Dividend (Payout / Reinvestment) Growth			
Birla Sun Life Cash Manager	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Reinvestment)	Daily Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life Savings Fund	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment)	Daily Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)	Regular Plan	Monthly Dividend (Payout / Reinvestment) Quarterly Dividend (Payout / Reinvestment)	Monthly Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan	Dividend (Payout / Reinvestment) Growth			
Birla Sun Life Dynamic Bond Fund	Regular Plan	Monthly Dividend Sweep Monthly Dividend (Payout / Reinvestment/Sweep)	<ul style="list-style-type: none"> <li>Choice of Option : Quarterly Dividend</li> <li>Choice of Sub-Option : Dividend Reinvestment</li> </ul>	FP: ₹ 5,00,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 90 days from the date of allotment: 0.50% of the applicable NAV. For redemption/switch out of units after 90 days from the date of allotment: Nil
	Direct Plan	Quarterly Dividend (Payout / Reinvestment/Sweep) Growth Dividend (Payout / Reinvestment /Sweep)		FP: ₹ 5,000/- AP: ₹ 1,000/- FP: ₹ 5,000/- AP: ₹ 1,000/- FP: ₹ 5,000/- AP: ₹ 1,000/-	
Birla Sun Life Short Term Opportunities Fund	Regular Plan	Quarterly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment)	Growth	FP: ₹ 5,000/- AP: ₹ 1000/- Max Amt : ₹ 25 Crore \$	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Medium Term Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment) Half Yearly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment/Sweep)	Growth	FP: ₹ 5,000/- AP: ₹ 1,000/- Max Amt : ₹ 25 Crore \$	For redemption / switch-out of units within 365 days from the date of allotment: 2.00% of applicable NAV. For redemption / switch-out of units after 365 days but before 730 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 730 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life Short Term Fund (erstwhile Birla Sun Life Income Fund)	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan	Growth			

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

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# Funds at a Glance

## 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 <sup>^</sup>	OPTION			
Birla Sun Life Income Plus	Regular Plan	Quarterly Dividend (Payout / Reinvestment) Growth	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Floating Rate Fund - Short Term Plan	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Reinvestment) Growth	Daily Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Floating Rate Fund - Long Term Plan	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Reinvestment) Growth	Daily Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Constant Maturity 10 Year Gilt Fund (erstwhile Birla Sun Life Gilt Plus - Regular Plan)	Regular Plan	Quarterly Dividend (Payout / Reinvestment /Sweep) Growth	Growth	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Gilt Plus - Liquid Plan	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment) Quarterly Dividend (Payout / Reinvestment /Sweep) Annual Dividend (Payout / Reinvestment /Sweep) Growth	Growth	FP: ₹ 5,000/- AP: ₹ 1,000/-	For Liquid Plan & PF Plan (Quarterly/Annual Div) Nil For PF Plan (Growth) Within 90 days: 0.50% of applicable NAV. After 90 days: Nil.
	Direct Plan				
Birla Sun Life Gilt Plus - PF Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment /Sweep) Growth (Quarterly Gain / Annual Gain)	Growth	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Government Securities Fund- Long Term Plan	Regular Plan	Half Yearly Dividend (Payout / Reinvestment) Growth	Growth	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Government Securities Fund- Short Term Plan	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment) Growth	Growth	FP: ₹ 5,000/- AP: ₹ 1,000/-	Nil
	Direct Plan				
Birla Sun Life Enhanced Arbitrage Fund	Regular Plan	Dividend (Payout / Reinvestment /Sweep) Growth	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 1,000/-	For redemption/switch out of units within 30 days from the date of allotment: 0.50% of applicable NAV For redemption/switch out of units after 30 days from the date of allotment: Nil (w.e.f. August 03, 2015)
	Direct Plan				
Birla Sun Life Active Debt Multi Manager FoF Scheme	Regular Plan	Dividend (Payout/Reinvestment) Growth	Dividend Reinvestment	FP: ₹ 5,000/- AP: ₹ 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				

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

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

**§ per investor per day across all subscription transactions (i.e. fresh purchases, additional purchases, switch-in and trigger transactions such as SIP, STP and RSP trigger), as available under the scheme.**

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# Funds at a Glance

## LIST OF PLANS/OPTIONS DISCONTINUED FOR FURTHER SUBSCRIPTIONS W.E.F OCTOBER 01, 2012

SCHEME	PLAN	OPTION
Birla Sun Life Cash Plus	Retail Plan	Daily Dividend Growth
	Institutional Plan	Daily Dividend Weekly Dividend Growth
Birla Sun Life Cash Manager	Institutional Plan	Daily Dividend Weekly Dividend Growth
Birla Sun Life Savings Fund	Retail Plan	Daily Dividend Weekly Dividend Growth
Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)	Retail Plan	Daily Dividend Fortnightly Dividend Growth
Birla Sun Life Short Term Opportunities Fund	Institutional Plan	Quarterly Dividend Dividend Growth
Birla Sun Life Medium Term Plan	Institutional Plan	Quarterly Dividend Half Yearly Dividend Dividend Growth
Birla Sun Life Floating Rate Fund - Short Term Plan	Retail Plan	Daily Dividend Weekly Dividend Growth
Birla Sun Life Floating Rate Fund - Long Term Plan	Retail Plan	Weekly Dividend Growth
Birla Sun Life Government Securities Fund - Short Term Plan	Institutional Plan	Daily Dividend Weekly Dividend Dividend Growth
Birla Sun Life Enhanced Arbitrage Fund	Institutional Plan*	Dividend Growth

\*Pursuant to SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 the aforesaid plans/options under respective scheme(s) stand discontinued for further subscriptions w.e.f October 01, 2012. The existing investments, if any, under above plan/option shall continue till such investors remain invested in the said plan/option.

\*Said Plans/Options stand discontinued and closed as there are no Unitholders thereunder.

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# Investment Objective

## WEALTH CREATION SOLUTIONS

<b>Birla Sun Life '95 Fund</b>	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.
<b>Birla Sun Life Frontline Equity Fund</b>	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.
<b>Birla Sun Life Top 100 Fund</b>	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.
<b>Birla Sun Life Equity Fund</b>	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.
<b>Birla Sun Life Long Term Advantage Fund</b>	An Open ended Diversified Equity Scheme with an to provide long-term capital appreciation, by investing predominantly in a diversified portfolio of equity and equity related securities.
<b>Birla Sun Life MNC Fund</b>	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.
<b>Birla Sun Life Dividend Yield Plus</b>	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.
<b>Birla Sun Life Midcap Fund</b>	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.
<b>Birla Sun Life Small &amp; Midcap Fund</b>	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.
<b>Birla Sun Life Advantage Fund</b>	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.
<b>Birla Sun Life India GenNext Fund</b>	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.
<b>Birla Sun Life Buy India Fund</b>	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 businesses that are driven by India's large population and inherent consumption patterns. The focus of the scheme will be in the consumer and healthcare sectors. The secondary objective is income generation and distribution of dividend.
<b>Birla Sun Life Banking and Financial Services Fund</b>	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
<b>Birla Sun Life Infrastructure Fund</b>	An Open-ended growth scheme with the objective to providing for medium to long-term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India.
<b>Birla Sun Life Pure Value Fund</b>	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.
<b>Birla Sun Life India Reforms Fund</b>	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.
<b>Birla Sun Life New Millennium Fund</b>	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.
<b>Birla Sun Life India Opportunities Fund</b>	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.
<b>Birla Sun Life Special Situations Fund</b>	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.
<b>Birla Sun Life Dynamic Asset Allocation Fund</b>	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.
<b>Birla Sun Life International Equity Fund - Plan A</b>	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.
<b>Birla Sun Life International Equity Fund - Plan B</b>	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.
<b>Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)</b>	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.
<b>Birla Sun Life Global Commodities Fund</b>	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.
<b>Birla Sun Life Global Real Estate Fund</b>	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.
<b>Birla Sun Life Latin America Equity Fund</b>	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in ING (L) Invest Latin America Fund. The Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar overseas mutual fund schemes, which may constitute a significant part of its corpus. The Scheme may also invest a certain portion of its corpus in money market securities, 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.
<b>Birla Sun Life Index Fund</b>	An Open-ended index-linked growth scheme with the objective to generate returns commensurate with the performance of Nifty subject to tracking errors.

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# Investment Objective

<b>Birla Sun Life Gold ETF</b>	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.
<b>Birla Sun Life Gold Fund</b>	An Open ended Fund of Fund Scheme with the investment objective to provide returns that tracks returns provided by Birla Sun Life Gold ETF (BSL Gold ETF).
<b>Birla Sun Life Asset Allocation Fund</b>	An Open-ended Fund of Funds scheme with the objective to provide income and capital appreciation along with diversification by investing in a basket of debt and equity Mutual Fund schemes in line with the risk profile of the investors.
<b>Birla Sun Life 5 Star Multi Manager FoF Scheme</b>	The primary objective of the Scheme is to generate long term capital appreciation primarily from a portfolio of equity 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.
<b>Birla Sun Life Asset Allocator Multi Manager FoF Scheme</b>	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.
<b>Birla Sun Life Financial Planning FOF-Aggressive Plan</b>	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
<b>Birla Sun Life Financial Planning FOF-Conservative Plan</b>	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
<b>Birla Sun Life Financial Planning FOF-Prudent Plan</b>	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

## TAX SAVINGS SOLUTIONS

<b>Birla Sun Life Tax Relief '96</b>	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
<b>Birla Sun Life Tax Plan</b>	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.
<b>Birla Sun Life Tax Savings Fund</b>	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.

## REGULAR INCOME SOLUTIONS

<b>Birla Sun Life Monthly Income</b>	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
<b>Birla Sun Life MIP</b>	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.)
<b>Birla Sun Life MIP II - Wealth 25 Plan</b>	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.
<b>Birla Sun Life MIP II - Savings 5 Plan</b>	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.

## SAVINGS SOLUTIONS

<b>Birla Sun Life Cash Plus</b>	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.
<b>Birla Sun Life Cash Manager</b>	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.
<b>Birla Sun Life Savings Fund</b>	The primary objective of the schemes is to generate regular income through investments in debt and money market instruments. Income maybe generated through the receipt of coupon payments or the purchase and sale of securities in the underlying portfolio. The schemes will under normal market conditions, invest its net assets in fixed income securities, money market instruments, cash and cash equivalents.
<b>Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)</b>	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.
<b>Birla Sun Life Dynamic Bond Fund</b>	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.
<b>Birla Sun Life Short Term Opportunities Fund</b>	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.
<b>Birla Sun Life Medium Term Plan</b>	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.

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# Investment Objective

<b>Birla Sun Life Short Term Fund (erstwhile Birla Sun Life Income Fund) Name change (w.e.f. 01 Feb, 2012)</b>	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.
<b>Birla Sun Life Income Plus</b>	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.
<b>Birla Sun Life Floating Rate Fund Short Term Plan</b>	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.
<b>Birla Sun Life Gilt Plus - Liquid Plan &amp; PF Plan</b>	An Open - ended government securities scheme with the objective to generate income and capital appreciation through investments exclusively in Government Securities.
<b>Birla Sun Life Constant Maturity 10 Year Gilt Fund (erstwhile Birla Sun Life Gilt Plus – Regular Plan)</b>	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.
<b>Birla Sun Life Government Securities Fund</b>	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.
<b>Birla Sun Life Enhanced Arbitrage Fund</b>	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).
<b>Birla Sun Life Active Debt Multi Manager FoF Scheme</b>	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.

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# Industry Allocation

## WEALTH CREATION SOLUTIONS

Birla Sun Life Equity Fund	
Allocation as a % of Net Assets	%
Banks	21.82%
Pharmaceuticals	13.80%
Software	12.12%
Auto	7.59%
Finance	5.73%
Consumer Non Durables	4.95%
Cement	4.87%
Chemicals	3.74%
Industrial Products	2.80%
Construction Project	2.57%
Telecom - Services	2.51%
Consumer Durables	1.53%
Transportation	1.09%
Minerals/Mining	1.03%
Pesticides	0.97%
Petroleum Products	0.96%
Miscellaneous	0.88%
Engineering Services	0.87%
Oil	0.82%
Textile Products	0.61%
Auto Ancillaries	0.55%
Non - Ferrous Metals	0.48%
Media & Entertainment	0.11%
Cash & Current Assets	6.33%
Net receivables / payables	1.24%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Advantage Fund	
Allocation as a % of Net Assets	%
Banks	20.74%
Pharmaceuticals	16.17%
Software	12.19%
Auto	10.85%
Finance	8.38%
Industrial Capital Goods	5.96%
Cement	5.80%
Industrial Products	5.15%
Consumer Non Durables	2.94%
Auto Ancillaries	2.35%
Construction Project	2.16%
Pesticides	2.12%
Engineering Services	1.51%
Services	1.19%
Power	0.78%
Telecom - Equipment & Accessories	0.28%
Miscellaneous	0.23%
Cash & Current Assets	2.60%
Net receivables / payables	-1.40%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Midcap Fund	
Allocation as a % of Net Assets	%
Finance	12.44%
Consumer Non Durables	10.82%
Pharmaceuticals	9.57%
Software	9.30%
Banks	9.14%
Construction	8.68%
Auto Ancillaries	5.59%
Industrial Products	4.37%
Gas	3.87%
Chemicals	3.72%
Consumer Durables	2.99%
Industrial Capital Goods	2.89%
Petroleum Products	2.29%
Auto	1.84%
Cement	1.79%
Pesticides	1.73%
Construction Project	1.47%
Power	1.35%
Services	1.34%
Textile Products	0.94%
Ferrous Metals	0.31%
Cash & Current Assets	3.87%
Net receivables / payables	-0.31%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Frontline Equity Fund	
Allocation as a % of Net Assets	%
Banks	22.43%
Software	12.71%
Auto	8.63%
Pharmaceuticals	8.28%
Consumer Non Durables	7.22%
Petroleum Products	6.31%
Finance	5.39%
Construction Project	3.26%
Cement	3.06%
Futures and Options	2.61%
Industrial Capital Goods	2.38%
Media & Entertainment	2.34%
Industrial Products	2.02%
Power	1.86%
Minerals/Mining	1.84%
Auto Ancillaries	1.51%
Non - Ferrous Metals	1.08%
Construction	0.72%
Pesticides	0.60%
Telecom - Services	0.59%
Oil	0.47%
Miscellaneous	0.40%
Fertilisers	0.40%
WARRANT	0.33%
Consumer Durables	0.24%
Transportation	0.11%
Corporate Debt	0.05%
Cash & Current Assets	8.83%
Net receivables / payables	-5.64%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Infrastructure Fund	
Allocation as a % of Net Assets	%
Banks	19.26%
Industrial Products	12.34%
Industrial Capital Goods	10.80%
Finance	7.76%
Cement	6.96%
Construction Project	6.70%
Construction	5.99%
Power	5.48%
Auto Ancillaries	5.04%
Auto	3.70%
Petroleum Products	3.46%
Telecom - Services	2.07%
Consumer Durables	2.06%
Non - Ferrous Metals	1.86%
Minerals/Mining	1.58%
Engineering Services	1.50%
Oil	1.16%
Gas	1.11%
WARRANT	0.36%
Cash & Current Assets	2.18%
Net receivables / payables	-1.37%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life India GenNext Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	25.15%
Banks	21.55%
Auto	11.66%
Finance	8.75%
Pharmaceuticals	8.02%
Consumer Durables	6.31%
Textile Products	3.23%
Construction	1.64%
Media & Entertainment	1.60%
Transportation	1.57%
Construction Project	1.55%
Auto Ancillaries	1.28%
Cement	1.03%
Diversified Consumer Services	0.78%
Cash & Current Assets	5.84%
Net receivables / payables	0.02%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Top 100 Fund	
Allocation as a % of Net Assets	%
Banks	22.11%
Software	13.90%
Pharmaceuticals	10.97%
Auto	7.07%
Petroleum Products	6.80%
Finance	5.21%
Consumer Non Durables	4.60%
Industrial Capital Goods	3.32%
Cement	3.07%
Construction Project	3.02%
Auto Ancillaries	2.74%
Power	2.54%
Minerals/Mining	1.65%
Industrial Products	1.63%
Media & Entertainment	1.38%
Telecom - Services	1.32%
Non - Ferrous Metals	1.11%
Gas	0.92%
Consumer Durables	0.92%
Chemicals	0.74%
International Equity	0.50%
Miscellaneous	0.47%
Retailing	0.39%
WARRANT	0.32%
Fertilisers	0.28%
Construction	0.24%
Transportation	0.22%
Oil	0.20%
Corporate Debt	0.08%
Cash & Current Assets	2.50%
Net receivables / payables	-0.23%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Buy India Fund	
Allocation as a % of Net Assets	%
Auto Ancillaries	16.02%
Finance	13.53%
Banks	13.06%
Consumer Non Durables	12.15%
Pharmaceuticals	10.54%
Auto	6.48%
Consumer Durables	4.87%
Retailing	4.86%
Transportation	4.76%
Pesticides	4.74%
Media & Entertainment	3.63%
Services	3.59%
Miscellaneous	0.66%
Cash & Current Assets	1.28%
Net receivables / payables	-0.15%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life New Millennium Fund	
Allocation as a % of Net Assets	%
Software	86.88%
Telecom - Services	7.45%
Media & Entertainment	1.56%
Miscellaneous	0.00%
Cash & Current Assets	1.34%
Net receivables / payables	2.76%
<b>Total Net Assets</b>	<b>100.00%</b>

Note: The above Allocation is As on October 31, 2015 as per Industry classification as recommended by AMFI.

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# Industry Allocation

Birla Sun Life MNC Fund	
Allocation as a % of Net Assets	%
Consumer Non Durables	15.34%
Pharmaceuticals	14.03%
Auto Ancillaries	11.17%
Finance	11.14%
Auto	9.68%
Industrial Capital Goods	8.20%
Pesticides	7.36%
Banks	5.34%
Consumer Durables	4.96%
Services	3.58%
Industrial Products	3.17%
Cement	1.16%
Software	0.69%
Transportation	0.36%
Construction	0.28%
Petroleum Products	0.21%
Corporate Debt	0.01%
Miscellaneous	0.00%
Cash & Current Assets	3.49%
Net receivables / payables	-0.15%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life '95 Fund	
Allocation as a % of Net Assets	%
Government Bond	15.78%
Banks	13.57%
Corporate Debt	8.98%
Software	7.30%
Pharmaceuticals	6.57%
Finance	5.62%
Auto	4.58%
Petroleum Products	3.66%
Industrial Products	3.47%
Media & Entertainment	3.18%
Construction Project	2.56%
Consumer Non Durables	2.51%
Industrial Capital Goods	2.50%
Cement	1.66%
Chemicals	1.62%
Auto Ancillaries	1.44%
Futures and Options	1.39%
Consumer Durables	1.27%
Minerals/Mining	0.99%
Gas	0.88%
Retailing	0.69%
Power	0.66%
Pesticides	0.63%
Non - Ferrous Metals	0.62%
Ferrous Metals	0.56%
Textile Products	0.48%
Transportation	0.39%
WARRANT	0.37%
Telecom - Services	0.33%
Miscellaneous	0.22%
Cash & Current Assets	5.52%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Index Fund	
Allocation as a % of Net Assets	%
Futures and Options	32.69%
Banks	15.76%
Software	10.72%
Consumer Non Durables	6.38%
Auto	5.80%
Pharmaceuticals	5.27%
Finance	4.48%
Petroleum Products	4.04%
Construction Project	2.61%
Cement	1.86%
Power	1.55%
Telecom - Services	1.45%
Oil	1.20%
Minerals/Mining	0.93%
Transportation	0.61%
Media & Entertainment	0.51%
Non - Ferrous Metals	0.49%
Auto Ancillaries	0.42%
Industrial Capital Goods	0.41%
Ferrous Metals	0.37%
Gas	0.33%
Cash & Current Assets	34.19%
Net receivables / payables	-32.07%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life India Opportunities Fund	
Allocation as a % of Net Assets	%
Software	32.12%
Pharmaceuticals	16.98%
Industrial Products	11.78%
Industrial Capital Goods	6.89%
Auto Ancillaries	6.85%
Non - Ferrous Metals	5.17%
Petroleum Products	5.15%
Auto	3.59%
Finance	2.81%
Textile Products	2.43%
Miscellaneous	0.00%
Cash & Current Assets	7.16%
Net receivables / payables	-0.93%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Dividend Yield Plus	
Allocation as a % of Net Assets	%
Banks	17.27%
Software	15.52%
Finance	8.57%
Consumer Non Durables	8.56%
Pharmaceuticals	8.38%
Industrial Products	8.38%
Industrial Capital Goods	4.22%
Cement	4.06%
Auto	3.65%
Non - Ferrous Metals	3.02%
Petroleum Products	2.96%
Textile Products	2.76%
Media & Entertainment	2.44%
Oil	2.34%
Transportation	1.92%
Minerals/Mining	1.61%
Power	1.51%
Auto Ancillaries	0.74%
Hotels, Resorts And Other Recreational Activities	0.57%
Cash & Current Assets	1.75%
Net receivables / payables	-0.21%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Small & Midcap Fund	
Allocation as a % of Net Assets	%
Finance	12.16%
Pharmaceuticals	10.15%
Consumer Non Durables	9.80%
Software	8.44%
Auto Ancillaries	8.06%
Banks	7.91%
Construction	6.41%
Cement	5.87%
Industrial Products	4.11%
Industrial Capital Goods	3.99%
Textile Products	2.92%
Ferrous Metals	2.75%
Gas	2.46%
Consumer Durables	2.27%
Construction Project	2.18%
Chemicals	1.83%
Retailing	1.65%
Power	1.41%
Auto	1.02%
Petroleum Products	1.01%
Cash & Current Assets	3.51%
Net receivables / payables	0.08%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Long Term Advantage Fund	
Allocation as a % of Net Assets	%
Banks	19.48%
Software	13.90%
Petroleum Products	8.63%
Finance	8.20%
Pharmaceuticals	7.81%
Consumer Non Durables	7.00%
Auto	6.13%
Construction	2.78%
Cement	2.67%
Chemicals	2.62%
Auto Ancillaries	2.50%
Industrial Products	2.43%
Pesticides	1.57%
Telecom - Services	1.53%
Construction Project	1.46%
Non - Ferrous Metals	1.30%
Ferrous Metals	1.26%
Consumer Durables	1.05%
Industrial Capital Goods	1.04%
Services	1.02%
Minerals/Mining	0.93%
Fertilisers	0.66%
Miscellaneous	0.56%
Retailing	0.48%
Cash & Current Assets	3.15%
Net receivables / payables	-0.15%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life India Reforms Fund	
Allocation as a % of Net Assets	%
Government Bond	29.74%
Banks	25.98%
Auto	11.85%
Finance	10.01%
Industrial Capital Goods	4.99%
Construction Project	4.72%
Cement	4.03%
Industrial Products	1.72%
Construction	1.64%
Power	1.64%
Auto Ancillaries	1.23%
Media & Entertainment	0.04%
Cash & Current Assets	1.11%
Net receivables / payables	1.29%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Pure Value Fund	
Allocation as a % of Net Assets	%
Chemicals	12.99%
Petroleum Products	12.38%
Pharmaceuticals	9.65%
Banks	7.92%
Finance	6.89%
Auto Ancillaries	5.82%
Software	5.54%
Construction	4.48%
Transportation	4.24%
Cement	3.62%
Media & Entertainment	2.76%
Pesticides	2.73%
Construction Project	2.73%
Textile Products	2.71%
Consumer Durables	2.33%
Consumer Non Durables	1.98%
Fertilisers	1.67%
Futures and Options	1.50%
Industrial Products	1.31%
Industrial Capital Goods	1.24%
Auto	0.97%
Minerals/Mining	0.80%
Cash & Current Assets	5.69%
Net receivables / payables	-1.96%
<b>Total Net Assets</b>	<b>100.00%</b>

Note: The above Allocation is As on October 31, 2015 as per Industry classification as recommended by AMFI.

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# Industry Allocation

Birla Sun Life Dynamic Asset Allocation Fund	
Allocation as a % of Net Assets	%
Banks	12.31%
Auto	9.14%
Cement	8.67%
Textile Products	7.26%
Software	6.92%
Finance	6.70%
Pharmaceuticals	6.42%
Industrial Products	4.24%
Petroleum Products	2.60%
Non - Ferrous Metals	2.22%
Power	1.98%
Textiles - Cotton	1.87%
Industrial Capital Goods	1.45%
Minerals/Mining	1.30%
Construction Project	1.26%
Oil	1.25%
Retailing	1.16%
Media & Entertainment	0.63%
Hotels, Resorts And Other Recreational Activities	0.38%
Transportation	0.38%
Corporate Debt	0.08%
Futures and Options	-4.94%
Cash & Current Assets	18.11%
Net receivables / payables	8.60%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Global Commodities Fund	
Allocation as a % of Net Assets	%
I_Mutual_Fund_Units	84.30%
Cash & Current Assets	15.65%
Net receivables / payables	0.04%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Latin America Equity Fund	
Allocation as a % of Net Assets	%
I_Mutual_Fund_Units	87.80%
Cash & Current Assets	11.36%
Net receivables / payables	0.84%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life Global Real Estate Fund	
Allocation as a % of Net Assets	%
I_Mutual_Fund_Units	98.73%
Cash & Current Assets	1.77%
Net receivables / payables	-0.50%
<b>Total Net Assets</b>	<b>100.00%</b>

# Country/Industry Allocation

Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	
Allocation as a % of Net Assets	%
United States	57.37%
Switzerland	17.85%
Norway	5.67%
Mauritius	5.22%
Canada	4.17%
Japan	4.07%
Russian Federation	1.31%
Chile	0.82%
Cash & Current Assets	4.53%
Net receivables / payables	-1.01%
<b>Total Net Assets</b>	<b>100.00%</b>

Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
United States	17.71%
Banks	12.39%
Finance	10.77%
Software	8.18%
Auto	6.51%
Consumer Non Durables	4.67%
Industrial Products	4.34%
Textile Products	3.66%
Pharmaceuticals	3.23%
Non - Ferrous Metals	2.86%
Cement	2.65%
Construction	1.71%
France	1.65%
United Kingdom	1.46%
Oil	1.41%
Australia	1.39%
Chemicals	1.34%
Japan	1.32%
Media & Entertainment	1.27%
Hong Kong	1.27%
Power	1.07%
Germany	1.01%
Services	0.92%
Netherlands	0.78%
Retailing	0.70%
Auto Ancillaries	0.70%
Swaziland	0.69%
Norway	0.66%
Switzerland	0.66%
Minerals/Mining	0.61%
Sweden	0.59%

Birla Sun Life International Equity Fund - Plan B	
Allocation as a % of Net Assets	%
Textiles - Cotton	0.44%
Industrial Capital Goods	0.12%
Canada	0.12%
Cash & Current Assets	1.14%
Net receivables / payables	0.02%
<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	56.81%
France	6.52%
United Kingdom	5.04%
Hong Kong	4.90%
Australia	4.85%
Japan	4.36%
Germany	3.94%
Swaziland	2.81%
Netherlands	2.72%
Norway	2.45%
Sweden	2.31%
Switzerland	2.20%
Canada	0.48%
Cash & Current Assets	0.94%
Net receivables / payables	-0.32%
<b>Total Net Assets</b>	<b>100.00%</b>

Note: The above Allocation is As on October 31, 2015 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.



# Industry Allocation

## TAX SAVINGS SOLUTIONS

Birla Sun Life Tax Plan		Birla Sun Life Tax Relief '96		Birla Sun Life Tax Savings Fund	
Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%	Allocation as a % of Net Assets	%
Banks	15.55%	Banks	15.46%	Banks	15.35%
Auto Ancillaries	12.20%	Auto Ancillaries	12.18%	Auto Ancillaries	12.13%
Pharmaceuticals	8.84%	Finance	8.89%	Pharmaceuticals	9.03%
Finance	8.83%	Pharmaceuticals	8.86%	Finance	8.99%
Software	6.67%	Software	6.63%	Software	6.60%
Industrial Capital Goods	6.21%	Industrial Capital Goods	6.26%	Industrial Capital Goods	6.41%
Cement	5.07%	Cement	5.04%	Cement	5.01%
Pesticides	4.68%	Pesticides	4.66%	Pesticides	4.63%
Consumer Non Durables	4.32%	Consumer Non Durables	4.36%	Consumer Non Durables	4.42%
Auto	4.11%	Auto	4.10%	Auto	4.11%
Media & Entertainment	3.29%	Media & Entertainment	3.27%	Media & Entertainment	3.24%
Services	2.87%	Services	2.89%	Services	3.01%
Petroleum Products	2.86%	Petroleum Products	2.85%	Petroleum Products	2.82%
Retailing	2.77%	Retailing	2.77%	Retailing	2.77%
Transportation	2.64%	Transportation	2.66%	Industrial Products	2.38%
Industrial Products	2.32%	Industrial Products	2.32%	Construction Project	2.28%
Construction Project	2.30%	Construction Project	2.29%	Transportation	2.25%
Consumer Durables	1.75%	Consumer Durables	1.76%	Consumer Durables	1.74%
Miscellaneous	0.44%	Miscellaneous	0.46%	Miscellaneous	0.45%
Non - Ferrous Metals	0.26%	Non - Ferrous Metals	0.27%	Non - Ferrous Metals	0.28%
Cash & Current Assets	4.75%	Cash & Current Assets	2.01%	Cash & Current Assets	2.61%
Net receivables / payables	-2.75%	Net receivables / payables	0.04%	Net receivables / payables	-0.52%
<b>Total Net Assets</b>	<b>100.00%</b>	<b>Total Net Assets</b>	<b>100.00%</b>	<b>Total Net Assets</b>	<b>100.00%</b>

## SAVINGS SOLUTIONS

Birla Sun Life Enhanced Arbitrage Fund	
Allocation as a % of Net Assets	%
Banks	19.49%
Margin Fixed Deposit	10.24%
Petroleum Products	9.71%
Auto	8.86%
Money Market Instruments	8.06%
Finance	4.63%
Consumer Non Durables	3.86%
Pharmaceuticals	3.59%
Software	2.95%
Construction Project	1.71%
Minerals/Mining	1.42%
Media & Entertainment	1.38%
Transportation	1.33%
Auto Ancillaries	1.15%
Construction	1.10%
Pesticides	1.08%
Ferrous Metals	0.83%
Cement	0.79%
Industrial Capital Goods	0.64%
Oil	0.62%
Industrial Products	0.17%
Power	0.05%
Futures and Options	-65.59%
Cash & Current Assets	21.90%
Net receivables / payables	60.04%
<b>Total Net Assets</b>	<b>100.00%</b>

Note: The above Allocation is As on October 31, 2015 as per Industry classification as recommended by AMFI.

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# assistance round the clock

- View portfolio summary
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- Track portfolio
- Purchase, Switch & Redeem
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## Online Portfolio Access

[mutualfund.birlasunlife.com](http://mutualfund.birlasunlife.com)



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For further details on our Funds, please visit our customer service centres as per details given below.

**Birla Sun Life Asset Management Company Limited (Investment manager for Birla Sun Life Mutual Fund) CIN: U65991MH1994PLC080811**  
One Indiabulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013.

BRANCHES				IDEA Toll Free No. 1800-270-7000 & the centralised TOLL no. 022-66917777					
South Branches		East Branches		West Branches			North Branches		
Chennai	Kottayam	Kolkata	Bhillai	Madgaon	Valsad	Mumbai - India Bulls	Jammu	Jaipur	Udaipur
Madurai	Bangalore	Durgapur	Raipur	Panaji	Vapi	Mumbai - Industry House	Ludhiana	Jalandhar	Varanasi
Trichy	Mysore	Siliguri	Cuttack	Ahmedabad	Bhopal	Mumbai - Thane	Shimla	Jodhpur	
Coimbatore	Belgaum	Guwahati		Anand	Gwalior	Mumbai - Vashi	Agra	Kanpur	
Salem	Hubli	Patna		Bharuch	Indore	Mumbai - Borivali	Ajmer	Lucknow	
Pondicherry	Mangalore	Dhanbad		Bhavnagar	Jabalpur	Nagpur	Allahabad	Meerut	
Cochin	Hyderabad	Ranchi		Jamnagar	Amrawati	Nashik	Amritsar	Moradabad	
Calicut	Vijayawada	Jamshedpur		Navsari	Aurangabad	Pune	Chandigarh	New Delhi	
Trivandrum	Vishakapatnam	Bhubaneswar		Rajkot	Kolhapur		Dehradun	Noida	
Trichur		Rourkela		Surat	Mumbai - Ghatkopar		Gorakhpur	Panipat	
				Vadodara			Gurgaon	Patiala	

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