

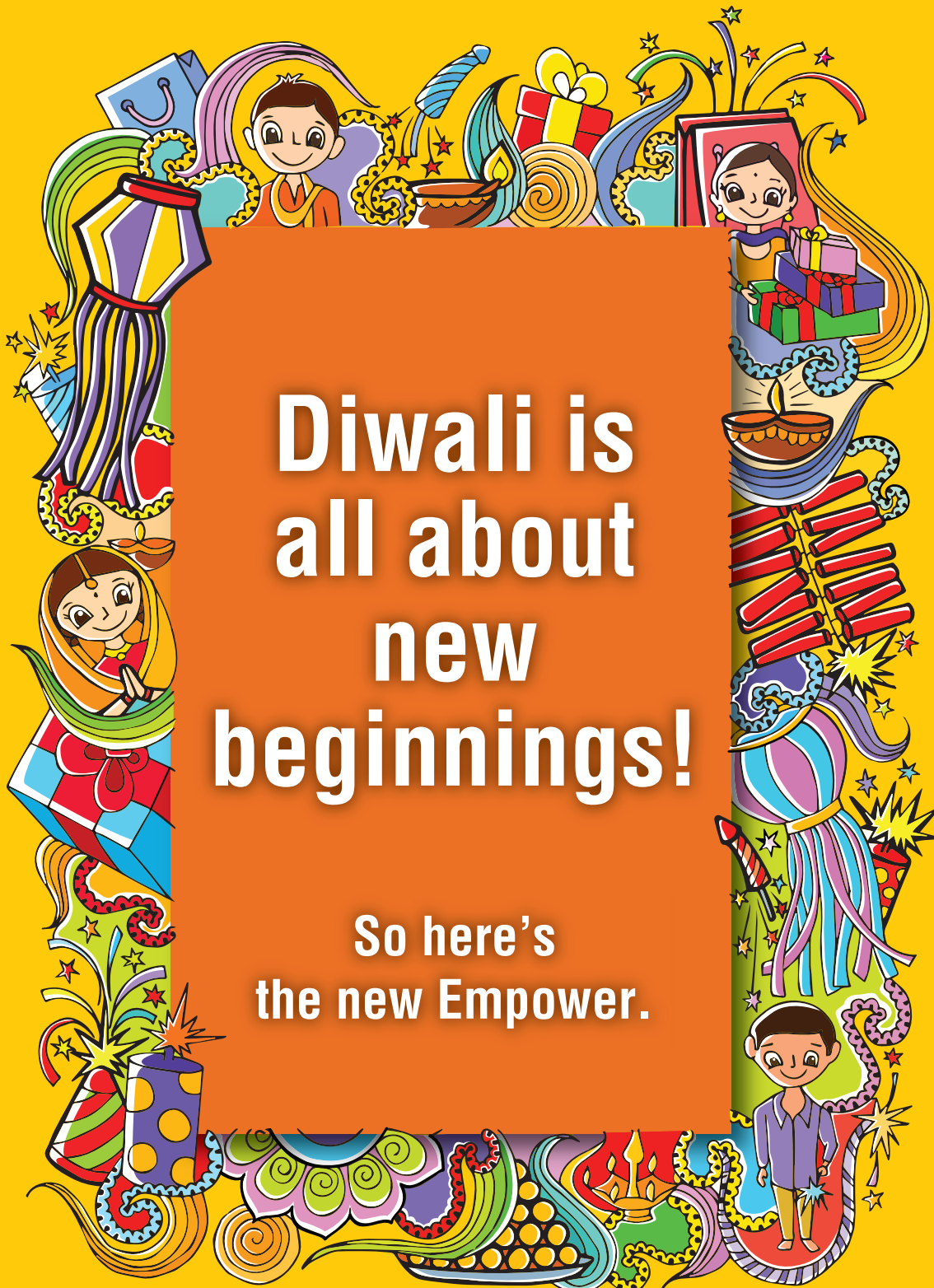
Empower

Birla Sun Life Mutual Fund



Birla Sun Life
Mutual Fund

Monthly Factsheet | October 2016



**Diwali is
all about
new
beginnings!**

**So here's
the new Empower.**

From the desk of the CEO



Mr. A Balasubramanian
Chief Executive Officer - BSLAMC

Dear All,

The new Monetary Policy Committee of the Reserve Bank of India (RBI) unanimously, took the bold call of cutting the repo rate by 25 basis points (bps). The RBI has also retained its growth expectations at 7.6 per cent of Gross Value Added (GVA) compared to a higher growth expectation due to buoyant outlook of its industrial outlook survey. Therefore, I would assume the rate cut of 25 bps is the need of the hour.

The policy has reiterated the need to maintain real interest rates within a certain band albeit lower from the previous level. I would assume this is largely driven by the way the long-term yield curve has moved in the last few years. This has created a very positive sentiment in the market.

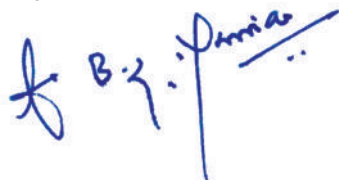
The Mutual Fund industry's asset base surged by 12% to a record high of Rs. 16.09 lakh crore in July-September quarter, helped by strong participation from retail investors and robust inflow in equity schemes. Industry AUM has increased from Rs. 3.53 lakh crore as March 31, 2007 to Rs. 16.11 lakh crore at the end of September 30, 2016, around five-fold growth in a span of less than 10 years. Similarly we have also maintained overall AAUM ranking to # 4 and achieved overall market share of 10.49% (an all-time high) in Sep-16 quarter as compared to 10.36 % in Jun-16 quarter.

We are living in very interesting and promising times. The country's economy is in growth mode. The overall interest rate trajectory has been narrowing, signaling lower real interest rates. This move will help further reduce the lending rates in the banking system. We also see home and auto loan rates coming down and boosting consumer demand around the festival season. I would call it a 'festive bonanza' to boost the morale of the financial market.

To conclude, we are pleased to announce that we have re-launched 'Empower' in a new avatar. The new logo symbolizes the transformation of Empower to its digitally enabled version. The enhanced Empower features reader friendly templates, aids to navigation across fund categories for distributors and investors alike. Our endeavour has been to develop customer centric content which is lucid and useful. I hope you enjoy the new, enhanced Empower.

Wishing that this Diwali brings prosperity to you and your family and more opportunities for us to work together.

Regards,



A. Balasubramanian

CEO - Birla Sun Life AMC



Mr. Mahesh Patil
Co-CIO Equity - BSLAMC

The month of September was a news heavy month globally as well as domestically. The large cap index – Nifty 50 was down 2% breaking the six month streak of positive returns which happened thrice in past 10 years. The Nifty Midcap 100 (CNX Midcap Index) continued to outperform its large cap peer clocking a return of 0.3% for the month, a positive return for the seventh month in a row. The small cap index (Nifty SmallCap 100) also outperformed the large cap index but was down 0.6% for the month. Clearly the midcaps continue to be in the sweet spot. (Source: Bloomberg)

Globally, the Russian Ruble and South African Rand bounced 4% and 7.4% respectively in the month at the back of price rise in commodities. There were no fireworks in global equities with all markets in the range of -2.6% to +1.7% with India underperforming most peers. (Source: Bloomberg)

In terms of flows, the FPIs continue to pump in for seventh month in a row. They have invested USD 1.4 bn during the month taking the YTD figure closer to the USD 7.5 bn mark. Among the domestic institutions, the mutual funds bought USD 408 mn while Insurance companies sold USD 108 mn. (Source: Bloomberg)

On the policy front, the RBI, through the new MPC (Monetary Policy Committee) framework has cut 25 bps on 03rd Oct'16 taking the repo rate to 6.25% - lowest level in six years. It sounded sanguine about inflation until Mar'17 and maintained its stand to provide liquidity to the system through the Open Market Operations (OMOs). (Source: RBI)

The GST council met for the first time during the month ironing out differences. The tax exemption to small businesses was kept at 25 lakhs for all states except North-East where the exemption is kept at ₹ 10 lakhs. The standard rate along with the rates in other categories will be decided in the GST council meeting later this month. (Source: Business Standard)

The monsoon season ended with a 3% deficit but the acreage was at historic levels. The first estimate of Kharif crop production at historic levels augurs well for the economy. As reservoir levels are also good, rabi crop output is also expected to be good. Government is planning to shore up pulses for future consumption which will help to curtail spurts in food inflation. (Source: IMD)

In the Global Competitiveness Index released by World Economic Forum (WEF), India has moved up 16 places to 39th in ranking. This vindicates the efforts towards making India an attractive destination. (Source: Business Standard)

The market reacted negatively to the surgical strikes that India has done in the Line of Control on the side of Pakistan. We do not see that the situation would escalate further and markets also seem to factor in the same.

Globally, all the three major central banks met during the month. The Fed chooses to pause even though the economic data points were strong. Now the market expects that Fed will hike once in Dec'16. Bank of Japan (BoJ) kept the quantum of QE intact purchasing ETFs and bonds. It has surprised the market by anchoring the 10 year rate at Zero rate. European Central Bank (ECB) has also kept the quantum of QE constant. As of today, more than USD 12 trillion of bonds are in sub-zero territory. (Source: Financial Times)

There are questions on one of the largest well known German Bank being the next Lehman brother which is completely not true as the bank has solid assets and could get backing from central bank & German Government if required which were not the case with Lehman brothers.

From the equity view stand point, we still believe that equities could face headwinds in the near term due to global developments like US elections, Brexit or European Banking issues. However, the mid & long term view remains positive.

We maintain that the midcaps are trading at record valuations and are at a steep premium to large caps. So, exposure to large caps and rebalancing portfolios towards large caps is appropriate. We would suggest investors to invest in our Large cap funds, Equity and Balanced funds.

USD: United States Dollar; FPI: Foreign Portfolio Investors; YTD: Year To Date; IMD: Indian Meteorological Department; GST: Goods & Services Tax; FDI: Foreign Direct Investment; BSLAMC: Birla Sun Life Asset Management Company; FMCG: Fast Moving Consumer Goods; IT: Information Technology; GDP: Gross Domestic Product; PMI: Purchasing Managers Index; RBI: Reserve Bank of India



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Mr. Maneesh Dangi
Co-CIO Fixed Income - BSLAMC

The recently concluded monetary policy was arguably the most awaited event of the month gone by. As this was the first policy by the newly elected RBI governor and the monetary policy committee (MPC), there was an understandable cloud of ambiguity around it, clearing through which the MPC in an unanimous vote decided to cut repo rate by 25bps, bringing it down to 6.25%. *(Source - RBI)*

As far as the liquidity stance is concerned, the assurance to bring liquidity deficit down closer to neutral was retained.

We had previously argued that the pulses driven food inflation concerns are transitory in nature and would diminish with an improved supply response in the offing. The moderation in August Consumer Price Index (CPI) inflation print,

down to 5.05% (from 6.07% in July) was the first glimpse of it. We expect CPI headline inflation to moderate to ~4.5% in upcoming months. *(Source- Bloomberg)*

As far as the trajectory of inflation in the future is concerned, we think the disinflationary momentum is secured and food inflation is likely to behave well, in line with RBI's anticipated trajectory.

Post this policy, we think that there is a high chance of one more rate cut in this fiscal year, especially in the backdrop of revision of the real rate interval down from 1.5-2% to 1.25-1.5% now.

What does this mean for bonds? For rates? We have been overweight duration for about 3 years now, during which 10yr bond has rallied by about 230-240 bps.

In fact, in June 2016 when the market was quite anxious about rising food inflation, change of guard at the RBI, Foreign Currency Non - Repatriable (FCNR) deposits maturing etc, we came out and said the game is not over yet and since then, Gsec has rallied by about 90bps. *(Source- Bloomberg)*

At this juncture, we think risks around duration are evenly balanced, but further down the rate cycle, in the current credit landscape and the chase for spread assets becomes more aggressive, we would like to divest duration in favor of the accrual strategy.

The data bag had its fair share as well.

Growth- The continued weakness in the lumpy segment of insulated rubber cable in the capital goods category, led to a de-growth in Index of Industrial Production (IIP) for July'16. But, as we have highlighted in the past, we would like to look at this number excluding the insulated rubber cable, and there the underlying growth remained steady at about 3.5%. Purchasing Manager's Index (PMI) manufacturing and PMI services for September saw some shedding of steep gains in August, but continued to expand. The core IIP sector growth for Aug'16 saw good growth on account of sharp increase in steel production. Going forward as a lot of high frequency indicators are suggesting robust consumption growth, we think this along with normal monsoon driven improved rural sentiment should result in better growth for this fiscal versus last. *(Source: Bloomberg)*

External equation- The moderation in trade deficit continued, with similar underlying drivers. The Current account deficit (CAD) for Q1FY17 came in at a meager 0.3bn\$, strengthening our case for a sub 5bn\$ CAD for FY17. The persistent decline in gold imports and composition of non oil, non gold imports is on our radar as we assess the domestic activity impulse and the new found stress on uncovering black money. The voluntary income declaration scheme is expected to add ~15000cr to the government's exchequer in the current fiscal, thus addressing the looming fiscal concerns right now. *(Source: Bloomberg)*

While tracking the high frequency data points on both growth and inflation, in the backdrop of our rates forecast, we think we are approaching the end of the rate cycle and that calls for a calculated pruning of duration across our schemes, while yielding to accrual strategy.

Fund Manager Communiqué



Mr. Anil Shah
Fund Manager

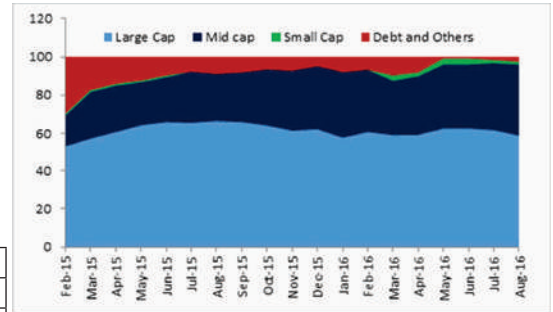
It has been over 20 months since the launch of Birla Sun Life Manufacturing Equity Fund. The fund was launched in Jan'15 when the concept of "Make in India" was making headlines every day. Sensex and Nifty indices peaked in early months of 2015. In fact, as we write this note, those peaks have not been breached yet.

We started to build the portfolio slowly maintaining high cash levels and higher large cap stocks and limited mid cap stocks. It took four months for the cash level to fall below 10% still maintaining high large cap exposure. However, as the markets corrected the midcap exposure has increased in the portfolio, as seen below.

Maneuvering through the aforementioned market scenario and looking through the rhetoric on "Make in India", the fund has been able to create alpha the broad based index - BSE500 (which is tougher to beat) across time periods. Just to clarify that if the NAV of BSE500 is taken for the same period as the fund, it would have read 9.81 (as on 29th Sep '16) today compared to fund's NAV of 11.53 (as of 29th Sep'16)

Timeframe	3 M	6 M	1 Y	1.5 Y	SI
Fund	13.6%	21.2%	18.0%	13.9%	15.3%
BSE500 Index	5.2%	13.9%	10.5%	5.0%	2.7%
Alpha	8.4%	7.3%	7.5%	8.9%	12.6%
Nifty50 Index	3.7%	11.0%	8.1%	1.2%	-1.9%
Alpha	9.9%	10.2%	9.9%	12.8%	17.2%

As of 29th Sep'16; Cumulative returns, SI - Since Inception (3rd Feb'15). For detailed portfolio please refer to the page no. 51



Source: Bloomberg

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

Sectors:

From the beginning we were very clear that returns can be made in Auto, Pharma and select themes in Consumer. Also, we had apprehension on the valuation of Consumer Staples and a strong view that the investment cycle would be slow and delayed for capital goods stocks to perform.

With this view, we have built and maintained sizeable positions of 18-22% in Auto & Auto related stocks for the entire period. Maruti Suzuki, Hero MotoCorp & MRF have sizeable weights. Pharma also had high representation with a weight of 15-19%. It has been a mixed bag as FDA issues led to correction in some stocks while some bottom up picks did very well. Participation in paints, spirits and white goods has been good with positive attribution to the performance of the fund. A sector like Chemicals has done well for us as we held 5-8% weight purely based on bottom up stock picking (Tata Chemicals).

Overall, the sectoral view has panned out leading to the alpha created in the portfolio over the last 20 months.

Stocks:

- First hypothesis being to consistently focus on looking for companies that are at an inflection point like that of Strides Shasun, Dishman Pharma & Piramal Healthcare.
- Second hypothesis is to look for companies whose managements were committed to pare debt with better free cash flows from core operations and willingness to sell non-core assets that would release a lot of capital and improve return ratios for shareholders. Tata Chemicals and Century Textiles are examples of this. The idea was always that core business was supporting the valuations while the upside would come from non-core sale.
- The third hypothesis is always look out for mispricing i.e. when the market believes that current prevailing scenario will last forever!!! In these times, one gets to buy asset backed companies at really cheap valuations. Tata Steel and Hindustan Zinc are such investments we have made.

Additionally, there are some well identified and unique stocks that have done exceedingly well like Birla Corp, Heidelberg Cement, Kansai Nerolac, SH Kelkar etc. Finally, the above consistency and fund performance have come keeping our overall BSLAMC philosophy and parameters. We hope we have been able to present the thought process in running this fund along with any misconceptions on the performance.

For information on all other schemes managed by the fund manager please refer to 62.

Stocks/Sectors Facts mentioned above may or may not be part of the portfolio or scheme in the future



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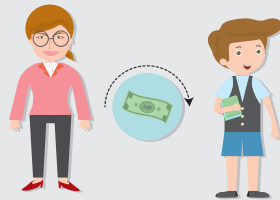
Healthy financial habits to follow at every age



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

The Smart Cub

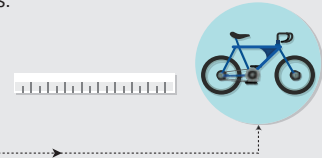
When I was a kid, my aunt Mrs. Ameera Bachhan would give me 100 rupees.



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



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

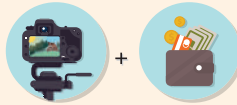


The New Recruit

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



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



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



The ideal Partner

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



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

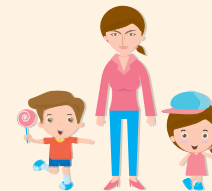


my wife and I decided to save 35% of our income towards our future needs.



A Family Man

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



30% + 20%

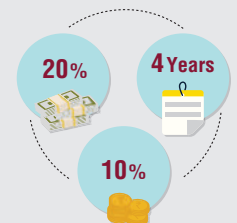
Of course to keep Bada, Chhoti and the wife happy I reserved another 30% of my income for expenses like movies, shopping, etc., which left 20% for savings, which was good enough.

Mr. Four wheels

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



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



Good to remember

Proud Home owner

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



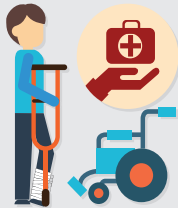
We calculated our current house expenses, the down payment of the loan and the interest rate of the home loan.



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

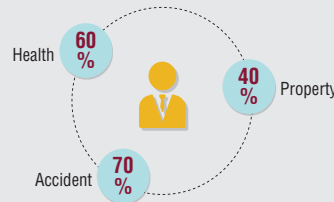


Rainy day Kit



Accidents can happen anytime and one should always be prepared.

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



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

The Golden couple

My wife and I are now enjoying our retired life.



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

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



Moral of Mani Bachhan's financial story so far –



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



Call-back

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

SAVINGS SOLUTIONS


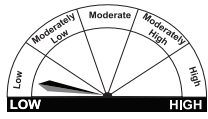
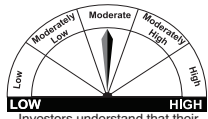
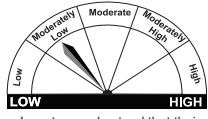
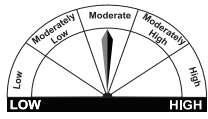
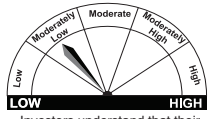

SCHEME	PLAN/OPTION (which continue for fresh subscription)		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life Cash Manager	Regular Plan	Daily Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Weekly Dividend (Reinvestment) Growth			
Birla Sun Life Cash Plus	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Payout / Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Dividend (Payout / Reinvestment) Growth			
Birla Sun Life Constant Maturity 10 Year Gilt Fund (erstwhile Birla Sun Life Gilt Plus – Regular Plan)	Regular Plan	Quarterly Dividend (Payout / Reinvestment /Sweep)	Growth	₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life Corporate Bond Fund	Regular Plan	Dividend (Payout / Reinvestment)	Growth	₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 2.00% of applicable NAV. For redemption/switch out of units after 365 days but before 730 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 730 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life Dynamic Bond Fund	Regular Plan	Monthly Dividend Sweep	• Choice of Option : Quarterly Dividend • Choice of Sub-Option : Dividend Reinvestment	₹ 1,000/-	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	Monthly Dividend (Payout / Reinvestment /Sweep) Quarterly Dividend (Payout / Reinvestment /Sweep) Growth Dividend (Payout / Reinvestment /Sweep)			
Birla Sun Life Enhanced Arbitrage Fund	Regular Plan	Dividend (Payout / Reinvestment /Sweep)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 30 days from the date of allotment: 0.50% of applicable NAV. For redemption/switch out of units after 30 days from the date of allotment: Nil (w.e.f. August 03, 2015)
	Direct Plan	Growth			
Birla Sun Life Floating Rate Fund - Long Term Plan	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life Floating Rate Fund - Short Term Plan	Regular Plan	Daily Dividend (Reinvestment) Weekly Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life Gilt Plus - PF Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment /Sweep)	Growth	₹ 1,000/-	Nil
	Direct Plan	Growth (Quarterly Gain / Annual Gain)			
Birla Sun Life Government Securities Fund- Long Term Plan	Regular Plan	Half Yearly Dividend (Payout / Reinvestment)	Growth	₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life Income Plus	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Quarterly Dividend (Payout / Reinvestment) Growth			
Birla Sun Life Medium Term Plan	Regular Plan	Quarterly Dividend (Payout / Reinvestment) Half Yearly Dividend (Payout / Reinvestment)	Growth	₹ 1,000/-	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. (w.e.f September 19, 2016.)
	Direct Plan	Dividend (Payout / Reinvestment /Sweep) Growth			
Birla Sun Life Savings Fund	Regular Plan	Daily Dividend (Reinvestment)	Daily Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Weekly Dividend (Payout / Reinvestment) Growth			
Birla Sun Life Short Term Fund (erstwhile Birla Sun Life Income Fund)	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Dividend (Payout/Reinvestment/Sweep) Growth			
Birla Sun Life Short Term Opportunities Fund	Regular Plan	Quarterly Dividend (Payout / Reinvestment)	Growth	₹ 1,000/-	For redemption/switch out of units within 180 days from the date of allotment: 0.50% of the applicable NAV. For redemption/switch out of units after 180 days from the date of allotment: Nil (w.e.f June 01, 2016)
	Direct Plan	Dividend (Payout / Reinvestment) Growth			
Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)	Regular Plan	Monthly Dividend (Payout / Reinvestment)	Monthly Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Quarterly Dividend (Payout / Reinvestment) Dividend (Payout / Reinvestment) Growth			

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

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

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

Product Labelling Disclosures

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

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



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REGULAR INCOME SOLUTIONS

SCHEME	PLAN/ OPTION		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life MIP	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Monthly Payment (Instant / Deferred) Growth	<ul style="list-style-type: none"> Choice of Option within Monthly Dividend : Dividend Reinvestment Choice of Option within Monthly Payment Plan : Instant 	₹ 1,000/-	For redemption/switch out of units within 1095 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 1095 days from the date of allotment: Nil.
	Direct Plan				
Birla Sun Life MIP II - Savings 5 Plan	Regular Plan	Monthly Dividend (Payout / Reinvestment /Sweep) Monthly Payment Growth	<ul style="list-style-type: none"> Choice of Option : Growth Choice of Sub-Option within Monthly Dividend Option : Dividend Reinvestment 	₹ 1,000/-	For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 540 days from the date of allotment: Nil.
	Direct Plan				
Birla Sun Life MIP II - Wealth 25 Plan	Regular Plan	Monthly Dividend (Payout / Reinvestment /Sweep) Monthly Payment Growth	<ul style="list-style-type: none"> Choice of Option : Growth Choice of Sub-Option within Monthly Dividend Option : Dividend Reinvestment 	₹ 1,000/-	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. (w.e.f June 01, 2016)
	Direct Plan				
Birla Sun Life Monthly Income	Regular Plan	Monthly Dividend (Payout/Reinvestment/Sweep) Quarterly Dividend (Payout/Reinvestment/Sweep)	<ul style="list-style-type: none"> Choice of Plan : Growth Choice of Option within Monthly Dividend : Dividend Reinvestment Choice of Plan within Quarterly Dividend : Dividend Reinvestment 	₹ 1,000/-	For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 540 days from the date of allotment: Nil.
	Direct Plan	Growth		₹ 1,000/-	

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

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

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

TAX SAVINGS SOLUTIONS

SCHEME	PLAN/ OPTION		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life Tax Plan*	Regular Plan	Dividend (Payout/Sweep)	Dividend Payout	₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life Tax Relief '96*	Regular Plan	Dividend (Payout/Sweep)	Dividend Payout	₹ 1,000/-	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
		Growth			
	Direct Plan	Bonus			

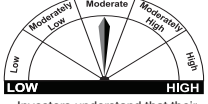
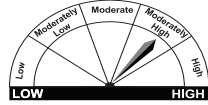

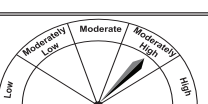



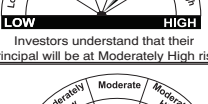
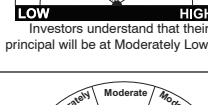
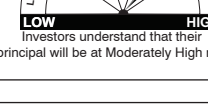

*The Dividend Reinvestment Facility under the scheme have been discontinued w.e.f. February 12, 2015. Please refer addendum no. 07/2015 dated February 09, 2015 for further details.

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

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

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

Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
Birla Sun Life MIP (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> regular income with capital growth over medium to long term. investments in debt and money market instruments as well as equity and equity related securities [upto 15%] 	 <p>Investors understand that their principal will be at Moderate risk</p>
Birla Sun Life Monthly Income (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> regular income with capital growth over medium to long term investments in debt and money market instruments as well as equity and equity related securities [upto 15%] 	 <p>Investors understand that their principal will be at Moderate risk</p>
Birla Sun Life MIP II - Savings 5 Plan (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> regular income with capital growth over medium to long term investments in debt and money market instruments as well as equity and equity related securities [0-10%] 	 <p>Investors understand that their principal will be at Moderate risk</p>
Birla Sun Life MIP II - Wealth 25 Plan (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	<ul style="list-style-type: none"> regular income with capital growth over medium to long term investments in debt and money market instruments as well as equity and equity related securities [20-30%] 	 <p>Investors understand that their principal will be at Moderate High risk</p>
Birla Sun Life Tax Plan (An Open ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility 	 <p>Investors understand that their principal will be at Moderately High risk</p>
Birla Sun Life Tax Relief '96 (An Open Ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility 	 <p>Investors understand that their principal will be at Moderately High risk</p>
Birla Sun Life Tax Savings Fund (An Open ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	<ul style="list-style-type: none"> Investment in equity linked savings scheme (lock in period of 3 years) which aims to provide medium to long term capital appreciation along with income tax rebate Investment predominantly in equity and equity related securities 	 <p>Investors understand that their principal will be at Moderately High risk</p>
Birla Sun Life Midcap Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> long term capital growth investments primarily in mid cap stocks 	 <p>Investors understand that their principal will be at Moderately High risk</p>
Birla Sun Life MNC Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> long term capital growth investments primarily in equity and equity related securities of multinational companies (MNCs) 	 <p>Investors understand that their principal will be at Moderately High risk</p>
Birla Sun Life New Millennium Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities with a focus on investing in IT, media, telecom related and other technology enabled companies 	 <p>Investors understand that their principal will be at High risk</p>
Birla Sun Life Pure Value Fund (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities by following value investing strategy. 	 <p>Investors understand that their principal will be at Moderately High risk</p>
Birla Sun Life Small & Midcap Fund (An Open ended Small and Mid Cap Equity Scheme)	<ul style="list-style-type: none"> long term capital growth investments predominantly in equity and equity related securities of companies considered to be small and midcap. 	<p>Investors understand that their principal will be at Moderately High risk</p>
Birla Sun Life Special Situations Fund (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities by following investment strategy that would take advantage of Special Situations like buy backs, open offers, demerger etc. & contrarian investment style. 	<p>Investors understand that their principal will be at High risk</p>
Birla Sun Life Top 100 Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities of top 100 companies as measured by market capitalisation 	<p>Investors understand that their principal will be at Moderately High risk</p>
Birla Sun Life Capital Protection Oriented Fund - Series 25 & 26 (A Close ended Capital Protection Oriented Scheme)	<ul style="list-style-type: none"> capital protection and capital appreciation linked to equity market at the end of medium / long term tenure investments in highest rated debt and money market instruments maturing on or before the tenure of the scheme and exposure to derivative instruments (long call options) 	<p>Investors understand that their principal will be at Moderately Low risk</p>
Birla Sun Life Capital Protection Oriented Fund - Series 16, 17, 18, 19, 20, 21, 22 & 23 (A Close ended Capital Protection Oriented Scheme)	<ul style="list-style-type: none"> capital protection and capital appreciation linked to equity market at the end of medium / long term tenure investments in highest rates debt and money market instruments maturing on or before the tenure of the scheme and equity and equity related securities 	<p>Investors understand that their principal will be at Moderately Low risk</p>
Birla Sun Life Emerging Leaders Fund - Series 1 to Series 6 (A Close ended Equity Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities predominantly in small & midcap companies. 	<p>Investors understand that their principal will be at Moderately High risk</p>
Birla Sun Life Focused Equity Fund - Series 1 to Series 5 (A Close ended Equity Scheme investing in Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013)	<ul style="list-style-type: none"> long term capital growth investments in equity securities specified as Eligible Securities as per Rajiv Gandhi Equity Savings Scheme, 2013, as amended from time to time 	<p>Investors understand that their principal will be at Moderately High risk</p>

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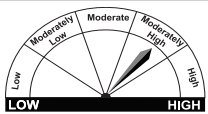
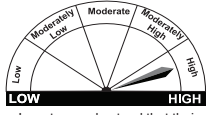
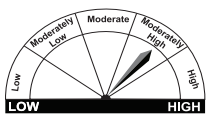
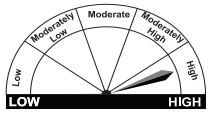



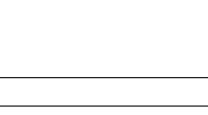

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WEALTH CREATION SOLUTIONS

SCHEME	PLAN/ OPTION		DEFAULT OPTION**	MINIMUM INVESTMENT AMOUNT	EXIT LOAD For redemption-switch out consider from the date of allotment.
	PLAN*	OPTION			
Birla Sun Life Advantage Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	within 365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Balanced '95 Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life Balanced Advantage Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	₹ 1,000/-	For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/ switch-out of units after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life Banking and Financial Services Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	Regular Plan	Dividend (Payout / Reinvestment /Sweep)	Growth / Reinvestment	₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Dividend Yield Plus	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Equity Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Equity Savings Fund	Regular Plan	Dividend (Payout, Reinvestment & Sweep)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life Frontline Equity Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Global Commodities Fund	Regular Plan	Dividend (Payout/Reinvestment)	Dividend Reinvestment	₹ 1,000/-	If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil
	Direct Plan	Growth			
Birla Sun Life Global Real Estate Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Reinvestment	₹ 1,000/-	If redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil
	Direct Plan	Growth			
Birla Sun Life Gold Fund	Regular Plan	N/A	N/A	₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil **Exit Load is NIL for units issued in Bonus & Dividend Reinvestment
	Direct Plan				
Birla Sun Life Index Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	Nil
	Direct Plan	Growth			
Birla Sun Life India GenNext Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life India Opportunities Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	365 days from the date of allotment: 1.00% of applicable NAV. after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life India Reforms Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	Direct Plan	Growth			
Birla Sun Life Infrastructure Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)Growth	Dividend Reinvestment	₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan				
Birla Sun Life International Equity Fund (Plan A)	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	₹ 1,000/-	within 365 daysfrom 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	₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Manufacturing Equity Fund	Regular Plan	Dividend (Payout & Reinvestment)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
	Direct Plan	Growth			
Birla Sun Life Midcap Fund	Regular Plan	Dividend (Payout / Reinvestment / Sweep)	Dividend Reinvestment	₹ 1,000/-	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. 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 MNC Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	Dividend Reinvestment	₹ 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	₹ 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	₹ 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 Small & Midcap Fund	Regular Plan	Dividend (Payout / Reinvestment)	Dividend Payout	₹ 1,000/-	within 365 days/1% of applicable NAV.
	Direct Plan	Growth			
Birla Sun Life Special Situations Fund	Regular Plan	Dividend (Payout/Reinvestment/Sweep)	• Choice of Plan : Growth • Choice of Option : Reinvestment	₹ 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	₹ 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			

Product Labelling Disclosures

Name of Scheme	This product is suitable for investors who are seeking*:	Riskometer
Birla Sun Life Advantage Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities 	 <p>Investors understand that their principal will be at Moderately High risk</p>
Birla Sun Life Balanced '95 Fund (An Open ended Balanced Scheme)	<ul style="list-style-type: none"> long term capital growth and income investment predominantly in equity and equity related securities as well as debt and money market instruments 	
Birla Sun Life Balanced Advantage Fund (An Open ended Asset Allocation Scheme)	<ul style="list-style-type: none"> Capital appreciation and regular income in the long term Investment in equity & equity related securities as well as fixed income securities (Debt & Money Market securities) 	 <p>Investors understand that their principal will be at High risk</p>
Birla Sun Life Banking and Financial Services Fund (An Open ended Banking & Financial Services Sector Scheme)	<ul style="list-style-type: none"> long term capital growth Investments in equity and equity related securities of companies engaged in banking and financial services 	
Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP) (An Open ended Growth Scheme)	<ul style="list-style-type: none"> long term capital growth investments in stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business, whether issued in India or overseas 	 <p>Investors understand that their principal will be at High risk</p>
Birla Sun Life Dividend Yield Plus (An Open ended Growth Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities of companies having relatively high dividend yield 	
Birla Sun Life Equity Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities 	 <p>Investors understand that their principal will be at Moderately High risk</p>
Birla Sun Life Equity Savings Fund (An Open ended Equity Scheme)	<ul style="list-style-type: none"> long term capital growth and income An open ended equity scheme investing in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments 	
Birla Sun Life Frontline Equity Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities, diversified across various industries in line with the benchmark index, S&P BSE 200 	 <p>Investors understand that their principal will be at High risk</p>
Birla Sun Life Global Commodities Fund (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> Capital appreciation in the long term Investment in units of global mutual funds which invest in commodity related securities 	
Birla Sun Life Global Real Estate Fund (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> Capital appreciation in the long term Investment predominantly in units of Global Fund investing in Companies engaged in Real Estate Sector 	 <p>Investors understand that their principal will be at High risk</p>
Birla Sun Life Gold ETF (An Open ended Gold Exchange Traded Fund)	<ul style="list-style-type: none"> returns that are in line with the performance of gold over long term, subject to tracking errors. investments in physical gold of 99.5% purity (fineness) 	
Birla Sun Life Gold Fund (An Open ended Fund of Funds Scheme)	<ul style="list-style-type: none"> returns in line with performance of Birla Sun Life Gold ETF (BSL GETF) over long term investments predominantly in units of Birla Sun Life Gold ETF. BSL GETF invests in physical gold of 99.5% purity (fineness) 	 <p>Investors understand that their principal will be at High risk</p>
Birla Sun Life Index Fund (An Open ended Index Linked Growth Scheme)	<ul style="list-style-type: none"> long term capital growth investments in stocks in line with Nifty 50 and / or in exchange traded derivatives on the Nifty 50 to generate comparable returns, subject to tracking errors. 	
Birla Sun Life India GenNext Fund (An Open ended Growth scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities of companies that are expected to benefit from the rising consumption patterns in India fuelled by high disposable incomes 	 <p>Investors understand that their principal will be at High risk</p>
Birla Sun Life India Opportunities Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities of companies that seek to leverage India's competitive advantages in global outsourcing theme. 	
Birla Sun Life India Reforms Fund (An Open ended Equity Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities of companies expected to benefit from the economic reforms, PSU divestment and increased government spending 	 <p>Investors understand that their principal will be at High risk</p>
Birla Sun Life Infrastructure Fund (An Open ended Growth Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India 	
Birla Sun Life International Equity Fund- Plan A (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> long term capital growth investments predominantly in equity and equity related securities in the international markets 	<p>Investors understand that their principal will be at High risk</p>
Birla Sun Life International Equity Fund- Plan B (An Open ended Diversified Equity Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities in the domestic market (65 to 75%) and in international markets (25 to 35%) 	
Birla Sun Life Manufacturing Equity Fund (An Open ended Manufacturing Sector Scheme)	<ul style="list-style-type: none"> long term capital growth investments in equity and equity related securities of companies engaged in manufacturing sector. 	<p>Investors understand that their principal will be at High risk</p>

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



Call-back

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

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DIFFERENT SOLUTIONS TO SUIT YOUR VARIOUS NEEDS

Savings Solutions



Benefits

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

Principles

- Aim to provide Capital stability

Suitable for

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

Focus:

- Short term to Medium term

Regular Income Solutions



Benefits

- Aims to provide regular income
- Tax efficiency

Principles

- Any time liquidity

Suitable for

- Retirement planning, paying EMI

Focus:

- Short Term to Medium Term

Tax Planning Solutions



Benefits

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

Principles

- Long term capital appreciation with tax benefits

Suitable for

- Minimizing taxes, tax planning

Focus:

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

Wealth Solutions



Benefits

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

Principles

- Long term capital appreciation.

Suitable for

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

Focus:

- Long Term





What are Saving Solutions?

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

Who can benefit from Saving Solutions?

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

Benefits of Savings Solutions:

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

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

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

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

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

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

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

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

Birla Sun Life Cash Manager

An Open-ended Income Scheme



Savings Solutions

What is it?

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

Investment Objective

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

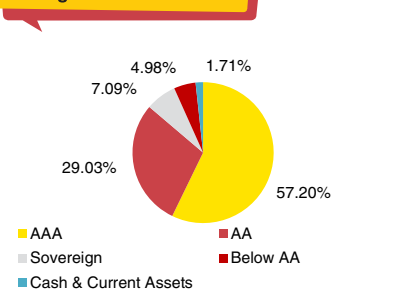
Fund Details

Fund Manager:	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
Managing Fund Since:	July 15, 2011
Total Experience:	9 years & 11 years
Date of Allotment:	
Retail Plan:	May 14, 1998
Institutional Plan:	September 27, 2004
Type of Scheme:	An Open-ended Income Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)^	
Regular Plan[§]	
Growth :	378.9880
Daily Dividend:	101.0842
Weekly Dividend:	100.9257
Institutional Plan	
Growth :	265.7239
Daily Dividend:	100.7743
Weekly Dividend:	100.8411
Direct Plan[§]	
Growth :	390.6531
Daily Dividend:	100.7743
Weekly Dividend:	100.8475
^The Face Value per unit of all the plans/ options under Birla Sun Life Cash Manager has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011	
Benchmark:	CRISIL Short Term Bond Fund Index
Monthly Average AUM:	₹ 7427.89 Crores
AUM as on last day:	₹ 7471.61 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Modified Duration:	0.93 years
Average Maturity:	0.99 years
Yield to Maturity:	7.57%
Expense Ratio:	
Regular	1.17
Direct	0.43

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Power Finance Corporation Limited	9.21%	CRISIL AAA, ICRA AAA
Tata Capital Financial Services Ltd	7.77%	CRISIL AA+
Reliance Jio Infocomm Limited	7.18%	CRISIL AAA
Vijaya Bank	5.53%	CARE A1+
Indiabulls Housing Finance Limited	5.10%	CARE AAA
Shriram Transport Finance Company Limited	5.00%	CRISIL AA+, IND AA+
State Government Securities	4.27%	SOV
Housing Development Finance Corporation Limited	4.04%	CRISIL AAA
Small Industries Dev Bank of India	3.54%	CARE AAA
Tata Power Company Limited	3.35%	ICRA AA

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 378.9880

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Cash Manager (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
May 14, 1998					Birla Sun Life Cash Manager (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2016 (CAGR)	100.0000	7.51	N/A	6.62	37899	N/A	32490
September 30, 2015 to September 30, 2016 (Absolute)	349.5697	8.42	9.31	7.36	10842	10931	10736
September 30, 2014 to September 30, 2015 (Absolute)	321.9300	8.59	9.90	8.86	10859	10990	10886
September 30, 2013 to September 30, 2014 (Absolute)	294.6486	9.26	10.12	8.35	10926	11012	10835

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

† Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Kaustubh Gupta is 98. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. ‡ These Plan/Options continue for fresh subscriptions under the scheme. "Direct Plan" is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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



Missed call facility

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

Birla Sun Life Cash Plus

An Open-Ended Liquid Scheme



Savings Solutions

What is it?

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

Investment Objective

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

Fund Details

Fund Manager:	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
Managing Fund Since:	July 15, 2011
Total Experience:	9 years & 11 years
Date of Allotment:	June 16, 1997
Type of Scheme:	An Open-ended Liquid Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)^	
Retail Plan	
Growth :	409.1361
Dividend:	163.6940
Institutional Plan	
Growth :	419.8581
Dividend:	108.0230
Weekly Dividend:	108.0680
Regular Plan[§]	
Growth :	252.1225
Daily Dividend:	100.1950
Weekly Dividend:	100.2250
Dividend:	105.3897
Direct Plan[§]	
Growth :	252.7890
Daily Dividend:	100.1950
Weekly Dividend:	100.2250
Dividend:	136.7575

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

Benchmark: CRISIL Liquid Fund Index

Monthly Average AUM: ₹ 30834.47 Crores

AUM as on last day: (as on 30th September 2016) ₹ 24805.82 Crores

Load Structure (as % of NAV)

Entry Load: Nil

Exit Load:** Nil

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

Other Parameter

Modified Duration: 0.17 years

Average Maturity: 0.17 years

Yield to Maturity: 6.82%

Expense Ratio:

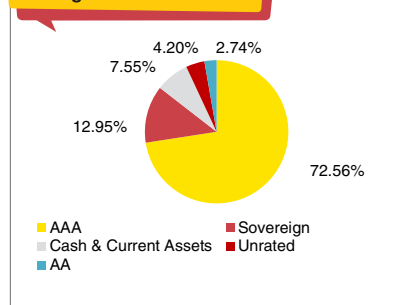
Regular 0.28

Direct 0.19

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	12.89%	SOV
Vedanta Limited	10.25%	CRISIL A1+
IndusInd Bank Limited	7.69%	CRISIL A1+
Housing Development Finance Corporation Limited	5.73%	CRISIL AAA,ICRA A1+
Kotak Mahindra Bank Limited	4.20%	UNRATED
Small Industries Dev Bank of India	4.08%	CARE A1+
JSW Steel Limited	2.58%	CARE A1+
Reliance Capital Limited	2.52%	ICRA A1+
UCO Bank	2.51%	CRISIL A1+
Kotak Mahindra Prime Ltd	2.27%	CRISIL A1+,CRISIL AAA

Rating Profile of Portfolio



Investment Performance - Retail Plan - Growth

NAV as on September 30, 2016: ₹ 409.1361

Date of Inception:	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		
June 16, 1997	(₹)	(%)	(%)	(%)	Birla Sun Life Cash Plus (₹)	CRISIL Liquid Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2016 (CAGR)	100.0000	7.57	N/A	6.72	40914	N/A	35098
September 30, 2015 to September 30, 2016 (Absolute)	379.0191	7.95	7.69	7.36	10795	10769	10736
September 30, 2014 to September 30, 2015 (Absolute)	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

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 98. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. [§]These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Birla Sun Life Constant Maturity 10 Year Gilt Fund

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

An Open-ended Government Securities Scheme



Savings
Solutions

What is it?

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

Investment Objective

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

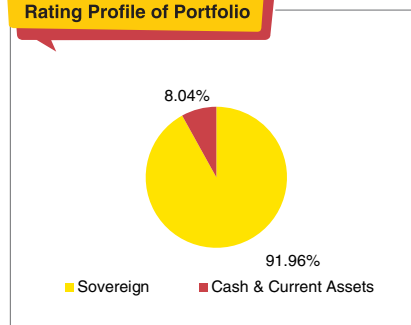
Fund Details

Fund Manager:	Mr. Prasad Dhonde & Mr. Kaustubh Gupta
Managing Fund Since:	July 01, 2011 & June 20, 2014
Total Experience:	16 years & 9 years
Date of Allotment:	October 12, 1999
Type of Scheme:	An Open-ended Government Securities Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth :	47.8783
Quarterly Dividend:	12.6204
Direct Plan[§]	
Growth:	48.1936
Quarterly Dividend:	11.1029
Benchmark:	I-Sec LI-BEX
Monthly Average AUM:	₹ 48.10 Crores
AUM as on last day:	₹ 33.57 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Modified Duration:	6.47 years
Average Maturity:	9.10 years
Yield to Maturity:	6.87%
Expense Ratio:	
Regular	0.50
Direct	0.30

Top Portfolio Holdings

Issuer	% to net Assets	Rating
6.97% GOI (MD 06/09/2026)	90.35%	SOV
8.40% GOI (MD 28/07/2024)	1.61%	SOV
Cash & Current Assets	8.04%	

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 47.8783

Date of Inception: Oct 12, 1999	NAV Per Unit. * (₹)	Birla Sun Life Constant 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, 2016 (CAGR)	10.0000	9.66	N/A	N/A	47878	N/A	N/A
September 30, 2015 to September 30, 2016 (Absolute)	43.2786	10.63	13.80	11.11	11063	11380	11111
September 30, 2014 to September 30, 2015 (Absolute)	38.3305	12.91	15.70	13.76	11291	11570	11376
September 30, 2013 to September 30, 2014 (Absolute)	36.0681	6.27	12.85	6.85	10627	11285	10685

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Kaustubh Gupta is 98. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. [§]Direct Plan[§] is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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



IVR

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

Birla Sun Life Corporate Bond Fund

An Open ended Income Scheme



Savings Solutions

What is it?

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

Investment Objective

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

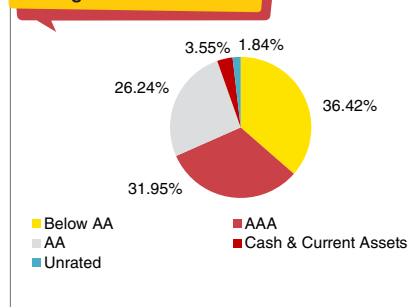
Fund Details

Fund Manager:	Mr. Maneesh Dangi
Managing Fund Since:	Since Inception
Total Experience:	15 years
Date of Allotment:	April 17, 2015
Type of Scheme:	An Open ended Income Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	
	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	
NAV of Plans / Options (₹)	Monthly: Minimum ₹ 1,000/-
Regular Plan⁵	
Growth :	11.4751
Dividend:	11.4749
Bonus:	11.4890
Direct Plan⁵	
Growth :	11.6067
Dividend:	11.6065
Bonus:	11.6065
Benchmark:	CRISIL AA Short Term Bond Fund Index
Monthly Average AUM:	₹ 1052.77 Crores
AUM as on last day: (as on 30th September 2016)	₹ 1105.57 Crores
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 2.00% of applicable NAV. For redemption/switch out of units after 365 days but before 730 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 730 days from the date of allotment: Nil.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Modified Duration:	1.75 years
Average Maturity:	2.23 years
Yield to Maturity:	9.35%
Expense Ratio:	
Regular	1.89
Direct	1.07

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Adani Transmission Limited	7.83%	IND AA+
National Housing Bank	6.81%	CRISIL AAA
Wadhwan Global Capital Pvt Ltd	5.62%	CARE AAA(SO)
Piramal Enterprises Limited	4.65%	ICRA AA
High Point Properties Private Limited	4.58%	ICRA AA(SO)
Adani Power Limited	4.57%	BWR AA-(SO)
Pune Solapur Expressway Pvt Ltd	4.54%	ICRA A(SO)
Writers & Publishers Pvt Ltd	4.54%	BWR AA-(SO)
Systemtrac Traders Private Limited	4.53%	ICRA AA-(SO)
Indiabulls Housing Finance Limited	4.51%	CARE AAA

Rating Profile of Portfolio



Dividend

Declared on date	30-Sep-16
Dividend Yield (Regular Plan)	1.45%
Dividend (₹) Per Unit	0.1661
Cum Dividend NAV	11.4749
Dividend Yield (Direct Plan)	1.43%
Dividend (₹) Per Unit	0.1661
Cum Dividend NAV	11.6065

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 11.4751

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Corporate Bond Fund (%)	CRISIL AA Short Term Bond Fund Index # (%)	Crisil 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
Apr 17, 2015					Birla Sun Life Corporate Bond Fund (₹)	CRISIL AA Short Term Bond Fund Index # (₹)	Crisil 10 Year Gilt Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	9.90	9.87	10.50	11475	11471	11567
September 30, 2015 to September 30, 2016 (Absolute)	10.4213	10.11	10.11	11.11	11011	11011	11111

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Maneesh Dangi is 3. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. *These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Birla Sun Life Dynamic Bond Fund

An Open-ended Income Scheme



Savings Solutions

What is it?

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

Investment Objective

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

Fund Details

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

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

SIP: Monthly: Minimum ₹ 1,000/-

NAV of Plans / Options (₹)^

Regular Plan	
Growth :	28.8002
Monthly Dividend:	11.4949
Quarterly Dividend:	11.2336
Dividend:	12.5118

Direct Plan^s	
Growth :	29.3824
Monthly Dividend:	11.6148
Quarterly Dividend:	11.4956
Dividend:	12.6675

^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: ₹ 13425.32 Crores

AUM as on last day: ₹ 13419.06 Crores

(as on 30th September 2016)

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

Entry Load: Nil

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

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

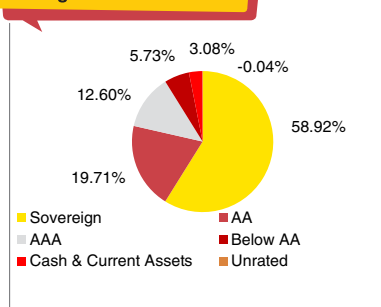
Other Parameter

Modified Duration:	6.50 years
Average Maturity:	16.39 years
Yield to Maturity:	7.74%
Expense Ratio:	
Regular	1.63
Direct	1.00

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	58.88%	SOV
Indiabulls Housing Finance Limited	4.48%	CARE AAA
Shriram Transport Finance Company Limited	3.77%	CRISIL AA+
Piramal Enterprises Limited	3.45%	ICRA AA
Tata Motors Finance Ltd	2.77%	CRISIL AA
Small Industries Dev Bank of India	2.52%	CARE A1+,CARE AAA
Adani Power Limited	2.33%	BWR AA-(SO)
Dewan Housing Finance Corporation Limited	2.23%	CARE AAA
Edelweiss Commodities Services Ltd	2.21%	ICRA AA
National Housing Bank	1.87%	CRISIL AAA

Rating Profile of Portfolio



Dividend

Declared on date	30-Sep-16	26-Aug-16	29-Jul-16
Dividend Yield (Regular Plan)	0.55%	0.44%	0.53%
Dividend (₹) Per Unit	0.0628	0.0498	0.0604
Cum Dividend NAV	11.4949	11.4007	11.3321
Dividend Yield (Direct Plan)	0.55%	0.44%	0.53%
Dividend (₹) Per Unit	0.0634	0.0503	0.0609
Cum Dividend NAV	11.6148	11.5125	11.4377

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 28.8002

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Dynamic Bond Fund (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
Sept 27, 2004					Birla Sun Life Dynamic Bond Fund (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	9.20	7.61	6.24	28800	24128	20701
September 30, 2015 to September 30, 2016 (Absolute)	25.6001	12.50	9.31	11.11	11250	10931	11111
September 30, 2014 to September 30, 2015 (Absolute)	22.3025	14.79	9.90	13.76	11479	10990	11376
September 30, 2013 to September 30, 2014 (Absolute)	20.1896	10.47	10.12	6.85	11047	11012	10685

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Maneesh Dangi is 3. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. ³Direct Plan^s is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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



Call-back

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

Birla Sun Life Enhanced Arbitrage Fund

An Open-ended Equity Scheme



Savings
Solutions

What is it?

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

Investment Objective

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

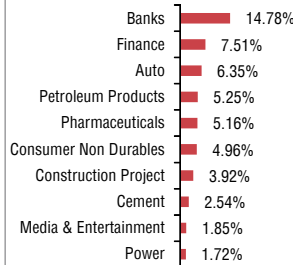
Fund Details

Fund Manager:	Mr. Lovelish Solanki
Managing Fund Since:	December 15, 2014
Total Experience:	7 years
Date of Allotment:	July 24, 2009
Type of Scheme:	An Open-ended Equity Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth :	16.4063
Dividend:	10.8101
Direct Plan^s	
Growth:	16.7033
Dividend:	11.0045
Benchmark:	CRISIL Liquid Fund Index
Monthly Average AUM:	₹ 1814.05 Crores
AUM as on last day:	₹ 1516.73 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 30 days from the date of allotment: 0.50% of applicable NAV. For redemption/switch out of units after 30 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
	(w.e.f. August 03, 2015)
Other Parameter	
Portfolio Turnover:	10.31
Expense Ratio:	
Regular	0.94
Direct	0.29

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
HDFC Bank Ltd	9.13%	CRISIL AAA
RBL Bank Limited	8.24%	
Yes Bank Limited	4.94%	
Housing Development Finance Corporation Limited	4.78%	
Reliance Industries Ltd	4.31%	CARE A1+
IL&FS Financial Services Ltd	3.25%	
Housing Development Finance Corporation Ltd	3.17%	
ITC Ltd	2.84%	
Mahindra & Mahindra Ltd	2.53%	
Aurobindo Pharma Ltd	2.28%	

Industry Allocation



Dividend

Declared on date	26-Sep-16	26-Aug-16	29-Jul-16
Dividend Yield (Regular Plan)	0.46%	0.46%	0.55%
Dividend (₹) Per Unit	0.05	0.05	0.06
Cum Dividend NAV	10.84	10.84	10.84
Dividend Yield (Direct Plan)	0.45%	0.45%	0.54%
Dividend (₹) Per Unit	0.05	0.05	0.06
Cum Dividend NAV	11.03	11.03	11.03

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 16.4063

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Enhanced Arbitrage Fund (%)	CRISIL Liquid Fund Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
July 24, 2009					Birla Sun Life Enhanced Arbitrage Fund (₹)	CRISIL Liquid Fund Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	7.13	7.67	8.62	16406	17020	18120
September 30, 2015 to September 30, 2016 (Absolute)	15.4293	6.33	7.69	6.54	10633	10769	10654
September 30, 2014 to September 30, 2015 (Absolute)	14.2556	8.23	8.56	-1.79	10823	10856	9821
September 30, 2013 to September 30, 2014 (Absolute)	13.1850	8.12	9.49	37.41	10812	10949	13741

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Lovelish Solanki is 4. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers.*Direct Plan* is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Birla Sun Life Floating Rate Fund - Long Term Plan

An Open-ended Income Scheme



Savings Solutions

What is it?

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

Investment Objective

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

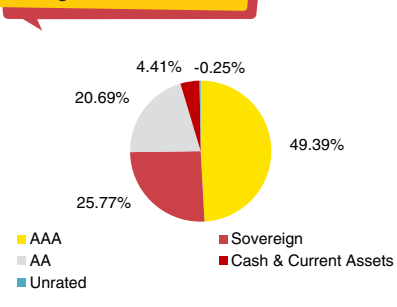
Fund Details

Fund Manager:	Mr. Prasad Dhonde & Mr. Kaustubh Gupta
Managing Fund Since:	July 15, 2011 & June 20, 2014
Total Experience:	16 years & 9 years
Date of Allotment:	June 05, 2003
Type of Scheme:	An Open-ended Income Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)^	
Retail Plan	
Growth :	277.1065
Weekly Dividend:	100.7278
Regular Plan[§]	
Growth :	191.5900
Daily Dividend:	100.8144
Weekly Dividend:	100.7278
Direct Plan[§]	
Growth :	193.1761
Daily Dividend:	101.1527
Weekly Dividend:	100.7299
^The Face Value per unit of all the plans/ options under Birla Sun Life Floating Rate Fund – Long Term Plan has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011	
Benchmark:	CRISIL Liquid Fund Index
Monthly Average AUM:	₹ 4547.36 Crores
AUM as on last day:	₹ 4447.36 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Modified Duration:	1.29 years
Average Maturity:	1.58 years
Yield to Maturity:	7.42%
Expense Ratio:	
Regular	0.35
Direct	0.10

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	18.66%	SOV
Power Finance Corporation Limited	9.57%	CRISIL AAA
Shriram Transport Finance Company Limited	9.08%	CRISIL AA+, IND AA+
Reliance Jio Infocomm Limited	7.96%	CRISIL AAA
State Government Securities	7.11%	SOV
Indiabulls Housing Finance Limited	4.66%	CARE AAA
Cholamandalam Investment and Finance Company Limited	3.75%	ICRA AA
Rural Electrification Corporation Limited	3.65%	CRISIL AAA
LIC Housing Finance Limited	3.46%	CARE AAA, CRISIL AAA
Housing Development Finance Corporation Limited	3.41%	CRISIL AAA

Rating Profile of Portfolio



Investment Performance - Retail Plan - Growth

NAV as on September 30, 2016: ₹ 277.1065

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Floating Rate Fund - Long Term Plan (%)	CRISIL Liquid Fund Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in		
June 05, 2003					Birla Sun Life Floating Rate Fund - Long Term Plan (₹)	CRISIL Liquid Fund Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till September 30, 2016 (CAGR)	100.0000	7.95	6.88	5.91	27711	24289	21500
September 30, 2015 to September 30, 2016 (Absolute)	253.1939	9.44	7.69	7.36	10944	10769	10736
September 30, 2014 to September 30, 2015 (Absolute)	231.5208	9.36	8.56	8.86	10936	10856	10886
September 30, 2013 to September 30, 2014 (Absolute)	211.2045	9.62	9.49	8.35	10962	10949	10835

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Kaustubh Gupta is 98. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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



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Birla Sun Life Floating Rate Fund - Short Term Plan

An Open-ended Income Scheme



Savings
Solutions

What is it?

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

Investment Objective

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

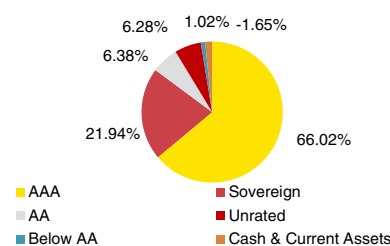
Fund Details

Fund Manager:	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
Managing Fund Since:	July 15, 2011
Total Experience:	9 years & 11 years
Date of Allotment:	June 05, 2003
Type of Scheme:	An Open-ended Income Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)^	
Retail Plan	
Growth :	257.8001
Daily Dividend:	100.0150
Weekly Dividend:	103.8834
Regular Plan[§]	
Growth :	209.1972
Daily Dividend:	100.0200
Weekly Dividend:	100.2095
Direct Plan[§]	
Growth :	209.7077
Daily Dividend:	100.0200
Weekly Dividend:	100.2108
The Face Value per unit of all the plans/ options under Birla Sun Life Floating Rate Fund – Short Term Plan has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011	
Benchmark:	CRISIL Liquid Fund Index
Monthly Average AUM:	₹ 4902.53 Crores
AUM as on last day:	₹ 3176.86 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Modified Duration:	0.16 years
Average Maturity:	0.17 years
Yield to Maturity:	7.17%
Expense Ratio:	
Regular	0.41
Direct	0.35

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	21.47%	SOV
JSW Steel Limited	10.89%	CARE A1+
Adani Enterprises Limited	9.23%	BWR A1+
IndusInd Bank Limited	7.74%	CRISIL A1+
Shapoorji Pallonji and Company Private Ltd	6.99%	ICRA A1+
Kotak Mahindra Bank Limited	6.28%	UNRATED
Axis Bank Limited	6.22%	CRISIL A1+
Talwandi Sabo Power Ltd	5.78%	CRISIL A1+(SO)
UCO Bank	4.67%	CRISIL A1+
Shriram Transport Finance Company Limited	4.60%	CRISIL AA+,IND AA+

Rating Profile of Portfolio



Investment Performance - Retail Plan - Growth

NAV as on September 30, 2016: ₹ 257.8001

Date of Inception:	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		
June 05, 2003					Birla Sun Life Floating Rate Fund - Short Term Plan (₹)	CRISIL Liquid Fund Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Since inception till September 30, 2016 (CAGR)	100.0000	7.36	6.88	5.91	25780	24289	21500
September 30, 2015 to September 30, 2016 (Absolute)	238.7903	7.96	7.69	7.36	10796	10769	10736
September 30, 2014 to September 30, 2015 (Absolute)	219.7259	8.68	8.56	8.86	10868	10856	10886
September 30, 2013 to September 30, 2014 (Absolute)	201.0649	9.28	9.49	8.35	10928	10949	10835

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Kaustubh Gupta is 98. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. *These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Birla Sun Life Gilt Plus - PF Plan

An Open-ended Government Securities Scheme



Savings
Solutions

What is it?

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

Investment Objective

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

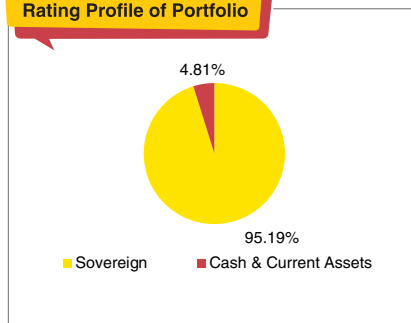
Fund Details

Fund Manager:	Mr. Prasad Dhonde & Mr. Kaustubh Gupta
Managing Fund Since:	July 01, 2011 & June 20, 2014
Total Experience:	16 years & 9 years
Date of Allotment:	October 12, 1999
Type of Scheme:	An Open-ended Government Securities Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth :	44.7799
Quarterly Dividend:	10.6368
Direct Plan[§]	
Growth:	45.6139
Quarterly Dividend:	10.6789
Benchmark:	I-Sec LI-BEX
Monthly Average AUM:	₹ 67.88 Crores
AUM as on last day:	₹ 64.20 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption / switch-out of units within 90 days from the date of allotment: 0.50% of applicable NAV. For redemption /switch-out of units after 90 days from the date of allotment: Nil.
	**Exit Load is NIL for units issued in Dividend Reinvestment
Other Parameter	
Modified Duration:	8.45 years
Average Maturity:	15.88 years
Yield to Maturity:	7.15%
Expense Ratio:	
Regular	1.51
Direct	1.01

Top Portfolio Holdings

Issuer	% to net Assets	Rating
7.59% GOI(MD 11/01/2026)	24.36%	SOV
8.17% GOI (MD 01/12/2044)	20.87%	SOV
7.88% GOI (MD 19/03/2030)	16.68%	SOV
7.73% GOI (MD 19/12/2034)	16.53%	SOV
8.24% GOI (MD 10/11/2033)	8.61%	SOV
7.59% GOI (MD 20/03/2029)	8.15%	SOV
Cash & Current Assets	4.81%	

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 44.7799

Date of Inception:	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 ## (₹)
Oct 12, 1999							
Since inception till September 30, 2016 (CAGR)	10.0000	9.23	N/A	N/A	44780	N/A	N/A
September 30, 2015 to September 30, 2016 (Absolute)	39.6358	12.98	13.80	11.11	11298	11380	11111
September 30, 2014 to September 30, 2015 (Absolute)	34.1730	15.99	15.70	13.76	11599	11570	11376
September 30, 2013 to September 30, 2014 (Absolute)	30.3169	12.72	12.85	6.85	11272	11285	10685

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Kaustubh Gupta is 98. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. [§]Direct Plan[§] is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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



IVR

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

Birla Sun Life Government Securities Fund - Long Term Plan

An Open-ended Gilt Scheme

What is it?

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

Investment Objective

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

Fund Details

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

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

Min. Addl. Investment: ₹ 1,000 (plus in multiples of ₹ 1)

SIP: Monthly: Minimum ₹ 1,000/-

NAV of Plans / Options (₹)^

Regular Plan

Growth : 47.9628

Half Yearly Dividend: 10.7546

Dividend: 11.8853

Direct Plan[§]

Growth: 48.8960

Half Yearly Dividend: 11.3022

Dividend: 12.1674

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

Benchmark: I-Sec LI-BEX

Monthly Average AUM: ₹ 796.53 Crores

AUM as on last day: ₹ 745.28 Crores

(as on 30th September 2016)

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

Entry Load: Nil

Exit Load:** Nil

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

Other Parameter

Modified Duration: 6.89 years

Average Maturity: 12.41 years

Yield to Maturity: 7.12%

Expense Ratio:

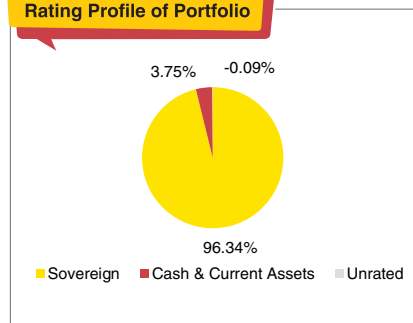
Regular 1.49

Direct 0.89

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
7.72% GOI (MD 25/05/2025)	25.23%	SOV
7.59% GOI(MD 11/01/2026)	19.16%	SOV
8.17% GOI (MD 01/12/2044)	15.15%	SOV
7.73% GOI (MD 19/12/2034)	9.97%	SOV
8.60% Bihar SDL (MD 09/03/2026)	9.45%	SOV
7.59% GOI (MD 20/03/2029)	7.02%	SOV
7.61% GOI(MD 09/05/2030)	3.54%	SOV
7.35% GOI (MD 22/06/2024)	3.42%	SOV
8.24% GOI (MD 10/11/2033)	2.97%	SOV
7.68% GOI (MD 15/12/2023)	0.42%	SOV

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 47.9628

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, 2016 (CAGR)	10.0000	9.70	N/A	N/A	47963	N/A	N/A
September 30, 2015 to September 30, 2016 (Absolute)	43.0581	11.39	13.80	11.11	11139	11380	11111
September 30, 2014 to September 30, 2015 (Absolute)	37.2439	15.61	15.70	13.76	11561	11570	11376
September 30, 2013 to September 30, 2014 (Absolute)	33.8221	10.12	12.85	6.85	11012	11285	10685

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 5. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Kaustubh Gupta is 98. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers.[§]Direct Plan[§] is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Birla Sun Life Income Plus

An Open-ended Income Scheme



Savings
Solutions

What is it?

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

Investment Objective

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

Fund Details

Fund Manager:	Mr. Prasad Dhonde
Managing Fund Since:	January 11, 2010
Total Experience:	16 years
Date of Allotment:	October 21, 1995
Type of Scheme:	An Open-ended Income Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)^	
Regular Plan	
Growth :	72.0529
Quarterly Dividend:	13.2538
Dividend:	11.4595
Direct Plan[§]	
Growth :	73.9658
Quarterly Dividend:	13.6892
Dividend:	11.6178

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

Benchmark: CRISIL Composite Bond Fund Index

Monthly Average AUM: ₹ 3161.05 Crores
AUM as on last day: ₹ 3235.56 Crores

(as on 30th September 2016)

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

Entry Load: Nil
Exit Load:** Nil

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

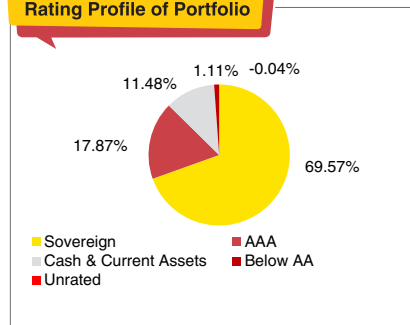
Other Parameter

Modified Duration:	6.34 years
Average Maturity:	10.76 years
Yield to Maturity:	7.12%
Expense Ratio:	
Regular	1.86
Direct	1.01

Top Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	69.23%	SOV
Export Import Bank of India	8.92%	CRISIL AAA
HDFC Bank Limited	5.51%	CRISIL AAA
Essel Lucknow Raebareilly Toll Roads Limited	2.66%	CARE AAA(SO)
Bank of India	1.11%	BWR AA-
Power Finance Corporation Limited	0.78%	CRISIL AAA
State Government Securities	0.34%	SOV
Interest Rate Swaps	-0.04%	
Cash & Current Assets	11.48%	

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 72.0529

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Income Plus (%)	CRISIL Composite Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
Oct 21, 1995					Birla Sun Life Income Plus (₹)	CRISIL Composite Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	9.88	N/A	N/A	72053	N/A	N/A
September 30, 2015 to September 30, 2016 (Absolute)	64.9222	10.98	11.51	11.11	11098	11151	11111
September 30, 2014 to September 30, 2015 (Absolute)	57.1753	13.55	12.56	13.76	11355	11256	11376
September 30, 2013 to September 30, 2014 (Absolute)	52.2599	9.41	11.61	6.85	10941	11161	10685

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

† 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 24. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. § Direct Plan[§] is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

24/7 SUPPORT

Call-back

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

Birla Sun Life Medium Term Plan

An Open-ended Income Scheme



Savings Solutions

What is it?

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

Investment Objective

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

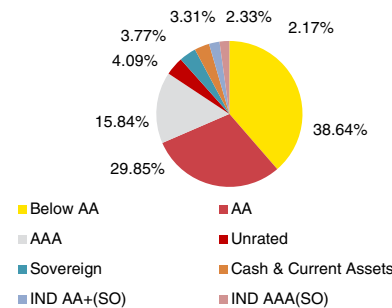
Fund Details

Fund Manager:	Mr. Maneesh Dangi
Managing Fund Since:	September 01, 2014
Total Experience:	15 years
Date of Allotment:	March 25, 2009
Type of Scheme:	An Open-ended Income Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	
	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	
	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan⁵	
Growth :	19.7537
Quarterly Dividend:	10.4737
Half Yearly Dividend:	11.0425
Dividend:	14.6430
Institutional Plan	
Growth :	19.1777
Quarterly Dividend:	-
Half Yearly Dividend:	-
Direct Plan⁵	
Growth :	20.1757
Quarterly Dividend:	10.4967
Half Yearly Dividend:	11.3548
Dividend:	14.9515
Benchmark:	
	CRISIL AA Short Term Bond Fund Index (w.e.f May 27, 2013)
Monthly Average AUM:	₹ 7749.49 Crores
AUM as on last day:	₹ 7785.85 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption / switch-out of units on or before 365 days from the date of allotment: 1% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil. (w.e.f September 19, 2016.)
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Modified Duration:	2.00 years
Average Maturity:	2.69 years
Yield to Maturity:	9.27%
Expense Ratio:	
Regular	1.68
Direct	1.10

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Piramal Enterprises Limited	6.35%	ICRA AA
Adani Transmission Limited	6.04%	IND AA+
RHC Holding Pvt Ltd	5.93%	CARE A(SO)
ECL Finance Ltd	5.82%	ICRA AA
RKN RETAIL PVT. LTD	4.94%	BWR A-(SO)
Adani Power Limited	4.86%	BWR AA-(SO)
Indiabulls Housing Finance Limited	4.45%	CARE AAA
Birla Sun Life Mutual Fund	3.71%	
IL & FS Education and Technology Services Ltd	3.67%	IND AA-(SO)
Punjab & Sind Bank	3.67%	ICRA A1+

Rating Profile of Portfolio



Dividend

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 19.7537

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Medium Term Plan (%)	CRISIL AA Short Term Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
Mar 25, 2009					Birla Sun Life Medium Term Plan (₹)	CRISIL AA Short Term Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	9.47	9.85	6.41	19754	20278	15955
September 30, 2015 to September 30, 2016 (Absolute)	17.9046	10.33	10.11	11.11	11033	11011	11111
September 30, 2014 to September 30, 2015 (Absolute)	16.0586	11.50	10.09	13.76	11150	11009	11376
September 30, 2013 to September 30, 2014 (Absolute)	14.3887	11.61	11.14	6.85	11161	11114	10685

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Maneesh Dangi is 3. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. ⁵These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Birla Sun Life Savings Fund

An Open-ended Short Term Income Scheme



Savings Solutions

What is it?

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

Investment Objective

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

Fund Details

Fund Manager:	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
Managing Fund Since:	July 15, 2011 & June 20, 2014
Total Experience:	9 years & 11 years
Date of Allotment:	
Retail Plan:	November 27, 2001
Institutional Plan:	April 16, 2003
Type of Scheme:	An Open-ended Short Term Income Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)^	
Retail Plan	
Growth :	297.1847
Daily Dividend:	100.6051
Weekly Dividend:	100.7127
Regular Plan[§]	
Growth :	307.1315
Daily Dividend:	100.7036
Weekly Dividend:	100.7128
Direct Plan[§]	
Growth :	308.3251
Daily Dividend:	100.6055
Weekly Dividend:	100.7152

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

Benchmark: CRISIL Short Term Bond Fund Index

Monthly Average AUM: ₹ 19619.65 Crores

AUM as on last day: ₹ 18237.48 Crores

(as on 30th September 2016)

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

Entry Load: Nil

Exit Load:** Nil

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

Other Parameter

Modified Duration: 1.16 years

Average Maturity: 1.32 years

Yield to Maturity: 7.48%

Expense Ratio:

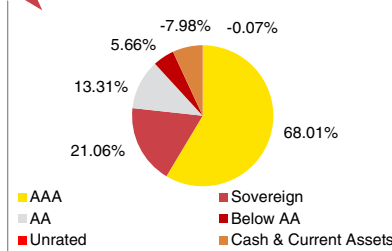
Regular 0.65

Direct 0.50

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
State Government Securities	11.57%	SOV
Government of India	9.48%	SOV
Power Finance Corporation Limited	6.36%	CRISIL AAA
Reliance Jio Infocomm Limited	5.47%	CRISIL AAA
Indiabulls Housing Finance Limited	4.83%	CARE AAA
Shriram Transport Finance Company Limited	4.68%	CRISIL AA+,IND AA+
Housing Development Finance Corporation Limited	4.61%	CRISIL AAA,ICRA A1+
Axis Bank Limited	4.17%	CRISIL A1+
National Bank For Agriculture and Rural Development	3.96%	CRISIL A1+,CRISIL AAA
IDBI Bank Limited	3.80%	CRISIL A1+

Rating Profile of Portfolio



Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Retail Plan - Growth

NAV as on September 30, 2016: ₹ 297.1847

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Savings Fund (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 1 Year T-Bill Index # (%)	Value of Standard Investment of ₹ 10000 in	Birla Sun Life Savings Fund (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 1 Year T-Bill Index # (₹)
Nov 27, 2001								
Since inception till September 30, 2016 (CAGR)	100.0000	7.61	N/A	6.00	29718	N/A	23751	
September 30, 2015 to September 30, 2016 (Absolute)	272.0056	9.26	9.31	7.36	10926	10931	10736	
September 30, 2014 to September 30, 2015 (Absolute)	248.8148	9.32	9.90	8.86	10932	10990	10886	
September 30, 2013 to September 30, 2014 (Absolute)	226.6792	9.77	10.12	8.35	10977	11012	10835	

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends 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 98. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. *These Plan/Options continue for fresh subscriptions under the scheme. "Direct Plan" is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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



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Birla Sun Life Short Term Fund

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

An Open-ended Income Scheme



**Savings
Solutions**

What is it?

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

Investment Objective

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

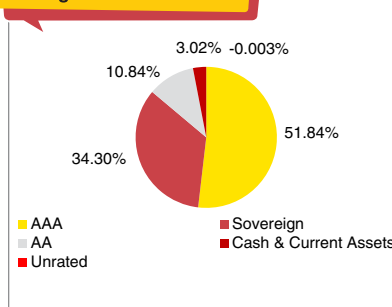
Fund Details

Fund Manager:	Mr. Prasad Dhonde
Managing Fund Since:	July 01, 2011
Total Experience:	16 years
Date of Allotment:	March 3, 1997
Type of Scheme:	An Open-ended Income Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	
	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	
NAV of Plans / Options (₹)	Monthly: Minimum ₹ 1,000/-
Regular Plan	
Growth :	60.0019
Dividend:	11.2402
Monthly Dividend:	11.8534
Direct Plan*	
Growth :	60.2333
Dividend:	11.2204
Monthly Dividend:	11.8780
Benchmark:	CRISIL Short Term Bond Fund Index (w.e.f May 27, 2013) ₹ 12832.84 Crores
Monthly Average AUM:	₹ 12913.58 Crores
AUM as on last day:	(as on 30th September 2016)
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Modified Duration:	2.24 years
Average Maturity:	2.69 years
Yield to Maturity:	7.44%
Expense Ratio:	
Regular	0.32
Direct	0.22

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	18.68%	SOV
State Government Securities	15.61%	SOV
Power Finance Corporation Limited	9.90%	CRISIL AAA
Housing Development Finance Corporation Limited	6.36%	CRISIL AAA
Reliance Jio Infocomm Limited	5.37%	CRISIL AAA
Tata Capital Financial Services Ltd	4.06%	CRISIL AA+,ICRA AA+
Small Industries Dev Bank of India	3.94%	CARE AAA
LIC Housing Finance Limited	3.88%	CARE AAA,CRISIL AAA
Indiabulls Housing Finance Limited	3.86%	CARE AAA
Bajaj Finance Limited	3.12%	IND AAA

Rating Profile of Portfolio



Dividend

Declared on date	15-Sep-16	16-Aug-16	15-Jul-16
Dividend Yield (Regular Plan)	0.53%	0.56%	0.53%
Dividend (₹) Per Unit	0.0631	0.0670	0.0625
Cum Dividend NAV	11.8877	11.8950	11.8422
Dividend Yield (Direct Plan)	0.53%	0.56%	0.53%
Dividend (₹) Per Unit	0.0632	0.0671	0.0626
Cum Dividend NAV	11.9122	11.9185	11.8645

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

The Face Value - 10.00 Per Unit

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 60.0019

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Short Term Fund (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
March 3, 1997					Birla Sun Life Short Term Fund (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	9.58	N/A	N/A	60002	N/A	N/A
September 30, 2015 to September 30, 2016 (Absolute)	54.6766	9.74	9.31	11.11	10974	10931	11111
September 30, 2014 to September 30, 2015 (Absolute)	49.5379	10.37	9.90	13.76	11037	10990	11376
September 30, 2013 to September 30, 2014 (Absolute)	44.8977	10.34	10.12	6.85	11034	11012	10685

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Prasad Dhonde is 24. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. *Direct Plan* is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Birla Sun Life Short Term Opportunities Fund

An Open-ended Income Scheme



Savings Solutions

What is it?

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

Investment Objective

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

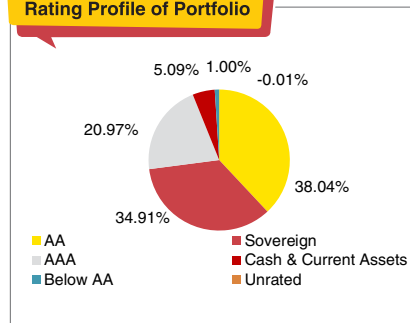
Fund Details

Fund Manager:	Mr. Kaustubh Gupta & Ms. Sunaina Da Cunha
Managing Fund Since:	September 11, 2014 & July 15, 2011
Total Experience:	9 years & 11 years
Date of Allotment:	May 09, 2003
Type of Scheme:	An Open-ended Income Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)^	
Regular Plan[§]	
Growth :	26.3824
Dividend:	16.8727
Quarterly Dividend:	10.4819
Institutional Plan	
Growth :	-
Dividend:	-
Direct Plan[§]	
Growth :	26.8922
Dividend:	17.1929
Quarterly Dividend:	10.7150
^The dividend options under the scheme have been renamed w.e.f July 02, 2012. Please refer addendum no. 28/2012 dated June 29, 2012 for further details.	
Benchmark:	CRISIL AA Short Term Bond Fund Index (w.e.f May 27, 2013) ₹ 4712.28 Crores
Monthly Average AUM:	₹ 4875.99 Crores
AUM as on last day: (as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption / switchout of units within 180 days from the date of allotment: 0.50% of applicable NAV. For redemption /switch-out of units after 180 days from the date of allotment: Nil (w.e.f June 01, 2016)
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Modified Duration:	3.05 years
Average Maturity:	4.18 years
Yield to Maturity:	7.79%
Expense Ratio:	
Regular	1.39
Direct	0.79

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	28.31%	SOV
Cholamandalam Investment and Finance Company Limited	8.02%	ICRA AA
State Government Securities	6.60%	SOV
Indiabulls Housing Finance Limited	6.53%	CARE AAA
Tata Power Company Limited	5.17%	CARE AA,ICRA AA
Reliance Utilities & Power Pvt Ltd	4.56%	CRISIL AAA
Piramal Enterprises Limited	3.60%	ICRA AA
Tata Motors Finance Ltd	3.27%	CRISIL AA
Tata Motors Finance Solutions Ltd	3.13%	CRISIL AA
Tata Capital Financial Services Ltd	3.08%	CRISIL AA+

Rating Profile of Portfolio



Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 26.3824

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Short Term Opportunities Fund (%)	CRISIL AA Short Term Bond Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
May 09, 2003					Birla Sun Life Short Term Opportunities Fund (₹)	CRISIL AA Short Term Bond Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	7.50	8.90	5.90	26382	31360	21569
September 30, 2015 to September 30, 2016 (Absolute)	23.8227	10.74	10.11	7.36	11074	11011	10736
September 30, 2014 to September 30, 2015 (Absolute)	21.5966	10.31	10.09	8.86	11031	11009	10886
September 30, 2013 to September 30, 2014 (Absolute)	19.4808	10.86	11.14	8.35	11086	11114	10835

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

† Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend 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 98. Total Schemes managed by Ms. Sunaina Da Cunha is 5. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. ‡ These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

IVR

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

Birla Sun Life Treasury Optimizer Plan

(erstwhile Birla Sun Life Ultra Short Term Fund)

An Open-ended Short Term Income Scheme



Savings
Solutions

What is it?

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

Investment Objective

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

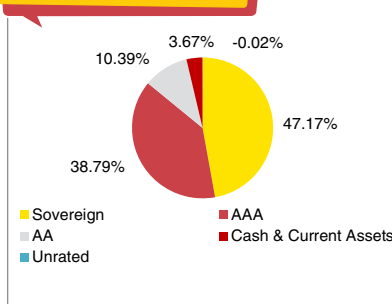
Fund Details

Fund Manager:	Mr. Kaustubh Gupta & Mr. Prasad Dhonde
Managing Fund Since:	September 29, 2009
Total Experience:	9 years & 16 years
Date of Allotment:	April 19, 2002
Type of Scheme:	An Open-ended Short Term Income Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)^	
Retail Plan	
Growth :	303.2344
Monthly Dividend:	108.5790
Quarterly Dividend:	108.9727
Regular Plan[§]	
Growth :	202.0015
Monthly Dividend:	108.6227
Quarterly Dividend:	106.2712
Dividend:	136.8054
Direct Plan[§]	
Growth :	203.7375
Monthly Dividend:	109.4404
Quarterly Dividend:	106.9452
Dividend:	137.8665
^The Face Value per unit of all the plans/ options under Treasury Optimizer Plan has been changed from ₹.10/- to ₹.100/- effective from October 07, 2011	
Benchmark:	CRISIL Short Term Bond Fund Index
Monthly Average AUM:	₹ 7019.72 Crores
AUM as on last day:	₹ 6892.97 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Modified Duration:	3.68 years
Average Maturity:	5.27 years
Yield to Maturity:	7.58%
Expense Ratio:	
Regular	0.69
Direct	0.39

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	38.09%	SOV
State Government Securities	9.08%	SOV
Reliance Jio Infocomm Limited	7.74%	CRISIL AAA
Indiabulls Housing Finance Limited	5.58%	CARE AAA
LIC Housing Finance Limited	5.39%	CRISIL AAA
Dewan Housing Finance Corporation Limited	4.76%	CARE AAA
Shriram Transport Finance Company Limited	4.34%	CRISIL AA+,IND AA+
Cholamandalam Investment and Finance Company Limited	3.72%	ICRA AA
SP Jammu Udhampur Highway Ltd	3.10%	ICRA AAA(SO)
Power Finance Corporation Limited	2.63%	CRISIL AAA

Rating Profile of Portfolio



Dividend

Declared on date	30-Sep-16	26-Aug-16	29-Jul-16
Dividend Yield (Regular Plan)	0.55%	0.44%	0.54%
Dividend (₹) Per Unit	0.5942	0.4737	0.5824
Cum Dividend NAV	108.6227	107.8974	107.6643
Dividend Yield (Direct Plan)	0.55%	0.44%	0.54%
Dividend (₹) Per Unit	0.5985	0.4770	0.5863
Cum Dividend NAV	109.4404	108.6777	108.4178

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Retail Plan - Growth

NAV as on September 30, 2016: ₹ 303.2344

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Treasury Optimizer Plan (%)	CRISIL Short Term Bond Fund Index # (%)	CRISIL 1 Year T-Bill Index ## (%)	Value of Standard Investment of ₹ 10000 in		
April 19, 2002					Birla Sun Life Treasury Optimizer Plan (₹)	CRISIL Short Term Bond Fund Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2016 (CAGR)	100.0000	7.97	7.28	5.95	30323	27627	23067
September 30, 2015 to September 30, 2016 (Absolute)	272.4281	11.31	9.31	7.36	11131	10931	10736
September 30, 2014 to September 30, 2015 (Absolute)	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

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 98. Total Schemes managed by Mr. Prasad Dhonde is 24. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. *These Plan/Options continue for fresh subscriptions under the scheme. 'Direct Plan' is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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



What are Regular Income Solutions?

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

Who can benefit from Regular Income Solutions?

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

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

Benefits of Regular Income Solutions:

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

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

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

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

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

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

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

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

Birla Sun Life MIP

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

An Open-ended Income Scheme



Regular Income Solutions

What is it?

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

Investment Objective

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

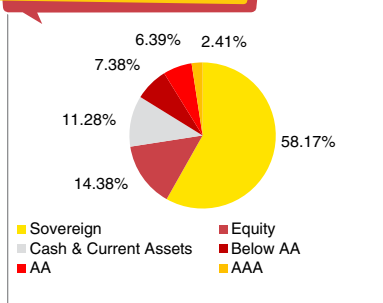
Fund Details

Fund Manager:	Mr. Vineet Maloo & Mr. Pranay Sinha
Managing Fund Since:	August 26, 2015
Total Experience:	11 years & 10 years
Date of Allotment:	November 20, 2000
Type of Scheme:	An Open-ended Income Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth :	42.9676
Monthly Dividend:	12.5870
Direct Plan⁵	
Growth :	43.8349
Monthly Dividend:	13.9471
Benchmark:	CRISIL MIP Blended Index
Monthly Average AUM:	₹ 107.79 Crores
AUM as on last day:	₹ 107.74 Crores
(as on 30th September 2016)	
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:	6.43 years
Average Maturity:	13.84 years
Yield to Maturity:	7.62%
(for Debt Component)	
Portfolio Turnover:	1.12
(for Equity Component)	
Expense Ratio:	
Regular	2.78
Direct	2.14

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	52.99%	SOV
IDBI Bank Limited	13.77%	CRISIL A, ICRA AA
State Government Securities	5.18%	SOV
Power Finance Corporation Limited	2.41%	CRISIL AAA
Repco Home Finance Limited	1.37%	
Eicher Motors Limited	1.15%	
HDFC Bank Limited	1.06%	
Bajaj Finance Limited	1.00%	
Indian Oil Corporation Limited	0.84%	
Equitas Holdings Limited	0.81%	

Rating Profile of Portfolio



Dividend

Declared on date	30-Sep-16	26-Aug-16	29-Jul-16
Dividend Yield (Regular Plan)	0.48%	0.38%	0.46%
Dividend (₹) Per Unit	0.0602	0.0480	0.0579
Cum Dividend NAV	12.5870	12.4796	12.4719
Dividend Yield (Direct Plan)	0.48%	0.38%	0.46%
Dividend (₹) Per Unit	0.0667	0.0532	0.0641
Cum Dividend NAV	13.9471	13.8195	13.8061

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 42.9676

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life MIP (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index # (%)	Value of Standard Investment of ₹ 10000 in		
Nov 20, 2000					Birla Sun Life MIP (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index # (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	9.62	N/A	N/A	42968	N/A	N/A
September 30, 2015 to September 30, 2016 (Absolute)	38.8121	10.71	11.17	11.11	11071	11117	11111
September 30, 2014 to September 30, 2015 (Absolute)	35.3780	9.71	10.72	13.76	10971	11072	11376
September 30, 2013 to September 30, 2014 (Absolute)	30.9286	14.39	15.45	6.85	11439	11545	10685

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme/additional benchmark returns are 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 20. Total Schemes managed by Mr. Pranay Sinha is 6. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. ⁵Direct Plan⁵ is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

24/7 SUPPORT

Call-back

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

Birla Sun Life MIP II - Savings 5 Plan

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

An Open-ended Income Scheme



Regular Income Solutions

What is it?

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

Investment Objective

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

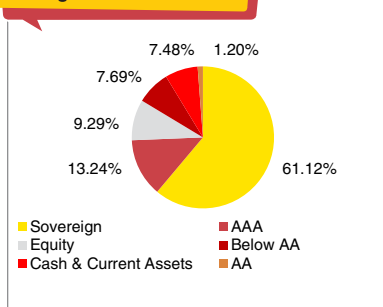
Fund Details

Fund Manager:	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo
Managing Fund Since:	June 18, 2009, August 26, 2015 & August 26, 2015 respectively
Total Experience:	16 years, 10 years & 11 years respectively
Date of Allotment:	May 22, 2004
Type of Scheme:	An Open-ended Income Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plan / Options (₹)	
Regular Plan	
Growth :	30.7405
Monthly Dividend:	13.4767
Direct Plan[§]	
Growth :	31.2143
Monthly Dividend:	14.1538
Benchmark:	CRISIL MIP Blended Index
Monthly Average AUM:	₹ 267.19 Crores
AUM as on last day:	₹ 271.58 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 540 days from the date of allotment: Nil.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Modified Duration:	6.35 years
Average Maturity:	12.19 years
Yield to Maturity:	7.60%
(for Debt Component)	
Portfolio Turnover:	1.77
(for Equity Component)	
Expense Ratio:	
Regular	1.42
Direct	1.02

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	59.63%	SOV
Power Finance Corporation Limited	13.24%	CRISIL AAA
IDBI Bank Limited	7.69%	CRISIL A
State Government Securities	1.49%	SOV
Yes Bank Limited	1.20%	ICRA AA+
Repco Home Finance Limited	0.95%	
Eicher Motors Limited	0.82%	
Bajaj Finance Limited	0.65%	
HDFC Bank Limited	0.61%	
Equitas Holdings Limited	0.52%	

Rating Profile of Portfolio



Dividend

Declared on date	30-Sep-16	26-Aug-16	29-Jul-16
Dividend Yield (Regular Plan)	0.48%	0.38%	0.47%
Dividend (₹) Per Unit	0.0644	0.0513	0.0620
Cum Dividend NAV	13.4767	13.3401	13.3108
Dividend Yield (Direct Plan)	0.48%	0.38%	0.47%
Dividend (₹) Per Unit	0.0675	0.0538	0.0651
Cum Dividend NAV	14.1538	14.0049	13.9697

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 30.7405

Date of Inception:	NAV Per Unit. *	Birla Sun Life MIP II - Savings 5 Plan (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index # (%)	Value of Standard Investment of ₹ 10000 in		
May 22, 2004	(₹)				Birla Sun Life MIP II - Savings 5 Plan (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index # (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	9.51	8.32	5.66	30741	26879	19762
September 30, 2015 to September 30, 2016 (Absolute)	27.4739	11.89	11.17	11.11	11189	11117	11111
September 30, 2014 to September 30, 2015 (Absolute)	24.3331	12.91	10.72	13.76	11291	11072	11376
September 30, 2013 to September 30, 2014 (Absolute)	21.1475	15.06	15.45	6.85	11506	11545	10685

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Performance of scheme may or may not be strictly comparable with that of its additional benchmark in view of hybrid nature of scheme. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Satyabrata Mohanty is 10. Total Schemes managed by Mr. Pranay Sinha is 6. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. [§]Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Birla Sun Life MIP II - Wealth 25 Plan

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

An Open-ended Income Scheme



Regular Income Solutions

What is it?

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

Investment Objective

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

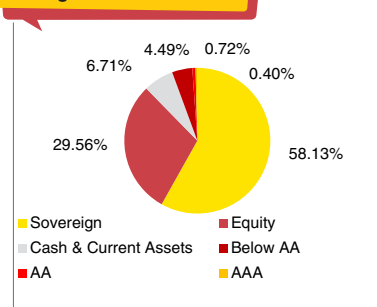
Fund Details

Fund Manager:	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Vineet Maloo
Managing Fund Since:	June 18, 2009, August 26, 2015 & August 26, 2015 respectively
Total Experience:	16 years, 10 years & 11 years respectively
Date of Allotment:	May 22, 2004
Type of Scheme:	An Open-ended Income Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plan / Options (₹)	
Regular Plan	
Growth :	34.6089
Monthly Dividend:	15.0204
Direct Plan[§]	
Growth :	35.5923
Monthly Dividend:	18.9649
Benchmark:	CRISIL MIP Blended Index
Monthly Average AUM:	₹ 1262.68 Crores
AUM as on last day:	₹ 1298.94 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil. (w.e.f June 01, 2016)
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Modified Duration:	6.37 years
Average Maturity:	11.70 years
Yield to Maturity:	7.44%
(for Debt Component)	
Portfolio Turnover:	5.80
(for Equity Component)	
Expense Ratio:	
Regular	2.26
Direct	1.07

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	48.72%	SOV
State Government Securities	9.41%	SOV
Yes Bank Limited	3.17%	ICRA AA+
Eicher Motors Limited	2.14%	
Hindustan Petroleum Corporation Limited	1.96%	
Bharat Aluminium Co Ltd.	1.92%	CRISIL A
Natco Pharma Limited	1.68%	
Repcos Home Finance Limited	1.66%	
Dalmia Bharat Limited	1.65%	
Bajaj Finance Limited	1.30%	

Rating Profile of Portfolio



Dividend

Declared on date	30-Sep-16	26-Aug-16	29-Jul-16
Dividend Yield (Regular Plan)	0.47%	0.38%	0.45%
Dividend (₹) Per Unit	0.0713	0.0568	0.0669
Cum Dividend NAV	15.0204	14.7764	14.7239
Declared on date	29-Jul-16	24-Jun-16	27-May-16
Dividend Yield (Direct Plan)	0.26%	0.16%	0.38%
Dividend (₹) Per Unit	0.0476	0.0277	0.0655
Cum Dividend NAV	18.4088	17.2661	17.0510

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 34.6089

Date of Inception:	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		
May 22, 2004					Birla Sun Life MIP II - Wealth 25 Plan (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index # (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	10.56	8.32	5.66	34609	26879	19762
September 30, 2015 to September 30, 2016 (Absolute)	29.8750	15.85	11.17	11.11	11585	11117	11111
September 30, 2014 to September 30, 2015 (Absolute)	26.1184	14.38	10.72	13.76	11438	11072	11376
September 30, 2013 to September 30, 2014 (Absolute)	20.9755	24.52	15.45	6.85	12452	11545	10685

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Performance of scheme may or may not be strictly comparable with that of its additional benchmark in view of hybrid nature of scheme. Total Schemes Co-Managed by Fund Managers is 2. Total Schemes managed by Mr. Satyabrata Mohanty is 10. Total Schemes managed by Mr. Pranay Sinha is 6. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. [§]Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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



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Birla Sun Life Monthly Income

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

An Open-ended Income Scheme



Regular Income Solutions

What is it?

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

Investment Objective

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

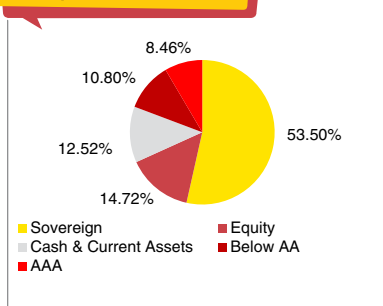
Fund Details

Fund Manager:	Mr. Vineet Maloo & Mr. Pranay Sinha
Managing Fund Since:	August 26, 2015
Total Experience:	11 years & 10 years
Date of Allotment:	July 14, 1999
Type of Scheme:	An Open-ended Income Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth :	60.9004
Dividend:	12.8997
Quarterly Dividend:	12.9146
Direct Plan[§]	
Growth :	62.4702
Dividend:	13.9654
Quarterly Dividend:	13.4330
Benchmark:	CRISIL MIP Blended Index
Monthly Average AUM:	₹ 257.34 Crores
AUM as on last day:	₹ 257.76 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 540 days from the date of allotment: 1.00% of the applicable NAV. For redemption/switch out of units after 540 days from the date of allotment: Nil.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Modified Duration:	6.02 years
Average Maturity:	11.59 years
Yield to Maturity:	7.77%
(for Debt Component)	
Portfolio Turnover:	2.05
(for Equity Component)	
Expense Ratio:	
Regular	2.63
Direct	1.87

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	52.64%	SOV
IDBI Bank Limited	10.80%	CRISIL A
Power Finance Corporation Limited	7.47%	CRISIL AAA
RepcO Home Finance Limited	1.54%	
Eicher Motors Limited	1.25%	
Bajaj Finance Limited	1.00%	
Power Grid Corporation of India Limited	0.99%	CRISIL AAA
HDFC Bank Limited	0.99%	
State Government Securities	0.87%	SOV
Equitas Holdings Limited	0.80%	

Rating Profile of Portfolio



Dividend

Declared on date	30-Sep-16	31-Aug-16	29-Jul-16
Dividend Yield (Regular Plan)	0.41%	0.45%	0.39%
Dividend (₹) Per Unit	0.0532	0.0581	0.0497
Cum Dividend NAV	12.8997	12.8660	12.7737
Dividend Yield (Direct Plan)	0.41%	0.45%	0.39%
Dividend (₹) Per Unit	0.0575	0.0628	0.0537
Cum Dividend NAV	13.9654	13.9203	13.8122

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 60.9004

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Monthly Income (%)	CRISIL MIP Blended Index # (%)	CRISIL 10 Year Gilt Index ## (%)	Value of Standard Investment of ₹ 10000 in		
July 14, 1999					Birla Sun Life Monthly Income (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 10 Year Gilt Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	11.06	N/A	N/A	60900	N/A	N/A
September 30, 2015 to September 30, 2016 (Absolute)	54.9333	10.86	11.17	11.11	11086	11117	11111
September 30, 2014 to September 30, 2015 (Absolute)	48.5633	13.12	10.72	13.76	11312	11072	11376
September 30, 2013 to September 30, 2014 (Absolute)	42.0288	15.55	15.45	6.85	11555	11545	10685

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

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 20. Total Schemes managed by Mr. Pranay Sinha is 6. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. *Direct Plan* is only for investors who purchase/subscriber Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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



What are Tax Savings Solutions?

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

Who can benefit from Tax Savings Solutions?

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

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

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

Benefits of Tax Savings Solutions:

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

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

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

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

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

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

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

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

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



Tax Solutions

What is it?

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

Investment Objective

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

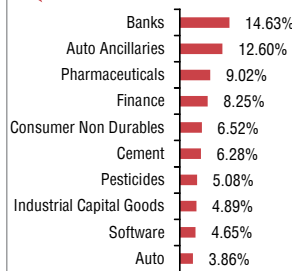
Fund Details

Fund Manager:	Mr. Ajay Garg
Managing Fund Since:	October 17, 2011
Total Experience:	22 years
Date of Allotment:	February 16, 1999
Type of Scheme:	An Open-ended ELSS Scheme with a lock - in of 3 years from the date of allotment.
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	30.32
Dividend:	77.57
Direct Plan⁵	
Growth:	31.42
Dividend:	103.48
Benchmark:	S&P BSE SENSEX
Monthly Average AUM:	₹ 404.40 Crores
AUM as on last day:	₹ 408.31 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load:	Nil
Other Parameter	
Standard Deviation:	15.01%
Sharpe Ratio⁶:	1.45
Beta:	0.94
Portfolio Turnover:	0.02
Expense Ratio:	
Regular	3.01
Direct	1.82

Top Ten Portfolio Holdings

Issuer	% to net Assets
Sundaram Clayton Limited	6.80%
Bayer Cropscience Limited	5.08%
Honeywell Automation India Limited	4.79%
Kotak Mahindra Bank Limited	3.73%
Zee Entertainment Enterprises Limited	3.73%
MRF Limited	3.65%
ICRA Limited	3.50%
Biocon Limited	3.16%
Gillette India Limited	2.97%
Johnson Controls-Hitachi Air Conditioning India Limited	2.80%

Industry Allocation



Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 30.32

Date of Inception:	NAV Per Unit. *	Birla Sun Life Tax Plan (%)	S&P BSE SENSEX # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Oct 03, 2006	₹				Birla Sun Life Tax Relief '96 (₹)	S&P BSE SENSEX # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	11.73	8.46	9.21	30320	22534	24124
September 30, 2015 to September 30, 2016 (Absolute)	26.81	13.09	6.54	8.33	11309	10654	10833
September 30, 2014 to September 30, 2015 (Absolute)	22.77	17.74	-1.79	-0.20	11774	9821	9980
September 30, 2013 to September 30, 2014 (Absolute)	14.35	58.68	37.41	38.87	15868	13741	13887

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 62 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. ⁵Direct Plan⁵ is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1200000	600000	360000	120000
Market Value of amount Invested	2613684	1017233	479583	133095
Scheme Returns (CAGR)	14.88	21.25	19.54	20.82
S&P BSE SENSEX returns# (CAGR)	8.67	9.85	6.51	12.26
Nifty 50 returns## (CAGR)	9.26	10.82	8.17	14.72

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.

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

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



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

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



Tax Solutions

What is it?

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

Investment Objective

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

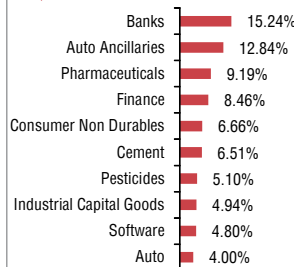
Fund Details

Fund Manager:	Mr. Ajay Garg
Managing Fund Since:	October 01, 2006
Total Experience:	22 years
Date of Allotment:	March 29, 1996
Type of Scheme:	An Open-ended ELSS
Scheme with a lock - in of 3 years from the date of allotment.	
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth (w.e.f. 06/03/08):	24.13
Dividend:	143.45
Direct Plan[§]	
Growth:	24.86
Dividend:	171.54
Benchmark:	S&P BSE 200
Monthly Average AUM:	₹ 2442.14 Crores
AUM as on last day:	₹ 2458.64 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load:	Nil
Other Parameter	
Standard Deviation:	14.71%
Sharpe Ratio**:	1.24
Beta:	0.89
Portfolio Turnover:	0.03
Expense Ratio:	
Regular	2.41
Direct	1.54

Top Ten Portfolio Holdings

Issuer	% to net Assets
Sundaram Clayton Limited	6.81%
Bayer Cropscience Limited	5.10%
Honeywell Automation India Limited	4.81%
Kotak Mahindra Bank Limited	3.89%
Zee Entertainment Enterprises Limited	3.88%
MRF Limited	3.80%
ICRA Limited	3.52%
Biocon Limited	3.28%
Gillette India Limited	2.97%
Johnson Controls-Hitachi Air Conditioning India Limited	2.79%

Industry Allocation



Dividend

Declared on date	11-Mar-16	13-Mar-15	07-Feb-14
Dividend Yield (Regular Plan)	5.16%	1.97%	0.00%
Dividend (₹) Per Unit	6.50	2.75	0.00
Cum Dividend NAV	126.09	139.52	81.54

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 24.13

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Tax Relief '96 (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Mar 06, 2008					Birla Sun Life Tax Relief '96 (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	10.82	7.09	6.74	24130	17999	17497
September 30, 2015 to September 30, 2016 (Absolute)	21.20	13.82	10.96	8.33	11382	11096	10833
September 30, 2014 to September 30, 2015 (Absolute)	17.84	18.83	3.08	-0.20	11883	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	11.14	60.14	42.50	38.87	16014	14250	13887

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. Tax deduction(s) available u/s 80C of the Income Tax Act, 1961 is subject to conditions specified therein. Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future. Investors are advised to consult their tax advisor in view of individual nature of tax benefits. [§]Direct Plan[§] is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1030000	600000	360000	120000
Market Value of amount Invested	2215702	1039296	486154	133706
Scheme Returns (CAGR)	17.25	22.14	20.52	21.82
S&P BSE 200 returns# (CAGR)	11.34	13.05	11.29	18.74
Nifty 50 returns## (CAGR)	10.05	10.82	8.17	14.72

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

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

** Risk Free Rate assumed to be 6.50% (FBIL Overnight MIBOR for 30th Sep 2016) for calculating Sharpe Ratio

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

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

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

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

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

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

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

An Open-ended Equity Linked Savings Scheme



Tax Solutions

What is it?

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

Investment Objective

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

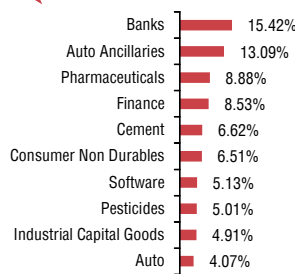
Fund Details

Fund Manager:	Mr. Ajay Garg
Managing Fund Since:	October 11, 2014
Total Experience:	22 years
Date of Allotment:	March 28, 2004
Type of Scheme:	An Open-ended Equity Linked Savings Scheme
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	55.11
Dividend:	27.18
Bonus:	55.19
Direct Plan[§]	
Growth:	56.69
Dividend:	27.87
Bonus:	56.71
Application Amount for fresh subscription*:	
NA as the scheme does not accept fresh subscriptions /Switch-in	
Min. Addl. Investment:	NA as the scheme does not accept fresh subscriptions /Switch-in
Benchmark: S&P BSE 100	
Monthly Average AUM:	₹ 25.24 Crores
AUM as on last day:	₹ 25.19 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load:	Nil
Other Parameter	
Standard Deviation:	14.76%
Sharpe Ratio^{##}:	1.27
Beta:	0.93
Portfolio Turnover:	0.09
Expense Ratio:	
Regular	3.01
Direct	2.71

Top Ten Portfolio Holdings

Issuer	% to net Assets
Sundaram Clayton Limited	6.96%
Bayer Cropscience Limited	5.01%
Honeywell Automation India Limited	4.80%
Kotak Mahindra Bank Limited	3.93%
Zee Entertainment Enterprises Limited	3.93%
MRF Limited	3.86%
ICRA Limited	3.53%
Biocon Limited	3.33%
Gillette India Limited	2.77%
Reliance Industries Limited	2.62%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 55.11

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, 2016 (CAGR)	10.00	14.61	14.14	13.79	55110	52358	50400
September 30, 2015 to September 30, 2016 (Absolute)	48.80	12.93	9.73	6.54	11293	10973	10654
September 30, 2014 to September 30, 2015 (Absolute)	40.94	19.20	0.77	-1.79	11920	10077	9821
September 30, 2013 to September 30, 2014 (Absolute)	28.08	45.80	40.05	37.41	14580	14005	13741

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. *Direct Plan* is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1510000	600000	360000	120000
Market Value of amount Invested	3590873	942139	470529	133283
Scheme Returns (CAGR)	12.93	18.10	18.19	21.13
S&P BSE 100 returns# (CAGR)	11.40	11.73	9.43	17.18
S&P BSE SENSEX returns## (CAGR)	10.76	9.85	6.51	12.26

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

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

Risk Free Rate assumed to be 6.50% (FBIL Overnight MIBOR for 30th Sep 2016) for calculating Sharpe Ratio

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

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

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

24/7 SUPPORT

Call-back

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

Tax Reckoner 2016-17

Snapshot of Tax rates specific to Mutual Funds

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

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

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

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

Capital Gains Taxation

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

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

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

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

^{*} After providing indexation.

^{*} Without indexation

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

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

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

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

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

1. Income Tax Rates

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

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

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

2. Securities Transaction Tax (STT)

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

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

*with effect from 1 June, 2016

3. Special rates for non-residents

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

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

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

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

4. Capital Gains

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

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

5. Dividend Income

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

Personal Tax Scenarios (Amount in Rupees)

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

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

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

Marginal relief as applicable would be available.

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

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



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What are Wealth Solutions?

Our Wealth Creation Solutions seek to provide tax efficient return on your capital through equity investments over a longer term.

Who can benefit from Wealth Creation Solutions?

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

Benefits of Wealth Creation Solutions:

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

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

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

Birla Sun Life Advantage Fund

An Open-ended Growth Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

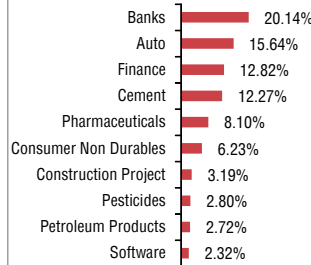
Fund Details

Fund Manager:	Mr. Satyabrata Mohanty
Managing Fund Since:	October 17, 2011
Total Experience:	16 years
Date of Allotment:	February 24, 1995
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	
	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	
NAV of Plans / Options (₹)	Monthly: Minimum ₹ 1,000/-
Regular Plan	
Growth:	353.28
Dividend:	95.98
Direct Plan^s	
Growth:	361.63
Dividend:	118.90
Benchmark:	S&P BSE 200
Monthly Average AUM:	₹ 1620.89 Crores
AUM as on last day:	₹ 1664.53 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 365 days from the date of allotment: Nil.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	17.82%
Sharpe Ratio**:	1.52
Beta:	1.10
Portfolio Turnover:	0.84
Expense Ratio:	
Regular	2.41
Direct	1.28

Top Ten Portfolio Holdings

Issuer	% to net Assets
Yes Bank Limited	5.36%
HDFC Bank Limited	4.67%
Eicher Motors Limited	3.94%
State Bank of India	3.75%
Dalmia Bharat Limited	3.67%
Century Textiles & Industries Limited	3.32%
Maruti Suzuki India Limited	3.29%
Aurobindo Pharma Limited	3.03%
Natco Pharma Limited	2.98%
IndusInd Bank Limited	2.69%

Industry Allocation



Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 353.28

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Advantage Fund (%)	S&P BSE 200 # (%)	Nifty 50 # (%)	Value of Standard Investment of ₹ 10000 in		
Feb 24, 1995					Birla Sun Life Advantage Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 # (₹)
Since inception till September 30, 2016 (CAGR)	10.00	17.93	11.11	10.36	353280	97409	84270
September 30, 2015 to September 30, 2016 (Absolute)	292.33	20.85	10.96	8.33	12085	11096	10833
September 30, 2014 to September 30, 2015 (Absolute)	246.02	18.82	3.08	-0.20	11882	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	148.19	66.02	42.50	38.87	16602	14250	13887

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. 62 to know more on performance of schemes managed by Fund Managers. ^sDirect Plan^s is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2600000	600000	360000	120000
Market Value of amount Invested	30643604	1106730	518037	142658
Scheme Returns (CAGR)	19.29	24.75	25.13	36.74
S&P BSE 200 returns# (CAGR)	13.48	13.05	11.29	18.74
Nifty 50 returns## (CAGR)	12.27	10.82	8.17	14.72

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

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

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

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Wealth Solutions

Birla Sun Life Balanced '95 Fund

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

An Open-ended Balanced Scheme

What is it?

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

Investment Objective

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

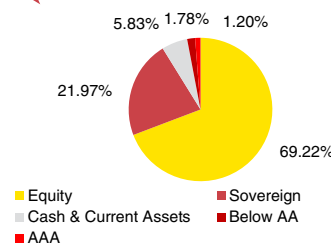
Fund Details

Fund Manager:	Mr. Mahesh Patil & Mr. Pranay Sinha
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*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	639.94
Dividend:	148.62
Direct Plan[§]	
Growth:	662.65
Dividend:	197.27
Benchmark:	CRISIL Balanced Fund - Aggressive Index
Monthly Average AUM:	₹ 4055.44 Crores
AUM as on last day:	₹ 4236.65 Crores
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Modified Duration:	6.62 years
Average Maturity:	11.25 years
Yield to Maturity:	7.45%
Standard Deviation:	12.22%
Sharpe Ratio**:	1.43
Beta:	1.15
Portfolio Turnover:	2.06
Expense Ratio:	
Regular	2.41
Direct	1.15

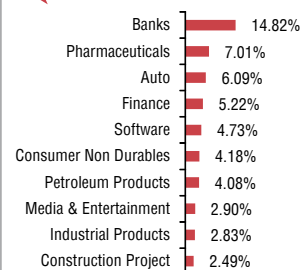
Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	19.47%	SOV
HDFC Bank Limited	4.19%	
State Government Securities	2.49%	SOV
Infosys Limited	2.49%	
ICICI Bank Limited	2.47%	
Tata Motors Limited	2.37%	
Larsen & Toubro Limited	1.77%	
Kotak Mahindra Bank Limited	1.64%	
IndusInd Bank Limited	1.50%	
State Bank of India	1.42%	

Rating Profile of Portfolio



Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 639.94

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Balanced '95 Fund (%)	CRISIL Balanced Fund - Aggressive Index # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Feb 10, 1995					Birla Sun Life Balanced '95 Fund (₹)	CRISIL Balanced Fund - Aggressive Index # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	21.18	N/A	10.27	639940	N/A	83026
September 30, 2015 to September 30, 2016 (Absolute)	554.86	15.33	9.68	8.33	11533	10968	10833
September 30, 2014 to September 30, 2015 (Absolute)	493.61	12.41	4.38	-0.20	11241	10438	9980
September 30, 2013 to September 30, 2014 (Absolute)	335.21	47.25	28.89	38.87	14725	12889	13887

Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme benchmark returns are not available, they have not been shown. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Mahesh Patil is 8. Total Schemes managed by Mr. Pranay Sinha is 6. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. *Direct Plan* is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2590000	600000	360000	120000
Market Value of amount Invested	39132124	953451	469164	134339
Scheme Returns (CAGR)	21.16	18.59	17.98	22.86
CRISIL Balanced Fund - Aggressive Index returns# (CAGR)	NA	10.94	9.70	14.73
Nifty 50 returns## (CAGR)	12.29	10.82	8.17	14.72

Date of First Instalment: 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.

Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
 ## Risk Free Rate assumed to be 6.50% (FBIL Overnight MIBOR for 30th Sep 2016) for calculating Sharpe Ratio

Dividend

Declared on date	30-Sep-16	30-Jun-16	18-Mar-16
Dividend Yield (Regular Plan)	2.56%	1.74%	2.02%
Dividend (₹) Per Unit	3.80	2.46	2.65
Cum Dividend NAV	148.62	141.55	131.05
Declared on date	30-Sep-16	23-Dec-15	01-Oct-14
Dividend Yield (Direct Plan)	2.03%	2.07%	4.40%
Dividend (₹) Per Unit	4.00	3.60	7.00
Cum Dividend NAV	197.27	174.23	159.03

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

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Birla Sun Life Balanced Advantage Fund

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

An Open ended Asset Allocation Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

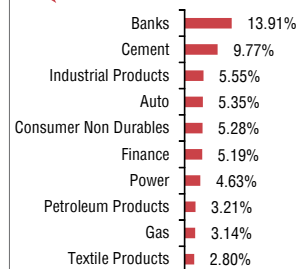
Fund Details

Fund Manager:	Mr. Prasad Dhonde & Mr. Vineet Maloo
Managing Fund Since:	October 11, 2014 & August 26, 2015
Total Experience:	16 years & 11 years
Date of Allotment:	April 25, 2000
Type of Scheme:	An Open ended Asset Allocation Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	44.24
Dividend:	20.87
Direct Plan^s	
Growth:	45.38
Dividend:	21.46
Benchmark:	CRISIL Balanced Fund - Aggressive Index
Monthly Average AUM:	₹ 7.98 Crores
AUM as on last day:	₹ 8.89 Crores
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	
Standard Deviation:	11.87%
Sharpe Ratio**:	0.99
Beta:	1.10
Portfolio Turnover:	2.86
Expense Ratio:	
Regular	3.02
Direct	2.49

Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	8.45%
Dalmia Bharat Limited	3.79%
Power Grid Corporation of India Limited	3.38%
Bajaj Finance Limited	2.38%
Eicher Motors Limited	2.24%
City Union Bank Limited	2.23%
Repco Home Finance Limited	2.02%
The India Cements Limited	1.94%
HeidelbergCement India Limited	1.78%
Indian Oil Corporation Limited	1.77%

Industry Allocation



Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 44.24

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Balanced Advantage Fund (%)	CRISIL Balanced Fund - Aggressive Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
Apr 25, 2000					Birla Sun Life Balanced Advantage Fund (₹)	CRISIL Balanced Fund - Aggressive Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	9.46	N/A	11.68	44240	N/A	61460
September 30, 2015 to September 30, 2016 (Absolute)	37.13	19.15	9.68	6.54	11915	10968	10654
September 30, 2014 to September 30, 2015 (Absolute)	35.41	4.86	4.38	-1.79	10486	10438	9821
September 30, 2013 to September 30, 2014 (Absolute)	26.77	32.27	28.89	37.41	13227	12889	13741

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 12. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers *Direct Plan is only for investors who purchase / subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1970000	600000	360000	120000
Market Value of amount Invested	6183001	871683	456021	137506
Scheme Returns (CAGR)	12.71	14.93	15.98	28.09
CRISIL Balanced Fund - Aggressive Index returns## (CAGR)	NA	10.94	9.70	14.73
S&P BSE SENSEX returns## (CAGR)	13.43	9.85	6.51	12.26

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

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

IVR

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

Birla Sun Life Banking and Financial Services Fund

An Open ended Banking & Financial Services Sector Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

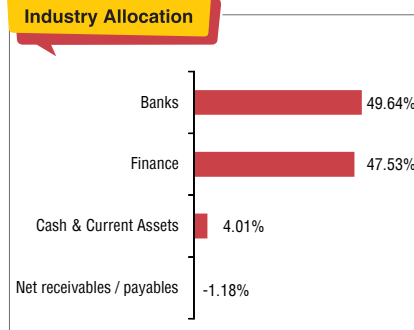
Fund Details

Fund Manager:	Mr. Satyabrata Mohanty & Mr. Dhaval Gala
Managing Fund Since:	Since Inception & August 26, 2015
Total Experience:	16 years & 9 years
Date of Allotment:	December 14, 2013
Type of Scheme:	An Open ended Banking & Financial Services Sector Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	21.66
Dividend:	16.88
Direct Plan[§]	
Growth:	22.17
Dividend:	18.78
Benchmark:	Nifty Financial Services
Monthly Average AUM:	₹ 754.40 Crores
AUM as on last day:	₹ 767.00 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Portfolio Turnover:	0.41
Expense Ratio:	
Regular	2.77
Direct	1.92

Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	11.62%
Yes Bank Limited	11.39%
Bajaj Finance Limited	8.60%
ICICI Bank Limited	7.11%
IndusInd Bank Limited	6.75%
Repco Home Finance Limited	6.39%
State Bank of India	6.22%
Cholamandalam Investment and Finance Company Limited	5.12%
Bharat Financial Inclusion Limited	5.04%
Equitas Holdings Limited	3.63%

Industry Allocation



Dividend

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 21.66

Date of Inception: Dec 14, 2013	NAV Per Unit. * (₹)	Birla Sun Life Banking and Financial Services Fund (%)	Nifty Financial Services # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Banking and Financial Services Fund (₹)	Nifty Financial Services # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	31.82	20.47	12.67	21660	16837	13960
September 30, 2015 to September 30, 2016 (Absolute)	16.37	32.32	12.84	8.33	13232	11284	10833
September 30, 2014 to September 30, 2015 (Absolute)	13.49	21.35	11.45	-0.20	12135	11145	9980

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Satyabrata Mohanty is 10. Total Scheme managed by Mr. Dhaval Gala is 1. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. §Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 1 year
Total Amount Invested (₹)	340000	120000
Market Value of amount Invested	501206	150585
Scheme Returns (CAGR)	28.68	50.36
Nifty Financial Services returns# (CAGR)	14.38	26.27
Nifty 50 returns## (CAGR)	7.58	14.72

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

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

An Open-ended Growth Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

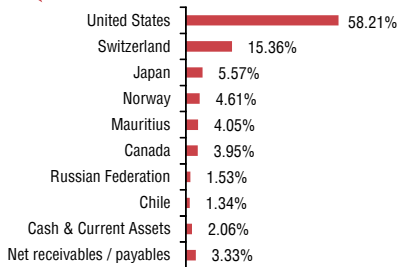
Fund Details

Fund Manager:	Mr. Milind Bafna
Managing Fund Since:	August 26, 2015
Total Experience:	15 years
Date of Allotment:	November 07, 2008
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	20.7099
Dividend:	15.9496
Direct Plan[§]	
Growth:	21.0381
Dividend:	16.2343
Benchmark:	S&P Global Agribusiness Index
Monthly Average AUM:	₹ 8.41 Crores
AUM as on last day:	₹ 8.27 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Portfolio Turnover:	0.09
Expense Ratio:	
Regular	1.77
Direct	1.32

Top Ten Portfolio Holdings

Issuer	% to net Assets
Syngenta Ltd Reg Shs	9.10%
Monsanto Co	9.02%
Deere And Co Ltd	8.44%
ARCHER-DANIELS-MIDLAND CO	8.00%
TYSON FOODS INC	7.17%
BRF SA	7.14%
ASSOCIATED BRITISH FOODS PLC	6.26%
Kubota Corp	5.18%
Potash Corp Of Saskatchewan Inc	4.89%
BUNGE LTD	4.35%

Country Allocation



Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 20.7099

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

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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	950000	600000	360000	120000
Market Value of amount Invested	1185086	667612	368692	123537
Scheme Returns (CAGR)	5.49	4.22	1.56	5.51
S&P Global Agribusiness Index returns# (CAGR)	11.95	8.71	4.17	10.04
Nifty 50 returns## (CAGR)	10.46	10.82	8.17	14.72

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

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

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

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

Call-back

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

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

Birla Sun Life Dividend Yield Plus

An Open-ended Growth Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

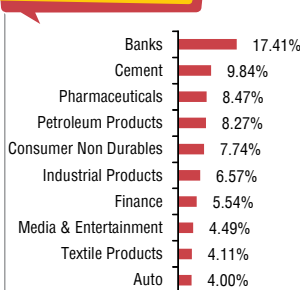
Fund Details

Fund Manager:	Mr. Satyabrata Mohanty & Mr. Vineet Maloo
Managing Fund Since:	July 16, 2015 & January 16, 2014
Total Experience:	16 years & 11 years
Date of Allotment:	February 26, 2003
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	146.18
Dividend:	15.42
Direct Plan^s	
Growth:	150.47
Dividend:	21.64
Benchmark:	Nifty 500
Monthly Average AUM:	₹ 1065.72 Crores
AUM as on last day:	₹ 1044.38 Crores (as on 30th September 2016)
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Standard Deviation:	16.19%
Sharpe Ratio**:	0.94
Beta:	1.02
Portfolio Turnover:	0.72
Expense Ratio:	
Regular	2.52
Direct	1.67

Top Ten Portfolio Holdings

Issuer	% to net Assets
ICICI Bank Limited	6.19%
Dalmia Bharat Limited	4.56%
Orient Cement Limited	4.12%
State Bank of India	3.54%
Sanofi India Limited	3.17%
Bharat Petroleum Corporation Limited	2.93%
Cummins India Limited	2.86%
Hero MotoCorp Limited	2.78%
Hindustan Petroleum Corporation Limited	2.68%
ITC Limited	2.33%

Industry Allocation



Dividend

Declared on date	26-Sep-16	24-Jun-16	04-Mar-16
Dividend Yield (Regular Plan)	1.59%	1.27%	1.98%
Dividend (₹) Per Unit	0.25	0.18	0.27
Cum Dividend NAV	15.73	14.15	13.62

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 146.18

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Dividend Yield Plus (%)	Nifty 500 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Dividend Yield Plus (₹)	Nifty 500 # (₹)	Nifty 50 ## (₹)
Feb 26, 2003							
Since inception till September 30, 2016 (CAGR)	10.00	21.80	18.29	16.73	146180	98218	82038
September 30, 2015 to September 30, 2016 (Absolute)	137.37	6.41	11.27	8.33	10641	11127	10833
September 30, 2014 to September 30, 2015 (Absolute)	128.98	6.50	3.59	-0.20	10650	10359	9980
September 30, 2013 to September 30, 2014 (Absolute)	81.01	59.21	46.08	38.87	15921	14608	13887

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

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 20. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. *Direct Plan is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1640000	600000	360000	120000
Market Value of amount Invested	5464226	851085	434617	131618
Scheme Returns (CAGR)	16.22	13.96	12.62	18.42
Nifty 500 returns# (CAGR)	13.09	13.67	12.02	19.12
Nifty 50 returns## (CAGR)	12.33	10.82	8.17	14.72

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

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

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

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

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Birla Sun Life Equity Fund

An Open-ended Growth Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

Fund Details

Fund Manager:	Mr. Anil Shah
Managing Fund Since:	October 03, 2012
Total Experience:	26 years
Date of Allotment:	August 27, 1998
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	
	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	
NAV of Plans / Options (₹)	Monthly: Minimum ₹ 1,000/-
Regular Plan	
Growth:	583.01
Dividend:	102.31
Direct Plan[§]	
Growth:	601.19
Dividend:	116.22
Benchmark:	S&P BSE 200
Monthly Average AUM:	₹ 2937.20 Crores
AUM as on last day:	₹ 2984.75 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	17.27%
Sharpe Ratio**:	1.47
Beta:	1.10
Portfolio Turnover:	0.96
Expense Ratio:	
Regular	2.37
Direct	1.48

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

Risk Free Rate assumed to be 6.50% (FBIL Overnight MIBOR for 30th Sep 2016) for calculating Sharpe Ratio

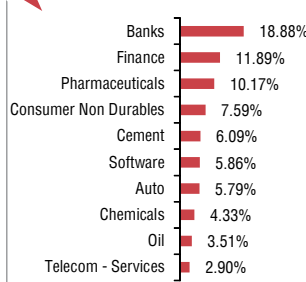
Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above. For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option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

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

Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	6.40%
Kotak Mahindra Bank Limited	3.96%
Maruti Suzuki India Limited	3.83%
Tata Chemicals Limited	3.61%
Cairn India Limited	3.51%
IndusInd Bank Limited	3.51%
HCL Technologies Limited	3.16%
Tata Communications Limited	2.90%
Dr. Reddy's Laboratories Limited	2.86%
Century Textiles & Industries Limited	2.30%

Industry Allocation



Dividend

Declared on date	30-Nov-15	17-Mar-15	16-Oct-14
Dividend Yield (Regular Plan)	10.74%	3.76%	5.05%
Dividend (₹) Per Unit	10.00	3.80	4.50
Cum Dividend NAV	93.15	101.16	89.18
Dividend Yield (Direct Plan)	8.76%	1.84%	4.73%
Dividend (₹) Per Unit	9.00	2.00	4.50
Cum Dividend NAV	102.77	108.75	95.17

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 583.01

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Equity Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Aug 27, 1998					Birla Sun Life Equity Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	25.17	14.70	13.44	583010	119754	98138
September 30, 2015 to September 30, 2016 (Absolute)	479.34	21.63	10.96	8.33	12163	11096	10833
September 30, 2014 to September 30, 2015 (Absolute)	426.19	12.47	3.08	-0.20	11247	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	253.95	67.82	42.50	38.87	16782	14250	13887

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Anil Shah is 9. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. #Direct Plan* is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2180000	600000	360000	120000
Market Value of amount Invested	21699957	1085403	508921	144101
Scheme Returns (CAGR)	21.89	23.94	23.83	39.20
S&P BSE 200 returns# (CAGR)	14.36	13.05	11.29	18.74
Nifty 50 returns## (CAGR)	13.09	10.82	8.17	14.72

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



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Wealth Solutions

Birla Sun Life Equity Savings Fund

An Open ended Equity Scheme

What is it?

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

Investment Objective

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

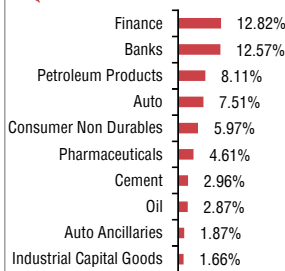
Fund Details

Fund Manager:	Mr. Satyabrata Mohanty, Mr. Pranay Sinha & Mr. Lovelish Solanki
Managing Fund Since:	Since Inception, August 26, 2015 & August 26, 2015 respectively
Total Experience:	16 years, 10 Years & 7 years
Date of Allotment:	November 28, 2014
Type of Scheme:	An Open ended Equity Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	11.82
Dividend:	11.59
Direct Plan[§]	
Growth:	12.06
Dividend:	11.83
Benchmark:	30% S&P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index
Monthly Average AUM:	₹ 353.12 Crores
AUM as on last day:	₹ 358.01 Crores (as on 30th September 2016)
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Modified Duration:	1.38 years
Average Maturity:	2.28 years
Yield to Maturity:	6.32%
Portfolio Turnover:	4.84
Expense Ratio:	
Regular	2.30
Direct	1.33

Top Ten Portfolio Holdings

Issuer	% to net Assets	Rating
Government of India	19.89%	SOV
Yes Bank Limited	4.03%	
Repco Home Finance Limited	2.83%	
Eicher Motors Limited	2.66%	
Natco Pharma Limited	2.06%	
Dalmia Bharat Limited	2.01%	
State Bank of India	1.83%	
Berger Paints (I) Limited	1.77%	
Equitas Holdings Limited	1.69%	
Bajaj Finance Limited	1.47%	

Industry Allocation



Dividend

Declared on date	30-Sep-16
Dividend Yield (Regular Plan)	1.98%
Dividend (₹) Per Unit	0.23
Cum Dividend NAV	11.59
Dividend Yield (Direct Plan)	1.94%
Dividend (₹) Per Unit	0.23
Cum Dividend NAV	11.83

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 11.82

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Equity Savings Fund (%)	30% S&P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index # (%)	CRISIL 10 Year Gilt Index # (%)	Nifty 50 # (%)	Value of Standard Investment of ₹ 10000 in Birla Sun Life Equity Savings Fund (₹)	30% S&P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index # (₹)	CRISIL 10 Year Gilt Index # (₹)	Nifty 50 # (₹)
Nov 28, 2014									
Since inception till September 30, 2016 (CAGR)	10.00	9.51	7.22	11.10	0.14	11820	11370	12139	10027
September 30, 2015 to September 30, 2016 (Absolute)	10.45	13.11	9.41	11.11	8.33	11311	10941	11111	10833

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Satyabrata Mohanty is 10. Total Schemes managed by Mr. Pranay Sinha is 6. Total Schemes managed by Mr. Lovelish Solanki is 4. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers *Direct Plan* is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 1 year
Total Amount Invested (₹)	230000	120000
Market Value of amount Invested	258897	132834
Scheme Returns (CAGR)	12.40	20.40
30% S&P BSE 200 + 30% Crisil Short Term Bond Fund Index + 40% Crisil Liquid Fund Index returns# (CAGR)	8.72	12.56
CRISIL 10 Year Gilt Index returns# (CAGR)	11.80	14.35
Nifty 50 returns## (CAGR)	4.83	14.72

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

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

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

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

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Birla Sun Life Frontline Equity Fund

An Open-ended Growth Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

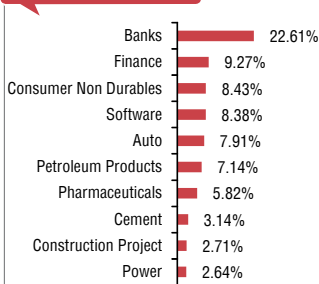
Fund Details

Fund Manager:	Mr. Mahesh Patil
Managing Fund Since:	November 17, 2005
Total Experience:	24 years
Date of Allotment:	August 30, 2002
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	
	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	
NAV of Plans / Options (₹)	Monthly: Minimum ₹ 1,000/-
Regular Plan	
Growth:	181.10
Dividend:	27.50
Direct Plan[§]	
Growth:	187.16
Dividend:	41.75
Benchmark:	S&P BSE 200
Monthly Average AUM:	₹ 13826.12 Crores
AUM as on last day:	₹ 13852.42 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed / switched after 365 days from the date of allotment
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	15.09%
Sharpe Ratio**:	1.10
Beta:	1.01
Portfolio Turnover:	0.80
Expense Ratio:	
Regular	2.27
Direct	1.37

Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	6.70%
Infosys Limited	4.21%
Reliance Industries Limited	3.86%
ICICI Bank Limited	3.56%
Tata Motors Limited	3.21%
ITC Limited	3.15%
Kotak Mahindra Bank Limited	2.78%
Larsen & Toubro Limited	2.71%
Grasim Industries Limited	2.43%
HCL Technologies Limited	2.41%

Industry Allocation



Dividend

Declared on date	30-Oct-15	24-Apr-15	05-Nov-14
Dividend Yield (Regular Plan)	12.57%	5.94%	4.08%
Dividend (₹) Per Unit	3.50	1.75	1.20
Cum Dividend NAV	27.84	29.44	29.41

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 181.10

Date of Inception: Aug 30, 2002	NAV Per Unit. * (₹)	Birla Sun Life Frontline Equity Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Frontline Equity Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	22.81	17.62	16.42	181100	98479	85208
September 30, 2015 to September 30, 2016 (Absolute)	158.57	14.21	10.96	8.33	11421	11096	10833
September 30, 2014 to September 30, 2015 (Absolute)	145.35	9.10	3.08	-0.20	10910	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	96.90	50.00	42.50	38.87	15000	14250	13887

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Mahesh Patil is 8. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. §Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1690000	600000	360000	120000
Market Value of amount Invested	7605169	951316	457147	134504
Scheme Returns (CAGR)	19.40	18.50	16.15	23.13
S&P BSE 200 returns# (CAGR)	13.68	13.05	11.29	18.74
Nifty 50 returns## (CAGR)	12.82	10.82	8.17	14.72

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

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

Risk Free Rate assumed to be 6.50% (FBIL Overnight MIBOR for 30th Sep 2016) for calculating Sharpe Ratio

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

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

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

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

IVR

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Wealth Solutions

Birla Sun Life Global Commodities Fund

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

An Open-ended Fund of Funds Scheme

What is it?

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

Investment Objective

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

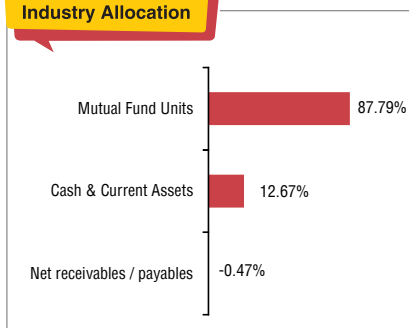
Fund Details

Fund Manager:	Mr. Shraavan Sreenivasula
Managing Fund Since:	December 15, 2014
Total Experience:	14 years
Date of Allotment:	September 17, 2008
Type of Scheme:	An Open-ended Fund of Funds Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	
	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	
NAV of Plans / Options (₹)	Monthly: Minimum ₹ 1,000/-
Regular Plan	
Growth:	11.7530
Dividend:	11.7559
Direct Plan[§]	
Growth:	11.8802
Dividend:	10.5538
Benchmark:	40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms
Monthly Average AUM:	₹ 2.34 Crores
AUM as on last day:	₹ 2.45 Crores (as on 30th September 2016)
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/ switch-out of units on or before 365 days from the date of allotment: 1% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Expense Ratio:	
Regular	0.85
Direct	0.74

Top Ten Portfolio Holdings

Issuer	% to net Assets
Legg Mason Martin Currie Global Resources Fund	46.53%
First State Glob Umbrella Fund Global Res Fund - I	41.27%
Cash & Current Assets	12.67%
Net receivables / payables	-0.47%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 11.7530

Date of Inception: Sep 17, 2008	NAV Per Unit. * (₹)	Birla Sun Life Global Commodities Fund (%)	40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms # (%)	S&P BSE SENSEX ## (%)	Value of 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, 2016 (CAGR)	10.00	2.03	4.32	9.67	11753	14055	21010
September 30, 2015 to September 30, 2016 (Absolute)	9.58	22.72	16.99	6.54	12272	11699	10654
September 30, 2014 to September 30, 2015 (Absolute)	13.54	-29.25	-21.43	-1.79	7075	7857	9821
September 30, 2013 to September 30, 2014 (Absolute)	13.66	-0.93	3.00	37.41	9907	10300	13741

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shraavan Sreenivasula is 6. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. §Direct Plan is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	970000	600000	360000	120000
Market Value of amount Invested	973931	575708	354851	134606
Scheme Returns (CAGR)	0.10	-1.63	-0.93	23.30
40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms# (CAGR)	4.71	2.27	-0.01	16.49
S&P BSE SENSEX returns## (CAGR)	9.81	9.81	6.52	12.26

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

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

Birla Sun Life Global Real Estate Fund

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

An Open-ended Fund of Funds Scheme



**Wealth
Solutions**

What is it?

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

Investment Objective

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

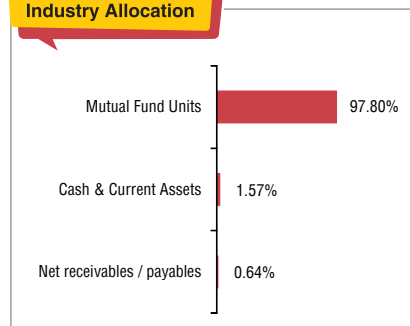
Fund Details

Fund Manager:	Mr. Shравan Sreenivasula
Managing Fund Since:	December 15, 2014
Total Experience:	14 years
Date of Allotment:	December 31, 2007
Type of Scheme:	An Open-ended Fund of Funds Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	18.46
Dividend:	18.47
Direct Plan[§]	
Growth:	18.78
Dividend:	18.79
Benchmark:	10/40 GPR 250 Global Net Index
Monthly Average AUM:	₹ 21.91 Crores
AUM as on last day:	₹ 21.67 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/ switch-out of units on or before 365 days from the date of allotment: 1% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Expense Ratio:	
Regular	1.92
Direct	1.46

Top Portfolio Holdings

Issuer	% to net Assets
ING (L) Invest Global Real Estate - I Cap USD	97.80%
Cash & Current Assets	1.57%
Net receivables / payables	0.64%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 18.46

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Global Real Estate Fund (%)	10/40 GPR 250 Global Net Index # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
Dec 31, 2007					Birla Sun Life Global Real Estate Fund (₹)	10/40 GPR 250 Global Net Index # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	7.25	N/A	3.69	18457	N/A	13736
September 30, 2015 to September 30, 2016 (Absolute)	17.01	8.51	16.92	6.54	10851	11692	10654
September 30, 2014 to September 30, 2015 (Absolute)	15.87	7.18	8.91	-1.79	10718	10891	9821
September 30, 2013 to September 30, 2014 (Absolute)	15.67	1.28	3.80	37.41	10128	10380	13741

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Shравan Sreenivasula is 6. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. [§]Direct Plan[§] is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1060000	600000	360000	120000
Market Value of amount Invested	1688488	739795	391091	122156
Scheme Returns (CAGR)	10.25	8.31	5.45	3.35
10/40 GPR 250 Global Net Index returns# (CAGR)	NA	13.42	10.87	11.70
S&P BSE SENSEX returns## (CAGR)	9.15	9.82	6.52	12.26

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

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

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

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



Call-back

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



Wealth Solutions

Birla Sun Life Gold ETF

An Open ended Gold Exchange Traded Fund

What is it?

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

Investment Objective

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

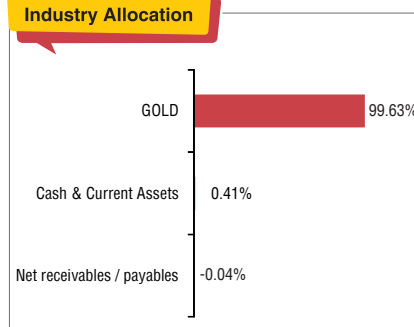
Fund Details

Fund Manager:	Mr. Prasad Dhonde
Managing Fund Since:	October 03, 2012
Total Experience:	16 years
Date of Allotment:	May 13, 2011
Type of Scheme:	An Open ended Gold Exchange Traded Fund
Addl. Purchase:	The Creation Unit size in case of Birla Sun Life Gold ETF shall be 1,000 units and in multiples thereof. To know the exact value of the units please refer our website.
NAV (₹):	3021.5160
Benchmark:	Domestic price of physical gold
Monthly Average AUM:	₹ 80.95 Crores
AUM as on last day:	₹ 80.68 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV)	
Entry Load:	Nil
Exit Load** (Including fractional units, if any):	Nil; ++The units of the scheme are compulsorily traded in dematerialized form, and hence, there shall be no entry/exit load for the units purchased or sold through stock exchanges. However, the investor shall have to bear costs in form of bid/ask spread and brokerage or such other cost as charged by his broker for transacting in units of the scheme through secondary market.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Standard Deviation:	16.30%
Sharpe Ratio**:	-0.34
Beta:	0.96
Expense Ratio:	
Regular	1.02
Tracking Error:	7.82%

Top Ten Portfolio Holdings

Issuer	% to net Assets
Gold	99.63%
Cash & Current Assets	0.41%
Net receivables / payables	-0.04%

Industry Allocation



Investment Performance

NAV as on September 30, 2016: ₹ 3021.5160

Date of Inception: May 13, 2011	NAV Per Unit. * (₹)	Birla Sun Life Gold ETF (%)	Domestic price of physical gold # (%)	Value of Standard Investment of ₹ 10000 in	
				Birla Sun Life Gold ETF (₹)	Domestic price of physical gold # (₹)
Since inception till September 30, 2016 (CAGR)	2227.8530	5.83	6.93	13562	14341
September 30, 2015 to September 30, 2016 (Absolute)	2545.8344	18.68	19.84	11868	11984
September 30, 2014 to September 30, 2015 (Absolute)	2599.7186	-2.07	-1.11	9793	9889
September 30, 2013 to September 30, 2014 (Absolute)	2942.0147	-11.63	-10.80	8837	8920

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Prasad Dhonde is 24. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers.

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

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

Risk Free Rate assumed to be 6.50% (FBIL Overnight MIBOR for 30th Sep 2016) for calculating Sharpe Ratio

Birla Sun Life Gold Fund

An Open ended Fund of Funds Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

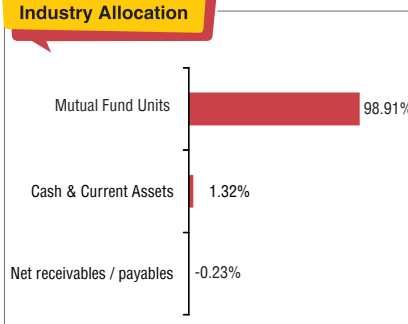
Fund Details

Fund Manager:	Mr. Shravan Sreenivasula
Managing Fund Since:	December 15, 2014
Total Experience:	14 years
Date of Allotment:	March 20, 2012
Type of Scheme:	An Open ended Fund of Funds Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	
	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	
	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	10.4610
Dividend:	10.4593
Direct Plan[§]	
Growth:	10.5594
Dividend:	10.5546
Benchmark:	Domestic price of physical gold
Monthly Average AUM:	₹ 56.99 Crores
AUM as on last day:	₹ 57.61 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	16.55%
Sharpe Ratio**:	-0.37
Beta:	0.98
Expense Ratio:	
Regular	0.50
Direct	0.23
Tracking Error:	7.77%

Top Portfolio Holdings

Issuer	% to net Assets
Birla Sun Life Gold ETF	98.91%
Cash & Current Assets	1.32%
Net receivables / payables	-0.23%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 10.4610

Date of Inception:	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 # (₹)
Mar 20, 2012					
Since inception till September 30, 2016 (CAGR)	10.0000	1.00	2.87	10461	11367
September 30, 2015 to September 30, 2016 (Absolute)	8.4923	23.18	19.84	12318	11984
September 30, 2014 to September 30, 2015 (Absolute)	9.1340	-7.03	-1.11	9297	9889
September 30, 2013 to September 30, 2014 (Absolute)	10.3190	-11.48	-10.80	8852	8920

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 6. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. Investors should note that, Birla Sun Life Gold Fund being an open ended Fund of Funds scheme invests in Birla Sun Life Gold ETF which invests in physical gold of 99.5% purity and they shall bear the recurring expenses of the underlying scheme (i.e. Birla Sun Life Gold ETF) in addition to the recurring expenses of the Scheme. [§]Direct Plan[§] is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Risk Free Rate assumed to be 6.50% (FBIL Overnight MIBOR for 30th Sep 2016) for calculating Sharpe Ratio

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

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



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Birla Sun Life Index Fund

An Open-ended Index Linked Growth Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

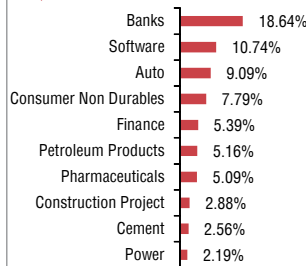
Fund Details

Fund Manager:	Mr. Ajay Garg
Managing Fund Since:	October 01, 2006
Total Experience:	22 years
Date of Allotment:	September 18, 2002
Type of Scheme:	An Open-ended Index Linked Growth Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	
	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	
NAV of Plans / Options (₹)	Monthly: Minimum ₹ 1,000/-
Regular Plan	
Growth:	84.6162
Dividend:	11.9097
Direct Plan[§]	
Growth:	84.5864
Dividend:	12.0233
Benchmark:	
	Nifty 50
Monthly Average AUM:	
	₹ 143.93 Crores
AUM as on last day:	
	₹ 142.59 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	14.74%
Sharpe Ratio**:	0.54
Beta:	0.99
Portfolio Turnover:	5.07
Expense Ratio:	
Regular	0.80
Direct	0.50
Tracking Error:	0.52%

Top Ten Portfolio Holdings

Issuer	% to net Assets
Nifty Index	21.81%
HDFC Bank Limited	6.15%
Housing Development Finance Corporation Limited	5.39%
Infosys Limited	5.07%
ITC Limited	4.99%
Reliance Industries Limited	4.38%
ICICI Bank Limited	3.59%
Tata Consultancy Services Limited	3.17%
Tata Motors Limited	2.96%
Larsen & Toubro Limited	2.88%

Industry Allocation



Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 84.6162

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Index Fund (%)	Nifty 50 # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
Sept 18, 2002					Birla Sun Life Index Fund (₹)	Nifty 50 # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	16.42	16.71	17.01	84616	87547	90775
September 30, 2015 to September 30, 2016 (Absolute)	77.96	8.54	8.33	6.54	10854	10833	10654
September 30, 2014 to September 30, 2015 (Absolute)	77.96	0.00	-0.20	-1.79	10000	9980	9821
September 30, 2013 to September 30, 2014 (Absolute)	56.33	38.39	38.87	37.41	13839	13887	13741

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. §Direct Plan' is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1690000	600000	360000	120000
Market Value of amount Invested	4333862	789191	408151	129439
Scheme Returns (CAGR)	12.44	10.91	8.32	14.89
Nifty 50 returns# (CAGR)	12.83	10.82	8.17	14.72
S&P BSE SENSEX returns## (CAGR)	12.79	9.85	6.51	12.26

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

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

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

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

Birla Sun Life India GenNext Fund

An Open-ended Growth Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

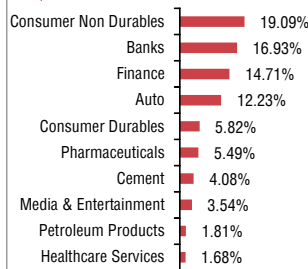
Fund Details

Fund Manager:	Mr. Anil Shah & Mr. Chanchal Khandelwal
Managing Fund Since:	September 23, 2013 & August 26, 2015
Total Experience:	26 years & 10 years
Date of Allotment:	August 05, 2005
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	64.29
Dividend:	23.17
Direct Plan[§]	
Growth:	66.47
Dividend:	25.97
Benchmark:	Nifty 50
Monthly Average AUM:	₹ 469.76 Crores
AUM as on last day:	₹ 471.22 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	14.24%
Sharpe Ratio**:	1.49
Beta:	0.87
Portfolio Turnover:	0.43
Expense Ratio:	
Regular	2.77
Direct	1.65

Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	5.40%
Maruti Suzuki India Limited	4.66%
Eicher Motors Limited	4.22%
IndusInd Bank Limited	3.83%
ITC Limited	3.58%
Kotak Mahindra Bank Limited	3.07%
Housing Development Finance Corporation Limited	3.03%
Yes Bank Limited	2.66%
Bharat Financial Inclusion Limited	2.34%
Tata Motors Limited	2.27%

Industry Allocation



Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 64.29

Date of Inception: Aug 05, 2005	NAV Per Unit. * (₹)	Birla Sun Life India GenNext Fund (%)	Nifty 50 # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life India GenNext Fund (₹)	Nifty 50 # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	18.14	12.29	12.14	64290	36469	35938
September 30, 2015 to September 30, 2016 (Absolute)	53.36	20.48	8.33	6.54	12048	10833	10654
September 30, 2014 to September 30, 2015 (Absolute)	44.16	20.83	-0.20	-1.79	12083	9980	9821
September 30, 2013 to September 30, 2014 (Absolute)	30.79	43.42	38.87	37.41	14342	13887	13741

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Anil Shah is 9. Total Schemes managed by Mr. Chanchal Khandelwal is 1. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. *Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1340000	600000	360000	120000
Market Value of amount Invested	3984264	1076637	509426	141350
Scheme Returns (CAGR)	18.32	23.60	23.90	34.53
Nifty 50 returns# (CAGR)	9.67	10.82	8.17	14.72
S&P BSE SENSEX returns## (CAGR)	9.15	9.85	6.51	12.26

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

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

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

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

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

IVR

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

Birla Sun Life India Opportunities Fund

An Open-ended Growth Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

Fund Details

Fund Manager:	Mr. Kunal Sangoi
Managing Fund Since:	July 16, 2015
Total Experience:	8 years
Date of Allotment:	December 27, 1999
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	119.51
Dividend:	26.96
Direct Plan[§]	
Growth:	122.26
Dividend:	36.81
Benchmark:	Nifty 500
Monthly Average AUM:	₹ 136.35 Crores
AUM as on last day:	₹ 135.96 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption / switchout of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Standard Deviation:	14.27%
Sharpe Ratio**:	1.53
Beta:	0.75
Portfolio Turnover:	0.41
Expense Ratio:	
Regular	3.06
Direct	2.30

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

** Risk Free Rate assumed to be 6.50% (FBIL Overnight MIBOR for 30th Sep 2016) for calculating Sharpe Ratio

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

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

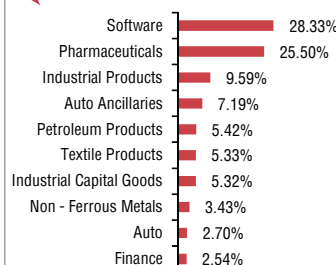
Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every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

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

Top Ten Portfolio Holdings

Issuer	% to net Assets
Sun Pharmaceuticals Industries Limited	6.77%
Cummins India Limited	6.74%
Sanofi India Limited	5.55%
Reliance Industries Limited	5.42%
Infosys Limited	5.33%
Honeywell Automation India Limited	5.32%
HCL Technologies Limited	5.00%
WABCO India Limited	4.58%
Tech Mahindra Limited	3.70%
Torrent Pharmaceuticals Limited	3.58%

Industry Allocation



Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 119.51

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life India Opportunities Fund (%)	Nifty 500 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Dec 27, 1999					Birla Sun Life India Opportunities Fund (₹)	Nifty 500 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	23.70	10.13	11.72	11.29	50426	64169	60130
September 30, 2015 to September 30, 2016 (Absolute)	115.16	3.78	11.27	8.33	10378	11127	10833
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

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

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2020000	600000	360000	120000
Market Value of amount Invested	8735630	1044970	462278	125185
Scheme Returns (CAGR)	15.61	22.37	16.93	8.10
Nifty 500 returns# (CAGR)	14.31	13.67	12.02	19.12
Nifty 50 returns## (CAGR)	13.14	10.82	8.17	14.72

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

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

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

Birla Sun Life India Reforms Fund

An Open-ended Equity Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

Fund Details

Fund Manager:	Mr. Satyabrata Mohanty
Managing Fund Since:	July 16, 2015
Total Experience:	16 years
Date of Allotment:	June 25, 2010
Type of Scheme:	An Open-ended Equity Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	16.22
Dividend:	13.59
Direct Plan[§]	
Growth:	16.56
Dividend:	16.58
Benchmark:	Nifty 500
Monthly Average AUM:	₹ 158.21 Crores
AUM as on last day:	₹ 142.18 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
	* **Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Standard Deviation:	19.97%
Sharpe Ratio**:	1.20
Beta:	1.20
Portfolio Turnover:	0.36
Expense Ratio:	
Regular	2.83
Direct	1.94

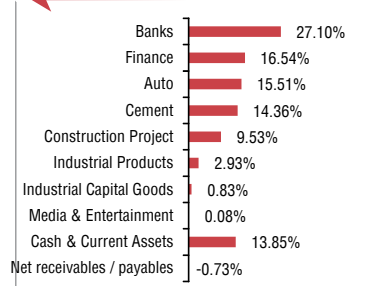
Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
Risk Free Rate assumed to be 6.50% (FBIL Overnight MIBOR for 30th Sep 2016) for calculating Sharpe Ratio

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

Top Ten Portfolio Holdings

Issuer	% to net Assets
Yes Bank Limited	8.82%
Eicher Motors Limited	6.98%
Dalmia Bharat Limited	6.09%
Repcos Home Finance Limited	6.00%
Voltas Limited	5.33%
Capital First Limited	5.17%
State Bank of India	5.09%
ICICI Bank Limited	4.58%
IndusInd Bank Limited	4.56%
Maruti Suzuki India Limited	3.85%

Industry Allocation



Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 16.22

Date of Inception: June 25, 2010	NAV Per Unit. * (₹)	Birla Sun Life India Reforms Fund (%)	Nifty 500 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life India Reforms Fund (₹)	Nifty 500 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	8.02	8.77	8.15	16220	16938	16343
September 30, 2015 to September 30, 2016 (Absolute)	13.71	18.31	11.27	8.33	11831	11127	10833
September 30, 2014 to September 30, 2015 (Absolute)	12.68	8.12	3.59	-0.20	10812	10359	9980
September 30, 2013 to September 30, 2014 (Absolute)	7.29	73.94	46.08	38.87	17394	14608	13887

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Satyabrata Mohanty is 10. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. *Direct Plan is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	760000	600000	360000	120000
Market Value of amount Invested	1189285	936354	484664	140365
Scheme Returns (CAGR)	13.97	17.85	20.30	32.87
Nifty 500 returns# (CAGR)	11.67	13.67	12.02	19.12
Nifty 50 returns## (CAGR)	9.60	10.82	8.17	14.72

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



Call-back

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

Birla Sun Life Infrastructure Fund

An Open-ended Growth Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

Fund Details

Fund Manager:	Mr. Mahesh Patil & Mr. Vineet Maloo
Managing Fund Since:	July 16, 2015 & May 23, 2016
Total Experience:	24 years & 11 years
Date of Allotment:	March 17, 2006
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	28.37
Dividend:	15.52
Direct Plan^s	
Growth:	29.12
Dividend:	19.98
Benchmark:	Nifty 50
Monthly Average AUM:	₹ 559.83 Crores
AUM as on last day:	₹ 550.11 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Standard Deviation:	21.99%
Sharpe Ratio**:	1.09
Beta:	1.31
Portfolio Turnover:	0.59
Expense Ratio:	
Regular	2.74
Direct	2.13

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

** Risk Free Rate assumed to be 6.50% (FBIL Overnight MIBOR for 30th Sep 2016) for calculating Sharpe Ratio

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

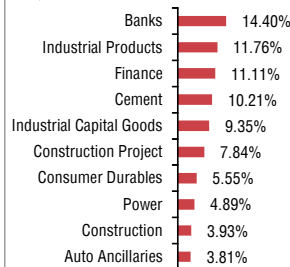
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing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

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

Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	5.09%
Orient Cement Limited	4.41%
WABCO India Limited	3.81%
Honeywell Automation India Limited	3.41%
PTC India Limited	2.91%
Crompton Greaves Consumer Electricals Limited	2.80%
Cummins India Limited	2.79%
Blue Star Limited	2.75%
Larsen & Toubro Limited	2.61%
Ashoka Buildcon Limited	2.60%

Industry Allocation



Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 28.37

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Infrastructure Fund (%)	Nifty 50 # (%)	S&P BSE SENSEX ## (%)	Value of Standard Investment of ₹ 10000 in		
Mar 17, 2006					Birla Sun Life Infrastructure Fund (₹)	Nifty 50 # (₹)	S&P BSE SENSEX ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	10.39	9.73	9.34	28370	26627	25659
September 30, 2015 to September 30, 2016 (Absolute)	25.03	13.34	8.33	6.54	11334	10833	10654
September 30, 2014 to September 30, 2015 (Absolute)	22.89	9.35	-0.20	-1.79	10935	9980	9821
September 30, 2013 to September 30, 2014 (Absolute)	12.75	79.53	38.87	37.41	17953	13887	13741

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 1. Total Schemes managed by Mr. Mahesh Patil is 8. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. *Direct Plan* is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1270000	600000	360000	120000
Market Value of amount Invested	2413103	952175	468168	136072
Scheme Returns (CAGR)	11.62	18.53	17.83	25.72
Nifty 50 returns# (CAGR)	9.34	10.82	8.17	14.72
S&P BSE SENSEX returns## (CAGR)	8.76	9.85	6.51	12.26

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

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

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

Birla Sun Life International Equity Fund - Plan A

An Open-ended Diversified Equity Scheme



**Wealth
Solutions**

What is it?

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

Investment Objective

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

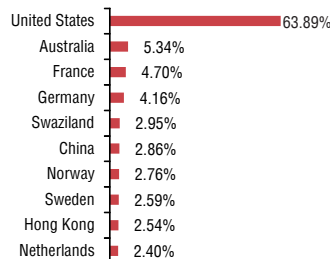
Fund Details

Fund Manager:	Mr. Vineet Maloo
Managing Fund Since:	Since Inception
Total Experience:	11 years
Date of Allotment:	October 31, 2007
Type of Scheme:	An Open-ended Diversified Equity Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	15.4102
Dividend:	14.1784
Direct Plan[§]	
Growth:	15.7181
Dividend:	15.7295
Benchmark:	S&P Global 1200
Monthly Average AUM:	₹ 52.16 Crores
AUM as on last day: (as on 30th September 2016)	₹ 50.38 Crores
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption / switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption / switchout of units after 365 days from the date of allotment: Nil.
	**Exit Load is NIL for units issued in Dividend Reinvestment.
Other Parameter	
Portfolio Turnover:	0.37
Expense Ratio:	
Regular	2.99
Direct	2.46

Top Ten Portfolio Holdings

Issuer	% to net Assets
Aetna Inc New	5.32%
Fedex Corp	4.17%
Apple Inc.	3.86%
THE BOEING CO	3.81%
Valero Energy Corporation Ltd	3.42%
AXA SA	3.01%
SWISS RE AG	2.95%
Westfield Corporation	2.89%
Harman International Industries Inc	2.86%
CK Hutchison Holdings Ltd	2.86%

Country Allocation



Dividend

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 15.4102

Date of Inception:	NAV Per Unit. *	Birla Sun Life International Equity Fund - Plan A (%)	S&P Global 1200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Oct 31, 2007					Birla Sun Life International Equity Fund - Plan A (₹)	S&P Global 1200 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	4.97	6.30	4.33	15410	17246	14594
September 30, 2015 to September 30, 2016 (Absolute)	15.36	0.33	11.47	8.33	10033	11147	10833
September 30, 2014 to September 30, 2015 (Absolute)	15.47	-0.73	-2.10	-0.20	9927	9790	9980
September 30, 2013 to September 30, 2014 (Absolute)	15.13	2.26	8.70	38.87	10226	10870	13887

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. *Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1080000	600000	360000	120000
Market Value of amount Invested	1525357	674117	348560	117280
Scheme Returns (CAGR)	7.49	4.60	-2.09	-4.17
S&P Global 1200 returns# (CAGR)	11.02	10.27	4.95	8.33
Nifty 50 returns## (CAGR)	9.52	10.82	8.17	14.72

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

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



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Birla Sun Life International Equity Fund - Plan B

An Open-ended Diversified Equity Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

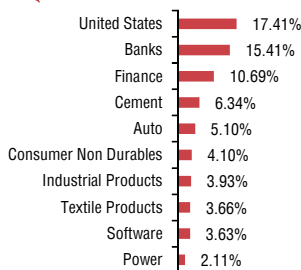
Fund Details

Fund Manager:	Mr. Vineet Maloo
Managing Fund Since:	Since Inception
Total Experience:	11 years
Date of Allotment:	October 31, 2007
Type of Scheme:	An Open-ended Diversified Equity Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	
	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	
NAV of Plans / Options (₹)	Monthly: Minimum ₹ 1,000/-
Regular Plan	
Growth:	15.3186
Dividend:	15.3185
Direct Plan[§]	
Growth:	15.6201
Dividend:	15.6124
Benchmark:	
† A customized benchmark created using S&P BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.	
Monthly Average AUM:	₹ 104.76 Crores
AUM as on last day: (as on 30th September 2016)	₹ 103.03 Crores
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Portfolio Turnover:	0.60
Expense Ratio:	
Regular	2.95
Direct	2.40

Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	8.03%
Repeco Home Finance Limited	3.98%
Bajaj Finance Limited	3.59%
IndusInd Bank Limited	2.80%
Infosys Limited	2.41%
Eicher Motors Limited	2.41%
Harman International Industries Inc	2.15%
Century Textiles & Industries Limited	2.06%
Indian Oil Corporation Limited	1.98%
Shriram City Union Finance Limited	1.90%

Country Allocation



Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 15.3186

Date of Inception: Oct 31, 2007	NAV Per Unit.* (₹)	Birla Sun Life International Equity Fund - Plan B (%)	Customised Index † # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life International Equity Fund - Plan B (₹)	Customised Index † # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	4.90	6.11	4.33	15319	16981	14594
September 30, 2015 to September 30, 2016 (Absolute)	13.71	11.72	11.43	8.33	11172	11143	10833
September 30, 2014 to September 30, 2015 (Absolute)	12.86	6.64	1.62	-0.20	10664	10162	9980
September 30, 2013 to September 30, 2014 (Absolute)	9.84	30.65	29.98	38.87	13065	12998	13887

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. † A customized benchmark created using S&P BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio. *Direct Plan is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1080000	600000	360000	120000
Market Value of amount Invested	1729793	823056	427271	132456
Scheme Returns (CAGR)	10.17	12.60	11.45	19.78
Customised Index † returns# (CAGR)	11.28	12.43	9.28	15.25
Nifty 50 returns## (CAGR)	9.52	10.82	8.17	14.72

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

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

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

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

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Birla Sun Life Manufacturing Equity Fund

An Open ended Manufacturing Sector Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

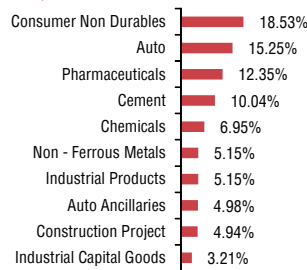
Fund Details

Fund Manager:	Mr. Anil Shah
Managing Fund Since:	Since Inception
Total Experience:	26 years
Date of Allotment:	January 31, 2015
Type of Scheme:	An Open ended Manufacturing Sector Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	
	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	
	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	11.71
Dividend:	11.71
Direct Plan[§]	
Growth:	11.89
Dividend:	11.92
Benchmark:	S&P BSE 500
Monthly Average AUM:	₹ 843.80 Crores
AUM as on last day:	₹ 833.75 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Portfolio Turnover:	0.28
Expense Ratio:	
Regular	2.59
Direct	1.47

Top Ten Portfolio Holdings

Issuer	% to net Assets
Maruti Suzuki India Limited	6.90%
Tata Chemicals Limited	6.29%
Sun Pharmaceuticals Industries Limited	3.56%
Larsen & Toubro Limited	3.44%
ITC Limited	3.35%
Dishman Pharmaceuticals and Chemicals Limited	3.11%
GlaxoSmithKline Consumer Healthcare Limited	3.04%
Eicher Motors Limited	2.98%
Vedanta Limited	2.89%
Century Textiles & Industries Limited	2.85%

Industry Allocation



Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 11.71

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Manufacturing Equity Fund (%)	S&P BSE 500 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Jan 31, 2015					Birla Sun Life Manufacturing Equity Fund (₹)	S&P BSE 500 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	9.94	1.86	-1.35	11710	10312	9776
September 30, 2015 to September 30, 2016 (Absolute)	9.77	19.86	11.45	8.33	11986	11145	10833

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Anil Shah is 9. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. *Direct Plan* is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 1 year
Total Amount Invested (₹)	200000	120000
Market Value of amount Invested	234636	141778
Scheme Returns (CAGR)	19.57	35.26
S&P BSE 500 returns# (CAGR)	9.63	19.43
Nifty 50 returns## (CAGR)	6.09	14.72

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

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

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Birla Sun Life Midcap Fund

An Open-ended Growth Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

Fund Details

Fund Manager:	Mr. Jayesh Gandhi
Managing Fund Since:	January 01, 2015
Total Experience:	15 years
Date of Allotment:	October 03, 2002
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	
	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	
	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	255.83
Dividend:	33.19
Direct Plan[§]	
Growth:	263.38
Dividend:	49.51
Benchmark:	Nifty Free Float Midcap 100
Monthly Average AUM:	₹ 1827.21 Crores
AUM as on last day:	₹ 1832.16 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment:1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	17.37%
Sharpe Ratio**:	1.73
Beta:	0.98
Portfolio Turnover:	0.56
Expense Ratio:	
Regular	2.44
Direct	1.54

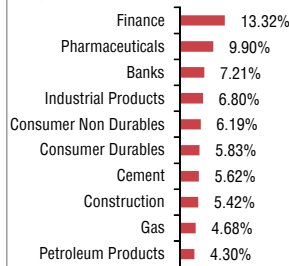
Note: Standard Deviation, Sharpe Ratio & Beta are calculated on Annualised basis using 3 years history of monthly returns.
 ** Risk Free Rate assumed to be 6.50% (FBIL Overnight MIBOR for 30th Sep 2016) for calculating Sharpe Ratio

§ Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
 For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.
Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. Dividends are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.
 Note: The exit load rate levied at the time of redemption/switch-out of units will be the rate prevailing at the time of allotment of the corresponding units. Customers may request for a separate Exit Load Applicability Report by calling our toll free numbers 1800-27-7000 / 1800-22-7000 or from any of our Investor Service Centers.

Top Ten Portfolio Holdings

Issuer	% to net Assets
Gujarat State Petronet Limited	2.98%
Aurobindo Pharma Limited	2.80%
Mahindra CIE Automotive Limited	2.57%
The Federal Bank Limited	2.44%
Divi's Laboratories Limited	2.32%
Finolex Cables Limited	2.11%
MRF Limited	2.11%
Tube Investments of India Limited	2.09%
Union Bank of India	2.02%
IDFC Limited	2.02%

Industry Allocation



Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 255.83

Date of Inception: Oct 03, 2002	NAV Per Unit. * (₹)	Birla Sun Life Midcap Fund (%)	Nifty Free Float Midcap 100 # (%)	Nifty 50 # (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Midcap Fund (₹)	Nifty Free Float Midcap 100 # (₹)	Nifty 50 # (₹)
Since inception till September 30, 2016 (CAGR)	10.00	26.05	22.49	17.06	255830	171319	90816
September 30, 2015 to September 30, 2016 (Absolute)	216.50	18.17	18.70	8.33	11817	11870	10833
September 30, 2014 to September 30, 2015 (Absolute)	174.34	24.18	13.72	-0.20	12418	11372	9980
September 30, 2013 to September 30, 2014 (Absolute)	100.47	73.52	63.17	38.87	17352	16317	13887

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Jayesh Gandhi is 5. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers.*Direct Plan' is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1680000	600000	360000	120000
Market Value of amount Invested	8901677	1122363	528979	139835
Scheme Returns (CAGR)	21.54	25.34	26.67	31.98
Nifty Free Float Midcap 100 returns# (CAGR)	17.21	20.45	22.05	29.73
Nifty 50 returns## (CAGR)	12.74	10.82	8.17	14.72

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

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Birla Sun Life MNC Fund

An Open-ended Growth Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

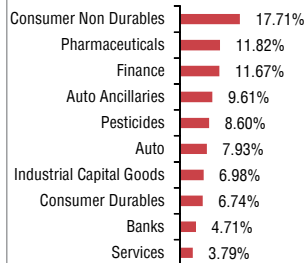
Fund Details

Fund Manager:	Mr. Ajay Garg
Managing Fund Since:	June 18, 2009
Total Experience:	22 years
Date of Allotment:	December 27, 1999
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	612.51
Dividend:	152.90
Direct Plan[§]	
Growth:	632.55
Dividend:	214.53
Benchmark:	Nifty MNC
Monthly Average AUM:	₹ 3548.65 Crores
AUM as on last day:	₹ 3466.92 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	17.03%
Sharpe Ratio**:	1.59
Beta:	0.88
Portfolio Turnover:	0.04
Expense Ratio:	
Regular	2.43
Direct	1.16

Top Ten Portfolio Holdings

Issuer	% to net Assets
Bayer Cropscience Limited	8.60%
Bosch Limited	8.22%
Maruti Suzuki India Limited	7.40%
Gillette India Limited	6.92%
ICRA Limited	6.31%
Pfizer Limited	6.26%
Honeywell Automation India Limited	6.04%
GlaxoSmithKline Pharmaceuticals Limited	5.35%
Johnson Controls-Hitachi Air Conditioning India Limited	5.06%
Kotak Mahindra Bank Limited	4.71%

Industry Allocation



Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 612.51

Date of Inception: Dec 27, 1999	NAV Per Unit.* (₹)	Birla Sun Life MNC Fund (%)	Nifty MNC # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life MNC Fund (₹)	Nifty MNC # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	36.11	18.39	11.14	11.29	169623	58809	60130
September 30, 2015 to September 30, 2016 (Absolute)	587.06	4.34	7.21	8.33	10434	10721	10833
September 30, 2014 to September 30, 2015 (Absolute)	424.83	38.19	12.66	-0.20	13819	11266	9980
September 30, 2013 to September 30, 2014 (Absolute)	256.67	65.52	48.15	38.87	16552	14815	13887

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. [§]Direct Plan[§] is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2020000	600000	360000	120000
Market Value of amount Invested	16802982	1133412	503869	126739
Scheme Returns (CAGR)	22.06	25.75	23.10	10.57
Nifty MNC returns# (CAGR)	14.84	17.01	15.20	18.73
Nifty 50 returns## (CAGR)	13.14	10.82	8.17	14.72

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

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

Risk Free Rate assumed to be 6.50% (FBIL Overnight MIBOR for 30th Sep 2016) for calculating Sharpe Ratio

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

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

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



Call-back

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

Birla Sun Life New Millennium Fund

An Open-ended Growth Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

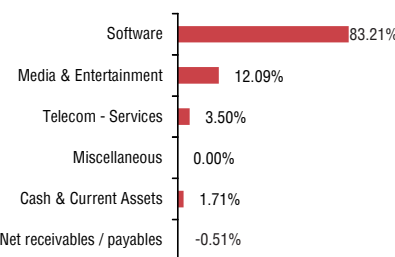
Fund Details

Fund Manager:	Mr. Kunal Sangoi
Managing Fund Since:	January 16, 2014
Total Experience:	8 years
Date of Allotment:	January 15, 2000
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	34.19
Dividend:	16.22
Direct Plan[§]	
Growth:	35.10
Dividend:	17.99
Benchmark:	S&P BSE Teck
Monthly Average AUM:	₹ 64.43 Crores
AUM as on last day:	₹ 63.23 Crores
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	18.38%
Sharpe Ratio**:	0.40
Beta:	1.13
Portfolio Turnover:	0.61
Expense Ratio:	
Regular	2.98
Direct	2.19

Top Ten Portfolio Holdings

Issuer	% to net Assets
Infosys Limited	30.31%
HCL Technologies Limited	10.06%
Tata Consultancy Services Limited	7.50%
Tech Mahindra Limited	7.30%
Cyient Limited	6.14%
NIIT Technologies Limited	5.63%
Sonata Software Limited	5.43%
INOX Leisure Limited	5.39%
Dish TV India Limited	4.71%
Persistent Systems Limited	4.20%

Industry Allocation



Dividend

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 34.19

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life New Millennium Fund (%)	S&P BSE Teck # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
Jan 15, 2000					Birla Sun Life New Millennium Fund (₹)	S&P BSE Teck # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	7.63	N/A	10.50	34190	N/A	53065
September 30, 2015 to September 30, 2016 (Absolute)	36.11	-5.32	-9.99	8.33	9468	9001	10833
September 30, 2014 to September 30, 2015 (Absolute)	32.74	10.29	5.69	-0.20	11029	10569	9980
September 30, 2013 to September 30, 2014 (Absolute)	23.19	41.18	33.39	38.87	14118	13339	13887

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. When scheme benchmark returns are not available, they have not been shown. Total Schemes managed by Mr. Kunal Sangoi is 2. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. [§]Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2010000	600000	360000	120000
Market Value of amount Invested	6593579	827267	385960	114460
Scheme Returns (CAGR)	12.90	12.81	4.57	-8.44
S&P BSE Teck returns# (CAGR)	NA	8.34	-0.34	-11.63
Nifty 50 returns## (CAGR)	13.16	10.82	8.17	14.72

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

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

** Risk Free Rate assumed to be 6.50% (FBIL Overnight MIBOR for 30th Sep 2016) for calculating Sharpe Ratio

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

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

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

Birla Sun Life Pure Value Fund

An Open-ended Diversified Equity Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

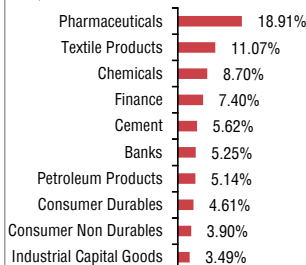
Fund Details

Fund Manager:	Mr. Mahesh Patil & Mr. Milind Bafna
Managing Fund Since:	January 16, 2014
Total Experience:	24 years & 15 years
Date of Allotment:	March 27, 2008
Type of Scheme:	An Open-ended Diversified Equity Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	47.2243
Dividend:	28.1408
Direct Plan[§]	
Growth:	48.6353
Dividend:	42.5710
Benchmark:	S&P BSE 200
Monthly Average AUM:	₹ 579.85 Crores
AUM as on last day:	₹ 603.59 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	23.32%
Sharpe Ratio**:	1.51
Beta:	1.28
Portfolio Turnover:	2.30
Expense Ratio:	
Regular	2.82
Direct	1.89

Top Ten Portfolio Holdings

Issuer	% to net Assets
Aurobindo Pharma Limited	4.48%
Gulf Oil Lubricants India Limited	4.10%
Glenmark Pharmaceuticals Limited	3.72%
Atul Limited	3.69%
Gujarat Fluorochemicals Limited	3.47%
The India Cements Limited	3.41%
Arvind Limited	3.37%
UPL Limited	3.13%
K.P.R. Mill Limited	3.08%
Bata India Limited	3.07%

Industry Allocation



Dividend

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 47.2243

Date of Inception: Mar 27, 2008	NAV Per Unit. * (₹)	Birla Sun Life Pure Value Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Pure Value Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	19.99	7.82	7.02	47224	18995	17828
September 30, 2015 to September 30, 2016 (Absolute)	37.76	25.06	10.96	8.33	12506	11096	10833
September 30, 2014 to September 30, 2015 (Absolute)	33.53	12.63	3.08	-0.20	11263	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	16.55	102.56	42.50	38.87	20256	14250	13887

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Mahesh Patil is 8. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. *Direct Plan* is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1030000	600000	360000	120000
Market Value of amount Invested	2960708	1245240	548088	143287
Scheme Returns (CAGR)	23.68	29.70	29.30	37.81
S&P BSE 200 returns# (CAGR)	11.34	13.05	11.29	18.74
Nifty 50 returns## (CAGR)	10.05	10.82	8.17	14.72

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

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



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Birla Sun Life Small & Midcap Fund

An Open-ended Small & Mid Cap Equity Scheme



**Wealth
Solutions**

What is it?

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

Investment Objective

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

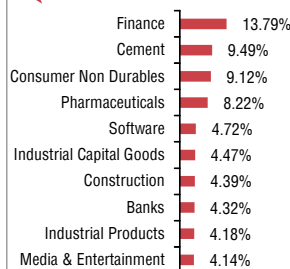
Fund Details

Fund Manager:	Mr. Jayesh Gandhi
Managing Fund Since:	December 15, 2014
Total Experience:	15 years
Date of Allotment:	May 31, 2007
Type of Scheme:	An Open-ended Small & Mid Cap Equity Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	30.9947
Dividend:	21.9204
Direct Plan[§]	
Growth:	31.9637
Dividend:	30.9704
Benchmark:	Nifty Free Float Midcap 100
Monthly Average AUM:	₹ 310.52 Crores
AUM as on last day:	₹ 325.36 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed / switched after 365 days from the date of allotment.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	18.00%
Sharpe Ratio**:	1.79
Beta:	0.99
Portfolio Turnover:	0.73
Expense Ratio:	
Regular	2.86
Direct	2.01

Top Ten Portfolio Holdings

Issuer	% to net Assets
Dalmia Bharat Limited	3.13%
IDFC Limited	3.10%
Advanced Enzyme Technologies Limited	2.88%
JK Cement Limited	2.69%
Mahindra CIE Automotive Limited	2.65%
Jyothy Laboratories Limited	2.65%
Dewan Housing Finance Corporation Limited	2.62%
Bharat Financial Inclusion Limited	2.59%
INOX Leisure Limited	2.42%
Solar Industries India Limited	2.40%

Industry Allocation



Dividend

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

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

The Face Value - 10.00 Per Unit

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 30.9947

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Small & Midcap Fund (%)	Nifty Free Float Midcap 100 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
May 31, 2007					Birla Sun Life Small & Midcap Fund (₹)	Nifty Free Float Midcap 100 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	12.87	11.35	7.73	30995	27308	20046
September 30, 2015 to September 30, 2016 (Absolute)	24.47	26.66	18.70	8.33	12666	11870	10833
September 30, 2014 to September 30, 2015 (Absolute)	20.57	18.95	13.72	-0.20	11895	11372	9980
September 30, 2013 to September 30, 2014 (Absolute)	11.61	77.23	63.17	38.87	17723	16317	13887

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Jayesh Gandhi is 5. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. *Direct Plan* is only for investors who purchase/subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1130000	600000	360000	120000
Market Value of amount Invested	2986361	1190128	553043	144404
Scheme Returns (CAGR)	19.72	27.79	29.97	39.71
Nifty Free Float Midcap 100 returns# (CAGR)	14.70	20.45	22.05	29.73
Nifty 50 returns## (CAGR)	9.35	10.82	8.17	14.72

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

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

Risk Free Rate assumed to be 6.50% (FBIL Overnight MIBOR for 30th Sep 2016) for calculating Sharpe Ratio

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

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

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

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

Birla Sun Life Special Situations Fund

An Open-ended Diversified Equity Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

Fund Details

Fund Manager:	Mr. 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
Application Amount for fresh subscription*:	
	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	
	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	
	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	20.6982
Dividend:	15.9674
Direct Plan[§]	
Growth:	21.1734
Dividend:	21.1585
Benchmark:	S&P BSE 200
Monthly Average AUM:	₹ 147.50 Crores
AUM as on last day:	₹ 146.31 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	1% if redeemed /switched out within 365 days from the date of allotment. Nil if redeemed /switched after 365 days from the date of allotment.
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	19.30%
Sharpe Ratio**:	1.34
Beta:	1.18
Portfolio Turnover:	0.97
Expense Ratio:	
Regular	2.91
Direct	2.28

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

** Risk Free Rate assumed to be 6.50% (FBIL Overnight MIBOR for 30th Sep 2016) for calculating Sharpe Ratio

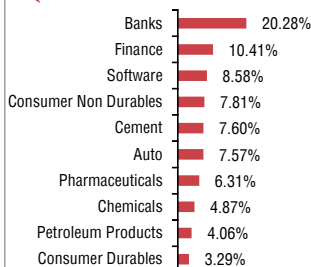
Scheme Benchmark, ## Additional Benchmark, * As on start of period considered above.
For SIP calculations above, the data assumes the investment of ₹ 10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for dividend option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

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Top Ten Portfolio Holdings

Issuer	% to net Assets
IndusInd Bank Limited	4.41%
HDFC Bank Limited	4.35%
Gulf Oil Lubricants India Limited	4.06%
Yes Bank Limited	3.86%
Century Textiles & Industries Limited	3.61%
ITC Limited	3.30%
HCL Technologies Limited	3.30%
UPL Limited	2.99%
Infosys Limited	2.83%
Tata Motors Limited	2.74%

Industry Allocation



Dividend

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

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

The Face Value - 10.00 Per Unit

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 20.6982

Date of Inception: Jan 31, 2008	NAV Per Unit. * (₹)	Birla Sun Life Special Situations Fund (%)	S&P BSE 200 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Special Situations Fund (₹)	S&P BSE 200 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.00	8.75	6.08	6.14	20698	16677	16762
September 30, 2015 to September 30, 2016 (Absolute)	17.68	17.05	10.96	8.33	11705	11096	10833
September 30, 2014 to September 30, 2015 (Absolute)	14.80	19.48	3.08	-0.20	11948	10308	9980
September 30, 2013 to September 30, 2014 (Absolute)	8.93	65.82	42.50	38.87	16582	14250	13887

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Anil Shah is 9. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. *Direct Plan* is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1050000	600000	360000	120000
Market Value of amount Invested	2189173	1065303	511443	141438
Scheme Returns (CAGR)	16.22	23.16	24.19	34.68
S&P BSE 200 returns# (CAGR)	11.10	13.05	11.29	18.74
Nifty 50 returns## (CAGR)	9.87	10.82	8.17	14.72

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

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Birla Sun Life Top 100 Fund

An Open-ended Growth Scheme



Wealth Solutions

What is it?

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

Investment Objective

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

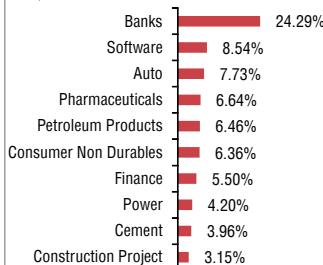
Fund Details

Fund Manager:	Mr. Mahesh Patil
Managing Fund Since:	July 29, 2010
Total Experience:	24 years
Date of Allotment:	October 24, 2005
Type of Scheme:	An Open-ended Growth Scheme
Application Amount for fresh subscription*:	₹ 1,000 (plus in multiples of ₹ 1)
Min. Addl. Investment:	₹ 1,000 (plus in multiples of ₹ 1)
SIP:	Monthly: Minimum ₹ 1,000/-
NAV of Plans / Options (₹)	
Regular Plan	
Growth:	47.3935
Dividend:	16.3788
Direct Plan[§]	
Growth:	48.9518
Dividend:	27.8865
Benchmark:	Nifty 50
Monthly Average AUM:	₹ 2393.29 Crores
AUM as on last day:	₹ 2376.47 Crores
(as on 30th September 2016)	
Load Structure (as % of NAV) (Incl. for SIP)	
Entry Load:	Nil
Exit Load**:	For redemption/switch out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch out of units after 365 days from the date of allotment: Nil
**Exit Load is NIL for units issued in Dividend Reinvestment.	
Other Parameter	
Standard Deviation:	15.62%
Sharpe Ratio**:	1.10
Beta:	1.02
Portfolio Turnover:	0.85
Expense Ratio:	
Regular	2.35
Direct	1.20

Top Ten Portfolio Holdings

Issuer	% to net Assets
HDFC Bank Limited	8.41%
ICICI Bank Limited	4.19%
Infosys Limited	3.99%
Tata Motors Limited	3.66%
Larsen & Toubro Limited	3.15%
Reliance Industries Limited	3.11%
HCL Technologies Limited	3.02%
Grasim Industries Limited	3.00%
Kotak Mahindra Bank Limited	2.88%
ITC Limited	2.84%

Industry Allocation



Dividend

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

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

The Face Value - 10.00 Per Unit

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

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

Investment Performance - Regular Plan - Growth

NAV as on September 30, 2016: ₹ 47.3935

Date of Inception:	NAV Per Unit. * (₹)	Birla Sun Life Top 100 Fund (%)	Nifty 50 # (%)	S&P BSE SENSEX # (%)	Value of Standard Investment of ₹ 10000 in		
Oct 24, 2005					Birla Sun Life Top 100 Fund (₹)	Nifty 50 # (₹)	S&P BSE SENSEX # (₹)
Since inception till September 30, 2016 (CAGR)	10.00	15.28	12.41	12.18	47394	35957	35181
September 30, 2015 to September 30, 2016 (Absolute)	42.18	12.37	8.33	6.54	11237	10833	10654
September 30, 2014 to September 30, 2015 (Absolute)	38.62	9.20	-0.20	-1.79	10920	9980	9821
September 30, 2013 to September 30, 2014 (Absolute)	25.04	54.25	38.87	37.41	15425	13887	13741

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

Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of tax free dividends declared at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Mahesh Patil is 8. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. §Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details, Investors are advised to refer to Addendum no. 44/2012 dated December 27, 2012 available on our website www.birlasunlife.com

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1320000	600000	360000	120000
Market Value of amount Invested	3041586	948628	453391	133338
Scheme Returns (CAGR)	14.39	18.38	15.57	21.22
Nifty 50 returns# (CAGR)	9.58	10.82	8.17	14.72
S&P BSE SENSEX returns## (CAGR)	9.04	9.85	6.51	12.26

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

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

Risk Free Rate assumed to be 6.50% (FBIL Overnight MIBOR for 30th Sep 2016) for calculating Sharpe Ratio

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

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

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

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

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

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

Close Ended Scheme Performance

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 th September 2016): ₹ 12.9555	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, 2016 (CAGR)	10.0000	9.33	11.74	8.06	12956	13804	12524
September 30, 2015 to September 30, 2016 (Absolute)	12.1648	6.50	11.17	7.36	10650	11117	10736
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 12. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 62 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 th September 2016): ₹ 12.9193	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, 2016 (CAGR)	10.0000	9.49	12.14	8.09	12919	13823	12459
September 30, 2015 to September 30, 2016 (Absolute)	12.1194	6.60	11.17	7.36	10660	11117	10736
September 30, 2014 to September 30, 2015 (Absolute)	11.2061	8.15	10.72	8.86	10815	11072	10886

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 12. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 62 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 th September 2016): ₹ 12.7670	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, 2016 (CAGR)	10.0000	9.63	12.63	8.18	12767	13717	12323
September 30, 2015 to September 30, 2016 (Absolute)	11.9413	6.91	11.17	7.36	10691	11117	10736
September 30, 2014 to September 30, 2015 (Absolute)	11.0068	8.49	10.72	8.86	10849	11072	10886

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 12. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

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

Date of Inception: Mar 06, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 th September 2016): ₹ 12.4259	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, 2016 (CAGR)	10.0000	8.81	12.47	8.21	12426	13530	12252
September 30, 2015 to September 30, 2016 (Absolute)	11.6442	6.71	11.17	7.36	10671	11117	10736
September 30, 2014 to September 30, 2015 (Absolute)	10.7925	7.89	10.72	8.86	10789	11072	10886

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 12. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

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

Date of Inception: Apr 30, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 th September 2016): ₹ 12.1861	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, 2016 (CAGR)	10.0000	8.51	12.11	8.18	12186	13190	12097
September 30, 2015 to September 30, 2016 (Absolute)	11.4349	6.57	11.17	7.36	10657	11117	10736
September 30, 2014 to September 30, 2015 (Absolute)	10.5896	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 12. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

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

Date of Inception: Jun 09, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 th September 2016): ₹ 11.7672	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, 2016 (CAGR)	10.0000	7.29	10.58	8.04	11767	12619	11957
September 30, 2015 to September 30, 2016 (Absolute)	11.0308	6.68	11.17	7.36	10668	11117	10736
September 30, 2014 to September 30, 2015 (Absolute)	10.2686	7.42	10.72	8.86	10742	11072	10886

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 12. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

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

Date of Inception: Aug 13, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 th September 2016): ₹ 11.7000	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, 2016 (CAGR)	10.0000	7.63	11.16	8.12	11700	12533	11813
September 30, 2015 to September 30, 2016 (Absolute)	10.9357	6.99	11.17	7.36	10699	11117	10736
September 30, 2014 to September 30, 2015 (Absolute)	10.1034	8.24	10.72	8.86	10824	11072	10886

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 12. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

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

Date of Inception: Sep 18, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Vineet Maloo NAV (as on 30 th September 2016): ₹ 11.4635	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, 2016 (CAGR)	10.0000	6.94	10.72	8.10	11464	12304	11718
September 30, 2015 to September 30, 2016 (Absolute)	10.7796	6.34	11.17	7.36	10634	11117	10736
September 30, 2014 to 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 12. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Vineet Maloo is 20. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.



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Close Ended Scheme Performance

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

Date of Inception: Nov 26, 2014 Fund Manager: Mr. Prasad Dhonde / Mr. Ajay Garg NAV (as on 30 th September 2016): ₹ 10.3488	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 25 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ##	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 25 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	1.87	9.64	7.98	10349	11852	11522
September 30, 2015 to September 30, 2016 (Absolute)	9.9188	4.34	11.17	7.36	10434	11117	10736

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

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

Date of Inception: Mar 30, 2015 Fund Manager: Mr. Prasad Dhonde / Mr. Ajay Garg NAV (as on 30 th September 2016): ₹ 10.0700	NAV Per Unit. * (₹)	Birla Sun Life Capital Protection Oriented - Series 26 (%)	CRISIL MIP Blended Index # (%)	CRISIL 1 Year T-Bill Index ##	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Capital Protection Oriented - Series 26 (₹)	CRISIL MIP Blended Index # (₹)	CRISIL 1 Year T-Bill Index ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	0.46	9.35	7.82	10070	11442	11202
September 30, 2015 to September 30, 2016 (Absolute)	9.7471	3.31	11.17	7.36	10331	11117	10736

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Prasad Dhonde is 24. Total Schemes managed by Mr. Ajay Garg is 8. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers. The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". The orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover, etc.

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

Date of Inception: May 09, 2014 Fund Manager: Mr. Jayesh Gandhi NAV (as on 30 th September 2016): ₹ 18.8000	NAV Per Unit. * (₹)	Birla Sun Life Emerging Leaders Fund - Series 1 (%)	S&P BSE MidCap # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Emerging Leaders Fund - Series 1 (₹)	S&P BSE MidCap # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	30.13	26.77	9.96	18800	17659	12555
September 30, 2015 to September 30, 2016 (Absolute)	15.4500	21.68	21.92	8.33	12168	12192	10833
September 30, 2014 to September 30, 2015 (Absolute)	13.3900	15.38	13.31	-0.20	11538	11331	9980

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Jayesh Gandhi is 5. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers.

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

Date of Inception: Jun 05, 2014 Fund Manager: Mr. Mahesh Patil NAV (as on 30 th September 2016): ₹ 14.6900	NAV Per Unit. * (₹)	Birla Sun Life Emerging Leaders Fund - Series 2 (%)	S&P BSE MidCap # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Emerging Leaders Fund - Series 2 (₹)	S&P BSE MidCap # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	18.00	18.04	6.29	14690	14702	11521
September 30, 2015 to September 30, 2016 (Absolute)	12.2900	19.53	21.92	8.33	11953	12192	10833
September 30, 2014 to September 30, 2015 (Absolute)	10.8500	13.27	13.31	-0.20	11327	11331	9980

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Mahesh Patil is 8. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers.

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

Date of Inception: Jul 08, 2014 Fund Manager: Mr. Mahesh Patil & Mr. Milind Bafna NAV (as on 30 th September 2016): ₹ 14.0600	NAV Per Unit. * (₹)	Birla Sun Life Emerging Leaders Fund - Series 3 (%)	S&P BSE MidCap # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Emerging Leaders Fund - Series 3 (₹)	S&P BSE MidCap # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	16.49	17.36	5.61	14060	14296	11296
September 30, 2015 to September 30, 2016 (Absolute)	10.8200	29.94	21.92	8.33	12994	12192	10833
September 30, 2014 to September 30, 2015 (Absolute)	9.6500	12.12	13.31	-0.20	11212	11331	9980

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Mahesh Patil is 8. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers.

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

Date of Inception: Aug 06, 2014 Fund Manager: Mr. Mahesh Patil & Mr. Milind Bafna NAV (as on 30 th September 2016): ₹ 14.4200	NAV Per Unit. * (₹)	Birla Sun Life Emerging Leaders Fund - Series 4 (%)	S&P BSE MidCap # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Emerging Leaders Fund - Series 4 (₹)	S&P BSE MidCap # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	18.53	18.11	5.51	14420	14310	11224
September 30, 2015 to September 30, 2016 (Absolute)	11.2900	27.72	21.92	8.33	12772	12192	10833
September 30, 2014 to September 30, 2015 (Absolute)	10.1700	11.01	13.31	-0.20	11101	11331	9980

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes Co-Managed by Fund Managers is 3. Total Schemes managed by Mr. Mahesh Patil is 8. Total Schemes managed by Mr. Milind Bafna is 4. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers.

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

Date of Inception: Jan 01, 2015 Fund Manager: Mr. Jayesh Gandhi NAV (as on 30 th September 2016): ₹ 12.5900	NAV Per Unit. * (₹)	Birla Sun Life Emerging Leaders Fund - Series 5 (%)	S&P BSE MidCap # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Emerging Leaders Fund - Series 5 (₹)	S&P BSE MidCap # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	14.08	14.20	2.24	12590	12612	10395
September 30, 2015 to September 30, 2016 (Absolute)	9.8000	28.47	21.92	8.33	12847	12192	10833

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Jayesh Gandhi is 5. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers.

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

Date of Inception: Apr 17, 2015 Fund Manager: Mr. Satyabrata Mohanty NAV (as on 30 th September 2016): ₹ 12.6300	NAV Per Unit. * (₹)	Birla Sun Life Emerging Leaders Fund - Series 6 (%)	S&P BSE MidCap # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Emerging Leaders Fund - Series 6 (₹)	S&P BSE MidCap # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	17.37	14.77	0.04	12630	12223	10006
September 30, 2015 to September 30, 2016 (Absolute)	10.0500	25.67	21.92	8.33	12567	12192	10833

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Mr. Satyabrata Mohanty is 10. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers.

Close Ended Scheme Performance

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

Date of Inception: Feb 24, 2014 Fund Manager: Mr. Anil Shah NAV (as on 30 th September 2016): ₹ 15.7700	NAV Per Unit. * (₹)	Birla Sun Life Focused Equity Fund - Series 1 (%)	Nifty 100 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Focused Equity Fund - Series 1 (₹)	Nifty 100 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	19.15	15.66	13.57	15770	14597	13920
September 30, 2015 to September 30, 2016 (Absolute)	14.7200	7.13	9.62	8.33	10713	10962	10833
September 30, 2014 to September 30, 2015 (Absolute)	13.4400	9.52	2.05	-0.20	10952	10205	9980

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Anil Shah is 9. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers.

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

Date of Inception: Mar 26, 2014 Fund Manager: Mr. Anil Shah NAV (as on 30 th September 2016): ₹ 15.2300	NAV Per Unit. * (₹)	Birla Sun Life Focused Equity Fund - Series 2 (%)	Nifty 100 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Focused Equity Fund - Series 2 (₹)	Nifty 100 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	18.19	13.19	11.13	15230	13660	13044
September 30, 2015 to September 30, 2016 (Absolute)	14.2100	7.18	9.62	8.33	10718	10962	10833
September 30, 2014 to September 30, 2015 (Absolute)	13.0100	9.22	2.05	-0.20	10922	10205	9980

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Anil Shah is 9. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers.

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

Date of Inception: Oct 30, 2014 Fund Manager: Mr. Anil Shah NAV (as on 30 th September 2016): ₹ 11.4400	NAV Per Unit. * (₹)	Birla Sun Life Focused Equity Fund - Series 3 (%)	Nifty 100 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Focused Equity Fund - Series 3 (₹)	Nifty 100 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	7.26	4.63	2.78	11440	10908	10541
September 30, 2015 to September 30, 2016 (Absolute)	10.6500	7.42	9.62	8.33	10742	10962	10833

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Anil Shah is 9. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers.

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

Date of Inception: Dec 19, 2014 Fund Manager: Mr. Anil Shah NAV (as on 30 th September 2016): ₹ 11.0200	NAV Per Unit. * (₹)	Birla Sun Life Focused Equity Fund - Series 4 (%)	Nifty 100 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Focused Equity Fund - Series 4 (₹)	Nifty 100 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	5.60	4.30	2.60	11020	10780	10469
September 30, 2015 to September 30, 2016 (Absolute)	10.2700	7.30	9.62	8.33	10730	10962	10833

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Anil Shah is 9. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers.

Birla Sun Life Focused Equity Fund - Series 5 - Regular Plan - Growth

Date of Inception: Mar 25, 2015 Fund Manager: Mr. Anil Shah NAV (as on 30 th September 2016): ₹ 10.5100	NAV Per Unit. * (₹)	Birla Sun Life Focused Equity Fund - Series 5 (%)	Nifty 100 # (%)	Nifty 50 ## (%)	Value of Standard Investment of ₹ 10000 in		
					Birla Sun Life Focused Equity Fund - Series 5 (₹)	Nifty 100 # (₹)	Nifty 50 ## (₹)
Since inception till September 30, 2016 (CAGR)	10.0000	3.33	2.28	0.62	10510	10349	10094
September 30, 2015 to September 30, 2016 (Absolute)	9.7600	7.68	9.62	8.33	10768	10962	10833

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

Past performance may or may not be sustained in future. Load and Taxes are not considered for computation of returns. Total Schemes managed by Anil Shah is 9. Refer annexure on page no. 62 to know more on performance of schemes managed by Fund Managers.

Performance details for close ended Capital Protection Oriented Schemes with less than 1 year of existence have not been disclosed. Schemes mentioned in order of performance for the period September 30, 2015 - September 30, 2016. Due to inherent difference in nature of schemes above (i.e. equity, hybrid, debt schemes) as may be managed by Fund Manager, performance of such schemes may not be strictly comparable. Further, for the schemes in existence for less than a year, the past performance details have not been provided. Further, performance of Fixed Term Plans (FTPs) / Fixed Maturity Plans (FMP) / Interval Income Schemes are not considered above, as FMPs / FTPs / Interval Income Schemes are close ended / interval schemes of varying maturities and performance of such schemes may not be strictly comparable with open ended schemes managed by Fund Managers.



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Fund Manager-wise Scheme Details

Sr. no	Funds Managed By Mr. Ajay Garg	Refer page No
1	Birla Sun Life Capital Protection Oriented Fund - Series 25*	60
2	Birla Sun Life Capital Protection Oriented Fund - Series 26*	60
3	Birla Sun Life Index Fund	44
4	Birla Sun Life MNC Fund	53
5	Birla Sun Life Tax Plan	25
6	Birla Sun Life Tax Relief '96	26
7	Birla Sun Life Tax Savings Fund	27

* Funds co-managed by Mr. Prasad Dhonde

Sr. no	Funds Managed By Mr. Anil Shah	Refer page No
1	Birla Sun Life Equity Fund	37
2	Birla Sun Life Focused Equity Fund - Series 1	61
3	Birla Sun Life Focused Equity Fund - Series 2	61
4	Birla Sun Life Focused Equity Fund - Series 3	61
5	Birla Sun Life Focused Equity Fund - Series 4	61
6	Birla Sun Life Focused Equity Fund - Series 5	61
7	Birla Sun Life India GenNext Fund*	45
8	Birla Sun Life Manufacturing Equity Fund	51
9	Birla Sun Life Special Situations Fund	57

* Funds co-managed by Mr. Chanchal Khandelwal

Sr. no	Funds Managed By Mr. Chanchal Khandelwal	Refer page No
1	Birla Sun Life India GenNext Fund*	45

* 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*	34

@ Funds co-managed by Mr. Satyabrata Mohanty

Sr. no	Funds Managed By Mr. Jayesh Gandhi	Refer page No
1	Birla Sun Life Emerging Leaders Fund - Series 1	60
2	Birla Sun Life Emerging Leaders Fund - Series 5	60
3	Birla Sun Life Midcap Fund	52
4	Birla Sun Life Small & Midcap Fund	56

Sr. no	Funds Managed By Mr. Kunal Sangoi	Refer page No
1	Birla Sun Life India Opportunities Fund	46
2	Birla Sun Life New Millennium Fund	54

Sr. no	Funds Managed By Mr. Lovelish Solanki	Refer page No
1	Birla Sun Life Enhanced Arbitrage Fund	8
2	Birla Sun Life Equity Savings Fund*	38

* Funds co-managed by Mr. Satyabrata Mohanty

@ Funds co-managed by Mr. Pranay Sinha

Sr. no	Funds Managed By Mr. Mahesh Patil	Refer page No
1	Birla Sun Life Balanced '95 Fund*	32
2	Birla Sun Life Emerging Leaders Fund - Series 2	60
3	Birla Sun Life Emerging Leaders Fund - Series 3*	60
4	Birla Sun Life Emerging Leaders Fund - Series 4*	60
5	Birla Sun Life Frontline Equity Fund	39
6	Birla Sun Life Infrastructure Fund*	48
7	Birla Sun Life Pure Value Fund*	55
8	Birla Sun Life Top 100 Fund	58

* Funds co-managed by Mr. Pranay Sinha

@ Funds co-managed by Mr. Milind Bafna

* Funds co-managed by Mr. Vineet Maloo

Sr. no	Funds Managed By Mr. Milind Bafna	Refer page No
1	Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	35
2	Birla Sun Life Emerging Leaders Fund - Series 3*	60
3	Birla Sun Life Emerging Leaders Fund - Series 4*	60
4	Birla Sun Life Pure Value Fund*	55

* Funds co-managed by Mr. Mahesh Patil

Sr. no	Funds Managed By Mr. Shravan Sreenivasula	Refer page No
1	Birla Sun Life Global Commodities Fund	40
2	Birla Sun Life Global Real Estate Fund	41
3	Birla Sun Life Gold Fund	43

Sr. no	Funds Managed By Mr. Vineet Maloo	Refer page No
1	Birla Sun Life Capital Protection Oriented Fund - Series 16*	59
2	Birla Sun Life Capital Protection Oriented Fund - Series 17*	59
3	Birla Sun Life Capital Protection Oriented Fund - Series 18*	59
4	Birla Sun Life Capital Protection Oriented Fund - Series 19*	59
5	Birla Sun Life Capital Protection Oriented Fund - Series 20*	59
6	Birla Sun Life Capital Protection Oriented Fund - Series 21*	59
7	Birla Sun Life Capital Protection Oriented Fund - Series 22*	59
8	Birla Sun Life Capital Protection Oriented Fund - Series 23*	59
9	Birla Sun Life Dividend Yield Plus*	36
10	Birla Sun Life Balanced Advantage Fund*	33
11	Birla Sun Life Infrastructure Fund*	48
12	Birla Sun Life International Equity Fund - Plan A	49

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

Sr. no	Funds Managed By Mr. Kaustubh Gupta	Refer page No
1	Birla Sun Life Cash Manager*	3
2	Birla Sun Life Cash Plus*	4
3	Birla Sun Life Constant Maturity 10 Year Gilt Fund* (erstwhile Birla Sun Life Gilt Plus - Regular Plan)	5
4	Birla Sun Life Floating Rate Fund - Long Term Plan*	9
5	Birla Sun Life Floating Rate Fund - Short Term Plan*	10
6	Birla Sun Life Gilt Plus - PF Plan*	11
7	Birla Sun Life Government Securities Fund - Long Term Plan*	12
8	Birla Sun Life Savings Fund*	15
9	Birla Sun Life Short Term Opportunities Fund*	17
10	Birla Sun Life Treasury Optimizer Plan* (erstwhile Birla Sun Life Ultra Short Term Fund)	18

* Funds co-managed by Ms. Sunaina Da Cunha

@ Funds co-managed by Mr. Prasad Dhonde

Sr. no	Funds Managed By Mr. Maneesh Dangi	Refer page No
1	Birla Sun Life Corporate Bond Fund	6
2	Birla Sun Life Dynamic Bond Fund	7
3	Birla Sun Life Medium Term Plan	14

Sr. no	Funds Managed By Mr. Pranay Sinha	Refer page No
1	Birla Sun Life Balanced '95 Fund*	32
2	Birla Sun Life Equity Savings Fund*	38
3	Birla Sun Life MIP*	20
4	Birla Sun Life MIP II - Savings 5 Plan**	21
5	Birla Sun Life MIP II - Wealth 25 Plan**	22
6	Birla Sun Life Monthly Income*	23

* Funds co-managed by Mr. Vineet Maloo

@ Funds co-managed by Mr. Mahesh Patil

* Funds co-managed by Mr. Satyabrata Mohanty

^ Funds co-managed by Mr. Lovelish Solanki

Sr. no	Funds Managed By Mr. Prasad Dhonde	Refer page No
1	Birla Sun Life Capital Protection Oriented Fund - Series 16*	59
2	Birla Sun Life Capital Protection Oriented Fund - Series 17*	59
3	Birla Sun Life Capital Protection Oriented Fund - Series 18*	59
4	Birla Sun Life Capital Protection Oriented Fund - Series 19*	59
5	Birla Sun Life Capital Protection Oriented Fund - Series 20*	59
6	Birla Sun Life Capital Protection Oriented Fund - Series 21*	59
7	Birla Sun Life Capital Protection Oriented Fund - Series 22*	59
8	Birla Sun Life Capital Protection Oriented Fund - Series 23*	59
9	Birla Sun Life Capital Protection Oriented Fund - Series 25*	60
10	Birla Sun Life Capital Protection Oriented Fund - Series 26*	60
11	Birla Sun Life Constant Maturity 10 Year Gilt Fund* (erstwhile Birla Sun Life Gilt Plus - Regular Plan)	5
12	Birla Sun Life Balanced Advantage Fund*	33
13	Birla Sun Life Floating Rate Fund - Long Term Plan*	9
14	Birla Sun Life Gilt Plus - PF Plan*	11
15	Birla Sun Life Gold ETF	42
16	Birla Sun Life Government Securities Fund - Long Term Plan*	12
17	Birla Sun Life Income Plus	13
18	Birla Sun Life Short Term Fund	16
19	Birla Sun Life Treasury Optimizer Plan* (erstwhile Birla Sun Life Ultra Short Term Fund)	18

* Funds co-managed by Mr. Ajay Garg

@ Funds co-managed by Mr. Vineet Maloo

* Funds co-managed by Mr. Kaustubh Gupta

Sr. no	Funds Managed By Mr. Satyabrata Mohanty	Refer page No
1	Birla Sun Life Advantage Fund	31
2	Birla Sun Life Banking and Financial Services Fund*	34
3	Birla Sun Life Dividend Yield Plus*	36
4	Birla Sun Life Emerging Leaders Fund - Series 6	60
5	Birla Sun Life Equity Savings Fund**	38
6	Birla Sun Life India Reforms Fund	47
7	Birla Sun Life MIP II - Savings 5 Plan**	21
8	Birla Sun Life MIP II - Wealth 25 Plan**	22

* Funds co-managed by Mr. Pranay Sinha

@ Funds co-managed by Mr. Vineet Maloo

* Funds co-managed by Mr. Lovelish Solanki

@ Funds co-managed by Mr. Dhaval Gala

Sr. no	Funds Managed By Ms. Sunaina Da Cunha	Refer page No
1	Birla Sun Life Cash Manager*	3
2	Birla Sun Life Cash Plus*	4
3	Birla Sun Life Floating Rate Fund - Short Term Plan*	10
4	Birla Sun Life Savings Fund*	15
5	Birla Sun Life Short Term Opportunities Fund*	17

* Funds co-managed by Mr. Kaustubh Gupta

Sr. no	Funds Managed By Mr. Vineet Maloo	Refer page No
13	Birla Sun Life International Equity Fund - Plan B	50
14	Birla Sun Life MIP*	20
15	Birla Sun Life MIP II - Savings 5 Plan**	21
16	Birla Sun Life MIP II - Wealth 25 Plan**	22
17	Birla Sun Life Monthly Income*	23

* Funds co-managed by Mr. Satyabrata Mohanty

@ Funds co-managed by Mr. Prasad Dhonde

* Funds co-managed by Mr. Pranay Sinha

@ Funds co-managed by Mr. Mahesh Patil

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

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

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

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

SIP : SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15th of the month in an equity fund for a period of three years.

NAV : The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark : A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load : A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

Exit Load : Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceed at net value of NAV less Exit load. For instance if the NAV is ₹ 100 and the exit load is 1%, the investor will receive ₹ 99.

Modified Duration : Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

Standard Deviation : Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

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

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

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

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

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

Rating Profile : Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.



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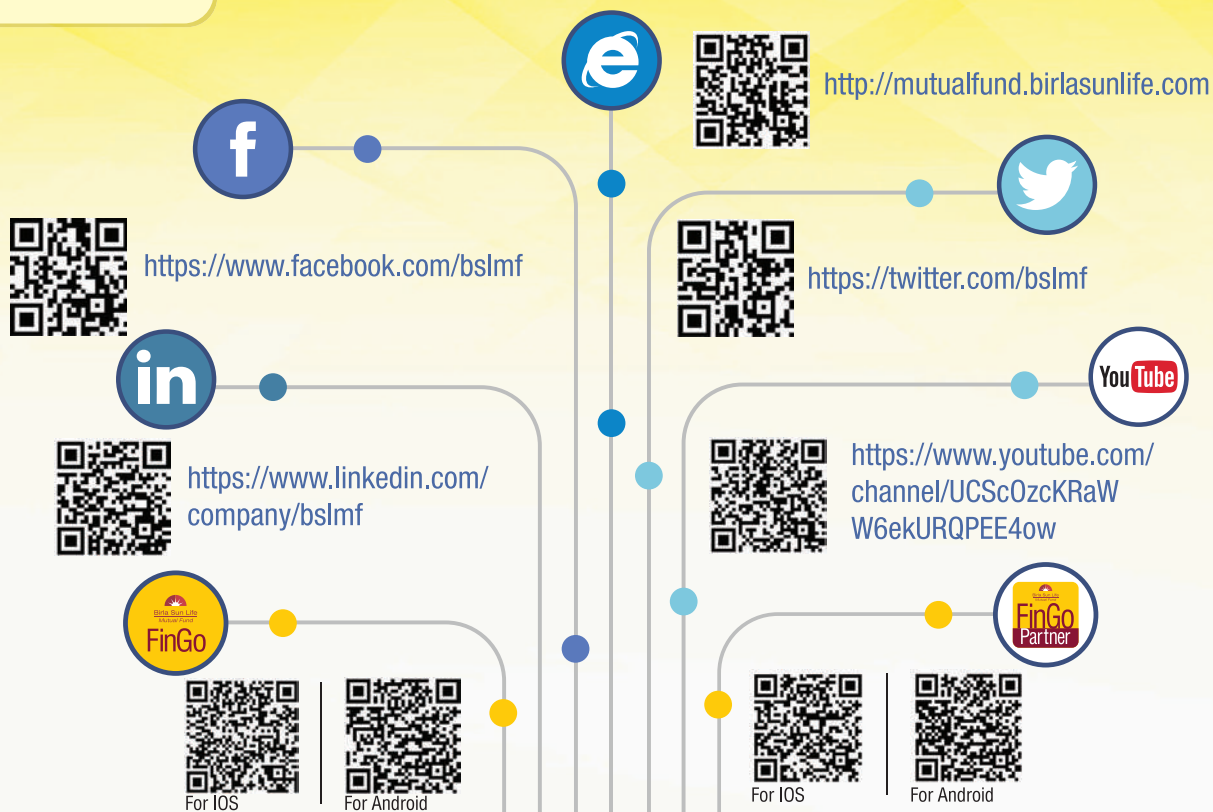
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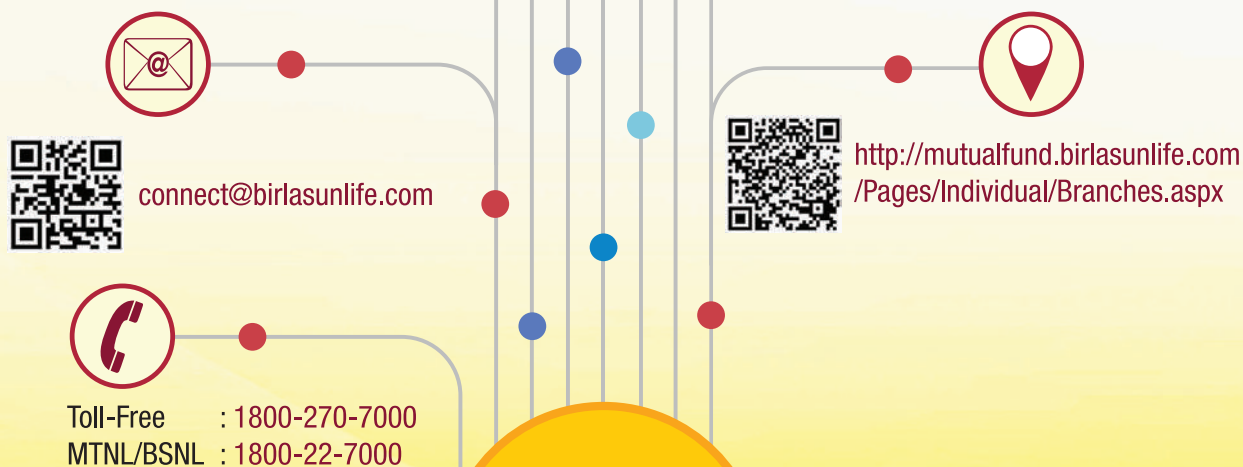
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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.