



STATEMENT OF ADDITIONAL INFORMATION

SPONSORS

Aditya Birla Financial Services
Limited
(a wholly owned subsidiary of Aditya Birla Nuvo Ltd.)
Indian Rayon Compound, Veraval,
Gujarat- 362 266.

Sun Life (India) AMC Investments Inc.
150 King Street West
Toronto, ON Canada M5H 1J9

NAME OF INVESTMENT MANAGER

Birla Sun Life Asset Management Company Limited (AMC)
One Indiabulls Centre, Tower-1, 17th floor, Jupiter Mill Compound, 841, S.B. Marg,
Elphinstone Road, Mumbai - 400 013 Tel.: +91 22 4356 8000 Fax: +91 22 4356 8111
E-mail: connect@birlasunlife.com Website: www.birlasunlife.com
CIN: U65991MH1994PLC080811

NAME OF TRUSTEE COMPANY

Birla Sun Life Trustee Company Private Limited (BSLTC)
One Indiabulls Centre, Tower-1, 17th floor, Jupiter Mill Compound, 841, S.B. Marg,
Elphinstone Road, Mumbai - 400 013 Tel.: +91 22 4356 8000 Fax: +91 22 4356 8111
E-mail: connect@birlasunlife.com Website: www.birlasunlife.com
CIN: U74899MH1994PTC166755

NAME OF MUTUAL FUND

Birla Sun Life Mutual Fund (BSLMF)
One Indiabulls Centre, Tower-1, 17th floor, Jupiter Mill Compound, 841, S.B. Marg,
Elphinstone Road, Mumbai - 400 013 Tel.: +91 22 4356 8000 Fax: +91 22 4356 8111
E-mail: connect@birlasunlife.com Website: www.birlasunlife.com

This Statement of Additional Information (SAI) contains details of Birla Sun Life Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference (is legally a part of the Scheme Information Document)

This SAI is dated June 30, 2015.

**LIST OF ADDENDUM TO STATEMENT OF ADDITIONAL INFORMATION (SAI)
DATED JUNE 30, 2015**

Sr. No.	Addendum No.	Particulars
1.	31/2015	Facilitating Transactions In Mutual Fund Schemes Through Stock Exchange Infrastructure
2.	32/2015	Change in Key Personnel and Fund Management Responsibilities
3.	34/2015	Transmission of Units
4.	37/2015	Change in Key Personnel and Fund Management Responsibilities
5.	38/2015	Telephone Transaction Facility
6.	39/2015	Change in Key Personnel and Fund Management Responsibilities
7.	45/2015	Introduction of "One Time Mandate" Facility
8.	47/2015	Uniform Implementation of KYC Requirements to overcome KYC Related Issues
9.	51/2015	Uniform Implementation of KYC Requirements to overcome KYC Related Issues
10.	02/2016	Appointment of Compliance Officer

1. ADDENDUM No. 31/2015

FACILITATING TRANSACTIONS IN MUTUAL FUND SCHEMES THROUGH STOCK EXCHANGE INFRASTRUCTURE

SEBI, vide its Circulars no. CIR/MRD/DSA/32/2013 dated October 4, 2013 and CIR/MRD/DSA/33/2014 dated December 9, 2014 permitted Mutual Fund Distributors to use recognized Stock Exchange infrastructure to purchase/redeem units directly from Mutual Fund/Asset Management Companies on behalf of their clients.

Accordingly, following guidelines shall be applicable for transactions executed in open ended Schemes of Birla Sun Life Mutual Fund ("Fund") through Mutual Fund Distributors through the Stock Exchange Infrastructure:

1. Mutual Fund Distributors registered with Association of Mutual Funds in India (AMFI) and who has been permitted by the concerned recognised stock exchange will be eligible to use "NMF II Online Mutual fund Platform" of National Stock Exchange of India Ltd. ('NSE') platform and / or "BSE StAR MF" platform of BSE Limited ('BSE') to purchase (including switches) and redeem units of schemes of the Fund in physical (non-demat) mode and/or demat (electronic) mode.

2. Mutual Fund Distributors will not handle pay out/pay in of funds as well as units on behalf of investor. Pay in will be directly received by recognized clearing corporation and payout will be directly made to investor account. In the same manner, units shall be credited and debited directly from the demat account of investors.

3. In case of payment of redemption proceeds to the Clearing Corporation by the Fund/ its Registrar, it shall be treated as valid discharge for the Fund/ Birla Sun Life Asset Management Company Limited ("BSLAMC") of its obligation of payment of redemption proceeds to investor. Similarly, in case of purchase of units, crediting units into Clearing Corporation's Pool account shall discharge the Fund/ BSLAMC of its obligation/ to allot units to investor.

4. The facility of transacting in mutual fund schemes through stock exchange infrastructure is available subject to operating guidelines, terms and conditions as may be prescribed by the recognised Stock Exchanges from time to time.

The above facility will be available with effect from July 13, 2015.

All other features and terms and conditions of the Scheme(s) shall remain unchanged.

This addendum forms an integral part of the Statement of Additional Information / Scheme Information Document(s) issued for the Scheme(s) read with the addenda.

Dated: July 10, 2015

2. ADDENDUM No. 32/2015

Change in Key Personnel and Fund Management Responsibilities

NOTICE IS HEREBY GIVEN THAT Mr. Naysar Shah – Fund Manager, ceases to be in the services of Birla Sun Life Asset Management Company Ltd. (BSLAMC) and cease to be the Key Personnel of BSLAMC w.e.f. July 15, 2015. Accordingly, the Fund Management responsibilities of certain schemes of Birla Sun Life Mutual Fund, have been reassigned as follows w.e.f. July 16, 2015:

Name of the Scheme(s)	Name of the Fund Manager(s)
Birla Sun Life Infrastructure Fund	Mr. Mahesh Patil
Birla Sun Life Dividend Yield Plus	Mr. Satyabrata Mohanty & Mr. Vineet Maloo
Birla Sun Life India Reforms Fund	Mr. Satyabrata Mohanty
Birla Sun Life India Opportunities Fund	Mr. Kunal Sangoi

All other features and terms and conditions of the Scheme(s) shall remain unchanged.

This addendum forms an integral part of the Statement of Additional Information / Scheme Information Document(s) / Key Information Memorandum(s) issued for the Scheme(s) read with the addenda issued thereunder.

Dated: July 15, 2015

3. ADDENDUM No. 34/2015

Transmission of Units:

NOTICE IS HEREBY GIVEN THAT in accordance with the AMFI Best Practice Circular No. 135/BP/53/2014-15 dated February 11, 2015 on "Revision of Guidelines on Transmission of Units", investors are requested to note that the following provisions will be applicable for Transmission of Units with effect from July 28, 2015.

- For Transmission of Units to the registered nominee(s) in case of death of Sole or All unit holder, the indemnity bond from the nominee(s) is not required.
- For Transmission of Units, where no nomination has been made, the existing threshold limit of Rs. 1 lakh as mentioned in AMFI Circular no. 20 / 2010-11 dated February 9, 2011 for the purpose of following simplified documentation has now been revised to Rs. 2 lakhs.
- Birla Sun Life Asset Management Company Limited will not accept any "Transmission-cum-Redemption" requests. The request for redemption of Units will be accepted only after processing the request for transmission of Units with proper documentation.

For list of documents required for transmission of units, investors are required to refer website of the Fund www.birlasunlife.com

All other features and terms and conditions of the Scheme(s) shall remain unchanged.
This addendum forms an integral part of SAI issued for the Scheme(s) read with the addenda.

Dated: July 27, 2015

4. ADDENDUM No. 37/2015

I. Change in Key Personnel

Notice is hereby given that Mr. Pranay Sinha who is a Senior Analyst – Fixed Income, has been designated as the Key Personnel of Birla Sun Life Asset Management Company Limited (BSLAMC) in capacity as Fund Manager for certain schemes of Birla Sun Life Mutual Fund, **with effect from August 17, 2015**.

Name	Age	Educational Qualifications	Brief Experience
Mr. Pranay Sinha	35 years	Graduation – IIT Kharagpur, Btech in Aerospace Engg, Post Graduation : IIM Calcutta, PGDM with Major in Finance	Mr. Pranay Sinha has an overall experience of around 10 years in financial markets. Prior to joining BSLAMC, he was working as a Trader - Interest Rates in BNP Paribas Bank (October 2010 - August, 2014). He has also worked with Morgan Stanley Investment Management Private Limited (March 2008 - October 2010) and ICICI Prudential Asset Management Company Limited (October 2005 - March 2008).

II. Change in Fund Management Responsibilities

The Fund Management responsibilities of certain schemes of Birla Sun Life Mutual Fund, will be re-assigned **with effect from August 17, 2015**:

Scheme / Plan Name	Name of the Fund Manager(s)
Birla Sun Life MIP II – Savings 5 Plan	Mr. Satyabrata Mohanty / Mr. Pranay Sinha
Birla Sun Life MIP II – Wealth 25 Plan	
Birla Sun Life Monthly Income	
Birla Sun Life MIP	
Birla Sun Life '95 Fund	Mr. Mahesh Patil / Mr. Pranay Sinha

All other features and terms and conditions of the above-mentioned Scheme(s) shall remain unchanged.

This addendum forms an integral part of the Statement of Additional Information / Scheme Information Document(s) / Key Information Memorandum(s) issued for the Scheme(s) read with the addenda issued thereunder.

Dated: August 14, 2015

5. ADDENDUM No. 38/2015

NOTICE IS HEREBY GIVEN THAT Telephonic Transaction Facility ('the facility') via Interactive Voice Response (IVR) based authentication for placing Redemption and Switch transactions offered under Schemes of Birla Sun Life Mutual Fund will also be available to investors (resident individual) with mode of holding as "Anyone or Survivor" **with effect from August 27, 2015.**

All other features, terms and conditions of the facility / Scheme(s) shall remain unchanged.

This addendum forms an integral part of the Statement of Additional Information issued for the Scheme(s) read with the addenda issued thereunder.

Dated: August 21, 2015

6. ADDENDUM No. 39/2015

I. Change in Key Personnel

Notice is hereby given of certain changes in the Key Personnel(s) of Birla Sun Life Asset Management Company Ltd. (BSLAMC) ('Investment Manager for Birla Sun Life Mutual Fund'):

Mr. Chanchal Khandelwal and Mr. Dhaval Gala have been designated as the Key Personnel of BSLAMC in capacity as Fund Manager for certain schemes of Birla Sun Life Mutual Fund, **with effect from August 25, 2015.**

Name	Age	Educational Qualifications	Brief Experience
Mr. Chanchal Khandelwal	35 years	B.Com (H) – Shri Ram College of Commerce (Delhi); MBA – Finance, Xavier Institute of Management, Bhubaneswar	Mr. Chanchal Khandelwal has an overall experience of around 10 years of which 7 years is in financial markets with BSLAMC. Prior to joining BSLAMC, he has worked with Aditya Birla Retail Limited (February 2007 - May 2008) and Aditya Birla Management Corporation Ltd. (December 2005 - February 2007) in the areas of Strategy and Corporate Finance.
Mr. Dhaval Gala	30 Years	PGDBM – Finance, N.L. Dalmia Institute of Management Studies & Research; BMS - Mithibai College	Mr. Dhaval Gala has an overall experience of around 9 years in financial markets. He has over 8 years of experience in doing investment research and analysis in Banking & Financial Services sector. He joined BSLAMC in February 2011, since then he has been a part of the research team. Prior to joining BSLAMC, he has worked with B&K Securities (January 2008 – February 2011) and J P Morgan Chase India Private Ltd (May 2005 – July 2006).

II. Change in Fund Management Responsibilities

The Fund Management responsibilities of following schemes of Birla Sun Life Mutual Fund, will be re-assigned **with effect from August 25, 2015:**

Scheme/ Plan Name	Name of the Fund Manager(s)
Birla Sun Life India GenNext Fund	Mr. Anil Shah and Mr. Chanchal Khandelwal
Birla Sun Life Equity Savings Fund	Mr. Lovelish Solanki, Mr. Satyabrata Mohanty and Mr. Pranay Sinha
Birla Sun Life Nifty ETF	Mr. Lovelish Solanki

Birla Sun Life '95 Fund	Mr. Mahesh Patil and Mr. Pranay Sinha
Birla Sun Life Commodity Equities Fund - Global Agri Plan	Mr. Milind Bafna
Birla Sun Life Dynamic Asset Allocation Fund	Mr. Prasad Dhonde and Mr. Vineet Maloo
Birla Sun Life Banking and Financial Services Fund	Mr. Satyabrata Mohanty and Mr. Dhaval Gala
Birla Sun Life MIP II-Savings 5 Plan	Mr. Satyabrata Mohanty, Mr. Pranay Sinha and Mr. Vineet Maloo
Birla Sun Life MIP II-Wealth 25 Plan	
Birla Sun Life Asset Allocation Fund	Mr. Shravan Sreenivasula
Birla Sun Life MIP	Mr. Vineet Maloo and Mr. Pranay Sinha
Birla Sun Life Monthly Income	

All other features and terms and conditions of the above-mentioned Scheme(s) shall remain unchanged.

This addendum forms an integral part of the Statement of Additional Information / Scheme Information Document(s) / Key Information Memorandum(s) issued for the Scheme(s) read with the addenda issued thereunder.

Dated: August 24, 2015

7. ADDENDUM No. 45/2015

Introduction of "One Time Mandate" Facility

NOTICE IS HEREBY GIVEN THAT Birla Sun Life Asset Management Company Limited (BSLAMC) has decided to introduce "One Time Mandate" (hereinafter referred as 'the Facility') under Open- Ended Schemes of Birla Sun Life Mutual Fund (the Fund) **with effect from October 16, 2015.**

OTM - One Time Mandate ('Facility') is a simple, convenient and paperless facility that enables the Unitholders to transact in the Schemes of the Fund by submitting OTM - One Time Mandate registration form to the Fund.

Features / Scope of the Facility:

- It is a one - time registration process wherein the Unitholder(s) of the Schemes of the Fund authorizes his banker to execute debits to his bank account upto a certain specified limit based per day on request received from BSLAMC / the Fund as and when the transaction is undertaken by the Unitholder.
- This Facility is currently being made available to Resident Individuals (including guardians on behalf of minor) and Non Resident Individuals only being existing Unithoder(s) of the Fund. However, BSLAMC/ the Fund reserves the right to extend this Facility to other categories of Unitholder(s), at anytime in future.
- This Facility is only available to Unitholder(s) of the Fund who have been assigned a folio number by BSLAMC.
- This Facility enables Unitholder(s) of the Fund to execute purchase / additional purchase transactions in the Open Ended Schemes of the Fund (except Birla Sun Life Gold ETF and Birla Sun Life Nifty ETF).
- This Facility would enable for starting an Systematic Investment Plan (SIP) or lump sum investments in the Open- Ended Schemes of the Fund by sending instructions indicating OTM usage for transaction through online or any other mode as enabled by BSLAMC from time to time. Further, Unit Holders who are currently registered under SMS Transact facility will automatically get registered under this Facility.
- Registration of the facility or any deactivation thereof shall be carried out by the Fund/BSLAMC within 21 days from the date of submission of valid written request at any Investor Service Centre of BSLAMC by the Unitholder. BSLAMC / the Fund shall not be liable for execution of OTM based transaction, if any, occurring between the period of submission of discontinuation request and registration of such deactivation within 5 business days of submission.

All other features, terms and conditions of the Scheme(s) shall remain unchanged.

This addendum forms an integral part of the Scheme Information Document(s) and Statement of Additional Information issued for the Scheme(s) read with the addenda issued thereunder.

Dated: October 14, 2015

8. ADDENDUM No. 47/2015

NOTICE IS HEREBY GIVEN THAT, pursuant to the guidelines issued by Association of Mutual Funds in India (AMFI) vide its communication No 135/BP/62/2015-16 dated September 18, 2015 on 'Uniform Implementation of KYC Requirements to overcome KYC Related Issues', following provisions will form part of the Statement of Additional Information (SAI) of the Fund **with effect from November 1, 2015 ('Effective Date')**:

- Non- individual Investors shall provide 'Ultimate Beneficial Ownership (UBO)*' details at the time of creation of new folio / account.

** UBO (as per SEBI Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010) means the natural person or persons who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes those persons who exercise ultimate effective control over a legal person or arrangement.*

- Investors should mandatorily provide additional KYC information such as Income details, occupation, Net worth etc. as mentioned in the '**Part II of the Account Opening Form**' at the time of creation of new folio / account. The Application Form(s) are available at the Investor Service Centres of Birla Sun Life Asset Management Company Limited (AMC) and on the website of the Fund.
- For "KYC-On Hold" cases, investors need to submit missing information or update pending KYC related information with the Fund / Registrar and Transfer Agent / KYC Registration Agency to enable the Fund / AMC to process valid purchase / additional purchase / switch transactions request in the Schemes of the Fund received on or after the Effective Date. However, the investors enrolled under Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Dividend Sweep Facility etc. registered till October 31, 2015 will be continued to be processed. This is applicable for new as well as existing investors.

The AMC reserves the right to reject the application in case the applicant/investor fails to submit information and/or documentation as mentioned above.

All other features, terms and conditions of the Scheme(s) shall remain unchanged.

This addendum forms an integral part of the Statement of Additional Information issued for the Scheme(s) read with the addenda issued thereunder.

Dated: October 28, 2015

9. ADDENDUM No. 51/2015

NOTICE IS HEREBY GIVEN THAT, pursuant to the guidelines issued by Association of Mutual Funds in India (AMFI) vide its communication No 135/BP/62/2015-16 dated September 18, 2015 on 'Uniform Implementation of KYC Requirements to overcome KYC Related Issues', following provisions will form part of the Statement of Additional Information (SAI) of the Birla Sun Life Mutual Fund ("**the Fund**") **with effect from January 1, 2016 ('Effective Date')**:

- Existing non- individual Unitholders shall provide 'Ultimate Beneficial Ownership (UBO)*' details to continue further subscriptions (including switches) in the Schemes of the Fund.

** UBO (as per SEBI Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010) means the natural person or persons who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes those persons who exercise ultimate effective control over a legal person or arrangement.*

- Existing Unitholders should mandatorily provide additional KYC information such as Income details, occupation, Net worth etc. as mentioned in the 'Part II of the Account Opening Form' for further subscriptions in the

Schemes of the Fund. The Application Form(s) are available at the Investor Service Centres of Birla Sun Life Asset Management Company Limited (AMC) and on the website of the Fund.

- Existing Unitholders should provide the missing KYC information and also complete In-person Verification (IPV) to continue further subscriptions (including switches) in the Schemes of the Fund.

The provisions mentioned above are applicable only to all the existing investors / Unitholders that have not fulfilled the said requirements. The AMC reserves the right to reject the application in case the applicant/investor fails to submit information and/or documentation as mentioned above.

All other features, terms and conditions of the Scheme(s) shall remain unchanged.

This addendum forms an integral part of the Statement of Additional Information issued for the Scheme(s) read with the addenda issued thereunder.

Dated: December 23, 2015

10. ADDENDUM No. 02/2016

NOTICE IS HEREBY GIVEN that Mr. Rajiv Joshi, Head – Legal, Compliance & Secretarial of Birla Sun Life Asset Management Company Limited (“BSLAMC”) has ceased to be the Key Personnel of the Company w.e.f. January 31, 2016.

In view of the above, Ms. Hemanti Wadhwa is appointed as Head – Legal, Compliance & Secretarial of the Company w.e.f February 01, 2016. A brief profile of Ms. Hemanti Wadhwa is given below:

Name	Age	Educational Qualifications	Experience
Ms. Hemanti Wadhwa	41 years	M. Com, LLB, FCS.	She has over 17 years of experience in the areas of Compliance, Legal, Audit and Secretarial. Prior to joining BSLAMC, she was working with IL&FS Infra Asset Management Limited as Chief Compliance Officer and Company Secretary. During her 13 years of mutual fund industry experience, she has performed a key role in alternative business lines like advisory services, portfolio management services, infrastructure debt funds, distribution services and alternative investment funds (infrastructure). She was a Member of the AMFI Operations and Compliance Committee for the period October 2010 till November 2012.

Accordingly, the reference of Mr. Rajiv Joshi as stated in SAI and other scheme related documents stands replaced with the name of Ms. Hemanti Wadhwa. All other features and terms and conditions of SAI shall remain unchanged.

This addendum forms an integral part of the SAI read with the addenda issued thereunder.

Dated: January 31, 2016

TABLE OF CONTENTS

I.	INFORMATION ABOUT SPONSOR, ASSET MANAGEMENT COMPANY AND TRUSTEE COMPANIES	10
A.	CONSTITUTION OF THE MUTUAL FUND.....	10
B.	SPONSORS.....	10
C.	THE TRUSTEE COMPANY.....	11
D.	THE ASSET MANAGEMENT COMPANY	15
E.	SERVICE PROVIDERS	23
F.	CONDENSED FINANCIALS.....	24
G.	PERFORMANCE OF SCHEMES	73
II.	HOW TO APPLY?	110
III.	RIGHTS OF UNITHOLDERS OF THE SCHEME	127
IV.	INVESTMENT VALUATION NORMS FOR SECURITIES AND OTHER ASSETS	131
V.	TAX & LEGAL & GENERAL INFORMATION.....	136
	TAXATION ON INVESTING IN MUTUAL FUNDS.....	136
	LEGAL INFORMATION.....	141
	GENERAL INFORMATION	147
	DOCUMENTS AVAILABLE FOR INSPECTION	154
	POWERS TO REMOVE DIFFICULTIES.....	159

I. INFORMATION ABOUT SPONSOR, ASSET MANAGEMENT COMPANY AND TRUSTEE COMPANIES

A. CONSTITUTION OF THE MUTUAL FUND

Birla Sun Life Mutual Fund (the "Mutual Fund") has been constituted as a trust on December 16, 1994 in accordance with the provisions of the Indian Trusts Act, 1882 (2 of 1882) with Aditya Birla Financial Services Limited (a wholly owned subsidiary of Aditya Birla Nuvo Ltd.) and Sun Life (India) AMC Investments Inc., as the Sponsors and Birla Sun Life Trustee Company Pvt. Ltd. as the Trustee. The Trust Deed has been registered under the Indian Registration Act, 1908. The Mutual Fund was registered with SEBI on December 23, 1994 under Registration Code MF/020/94/8. The objective of the Mutual Fund is to offer to the public and other eligible investors units in one or more schemes in the Mutual Fund for making group or collective investments primarily in Indian Securities in accordance with and as permitted under the directions and guidelines issued from time to time by SEBI. The Corporate Office of the Mutual Fund is at One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.

B. SPONSORS

The Sponsors of Birla Sun Life Mutual Fund are Aditya Birla Financial Services Limited, a wholly owned subsidiary of Aditya Birla Nuvo Ltd., and a part of the Aditya Birla Group, which is a premier conglomerate of businesses in India and Sun Life (India) AMC Investments Inc. (a company governed by the laws of Canada), a wholly-owned subsidiary of Sun Life Financial Inc, Canada, which is a leading international financial services organization providing a diverse range of wealth accumulation and protection products and services to individuals and corporate customers. Aditya Birla Financial Services Limited (a wholly owned subsidiary of Aditya Birla Nuvo Ltd.) and Sun Life (India) AMC Investments Inc. are the deemed sponsors under the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 (the 'SEBI (Mutual Funds) Regulations'). The Sponsors are the settlers of Mutual fund Trust. The Sponsor has entrusted a sum of ₹ 100,000/- to the Trustee as the initial contribution towards the corpus of the Mutual Fund.

I. The Aditya Birla Group

An industrial conglomerate with a market capitalisation of US \$40 billion and is in the League of Fortune 500, the Aditya Birla Group is anchored by an extraordinary force of 1,20,000 employees, belonging to over 42 different nationalities. Over 50 per cent of the Aditya Birla Group's revenues flow from its overseas operations.

The Aditya Birla Group's products and services offer distinctive customer solutions worldwide. The Group operates in 36 countries – Australia, Austria, Bangladesh, Brazil, Canada, China, Egypt, France, Germany, Hungary, India, Indonesia, Italy, Ivory Coast, Japan, Korea, Laos, Luxembourg, Malaysia, Myanmar, Philippines, Poland, Russia, Singapore, South Africa, Spain, Sri Lanka, Sweden, Switzerland, Tanzania, Thailand, Turkey, UAE, UK, USA, and Vietnam.

A premium conglomerate, the Aditya Birla Group is a dominant player in all of the sectors in which it operates. These sectors includes viscose staple fibre, carbon black, insulators, non-ferrous metals, cement, viscose filament yarn, branded apparel, chemicals, fertilizers, financial services, telecom, BPO and IT Services. The Group has been ranked Number 4 in the Global 'Top Companies for Leaders' survey and ranked Number 1 in Asia Pacific for 2011. The group has topped the Nielsen's Corporate Image Monitor 2012-13 and emerged as the Number 1 corporate, the 'Best in Class' 'Top Companies For Leaders' is the most comprehensive study of organisational leadership in the world conducted by Aon Hewitt, Fortune Magazine and RBL (a strategic HR and Leadership Advisory firm). Nielsen's Corporate Image Monitor measures the reputation of the 40 leading companies in India across sectors and serves as an important indicator of the strength of the corporate brand. With over 1700 respondents, consisting of stakeholders such as policy makers, influence groups, the financial community, investors, corporate peers, corporate elite, and the general consumer. Please refer www.adityabirla.com for more details

Financial Summary of Aditya Birla Nuvo Limited

Figures in crores (₹)

Particulars	Year ended 31.03.2015	Year ended 31.03.2014	Year ended 31.03.2013
Net Worth	8518.99	8,107.74	6,629.90
Total Income	9109.77	8,391.77	9,963.75
Profit after tax & provisions	527.69	673.95	423.05

II. Sun Life Financial Inc.

Sun Life Financial is a leading international financial services organization providing a diverse range of wealth accumulation and protection products and services to individuals and corporate customers. Chartered in 1865, Sun Life Financial and its partners today have operations in key markets worldwide, including Canada, United States, United Kingdom, Ireland, Hong Kong, Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam and Bermuda. As of December 31, 2014 the Sun Life Financial Inc. had total assets under management to the tune of C\$ 734 billion. Please refer www.sunlife.com for more details

Financial Summary of Sun Life Financial Inc.

(Figures in Millions of Canadian Dollars)

Particulars	Year ended 31.12.2014	Year ended 31.12.2013	Year ended 31.12.2012*
Net Worth (Total Equity)	18,872	17,354	16,751
Total Income (Revenues)	25,764	13,874	17,559
Profit after tax (Common Shareholders net income)	1,762	942	1,554
Asset under Management (AUM) (in Billions C\$)	734.4	639.8	532.8

*the financials have been recast and reported in accordance with the IFRS 1 First Time Adoption of International Financial Reporting Statements as compared to previous basis of accounting, Canadian generally accepted accounting principles (CGAAP). For further details, please refer to www.sunlife.com.

C. THE TRUSTEE COMPANY

Birla Sun Life Trustee Company Private Limited (the "Trustee"), through its Board of Directors, shall discharge its obligations as trustee of the Birla Sun Life Mutual Fund. The Trustee ensures that the transactions entered into by the Birla Sun Life Asset Management Company Ltd. are in accordance with the SEBI Regulations and will also review the activities carried on by the Birla Sun Life Asset Management Company Ltd.

Details of Trustee Directors:

Name	Age / Qualification	Brief Experience
Mr. Prafull Anubhai (Chairman & Independent Director)	77 years / B.Com, B.Sc.(Econ.) from London School of Economics,	He is a management consultant and is associated with educational, research and cultural institutions like Indian Institute of Management (IIMA), Ahmedabad Education Society (AES), Centre for Science Technology and Policy (CSTEP), ATIRA, Saptak (An Indian Classical Music organization), etc. He has done his B.Sc.(Econ.) from the London School of Economics and attended PMD at Harvard Business School. He has 31 years of experience in top management of Textile and other businesses. Presently he is a Director in companies like Unichem Laboratories Limited, Torrent Cables Ltd., The EMSAF – Mauritius (The Emerging Markets South Asia Fund), Vardhman Textiles Limited etc.
Mr. Gurcharan Das (Independent Director)	71 years / Graduated with honors from Harvard University and later attended Harvard Business School (AMP)	Gurcharan Das is an author and a management consultant. He advises a number of companies on global corporate strategy. He was CEO, Procter & Gamble India from 1985 to 1992. Between 1989 and 1992, he was Vice President, P&G Far East and in 1992, he served as Vice President & Managing Director, Procter & Gamble Worldwide, responsible for strategic planning. Prior to P&G, he was Chairman and Managing Director of Richardson Hindustan Limited from 1981 to 1985. In 1995, after a 30-year career in 6 countries, he took early retirement to become an author. He is on a number of boards, including Ranbaxy, Citibank, Gillette, Birla Sunlife, SKS Microfinance, Crest Animation, and ChrysCapital. He is the author of the international bestseller, India Unbound
Dr. V. Arunachalam (Independent Director)	79 years M.Sc., PhD (Wales), D. Eng. (HC), D.Sc. (HC), FR Eng. (U.K.),	A recipient of Padma Vibhushan and Padma Bhushan from President of India and a winner of Shanti Swarup Bhatnagar Prize for Engineering Science. Dr. Arunachalam has made outstanding contribution in engineering and technology in the country. He was the Chairman of two public sector corporations and secretary in Government of India for over

	F.N.A.E., F.N.A., F.A.Sc.	a decade and headed major technological programmes encompassing engineering and management. He is presently Chairman of CSTEP, a Bangalore based section 25 corporation dedicated to the pursuit of engineering and policy studies. He is also a distinguished service professor at Carnegie Mellon University in the US and Honorary Professor of Engineering at University of Warwick in U.K. He recently co-edited a major issue on Global Energy Technologies for The Materials Research Society.
Mr. Suresh Talwar (Associate Director)	76 years / B.Com., LL.B., Solicitor & Advocate	<p>He is now a partner of Talwar, Thakore & Associates with effect from 1st January, 2007. Earlier, he was a partner of Crawford Bayley & Co., till 31st March, 2006. His association with Crawford Bayley & Co., as a Special Advisor ended on 31st December, 2006.</p> <p>He acts as a legal counsel to numerous Indian companies, multinational corporations, Indian and foreign banks</p> <p>He specializes in Corporate Law (Joint Venture and Companies Company law, Acquisitions, mergers takeover and restructuring, Privatisation, Public Issues, Drafting of promoters and Shareholder Agreements, Drafting of foreign financial and Technical, Collaboration Agreements.) Corporate Tax (Indian tax for Indian companies, Indian tax for foreign companies operating in India via Joint Venture Agreements or project offices, Double Tax Treaties) Foreign Exchange Laws (including the erstwhile Foreign Exchange Regulation Act, 1973 and the Foreign Exchange Management Act, 1999 which replaces the former), Monopolies and Restrictive Trade Policies Act, International Issue of Securities by Indian Companies;(Advising on issue of GDRs and ADRs, Advising International Underwriters, Advising Indian Companies on applicable foreign laws.), Commercial Documentation and contracts, Power Projects.</p> <p>Besides this, he holds directorships in several eminent public and private companies.</p>
Mr. B. N. Puranmalka (Associate Director)	79 years / F.C.A., F.C.S., LL.B.	<p>He has many years of experience in implementation and running of Viscose Staple Fibre plant at Nagda (M.P.), Fertiliser (Urea) in U.P., Copper Smelter in Gujarat and Export Division of Grasim in Delhi. He looked after the development of Captive Power Plants and has been a Director of the Financial Services for many years.</p>

Summary of substantive provisions of the trust deed, which may be of material interest to the unit holders:

• **General Power of the Trustee**

It is hereby declared that the Trustee shall have and shall be deemed to have the legal ownership of the Trust Fund and that the general superintendence, direction and management of the affairs of the Trust and all powers, authorities and discretions appurtenant to or incidental to the purpose of the trust shall absolutely vest in the Trustee, subject nevertheless to the provisions of this Instrument. Subject to the aforesaid, the trustee shall as regards all trusts, powers, authorities and discretions hereby vested in them, have absolute and uncontrolled discretion as to the exercise thereof in relation to the mode and time for exercise thereof.

• **Trustee to act Efficiently**

The Trustee shall manage affairs of the Trust with utmost economy consistent with the maintenance of efficiency of administration and act in interests of the Unit holders.

• **Responsibilities of The Trustees and Its Directors**

1. The Trustee and its Directors shall maintain arms' length relationship with other companies, or institutions or financial intermediaries or anybody corporate with which the Trustee may be associated.
2. The directors of the Trustee shall not participate in any decision-making process/resolutions of its Board Meetings for any investment in which they may be interested.

Amendments to the trust deed shall not be carried out without prior approval of SEBI and unitholders approval would be obtained where it affects the interest of unitholder.

• Trustee Meetings

The Board of Trustee has met six times in the previous year (2014-15). The performances of all the schemes are placed before the Trustee at such meetings. The report on statutory compliance and investor servicing are also regularly placed at such meetings by AMC. Audit committee of the Trustee has been constituted to review the internal audit systems and the recommendation of the internal and statutory audit reports and to ensure that the rectification as suggested by internal and external auditors are acted upon. An independent Trustee chairs the committee.

• Trusteeship Fees

The Trustee Company, shall during the continuance of this Trust, in accordance with the provisions of the Trust Deed dated December 16, 1994, be entitled to receive, in addition to the reimbursement of all costs, charges and expenses, fee @ 0.05% or of the amount being aggregate of the Trust Fund and Unit Capital on 1st April each year or a sum of Rs. 5 lacs per annum apportioned over all the Schemes of Birla Sun Life Mutual Fund, whichever is lower.

• Rights and Obligations of the Trustee

Pursuant to the Trust Deed constituting the Mutual Fund and SEBI (Mutual Funds) Regulations, 1996 the Trustee has several rights and obligations.

1. The trustees and the asset management company shall with the prior approval of the Board enter into an investment management agreement.
2. The investment management agreement shall contain such clauses as are mentioned in the Fourth Schedule of SEBI (Mutual Funds) Regulations, 1996 and such other clauses as are necessary for the purpose of making investments.
3. The trustees shall have a right to obtain from the asset management company such information as is considered necessary by the trustees.
4. The trustees shall ensure before the launch of any scheme that the asset management company has -
 - a. systems in place for its back office, dealing room and accounting;
 - b. appointed all key personnel including fund manager(s) for the scheme(s) and submitted their bio-data which shall contain the educational qualifications, past experience in the securities market with the trustees, within 15 days of their appointment;
 - c. appointed auditors to audit its accounts;
 - d. appointed a compliance officer who shall be responsible for monitoring the compliance of the Act, rules and regulations, notifications, guidelines instructions etc., issued by SEBI or the Central Government and for redressal of investors' grievances;
 - e. appointed registrars and laid down parameters for their supervision;
 - f. prepared a compliance manual and designed internal control mechanisms including internal audit systems;
 - g. specified norms for empanelment of brokers and marketing agents;
 - h. obtained, wherever required under these regulations, prior in-principle approval from the recognised stock exchange(s) where units are proposed to be listed.
5. The compliance officer appointed shall immediately and independently report to SEBI any non-compliance observed by him.
6. The trustees shall ensure that an asset management company has been diligent in empanelling the brokers, in monitoring securities transactions with brokers and avoiding undue concentration of business with any broker.
7. The trustees shall ensure that the asset management company has not given any undue or unfair advantage to any associates or dealt with any of the associates of the asset management company in any manner detrimental to interest of the unitholders.
8. The trustees shall ensure that the transactions entered into by the asset management company are in accordance with these regulations and the scheme.
9. The trustees shall ensure that the asset management company has been managing the mutual fund schemes independently of other activities and have taken adequate steps to ensure that the interest of investors of one scheme are not being compromised with those of any other scheme or of other activities of the asset management company.

10. The trustees shall ensure that all the activities of the asset management company are in accordance with the provisions of these regulations.
11. Where the trustees have reason to believe that the conduct of business of the mutual fund is not in accordance with these regulations and the scheme they shall forthwith take such remedial steps as are necessary by them and shall immediately inform SEBI of the violation and the action taken by them.
12. Each trustee shall file the details of his transactions of dealing in securities with the Mutual Fund on a quarterly basis.
13. The trustees shall be accountable for, and be the custodian of, the funds and property of the respective schemes and shall hold the same in trust for the benefit of the unit holders in accordance with these regulations and the provisions of trust deed.
14. The trustees shall take steps to ensure that the transactions of the mutual fund are in accordance with the provisions of the trust deed.
15. The trustees shall be responsible for the calculation of any income due to be paid to the mutual fund and also of any income received in the mutual fund for the holders of the units of any scheme in accordance with these regulations and the trust deed.
16. The trustees shall obtain the consent of the unitholders -
 - a. whenever required to do so by SEBI in the interest of the unit-holders; or
 - b. whenever required to do so on the requisition made by three-fourths of the unit holders of any scheme; or
 - c. when the majority of the trustees decide to wind up or prematurely redeem the units.
17. The trustees shall ensure that no change in the fundamental attributes of any scheme or the trust or fees and expenses payable or any other change which would modify the scheme and affects the interest of unitholders, shall be carried out unless –
 - a. a written communication about the proposed change is sent to each unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the mutual fund is situated; and
 - b. the unitholders are given an option to exit at the prevailing Net Asset Value without any exit load
18. The trustees shall call for the details of transactions in securities by the key personnel of the asset management company in his own name or on behalf of the asset management company and shall report to SEBI, as and when required.
19. The trustees shall quarterly review all transactions carried out between the mutual funds, asset management company and its associates.
20. The trustees shall quarterly review the networth of the asset management company and in case of any shortfall, ensure that the asset management company make up for the shortfall.
21. The trustees shall periodically review all service contracts such as custody arrangements, transfer agency of the securities and satisfy itself that such contracts are executed in the interest of the unitholders.
22. The trustees shall ensure that there is no conflict of interest between the manner of deployment of its networth by the asset management company and the interest of the unitholders.
23. The trustees shall periodically review the investor complaints received and the redressal of the same by the asset management company.
24. The trustees shall abide by the Code of Conduct as specified in the Fifth Schedule of SEBI (Mutual Funds) Regulations, 1996.
25. The trustees shall furnish to SEBI on a half yearly basis –
 - a. report on the activities of the mutual fund;
 - b. certificate stating that the trustees have satisfied themselves that there have been no instances of self dealing or front running by any of the trustees, directors and key personnel of the asset management company;
 - c. certificate to the effect that the asset management company has been managing the schemes independently of any other activities and in case any activities of the nature referred to in Regulation 24(2) have been undertaken by the asset management company and has taken adequate steps to ensure that the interest of the unitholders are protected
26. The independent trustees shall give their comments on the report received from the Asset Management Company regarding the investments by the mutual fund in the securities of group companies of the sponsor.
27. Trustee shall exercise due diligence as under:

A. General Due Diligence

- i. The Trustee shall be discerning in the appointment of the Board of Directors of the AMC.
- ii. The Trustee shall review the desirability of the continuance of AMC if substantial irregularities are observed in any of the schemes and shall not allow the AMC to float new schemes.
- iii. The Trustee shall ensure that the trust property is properly protected, held and administered by proper persons and by a proper number of such persons.
- iv. The Trustee shall ensure that all service providers are holding appropriate registrations from SEBI or concerned regulatory authority.
- v. The Trustees shall arrange for test checks of service contracts.
- vi. Trustees shall immediately report to SEBI of any special developments in the mutual fund

B. Specific Due Diligence

The Trustees shall

- i. Obtain internal audit reports at regular intervals from independent auditors appointed by the Trustees.
 - ii. Obtain compliance certificates at regular intervals from the AMC.
 - iii. Hold meetings of Trustees more frequently.
 - iv. Consider the reports of the independent auditor and compliance reports of AMC at the meetings of Trustees for appropriate action.
 - v. Maintain records of the decisions of the Trustee at their meetings and of the minutes of the meetings.
 - vi. Prescribe and adhere to a code of ethics by the Trustees, AMC and its personnel.
 - vii. Communicate in writing to the AMC of the deficiencies and checking on the rectification of deficiencies.
28. Notwithstanding anything contained in sub-regulations (1) to (25) of the Regulations, the Trustees shall not be held liable for acts done in good faith if they have exercised adequate Due Diligence honestly.
29. The independent Directors of the Trustees shall pay specific attention to the following, as may be applicable, namely-
- a. The Investment Management Agreement and the compensation paid under the agreement.
 - b. Service contracts with affiliates whether the AMC has charged higher fees than outside contractors for the same services.
 - c. Selection of the AMC's independent Directors.
 - d. Securities transactions involving affiliates to the extent such transactions are permitted.
 - e. Selecting and nominating individuals to fill independent director vacancies.
 - f. Code of ethics must be designed to prevent fraudulent, deceptive or manipulative practices by insiders in connection with personal securities transactions.
 - g. The reasonableness of the fees paid to the sponsors, AMC and any others for services provided.
 - h. Principal underwriting contracts and the renewals.
 - i. Any service contract with the associates of the AMC.

D. THE ASSET MANAGEMENT COMPANY

Birla Sun Life Asset Management Company Ltd. (BSLAMC), is a public limited company incorporated under the Companies Act, 1956 on September 05, 1994 having its Registered Office at One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. BSLAMC has been appointed as the Investment Manager of Birla Sun Life Mutual Fund by the Trustee vide Investment Management Agreement dated December 16, 1994, executed between Birla Sun Life Trustee Company Pvt. Ltd. & Birla Sun Life Asset Management Co. Ltd.

Name of Shareholders	Percentage ownership held by the shareholder
Aditya Birla Financial Services Ltd* & others	51.00%
Sun Life (India) AMC Investment Inc	49.00%
Total	100%

*a wholly owned subsidiary of Aditya Birla Nuvo Ltd.

Details of Directors of BSLAMC:

Name	Age / Qualification	Brief Experience
Mr. Kumar Mangalam Birla (Chairman & Associate Director)	48 years / C.A., M.B.A. (London Business School)	Mr. Kumar Mangalam Birla is the Chairman of the Aditya Birla Group, which is among India's largest business houses. Among its major companies in India are Grasim, Hindalco, Indo Gulf, UltraTech Cement and Aditya Birla Nuvo. Its joint ventures include Idea Cellular, Birla Sun Life (Financial Services) and Birla NGK (Insulators). While Dr. Birla is the Chairman of all of the Group's blue-chip companies in India, he also serves as a Director on the Board of the Group's international companies spanning Thailand, Indonesia, Malaysia, Philippines and Egypt. The Group's operations extend to Canada, China, USA, U.K. and Australia as well. He is also on the Board of Reserve Bank of India, and Maruti Udyog Limited. Additionally, he is on the Board of the G.D. Birla Medical Research & Education Foundation, a Member of the Board of Governors of the Birla Institute of Technology & Science (BITS), Pilani, and the prestigious Indian Institute of Management, Ahmedabad as well. He is a Member of the London Business School's Asia Pacific Advisory Board, which provides counsel on the school's strategy and curriculum. He is "Honorary Fellow" of the London Business School (LBS), a title conferred upon him by the Governing Board of the LBS
Mr. Ajay Srinivasan (Associate Director)	51 years / B.A. Economics (Hons.), PGDM, IIM – Ahmedabad	He has worked as Chief Executive, Fund Management, Asia for Prudential Corporation Asia for 7 years. Earlier he was Managing Director of Prudential ICICI Asset Management Co. Ltd. He has also worked with ITC Threadneedle AMC Ltd as Deputy Chief Executive handling day to day activities.
Mr. Donald Stewart (Associate Director)	68 years / FIA, FCIA	He is the former CEO of Sun Life Financial. He has held positions of increasing responsibility including head of Information Technology at Sun Life Financial and Chairman & Chief Executive Officer of Sun Life Trust.
Mr. S.S. Raman (Independent Director)	78 years / B.Com (Hons.), C.A., Post Graduate in Business Management	He has worked in the Indian Revenue Service Class I for 5 years. He has also been the tax advisor and consultant and has handled taxation as well as, foreign exchange matters for IBM, in Tokyo and India and for Tata Engineering and Locomotive Co. Ltd., in Mumbai. He has also been a Consultant on Tax matters with A.F. Ferguson & Co. and Thakur Viadyanath Aiyar & Co. He has been a member of the Tax Committees and has experience in Tax Planning.
Mr. N. N. Jambusaria (Independent Director)	81 years / M. Com, Fellow of the Institute of Actuaries, London. F.A.S.I. (Fellow of the Actuarial Society of India)	Experience of 38 years in the Life Insurance Industry. He was the Chairman of LIC India. He has a vast experience in the fields of Finance, Investment of the funds of LIC, Marketing, Computer-applications in life insurance, Actuarial work and General Management.
Mr. N.C.Singhal (Independent Director)	78 years / Postgraduate in Economics, Statistics and Administration. He has received professional education from institutes like IIM (Ahmedabad, Calcutta), IIT Kanpur, and ISI Calcutta	He was the founder Chief Executive Officer, designated as the Vice-Chairman & Managing Director of the erstwhile SCICI Limited. Earlier he was senior executive for ICICI, responsible as Head of ICICI's northern regional office in New Delhi, and Chief of the Projects Department at its corporate office in Bombay He has also been on the Board of Directors of ICICI Limited He has also worked with ONGC as the staff officer to the Chairman among other posts. The Govt. of India, as a part of World Bank programme, had also deputed him as a Banking Expert to IDB of Afghanistan. He is also a member of the Board of Directors of the International Maritime Bureau, London, and the Commission on Maritime Transport of the International Chamber of Commerce, Paris. He was awarded

		the United Nations Development Programme Fellowship for advanced studies in the field of project formulation and evaluation, with special reference to petroleum industry, at the National Research Institutions of the erstwhile USSR, in Moscow and St. Petersburg
Mr. Bobby Parikh (Independent Director)	51 years / B.Com, C.A.	Mr. Bobby Parikh is the co-founder and the Chief Mentor of BMR Advisors, a professional services firm offering a range of Tax, Risk and M&A advisory for businesses of all sizes, at the national and international levels. Mr. Parikh leads the Financial Services practice of BMR Advisors. He has extensively advised, over the past 20 years, including numerous financial services sector players and is credited for developing and implementing the first offshore fund structure to invest in India from Mauritius. Prior to founding BMR Advisors, Mr. Parikh led the Financial Services practice at Messrs. Arthur Andersen and at Messrs. Ernst & Young.
Mr. R Vaidyanathan (Independent Director)	63 years / M. Stat, PhD in Finance	Mr. R. Vaidyanathan is Professor of Finance and Control and UTI Chair Professor in the area of Capital Markets. He is Chairperson for the Centre for Capital Market and Risk Management (CCMR) at IIMB. He is a National Fellow of ICSSR. Prof. Vaidyanathan is a member of the "Advisory Committee" on Secondary Markets of the Security Exchange Board of India (SEBI). He is the member of Technical Committee on Market intelligence of SEBI. He was a member of the expert committee (L.C. Gupta committee) on derivative trading appointed by SEBI. He has been appointed as a trustee for the New Pension System [NPS] by the Pension Fund Regulatory and Development Authority of India [PFRDA]
Mr. Pankaj Razdan (Associate Director)	46 years / B.Tech (Electronics), B.SC (Electronics)	He is the Deputy Chief Executive Officer – Financial Services of the Aditya Birla Management Corporation Pvt Ltd. He has rich experience and knowledge in Sales, Distribution and Marketing. Prior to this, he was the Managing Director in Prudential ICICI Asset Management Co. Ltd
Mr. Sandeep Asthana (Associate Director)	47 years / B. Tech (IIT, Mumbai) MBA (IIM, Lucknow)	He is the Country Head – India, at Sun Life Financial Inc. and in this role he is responsible for the Sun Life's India Offices. Prior to this, as the India Representative of RGA Reinsurance Co., India Liaison Office, and later as the Managing Director of RGA Services (I) Pvt. Ltd., he was in charge of building RGA's brand and business in India. He was RGA's first Indian hire and helped them build their business in India. He has also worked with Zurich Risk Management Services Pvt. Ltd. from April 2000 to Dec 2002 and was responsible for putting together entry plans for life insurance and non-life insurance by Zurich Financial Services. Prior to this, he has worked with Unit Trust of India from June 1993 to April 2000, in various capacities and has successfully led the research and planning efforts of the Unit Trust of India during his tenure with them.
Mr. Kevin Strain (Associate Director)	48 years / Master of Accounting, University of Waterloo. B.A. (Hons.), Accounting, University of Waterloo.	Mr. Kevin Strain is President, Sun Life Financial Asia. In this role, Mr. Strain is responsible for Sun Life's interests in Asia, including identifying opportunities for growth in the region and managing the Company's relations with its partners. Mr. Strain was appointed to this role effective April 2012, and is based in Sun Life's Asia Regional Office in Hong Kong. Mr. Strain has significant insurance and leadership experience in both individual and group businesses and in managing finance functions. From 2007 to 2012, he was Senior Vice-President of Sun Life's Individual Insurance and Investments division in Canada, responsible for the creation and delivery of insurance, health and wealth management products and

		<p>solutions nationwide. This included managing an expansive distribution organization encompassing Sun Life's career sales force, the largest in Canada, and third-party distributors. In earlier roles, Mr. Strain was Vice-President of Investor Relations in Sun Life's corporate office and held senior finance positions in the Company's Canadian operations. He joined Sun Life in 2002 as part of its acquisition of the Clarica Life Insurance Company, where he had served in finance and customer-focused roles before being appointed head of Clarica's Canadian pension and group savings division. He has also held finance positions at London Life and Ernst & Young. He also serves on the Advisory Council for the University's School of Accounting and Finance.</p>
<p>Mr. Bharat Patel (Independent Director)</p>	<p>70 years / B.A., M.A., MBA.</p>	<p>He is the former Chairman of Procter & Gamble Hygiene and Health Care Ltd., and presently the Chairman of Indian Society of Advertisers (ISA). He has over 41 years of varied experience in the field of marketing, sales, exports, manufacturing, etc.</p> <p>He is a graduate from the University of Baroda and holds MA in Economics from the University of Notre Dame, USA and MBA in Marketing from the University of Michigan, USA. Apart from being associated with various Industry Associations, he is on the Board of various companies.</p>
<p>Ms. Alka Marezban Bharucha (Independent Director)</p>	<p>58 years / B.A.(Hons.), University of Bombay LL.B, University of Bombay LL.M, University of London Solicitor, High Court, Mumbai Solicitor, Supreme Court of England and Wales</p>	<p>Ms. Alka Marezban Bharucha chairs the transactions practice at Bharucha & Partners, which is a full service law firm established in 2008. Her core areas of expertise are mergers and acquisitions, joint ventures, private equity, banking and finance. Ms. Alka's general corporate work includes the establishment of mutual funds and providing regulatory advice to foreign institutional investors, foreign venture capital investors, merchant bankers and other financial intermediaries.</p> <p>Ms. Alka Marezban Bharucha has particular experience acting for financial services clients as well as those in the telecommunications, power and logistics sector and is also actively engaged in representing trans-national corporations for investments in retail, defence and manufacturing space.</p>

• Other Activities of BSLAMC

BSLAMC acts as investment advisor to two offshore funds, namely, India Advantage (Offshore) Fund and India Excel (Offshore) Fund. The AMC is also registered with SEBI as a Portfolio Manager (Registration No. INP000000597) dated January 22, 2002. This registration has been renewed for a period of 3 years upto January 31, 2017. BSLAMC is also appointed as Investment Manager to the Venture Capital Fund – 'Aditya Birla Real Estate Fund', (Registration No. IN/VCF/09-10/169 dated February 26, 2010) registered with SEBI under SEBI (Venture Capital Funds) Regulations, 1996. BSLAMC has also setup two wholly owned subsidiary, namely Aditya Birla Sun Life Asset Management Company Pte Ltd., incorporated in the Republic of Singapore under the Companies Act, Cap. 50, and namely Aditya Birla Asset Management Company Ltd., incorporated in Dubai under the Companies Law, DIFC Law no. 2 of 2009, for undertaking Fund Management / Investment advisory / Distribution of financial products or any such permissible activity subject to SEBI (Mutual Funds) Regulations. These activities are being undertaken in compliance with the provisions of Regulation 24(b) of SEBI (Mutual Funds) Regulations and such other applicable regulations and there is no conflict of interest.

• Obligations of the Asset Management Company

1. The AMC shall take all reasonable steps and exercise due diligence to ensure that the investment of funds pertaining to any scheme is not contrary to the provisions of the SEBI (Mutual Funds) Regulations and the Trust Deed.
2. The Asset Management Company shall exercise due diligence and care in all its investment decisions as would be exercised by other persons engaged in the same business.

3. The asset management company shall obtain, wherever required under these regulations, prior in-principle approval from the recognised stock exchange(s) where units are proposed to be listed.
4. The Asset Management Company shall be responsible for the acts of commissions or omissions by its employees or the persons whose services have been procured by the Asset Management Company.
5. The Asset Management Company shall submit to the trustees Quarterly reports of each year on its activities and the compliance with the Regulations.
6. The Trustees at the request of the Asset Management Company may terminate the assignment of the Asset Management Company at any time. Provided that such termination shall become effective only after the Trustees have accepted the termination of assignment and communicated their decision in writing to the Asset Management Company.
7. Notwithstanding anything contained in any contract or agreement or termination, the Asset Management Company or its directors or other officers shall not be absolved of liability to the mutual fund for their acts of commission or omissions, while holding such position or office.
8. The Chief Executive Officer (whatever his designation may be) of the AMC shall ensure that the Mutual Fund complies with all the provisions of SEBI (Mutual Funds) Regulations and the guidelines or circulars issued in relation thereto from time to time and that the investments made by the fund managers are in the interest of the unitholders and shall also be responsible for the overall risk management function of the Mutual Fund.
9. The Fund Managers (whatever the designation may be) shall ensure that the funds of the schemes are invested to achieve the objectives of the scheme and in the interest of the unitholders.
10. The Asset Management Company shall not through any broker associated with the sponsor, purchase or sell securities, which is average of 5% or more of the aggregate purchases and sale of securities made by the mutual fund in all its schemes. Provided that for the purpose of this sub-regulation, aggregate purchase and sale of securities shall exclude sale and distribution of units issued by the mutual fund. Provided further that the aforesaid limit of 5% shall apply for a block of any three months.
11. The Asset Management Company shall not purchase or sell securities through any broker [other than a broker referred to in point 10 above] which is average of 5% or more of the aggregate purchases and sale of securities made by the Mutual Fund in all its schemes, unless the Asset Management Company has recorded in writing the justification for exceeding the limit of 5% and reports of all such investments are sent to the Trustees on a quarterly basis. Provided that the aforesaid limit of 5% shall apply for a block of three months.
12. The Asset Management Company shall not utilise the services of the sponsor or any of its associates, employees or their relatives, for the purpose of any securities transaction and distribution and sale of securities. Provided that the Asset Management Company may utilise such services if disclosure to that effect is made to the unitholders and the brokerage or commission paid is also disclosed in the half yearly annual accounts of the Mutual Fund.

Provided further that the mutual funds shall disclose at the time of declaring half-yearly and yearly results

 - a. any underwriting obligations undertaken by the schemes of the mutual funds with respect to the issue of securities of associate companies;
 - b. devolvement, if any;
 - c. subscription by the schemes in the issues lead managed by associate companies;
 - d. subscription to any issue of equity or debt on private placement basis where the sponsor or any of its associate companies has acted as arranger or manager.
13. The Asset Management Company shall file with the Trustees the details of transactions in securities by the key personnel of the Asset Management Company in their own name or on behalf of the Asset Management Company and shall also report to SEBI, as and when required by SEBI.
14. In case the Asset Management Company enters into any securities transactions with any of its associates a report to that effect shall be sent to the Trustees at its next meeting.
15. In case any company has invested more than 5 per cent of the net asset value of a scheme, the investment made by that scheme or by any other scheme of the same mutual fund in that company or its subsidiaries shall be brought to the notice of the Trustees by the Asset Management Company and be disclosed in the half yearly and annual accounts of the respective schemes with justification for such investment. Provided the latter investment has been made within one year of the date of the former investment calculated on either side.
16. The Asset Management Company shall file with the Trustees and SEBI –
 - a. detailed bio-data of all its Directors alongwith their interest in other companies within fifteen days of their appointment; and
 - b. Any change in the interests of Directors every six months.

- c. A quarterly report to the Trustees giving details and adequate justification about the purchase and sale of the securities of the group companies of the sponsor or the Asset Management Company, as the case may be, by the mutual fund during the said quarter.
17. Each Director of the Asset Management Company shall file the details of his transactions of dealing in securities with the Trustees on a quarterly basis in accordance with guidelines issued by SEBI.
 18. The Asset Management Company shall not appoint any person as key personnel who has been found guilty of any economic offence or involved in violation of securities laws.
 19. The AMC shall appoint registrars and share transfer agents who are registered with SEBI.
 20. The Asset Management Company shall abide by the Code of Conduct as specified in the Fifth Schedule of the SEBI (MF) Regulations, 1996.
 21. The AMC shall not invest in any of its scheme, unless full disclosure of its intention to invest has been made in the offer documents, in case of schemes launched after the notification of SEBI (Mutual Funds) (Amendment) Regulations, 2011. Provided that AMC shall not be entitled to charge any fee on its investment in that scheme.
 22. The AMC shall not carry out its operations including trading desk, unitholder servicing and investment operations outside the territory of India.
 23. The AMC shall compute and carry out valuation of investments made by its scheme(s) in accordance with the investment valuation norms specified in Eighth Schedule of the SEBI (MF) Regulations, 1996, and shall publish the same.
 24. The AMC and the sponsor of the mutual fund shall be liable to compensate the affected investors and/or the scheme for any unfair treatment to any investor as a result of inappropriate valuation.
 25. The AMC shall report and disclose all the transactions in debt and money market securities, including inter scheme transfers, as may be specified by SEBI.

Information on Key Personnel

Name / Designation	Age	Educational Qualifications	Business Experience
Mr. A. Balasubramanian Chief Executive Officer (CEO)	49 yrs	BSc (Mathematics), Diploma in Financial Management, AMP from IIM, Bangalore	Overall experience of over 24 years in the Mutual Fund Industry. Working with BSLAMC since inception. Previously worked with GIC Mutual Fund
Ms. Keerti Gupta Chief Operations Officer (COO)	45 years	B.Sc., M.B.A.	Over 20 years of experience in Aditya Birla Financial Services Group in the areas of Risk, Compliance, Investment and Sales. Prior to joining BSLAMC, she was working with Birla Sun Life Insurance Company Limited as Head - Risk.
Mr. Rajiv Joshi Head – Legal, Compliance & Secretarial	52 yrs	B.COM, LLB (Gen), ACS	Has over 23 years of experience in Legal, Secretarial and Compliance. Prior to joining BSLAMC worked with HDFC General Insurance Company Ltd as Head- Legal, Secretarial and Compliance.
Ms. Rama Vasantharajan Head – Risk Management, Audit & Compliance	52 yrs	B.Sc., Post-graduate Diploma in Computer Science	Over 24 years of experience. Prior to joining BSLAMC, she was employed as Vice President- Credit & Investment Risk, Aditya Birla Financial Services Group responsible for overseeing the credit and investment risk across the financial service group companies. She has worked with CRISIL for 18 years in fixed income research and mutual fund research and portfolio performance analysis.
Ms. Molly Kapoor Head – Marketing	39 yrs	M.A. (Economics), PGDBM – NMIMS, Mumbai	She has over 16 yrs of work experience in Service & Operations. Out of which 11 yrs in MF industry. Prior to joining BSLAMC, was at ICICI Prudential AMC as AVP- Customer Service.

Mr. Parag Joglekar Chief Financial Officer (CFO)	42 yrs	B. Com, ACA and Grad CWA	Has over 17 years of experience. He has been promoted from position of Finance Controller and has held various positions in Finance functions of BSLAMC. Prior to joining BSLAMC, has worked with Strategic Capital Corporation Limited as Head – Financial Administration.
Mr. Anil Shyam Head-Institutional Sales	40 yrs	B.Com, Master in Finance and Control and BJMC.	He has over 14 years of experience and has been associated with BSLAMC for more than 5 years. Prior to joining BSLAMC, he was associated with various AMCs (J.M Financial, ICICI, Cholamandalam) in Institutional Sales function. He has also worked with the A. K Capital Services Pvt. Ltd.
Mr. Deepak Gupta Co-Head: Retail Sales and Distribution	49 yrs	B.A	He has over 24 years of overall experience with around 15 years of experience in Retail Sales in Mutual Fund Industry. He has been associated with BSLAMC for over 5 years. Prior to joining BSLAMC, he has worked with ICICI Prudential AMC as and Franklin Templeton AMC in Retail Sales function.
Mr. Sidharth Damani Co-Head: Retail Sales and Distribution	41 yrs	B.Com, MBA in International Finance [Queensland University of Technology, Brisbane, Australia]	He has an overall experience of 17 years in Retail Sales and is associated with BSLAMC from August 2003. He has been promoted from position of Zonal Head Retail Sales (West) and has held various positions in Retail Sales function with BSLAMC.

Details of the Fund Management Team

Name	Age	Portfolio	Educational Qualifications	Experience
Mr. Mahesh Patil	46 yrs	Co-Chief Investment Officer	B.E.(Electrical), MMS(JBIMS), CFA (ICFAI)	Over 24 years experience in fund management, equity research and corporate finance. Prior to joining BSLAMC, he has worked with Reliance Infocom Ltd. in Business Strategy, and as a Sr. Research Analyst with Motilal Oswal Securities and Parag Parikh Financial Advisory Services
Mr. Maneesh Dangi	38 yrs	Co-Chief Investment Officer	MBA, FRM	Over 15 years of experience in Finance & Research. Prior to this, worked with Pioneer Investcorp.
Mr. Satyabrata Mohanty	44 yrs	Head – Mixed Assets	B.Com, C.A., CFA	Over 16 years of experience in Finance and Research. Previously worked in Aditya Birla Management Corporation Ltd.
Mr. Ajay Garg	45 yrs	Fund Manager	B.E. (Electronics), MBA (Finance)	Working with the AMC since Jan, 2003. Prior to this worked with Birla Sun Life Securities Ltd. Total Work Experience of 22 years in financial services.
Mr. Atul Penkar	40 yrs	Fund Manager	B.E. (Mechanical), M.M.S.	Over 15 years of experience in Research. Prior to this, worked with Emkay Shares & Stock Brokers Ltd.
Mr. Anil Shah	49 yrs	Fund Manager	B.Com, C.A, Cost Accountant.	He has over 26 years of experience in equity research and investments. Prior to joining AMC, he has worked with RBS Equities (India) Ltd. (formerly known as ABN AMRO Asia Equities (India) Ltd.) for around 15 years.
Mr. Naysar Shah	37 yrs	Fund Manager	B.Com, CA, CFA	Has experience of over 15 years in equity research and investments. Prior to joining BSLAMC, he has worked with Morgan Stanley Investment Management, as Senior Equity Analyst, and with

				BSLAMC and Whitney Asiastar Capital as Equity Analyst.
Mr. Prasad Dhonde	43 yrs	Fund Manager	MMS (Finance) JBIMS, B.Sc. (Tech.) UDCT	Has experience of over 16 years in Financial Services Sector. Prior to joining AMC, he has worked with Credit Analysis & Research Ltd., Times Investor Services Pvt. Ltd., Birla Sun Life Securities Ltd., RR Financial Consultants Ltd., Probity Research & Services Private Ltd.
Mr. Vineet Maloo	33 yrs	Fund Manager	B.Com., C.A.	Has around 11 years of experience. He had been providing analytical support to the Chief Financial Officer of Hindalco Industries Limited, prior to which he has worked with Aditya Birla Management Corporation Ltd. & M/s. D. K. Chhajer & Co., Chartered Accountants.
Ms. Sunaina da Cunha	33 yrs	Fund Manager	B.Com, MBA (FMS, Delhi), CFA	She has over 11 years of experience in credit evaluation and research. Prior to joining BSLAMC, she worked with Aditya Birla Management Corporation Ltd as Group Management Trainee.
Mr. Kaustubh Gupta	32 yrs	Fund Manager	CA, B.Com.	He has over 9 years of experience. Prior to joining BSLAMC, he has worked with ICICI Bank Limited where he was a Money Market Manager managing liquidity.
Mr. Milind Bafna	36 yrs	Fund Manager	BE (Chem.)	Overall experience of around 15 years. Prior to joining BSLAMC, he has worked with Motilal Oswal Financial Services and Reliance Industries Limited.
Mr. Kunal Sangoi	32 yrs	Fund Manager	C.A., B.Com	He has overall experience of around 8 years in the Financial markets. Prior to joining BSLAMC, he has worked with Edelweiss Financial Services Limited.
Mr. Shravan Sreenivasula	36 Yrs	Fund Manager	PGPM - ISB, Hyderabad and B. Tech (Hons) - IIT, Kharagpur	He has an overall experience of 14 years of which 7 are in financial markets. Prior to joining Birla Sun Life AMC, he was the Fund Manager of Multi-Manager funds at ING Investment Management since April 2008. Before that he worked at Network Eighteen Ltd., Capgemini India Pvt. Ltd. And Infosys Technologies Ltd.
Mr. Jayesh Gandhi	46 yrs	Fund Manager	C.A., C.F.A., Master of International Management	He has an overall experience of over 15 years in investment management and equity research. Prior to joining Birla Sun Life AMC, he was a Portfolio Manager at Morgan Stanley Investment Management Private Limited since August 2007.
Mr. Lovelish Solanki	29 yrs	Fund Manager	MMS (Finance), BMS (Finance)	He has an overall experience of over 7 years in Trading and Dealing. Prior to joining Birla Sun Life AMC, he was Equity /Equity Derivatives - Trader at Union KBC Asset Management Co Limited since February 2011. Before that he worked at Edleweiss Asset Management Co. Ltd since January 2008.

Research Team

Name	Qualification	Designation
Mr. Atul Penkar	B.E. (Mechanical), M.M.S.	Fund Manager / Analyst (Equity)
Ms. Sunaina Da Cunha	B.Com, MBA (FMS, Delhi), CFA	Fund Manager / Analyst (Fixed Income)
Mr. Naysar Shah	B.Com, C.A, CFA.	Fund Manager / Sr. Analyst (Equity)
Ms. Achala Kanitkar	B.Com , MMS (Finance)	Analyst (Equity)
Mr. Chanchal Khandelwal	B.Com(H) SRCC, MBA (XIMB)	Analyst (Equity)
Mr. Milind Bafna	BE (Chem.)	Fund Manager / Sr. Analyst (Equity)

Mr. Dhaval Gala	PGDBM (Finance), BMS	Analyst (Equity)
Mr. Jaspreet Singh	CFA	Sr. Analyst (Fixed Income)
Mr. Vishwesh Mehta	B.Com, CA, Ph. D	Analyst (Equity)
Mr. Kunal Sangoi	C.A., B.Com	Fund Manager / Sr. Analyst (Equity)
Mr. Ashish Kela	B.Tech	Analyst (Fixed Income)
Ms. Aastha Gudwani	Economics (H), University of Delhi, M.A. (Economics), JNU, New Delhi	Analyst (Fixed Income)
Ms. Bhavna Mohan	B.E. (Computer Science), Post Graduate Program in Management (Analytical Finance; IT & Operations)	Senior Analyst (Fixed Income)
Mr. Pranay Sinha	Graduation – IIT Kharagpur , Btech in Aerospace Engg, Post Graduation : IIM Calcutta, PGDM with Major in Finance	Senior Analyst (Fixed Income)
Mr. Subir Sen	Master of International Business, Indian Institute of Foreign Trade (IIFT), New Delhi, B.E., National Institute of Technology	Senior Analyst (Fixed Income)
Mr. Prathmesh Oke	M. Com, CA.	Analyst (Fixed Income)
Mr. Dhaval Shah	B.Com, CFA, MMS – Finance (Post graduation)	Senior Analyst (Equity)

Dealer Team

Name	Qualification	Designation
Mr. Prasad Dhonde	MMS (Finance), B.Sc. (Tech.)	Fund Manager / Dealer (Fixed Income)
Mr. Kaustubh Gupta	CA, B.Com.	Fund Manager / Dealer (Fixed Income)
Mr. Sujit Patki	DBM, MCS	Dealer
Mr. Girish Patil	B.E. (Production), MBA (Finance)	Senior Dealer

Investment Process and Recording of Investment Decision

The AMC through its various policies and procedures defines prudential and concentration limits to de-risk the portfolio. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established. The responsibility for the investment decisions is with the fund managers and the CEO of the AMC does not have any role in the day to day decision making process. All the decisions will be recorded along with their justifications. The AMC and Trustee will review the performance of the scheme in their Board meetings. The performance would be compared with the performance of the benchmark index and with peer group in the industry.

E. SERVICE PROVIDERS

The Custodian

For all schemes, other than Birla Sun Life Gold ETF, **Citibank, N.A.**, located at First International Financial Centre (FIFC), 11th Floor, Plot Nos. C 54 and C55, G Block, Bandra Kurla Complex, Bandra East, Mumbai 400051, India, has been appointed as the custodian of the securities that are bought and sold under the Schemes. The custodian is registered with SEBI under registration number IN/CUS/004.

Deutsche Bank AG, India, having its Registered Office located at India Corporate Office, DB House, Hazarimal Somani Marg, Fort, Mumbai, 400001, has been appointed as the custodian for all the investments i.e. for Physical gold as well as for securities / instruments other than physical gold, made by Birla Sun Life Gold ETF, an Open ended Gold Exchange Traded Fund. The custodian is registered with SEBI under registration number IN/CUS/003.

The Registrar and Transfer Agents

BSLAMC has appointed **Computer Age Management Services Pvt. Ltd. (CAMS)** located at New No.10, Old No.178, M.G.R.Salai, Nungambakkam, Chennai-600 034 to act as Registrar and Transfer Agents ("The Registrar") to the Schemes. The Registrar is registered with SEBI under registration number INR 000002813. The Board of Directors of BSLAMC and the Trustees have satisfied themselves, after undertaking appropriate due diligence measures, that the Registrar has adequate capacity to discharge responsibilities with regard to processing of

applications and dispatching unit certificates to unitholders within the time limit prescribed in the Regulations and also has sufficient capacity to handle investor complaints.

Statutory Auditors for the schemes of Birla Sun Life Mutual Fund

S. R. Batliboi & Co.

14th Floor, The Ruby,
29 Senapati Bapat Marg,
Dadar (West)
Mumbai- 400028.

The Trustees have the right to change the Auditors.

Fund Accountants for the schemes of Birla Sun Life Mutual Fund

Deutsche Investor Services Private Limited

4th Floor, Block 1, Nirlon Knowledge Park,
Western Express Highway, Goregaon (E),
Mumbai - 400063

Collecting Bankers

Name	Registered Office Address	SEBI Registration No.
HDFC Bank	HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai - 400013	INBI00000063
CITIBANK	Fort House, 4th floor, Unit NO 1, Dr DN Road, Fort, Mumbai - 400 001	INBI00000037

The above list is indicative and not exhaustive. The BSLAMC reserves the right to change / modify the list of collecting Bankers.

F. CONDENSED FINANCIALS

Condensed Financial Information in respect of the Schemes launched during the last three fiscal years 2012-13, 2013-14 and 2014-15 (excluding redeemed schemes)

Birla Sun Life Banking and Financial Services Fund				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
	2014-15			
NAV at the beginning of the year/period	11.2249	11.2282	11.2595	11.2597
Dividends P.U*	N.A	1.9000	N.A	1.9000
NAV at the end of the year/period	16.6956	14.1372	16.9189	14.3303
Annualised / absolute return since inception till end of the year/period**	48.05%			
Net Assets at end of the year/period (Rs. Crs.)	523.13			
Ratio of Recurring Expenses to net assets	2.92%			
Allotment Date	14-Dec-13			

Birla Sun Life Banking and Financial Services Fund				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
	2013-14			
NAV at the beginning of the year/period	NA	NA	NA	NA
Dividends P.U*	N.A	-	N.A	-
NAV at the end of the year/period	11.2249	11.2282	11.2595	11.2597
Annualised / absolute return since inception till end of the year/period**	12.20%			
Net Assets at end of the year/period (Rs. Crs.)	232.97			
Ratio of Recurring Expenses to net assets	3.06%			
Allotment Date	14-Dec-13			

Birla Sun Life Capital Protection Oriented Fund - Series 10			
HISTORICAL PER UNIT STATISTICS	Growth	Growth	Growth
	2014-15	2013-14	2012-13
NAV at the beginning of the year/period	11.6189	10.6203	N.A
Dividends P.U*	N.A	N.A	N.A
NAV at the end of the year/period	13.1896	11.6189	10.6203
Annualised / absolute return since inception till end of the year/period**	10.71%	9.11%	6.20%
Net Assets at end of the year/period (Rs. Crs.)	68.11	60.00	54.87
Ratio of Recurring Expenses to net assets	1.80%	1.80%	1.80%
Allotment Date	11-Jul-12		

Birla Sun Life Capital Protection Oriented Fund - Series 11			
HISTORICAL PER UNIT STATISTICS	Growth	Growth	Growth
	2014-15	2013-14	2012-13
NAV at the beginning of the year/period	11.1806	10.2150	N.A
Dividends P.U*	N.A	N.A	N.A
NAV at the end of the year/period	12.6934	11.1806	10.2150
Annualised / absolute return since inception till end of the year/period**	10.19%	7.96%	2.15%
Net Assets at end of the year/period (Rs. Crs.)	113.51	99.98	91.39
Ratio of Recurring Expenses to net assets	1.80%	1.80%	1.80%
Allotment Date	15-Oct-12		

Birla Sun Life Capital Protection Oriented Fund - Series 12			
HISTORICAL PER UNIT STATISTICS	Growth	Growth	Growth
	2014-15	2013-14	2012-13
NAV at the beginning of the year/period	12.1459	10.8660	N.A
Dividends P.U*	N.A	N.A	N.A
NAV at the end of the year/period	14.6342	12.1459	10.8660
Annualised / absolute return since inception till end of the year/period**	15.86%	13.04%	8.66%
Net Assets at end of the year/period (Rs. Crs.)	121.13	100.54	89.98
Ratio of Recurring Expenses to net assets	1.81%	1.80%	1.80%
Allotment Date	29-Aug-12		

Birla Sun Life Capital Protection Oriented Fund - Series 13			
HISTORICAL PER UNIT STATISTICS	Growth	Growth	Growth
	2014-15	2013-14	2012-13
NAV at the beginning of the year/period	11.5943	10.2146	N.A
Dividends P.U*	N.A	N.A	N.A
NAV at the end of the year/period	14.1549	11.5943	10.2146
Annualised / absolute return since inception till end of the year/period**	15.64%	11.21%	2.15%
Net Assets at end of the year/period (Rs. Crs.)	74.63	61.13	53.88
Ratio of Recurring Expenses to net assets	1.61%	1.60%	1.63%
Allotment Date	08-Nov-12		

Birla Sun Life Capital Protection Oriented Fund - Series 14			
HISTORICAL PER UNIT STATISTICS	Growth	Growth	Growth
	2014-15	2013-14	2012-13
NAV at the beginning of the year/period	11.1635	10.1117	N.A

Statement of Additional Information (SAI)

Dividends P.U*	N.A	N.A	N.A
NAV at the end of the year/period	13.3603	11.1635	10.1117
Annualised / absolute return since inception till end of the year/period**	13.45%	8.86%	1.12%
Net Assets at end of the year/period (Rs. Crs.)	52.93	44.23	40.08
Ratio of Recurring Expenses to net assets	1.97%	1.97%	1.97%
Allotment Date	13-Dec-12		

Birla Sun Life Capital Protection Oriented Fund - Series 16				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Direct Growth	Regular Growth	Direct Growth
	2014-15		2013-14	
NAV at the beginning of the year/period	10.4054	10.4691	NA	NA
Dividends P.U*	N.A	N.A	N.A	N.A
NAV at the end of the year/period	11.8953	12.1412	10.4054	10.4691
Annualised / absolute return since inception till end of the year/period**	13.01%		4.05%	
Net Assets at end of the year/period (Rs. Crs.)	62.80		54.93	
Ratio of Recurring Expenses to net assets	2.23%		2.23%	
Allotment Date	30-Oct-13			

Birla Sun Life Capital Protection Oriented Fund - Series 17				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Direct Growth	Regular Growth	Direct Growth
	2014-15		2013-14	
NAV at the beginning of the year/period	10.3445	10.3955	NA	NA
Dividends P.U*	N.A	N.A	N.A	N.A
NAV at the end of the year/period	11.8594	12.1005	10.3445	10.3955
Annualised / absolute return since inception till end of the year/period**	13.75%		3.45%	
Net Assets at end of the year/period (Rs. Crs.)	119.04		103.83	
Ratio of Recurring Expenses to net assets	2.22%		2.22%	
Allotment Date	04-Dec-13			

Birla Sun Life Capital Protection Oriented Fund - Series 18				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Direct Growth	Regular Growth	Direct Growth
	2014-15		2013-14	
NAV at the beginning of the year/period	10.1986	10.2214	NA	NA
Dividends P.U*	N.A	N.A	N.A	N.A
NAV at the end of the year/period	11.6651	11.8600	10.1986	10.2214
Annualised / absolute return since inception till end of the year/period**	14.11%		1.99%	
Net Assets at end of the year/period (Rs. Crs.)	56.89		49.74	
Ratio of Recurring Expenses to net assets	2.13%		2.14%	
Allotment Date	03-Feb-14			

Birla Sun Life Capital Protection Oriented Fund - Series 19				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Direct Growth	Regular Growth	Direct Growth
	2014-15		2013-14	
NAV at the beginning of the year/period	10.0374	10.0484	NA	NA
Dividends P.U*	N.A	N.A	N.A	N.A

NAV at the end of the year/period	11.4029	11.5919	10.0374	10.0484
Annualised / absolute return since inception till end of the year/period**	12.97%		0.37%	
Net Assets at end of the year/period (Rs. Crs.)	57.97		51.04	
Ratio of Recurring Expenses to net assets	2.54%		2.55%	
Allotment Date	06-Mar-14			

Birla Sun Life Capital Protection Oriented Fund - Series 20		
HISTORICAL PER UNIT STATISTICS	Regular Growth	Direct Growth
	2014-15	
NAV at the beginning of the year/period	N.A	N.A
Dividends P.U*	N.A	N.A
NAV at the end of the year/period	11.1785	11.3375
Annualised / absolute return since inception till end of the year/period**	11.79%	
Net Assets at end of the year/period (Rs. Crs.)	55.30	
Ratio of Recurring Expenses to net assets	2.22%	
Allotment Date	30-Apr-14	

Birla Sun Life Capital Protection Oriented Fund - Series 21		
HISTORICAL PER UNIT STATISTICS	Regular Growth	Direct Growth
	2014-15	
NAV at the beginning of the year/period	N.A	N.A
Dividends P.U*	N.A	N.A
NAV at the end of the year/period	10.7853	10.9204
Annualised / absolute return since inception till end of the year/period**	7.85%	
Net Assets at end of the year/period (Rs. Crs.)	69.32	
Ratio of Recurring Expenses to net assets	2.45%	
Allotment Date	09-Jun-14	

Birla Sun Life Capital Protection Oriented Fund - Series 22		
HISTORICAL PER UNIT STATISTICS	Regular Growth	Direct Growth
	2014-15	
NAV at the beginning of the year/period	N.A	N.A
Dividends P.U*	N.A	N.A
NAV at the end of the year/period	10.6834	10.7826
Annualised / absolute return since inception till end of the year/period**	6.83%	
Net Assets at end of the year/period (Rs. Crs.)	113.09	
Ratio of Recurring Expenses to net assets	2.53%	
Allotment Date	13-Aug-14	

Birla Sun Life Capital Protection Oriented Fund - Series 23		
HISTORICAL PER UNIT STATISTICS	Regular Growth	Direct Growth
	2014-15	
NAV at the beginning of the year/period	N.A	N.A
Dividends P.U*	N.A	N.A
NAV at the end of the year/period	10.5316	10.6138
Annualised / absolute return since inception till end of the year/period**	5.32%	
Net Assets at end of the year/period (Rs. Crs.)	42.07	

Statement of Additional Information (SAI)

Ratio of Recurring Expenses to net assets	2.56%
Allotment Date	18-Sep-14

Birla Sun Life Capital Protection Oriented Fund - Series 25		
HISTORICAL PER UNIT STATISTICS	Regular Growth	Direct Growth
	2014-15	
NAV at the beginning of the year/period	N.A	N.A
Dividends P.U*	N.A	N.A
NAV at the end of the year/period	10.1799	10.2312
Annualised / absolute return since inception till end of the year/period**	1.80%	
Net Assets at end of the year/period (Rs. Crs.)	69.95	
Ratio of Recurring Expenses to net assets	2.57%	
Allotment Date	26-Nov-14	

Birla Sun Life Capital Protection Oriented Fund - Series 26		
HISTORICAL PER UNIT STATISTICS	Regular Growth	Direct Growth
	2014-15	
NAV at the beginning of the year/period	N.A	N.A
Dividends P.U*	N.A	N.A
NAV at the end of the year/period	10.0064	10.0071
Annualised / absolute return since inception till end of the year/period**	N.A #	
Net Assets at end of the year/period (Rs. Crs.)	29.31	
Ratio of Recurring Expenses to net assets	2.32%	
Allotment Date	30-Mar-15	

Being first NAV was published in the year 2015-16.

Birla Sun Life Fixed Term Plan - Series FW (1093 days)						
HISTORICAL PER UNIT STATISTICS	Dividend	Growth	Dividend	Growth	Dividend	Growth
	2014-15		2013-14		2012-13	
NAV at the beginning of the year/period	11.4631	11.4631	10.5892	10.5892	N.A	N.A
Dividends P.U*	-	N.A	-	N.A	-	N.A
NAV at the end of the year/period	12.4886	12.4886	11.4631	11.4631	10.5892	10.5892
Annualised / absolute return since inception till end of the year/period**	8.98%		9.01%		5.89%	
Net Assets at end of the year/period (Rs. Crs.)	135.02		123.94		114.56	
Ratio of Recurring Expenses to net assets	0.58%		0.35%		0.35%	
Allotment Date	30-Aug-12					

Birla Sun Life Fixed Term Plan - Series FX (1093 days)						
HISTORICAL PER UNIT STATISTICS	Dividend	Growth	Dividend	Growth	Dividend	Growth
	2014-15		2013-14		2012-13	
NAV at the beginning of the year/period	10.5031	10.5031	10.5031	10.5031	N.A	N.A
Dividends P.U*	-	N.A	-	N.A	-	N.A
NAV at the end of the year/period	12.3772	12.3772	11.3459	11.3459	10.5031	10.5031
Annualised / absolute return since inception till end of the year/period**	8.74%		8.51%		5.03%	
Net Assets at end of the year/period (Rs. Crs.)	30.30		27.77		25.73	
Ratio of Recurring Expenses to net assets	0.34%		0.35%		0.35%	
Allotment Date	13-Sep-12					

Birla Sun Life Fixed Term Plan - Series FZ (1093 days)						
HISTORICAL PER UNIT STATISTICS	Dividend	Growth	Dividend	Growth	Dividend	Growth
	2014-15		2013-14		2012-13	
NAV at the beginning of the year/period	11.1791	11.1791	10.3446	10.3446	N.A	N.A
Dividends P.U*	-	N.A	-	N.A	-	N.A
NAV at the end of the year/period	12.1792	12.1792	11.1791	11.1791	10.3446	10.3446
Annualised / absolute return since inception till end of the year/period**	8.31%		7.89%		3.45%	
Net Assets at end of the year/period (Rs. Crs.)	31.86		29.24		27.08	
Ratio of Recurring Expenses to net assets	0.54%		0.55%		0.55%	
Allotment Date	11-Oct-12					

Birla Sun Life Fixed Term Plan - Series GC (1217 days)						
HISTORICAL PER UNIT STATISTICS	Dividend	Growth	Dividend	Growth	Dividend	Growth
	2014-15		2013-14		2012-13	
NAV at the beginning of the year/period	11.0932	11.0933	10.2554	10.2554	N.A	N.A
Dividends P.U*	-	N.A	-	N.A	-	N.A
NAV at the end of the year/period	12.0963	12.0963	11.0932	11.0933	10.2554	10.2554
Annualised / absolute return since inception till end of the year/period**	8.73%		8.49%		2.55%	
Net Assets at end of the year/period (Rs. Crs.)	35.92		32.94		30.48	
Ratio of Recurring Expenses to net assets	0.26%		0.27%		0.27%	
Allotment Date	21-Dec-12					

Birla Sun Life Fixed Term Plan - Series GI (1185 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.9858	10.9858	10.5911	11.0312	11.0314	10.6370
Dividends P.U*	N.A	-	0.3749	N.A	-	0.3932
NAV at the end of the year/period	12.1368	11.8213	10.8643	12.1917	11.8761	10.8838
Annualised / absolute return since inception till end of the year/period**	9.37%					
Net Assets at end of the year/period (Rs. Crs.)	380.77					
Ratio of Recurring Expenses to net assets	0.69%					
Allotment Date	30-Jan-13					

Birla Sun Life Fixed Term Plan - Series GI (1185 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	10.1666	10.1666	10.0565	10.1702	10.1702	10.0700
Dividends P.U*	N.A	0.3000	0.6879	N.A	0.3000	0.7125
NAV at the end of the year/period	10.9858	10.9858	10.5911	11.0312	11.0314	10.6370
Annualised / absolute return since inception till end of the year/period**	8.43%					
Net Assets at end of the year/period	345.55					

(Rs. Crs.)	
Ratio of Recurring Expenses to net assets	0.69%
Allotment Date	30-Jan-13

Birla Sun Life Fixed Term Plan - Series GI (1185 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2012-13					
NAV at the beginning of the year/period	N.A	N.A	N.A	N.A	N.A	N.A
Dividends P.U*	-	-	0.1100	-	-	0.1000
NAV at the end of the year/period	10.1666	10.1666	10.0565	10.1702	10.1702	10.0700
Annualised / absolute return since inception till end of the year/period**	1.67%					
Net Assets at end of the year/period (Rs. Crs.)	320.30					
Ratio of Recurring Expenses to net assets	0.35%					
Allotment Date	30-Jan-13					

Birla Sun Life Fixed Term Plan-Series HC (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.6819	10.6820	10.6085	10.6899	10.6898	10.6155
Dividends P.U*	N.A	0.0000	0.6253	N.A	0.0000	0.6332
NAV at the end of the year/period	11.6226	11.6227	10.7846	11.6436	11.6436	10.7944
Annualised / absolute return since inception till end of the year/period**	9.33%					
Net Assets at end of the year/period (Rs. Crs.)	81.13					
Ratio of Recurring Expenses to net assets	0.47%					
Allotment Date	24-Jul-13					

Birla Sun Life Fixed Term Plan-Series HC (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.1777	N.A	-	0.1800
NAV at the end of the year/period	10.6819	10.6820	10.6085	10.6899	10.6898	10.6155
Annualised / absolute return since inception till end of the year/period**	6.82%					
Net Assets at end of the year/period (Rs. Crs.)	74.57					
Ratio of Recurring Expenses to net assets	0.22%					

Statement of Additional Information (SAI)

Allotment Date	24-Jul-13
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Birla Sun Life Fixed Term Plan-Series HI (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.6532	10.6567	10.5797	10.6553	10.6553	0.0000
Dividends P.U*	N.A	0.9792	0.7857	N.A	0.9789	0.0000
NAV at the end of the year/period	11.7197	10.6780	-	11.7255	-	-
Annualised / absolute return since inception till end of the year/period**	10.10%					
Net Assets at end of the year/period (Rs. Crs.)	60.98					
Ratio of Recurring Expenses to net assets	0.31%					
Allotment Date	6-Aug-13					

Birla Sun Life Fixed Term Plan-Series HI (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.1817	N.A	-	-
NAV at the end of the year/period	10.6532	10.6567	10.5797	10.6553	10.6553	-
Annualised / absolute return since inception till end of the year/period**	6.53%					
Net Assets at end of the year/period (Rs. Crs.)	119.28					
Ratio of Recurring Expenses to net assets	0.09%					
Allotment Date	6-Aug-13					

Birla Sun Life Fixed Term Plan-Series HJ (1105 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.6484	10.6359	10.5759	10.6504	10.6504	10.5778
Dividends P.U*	N.A	0.9805	0.9633	N.A	0.9963	0.8068
NAV at the end of the year/period	11.7291	10.6693	10.5132	11.7345	-	-
Annualised / absolute return since inception till end of the year/period**	10.19%					
Net Assets at end of the year/period (Rs. Crs.)	56.53					
Ratio of Recurring Expenses to net assets	0.13%					
Allotment Date	8-Aug-13					

Birla Sun Life Fixed Term Plan-Series HJ (1105 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					

Statement of Additional Information (SAI)

NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.1799	N.A	-	0.1805
NAV at the end of the year/period	10.6484	10.6359	10.5759	10.6504	10.6504	10.5778
Annualised / absolute return since inception till end of the year/period**	6.48%					
Net Assets at end of the year/period (Rs. Crs.)	82.91					
Ratio of Recurring Expenses to net assets	0.09%					
Allotment Date	8-Aug-13					

Birla Sun Life Fixed Term Plan-Series HK (1100 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.6647	10.6647	10.5930	10.6667	-	-
Dividends P.U*	N.A	1.0164	0.8272	N.A	0.0000	0.0000
NAV at the end of the year/period	11.7457	-	-	11.7511	-	-
Annualised / absolute return since inception till end of the year/period**	10.37%					
Net Assets at end of the year/period (Rs. Crs.)	65.07					
Ratio of Recurring Expenses to net assets	0.06%					
Allotment Date	13-Aug-13					

Birla Sun Life Fixed Term Plan-Series HK (1100 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.1802	N.A	-	-
NAV at the end of the year/period	10.6647	10.6647	10.5930	10.6667	-	-
Annualised / absolute return since inception till end of the year/period**	6.65%					
Net Assets at end of the year/period (Rs. Crs.)	180.85					
Ratio of Recurring Expenses to net assets	0.08%					
Allotment Date	13-Aug-13					

Birla Sun Life Fixed Term Plan-Series HL (1098 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.6688	10.6688	10.6005	10.6717	10.67	10.60
Dividends P.U*	N.A	1.0420	0.8583	N.A	1.0455	0.8606
NAV at the end of the year/period	11.7446	10.6363	-	11.7515	10.6391	-
Annualised / absolute return since	10.50%					

Statement of Additional Information (SAI)

inception till end of the year/period**	
Net Assets at end of the year/period (Rs. Crs.)	306.93
Ratio of Recurring Expenses to net assets	0.17%
Allotment Date	21-Aug-13

Birla Sun Life Fixed Term Plan-Series HL (1098 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.1748	N.A	-	0.1755
NAV at the end of the year/period	10.6688	10.6688	10.6005	10.6717	10.6717	10.6032
Annualised / absolute return since inception till end of the year/period**	6.69%					
Net Assets at end of the year/period (Rs. Crs.)	681.47					
Ratio of Recurring Expenses to net assets	0.07%					
Allotment Date	21-Aug-13					

Birla Sun Life Fixed Term Plan-Series HM (1098 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.6532	10.6534	10.5884	10.6630	10.6631	10.5972
Dividends P.U*	N.A	1.0424	1.0064	N.A	1.0586	0.8763
NAV at the end of the year/period	11.7242	10.6177	10.4726	11.7483	10.6237	-
Annualised / absolute return since inception till end of the year/period**	10.51%					
Net Assets at end of the year/period (Rs. Crs.)	112.94					
Ratio of Recurring Expenses to net assets	0.18%					
Allotment Date	28-Aug-13					

Birla Sun Life Fixed Term Plan-Series HM (1098 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.1697	N.A	-	0.1723
NAV at the end of the year/period	10.6532	10.6534	10.5884	10.6630	10.6631	10.5972
Annualised / absolute return since inception till end of the year/period**	6.53%					
Net Assets at end of the year/period (Rs. Crs.)	261.41					

Crs.)	
Ratio of Recurring Expenses to net assets	0.15%
Allotment Date	28-Aug-13

Birla Sun Life Fixed Term Plan-Series HQ (1098 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.6689	10.6689	10.6043	10.6782	10.68	10.61
Dividends P.U*	N.A	1.0505	0.8706	N.A	1.0674	1.0230
NAV at the end of the year/period	11.7123	10.5988	-	11.7378	-	10.4658
Annualised / absolute return since inception till end of the year/period**	10.48%					
Net Assets at end of the year/period (Rs. Crs.)	53.90					
Ratio of Recurring Expenses to net assets	0.39%					
Allotment Date	30-Aug-13					

Birla Sun Life Fixed Term Plan-Series HQ (1098 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.1705	N.A	-	0.1730
NAV at the end of the year/period	10.6689	10.6689	10.6043	10.6782	10.6784	10.6125
Annualised / absolute return since inception till end of the year/period**	6.69%					
Net Assets at end of the year/period (Rs. Crs.)	111.51					
Ratio of Recurring Expenses to net assets	0.14%					
Allotment Date	30-Aug-13					

Birla Sun Life Fixed Term Plan-Series HR (1096 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.5694	10.5694	10.5214	10.5994	10.60	10.55
Dividends P.U*	N.A	0.0000	0.5289	N.A	0.0000	0.5632
NAV at the end of the year/period	11.5655	11.5655	10.8787	11.6564	11.6564	10.9237
Annualised / absolute return since inception till end of the year/period**	9.73%					
Net Assets at end of the year/period (Rs. Crs.)	100.53					
Ratio of Recurring Expenses to net assets	1.00%					
Allotment Date	6-Sep-13					

Birla Sun Life Fixed Term Plan-Series HR (1096 days)

Statement of Additional Information (SAI)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.1285	N.A	-	0.1365
NAV at the end of the year/period	10.5694	10.5694	10.5214	10.5994	10.5994	10.5484
Annualised / absolute return since inception till end of the year/period**	5.69%					
Net Assets at end of the year/period (Rs. Crs.)	91.85					
Ratio of Recurring Expenses to net assets	1.01%					
Allotment Date	6-Sep-13					

Birla Sun Life Fixed Term Plan-Series HS (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.6411	10.6411	10.5801	10.6495	10.65	10.59
Dividends P.U*	N.A	1.0479	1.0115	N.A	1.0633	0.8881
NAV at the end of the year/period	11.7019	10.5933	10.4541	11.7272	-	-
Annualised / absolute return since inception till end of the year/period**	10.51%					
Net Assets at end of the year/period (Rs. Crs.)	135.70					
Ratio of Recurring Expenses to net assets	0.09%					
Allotment Date	4-Sep-13					

Birla Sun Life Fixed Term Plan-Series HS (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.1631	N.A	-	0.1653
NAV at the end of the year/period	10.6411	10.6411	10.5801	10.6495	10.6495	10.5878
Annualised / absolute return since inception till end of the year/period**	6.41%					
Net Assets at end of the year/period (Rs. Crs.)	288.73					
Ratio of Recurring Expenses to net assets	0.12%					
Allotment Date	4-Sep-13					

Birla Sun Life Fixed Term Plan-Series HV (1098 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					

Statement of Additional Information (SAI)

NAV at the beginning of the year/period	10.5788	10.5788	10.5221	10.5871	10.59	-
Dividends P.U*	N.A	0.9982	0.9657	N.A	1.0137	0.0000
NAV at the end of the year/period	11.6312	-	10.4441	11.6566	10.5847	-
Annualised / absolute return since inception till end of the year/period**	10.12%					
Net Assets at end of the year/period (Rs. Crs.)	21.82					
Ratio of Recurring Expenses to net assets	0.24%					
Allotment Date	6-Sep-13					

Birla Sun Life Fixed Term Plan-Series HV (1098 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.1533	N.A	-	-
NAV at the end of the year/period	10.5788	10.5788	10.5221	10.5871	10.5871	-
Annualised / absolute return since inception till end of the year/period**	5.79%					
Net Assets at end of the year/period (Rs. Crs.)	118.96					
Ratio of Recurring Expenses to net assets	0.13%					
Allotment Date	6-Sep-13					

Birla Sun Life Fixed Term Plan-Series HW (730 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.5266	10.5266	10.4808	10.5558	10.5557	-
Dividends P.U*	N.A	0.0000	0.5205	N.A	0.0000	0.0000
NAV at the end of the year/period	11.4399	11.4399	10.7677	11.5291	11.5291	-
Annualised / absolute return since inception till end of the year/period**	9.05%					
Net Assets at end of the year/period (Rs. Crs.)	36.69					
Ratio of Recurring Expenses to net assets	0.80%					
Allotment Date	11-Sep-13					

Birla Sun Life Fixed Term Plan-Series HW (730 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.1250	N.A	-	-
NAV at the end of the year/period	10.5266	10.5266	10.4808	10.5558	10.5557	-
Annualised / absolute return since	5.27%					

Statement of Additional Information (SAI)

inception till end of the year/period**	
Net Assets at end of the year/period (Rs. Crs.)	33.76
Ratio of Recurring Expenses to net assets	0.81%
Allotment Date	11-Sep-13

Birla Sun Life Fixed Term Plan-Series HY (1098 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.5793	10.5800	10.5263	10.5884	10.59	-
Dividends P.U*	N.A	1.0119	0.9838	N.A	1.0276	0.0000
NAV at the end of the year/period	11.6439	10.5750	10.4440	11.6687	10.5870	-
Annualised / absolute return since inception till end of the year/period**	10.33%					
Net Assets at end of the year/period (Rs. Crs.)	26.05					
Ratio of Recurring Expenses to net assets	0.08%					
Allotment Date	13-Sep-13					

Birla Sun Life Fixed Term Plan-Series HY (1098 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.1479	N.A	-	-
NAV at the end of the year/period	10.5793	10.5800	10.5263	10.5884	10.5882	-
Annualised / absolute return since inception till end of the year/period**	5.79%					
Net Assets at end of the year/period (Rs. Crs.)	203.18					
Ratio of Recurring Expenses to net assets	0.10%					
Allotment Date	13-Sep-13					

Birla Sun Life Fixed Term Plan-Series IC (1098 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.4950	10.4950	10.4483	10.5032	10.5032	-
Dividends P.U*	N.A	0.9525	0.9341	N.A	0.9689	0.0000
NAV at the end of the year/period	11.5551	10.5502	10.4276	11.5813	10.5583	-
Annualised / absolute return since inception till end of the year/period**	9.92%					
Net Assets at end of the year/period (Rs. Crs.)	37.87					
Ratio of Recurring Expenses to net assets	0.14%					
Allotment Date	20-Sep-13					

Birla Sun Life Fixed Term Plan-Series IC (1098 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.1306	N.A	-	-
NAV at the end of the year/period	10.4950	10.4950	10.4483	10.5032	10.5032	-
Annualised / absolute return since inception till end of the year/period**	4.95%					
Net Assets at end of the year/period (Rs. Crs.)	53.90					
Ratio of Recurring Expenses to net assets	0.16%					
Allotment Date	20-Sep-13					

Birla Sun Life Fixed Term Plan-Series ID (1094 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.4828	10.4828	10.4828	10.5090	10.5090	-
Dividends P.U*	N.A	0.0000	0.5673	N.A	0.0000	0.0000
NAV at the end of the year/period	11.5164	11.5164	10.8359	11.6031	11.6031	-
Annualised / absolute return since inception till end of the year/period**	9.75%					
Net Assets at end of the year/period (Rs. Crs.)	65.08					
Ratio of Recurring Expenses to net assets	0.65%					
Allotment Date	1-Oct-13					

Birla Sun Life Fixed Term Plan-Series ID (1094 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.0866	N.A	-	-
NAV at the end of the year/period	10.4828	10.4828	10.4828	10.5090	10.5090	-
Annualised / absolute return since inception till end of the year/period**	4.83%					
Net Assets at end of the year/period (Rs. Crs.)	59.25					
Ratio of Recurring Expenses to net assets	0.66%					
Allotment Date	1-Oct-13					

Birla Sun Life Fixed Term Plan-Series IG (1098 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend

			Dividend			Dividend
2014-15						
NAV at the beginning of the year/period	10.4647	10.4649	10.4225	10.4726	-	10.4297
Dividends P.U*	N.A	0.9421	0.8116	N.A	0.0000	0.8255
NAV at the end of the year/period	11.5088	-	-	11.5347	-	-
Annualised / absolute return since inception till end of the year/period**	9.76%					
Net Assets at end of the year/period (Rs. Crs.)	36.22					
Ratio of Recurring Expenses to net assets	0.15%					
Allotment Date	27-Sep-13					

Birla Sun Life Fixed Term Plan-Series IG (1098 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.1208	N.A	-	0.1229
NAV at the end of the year/period	10.4647	10.4649	10.4225	10.4726	-	10.4297
Annualised / absolute return since inception till end of the year/period**	4.65%					
Net Assets at end of the year/period (Rs. Crs.)	60.60					
Ratio of Recurring Expenses to net assets	0.16%					
Allotment Date	27-Sep-13					

Birla Sun Life Fixed Term Plan-Series IO (1097 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.3915	-	10.3915	10.3989	10.3989	10.3989
Dividends P.U*	N.A	0.0000	0.8214	N.A	0.9192	0.8372
NAV at the end of the year/period	11.3642	-	-	11.3905	-	-
Annualised / absolute return since inception till end of the year/period**	9.21%					
Net Assets at end of the year/period (Rs. Crs.)	23.33					
Ratio of Recurring Expenses to net assets	0.08%					
Allotment Date	18-Oct-13					

Birla Sun Life Fixed Term Plan-Series IO (1097 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.0735	N.A	-	0.0750

Statement of Additional Information (SAI)

NAV at the end of the year/period	10.3915	-	10.3915	10.3989	10.3989	10.3989
Annualised / absolute return since inception till end of the year/period**	3.92%					
Net Assets at end of the year/period (Rs. Crs.)	93.00					
Ratio of Recurring Expenses to net assets	0.06%					
Allotment Date	18-Oct-13					

Birla Sun Life Fixed Term Plan-Series IL (1097 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.3980	10.3980	10.3980	10.4052	10.4051	10.4051
Dividends P.U*	N.A	0.9033	0.8984	N.A	0.9192	0.8362
NAV at the end of the year/period	11.4276	-	10.4040	11.4524	10.4880	-
Annualised / absolute return since inception till end of the year/period**	9.49%					
Net Assets at end of the year/period (Rs. Crs.)	46.56					
Ratio of Recurring Expenses to net assets	0.06%					
Allotment Date	11-Oct-13					

Birla Sun Life Fixed Term Plan-Series IL (1097 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.0749	N.A	-	0.0763
NAV at the end of the year/period	10.3980	10.3980	10.3980	10.4052	10.4051	10.4051
Annualised / absolute return since inception till end of the year/period**	3.98%					
Net Assets at end of the year/period (Rs. Crs.)	145.53					
Ratio of Recurring Expenses to net assets	0.10%					
Allotment Date	11-Oct-13					

Birla Sun Life Fixed Term Plan-Series IP (980 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.3641	10.3641	-	10.3831	10.3831	10.3830
Dividends P.U*	N.A	0.0000	0.0000	N.A	0.0000	0.6112
NAV at the end of the year/period	11.4593	11.4593	-	11.5028	11.5028	10.7929
Annualised / absolute return since inception till end of the year/period**	9.93%					
Net Assets at end of the year/period (Rs. Crs.)	204.87					
Ratio of Recurring Expenses to net assets	0.71%					
Allotment Date	23-Oct-13					

Birla Sun Life Fixed Term Plan-Series IP (980 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	0.0704
NAV at the end of the year/period	10.3641	10.3641	-	10.3831	10.3831	10.3830
Annualised / absolute return since inception till end of the year/period**	3.64%					
Net Assets at end of the year/period (Rs. Crs.)	185.28					
Ratio of Recurring Expenses to net assets	0.67%					
Allotment Date	23-Oct-13					

Birla Sun Life Fixed Term Plan-Series IU (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.3497	10.3497	10.3497	10.3671	10.3671	-
Dividends P.U*	N.A	0.0000	0.5023	N.A	0.0000	0.0000
NAV at the end of the year/period	11.2400	11.2400	10.6529	11.3048	11.3048	-
Annualised / absolute return since inception till end of the year/period**	8.62%					
Net Assets at end of the year/period (Rs. Crs.)	138.47					
Ratio of Recurring Expenses to net assets	0.71%					
Allotment Date	5-Nov-13					

Birla Sun Life Fixed Term Plan-Series IU (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.0658	N.A	-	-
NAV at the end of the year/period	10.3497	10.3497	10.3497	10.3671	10.3671	-
Annualised / absolute return since inception till end of the year/period**	3.50%					
Net Assets at end of the year/period (Rs. Crs.)	127.37					
Ratio of Recurring Expenses to net assets	0.47%					
Allotment Date	5-Nov-13					

Birla Sun Life Fixed Term Plan-Series IY (1598 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly	Direct Growth	Direct Dividend	Direct Quarterly

Statement of Additional Information (SAI)

			Dividend			Dividend
2014-15						
NAV at the beginning of the year/period	10.3118	10.3118	10.3117	10.3281	-	10.3281
Dividends P.U*	N.A	0.0000	0.4689	N.A	0.0000	0.4954
NAV at the end of the year/period	11.1948	11.1948	10.6556	11.2603	-	10.6900
Annualised / absolute return since inception till end of the year/period**	8.75%					
Net Assets at end of the year/period (Rs. Crs.)	127.26					
Ratio of Recurring Expenses to net assets	0.58%					
Allotment Date	27-Nov-13					

Birla Sun Life Fixed Term Plan-Series IY (1598 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.0534	N.A	-	0.0565
NAV at the end of the year/period	10.3118	10.3118	10.3117	10.3281	-	10.3281
Annualised / absolute return since inception till end of the year/period**	3.12%					
Net Assets at end of the year/period (Rs. Crs.)	117.03					
Ratio of Recurring Expenses to net assets	0.37%					
Allotment Date	27-Nov-13					

Birla Sun Life Fixed Term Plan-Series IX (1092 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.3131	10.3131	10.3131	10.3286	10.3286	-
Dividends P.U*	N.A	0.0000	0.4823	N.A	0.0000	0.0000
NAV at the end of the year/period	11.3796	11.3796	10.8210	11.4487	11.4487	-
Annualised / absolute return since inception till end of the year/period**	10.13%					
Net Assets at end of the year/period (Rs. Crs.)	102.69					
Ratio of Recurring Expenses to net assets	0.60%					
Allotment Date	29-Nov-13					

Birla Sun Life Fixed Term Plan-Series IX (1092 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.0555	N.A	-	-

Statement of Additional Information (SAI)

NAV at the end of the year/period	10.3131	10.3131	10.3131	10.3286	10.3286	-
Annualised / absolute return since inception till end of the year/period**	3.13%					
Net Assets at end of the year/period (Rs. Crs.)	93.03					
Ratio of Recurring Expenses to net assets	0.60%					
Allotment Date	29-Nov-13					

Birla Sun Life Fixed Term Plan-Series JA (1098 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.3085	-	-	10.3121	10.3121	-
Dividends P.U*	N.A	0.0000	0.0000	N.A	0.9366	0.0000
NAV at the end of the year/period	11.2430	-	-	11.2583	-	-
Annualised / absolute return since inception till end of the year/period**	9.12%					
Net Assets at end of the year/period (Rs. Crs.)	138.27					
Ratio of Recurring Expenses to net assets	0.02%					
Allotment Date	27-Nov-13					

Birla Sun Life Fixed Term Plan-Series JA (1098 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.3085	-	-	10.3121	10.3121	-
Annualised / absolute return since inception till end of the year/period**	3.09%					
Net Assets at end of the year/period (Rs. Crs.)	313.44					
Ratio of Recurring Expenses to net assets	0.03%					
Allotment Date	27-Nov-13					

Birla Sun Life Fixed Term Plan-Series JJ (1092 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.2703	10.2703	10.2703	10.2832	10.2832	-
Dividends P.U*	N.A	0.0000	0.4479	N.A	0.0000	0.0000
NAV at the end of the year/period	11.3098	11.3098	10.8006	11.3771	11.3771	-
Annualised / absolute return since inception till end of the year/period**	10.19%					
Net Assets at end of the year/period (Rs. Crs.)	56.98					

Statement of Additional Information (SAI)

Ratio of Recurring Expenses to net assets	0.71%
Allotment Date	24-Dec-13

Birla Sun Life Fixed Term Plan-Series JJ (1092 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.0433	N.A	-	-
NAV at the end of the year/period	10.2703	10.2703	10.2703	10.2832	10.2832	-
Annualised / absolute return since inception till end of the year/period**	2.70%					
Net Assets at end of the year/period (Rs. Crs.)	51.78					
Ratio of Recurring Expenses to net assets	0.71%					
Allotment Date	24-Dec-13					

Birla Sun Life Fixed Term Plan-Series JI (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.2567	10.2567	10.2567	10.2593	-	10.2593
Dividends P.U*	N.A	0.9291	0.8741	N.A	0.0000	0.8835
NAV at the end of the year/period	11.1976	-	-	11.2103	-	-
Annualised / absolute return since inception till end of the year/period**	9.24%					
Net Assets at end of the year/period (Rs. Crs.)	115.21					
Ratio of Recurring Expenses to net assets	0.08%					
Allotment Date	20-Dec-13					

Birla Sun Life Fixed Term Plan-Series JI (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.0464	N.A	-	0.0469
NAV at the end of the year/period	10.2567	10.2567	10.2567	10.2593	-	10.2593
Annualised / absolute return since inception till end of the year/period**	2.57%					
Net Assets at end of the year/period (Rs. Crs.)	194.65					
Ratio of Recurring Expenses to net assets	0.06%					
Allotment Date	20-Dec-13					

Birla Sun Life Fixed Term Plan-Series JK (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.2400	10.2400	10.2400	10.2488	-	10.2488
Dividends P.U*	N.A	0.0000	0.4540	N.A	0.0000	0.4720
NAV at the end of the year/period	11.1668	11.1668	10.6544	11.2130	-	10.6800
Annualised / absolute return since inception till end of the year/period**	9.11%					
Net Assets at end of the year/period (Rs. Crs.)	34.12					
Ratio of Recurring Expenses to net assets	0.47%					
Allotment Date	26-Dec-13					

Birla Sun Life Fixed Term Plan-Series JK (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.0421	N.A	-	0.0438
NAV at the end of the year/period	10.2400	10.2400	10.2400	10.2488	-	10.2488
Annualised / absolute return since inception till end of the year/period**	2.40%					
Net Assets at end of the year/period (Rs. Crs.)	31.29					
Ratio of Recurring Expenses to net assets	0.47%					
Allotment Date	26-Dec-13					

Birla Sun Life Fixed Term Plan-Series JP (1175 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.2138	10.2138	10.2138	10.2207	-	-
Dividends P.U*	N.A	0.0000	0.4706	N.A	0.0000	0.0000
NAV at the end of the year/period	11.1361	11.1361	10.6528	11.1769	-	-
Annualised / absolute return since inception till end of the year/period**	9.16%					
Net Assets at end of the year/period (Rs. Crs.)	32.76					
Ratio of Recurring Expenses to net assets	0.39%					
Allotment Date	8-Jan-14					

Birla Sun Life Fixed Term Plan- Series JP (1175 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						

Statement of Additional Information (SAI)

NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.2138	10.2138	10.2138	10.2207	-	-
Annualised / absolute return since inception till end of the year/period**	2.14%					
Net Assets at end of the year/period (Rs. Crs.)	30.04					
Ratio of Recurring Expenses to net assets	0.40%					
Allotment Date	8-Jan-14					

Birla Sun Life Fixed Term Plan- Series JQ (1099 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.2053	10.2054	10.2054	10.2083	-	10.2082
Dividends P.U*	N.A	0.9208	0.9140	N.A	0.0000	0.9279
NAV at the end of the year/period	11.1214	10.1837	10.1839	11.1395	-	-
Annualised / absolute return since inception till end of the year/period**	9.11%					
Net Assets at end of the year/period (Rs. Crs.)	347.46					
Ratio of Recurring Expenses to net assets	0.09%					
Allotment Date	10-Jan-14					

Birla Sun Life Fixed Term Plan- Series JQ (1099 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.2053	10.2054	10.2054	10.2083	-	10.2082
Annualised / absolute return since inception till end of the year/period**	2.05%					
Net Assets at end of the year/period (Rs. Crs.)	362.62					
Ratio of Recurring Expenses to net assets	0.05%					
Allotment Date	10-Jan-14					

Birla Sun Life Fixed Term Plan-Series JR (1162 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.1823	10.1823	10.1824	10.1881	10.1881	10.1881
Dividends P.U*	N.A	0.0000	0.4442	N.A	0.0000	0.4603
NAV at the end of the year/period	11.0868	11.0868	10.6306	11.1264	11.1264	10.6534
Annualised / absolute return since	9.04%					

Statement of Additional Information (SAI)

inception till end of the year/period**	
Net Assets at end of the year/period (Rs. Crs.)	94.02
Ratio of Recurring Expenses to net assets	0.28%
Allotment Date	21-Jan-14

Birla Sun Life Fixed Term Plan-Series JR (1162 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.1823	10.1823	10.1824	10.1881	10.1881	10.1881
Annualised / absolute return since inception till end of the year/period**	1.82%					
Net Assets at end of the year/period (Rs. Crs.)	86.24					
Ratio of Recurring Expenses to net assets	0.29%					
Allotment Date	21-Jan-14					

Birla Sun Life Fixed Term Plan- Series JX (1530 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.1744	10.1744	-	10.1801	-	-
Dividends P.U*	N.A	0.0000	0.0000	N.A	0.0000	0.0000
NAV at the end of the year/period	11.0820	11.0820	-	11.1263	-	-
Annualised / absolute return since inception till end of the year/period**	9.22%					
Net Assets at end of the year/period (Rs. Crs.)	154.80					
Ratio of Recurring Expenses to net assets	0.07%					
Allotment Date	31-Jan-14					

Birla Sun Life Fixed Term Plan-Series JX (1530 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.1744	10.1744	-	10.1801	-	-
Annualised / absolute return since inception till end of the year/period**	1.74%					
Net Assets at end of the year/period (Rs. Crs.)	141.72					

Statement of Additional Information (SAI)

Ratio of Recurring Expenses to net assets	0.13%
Allotment Date	31-Jan-14

Birla Sun Life Fixed Term Plan- Series JY (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.1724	10.1724	10.1724	10.1744	10.1743	10.1744
Dividends P.U*	N.A	0.9517	0.9436	N.A	0.9659	0.9577
NAV at the end of the year/period	11.1020	10.1374	-	11.1187	10.1395	10.1395
Annualised / absolute return since inception till end of the year/period**	9.49%					
Net Assets at end of the year/period (Rs. Crs.)	129.84					
Ratio of Recurring Expenses to net assets	0.06%					
Allotment Date	4-Feb-14					

Birla Sun Life Fixed Term Plan- Series JY (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.1724	10.1724	10.1724	10.1744	10.1743	10.1744
Annualised / absolute return since inception till end of the year/period**	1.72%					
Net Assets at end of the year/period (Rs. Crs.)	430.36					
Ratio of Recurring Expenses to net assets	0.04%					
Allotment Date	4-Feb-14					

Birla Sun Life Fixed Term Plan - Series KA (1154 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.1535	10.1535	-	10.1583	-	10.1583
Dividends P.U*	N.A	0.0000	0.0000	N.A	0.0000	0.4386
NAV at the end of the year/period	11.0572	11.0572	-	11.1018	-	10.6512
Annualised / absolute return since inception till end of the year/period**	9.29%					
Net Assets at end of the year/period (Rs. Crs.)	316.25					
Ratio of Recurring Expenses to net assets	0.11%					
Allotment Date	12-Feb-14					

Birla Sun Life Fixed Term Plan - Series KA (1154 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.1535	10.1535	-	10.1583	-	10.1583
Annualised / absolute return since inception till end of the year/period**	1.53%					
Net Assets at end of the year/period (Rs. Crs.)	289.53					
Ratio of Recurring Expenses to net assets	0.11%					
Allotment Date	12-Feb-14					

Birla Sun Life Fixed Term Plan- Series KC (1099 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.1638	10.1638	10.1638	10.1643	-	10.1646
Dividends P.U*	N.A	0.9740	0.9657	N.A	0.0000	0.9721
NAV at the end of the year/period	11.1019	-	-	11.1071	-	-
Annualised / absolute return since inception till end of the year/period**	9.73%					
Net Assets at end of the year/period (Rs. Crs.)	127.41					
Ratio of Recurring Expenses to net assets	0.04%					
Allotment Date	14-Feb-14					

Birla Sun Life Fixed Term Plan- Series KC (1099 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.1638	10.1638	10.1638	10.1643	-	10.1646
Annualised / absolute return since inception till end of the year/period**	1.64%					
Net Assets at end of the year/period (Rs. Crs.)	317.07					
Ratio of Recurring Expenses to net assets	0.04%					
Allotment Date	14-Feb-14					

Birla Sun Life Fixed Term Plan - Series KD (1099 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					

Statement of Additional Information (SAI)

NAV at the beginning of the year/period	10.1537	10.1537	10.1537	10.1542	10.1542	0.0000
Dividends P.U*	N.A	0.9725	0.9641	N.A	0.9774	0.0000
NAV at the end of the year/period	11.0842	-	-	11.0893	-	-
Annualised / absolute return since inception till end of the year/period**	9.67%					
Net Assets at end of the year/period (Rs. Crs.)	48.81					
Ratio of Recurring Expenses to net assets	0.04%					
Allotment Date	18-Feb-14					

Birla Sun Life Fixed Term Plan - Series KD (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.1537	10.1537	10.1537	10.1542	10.1542	-
Annualised / absolute return since inception till end of the year/period**	1.54%					
Net Assets at end of the year/period (Rs. Crs.)	186.82					
Ratio of Recurring Expenses to net assets	0.04%					
Allotment Date	18-Feb-14					

Birla Sun Life Fixed Term Plan - Series KE (1511 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.1373	10.1373	10.1373	10.1416	10.1415	10.1415
Dividends P.U*	N.A	0.0000	0.4178	N.A	0.0000	0.4359
NAV at the end of the year/period	11.0361	11.0361	10.6078	11.0826	11.0823	10.6350
Annualised / absolute return since inception till end of the year/period**	9.27%					
Net Assets at end of the year/period (Rs. Crs.)	425.13					
Ratio of Recurring Expenses to net assets	0.13%					
Allotment Date	20-Feb-14					

Birla Sun Life Fixed Term Plan - Series KE (1511 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.1373	10.1373	10.1373	10.1416	10.1415	10.1415
Annualised / absolute return since inception till end of the year/period**	1.37%					
Net Assets at end of the year/period (Rs. Crs.)	389.21					

Ratio of Recurring Expenses to net assets	0.08%
Allotment Date	20-Feb-14

Birla Sun Life Fixed Term Plan - Series KF (1099 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.1450	10.1450	10.1450	10.1454	0.0000	0.0000
Dividends P.U*	N.A	0.9763	0.9676	N.A	0.0000	0.0000
NAV at the end of the year/period	11.0813	-	-	11.0867	-	-
Annualised / absolute return since inception till end of the year/period**	9.72%					
Net Assets at end of the year/period (Rs. Crs.)	52.05					
Ratio of Recurring Expenses to net assets	0.02%					
Allotment Date	21-Feb-14					

Birla Sun Life Fixed Term Plan - Series KF (1099 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.1450	10.1450	10.1450	10.1454	-	-
Annualised / absolute return since inception till end of the year/period**	1.45%					
Net Assets at end of the year/period (Rs. Crs.)	204.35					
Ratio of Recurring Expenses to net assets	0.07%					
Allotment Date	21-Feb-14					

Birla Sun Life Fixed Term Plan - Series KG (1099 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.1358	10.1358	10.1358	10.1362	10.1362	0.0000
Dividends P.U*	N.A	0.9713	0.9627	N.A	0.9760	0.0000
NAV at the end of the year/period	11.0560	10.0772	-	11.0609	-	-
Annualised / absolute return since inception till end of the year/period**	9.59%					
Net Assets at end of the year/period (Rs. Crs.)	90.18					
Ratio of Recurring Expenses to net assets	0.05%					
Allotment Date	25-Feb-14					

Birla Sun Life Fixed Term Plan - Series KG (1099 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
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Statement of Additional Information (SAI)

	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.1358	10.1358	10.1358	10.1362	10.1362	-
Annualised / absolute return since inception till end of the year/period**	1.36%					
Net Assets at end of the year/period (Rs. Crs.)	366.78					
Ratio of Recurring Expenses to net assets	0.07%					
Allotment Date	25-Feb-14					

Birla Sun Life Fixed Term Plan - Series KH (1505 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.1196	10.1195	10.1196	10.1236	10.1236	0.0000
Dividends P.U*	N.A	0.0000	0.4012	N.A	0.0000	0.0000
NAV at the end of the year/period	11.0162	11.0162	10.6050	11.0679	11.0682	-
Annualised / absolute return since inception till end of the year/period**	9.26%					
Net Assets at end of the year/period (Rs. Crs.)	280.36					
Ratio of Recurring Expenses to net assets	0.12%					
Allotment Date	26-Feb-14					

Birla Sun Life Fixed Term Plan - Series KH (1505 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.1196	10.1195	10.1196	10.1236	10.1236	-
Annualised / absolute return since inception till end of the year/period**	1.20%					
Net Assets at end of the year/period (Rs. Crs.)	256.69					
Ratio of Recurring Expenses to net assets	0.19%					
Allotment Date	26-Feb-14					

Birla Sun Life Fixed Term Plan - Series KI (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.1338	0.0000	10.1338	10.1342	10.1342	0.0000
Dividends P.U*	N.A	0.0000	0.9652	N.A	0.9730	0.0000
NAV at the end of the year/period	11.0449	-	10.0648	11.0500	-	-
Annualised / absolute return since inception till end of the year/period**	9.59%					
Net Assets at end of the year/period (Rs. Crs.)	63.95					

Ratio of Recurring Expenses to net assets	0.11%
Allotment Date	28-Feb-14

Birla Sun Life Fixed Term Plan - Series KI (1099 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.1338	-	10.1338	10.1342	10.1342	-
Annualised / absolute return since inception till end of the year/period**	1.34%					
Net Assets at end of the year/period (Rs. Crs.)	105.91					
Ratio of Recurring Expenses to net assets	0.08%					
Allotment Date	28-Feb-14					

Birla Sun Life Fixed Term Plan - Series KJ (1499 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.0964	10.0964	10.0964	10.0995	0.0000	0.0000
Dividends P.U*	N.A	0.0000	0.3905	N.A	0.0000	0.0000
NAV at the end of the year/period	10.9908	10.9908	10.5907	11.0418	-	-
Annualised / absolute return since inception till end of the year/period**	9.20%					
Net Assets at end of the year/period (Rs. Crs.)	424.83					
Ratio of Recurring Expenses to net assets	0.11%					
Allotment Date	05-Mar-14					

Birla Sun Life Fixed Term Plan - Series KJ (1499 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.0964	10.0964	10.0964	10.0995	-	-
Annualised / absolute return since inception till end of the year/period**	0.96%					
Net Assets at end of the year/period (Rs. Crs.)	388.96					
Ratio of Recurring Expenses to net assets	0.19%					
Allotment Date	05-Mar-14					

Birla Sun Life Fixed Term Plan - Series KK (1099 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
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	2014-15					
NAV at the beginning of the year/period	10.1339	0.0000	10.1339	10.1342	10.1342	0.0000
Dividends P.U*	N.A	0.0000	0.9781	N.A	0.9915	0.0000
NAV at the end of the year/period	11.0613	-	10.0677	11.0668	10.0680	-
Annualised / absolute return since inception till end of the year/period**	9.85%					
Net Assets at end of the year/period (Rs. Crs.)	51.43					
Ratio of Recurring Expenses to net assets	0.08%					
Allotment Date	04-Mar-14					

Birla Sun Life Fixed Term Plan - Series KK (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.1339	-	10.1339	10.1342	10.1342	-
Annualised / absolute return since inception till end of the year/period**	1.34%					
Net Assets at end of the year/period (Rs. Crs.)	217.37					
Ratio of Recurring Expenses to net assets	0.07%					
Allotment Date	04-Mar-14					

Birla Sun Life Fixed Term Plan - Series KM (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.0996	10.0997	10.0996	10.0999	10.1000	0.0000
Dividends P.U*	N.A	0.9532	0.9436	N.A	0.9572	0.0000
NAV at the end of the year/period	11.0117	10.0544	-	11.0164	-	-
Annualised / absolute return since inception till end of the year/period**	9.46%					
Net Assets at end of the year/period (Rs. Crs.)	54.05					
Ratio of Recurring Expenses to net assets	0.15%					
Allotment Date	07-Mar-14					

Birla Sun Life Fixed Term Plan - Series KM (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.0996	10.0997	10.0996	10.0999	10.1000	-
Annualised / absolute return since inception till end of the year/period**	1.00%					
Net Assets at end of the year/period (Rs. Crs.)	229.21					

Statement of Additional Information (SAI)

Crs.)	
Ratio of Recurring Expenses to net assets	0.07%
Allotment Date	07-Mar-14

Birla Sun Life Fixed Term Plan - Series KN (1099 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.0765	10.0765	10.0765	10.0767	10.0767	0.0000
Dividends P.U*	N.A	0.9412	0.9359	N.A	0.9458	0.0000
NAV at the end of the year/period	10.9983	-	-	11.0037	10.0535	-
Annualised / absolute return since inception till end of the year/period**	9.47%					
Net Assets at end of the year/period (Rs. Crs.)	66.50					
Ratio of Recurring Expenses to net assets	0.05%					
Allotment Date	12-Mar-14					

Birla Sun Life Fixed Term Plan - Series KN (1099 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.0765	10.0765	10.0765	10.0767	10.0767	-
Annualised / absolute return since inception till end of the year/period**	0.76%					
Net Assets at end of the year/period (Rs. Crs.)	197.80					
Ratio of Recurring Expenses to net assets	0.07%					
Allotment Date	12-Mar-14					

Birla Sun Life Fixed Term Plan - Series KP (1504 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.0885	10.0885	0.0000	10.0913	10.0913	0.0000
Dividends P.U*	N.A	0.0000	0.0000	N.A	0.0000	0.0000
NAV at the end of the year/period	10.9803	10.9802	-	11.0280	11.0280	-
Annualised / absolute return since inception till end of the year/period**	9.15%					
Net Assets at end of the year/period (Rs. Crs.)	342.62					
Ratio of Recurring Expenses to net assets	0.09%					
Allotment Date	07-Mar-14					

Birla Sun Life Fixed Term Plan - Series KP (1504 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
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	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.0885	10.0885	-	10.0913	10.0913	-
Annualised / absolute return since inception till end of the year/period**	0.88%					
Net Assets at end of the year/period (Rs. Crs.)	313.78					
Ratio of Recurring Expenses to net assets	0.19%					
Allotment Date	07-Mar-14					

Birla Sun Life Fixed Term Plan - Series KO (1498 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.0825	10.0825	10.0825	10.0846	0.0000	10.0846
Dividends P.U*	N.A	0.0000	0.3856	N.A	0.0000	0.4012
NAV at the end of the year/period	10.9784	10.9784	10.5832	11.0195	-	10.6076
Annualised / absolute return since inception till end of the year/period**	9.23%					
Net Assets at end of the year/period (Rs. Crs.)	322.17					
Ratio of Recurring Expenses to net assets	0.09%					
Allotment Date	11-Mar-14					

Birla Sun Life Fixed Term Plan - Series KO (1498 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.0825	10.0825	10.0825	10.0846	-	10.0846
Annualised / absolute return since inception till end of the year/period**	0.82%					
Net Assets at end of the year/period (Rs. Crs.)	294.98					
Ratio of Recurring Expenses to net assets	0.16%					
Allotment Date	11-Mar-14					

Birla Sun Life Fixed Term Plan - Series KQ (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.0683	10.0683	10.0683	10.0687	10.0687	10.0687
Dividends P.U*	N.A	0.9305	0.9242	N.A	0.9402	0.9336
NAV at the end of the year/period	10.9763	-	-	10.9863	-	-
Annualised / absolute return since inception till end of the year/period**	9.28%					
Net Assets at end of the year/period (Rs. Crs.)	94.40					

Statement of Additional Information (SAI)

Ratio of Recurring Expenses to net assets	0.11%
Allotment Date	14-Mar-14

Birla Sun Life Fixed Term Plan - Series KQ (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.0683	10.0683	10.0683	10.0687	10.0687	10.0687
Annualised / absolute return since inception till end of the year/period**	0.68%					
Net Assets at end of the year/period (Rs. Crs.)	372.42					
Ratio of Recurring Expenses to net assets	0.11%					
Allotment Date	14-Mar-14					

Birla Sun Life Fixed Term Plan - Series KR (1124 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.1085	10.1084	10.1084	10.1093	10.1093	0.0000
Dividends P.U*	N.A	0.0000	0.4005	N.A	0.0000	0.0000
NAV at the end of the year/period	10.9923	10.9906	10.5832	11.0124	11.0124	-
Annualised / absolute return since inception till end of the year/period**	9.44%					
Net Assets at end of the year/period (Rs. Crs.)	413.05					
Ratio of Recurring Expenses to net assets	0.31%					
Allotment Date	14-Mar-14					

Birla Sun Life Fixed Term Plan - Series KR (1124 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.1085	10.1084	10.1084	10.1093	10.1093	-
Annualised / absolute return since inception till end of the year/period**	1.08%					
Net Assets at end of the year/period (Rs. Crs.)	379.24					
Ratio of Recurring Expenses to net assets	0.08%					
Allotment Date	14-Mar-14					

Birla Sun Life Fixed Term Plan – Series KS (1100 days)						
HISTORICAL PER UNIT STATISTICS	Regular	Regular	Regular	Direct	Direct	Direct

Statement of Additional Information (SAI)

	Growth	Dividend	Quarterly Dividend	Growth	Dividend	Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.0490	10.0490	10.0490	10.0491	10.0491	0.0000
Dividends P.U*	N.A	0.9337	0.9281	N.A	0.9385	0.0000
NAV at the end of the year/period	10.9642	10.0241	-	10.9715	-	-
Annualised / absolute return since inception till end of the year/period**	9.35%					
Net Assets at end of the year/period (Rs. Crs.)	40.88					
Ratio of Recurring Expenses to net assets	0.09%					
Allotment Date	20-Mar-14					

Birla Sun Life Fixed Term Plan – Series KS (1100 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.0490	10.0490	10.0490	10.0491	10.0491	-
Annualised / absolute return since inception till end of the year/period**	0.49%					
Net Assets at end of the year/period (Rs. Crs.)	188.56					
Ratio of Recurring Expenses to net assets	0.09%					
Allotment Date	20-Mar-14					

Birla Sun Life Fixed Term Plan - Series KT (1119 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.0788	10.0788	10.0788	10.0800	0.0000	0.0000
Dividends P.U*	N.A	0.0000	0.3794	N.A	0.0000	0.0000
NAV at the end of the year/period	10.9499	10.9499	10.5619	10.9876	-	-
Annualised / absolute return since inception till end of the year/period**	9.16%					
Net Assets at end of the year/period (Rs. Crs.)	258.45					
Ratio of Recurring Expenses to net assets	0.33%					
Allotment Date	19-Mar-14					

Birla Sun Life Fixed Term Plan - Series KT (1119 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.0788	10.0788	10.0788	10.0800	-	-
Annualised / absolute return since	0.79%					

Statement of Additional Information (SAI)

inception till end of the year/period**	
Net Assets at end of the year/period (Rs. Crs.)	237.22
Ratio of Recurring Expenses to net assets	0.15%
Allotment Date	19-Mar-14

Birla Sun Life Fixed Term Plan - Series KW (1477 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.0227	10.0227	10.0227	10.0231	10.0231	-
Dividends P.U*	N.A	0.0000	0.3568	N.A	0.0000	0.0000
NAV at the end of the year/period	10.9097	10.9097	10.5447	10.9348	10.9349	-
Annualised / absolute return since inception till end of the year/period**	8.92%					
Net Assets at end of the year/period (Rs. Crs.)	186.97					
Ratio of Recurring Expenses to net assets	0.22%					
Allotment Date	25-Mar-14					

Birla Sun Life Fixed Term Plan - Series KW (1477 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.0227	10.0227	10.0227	10.0231	10.0231	-
Annualised / absolute return since inception till end of the year/period**	0.23%					
Net Assets at end of the year/period (Rs. Crs.)	171.51					
Ratio of Recurring Expenses to net assets	0.17%					
Allotment Date	25-Mar-14					

Birla Sun Life Fixed Term Plan - Series KX (1475 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.0170	10.0170	10.0170	10.0170	10.0170	-
Dividends P.U*	N.A	0.0000	0.3599	N.A	0.0000	0.0000
NAV at the end of the year/period	10.9279	10.9279	10.5599	10.9328	10.9328	-
Annualised / absolute return since inception till end of the year/period**	9.15%					
Net Assets at end of the year/period (Rs. Crs.)	247.95					
Ratio of Recurring Expenses to net assets	0.10%					
Allotment Date	27-Mar-14					

Birla Sun Life Fixed Term Plan - Series KX (1475 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.0170	10.0170	10.0170	10.0170	10.0170	-
Annualised / absolute return since inception till end of the year/period**	0.17%					
Net Assets at end of the year/period (Rs. Crs.)	227.22					
Ratio of Recurring Expenses to net assets	0.07%					
Allotment Date	27-Mar-14					

Birla Sun Life Fixed Term Plan - Series KZ (1103 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	0.0000	0.3265	N.A	0.0000	0.3282
NAV at the end of the year/period	10.9059	10.9059	10.5731	10.9107	10.9107	10.5762
Annualised / absolute return since inception till end of the year/period**	9.06%					
Net Assets at end of the year/period (Rs. Crs.)	178.38					
Ratio of Recurring Expenses to net assets	0.07%					
Allotment Date	04-Apr -14					

Birla Sun Life Fixed Term Plan - Series LA (1099 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	0.0000	0.3222	N.A	0.0000	0.0000
NAV at the end of the year/period	10.9049	10.9049	10.5766	10.9145	-	-
Annualised / absolute return since inception till end of the year/period**	9.05%					
Net Assets at end of the year/period (Rs. Crs.)	98.14					
Ratio of Recurring Expenses to net assets	0.04%					
Allotment Date	09-Apr -14					

Birla Sun Life Fixed Term Plan - Series LC (1099 days)

HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						

Statement of Additional Information (SAI)

NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	0.0000	0.3124	N.A	0.0000	0.3154
NAV at the end of the year/period	10.8795	10.8795	10.5612	10.8895	-	10.5665
Annualised / absolute return since inception till end of the year/period**	8.80%					
Net Assets at end of the year/period (Rs. Crs.)	108.65					
Ratio of Recurring Expenses to net assets	0.05%					
Allotment Date	17-Apr -14					

Birla Sun Life Fixed Term Plan - Series LD (730 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	0.0000	0.3144	N.A	0.0000	0.0000
NAV at the end of the year/period	11.0090	11.0090	10.6880	11.0461	11.0461	-
Annualised / absolute return since inception till end of the year/period**	10.09%					
Net Assets at end of the year/period (Rs. Crs.)	72.79					
Ratio of Recurring Expenses to net assets	0.31%					
Allotment Date	15-Apr -14					

Birla Sun Life Fixed Term Plan - Series LF (1100 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	0.0000	0.2988	N.A	0.0000	0.3020
NAV at the end of the year/period	10.8503	10.8503	10.5460	10.8595	10.8595	10.5520
Annualised / absolute return since inception till end of the year/period**	8.50%					
Net Assets at end of the year/period (Rs. Crs.)	42.03					
Ratio of Recurring Expenses to net assets	0.09%					
Allotment Date	28-Apr -14					

Birla Sun Life Fixed Term Plan - Series LG (1157 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	0.0000	0.2952	N.A	0.0000	0.0000
NAV at the end of the year/period	10.8491	10.8491	10.5484	10.8581	-	-
Annualised / absolute return since inception till end of the year/period**	8.49%					
Net Assets at end of the year/period (Rs. Crs.)	473.15					

Ratio of Recurring Expenses to net assets	0.04%
Allotment Date	30-Apr -14

Birla Sun Life Fixed Term Plan - Series LI (1173 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	0.0000	0.2887	N.A	0.0000	0.2918
NAV at the end of the year/period	10.8311	10.8311	10.5371	10.8400	10.8400	10.5429
Annualised / absolute return since inception till end of the year/period**	8.31%					
Net Assets at end of the year/period (Rs. Crs.)	34.94					
Ratio of Recurring Expenses to net assets	0.07%					
Allotment Date	05-May -14					

Birla Sun Life Fixed Term Plan - Series LJ (1150 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	0.0000	0.2875	N.A	0.0000	0.2905
NAV at the end of the year/period	10.8270	10.8270	10.5342	10.8358	10.8357	10.5399
Annualised / absolute return since inception till end of the year/period**	8.27%					
Net Assets at end of the year/period (Rs. Crs.)	225.38					
Ratio of Recurring Expenses to net assets	0.04%					
Allotment Date	07-May -14					

Birla Sun Life Fixed Term Plan - Series LK (1148 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	0.0000	0.2827	N.A	0.0000	0.0000
NAV at the end of the year/period	10.8207	10.8207	10.5328	10.8294	10.8294	-
Annualised / absolute return since inception till end of the year/period**	8.21%					
Net Assets at end of the year/period (Rs. Crs.)	136.12					
Ratio of Recurring Expenses to net assets	0.06%					
Allotment Date	09-May -14					

Birla Sun Life Fixed Term Plan - Series LL (733 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend

	2014-15					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	0.0000	0.2582	N.A	0.0000	0.0000
NAV at the end of the year/period	10.8317	10.8317	10.5684	10.8656	10.8656	-
Annualised / absolute return since inception till end of the year/period**	8.32%					
Net Assets at end of the year/period (Rs. Crs.)	50.54					
Ratio of Recurring Expenses to net assets	0.36%					
Allotment Date	22-May -14					

Birla Sun Life Fixed Term Plan - Series LO (1142 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	0.0000	0.2361	N.A	0.0000	0.0000
NAV at the end of the year/period	10.7287	10.7287	10.4884	10.7365	10.7367	-
Annualised / absolute return since inception till end of the year/period**	7.29%					
Net Assets at end of the year/period (Rs. Crs.)	22.46					
Ratio of Recurring Expenses to net assets	0.15%					
Allotment Date	05-Jun-14					

Birla Sun Life Fixed Term Plan - Series LQ (1142 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	0.0000	0.1821	N.A	0.0000	0.0000
NAV at the end of the year/period	10.6501	10.6501	10.4659	10.6572	10.6572	-
Annualised / absolute return since inception till end of the year/period**	6.50%					
Net Assets at end of the year/period (Rs. Crs.)	92.16					
Ratio of Recurring Expenses to net assets	0.12%					
Allotment Date	04-Jul-14					

Birla Sun Life Fixed Term Plan - Series LU (1104 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	0.0000	0.1492	N.A	0.0000	0.1532
NAV at the end of the year/period	10.7209	10.7208	10.5698	10.7360	10.7364	10.5810
Annualised / absolute return since inception till end of the year/period**	7.21%					
Net Assets at end of the year/period (Rs. Crs.)	43.38					

Statement of Additional Information (SAI)

Crs.)	
Ratio of Recurring Expenses to net assets	0.43%
Allotment Date	24-Aug-14

Birla Sun Life Fixed Term Plan - Series LV (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	0.0000	0.1390	N.A	0.0000	0.1404
NAV at the end of the year/period	10.6682	10.6682	10.5275	10.6737	-	10.5316
Annualised / absolute return since inception till end of the year/period**	6.68%					
Net Assets at end of the year/period (Rs. Crs.)	115.45					
Ratio of Recurring Expenses to net assets	0.12%					
Allotment Date	04-Sep-14					

Birla Sun Life Fixed Term Plan - Series LX (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	0.0000	0.1186	N.A	0.0000	0.0000
NAV at the end of the year/period	10.6188	10.6188	10.4988	10.6237	10.6237	-
Annualised / absolute return since inception till end of the year/period**	6.19%					
Net Assets at end of the year/period (Rs. Crs.)	22.28					
Ratio of Recurring Expenses to net assets	0.19%					
Allotment Date	25-Sep-14					

Birla Sun Life Fixed Term Plan - Series MA (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	0.0000	0.0742	N.A	0.0000	0.0750
NAV at the end of the year/period	10.5083	10.5083	10.4339	10.5126	10.5126	10.4375
Annualised / absolute return since inception till end of the year/period**	5.08%					
Net Assets at end of the year/period (Rs. Crs.)	139.26					
Ratio of Recurring Expenses to net assets	0.09%					
Allotment Date	16-Oct-14					

Birla Sun Life Fixed Term Plan - Series MD (1099 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly	Direct Growth	Direct Dividend	Direct Quarterly

			Dividend			Dividend
	2014-15					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	0.0000	0.0562	N.A	0.0000	0.0000
NAV at the end of the year/period	10.3402	10.3402	10.2838	10.3526	10.3526	-
Annualised / absolute return since inception till end of the year/period**	3.40%					
Net Assets at end of the year/period (Rs. Crs.)	384.13					
Ratio of Recurring Expenses to net assets	0.10%					
Allotment Date	13-Nov-14					

Birla Sun Life Fixed Term Plan - Series MK (1105 days)						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	0.0000	0.0000	N.A	0.0000	0.0000
NAV at the end of the year/period	10.0260	10.0260	10.0260	10.0262	-	10.0262
Annualised / absolute return since inception till end of the year/period**	N.A					
Net Assets at end of the year/period (Rs. Crs.)	83.62					
Ratio of Recurring Expenses to net assets	0.04%					
Allotment Date	26-Mar-15					

Birla Sun Life Focused Equity Fund - Series 1				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
	2014-15			
NAV at the beginning of the year/period	10.4656	10.4661	10.4709	10.4709
Dividends P.U*	N.A	0.6000	N.A	0.6000
NAV at the end of the year/period	15.4798	14.7901	15.5575	14.8656
Annualised / absolute return since inception till end of the year/period**	47.41%			
Net Assets at end of the year/period (Rs. Crs.)	75.61			
Ratio of Recurring Expenses to net assets	2.96%			
Allotment Date	24-Feb-14			

Birla Sun Life Focused Equity Fund - Series 1				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
	2013-14			
NAV at the beginning of the year/period	NA	NA	NA	NA
Dividends P.U*	N.A	-	N.A	-
NAV at the end of the year/period	10.4656	10.4661	10.4709	10.4709
Annualised / absolute return since inception till end of the year/period**	4.70%			
Net Assets at end of the year/period (Rs. Crs.)	51.81			
Ratio of Recurring Expenses to net assets	2.96%			
Allotment Date	24-Feb-14			

Birla Sun Life Focused Equity Fund - Series 2				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
2014-15				
NAV at the beginning of the year/period	N.A	N.A	N.A	N.A
Dividends P.U*	N.A	0.6500	N.A	0.6500
NAV at the end of the year/period	14.9571	14.2127	15.0213	14.2800
Annualised / absolute return since inception till end of the year/period**	47.69%			
Net Assets at end of the year/period (Rs. Crs.)	58.18			
Ratio of Recurring Expenses to net assets	2.96%			
Allotment Date	26-Mar-14			

Birla Sun Life Focused Equity Fund - Series 3				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
2014-15				
NAV at the beginning of the year/period	N.A	N.A	N.A	N.A
Dividends P.U*	N.A	0.0000	N.A	-
NAV at the end of the year/period	11.1904	11.1900	11.2349	11.2440
Annualised / absolute return since inception till end of the year/period**	11.90%			
Net Assets at end of the year/period (Rs. Crs.)	127.19			
Ratio of Recurring Expenses to net assets	2.83%			
Allotment Date	30-Oct-14			

Birla Sun Life Focused Equity Fund - Series 4				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
2014-15				
NAV at the beginning of the year/period	N.A	N.A	N.A	N.A
Dividends P.U*	N.A	0.0000	N.A	-
NAV at the end of the year/period	10.7883	10.7883	10.8188	10.8188
Annualised / absolute return since inception till end of the year/period**	7.90%			
Net Assets at end of the year/period (Rs. Crs.)	82.25			
Ratio of Recurring Expenses to net assets	2.88%			
Allotment Date	19-Dec-14			

Birla Sun Life Focused Equity Fund - Series 5				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
2014-15				
NAV at the beginning of the year/period	N.A	N.A	N.A	N.A
Dividends P.U*	N.A	0.0000	N.A	-
NAV at the end of the year/period	10.2432	10.2432	10.2461	10.2461
Annualised / absolute return since inception till end of the year/period**	2.40%			
Net Assets at end of the year/period (Rs. Crs.)	99.44			
Ratio of Recurring Expenses to net assets	2.61%			
Allotment Date	25-Mar-15			

Birla Sun Life Rajiv Gandhi Equity Savings Scheme - Series 1				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
2014-15				
NAV at the beginning of the year/period	11.7054	11.7048	11.7738	11.8538
Dividends P.U*	N.A	1.4000	N.A	1.4000
NAV at the end of the year/period	16.4623	14.7425	16.6417	15.0286
Annualised / absolute return since inception till end of the year/period**	27.95%			
Net Assets at end of the year/period (Rs. Crs.)	62.89			
Ratio of Recurring Expenses to net assets	2.95%			
Allotment Date	23-Mar-13			

Birla Sun Life Rajiv Gandhi Equity Savings Scheme - Series 1				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
2013-14				
NAV at the beginning of the year/period	10.0400	10.0400	10.0400	10.0400
Dividends P.U*	N.A	-	N.A	-
NAV at the end of the year/period	11.7054	11.7048	11.7738	11.8538
Annualised / absolute return since inception till end of the year/period**	16.70%			
Net Assets at end of the year/period (Rs. Crs.)	45.56			
Ratio of Recurring Expenses to net assets	2.95%			
Allotment Date	23-Mar-13			

Birla Sun Life Rajiv Gandhi Equity Savings Scheme - Series 1				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
2012-13				
NAV at the beginning of the year/period	N.A	N.A	N.A	N.A
Dividends P.U*	N.A	-	N.A	-
NAV at the end of the year/period	10.0400	10.0400	10.0400	10.0400
Annualised / absolute return since inception till end of the year/period**	0.40%			
Net Assets at end of the year/period (Rs. Crs.)	39.07			
Ratio of Recurring Expenses to net assets	2.97%			
Allotment Date	23-Mar-13			

Birla Sun Life Interval Income Fund - Annual Plan V						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2014-15						
NAV at the beginning of the year/period	10.8996	N.A	N.A	10.9079	N.A	N.A
Dividends P.U*	N.A	0.0000	0.0000	N.A	0.0000	0.0000
NAV at the end of the year/period	11.8890	-	-	11.9017	10.0174	-
Annualised / absolute return since inception till end of the year/period**	8.92%					
Net Assets at end of the year/period (Rs. Crs.)	72.12					

Statement of Additional Information (SAI)

Ratio of Recurring Expenses to net assets	0.07%
Allotment Date	22-Mar-13

Birla Sun Life Interval Income Fund - Annual Plan V						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	10.0119	N.A	N.A	N.A	N.A	N.A
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.8996	N.A	N.A	10.9079	N.A	N.A
Annualised / absolute return since inception till end of the year/period**	8.77 %					
Net Assets at end of the year/period (Rs. Crs.)	95.98					
Ratio of Recurring Expenses to net assets	0.12%					
Allotment Date	22-Mar-13					

Birla Sun Life Interval Income Fund - Annual Plan V						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2012-13						
NAV at the beginning of the year/period	N.A	N.A	N.A	N.A	N.A	N.A
Dividends P.U*	N.A	-	-	N.A	-	-
NAV at the end of the year/period	10.0119	N.A	N.A	N.A	N.A	N.A
Annualised / absolute return since inception till end of the year/period**	0.12 %					
Net Assets at end of the year/period (Rs. Crs.)	67.52					
Ratio of Recurring Expenses to net assets	0.04%					
Allotment Date	22-Mar-13					

Birla Sun Life Interval Income Fund - Annual Plan I						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
2013-14						
NAV at the beginning of the year/period	10.1575	10.1575	N.A	N.A	N.A	N.A
Dividends P.U*	N.A	N.A	0.0700	N.A	N.A	N.A
NAV at the end of the year/period	11.0904	11.0904	10.0681	N.A	N.A	N.A
Annualised / absolute return since inception till end of the year/period**	8.88%					
Net Assets at end of the year/period (Rs. Crs.)	27.96					
Ratio of Recurring Expenses to net assets	0.24%					
Allotment Date	11-Jan-13					

Birla Sun Life Interval Income Fund - Annual Plan I						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend

Statement of Additional Information (SAI)

	Dividend				
	2012-13				
NAV at the beginning of the year/period	N.A	N.A	N.A	N.A	N.A
Dividends P.U*	N.A	N.A	N.A	N.A	N.A
NAV at the end of the year/period	10.1575	10.1575	10.1575	10.1575	10.1575
Annualised / absolute return since inception till end of the year/period**	1.58%				
Net Assets at end of the year/period (Rs. Crs.)	29.26				
Ratio of Recurring Expenses to net assets	0.06%				
Allotment Date	11-Jan-13				

Birla Sun Life Interval Income Fund - Annual Plan IX						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.6667	10.6667	10.5890	10.6688	10.6688	10.5909
Dividends P.U*	N.A	0.9825	0.9474	N.A	0.9858	0.7874
NAV at the end of the year/period	11.6457	10.6039	10.4406	11.6514	10.6059	-
Annualised / absolute return since inception till end of the year/period**	9.59%					
Net Assets at end of the year/period (Rs. Crs.)	299.30					
Ratio of Recurring Expenses to net assets	0.21%					
Allotment Date	2-Aug-13					

Birla Sun Life Interval Income Fund - Annual Plan IX						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.1892	N.A	-	0.1898
NAV at the end of the year/period	10.6667	10.6667	10.5890	10.6688	10.6688	10.5909
Annualised / absolute return since inception till end of the year/period**	6.67%					
Net Assets at end of the year/period (Rs. Crs.)	367.04					
Ratio of Recurring Expenses to net assets	0.11%					
Allotment Date	2-Aug-13					

Birla Sun Life Interval Income Fund - Annual Plan X						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2014-15					
NAV at the beginning of the year/period	10.6611	10.6612	10.5950	10.6669	-	-
Dividends P.U*	N.A	1.0493	1.0118	N.A	0.0000	0.0000
NAV at the end of the year/period	11.6588	10.5514	10.4074	11.6723	-	-

Statement of Additional Information (SAI)

Annualised / absolute return since inception till end of the year/period**	10.03%
Net Assets at end of the year/period (Rs. Crs.)	118.65
Ratio of Recurring Expenses to net assets	0.09%
Allotment Date	23-Aug-13

Birla Sun Life Interval Income Fund - Annual Plan X						
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Regular Quarterly Dividend	Direct Growth	Direct Dividend	Direct Quarterly Dividend
	2013-14					
NAV at the beginning of the year/period	NA	NA	NA	NA	NA	NA
Dividends P.U*	N.A	-	0.1704	N.A	-	-
NAV at the end of the year/period	10.6611	10.6612	10.5950	10.6669	-	-
Annualised / absolute return since inception till end of the year/period**	6.61%					
Net Assets at end of the year/period (Rs. Crs.)	117.43					
Ratio of Recurring Expenses to net assets	0.10%					
Allotment Date	23-Aug-13					

Birla Sun Life Fixed Term Plan - Corporate Bond Series A (1170 days)				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
	2014-15			
NAV at the beginning of the year/period	10.1611	10.1611	10.1642	10.1642
Dividends P.U*	N.A	0.1300	N.A	0.1300
NAV at the end of the year/period	11.4128	11.2748	11.4339	11.2958
Annualised / absolute return since inception till end of the year/period**	11.73%			
Net Assets at end of the year/period (Rs. Crs.)	453.18			
Ratio of Recurring Expenses to net assets	0.72%			
Allotment Date	21-Jan-14			

Birla Sun Life Fixed Term Plan - Corporate Bond Series A (1170 days)				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
	2013-14			
NAV at the beginning of the year/period	NA	NA	NA	NA
Dividends P.U*	N.A	-	N.A	-
NAV at the end of the year/period	10.1611	10.1611	10.1642	10.1642
Annualised / absolute return since inception till end of the year/period**	1.61%			
Net Assets at end of the year/period (Rs. Crs.)	403.52			
Ratio of Recurring Expenses to net assets	0.73%			
Allotment Date	21-Jan-14			

Birla Sun Life Fixed Term Plan - Corporate Bond Series B (1168 days)				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
2014-15				
NAV at the beginning of the year/period	10.1712	10.1712	10.1779	10.1779
Dividends P.U*	N.A	0.0000	N.A	0.0000
NAV at the end of the year/period	11.3235	11.3235	11.3771	11.3771
Annualised / absolute return since inception till end of the year/period**	11.27%			
Net Assets at end of the year/period (Rs. Crs.)	34.91			
Ratio of Recurring Expenses to net assets	0.46%			
Allotment Date	31-Jan-14			

Birla Sun Life Fixed Term Plan - Corporate Bond Series B (1168 days)				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
2013-14				
NAV at the beginning of the year/period	NA	NA	NA	NA
Dividends P.U*	N.A	-	N.A	-
NAV at the end of the year/period	10.1712	10.1712	10.1779	10.1779
Annualised / absolute return since inception till end of the year/period**	1.71%			
Net Assets at end of the year/period (Rs. Crs.)	31.34			
Ratio of Recurring Expenses to net assets	0.47%			
Allotment Date	31-Jan-14			

Birla Sun Life Emerging Leaders Fund - Series 1				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
2014-15				
NAV at the beginning of the year/period	N.A	N.A	N.A	N.A
Dividends P.U*	N.A	0.9000	N.A	0.9000
NAV at the end of the year/period	15.3020	14.1574	15.3664	14.2179
Annualised / absolute return since inception till end of the year/period**	53.00%			
Net Assets at end of the year/period (Rs. Crs.)	238.41			
Ratio of Recurring Expenses to net assets	2.81%			
Allotment Date	09-May-14			

Birla Sun Life Emerging Leaders Fund - Series 2				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
2014-15				
NAV at the beginning of the year/period	N.A	N.A	N.A	N.A
Dividends P.U*	N.A	0.0000	N.A	-
NAV at the end of the year/period	12.2226	12.2226	12.2729	12.2729
Annualised / absolute return since inception till end of the year/period**	22.20%			
Net Assets at end of the year/period (Rs. Crs.)	190.88			
Ratio of Recurring Expenses to net assets	2.83%			
Allotment Date	05-Jun-14			

Birla Sun Life Emerging Leaders Fund - Series 3				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
2014-15				
NAV at the beginning of the year/period	N.A	N.A	N.A	N.A
Dividends P.U*	N.A	0.0000	N.A	-
NAV at the end of the year/period	10.9225	10.9225	10.9638	10.9638
Annualised / absolute return since inception till end of the year/period**	9.20%			
Net Assets at end of the year/period (Rs. Crs.)	230.57			
Ratio of Recurring Expenses to net assets	2.80%			
Allotment Date	08-Jul-14			

Birla Sun Life Emerging Leaders Fund - Series 4				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
2014-15				
NAV at the beginning of the year/period	N.A	N.A	N.A	N.A
Dividends P.U*	N.A	0.0000	N.A	-
NAV at the end of the year/period	11.4332	11.4332	11.4705	11.4705
Annualised / absolute return since inception till end of the year/period**	14.30%			
Net Assets at end of the year/period (Rs. Crs.)	127.74			
Ratio of Recurring Expenses to net assets	2.88%			
Allotment Date	06-Aug-14			

Birla Sun Life Emerging Leaders Fund - Series 5				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
2014-15				
NAV at the beginning of the year/period	N.A	N.A	N.A	N.A
Dividends P.U*	N.A	0.0000	N.A	-
NAV at the end of the year/period	9.9616	9.9616	9.9862	9.9862
Annualised / absolute return since inception till end of the year/period**	-0.40%			
Net Assets at end of the year/period (Rs. Crs.)	47.98			
Ratio of Recurring Expenses to net assets	2.88%			
Allotment Date	01-Jan-15			

Birla Sun Life Equity Savings Fund				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
2014-15				
NAV at the beginning of the year/period	N.A	N.A	N.A	N.A
Dividends P.U*	N.A	0.2000	N.A	0.2000
NAV at the end of the year/period	10.3936	10.1914	10.4297	10.2286
Annualised / absolute return since inception till end of the year/period**	3.90%			
Net Assets at end of the year/period (Rs. Crs.)	217.70			
Ratio of Recurring Expenses to net assets	3.04%			
Allotment Date	28-Nov-14			

Birla Sun Life Manufacturing Equity Fund				
HISTORICAL PER UNIT STATISTICS	Regular Growth	Regular Dividend	Direct Growth	Direct Dividend
2014-15				
NAV at the beginning of the year/period	N.A	N.A	N.A	N.A
Dividends P.U*	N.A	0.0000	N.A	-
NAV at the end of the year/period	10.1179	10.1181	10.1351	10.1346
Annualised / absolute return since inception till end of the year/period**	1.20%			
Net Assets at end of the year/period (Rs. Crs.)	937.60			
Ratio of Recurring Expenses to net assets	2.70%			
Allotment Date	30-Jan-15			

Notes:

1. NAVs at the end of the period for 2012-13 are as of March 29, 2013, as March 30, 2013 and March 31, 2013 was a non-business day.
2. Annualised Returns for the Schemes have been calculated on Compounded Annualised basis for Retail Plan-Growth Option or Growth Plan, as the case may be, from the Date of Allotment, except, for Schemes not having Growth Plan, the same have been calculated for Dividend Plan after considering dividend reinvestment. Past performance may or may not be sustained in the future.
3. Dividend declared during the period will impact the NAV and therefore calculating point to point return on annualized basis will not give true picture in case of other options.
4. For Schemes having period of operation less than a year from the date of allotment, Absolute Returns have been calculated.
5. The per Unit NAV on the date of allotment is taken as Rs. 10 for computation of returns.

* NAV per unit as on first working day of the respective F.Ys.

** NAV per unit as on last working day of the respective F.Ys.

Absolute Returns, since 1 year have not elapsed since inception of the scheme.

G. PERFORMANCE OF SCHEMES

Performance disclosures for schemes, in terms of SEBI circular Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, in existence for more than 1 year.

Birla Sun Life '95 Fund (Regular Plan - Growth)							
	NAV per Unit.* (₹)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of ₹ 10000 in		
					Scheme^ (₹)	Benchmark # (₹)	Additional Benchmark ## (₹)
Since inception till March 31, 2015 (CAGR)	10.00	22.13	N/A	11.00	561580	N/A	81868
March 31, 2014 to March 31, 2015 (Absolute)	392.61	43.04	22.53	26.65	14304	12253	12665
March 28, 2013 to March 31, 2014 (Absolute)	331.90	18.29	13.40	17.98	11829	11340	11798
March 30, 2012 to March 28, 2013 (Absolute)	305.72	8.56	8.18	7.31	10856	10818	10731

CRISIL Balanced Fund Index ## CNX Nifty * As on start of period considered above. Scheme Inception Date: Feb 10, 1995. NAV of Dividend option as on March 31, 2015: Rs. 561.58 (please see notes to performance of schemes) ^Past performance may or may not be sustained in the future.

Birla Sun Life Asset Allocation Fund - Aggressive Plan (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	16.23	14.87	15.33	53117	46619	48754
March 31, 2014 to March 31, 2015 (Absolute)	38.51	37.92	26.65	24.89	13792	12665	12489
March 28, 2013 to	33.79	13.97	17.98	18.85	11397	11798	11885

Statement of Additional Information (SAI)

Birla Sun Life Asset Allocation Fund - Aggressive Plan (Regular Plan - Growth)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
March 31, 2014 (Absolute)							
March 30, 2012 to March 28, 2013 (Absolute)	32.83	2.92	7.31	8.23	10292	10731	10823

CNX Nifty## S&P BSE SENSEX * As on start of period considered above. Scheme Inception Date: Feb 24, 2004.

NAV of Growth option as on March 31, 2015: Rs. 53.1171. ^Past performance may or may not be sustained in the future.

Birla Sun Life Asset Allocation Fund - Conservative Plan (Regular Plan - Growth)

Period	NAV per Unit (Rs.)	Scheme Returns ^	Benchmark Returns #	Alternate Benchmark Returns ##	Current Value (Rs.) of Standard Investment of Rs.10,000 in		
					Scheme	Benchmark	Alternate Benchmark
Since inception till March 31, 2015 (CAGR)	10.00	10.51	7.93	14.87	30345	23342	46619
March 31, 2014 to March 31, 2015 (Absolute)	24.58	23.46	16.45	26.65	12346	11645	12665
March 28, 2013 to March 31, 2014 (Absolute)	23.47	4.74	6.52	17.98	10474	10652	11798
March 30, 2012 to March 28, 2013 (Absolute)	21.61	8.56	9.06	7.31	10856	10906	10731

#CRISIL MIP Blended Index## CNX Nifty * As on start of period considered above. Scheme Inception Date: Feb 24, 2004. NAV of Growth option as on March 31, 2015: Rs. 30.3447. ^Past performance may or may not be sustained in the future.

Birla Sun Life Asset Allocation Fund - Moderate Plan (Regular Plan - Growth)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	14.26	12.14	14.87	43926	35676	46619
March 31, 2014 to March 31, 2015 (Absolute)	33.21	32.28	22.53	26.65	13228	12253	12665
March 28, 2013 to March 31, 2014 (Absolute)	30.09	10.36	13.40	17.98	11036	11340	11798
March 30, 2012 to March 28, 2013 (Absolute)	28.40	5.94	8.18	7.31	10594	10818	10731

CRISIL Balanced Fund Index ## CNX Nifty * As on start of period considered above. Scheme Inception Date: Feb 24, 2004.

NAV of Growth option as on March 31, 2015: Rs. 43.9264. ^Past performance may or may not be sustained in the future.

Birla Sun Life Advantage Fund (Regular Plan - Growth)

	NAV per Unit.* (Rs.)	Scheme Returns ^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	18.33	11.71	11.10	294950	92642	83094
March 31, 2014 to March 31, 2015 (Absolute)	189.18	55.91	31.93	26.65	15591	13193	12665
March 28, 2013 to March 31, 2014 (Absolute)	146.81	28.86	17.19	17.98	12886	11719	11798
March 30, 2012 to March 28, 2013 (Absolute)	141.39	3.83	6.03	7.31	10383	10603	10731

#S&P BSE 200## CNX Nifty * As on start of period considered above. Scheme Inception Date: Feb 24, 1995.

NAV of Growth option as on March 31, 2015: Rs. 294.95. ^Past performance may or may not be sustained in the future.

Birla Sun Life Interval Income Fund – Annual Plan I

	NAV per	Scheme	Benchmark	Additional	Value of Standard Investment of Rs.
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Statement of Additional Information (SAI)

	Unit.* (Rs.)	Returns^ (%)	Returns # (%)	Benchmark Returns ## (%)	10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.06%	9.40%	6.40%	12119	12203	11475
Mar 31, 2014 To Mar 31, 2015 (Absolute)	11.0904	9.27%	10.33%	14.57%	10927	11033	11457
Mar 28, 2013 To Mar 31, 2014 (Absolute)	10.1575	9.18%	8.86%	-0.96%	10918	10886	9904

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.

Scheme Inception Date: January 11, 2013. NAV of growth option as on March 31, 2015: Rs. 12.1189.

^Past performance may or may not be sustained in the future

Birla Sun Life Interval Income Fund – Annual Plan V							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	8.92%	9.55%	6.54%	11889	12028	11369
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.8996	9.08%	10.33%	14.57%	10908	11033	11457
Mar 28, 2013 To Mar 31, 2014 (Absolute)	10.0119	8.87%	8.86%	-0.96%	10887	10886	9904

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.

Scheme Inception Date: March 22, 2013. NAV of growth option as on March 31, 2015: Rs. 11.889.

^Past performance may or may not be sustained in the future

Birla Sun Life Buy India Fund (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	15.84	12.19	11.49	93640	57548	52325
March 31, 2014 to March 31, 2015 (Absolute)	55.34	69.21	31.93	26.65	16921	13193	12665
March 28, 2013 to March 31, 2014 (Absolute)	44.73	23.72	17.19	17.98	12372	11719	11798
March 30, 2012 to March 28, 2013 (Absolute)	39.04	14.57	6.03	7.31	11457	10603	10731

S&P BSE 200## CNX Nifty *As on start of period considered above. Scheme Inception Date: Jan 15, 2000.

NAV of Growth option as on March 31, 2015: Rs. 93.64. **^Past performance may or may not be sustained in the future.**

Birla Sun Life Cash Manager - Retail Plan - Growth							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	100.0000	5.20%	#N/A	6.52%	23549	#N/A	29062
Mar 31, 2014 To Mar 31, 2015 (Absolute)	216.3565	8.85%	10.33%	8.74%	10885	11033	10874
Mar 28, 2013 To Mar 31, 2014 (Absolute)	196.7565	9.96%	8.86%	5.84%	10996	10886	10584
Mar 30, 2012 To Mar 28, 2013 (Absolute)	179.8057	9.43%	9.05%	8.33%	10943	10905	10833

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill Index *As on start of period considered above.

Scheme Inception Date: May 14, 1998. NAV of growth option as on March 31, 2015: Rs. 235.4942.

^Past performance may or may not be sustained in the future

Statement of Additional Information (SAI)

Birla Sun Life Interval Income Fund – Annual Plan IX							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.61%	10.53%	8.56%	11646	11809	11460
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.6667	9.18%	10.33%	14.57%	10918	11033	11457

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above. Scheme Inception Date: August 2, 2013. NAV of growth option as on March 31, 2015: Rs. 11.6457. ^Past performance may or may not be sustained in the future.

Birla Sun Life Interval Income Fund – Annual Plan X							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	10.05%	10.82%	8.47%	11659	11791	11392
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.6611	9.36%	10.33%	14.57%	10936	11033	11457

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above. Scheme Inception Date: August 23, 2013. NAV of growth option as on March 31, 2015: Rs. 11.6588. ^Past performance may or may not be sustained in the future

Birla Sun Life Cash Plus - Retail Plan\$ - Growth							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	100.0000	7.53	N/A	6.64	36396	N/A	31395
March 31, 2014 to March 31, 2015 (Absolute)	333.9723	8.98	8.98	8.74	10898	10898	10874
March 31, 2013 to March 31, 2014 (Absolute)	306.4663	8.98	9.54	5.84	10898	10954	10584
March 30, 2012 to March 31, 2013 (Absolute)	281.8475	8.73	8.17	8.33	10873	10817	10833

CRISIL Liquid Fund Index ## CRISIL 1 Year T-Bill Index * As on start of period considered above. Scheme Inception Date: June 16, 1997. NAV of Growth option as on March 31, 2015: Rs. 363.9611 (please see notes to performance of schemes) ^Past performance may or may not be sustained in the future.

\$This Plan under the scheme has been discontinued for further subscriptions w.e.f October 01, 2012.

Birla Sun Life Cash Plus (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	100.0000	4.64%	#N/A	6.64%	22428	N/A	31395
Mar 31, 2014 To Mar 31, 2015 (Absolute)	205.8001	8.98%	8.98%	8.74%	10898	10898	10874
Mar 31, 2013 To Mar 31, 2014 (Absolute)	187.9190	9.52%	9.54%	5.84%	10952	10954	10584
Mar 30, 2012 To Mar 31, 2013 (Absolute)	171.7524	9.41%	8.17%	8.33%	10941	10817	10833

Crisil Liquid Fund Index ## CRISIL 1 Year T-Bill Index *As on start of period considered above. Scheme Inception Date: June 16, 1997. NAV of growth option as on March 31, 2015: Rs. 224.2841.

Statement of Additional Information (SAI)

^Past performance may or may not be sustained in the future

Birla Sun Life Commodity Equities Fund - Global Agri Plan (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	11.73	20.35	17.83	20334	32714	28560
March 31, 2014 to March 31, 2015 (Absolute)	19.42	4.69	3.97	26.65	10469	10397	12665
March 28, 2013 to March 31, 2014 (Absolute)	17.68	9.86	20.76	17.98	10986	12076	11798
March 30, 2012 to March 28, 2013 (Absolute)	16.58	6.65	18.67	7.31	10665	11867	10731

S&P Global Agribusiness Index ## Nifty * As on start of period considered above. Scheme Inception Date: Nov.07, 2008.

NAV of Growth option as on March 31, 2015: Rs. 20.3343. ^Past performance may or may not be sustained in the future.

Birla Sun Life Dividend Yield Plus (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	24.47	20.21	18.86	141260	92684	80894
March 31, 2014 to March 31, 2015 (Absolute)	98.88	42.86	33.56	26.65	14286	13356	12665
March 28, 2013 to March 31, 2014 (Absolute)	86.28	14.60	17.72	17.98	11460	11772	11798
March 30, 2012 to March 28, 2013 (Absolute)	86.12	0.19	5.13	7.31	10019	10513	10731

#CNX 500 ##CNX Nifty * As on start of period considered above. Scheme Inception Date: Feb.26, 2003.

NAV of Growth option as on March 31, 2015: Rs. 141.26. ^Past performance may or may not be sustained in the future.

Birla Sun Life Dynamic Bond Fund (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	8.87	7.38	5.69	24443	21144	17893
March 31, 2014 to March 31, 2015 (Absolute)	21.2163	15.21	10.33	14.57	11521	11033	11457
March 28, 2013 to March 31, 2014 (Absolute)	19.8395	6.94	8.86	-0.96	10694	10886	9904
March 30, 2012 to March 28, 2013 (Absolute)	17.9618	10.45	9.05	11.25	11045	10905	11125

CRISIL Short Term Bond Fund Index ##CRISIL 10 Year Gilt Index * As on start of period considered above.

Scheme Inception Date: Sept.27, 2004. NAV of Growth option as on March 31, 2015: Rs. 24.4426

^Past performance may or may not be sustained in the future.

Birla Sun Life Enhanced Arbitrage Fund (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	7.26	7.62	11.08	14899	15188	18179
March 31, 2014 to	13.8072	7.91	8.98	24.89	10791	10898	12489

Statement of Additional Information (SAI)

March 31, 2015 (Absolute)							
March 28, 2013 to March 31, 2014 (Absolute)	12.5024	10.44	9.54	18.85	11044	10954	11885
March 30, 2012 to March 28, 2013 (Absolute)	11.6415	7.40	8.17	8.23	10740	10817	10823

CRISIL Liquid Fund Index ##S&P BSE SENSEX * As on start of period considered above.

Scheme Inception Date: July 24, 2009. NAV of Growth option as on March 31, 2015: Rs. 14.8990.

^Past performance may or may not be sustained in the future.

Birla Sun Life Equity Fund (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	26.37	15.78	14.65	487030	113894	96769
March 31, 2014 to March 31, 2015 (Absolute)	319.89	52.25	31.93	26.65	15225	13193	12665
March 28, 2013 to March 31, 2014 (Absolute)	252.69	26.59	17.19	17.98	12659	11719	11798
March 30, 2012 to March 28, 2013 (Absolute)	236.56	6.82	6.03	7.31	10682	10603	10731

S&P BSE 200 ## CNX Nifty * As on start of period considered above. Scheme Inception Date: Aug.27, 1998.

NAV of Growth option as on March 31, 2015: Rs. 487.03

^Past performance may or may not be sustained in the future.

Birla Sun Life Floating Rate Fund - Long Term Plan - Regular Plan - Growth							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	100.0000	4.46%	6.76%	5.68%	16756	21675	19231
Mar 31, 2014 To Mar 31, 2015 (Absolute)	153.2229	9.35%	8.98%	8.74%	10935	10898	10874
Mar 28, 2013 To Mar 31, 2014 (Absolute)	139.2970	10.00%	9.54%	5.84%	11000	10954	10584
Mar 30, 2012 To Mar 28, 2013 (Absolute)	126.8906	9.78%	8.17%	8.33%	10978	10817	10833

Crisil Liquid Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: June 5, 2003. NAV of growth option as on March 31, 2015: Rs. 167.5563.

^Past performance may or may not be sustained in the future

Birla Sun Life Floating Rate Fund - Long Term Plan - Retail Plan\$ - Growth							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2014 (CAGR)	100.0000	7.77	6.76	5.68	24234	21675	19231
March 28, 2013 to March 31, 2014 (Absolute)	221.6187	9.35	8.98	8.74	10935	10898	10874
March 30, 2012 to March 28, 2013 (Absolute)	201.9029	9.76	9.54	5.84	10976	10954	10584
March 31, 2011 to March 30, 2012 (Absolute)	184.2983	9.55	8.17	8.33	10955	10817	10833

CRISIL Liquid Fund Index ## CRISIL 1 Year T-Bill Index * As on start of period considered above. Scheme Inception Date: June 05, 2003. NAV of Growth option as on March 31, 2015: Rs. 242.3441.

^Past performance may or may not be sustained in the future.

Statement of Additional Information (SAI)

\$This Plan under the scheme has been discontinued for further subscriptions w.e.f October 01, 2012

Birla Sun Life Floating Rate Fund - Short Term Plan - Retail Plan\$ - Growth							
	NAV per Unit.* (Rs.)	Scheme Returns [^] (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme [^] (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	100.0000	7.27	6.76	5.68	22933	21675	19231
March 31, 2014 to March 31, 2015 (Absolute)	210.3659	9.01	8.98	8.74	10901	10898	10874
March 31, 2013 to March 31, 2014 (Absolute)	192.6104	9.22	9.54	5.84	10922	10954	10584
March 30, 2012 to March 31, 2013 (Absolute)	176.4399	9.16	8.17	8.33	10916	10817	10833

CRISIL Liquid Fund Index ## CRISIL 1 Year T-Bill Index * As on start of period considered above. Scheme Inception Date: June 05, 2003. NAV of Growth option as on March 31, 2015: Rs. 229.3268.

^Past performance may or may not be sustained in the future. *\$This Plan under the scheme has been discontinued for further subscriptions w.e.f October 01, 2012.*

Birla Sun Life Floating Rate Fund - Short Term Plan (Regular Plan – Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns [^] (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme [^] (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	100.0000	5.39%	6.76%	5.68%	18609	21675	19231
Mar 31, 2014 To Mar 31, 2015 (Absolute)	170.7038	9.02%	8.98%	8.74%	10902	10898	10874
Mar 31, 2013 To Mar 31, 2014 (Absolute)	155.8602	9.52%	9.54%	5.84%	10952	10954	10584
Mar 30, 2012 To Mar 31, 2013 (Absolute)	142.4003	9.45%	8.17%	8.33%	10945	10817	10833

CRISIL Liquid Fund Index ## CRISIL 1 Year T-Bill Index * As on start of period considered above. Scheme Inception Date: June 05, 2003. NAV of Growth option as on March 31, 2015: Rs. 186.0939

^Past performance may or may not be sustained in the future.

Birla Sun Life Frontline Equity Fund (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns [^] (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme [^] (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	24.86	19.44	18.42	163730	93660	84019
March 31, 2014 to March 31, 2015 (Absolute)	116.17	40.94	31.93	26.65	14094	13193	12665
March 28, 2013 to March 31, 2014 (Absolute)	94.67	22.71	17.19	17.98	12271	11719	11798
March 30, 2012 to March 28, 2013 (Absolute)	83.07	13.96	6.03	7.31	11396	10603	10731

S&P BSE 200 ## CNX Nifty * As on start of period considered above. Scheme Inception Date: Aug.30, 2002.

NAV of Growth option as on March 31, 2015: Rs. 163.73. **^Past performance may or may not be sustained in the future.**

Birla Sun Life Government Securities Fund – Long Term Plan (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns [^] (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme [^] (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)

Statement of Additional Information (SAI)

Since inception till March 31, 2015 (CAGR)	10.0000	9.68	N/A	N/A	41634	N/A	N/A
March 31, 2014 to March 31, 2015 (Absolute)	35.2402	18.14	19.88	14.57	11814	11988	11457
March 28, 2013 to March 31, 2014 (Absolute)	34.4577	2.27	1.77	-0.96	10227	10177	9904
March 30, 2012 to March 28, 2013 (Absolute)	30.7794	11.95	13.28	11.25	11195	11328	11125

I-Sec LI-BEX ##CRISIL 10 Year Gilt Index * As on start of period considered above. Scheme Inception Date: Oct 28, 1999.

NAV of Growth option as on March 31, 2015: Rs. 41.6337. (please see notes to performance of schemes.)

^Past performance may or may not be sustained in the future.

Birla Sun Life Government Securities Fund – Short Term Plan (Regular Plan - Growth)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	6.29	N/A	6.39	25642	N/A	26022
March 31, 2014 to March 31, 2015 (Absolute)	23.8059	7.71	9.75	8.74	10771	10975	10874
March 28, 2013 to March 31, 2014 (Absolute)	21.9572	8.42	6.66	5.84	10842	10666	10584
March 30, 2012 to March 28, 2013 (Absolute)	20.4556	7.34	9.63	8.33	10734	10963	10833

I-Sec SI-BEX ##CRISIL 1 Year T-Bill Index * As on start of period considered above. Scheme Inception Date: Oct 28, 1999.

NAV of Growth option as on March 31, 2015: Rs. 25.6422. (please see notes to performance of schemes.)

^Past performance may or may not be sustained in the future.

Birla Sun Life Gilt Plus - Liquid Plan (Regular Plan - Growth)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	7.52	N/A	6.41	30722	N/A	26149
March 31, 2014 to March 31, 2015 (Absolute)	28.4483	7.99	9.75	8.74	10799	10975	10874
March 28, 2013 to March 31, 2014 (Absolute)	25.9535	9.61	6.66	5.84	10961	10666	10584
March 30, 2012 to March 28, 2013 (Absolute)	24.0657	7.84	9.63	8.33	10784	10963	10833

I-Sec SI-BEX ##CRISIL 1 Year T-Bill Index * As on start of period considered above. Scheme Inception Date: Oct 12, 1999.

NAV of Growth option as on March 31, 2015: Rs. 30.7215. (please see notes to performance of schemes.)

^Past performance may or may not be sustained in the future.

Birla Sun Life Gilt Plus - PF Plan (Regular Plan - Growth)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.05	N/A	N/A	38220	N/A	N/A
March 31, 2014 to March 31, 2015 (Absolute)	31.7777	20.27	19.88	14.57	12027	11988	11457
March 28, 2013 to March 31, 2014 (Absolute)	30.9467	2.69	1.77	-0.96	10269	10177	9904
March 30, 2012 to	27.4642	12.68	13.28	11.25	11268	11328	11125

Statement of Additional Information (SAI)

March 28, 2013 (Absolute)							
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I-Sec LI-BEX ##CRISIL 10 Year Gilt Index * As on start of period considered above. Scheme Inception Date: Oct 12, 1999.
NAV of Growth option as on March 31, 2015: Rs. 38.2200. (Please see notes to performance of schemes.)

^Past performance may or may not be sustained in the future.

Birla Sun Life Gilt Plus - Regular Plan (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.66	N/A	N/A	41680	N/A	N/A
March 31, 2014 to March 31, 2015 (Absolute)	36.8440	13.12	19.88	14.57	11312	11988	11457
March 28, 2013 to March 31, 2014 (Absolute)	36.9914	-0.40	1.77	-0.96	9960	10177	9904
March 30, 2012 to March 28, 2013 (Absolute)	33.8581	9.25	13.28	11.25	10925	11328	11125

I-Sec LI-BEX ##CRISIL 10 Year Gilt Index * As on start of period considered above. Scheme Inception Date: Oct 12, 1999.
NAV of Growth option as on March 31, 2015: Rs. 41.6795 (please see notes to performance of schemes.)

^Past performance may or may not be sustained in the future.

Birla Sun Life Short Term Fund (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.58	N/A	N/A	52325	N/A	N/A
March 31, 2014 to March 31, 2015 (Absolute)	47.1913	10.88	10.33	14.57	11088	11033	11457
March 28, 2013 to March 31, 2014 (Absolute)	43.4029	8.73	8.86	-0.96	10873	10886	9904
March 30, 2012 to March 28, 2013 (Absolute)	39.2656	10.54	9.05	11.25	11054	10905	11125

CRISIL Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index * As on start of period considered above.
Scheme Inception Date: Mar 03, 1997. NAV of Growth option as on March 31, 2015: Rs. 52.3251. (please see notes to performance of schemes.) ^Past performance may or may not be sustained in the future.

Birla Sun Life Income Plus (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.93	N/A	N/A	63101	N/A	N/A
March 31, 2014 to March 31, 2015 (Absolute)	54.0303	16.79	14.59	14.57	11679	11459	11457
March 28, 2013 to March 31, 2014 (Absolute)	53.1973	1.57	4.39	-0.96	10157	10439	9904
March 30, 2012 to March 28, 2013 (Absolute)	47.8041	11.28	9.24	11.25	11128	10924	11125

CRISIL Composite Bond Fund Index ##CRISIL 10 Year Gilt Index * As on start of period considered above.
Scheme Inception Date: Oct 21, 1995. (Please see notes to performance of schemes.)

NAV of Growth option as on March 31, 2015: Rs. 63.1005. ^Past performance may or may not be sustained in the future.

Statement of Additional Information (SAI)

Birla Sun Life Index Fund (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	18.42	18.76	19.26	83277	86326	91073
March 31, 2014 to March 31, 2015 (Absolute)	65.71	26.73	26.65	24.89	12673	12665	12489
March 28, 2013 to March 31, 2014 (Absolute)	55.47	18.47	17.98	18.85	11847	11798	11885
March 30, 2012 to March 28, 2013 (Absolute)	51.90	6.88	7.31	8.23	10688	10731	10823

CNX Nifty## S&P BSE SENSEX * As on start of period considered above. Scheme Inception Date: Sept 18, 2002.

NAV of Growth option as on March 31, 2015: Rs. 83.2774. ^Past performance may or may not be sustained in the future.

Birla Sun Life India GenNext Fund (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	18.99	14.17	14.20	53610	35961	36056
March 31, 2014 to March 31, 2015 (Absolute)	34.92	53.52	26.65	24.89	15352	12665	12489
March 28, 2013 to March 31, 2014 (Absolute)	29.40	18.78	17.98	18.85	11878	11798	11885
March 30, 2012 to March 28, 2013 (Absolute)	25.07	17.27	7.31	8.23	11727	10731	10823

CNX Nifty## S&P BSE SENSEX * As on start of period considered above. Scheme Inception Date: Aug 05, 2005.

NAV of Growth option as on March 31, 2015: Rs. 53.61. ^Past performance may or may not be sustained in the future.

Birla Sun Life India Opportunities Fund (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	23.70	10.54	12.52	12.36	46169	60553	59291
March 31, 2014 to March 31, 2015 (Absolute)	71.39	53.27	33.56	26.65	15327	13356	12665
March 28, 2013 to March 31, 2014 (Absolute)	51.51	38.59	17.72	17.98	13859	11772	11798
March 30, 2012 to March 28, 2013 (Absolute)	49.52	4.02	5.13	7.31	10402	10513	10731

CNX 500##CNX Nifty * As on start of period considered above. Scheme Inception Date: Dec 27, 1999.

NAV of Growth option as on March 31, 2015: Rs. 109.42. ^Past performance may or may not be sustained in the future.

Birla Sun Life India Reforms Fund (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	7.63	10.34	10.53	14200	15983	16115
March 31, 2014 to March 31, 2015 (Absolute)	9.54	48.85	33.56	26.65	14885	13356	12665

Statement of Additional Information (SAI)

March 28, 2013 to March 31, 2014 (Absolute)	8.55	11.58	17.72	17.98	11158	11772	11798
March 30, 2012 to March 28, 2013 (Absolute)	8.90	-3.93	5.13	7.31	9607	10513	10731

CNX 500## CNX Nifty * As on start of period considered above. Scheme Inception Date: June 25, 2010

NAV of Growth option as on March 31, 2015: Rs. 14.20. ^Past performance may or may not be sustained in the future.

Birla Sun Life Infrastructure Fund (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	11.39	11.26	11.02	26520	26255	25743
March 31, 2014 to March 31, 2015 (Absolute)	17.15	54.64	26.65	24.89	15464	12665	12489
March 28, 2013 to March 31, 2014 (Absolute)	14.13	21.37	17.98	18.85	12137	11798	11885
March 30, 2012 to March 28, 2013 (Absolute)	14.51	-2.62	7.31	8.23	9738	10731	10823

CNX Nifty## S&P BSE SENSEX * As on start of period considered above. Scheme Inception Date: Mar 17, 2006.

NAV of Growth option as on March 31, 2015: Rs. 26.52. ^Past performance may or may not be sustained in the future.

Birla Sun Life International Equity Fund - Plan A (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	7.32	6.75	5.03	16890	16233	14390
March 31, 2014 to March 31, 2015 (Absolute)	15.23	10.93	7.91	26.65	11093	10791	12665
March 28, 2013 to March 31, 2014 (Absolute)	12.25	24.32	27.49	17.98	12432	12749	11798
March 30, 2012 to March 28, 2013 (Absolute)	10.79	13.51	16.53	7.31	11351	11653	10731

S&P Global 1200 ##CNX Nifty * As on start of period considered above. Scheme Inception Date: Oct 31, 2007.

NAV of Growth option as on March 31, 2015: Rs. 16.8897. ^Past performance may or may not be sustained in the future.

Birla Sun Life International Equity Fund - Plan B (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	4.90	6.55	5.03	14256	16015	14390
March 31, 2014 to March 31, 2015 (Absolute)	11.02	29.33	23.33	26.65	12933	12333	12665
March 28, 2013 to March 31, 2014 (Absolute)	9.46	16.54	21.44	17.98	11654	12144	11798
March 30, 2012 to March 28, 2013 (Absolute)	9.18	3.06	9.94	7.31	10306	10994	10731

Customised Index (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.) ##CNX Nifty * As on start of period considered above. Scheme Inception Date: Oct 31, 2007.

NAV of Growth option as on March 31, 2015: Rs. 14.2563. ^Past performance may or may not be sustained in the future.

Statement of Additional Information (SAI)

Birla Sun Life Long Term Advantage Fund (Regular Plan - Growth)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	12.32	10.67	10.76	26770	23610	23777
March 31, 2014 to March 31, 2015 (Absolute)	18.01	48.64	31.93	26.65	14864	13193	12665
March 28, 2013 to March 31, 2014 (Absolute)	14.35	25.51	17.19	17.98	12551	11719	11798
March 30, 2012 to March 28, 2013 (Absolute)	13.36	7.41	6.03	7.31	10741	10603	10731

S&P BSE 200##CNX Nifty * As on start of period considered above. Scheme Inception Date: Oct 10,2006.

NAV of Growth option as on March 31, 2015: Rs. 26.77. ^Past performance may or may not be sustained in the future.

Birla Sun Life Medium Term Plan (Regular Plan - Growth)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.27	9.84	5.48	17046	17594	13791
March 31, 2014 to March 31, 2015 (Absolute)	15.2344	11.89	10.55	14.57	11189	11055	11457
March 28, 2013 to March 31, 2014 (Absolute)	13.7937	10.44	9.81	-0.96	11044	10981	9904
March 30, 2012 to March 28, 2013 (Absolute)	12.4024	11.22	11.00	11.25	11122	11100	11125

CRISIL AA Short Term Bond Fund Index ##CRISIL 10 Year Gilt Index * As on start of period considered above.

Scheme Inception Date: Mar 25, 2009. NAV of Growth option as on March 31, 2015: Rs. 17.0463.

^Past performance may or may not be sustained in the future.

Birla Sun Life Midcap Fund (Regular Plan - Growth)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	27.67	23.82	19.17	211850	144511	89549
March 31, 2014 to March 31, 2015 (Absolute)	126.92	66.92	50.96	26.65	16692	15096	12665
March 28, 2013 to March 31, 2014 (Absolute)	107.72	17.82	16.36	17.98	11782	11636	11798
March 30, 2012 to March 28, 2013 (Absolute)	104.40	3.18	-4.02	7.31	10318	9598	10731

CNX Midcap ##CNX Nifty * As on start of period considered above. Scheme Inception Date: Oct 03, 2002.

NAV of Growth option as on March 31, 2015: Rs. 211.85. ^Past performance may or may not be sustained in the future.

Birla Sun Life MIP** (Regular Plan - Growth)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.68	N/A	N/A	37731	N/A	N/A
March 31, 2014 to March 31, 2015 (Absolute)	32.8954	14.70	16.45	14.57	11470	11645	11457

Statement of Additional Information (SAI)

March 28, 2013 to March 31, 2014 (Absolute)	30.4733	7.95	6.52	-0.96	10795	10652	9904
March 30, 2012 to March 28, 2013 (Absolute)	28.1016	8.44	9.06	11.25	10844	10906	11125

CRISIL MIP Blended Index##CRISIL 10 Year Gilt Index * As on start of period considered above.

Scheme Inception Date: Nov 20, 2000. NAV of Growth option as on March 31, 2015: Rs. 37.7313. **Monthly Income is not assured and is subject to availability of distributable surplus. (please see notes to performance of schemes.)

^Past performance may or may not be sustained in the future.

Birla Sun Life MIP II – Savings 5 Plan** (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.38	8.20	5.05	26486	23533	17082
March 31, 2014 to March 31, 2015 (Absolute)	22.4831	17.80	16.45	14.57	11780	11645	11457
March 28, 2013 to March 31, 2014 (Absolute)	20.8859	7.65	6.52	-0.96	10765	10652	9904
March 30, 2012 to March 28, 2013 (Absolute)	19.1347	9.15	9.06	11.25	10915	10906	11125

CRISIL MIP Blended Index ## CRISIL 10 Year Gilt Index * As on start of period considered above. Scheme Inception Date: May 22, 2004. NAV of Growth option as on March 31, 2015: Rs. 26.4858. **Monthly Income is not assured and is subject to availability of distributable surplus.

^Past performance may or may not be sustained in the future.

Birla Sun Life MIP II – Wealth 25 Plan** (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	10.40	8.20	5.05	29285	23533	17082
March 31, 2014 to March 31, 2015 (Absolute)	23.0439	27.09	16.45	14.57	12709	11645	11457
March 28, 2013 to March 31, 2014 (Absolute)	20.4349	12.77	6.52	-0.96	11277	10652	9904
March 30, 2012 to March 28, 2013 (Absolute)	18.8820	8.22	9.06	11.25	10822	10906	11125

CRISIL MIP Blended Index ## CRISIL 10 Year Gilt Index * As on start of period considered above.

Scheme Inception Date: May 22, 2004. NAV of Growth option as on March 31, 2015: Rs. 29.2854. **Monthly Income is not assured and is subject to availability of distributable surplus. ^Past performance may or may not be sustained in the future.

Birla Sun Life MNC Fund (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	36.11	19.92	12.01	12.36	160222	56491	59291
March 31, 2014 to March 31, 2015 (Absolute)	308.44	87.58	52.90	26.65	18758	15290	12665
March 28, 2013 to March 31, 2014 (Absolute)	240.68	28.15	26.72	17.98	12815	12672	11798
March 30, 2012 to March 28, 2013 (Absolute)	230.29	4.51	-3.17	7.31	10451	9683	10731

CNX MNC ##CNX Nifty * As on start of period considered above. Scheme Inception Date: Dec 27, 1999.

NAV of Growth option as on March 31, 2015: Rs. 578.56. ^Past performance may or may not be sustained in the future.

Statement of Additional Information (SAI)

Birla Sun Life Monthly Income** (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	11.21	N/A	N/A	53153	N/A	N/A
March 31, 2014 to March 31, 2015 (Absolute)	44.8576	18.49	16.45	14.57	11849	11645	11457
March 28, 2013 to March 31, 2014 (Absolute)	41.8609	7.16	6.52	-0.96	10716	10652	9904
March 30, 2012 to March 28, 2013 (Absolute)	38.9963	7.35	9.06	11.25	10735	10906	11125

CRISIL MIP Blended Index ## CRISIL 10 Year Gilt Index * As on start of period considered above. Scheme Inception Date: July 14, 1999. NAV of Growth option as on March 31, 2015: Rs. 53.1529. (please see notes to performance of schemes.)^

**Monthly Income is not assured and is subject to availability of distributable surplus.

Past performance may or may not be sustained in the future.

Birla Sun Life New Millennium Fund (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	8.62	N/A	11.49	35210	N/A	52325
March 31, 2014 to March 31, 2015 (Absolute)	26.51	32.82	27.57	26.65	13282	12757	12665
March 28, 2013 to March 31, 2014 (Absolute)	20.19	31.30	25.73	17.98	13130	12573	11798
March 30, 2012 to March 28, 2013 (Absolute)	18.65	8.26	9.50	7.31	10826	10950	10731

S&P BSE Teck ## CNX Nifty * As on start of period considered above. Scheme Inception Date: Jan 15, 2000.

NAV of Growth option as on March 31, 2015: Rs. 35.21. (please see notes to performance of schemes.)

^Past performance may or may not be sustained in the future.

Birla Sun Life Pure Value Fund (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	20.93	8.80	8.38	37927	18066	17579
March 31, 2014 to March 31, 2015 (Absolute)	22.32	69.93	31.93	26.65	16993	13193	12665
March 28, 2013 to March 31, 2014 (Absolute)	16.97	31.52	17.19	17.98	13152	11719	11798
March 30, 2012 to March 28, 2013 (Absolute)	16.13	5.23	6.03	7.31	10523	10603	10731

#BSE 200 ##S&P CNX Nifty * As on start of period considered above. Scheme Inception Date: Mar 27, 2008.

NAV of Growth option as on March 31, 2015: Rs. 37.9272. **^Past performance may or may not be sustained in the future.**

Birla Sun Life Savings Fund (Retail Plan\$ - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	100.0000	7.43	N/A	5.81	26035	N/A	21245

Statement of Additional Information (SAI)

March 31, 2014 to March 31, 2015 (Absolute)	237.9341	9.42	10.33	8.74	10942	11033	10874
March 28, 2013 to March 31, 2014 (Absolute)	216.8372	9.73	8.86	5.84	10973	10886	10584
March 30, 2012 to March 28, 2013 (Absolute)	198.6414	9.16	9.05	8.33	10916	10905	10833

CRISIL Short Term Bond Fund Index ## CRISIL 1 Year T-Bill Index * As on start of period considered above. Scheme Inception Date: Nov 27, 2001. NAV of Growth option as on March 31, 2015: Rs. 260.3523. (please see notes to performance of schemes) **^Past performance may or may not be sustained in the future.**

\$This Plan under the scheme has been discontinued for further subscriptions w.e.f October 01, 2012.

Birla Sun Life Savings Fund (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	100.0000	7.70%	NA	5.81%	26907	NA	21245
Mar 31, 2014 To Mar 31, 2015 (Absolute)	245.8978	9.42%	10.33%	8.74%	10942	11033	10874
Mar 28, 2013 To Mar 31, 2014 (Absolute)	223.5438	10.00%	8.86%	5.84%	11000	10886	10584
Mar 30, 2012 To Mar 28, 2013 (Absolute)	204.2805	9.43%	9.05%	8.33%	10943	10905	10833

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above. Scheme Inception Date: November 27, 2001. NAV of growth option as on March 31, 2015: Rs. 269.0676.

^Past performance may or may not be sustained in the future

Birla Sun Life Short Term Opportunities Fund (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	7.20	8.77	5.68	22874	27210	19293
March 31, 2014 to March 31, 2015 (Absolute)	20.5519	11.30	10.55	8.74	11130	11055	10874
March 28, 2013 to March 31, 2014 (Absolute)	18.6525	10.18	9.81	5.84	11018	10981	10584
March 30, 2012 to March 28, 2013 (Absolute)	16.7181	11.57	11.00	8.33	11157	11100	10833

CRISIL AA Short term Bond Fund Index ## CRISIL 1 Year T-Bill Index * As on start of period considered above. Scheme Inception Date: May 09, 2003. NAV of Growth option as on March 31, 2015: Rs. 22.8735.

^Past performance may or may not be sustained in the future.

Birla Sun Life Small & Midcap Fund (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	11.71	11.23	9.08	23818	23035	19766
March 31, 2014 to March 31, 2015 (Absolute)	14.78	61.12	50.96	26.65	16112	15096	12665
March 28, 2013 to March 31, 2014 (Absolute)	11.81	25.14	16.36	17.98	12514	11636	11798
March 30, 2012 to March 28, 2013 (Absolute)	11.61	1.72	-4.02	7.31	10172	9598	10731

CNX Midcap ## CNX Nifty * As on start of period considered above. Scheme Inception Date: May 31, 2007.

NAV of Growth option as on March 31, 2015: Rs. 23.8177.

^Past performance may or may not be sustained in the future.

Birla Sun Life Special Situations Fund (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	8.42	6.65	7.26	17846	15861	16528
March 31, 2014 to March 31, 2015 (Absolute)	10.83	64.71	31.93	26.65	16471	13193	12665
March 28, 2013 to March 31, 2014 (Absolute)	9.19	17.84	17.19	17.98	11784	11719	11798
March 30, 2012 to March 28, 2013 (Absolute)	8.80	4.54	6.03	7.31	10454	10603	10731

S&P BSE 200 ## CNX Nifty * As on start of period considered above. Scheme Inception Date: Jan 31, 2008.

NAV of Growth option as on March 31, 2015: Rs. 17.8459. **^Past performance may or may not be sustained in the future.**

Birla Sun Life Tax Plan (Regular Plan - Dividend)							
	NAV per Unit.* (Rs.)	Scheme Returns ^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	12.67	10.08	10.74	27560	22608	23787
March 31, 2014 to March 31, 2015 (Absolute)	17.57	56.86	24.89	26.65	15686	12489	12665
March 28, 2013 to March 31, 2014 (Absolute)	14.21	23.65	18.85	17.98	12365	11885	11798
March 30, 2012 to March 28, 2013 (Absolute)	13.04	8.97	8.23	7.31	10897	10823	10731

S&P BSE SENSEX ## CNX Nifty * As on start of period considered above. Scheme Inception Date: Feb 16, 1999.

NAV of Dividend option as on March 31, 2015: Rs. 27.56. **^Past performance may or may not be sustained in the future.**

Birla Sun Life Tax Relief '96 (Regular Plan - Dividend)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	11.60	7.90	8.02	21730	17118	17253
March 31, 2014 to March 31, 2015 (Absolute)	13.70	58.61	31.93	26.65	15861	13193	12665
March 28, 2013 to March 31, 2014 (Absolute)	11.00	24.55	17.19	17.98	12455	11719	11798
March 30, 2012 to March 28, 2013 (Absolute)	10.07	9.24	6.03	7.31	10924	10603	10731

S&P BSE 200 ## CNX Nifty * As on start of period considered above. Scheme Inception Date: Mar 29, 1996.

NAV of Dividend option as on March 31, 2015: Rs. 21.73. **^Past performance may or may not be sustained in the future.**

Birla Sun Life Top 100 Fund (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	16.75	14.35	14.30	43119	35455	35296
March 31, 2014 to	30.54	41.21	26.65	24.89	14121	12665	12489

Statement of Additional Information (SAI)

March 31, 2015 (Absolute)							
March 28, 2013 to March 31, 2014 (Absolute)	24.31	25.58	17.98	18.85	12558	11798	11885
March 30, 2012 to March 28, 2013 (Absolute)	22.12	9.94	7.31	8.23	10994	10731	10823

CNX Nifty## S&P BSE SENSEX * As on start of period considered above. Scheme Inception Date: Oct 24, 2005.

NAV of Growth option as on March 31, 2015: Rs. 43.1193. ^Past performance may or may not be sustained in the future.

Birla Sun Life Treasury Optimizer Plan (Retail Plan\$ - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	100.0000	7.68	7.06	5.75	26083	24210	20633
March 31, 2014 to March 31, 2015 (Absolute)	232.1166	12.37	10.33	8.74	11237	11033	10874
March 28, 2013 to March 31, 2014 (Absolute)	211.1607	9.92	8.86	5.84	10992	10886	10584
March 30, 2012 to March 28, 2013 (Absolute)	193.4296	9.17	9.05	8.33	10917	10905	10833

CRISIL Short Term Bond Fund Index ## CRISIL 1 Year T-Bill Index * As on start of period considered above.

Scheme Inception Date: April 19, 2002. NAV of Growth option as on March 31, 2015: Rs. 260.8286.

^Past performance may or may not be sustained in the future.

\$This Plan under the scheme has been discontinued for further subscriptions w.e.f October 01, 201

Birla Sun Life Treasury Optimizer Plan (Regular Plan - Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	100.0000	7.68%	7.06%	5.75%	26083	24210	20633
Mar 31, 2014 To Mar 31, 2015 (Absolute)	232.1166	12.37%	10.33%	8.74%	11237	11033	10874
Mar 28, 2013 To Mar 31, 2014 (Absolute)	211.1607	9.92%	8.86%	5.84%	10992	10886	10584
Mar 30, 2012 To Mar 28, 2013 (Absolute)	193.4296	9.17%	9.05%	8.33%	10917	10905	10833

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: April 19, 2002. NAV of growth option as on March 31, 2015: Rs. 260.8286.

^Past performance may or may not be sustained in the future

Birla Sun Life Gold Fund (Regular Plan-Growth)					
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Value of Standard Investment of Rs. 10000 in	
				Scheme^ (Rs.)	Benchmark # (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	-3.92	-1.83	8858	9457
March 31, 2014 to March 31, 2015 (Absolute)	9.7290	-8.95	-9.45	9105	9055
March 28, 2013 to March 31, 2014 (Absolute)	10.1004	-3.68	-2.88	9632	9712
March 30, 2012 to March 28, 2013 (Absolute)	10.0836	0.17	4.92	10017	10492

Domestic price of physical gold * As on start of period considered above. Scheme Inception Date: Mar 20, 2012.

NAV of Growth option as on March 31, 2015: Rs. 8.86. ^Past performance may or may not be sustained in the future.

Statement of Additional Information (SAI)

Birla Sun Life Interval Income Fund - Quarterly Plan - Series I

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	8.39%	7.62%	6.23%	18432	17469	15825
Mar 31, 2014 To Mar 31, 2015 (Absolute)	16.9418	8.79%	8.98%	8.74%	10879	10898	10874
Mar 28, 2013 To Mar 31, 2014 (Absolute)	15.4213	9.86%	9.54%	5.84%	10986	10954	10584
Mar 30, 2012 To Mar 28, 2013 (Absolute)	14.1055	9.33%	8.17%	8.33%	10,927	10,813	10,828

CRISIL Liquid Fund Index ## CRISIL 1 Year T-Bill Index * As on start of period considered above.

Scheme Inception Date: Aug 29, 2007. NAV of Growth option as on March 31, 2015: Rs. 18.4315.

^Past performance may or may not be sustained in the future.

Birla Sun Life Quarterly Interval Fund - Series 4

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	8.41%	7.65%	6.28%	17975	17085	15560
Mar 31, 2014 To Mar 31, 2015 (Absolute)	16.5770	8.43%	8.98%	8.74%	10843	10898	10874
Mar 28, 2013 To Mar 31, 2014 (Absolute)	15.1216	9.62%	9.54%	5.84%	10962	10954	10584
Mar 30, 2012 To Mar 28, 2013 (Absolute)	13.8164	9.45%	8.17%	8.33%	10,939	10,813	10,828

Crisil Liquid Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: December 27, 2007. NAV of growth option as on March 31, 2015: Rs. 17.9752.

^Past performance may or may not be sustained in the future

Birla Sun Life Gold ETF

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Value of Standard Investment of Rs. 10000 in	
				Scheme^ (Rs.)	Benchmark # (Rs.)
Since inception till March 31, 2015 (CAGR)	2227.8530	3.55	4.66	11449	11931
March 31, 2014 to March 31, 2015 (Absolute)	2843.3841	-10.29	-9.45	8971	9055
March 28, 2013 to March 31, 2014 (Absolute)	2956.0084	-3.81	-2.88	9619	9712

Domestic price of physical gold * As on start of period considered above. Scheme Inception Date: May 13, 2011.

NAV of Scheme as on March 31, 2015: Rs. 2550.71. **^Past performance may or may not be sustained in the future.**

Birla Sun Life Fixed Term Plan - Corporate Bond Series A (1170 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Value of Standard Investment of Rs. 10000 in	
				Scheme^ (Rs.)	Benchmark # (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	11.76%	13.00%	12.16%	11413
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.1611	12.32%	14.59%	14.57%	11232

Crisil Composite Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.

Scheme Inception Date: January 21, 2014. NAV of growth option as on March 31, 2015: Rs. 11.4128.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Corporate Bond Series B (1170 days)

	NAV per	Scheme	Benchmark	Value of Standard Investment of Rs.
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Statement of Additional Information (SAI)

	Unit.* (Rs.)	Returns^ (%)	Returns # (%)	10000 in	
				Scheme^ (Rs.)	Benchmark # (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	11.29%	14.17%	13.61%	11324
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.1712	11.33%	14.59%	14.57%	11133

Crisil Composite Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.

Scheme Inception Date: January 31, 2014. NAV of growth option as on March 31, 2015: Rs. 11.3235.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series EN							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.56%	9.18%	7.64%	13351	13205	12625
Mar 31, 2014 To Mar 31, 2015 (Absolute)	12.0224	11.05%	14.59%	8.74%	11105	11459	10874
Mar 28, 2013 To Mar 31, 2014 (Absolute)	11.2353	7.01%	4.39%	5.84%	10701	10439	10584
Mar 30, 2012 To Mar 28, 2013 (Absolute)	10.0987	11.25%	9.24%	8.33%	11125	10924	10833

Crisil Composite Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: January 31, 2012. NAV of growth option as on March 31, 2015: Rs. 13.351.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series FW (1093 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	8.98%	9.36%	7.54%	12489	12601	12067
Mar 31, 2014 To Mar 31, 2015 (Absolute)	11.4631	8.95%	10.33%	14.57%	10895	11033	11457
Mar 28, 2013 To Mar 31, 2014 (Absolute)	10.5892	8.25%	8.86%	-0.96%	10825	10886	9904

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.

Scheme Inception Date: August 30, 2012. NAV of growth option as on March 31, 2015: Rs. 12.4886.

^Past performance may or may not be sustained in the future.

Birla Sun Life Fixed Term Plan - Series FX (1093 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	8.74%	9.35%	7.49%	12377	12554	12019
Mar 31, 2014 To Mar 31, 2015 (Absolute)	11.3459	9.09%	10.33%	14.57%	10909	11033	11457
Mar 28, 2013 To Mar 31, 2014 (Absolute)	10.5031	8.02%	8.86%	-0.96%	10802	10886	9904

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.

Scheme Inception Date: September 13, 2012. NAV of growth option as on March 31, 2015: Rs. 12.3772.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series FZ (1093 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional

Statement of Additional Information (SAI)

	(Rs.)			(%)	(Rs.)	# (Rs.)	Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	8.31%	9.27%	7.43%	12179	12446	11935
Mar 31, 2014 To Mar 31, 2015 (Absolute)	11.1791	8.95%	10.33%	14.57%	10895	11033	11457
Mar 28, 2013 To Mar 31, 2014 (Absolute)	10.3446	8.07%	8.86%	-0.96%	10807	10886	9904

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.
Scheme Inception Date: October 11, 2012. NAV of growth option as on March 31, 2015: Rs. 12.1792.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series GC (1217 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	8.73%	9.44%	7.30%	12096	12278	11737
Mar 31, 2014 To Mar 31, 2015 (Absolute)	11.0933	9.04%	10.33%	14.57%	10904	11033	11457
Mar 28, 2013 To Mar 31, 2014 (Absolute)	10.2554	8.17%	8.86%	-0.96%	10817	10886	9904

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.
Scheme Inception Date: December 21, 2012. NAV of growth option as on March 31, 2015: Rs. 12.0963.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series GI (1185 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.36%	9.44%	6.44%	12137	12157	11445
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.9858	10.48%	10.33%	14.57%	11048	11033	11457
Mar 28, 2013 To Mar 31, 2014 (Absolute)	10.1666	8.06%	8.86%	-0.96%	10806	10886	9904

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.
Scheme Inception Date: January 30, 2013. NAV of growth option as on March 31, 2015: Rs. 12.1368.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series HC (1099 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.33%	10.63%	9.16%	11623	11856	11591
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.6819	8.81%	10.33%	14.57%	10881	11033	11457

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.
Scheme Inception Date: July 24, 2013. NAV of growth option as on March 31, 2015: Rs. 11.6226.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series HI (1099 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)

Statement of Additional Information (SAI)

Since inception till March 31, 2015 (CAGR)	10.0000	10.10%	10.56%	8.62%	11720	11800	11461
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.6532	10.01%	10.33%	8.74%	11001	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: August 6, 2013. NAV of growth option as on March 31, 2015: Rs. 11.7197.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series HJ (1105 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	10.19%	10.50%	8.62%	11729	11783	11455
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.6484	10.15%	10.33%	8.74%	11015	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: August 8, 2013. NAV of growth option as on March 31, 2015: Rs. 11.7291.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series HK (1100 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	10.37%	10.69%	8.83%	11746	11800	11479
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.6647	10.14%	10.33%	8.74%	11014	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: August 13, 2013. NAV of growth option as on March 31, 2015: Rs. 11.7457.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series HL (1098 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	10.52%	10.83%	8.72%	11745	11799	11438
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.6688	10.08%	10.33%	8.74%	11008	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: August 21, 2013. NAV of growth option as on March 31, 2015: Rs. 11.7446.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series HM (1098 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	10.53%	11.13%	9.04%	11724	11826	11475
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.6532	10.05%	10.33%	8.74%	11005	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: August 28, 2013. NAV of growth option as on March 31, 2015: Rs. 11.7242.

^Past performance may or may not be sustained in the future

Statement of Additional Information (SAI)

Birla Sun Life Fixed Term Plan - Series HQ (1098 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	10.50%	11.05%	8.64%	11712	11806	11403
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.6689	9.78%	10.33%	8.74%	10978	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: August 30, 2013. NAV of growth option as on March 31, 2015: Rs. 11.7123.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series HS (1099 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	10.53%	10.78%	8.65%	11702	11743	11392
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.6411	9.97%	10.33%	8.74%	10997	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: September 4, 2013. NAV of growth option as on March 31, 2015: Rs. 11.7019.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series HR (1096 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.74%	12.65%	10.17%	11566	12048	11637
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.5694	9.42%	14.59%	14.57%	10942	11459	11457

Crisil Composite Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.

Scheme Inception Date: September 6, 2013. NAV of growth option as on March 31, 2015: Rs. 11.5655.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series HV (1098 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	10.14%	10.63%	8.69%	11631	11713	11393
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.5788	9.95%	10.33%	8.74%	10995	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: September 6, 2013. NAV of growth option as on March 31, 2015: Rs. 11.6312.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series HW (730 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.06%	10.58%	9.41%	11440	11688	11496
Mar 31, 2014 To Mar 31, 2015	10.5266	8.68%	10.33%	14.57%	10868	11033	11457

Statement of Additional Information (SAI)

(Absolute)							
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Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.
Scheme Inception Date: September 11, 2013. NAV of growth option as on March 31, 2015: Rs. 11.4399.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series HY (1098 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	10.35%	10.58%	8.65%	11644	11682	11368
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.5793	10.06%	10.33%	8.74%	11006	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: September 13, 2013. NAV of growth option as on March 31, 2015: Rs. 11.6439.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series IC (1098 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.93%	10.37%	8.75%	11555	11626	11365
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.4950	10.10%	10.33%	8.74%	11010	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: September 20, 2013. NAV of growth option as on March 31, 2015: Rs. 11.5551.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series IG (1098 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.77%	13.14%	8.70%	11509	12045	11340
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.4647	9.98%	14.59%	8.74%	10998	11459	10874

Crisil Composite Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: September 27, 2013. NAV of growth option as on March 31, 2015: Rs. 11.5088.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series ID (1094 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.90%	10.33%	10.70%	11516	11584	11642
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.4828	9.86%	10.33%	14.57%	10986	11033	11457

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.

Scheme Inception Date: October 1, 2013. NAV of growth option as on March 31, 2015: Rs. 11.5164.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series IL (1097 days)							
	NAV per	Scheme Returns^	Benchmark Returns #	Additional Benchmark	Value of Standard Investment of Rs. 10000 in		

Statement of Additional Information (SAI)

	Unit.* (Rs.)	(%)	(%)	Returns ## (%)	Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.51%	10.02%	8.36%	11428	11506	11251
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.3980	9.90%	10.33%	8.74%	10990	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above. Scheme Inception Date: October 11, 2013. NAV of growth option as on March 31, 2015: Rs. 11.4276. ^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series IO (1097 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.22%	10.09%	8.49%	11364	11495	11253
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.3915	9.36%	10.33%	8.74%	10936	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above. Scheme Inception Date: October 18, 2013. NAV of growth option as on March 31, 2015: Rs. 11.3642.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series IP (980 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.95%	10.11%	10.29%	11459	11483	11510
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.3641	10.57%	10.33%	14.57%	11057	11033	11457

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above. Scheme Inception Date: October 23, 2013. NAV of growth option as on March 31, 2015: Rs. 11.4593.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series IU (1099 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	8.71%	10.12%	10.88%	11240	11445	11555
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.3497	8.60%	10.33%	14.57%	10860	11033	11457

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above. Scheme Inception Date: November 5, 2013. NAV of growth option as on March 31, 2015: Rs. 11.24.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series IY (1598 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	8.79%	10.31%	12.32%	11195	11405	11684
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.3118	8.56%	10.33%	14.57%	10856	11033	11457

Statement of Additional Information (SAI)

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above. Scheme Inception Date: November 27, 2013. NAV of growth option as on March 31, 2015: Rs. 11.1948. ^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series JA (1098 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.14%	10.31%	8.63%	11243	11405	11172
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.3085	9.07%	10.33%	8.74%	10907	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above. Scheme Inception Date: November 27, 2013. NAV of growth option as on March 31, 2015: Rs. 11.243.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series IX (1092 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	10.17%	10.32%	12.60%	11380	11400	11715
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.3131	10.34%	10.33%	14.57%	11034	11033	11457

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above. Scheme Inception Date: November 29, 2013. NAV of growth option as on March 31, 2015: Rs. 11.3796.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series JI (1099 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.26%	10.33%	8.63%	11198	11337	11114
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.2567	9.17%	10.33%	8.74%	10917	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: December 20, 2013. NAV of growth option as on March 31, 2015: Rs. 11.1976.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series JJ (1092 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	10.21%	10.36%	13.75%	11310	11329	11771
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.2703	10.12%	10.33%	14.57%	11012	11033	11457

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.

Scheme Inception Date: December 24, 2013. NAV of growth option as on March 31, 2015: Rs. 11.3098.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series JK (1099 days)							
	NAV per	Scheme Returns^	Benchmark Returns #	Additional Benchmark	Value of Standard Investment of Rs. 10000 in		
					(Rs.)	(Rs.)	(Rs.)

Statement of Additional Information (SAI)

	Unit.* (Rs.)	(%)	(%)	Returns ## (%)	Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.15%	10.36%	13.90%	11167	11323	11783
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.2400	9.05%	10.33%	14.57%	10905	11033	11457

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.

Scheme Inception Date: December 26, 2013. NAV of growth option as on March 31, 2015: Rs. 11.1668.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series JP (1175 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.18%	10.38%	13.54%	11136	11286	11683
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.2138	9.03%	10.33%	14.57%	10903	11033	11457

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.

Scheme Inception Date: January 8, 2014. NAV of growth option as on March 31, 2015: Rs. 11.1361.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series JQ (1099 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.11%	10.37%	8.60%	11121	11278	11058
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.2053	8.98%	10.33%	8.74%	10898	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: January 10, 2014. NAV of growth option as on March 31, 2015: Rs. 11.1214.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series JR (1162 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.06%	10.28%	12.16%	11087	11234	11462
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.1823	8.88%	10.33%	14.57%	10888	11033	11457

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.

Scheme Inception Date: January 21, 2014. NAV of growth option as on March 31, 2015: Rs. 11.0868.

^Past performance may or may not be sustained in the future.

Birla Sun Life Fixed Term Plan - Series JX (1530 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.25%	10.53%	13.61%	11082	11233	11598
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.1744	8.92%	10.33%	14.57%	10892	11033	11457

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.

Scheme Inception Date: January 31, 2014. NAV of growth option as on March 31, 2015: Rs. 11.082.

Statement of Additional Information (SAI)

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series JY (1099 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.51%	10.51%	8.87%	11102	11218	11027
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.1724	9.14%	10.33%	8.74%	10914	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.
Scheme Inception Date: February 4, 2014. NAV of growth option as on March 31, 2015: Rs. 11.102.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series KA (1154 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.31%	10.58%	14.01%	11057	11202	11595
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.1535	8.90%	10.33%	14.57%	10890	11033	11457

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.
Scheme Inception Date: February 12, 2014. NAV of growth option as on March 31, 2015: Rs. 11.0572.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series KC (1099 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.75%	10.63%	8.93%	11102	11201	11009
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.1638	9.23%	10.33%	8.74%	10923	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.
Scheme Inception Date: February 14, 2014. NAV of growth option as on March 31, 2015: Rs. 11.1019.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series KD (1099 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.70%	10.62%	8.94%	11084	11189	10999
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.1537	9.16%	10.33%	8.74%	10916	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.
Scheme Inception Date: February 18, 2014. NAV of growth option as on March 31, 2015: Rs. 11.0842.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series KE (1511 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.70%	10.62%	8.94%	11084	11189	10999
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.1537	9.16%	10.33%	8.74%	10916	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.
Scheme Inception Date: February 18, 2014. NAV of growth option as on March 31, 2015: Rs. 11.0842.

^Past performance may or may not be sustained in the future

Statement of Additional Information (SAI)

							(Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.32%	10.63%	13.96%	11036	11183	11556
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.1373	8.87%	10.33%	14.57%	10887	11033	11457

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.
Scheme Inception Date: February 20, 2014. NAV of growth option as on March 31, 2015: Rs. 11.0361.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series KF (1099 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.75%	10.65%	8.85%	11081	11182	10981
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.1450	9.23%	10.33%	8.74%	10923	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.
Scheme Inception Date: February 21, 2014. NAV of growth option as on March 31, 2015: Rs. 11.0813.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series KG (1099 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.62%	10.68%	8.89%	11056	11173	10976
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.1358	9.08%	10.33%	8.74%	10908	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.
Scheme Inception Date: February 25, 2014. NAV of growth option as on March 31, 2015: Rs. 11.056.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series KH (1505 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.28%	10.69%	14.88%	11016	11171	11633
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.1196	8.86%	10.33%	14.57%	10886	11033	11457

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.
Scheme Inception Date: February 26, 2014. NAV of growth option as on March 31, 2015: Rs. 11.0162.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series KI (1099 days)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.59%	10.68%	8.92%	11045	11163	10971
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.1338	8.99%	10.33%	8.74%	10899	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.
Scheme Inception Date: February 28, 2014. NAV of growth option as on March 31, 2015: Rs. 11.0449.

^Past performance may or may not be sustained in the future

Statement of Additional Information (SAI)

Birla Sun Life Fixed Term Plan - Series KK (1099 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.85%	10.74%	8.95%	11061	11157	10964
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.1339	9.15%	10.33%	8.74%	10915	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: March 4, 2014. NAV of growth option as on March 31, 2015: Rs. 11.0613.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series KJ (1499 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.22%	10.67%	14.43%	10991	11147	11554
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.0964	8.86%	10.33%	14.57%	10886	11033	11457

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.

Scheme Inception Date: March 5, 2014. NAV of growth option as on March 31, 2015: Rs. 10.9908.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series KM (1099 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.46%	10.61%	8.93%	11012	11135	10954
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.0996	9.03%	10.33%	8.74%	10903	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: March 7, 2014. NAV of growth option as on March 31, 2015: Rs. 11.0117.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series KP (1504 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.17%	10.61%	14.25%	10980	11135	11526
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.0885	8.84%	10.33%	14.57%	10884	11033	11457

Crisil Short Term Bond Fund Index ## CRISIL 10 Year Gilt Index *As on start of period considered above.

Scheme Inception Date: March 7, 2014. NAV of growth option as on March 31, 2015: Rs. 10.9803.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series KO (1498 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.25%	10.53%	8.93%	10978	11114	10945

Statement of Additional Information (SAI)

Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.0825	8.89%	10.33%	8.74%	10889	11033	10874
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Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: March 11, 2014. NAV of growth option as on March 31, 2015: Rs. 10.9784.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series KN (1099 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.47%	10.54%	8.94%	10998	11111	10943
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.0765	9.15%	10.33%	8.74%	10915	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: March 12, 2014. NAV of growth option as on March 31, 2015: Rs. 10.9983.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series KQ (1099 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.31%	10.52%	8.88%	10976	11104	10931
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.0683	9.02%	10.33%	8.74%	10902	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: March 14, 2014. NAV of growth option as on March 31, 2015: Rs. 10.9763.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series KR (1124 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.46%	10.52%	8.88%	10992	11104	10931
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.1085	8.74%	10.33%	8.74%	10874	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: March 14, 2014. NAV of growth option as on March 31, 2015: Rs. 10.9923.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series KT (1119 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.18%	10.49%	8.84%	10950	11086	10915
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.0788	8.64%	10.33%	8.74%	10864	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: March 19, 2014. NAV of growth option as on March 31, 2015: Rs. 10.9499.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series KS (1100 days)

	NAV per	Scheme Returns^	Benchmark Returns #	Additional Benchmark	Value of Standard Investment of Rs. 10000 in		
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Statement of Additional Information (SAI)

	Unit.* (Rs.)	(%)	(%)	Returns ## (%)	Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.35%	10.47%	8.84%	10964	11080	10912
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.0490	9.11%	10.33%	8.74%	10911	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: March 20, 2014. NAV of growth option as on March 31, 2015: Rs. 10.9642.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series KW (1477 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	8.94%	10.39%	8.83%	10910	11057	10898
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.0227	8.85%	10.33%	8.74%	10885	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: March 25, 2014. NAV of growth option as on March 31, 2015: Rs. 10.9097.

^Past performance may or may not be sustained in the future

Birla Sun Life Fixed Term Plan - Series KX (1475 days)

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	9.17%	10.41%	8.82%	10928	11053	10892
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.0170	9.09%	10.33%	8.74%	10909	11033	10874

Crisil Short Term Bond Fund Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: March 27, 2014. NAV of growth option as on March 31, 2015: Rs. 10.9279.

^Past performance may or may not be sustained in the future

Birla Sun Life Nifty ETF

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	55.4160	13.09%	12.24%	11.92%	15754	15322	15164
Mar 31, 2014 To Mar 31, 2015 (Absolute)	68.5234	27.41%	26.65%	24.89%	12741	12665	12489
Mar 28, 2013 To Mar 31, 2014 (Absolute)	57.5359	19.10%	17.98%	18.85%	11910	11798	11885
Mar 30, 2012 To Mar 28, 2013 (Absolute)	53.0568	8.44%	7.31%	8.23%	10839	10727	10823

CNX NIFTY Index ## S&P BSE Sensex *As on start of period considered above. Scheme Inception Date: July 21, 2011.

NAV of growth option as on March 31, 2015: Rs. 87.3039. **^Past performance may or may not be sustained in the future**

Birla Sun Life Rajiv Gandhi Equity Savings Scheme – Series 1

	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	27.95%	23.69%	22.31%	16460	15370	15025

Statement of Additional Information (SAI)

Mar 31, 2014 To Mar 31, 2015 (Absolute)	11.7100	40.56%	29.14%	26.65%	14056	12914	12665
Mar 28, 2013 To Mar 31, 2014 (Absolute)	10.0400	16.63%	18.25%	17.98%	11663	11825	11798

CNX 100 ## CNX NIFTY Index *As on start of period considered above. Scheme Inception Date: March 23, 2013.

NAV of growth option as on March 31, 2015: Rs. 16.46. **^Past performance may or may not be sustained in the future**

Birla Sun Life Capital Protection Oriented Fund - Series 19 (Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	13.07%	17.18%	8.95%	11403	11846	10959
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.0374	13.60%	16.45%	8.74%	11360	11645	10874

CRISIL MIP Blended Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: March 6, 2014. NAV of growth option as on March 31, 2015: Rs. 11.4029.

^Past performance may or may not be sustained in the future

Birla Sun Life Capital Protection Oriented Fund - Series 18 (Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	14.29%	17.20%	8.81%	11665	12009	11023
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.1986	14.38%	16.45%	8.74%	11438	11645	10874

CRISIL MIP Blended Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: February 3, 2014. NAV of growth option as on March 31, 2015: Rs. 11.6651.

^Past performance may or may not be sustained in the future

Birla Sun Life Capital Protection Oriented Fund - Series 17 (Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	13.78%	15.54%	8.55%	11859	12101	11144
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.3445	14.64%	16.45%	8.74%	11464	11645	10874

CRISIL MIP Blended Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: December 4, 2013. NAV of growth option as on March 31, 2015: Rs. 11.8594.

^Past performance may or may not be sustained in the future

Birla Sun Life Capital Protection Oriented Fund - Series 10 (Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	10.71%	10.85%	7.50%	13190	13235	12175
Mar 31, 2014 To Mar 31, 2015 (Absolute)	11.6189	13.52%	16.45%	8.74%	11352	11645	10874
Mar 28, 2013 To Mar 31, 2014 (Absolute)	10.6203	9.32%	6.52%	5.84%	10932	10652	10584

CRISIL MIP Blended Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: July 11, 2012. NAV of growth option as on March 31, 2015: Rs. 13.1896.

^Past performance may or may not be sustained in the future

Birla Sun Life Capital Protection Oriented Fund - Series 12 (Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	15.86%	11.02%	7.51%	14634	13105	12061
Mar 31, 2014 To Mar 31, 2015 (Absolute)	12.1459	20.49%	16.45%	8.74%	12049	11645	10874
Mar 28, 2013 To Mar 31, 2014 (Absolute)	10.8660	11.68%	6.52%	5.84%	11168	10652	10584

CRISIL MIP Blended Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: August 29, 2012. NAV of growth option as on March 31, 2015: Rs. 14.6342.

^Past performance may or may not be sustained in the future

Birla Sun Life Capital Protection Oriented Fund - Series 11 (Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	10.19%	10.54%	7.45%	12693	12792	11932
Mar 31, 2014 To Mar 31, 2015 (Absolute)	11.1806	13.53%	16.45%	8.74%	11353	11645	10874
Mar 28, 2013 To Mar 31, 2014 (Absolute)	10.2150	9.37%	6.52%	5.84%	10937	10652	10584

CRISIL MIP Blended Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: October 15, 2012. NAV of growth option as on March 31, 2015: Rs. 12.6934.

^Past performance may or may not be sustained in the future

Birla Sun Life Capital Protection Oriented Fund - Series 13 (Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	15.64%	10.66%	7.48%	14155	12742	11884
Mar 31, 2014 To Mar 31, 2015 (Absolute)	11.5943	22.08%	16.45%	8.74%	12208	11645	10874
Mar 28, 2013 To Mar 31, 2014 (Absolute)	10.2146	13.39%	6.52%	5.84%	11339	10652	10584

CRISIL MIP Blended Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: November 8, 2012. NAV of growth option as on March 31, 2015: Rs. 14.1549.

^Past performance may or may not be sustained in the future

Birla Sun Life Capital Protection Oriented Fund - Series 14 (Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme ^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	13.45%	10.67%	7.44%	13360	12620	11792
Mar 31, 2014 To Mar 31, 2015 (Absolute)	11.1635	19.68%	16.45%	8.74%	11968	11645	10874
Mar 28, 2013 To Mar 31, 2014 (Absolute)	10.1117	10.31%	6.52%	5.84%	11031	10652	10584

CRISIL MIP Blended Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Statement of Additional Information (SAI)

Scheme Inception Date: December 13, 2012. NAV of growth option as on March 31, 2015: Rs. 13.3603.

^Past performance may or may not be sustained in the future

Birla Sun Life Capital Protection Oriented Fund - Series 16 (Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns ^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	13.20%	14.49%	8.45%	11895	12085	11202
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.4054	14.32%	16.45%	8.74%	11432	11645	10874

CRISIL MIP Blended Index ## CRISIL 1 Year T-Bill *As on start of period considered above.

Scheme Inception Date: November 5, 2013. NAV of growth option as on March 31, 2015: Rs. 11.8953.

^Past performance may or may not be sustained in the future

Birla Sun Life 5 Star Multi Manager FoF Scheme (Regular Plan – Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	12.60	9.34	8.68	26486	20809	19807
March 31, 2014 to March 31, 2015 (Absolute)	18.21	45.48	26.65	24.89	14548	12665	12489
March 28, 2013 to March 31, 2014 (Absolute)	15.31	18.89	17.98	18.85	11889	11798	11885
March 30, 2012 to March 28, 2013 (Absolute)	14.54	5.31	7.31	8.23	10531	10731	10823

CNX Nifty Index ## S&P BSE SENSEX *As on start of period considered above. Scheme Inception Date: January 16, 2007.

NAV of Growth option as on March 31, 2015: Rs. 26.49. **^Past performance may or may not be sustained in the future.**

Birla Sun Life Asset Allocator Multi Manager FoF Scheme (Regular Plan – Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	9.07	10.66	10.87	21150	23954	24359
March 31, 2014 to March 31, 2015 (Absolute)	15.45	36.88	22.66	25.15	13688	12266	12515
March 28, 2013 to March 31, 2014 (Absolute)	13.79	12.04	13.28	18.60	11204	11328	11860
March 30, 2012 to March 28, 2013 (Absolute)	13.79	-0.02	8.18	8.23	9998	10818	10823

CRISIL Balanced Fund Index ## S&P BSE SENSEX *As on start of period considered above.

Scheme Inception Date: August 17, 2006. NAV of Growth option as on March 31, 2015: Rs. 21.15.

^Past performance may or may not be sustained in the future.

Birla Sun Life Global Commodities Fund (Regular Plan – Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	2.12	4.86	12.08	11467	13636	21079
March 31, 2014 to March 31, 2015 (Absolute)	13.52	-15.21	-8.77	24.89	8479	9123	12489

Statement of Additional Information (SAI)

March 28, 2013 to March 31, 2014 (Absolute)	12.28	10.14	18.62	18.85	11014	11862	11885
March 30, 2012 to March 28, 2013 (Absolute)	13.47	-8.82	4.68	8.23	9118	10468	10823

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 * As on start of period considered above. Scheme Inception Date: September 17, 2008. NAV of Growth option as on March 31, 2015: Rs. 11.47. ^Past performance may or may not be sustained in the future.

Birla Sun Life Global Real Estate Fund (Regular Plan – Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	8.23	4.37	4.52	17740	13635	13781
March 31, 2014 to March 31, 2015 (Absolute)	15.36	15.49	16.25	24.89	11549	11625	12489
March 28, 2013 to March 31, 2014 (Absolute)	14.32	7.26	2.52	18.85	10726	10252	11885
March 30, 2012 to March 28, 2013 (Absolute)	11.78	21.56	22.53	8.23	12156	12253	10823

S&P BMI World Property Index ## S&P BSE SENSEX * As on start of period considered above.
Scheme Inception Date: December 31, 2007. NAV of Growth option as on March 31, 2015: Rs. 17.74.
^Past performance may or may not be sustained in the future.

Birla Sun Life Latin America Fund (Regular Plan – Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	-2.36	1.69	9.69	8530	11176	18494
March 31, 2014 to March 31, 2015 (Absolute)	9.99	-14.61	-17.75	24.89	8539	8225	12489
March 28, 2013 to March 31, 2014 (Absolute)	10.81	-7.59	-5.28	18.85	9241	9472	11885
March 30, 2012 to March 28, 2013 (Absolute)	11.08	-2.44	2.92	8.23	9756	10292	10823

MSCI EM Latin America 10/40ND Index ## S&P BSE SENSEX * As on start of period considered above.
Scheme Inception Date: August 7, 2008. NAV of Growth option as on March 31, 2015: Rs. 8.53.
^Past performance may or may not be sustained in the future.

Birla Sun Life Financial Planning FoF – Prudent Plan (Regular Plan – Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	11.20	8.44	7.35	11.14	15123	13712
March 31, 2014 to March 31, 2015 (Absolute)	12.34	22.58	9.66	14.63	25.15	12258	10966
March 28, 2013 to March 31, 2014 (Absolute)	11.17	10.43	5.88	-1.01	18.60	11043	10588
March 30, 2012 to March 28, 2013 (Absolute)	10.43	7.13	7.43	11.25	8.23	10713	10743

40% CNX Nifty Index + 30% CRISIL Liquid Fund Index + 20% CRISIL Composite Bond Fund Index + 10% INR price of Gold
CRISIL 10 Year Gilt Index ## S&P BSE SENSEX As on start of period considered above.
Scheme Inception Date: May 9, 2011. NAV of Growth option as on March 31, 2015: Rs. 15.12.
^Past performance may or may not be sustained in the future.

Birla Sun Life Financial Planning FoF – Aggressive Plan (Regular Plan – Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	13.56	10.06	7.35	11.14	16412	14526
March 31, 2014 to March 31, 2015 (Absolute)	12.20	34.53	18.32	14.63	25.15	13453	11832
March 28, 2013 to March 31, 2014 (Absolute)	10.65	14.56	11.59	-1.01	18.60	11456	11159
March 30, 2012 to March 28, 2013 (Absolute)	10.04	6.02	7.37	11.25	8.23	10602	10737

70% CNX Nifty Index + 15% CRISIL Liquid Fund Index + 10% CRISIL Composite Bond Fund Index + 5% INR price of Gold

CRISIL 10 Year Gilt Index ## S&P BSE SENSEX As on start of period considered above.

Scheme Inception Date: May 9, 2011. NAV of Growth option as on March 31, 2015: Rs. 16.41.

^Past performance may or may not be sustained in the future.

Birla Sun Life Financial Planning FoF – Conservative Plan (Regular Plan – Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	9.44	7.41	7.35	11.14	14214	13213
March 31, 2014 to March 31, 2015 (Absolute)	12.37	14.91	4.44	14.63	25.15	11491	10444
March 28, 2013 to March 31, 2014 (Absolute)	11.47	7.82	2.81	-1.01	18.60	10782	10281
March 30, 2012 to March 28, 2013 (Absolute)	10.70	7.17	7.48	11.25	8.23	10717	10748

20% CNX Nifty Index + 44% CRISIL Liquid Fund Index + 24% CRISIL Composite Bond Fund Index + 12% INR price of Gold

CRISIL 10 Year Gilt Index ## S&P BSE SENSEX As on start of period considered above.

Scheme Inception Date: May 9, 2011. NAV of Growth option as on March 31, 2015: Rs. 14.21.

^Past performance may or may not be sustained in the future.

Birla Sun Life Tax Savings Fund (Regular Plan – Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.00	15.76	15.91	15.85	50130	50839	50566
March 31, 2014 to March 31, 2015 (Absolute)	33.19	51.04	28.32	24.89	15104	12832	12489
March 28, 2013 to March 31, 2014 (Absolute)	28.82	15.16	18.11	18.85	11516	11811	11885
March 30, 2012 to March 28, 2013 (Absolute)	27.57	4.53	6.84	8.23	10453	10684	10823

S&P BSE 100 ## S&P BSE SENSEX. As on start of period considered above. Scheme Inception Date: March 28, 2004. NAV of Growth option as on March 31, 2015: Rs. 50.13. ^Past performance may or may not be sustained in the future.

Birla Sun Life Dynamic Asset Allocation Fund (Regular Plan – Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31,	10.00	9.16	N/A	12.95	37020	N/A	61662

Statement of Additional Information (SAI)

2015 (CAGR)							
March 31, 2014 to March 31, 2015 (Absolute)	30.09	23.03	22.53	24.89	12303	12253	12489
March 28, 2013 to March 31, 2014 (Absolute)	26.62	13.04	13.40	18.85	11304	11340	11885
March 30, 2012 to March 28, 2013 (Absolute)	25.01	6.44	8.18	8.23	10644	10818	10823

CRISIL Balanced Fund Index ## S&P BSE SENSEX. As on start of period considered above.

Scheme Inception Date: April 25, 2000. NAV of Growth option as on March 31, 2015: Rs. 50.13.

^Past performance may or may not be sustained in the future.

Birla Sun Life Active Debt Multi Manager FoF Scheme (Regular Plan – Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	8.17	7.43	6.47	19123	18079	16778
March 31, 2014 to March 31, 2015 (Absolute)	16.7855	13.93	14.67	14.63	11393	11467	11463
March 28, 2013 to March 31, 2014 (Absolute)	16.2017	3.60	4.32	-1.01	10360	10432	9899
March 30, 2012 to March 28, 2013 (Absolute)	14.5824	11.10	9.24	11.25	11110	10924	11125

CRISIL Composite Bond Fund Index ## CRISIL 10 Year Gilt Index As on start of period considered above. Scheme Inception Date: December 29, 2006. NAV of Growth option as on March 31, 2015: Rs. 19.1233.

^Past performance may or may not be sustained in the future.

Birla Sun Life Banking and Financial Services Fund (Regular Plan – Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	48.67%	43.70%	28.03%	16700	15982	13765
Mar 31, 2014 To Mar 31, 2015 (Absolute)	11.2200	48.84%	43.14%	26.65%	14884	14314	12665

CNX Finance ## CNX NIFTY Index *As on start of period considered above. Scheme Inception Date: December 14, 2013. NAV of growth option as on March 31, 2015: Rs. 16.7. ^Past performance may or may not be sustained in the future

Birla Sun Life Focused Equity Fund - Series 1 – (Regular Plan – Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	48.99%	36.48%	33.51%	15480	14061	13726
Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.4700	47.85%	29.14%	26.65%	14785	12914	12665

CNX 100 ## CNX NIFTY Index *As on start of period considered above. Scheme Inception Date: February 24, 2014. NAV of growth option as on March 31, 2015: Rs. 15.48. ^Past performance may or may not be sustained in the future

Birla Sun Life Focused Equity Fund - Series 2 – (Regular Plan – Growth)							
	NAV per Unit.* (Rs.)	Scheme Returns^ (%)	Benchmark Returns # (%)	Additional Benchmark Returns ## (%)	Value of Standard Investment of Rs. 10000 in		
					Scheme^ (Rs.)	Benchmark # (Rs.)	Additional Benchmark ## (Rs.)
Since inception till March 31, 2015 (CAGR)	10.0000	48.79%	31.10%	28.19%	14960	13159	12862

Mar 31, 2014 To Mar 31, 2015 (Absolute)	10.0500	48.86%	29.14%	26.65%	14886	12914	12665
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CNX 100 ## CNX NIFTY Index *As on start of period considered above. Scheme Inception Date: March 26, 2014. NAV of growth option as on March 31, 2015: Rs. 14.96. **^Past performance may or may not be sustained in the future**

Notes:

- Load and taxes not considered for computation of returns.
- Performance of dividend option under the scheme for the investors would be net of distribution tax, if any.
- When scheme benchmark returns are not available, they have not been shown.
- Performance details for schemes with less than 1 year of existence have not been disclosed.
- The Face Value per unit of all the plans/ options under Birla Sun Life Cash Manager, Birla Sun Life Cash Plus, Birla Sun Life Treasury Optimizer Plan (*erstwhile Birla Sun Life Ultra Short Term Fund*), Birla Sun Life Floating Rate Fund and Birla Sun Life Savings Fund has been changed from Rs.10/- to Rs.100/- effective from October 07, 2011.
- '*Birla Sun Life Capital Protection Oriented Fund*' (by whatever name called) offered are "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.

II. HOW TO APPLY?

1. The application form for the subscription of units of the Scheme will be available / accepted at the office of the Investor Service Centres (ISCs) during Business Hours on all Business Days.
2. Applications must be completed in BLOCK LETTERS in English.
3. In case the Scheme name as provided by investor on the application form or transaction slip and on the payment instrument are different, the application shall be processed and units allotted at Applicable NAV of the Scheme as mentioned in the application / transaction slip duly signed by investor, provided that the application is valid and complete in all other aspects.
4. The signature should be in English or in any of the Indian languages specified in the eighth schedule of the Constitution of India. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Applications by minors should be signed by the guardians. In case of H. U. F., the Karta should sign on behalf of the H. U. F.
5. All cheques and bank drafts must be drawn in favour of "**Scheme Name**" and crossed "Account Payee Only". A separate cheque or bank draft must accompany each application/each Scheme. **Safe mode of writing cheques:**

In order to prevent frauds and misuse of payment instruments, the investors are strongly recommended to make the payment instrument (cheque, demand, draft, pay order, etc.) favouring either of the following (Investors are urged to follow the order of preference in making the payment instrument favouring as under):

- "**XYZ Scheme A/c Permanent Account Number of First Investor**". For example "Birla Sun Life Advantage Fund A/c ABCDE1234F"
 - "**XYZ Scheme A/c First Investor Name**". For example "Birla Sun Life Advantage Fund A/c Vanraj Gandhi"
 - "**XYZ Scheme A/c Folio No. of First Investor**". For example "Birla Sun Life Advantage Fund A/c 123456789"
6. Investors must write the Existing Folio No. / Application Form number on the reverse of the cheques and bank drafts accompanying the Application Form.

Note: Investors already holding a folio in Birla Sun Life Mutual Fund can provide their existing Folio Number and Name of applicants(s) corresponding to the said folio in the relevant section of the application form. It is the responsibility of the Investor to ensure correctness of such details provided. The personal details and Bank Account details as registered in the existing folio number, as provided, would apply to the subscriptions / investments being made and the registered details would prevail over any conflicting information furnished in the application form. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under the new application form lodged, with identical mode of holding and address and such other criteria and integrity checks as may be determined by the AMC from time to time.

7. The application complete in all respects along with the payment instrument must be submitted to the nearest designated Investor Service Centre. Applications incomplete in any respect or not accompanied by payment instrument of the amount payable are liable to be rejected and the money paid will be refunded without interest.

- 8. Investment in Direct Plan:** Investors applying under Direct Plan, are advised to write the word 'DIRECT' in the column 'ARN No' or 'Broker Code' in their applications for purchases/additional purchases/switches in all such cases where applications are not routed through any distributor/agent/broker. In cases where unit holder uses a pre-printed transaction slip/application form where details in the 'ARN No' or 'Broker Code' column is already printed, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column. **Also, in case ARN No/ Broker Code is mentioned in the application form, but "Direct Plan" is indicated, the ARN No/ Broker Code will be ignored and the application will be processed under Direct Plan, subject to it being complete in all other aspects. 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. For details on default Plan/ Option, Investors are requested to refer to respective Scheme Information Document / Key Information Memorandum of the Schemes of Birla Sun Life Mutual Fund.**
- 9. Employee Unique Identification Number (EUIN)** is a unique number allotted to Sales personnel i.e. employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products. Such sales personnel associated with Distributor, should also be holding a valid NISM certificate. **Thus, in case of applications routed through distributors, in addition to the AMFI Registration Number (ARN) of the distributor, Investors are requested to also provide the EUIN of the individual ARN holder or of employee/relationship manager/sale person of the Distributor interacting with the investor.** Providing appropriate EUIN in the application/transaction forms would assist in tackling the problem of mis-selling even if the Sales personnel on whose advice the transaction was executed by investor leaves the employment of the distributor or his/her sub broker. If the distributor has not given any advice pertaining to the investment (i.e. transaction is 'execution only'), then the EUIN box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.
- 10. Bank Details:** In order to protect the interest of investors from fraudulent encashment of cheques, the current SEBI Regulations have made it mandatory for investors to mention in their application to mention in their application / Redemption request, the bank name and account number. Applications without these details will be rejected.
- Further, unitholders (except investors holding/intending to hold units in electronic (demat) mode) are free to change their bank details registered with the Birla Sun Life Mutual Fund (Mutual Fund) subject to adherence with the following procedure:
- Request for Change in Bank Mandate should be submitted in the prescribed format (available at Investor Service Centre (ISC) of Mutual Fund and also on the website www.birlasunlife.com) alongwith anyone of the following documents of New Bank Mandate:**
- (1) "Cancelled" original personalised cheque leaf (bearing account number and first named unitholder on the face of the cheque). Unit holders should without fail cancel the cheque and write 'Cancelled' on the face of it to prevent any possible misuse
 - (2) Bank account statement or Pass Book with current entries not older than 3 months having the name and address of the first unit holder and account number.
 - (3) a letter from the bank on its letterhead certifying the name of bank account holder(s), along with information like bank account number, bank branch, account type, and optionally the MICR code of the branch & IFSC Code (where available).

Note:

- Unit holders are requested to submit the above documents for New Bank Mandate in Original at any of the Investor Service Centre (ISC) of Mutual Fund.
- Self attested copy(ies) of the above documents in (1) or (2) may be accepted only at AMC branches, provided if originals are produced for physical verification, in which case the original documents will be returned across the counter after due verification.
- In case the original of any document is not produced for verification, then the copies should be attested by the bank manager / authorized personnel of the bank with his / her full signature, name, designation and bank seal.
- AMC / Mutual Fund reserves the right to carry out additional/alternate validations to ascertain authenticity of change of bank mandate request.
- In the event of a request for change in bank account mandate being invalid / incomplete / not satisfactory in any respect or not meeting any requirements to the satisfaction of the AMC/Mutual Fund, the request for such change may not be processed. Redemptions / dividend payments, if any, will be processed and paid to the last registered bank account information. AMC/Mutual Fund will not be liable in case the redemption / dividend proceeds are credited to existing bank mandate account upon rejection of change of bank mandate request.
- Any valid request for bank account mandate will be considered at folio level.

Unitholders may note that it is desirable to submit their requests for change in bank details atleast 7 (seven) days prior to date of redemption / dividend payment, if any, and ensure that the request for change in bank mandate has been processed before submitting the redemption request. If change in bank mandate has not been processed, payment will be made in the existing bank account registered in the folio. Any unregistered bank account or a new bank account mentioned by the Unit holder along with the redemption request may not be considered for payment of redemption /dividend proceeds.

Bank mandate registration submitted along with Fresh Purchase Application:

For all fresh purchase applications made by means of a cheque, where the bank account on which the cheque is drawn for purchase of units differs from the bank account mandate details provided in the application form, investors are requested to submit any of the aforesaid documents in (1), (2) or (3) for the bank mandate account as above. This condition is also applicable to all purchase/subscription transactions made by means of a demand draft / NEFT / RTGS or any other payment mode. In case the application does not comply with the above provisions, AMC/Mutual Fund retains the sole and absolute discretion to reject/not process such application and shall not be liable for any such rejection.

11. Demat Details:

- (a) Where the scheme is proposed to be listed on any recognised stock exchange, unitholders may opt to hold the units in electronic (demat) mode, as provided. The applicant intending to hold units in electronic (demat) form will be required to have beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate in the application form, the DP's name, DP ID Number and the Beneficiary account number of the applicant held with the DP at the time of subscribing to the units during the NFO. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records. If the details mentioned in this application (other than ASBA Applications) are found to be incomplete / incorrect or not matching with the depository records, the application shall be treated as application for physical (non-demat) mode and accordingly units will be allotted in physical (non-demat) mode. No Account Statements will be issued to investors opted to hold units in electronic (demat) mode. Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / dividend proceeds into bank account linked to their Demat account. In case the unitholders do not opt to hold units in electronic (demat) mode or are allotted units in physical (non-demat) mode, an Account Statement shall be sent to them. Such investors will not be able to trade in the stock exchange till their holdings are converted into electronic (demat) form. For conversion of physical holdings into electronic (demat) form, the unit holders will have to send the dematerialisation requests to their Depository Participants.
- (b) Further in case of Exchange traded Funds (ETFs), Units of the scheme shall be available and compulsorily be issued/repurchased and traded in dematerialized form. An Investor intending to invest in the scheme is required to have a beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be mandatorily required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant held with the DP. Applicants must ensure that the sequence of names as mentioned in the Application Form matches to that of the demat account held with the Depository Participant. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository data. Only those applications where the details are matched with the depository data, will be treated as valid applications. If the details mentioned in the application are incomplete / incorrect, not matched with the depository data, the application shall be treated as invalid and shall be liable to be rejected.
- (c) **Option to hold Units in dematerialized (demat) form:** Pursuant to SEBI Circular no. CIR/IMD/DF/9/2011 dated May 19, 2011, effective **October 01, 2011**, Investors have an option to subscribe to/hold units of Scheme(s)/Plan(s) viz. open ended, close ended, Interval (except for exchange traded fund/s) in electronic (demat) form.

Consequently, the Unitholders under the Scheme(s)/Plan(s) shall have an option to subscribe to/ hold the units in electronic (demat) form in accordance with the provisions laid under the respective Scheme(s)/Plan(s) and in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. Units under Plan(s)/Option(s) of all Schemes of Birla Sun Life Mutual Fund with dividend distribution of daily, weekly or fortnightly frequency, as defined under respective Scheme Information Document, shall be available in physical (non-demat) mode only. Further, the Investors also have an option to subscribe to / hold units in demat form through fresh investment applications for SIP on or after January 01, 2012. Under this option, units will be allotted based on the applicable NAV as per provisions of respective Scheme Information Document(s) and will be credited to demat account of the investors on weekly basis (upon realisation of funds). Also, various Special Products/Facilities such as Century SIP, Systematic Withdrawal Plan, Systematic Transfer Plan, Switching etc. offered by

BSLAMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode.

The allotment of units in demat form shall be subject in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time.

Investors intending to hold units in electronic (demat) form will be required to have beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate, in the application form, the DP's name, DP ID Number and the Beneficiary account number of the applicant held with the DP at the time of subscribing to the units. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the DP. Names, PAN details, KYC details etc. mentioned in the Application Form will be verified against the Depository records. **If the details mentioned in the application form are found to be incomplete / incorrect or not matching with the depository records, the application shall be treated as application for physical (non-demat) mode and accordingly units will be allotted in physical (non-demat) mode, subject to it being complete in all other aspects.** Unitholders who have opted to hold and thereby allotted units in electronic (demat) form will receive payment of redemption / dividend proceeds into bank account linked to their Demat account.

Units held in electronic (demat) form will be transferable subject to the provisions laid under the respective Scheme(s)/Plan(s) and in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996 as may be amended from time to time.

In case, the Unitholder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in physical (non-demat) mode into electronic (demat) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participant(s). Investors should ensure that the combination of names in the account statement is the same as that in the demat account.

12. **Permanent Account Number (PAN):** It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint applicants, PAN details of all holders should be submitted. In case the investor making the application is a minor, PAN details of the Guardian, must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, however sufficient documentary evidence shall have to be submitted to Birla Sun Life Mutual Fund for verifying that they are residents of State of Sikkim. Investors (being individuals) applying for Micro SIP registrations are exempt from mandatory requirement of PAN submission. For further details on Micro SIP, documents required etc please refer instructions no. 12 below. Applications without the aforesaid details are liable to be rejected without any reference to the investors.

13. **Know Your Customer (KYC):** According to guidelines issued by SEBI under 'The Prevention of Money Laundering Act, 2002', Mutual Funds are required to follow enhanced know your customer (KYC) norms. Accordingly, all intermediaries, including mutual funds, have to formulate and implement a client identification programme as well as verify and maintain records of the identity and address(es) of investors. Investors can visit branches of BSLAMC or may visit www.birlasunlife.com, www.amfiindia.com and www.cdslindia.com to know detailed procedure for KYC compliance.

Effective January 01, 2011 it is mandatory for all category of investors to be KYC compliant for all investment transactions made on or after January 01, 2011, irrespective of amount of investment.

To further clarify, the above category of investors shall include (i) their constituted Power of Attorney (PoA) holder, in case of investments through a PoA; (ii) each of the applicants, in case of investments in joint names; and (iii) Guardian in case of investments on behalf of minor.

Applications without KYC Acknowledgement letter for any category of investor are liable to be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the BSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the BSLAMC reserves the right to freeze the folio of the investor(s) for any kind of transactions or affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any. Investors should note that on completion of KYC Compliance all details of the investor in the Mutual Fund records will be replaced by the details as given in KYC Application Form by the investor. Any change in these details like change of Name / Address / Status /Signature, etc. should be given by Investor directly in the prescribed manner.

Pursuant to SEBI Circular No. MIRSD/ Cir-26/ 2011 dated December 23, 2011, SEBI (KYC Registration Agency) Regulations, 2011 and SEBI Circular No. MIRSD/SE/Cir-21/2011 dated October 05, 2011, regarding uniformity in the Know Your Customer (KYC) process in the securities market and development of a

mechanism for centralization of the KYC records to avoid duplication of KYC Process across the intermediaries in the securities market, the following changes are being made to KYC process w.e.f. January 01, 2012:

- SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including In- Person Verification (IPV) with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.birlasunlife.com.
- The Mutual Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. The Mutual Fund shall upload the details of the investors on the system of the KYC Registration Agency (KRA). Registrar & Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investors on behalf of the Mutual Fund. KRA shall send a letter to the investor within 10 working days of the receipt of the initial/updated KYC documents from the Mutual Fund, confirming the details thereof.
- Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
- It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f January 01, 2012. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. BSLAMC and NISM/AMFI certified distributors who are KYD compliant are authorized to undertake the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.
- Existing KYC compliant investors of the Mutual Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.

14. MICRO SIP/RSP:

- (a) As per AMFI notification and Guidelines issued on July 14, 2009, SIPs or lumpsum by eligible investors where aggregate (under all schemes of Mutual Fund) in a rolling 12 month period or in a financial year i.e. April to March does not exceed Rs. 50,000 (known as "Micro SIP") shall be exempted from the requirement of PAN.
- (b) This exemption of PAN requirement is only available to individuals (including Joint Holders, NRIs but not PIOs), Minors and Sole proprietary firms who do not possess PAN*. HUFs and other categories will not be eligible for this exemption.
- (c) * In case of joint holders, first holder must not possess a PAN. Please note that for availing Micro SIP, investor have to submit KYC/ KRA acknowledgement/confirmation quoting PAN Exempt KYC Reference No. (PEKRN) obtained from KYC Registration Agency (KRA) along with the application form for such investments. Eligible investors must hold only one PEKRN.
- (d) Please note that investors holding a valid permanent Account Number (PAN) issued by Income tax Department are mandatorily required to be KYC compliant and submit the KYC/KRA acknowledgement/confirmation.
- (e) Additional Micro SIP in same folio: For Subsequent Micro SIP applications, investor can quote the existing folio number where a Micro SIP has been registered and need not resubmit the supporting document.
- (f) In case of any deficiencies in the supporting documents or in case of the aggregate of SIP investments exceeding Micro SIP threshold, the Mutual Fund reserves the right to reject the applications.
- (g) In case the first Micro SIP installment is processed, and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refund shall be made for the units already allotted and the investors may redeem their investments

15. Applications not complete in any respect are liable to be rejected. The AMC / Trustee retains the sole and absolute discretion to reject any application

APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA) FACILITY DURING NEW FUND OFFER (NFO) OF SCHEMES

In its continuing endeavour to make the existing New Fund Offer process more efficient SEBI has introduced a supplementary process, viz: the Applications Supported by Blocked Amount (ASBA) facility. ASBA is an application containing an authorization given by the Investor to block application money in his specified bank account towards the subscription of Units offered during the NFO of the Scheme. If an investor is applying through ASBA facility, the

application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units.

In accordance with SEBI Circular No. SEBI/IMD/CIR No. 18/198647/2010 dated March 15, 2010 read with SEBI circular no. Cir/IMD/DF/6/2010 dated July 28, 2010, ASBA facility shall be provided to investors as a supplementary facility in addition to existing facility through cheques/demand drafts or any other mode of electronic payment for subscribing to the units of scheme(s) during the New Fund Offer period for schemes launched after October 01, 2010. Please note that ASBA facility is purely optional and not mandatory. **To avail of the ASBA Facility, an investor must be holding a Bank account with Self Certified Syndicate Bank (SCSB).** SCSB means a banker to an issue registered with the SEBI, which offers the facility of ASBA. ASBA applications can be accepted only by SCSBs at their designated branches, whose names appear on the list of SCSBs displayed in SEBI's website (<http://www.sebi.gov.in/pmd/scsb.pdf>)

Investors should note that ASBA facility shall be made available to investors only for subscribing to the units of scheme during the New Fund Offer period.

SALIENT FEATURES OF ASBA FACILITY:

1. ASBA facility is currently available only to those investors who wish to hold the units in dematerialized form.
2. An ASBA investor shall submit a duly filled up **ASBA Application form, physically or electronically**, to the SCSB with whom the bank account to be blocked, is maintained.
 - **In case of ASBA application in physical mode**, the investor shall submit the ASBA Form at the Bank branch of SCSB, which is designated for the purpose and the investor must be holding a bank account with such SCSB.
 - **In case of ASBA application in electronic form**, the investor shall submit the ASBA Form either through the internet banking facility available with the SCSB, or such other electronically enabled mechanism for subscribing to units of Mutual Fund scheme authorising SCSB to block the application money in a bank account.

Note: ASBA application form will not be accepted by any of the offices of AMC / Mutual Fund or its Registrar & Transfer Agent (CAMS).

3. Investors shall correctly mention the Bank Account number in the ASBA Application Form and ensure that funds equal to the application amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.

Note: if the bank account specified in the ASBA Application Form does not have sufficient credit balance to meet the application money towards the subscription of Units, the ASBA application shall be rejected by the SCSB.

4. Upon submission of an ASBA Form with the SCSB, whether in physical or electronic mode, investor shall be deemed to have agreed to block the entire application amount specified and authorized the Designated Branch to block such amount in the Bank Account.
5. The ASBA Form should not be accompanied by cheque, demand draft or any mode of payment other than authorisation to block application amount in the Bank Account.
6. On the basis of an authorisation given by the account holder in the ASBA application, the SCSB shall block the application money in the Bank Account specified in the ASBA application. The application money shall remain blocked in the Bank Account (till receipt of instructions for enabling allotment or till rejection as the case maybe)
7. The SCSBs may at any time before the closure of the NFO reject the ASBA application and inform the investor accordingly.
8. During processing of the application by the Registrar, if the application is found to be incomplete or incorrect, the SCSB will be informed on the same who will then unblock the investor account with appropriate remarks in the investor account.
9. The names of the applicants, the manner of holding, the mode of holding in the application form should exactly match with the information available in the demat account. In case of any mismatch, incorrect or incomplete information, the application may be liable to be rejected by the SCSB or the Registrar.
10. All investor related details for allotment of Units such as names of the applicants, manner of holding, mode of holding, bank account, etc will be updated as per the demat account.
11. All grievances relating to the ASBA facility may be addressed to Registrar & Transfer Agents (CAMS) / AMC, with a copy to the respective SCSBs, giving full details such as name, address of the applicant, number of Units applied for, counterfoil or the application reference given by the SCSBs, DBs or CBs, amount paid on application and the Designated Branch or the collection centre of the SCSB where the Application Form was submitted by the ASBA Investor.

12. ASBA facility extended to investors shall operate in accordance with the SEBI guidelines in force from time to time.

Note: No request for withdrawal of ASBA application form made during the NFO Period will be allowed.

TRANSACTION THROUGH MOBILE PHONES (MOBILE INVESTMENT MANAGER FACILITY):

AMC has entered into an arrangement with a service provider for facilitating certain transactions in units of the designated Scheme/s of Birla Sun Life Mutual Fund by the existing investors which, inter alia, requires registration process to be complied with by the investor. Please contact the nearest Investor Service Centre (ISC) of BSLAMC or visit our website www.birlasunlife.com for the said Registration Form. Investors are advised to read all the terms and conditions provided in the Registration Form carefully before availing this facility.

1. **Eligible Investors:** This facility shall be available only to the **existing Resident Individuals** who have consented to avail of this facility and given specific instructions to the Bank for debit payments through participation in ECS of the National Clearing Cell of the Reserve Bank of India, for the purposes of subscribing to the units of the Scheme.

2. Eligible Transactions / Schemes:

Transaction Type	Eligible Schemes
Subscription: – Additional Purchase – Systematic Investment Plan	Open Ended - Equity & Debt Schemes (Liquid schemes are currently not available for subscriptions)
Switches & Redemptions	All Schemes

Investors should note that in case of subscriptions, the 'per day' limit, currently Rs. 50,000/- or such limit as may be specified by RBI from time to time would be applicable and NECS debit would be carried out from the registered account. In case the minimum fresh or additional purchase amount is greater than the limit specified by RBI, would not be available for transaction under this facility.

3. **Applicability of Cut-off timings:** All eligible transactions permitted under this facility received upto 2.45 pm by the service provider will be processed for the NAV of the same business day and transactions received after 2.45 pm shall be processed for NAV of next business day.

TELEPHONIC TRANSACTION FACILITY:

Telephonic Transaction Facility via Interactive Voice Response (IVR) based authentication for placing **Redemption** and **Switch** transactions in the Schemes of Birla Sun Life Mutual Fund (the Fund) is available w.e.f September 8, 2014.

HOW IT WORKS?

The investor can avail this facility by following the below steps:

1. Call our Toll Free Number: 1800-270-7000/ 1800-22-7000
2. Validate the account through **Folio number** and **Telephone Personal Identification Number (TPIN[^])**
3. On successful validation, Investor will be attended by a Call Centre Agent of Birla Sun Life Asset Management Company Limited (BSLAMC)
4. Provide transaction detail on recorded line to the Call Centre Agent
5. Receive an intimation on registered Mobile/Email about the transaction

[^]In case investors do not have TPIN, same can be obtained by putting a request at the above toll free number. However, investor should have their email ID registered with BSLAMC to generate TPIN.

OTHER TERMS AND CONDITIONS FOR TELEPHONIC TRANSACTION FACILITY

- This facility can be availed only by investors who are resident individual with mode of holding basis as Single.
- Currently, investors can avail this facility only for the **Redemption** and **Switch** transactions, as permitted under respective schemes of the fund.
- No request for change in any of the registered details of the investors' information shall be accepted through this facility.
- This System will accept transactions only till 02.30 p.m. except for Liquid category schemes of the Fund for which the time limit shall be 01.30 p.m., on a given business day.

- In case, when the transaction cannot be completed due to the technical error, investor shall get an SMS and/or call back from the Call Center Agent informing about the status of the transaction.
- The fund/BSLAMC shall not be responsible for any loss occurred in the event call does not get connected or if there is any system failure.
- NAV applicability# will be based on the time of receipt of transaction at Registrar and Transfer Agent server.

BSLAMC would not be responsible for delays in receipt of confirmation/intimation through Email / SMS

For applicability of Cut-off timings, please refer to the Scheme Information Document of the respective Schemes of the Fund.

TRANSACTIONS THROUGH MF UTILITY

MF Utility ("MFU") - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument.

Birla Sun Life Asset Management Company Limited, has entered into arrangement with MF Utilities India Private Limited (MFUI), a "Category II - Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 to facilitate financial transactions viz. purchase / subscription and redemption / repurchase of units of the scheme during the Specified Transaction Period(s) and non financial transactions.

Accordingly, all financial and non-financial transactions for the Scheme can be done through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through the authorized Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. Investors can refer the list of POS of MFUI available on the website of MFUI at www.mfuindia.com as may be updated from time to time. The Online Transaction Portal of MFU i.e. www.mfuonline.com and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of the BSLAMC.

The uniform cut-off time as mentioned in the Scheme Information Document(s)/Key Information Memorandum(s) of the schemes shall be applicable for applications received on the portal of MFUI i.e. www.mfuonline.com. However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, terms & conditions as stipulated by MFUI/Mutual Fund/the AMC from time to time and any law for the time being in force.

MFUI will allot a Common Account Number ("CAN"), a single reference number for all investments across all the Mutual Funds, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and/or its Registrar and Transfer Agent (RTA) i.e. Computer Age Management Services Pvt. Ltd (CAMS) shall provide necessary details to MFUI as may be needed for providing the required services to investors/ distributors through MFU. Investors are requested to visit the websites of MFUI at www.mfuindia.com or the AMC at www.birlasunlife.com to download the relevant forms.

For facilitating transactions through MFU, Birla Sun Life Mutual Fund (Fund)/AMC may require to submit and disclose information/details about the investor(s) with MFUI and/or its authorised service providers. Investors transacting through MFU shall be deemed and consented and authorised the Fund/AMC to furnish and disclose all such information to MFUI and/its authorised service providers as may be required by MFUI from time to time.

For any queries or clarifications related to MFU, investors are requested to contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfuindia.com

INTERBANK MOBILE PAYMENT SERVICE ("IMPS") FACILITY:

Interbank Mobile Payment Service ("IMPS") facility as an additional mode of subscription/investment in certain schemes of Birla Sun Life Mutual Fund (Mutual Fund) is available w.e.f November 05, 2012. IMPS is a platform provided by National Payments Corporation of India ("NPCI") that can allow existing unitholders(s) to use mobile technology/instruments as a channel for accessing their bank accounts and initiating interbank fund transaction in a convenient and secure manner. (*Unitholder may refer to www.npci.org.in for further details on IMPS platform*).

This investment platform is currently being available to Resident Individuals under their existing folios/scheme account of Birla Sun Life Mutual Fund. Such existing Unitholder(s) of Birla Sun Life Mutual Fund (Mutual Fund)

should be registered with their bank for IMPS facility for their bank account and obtain Mobile Money Identifier ("MMID") (a 7-digit number that is provided by Bank to customer).

Before initiating a subscription/investment transaction via IMPS settlement, existing unitholders shall be deemed to agree and confirm to have read, understood and accepted following terms and conditions for availing the said IMPS facility for subscription to schemes of Birla Sun Life Mutual Fund:

Terms and Conditions for subscription/investment through IMPS:

1. Unitholder is required to register for IMPS facility and obtain a Mobile Money Identifier ("MMID") for the bank account held with his/her Bank. The process of registration for IMPS facility may vary from Bank to Bank. Further, the availing of initiating an IMPS transaction would depend on the investor's bank supporting IMPS payment options. The mode of initiating the IMPS transaction would depend on the modes enabled by the investors bank and may change from time to time.
2. **Unitholder should ensure that the Mobile number registered with Bank for IMPS facility is the same as mobile number registered with Birla Sun Life Mutual Fund for the folio.**
3. The Investor will have to initiate an IMPS transfer through his/her Bank by using bank mobile application or by sending an SMS from his/her mobile number registered with his bank, instructing to transfer funds from his/her bank account. Investor will have to provide (i) Birla Sun Life Mutual Fund Folio No, (ii) MMID of the Scheme, and (iii) the Amount he/she wishes to invest/transfer.
4. IMPS facility is being made available under select schemes of Birla Sun Life Mutual Fund as mentioned in the respective Scheme Information Memorandum. The minimum investment amount criteria for scheme will be applicable as per the respective Scheme Information Document (SID)/ Key Information Memorandum (KIM).
5. The complete list of schemes and their respective MMID unitholders shall also be made available for unitholders on our website (mutualfund.birlasunlife.com). Subscription transactions can be carried out under such Schemes as maybe made available by Birla Sun Life Asset Management Company Limited (AMC) effective from such date that maybe notified on its website from time to time.
6. The current transaction amount limit set by NPCI is Rs. 50,000 per day for transactions done through bank mobile application and Rs. 5,000 per day for transactions done through SMS/USSD. Further, the said limits may be subject to such restrictions as maybe specified by unitholders Bank. Unitholders are requested to update themselves of such limitations for IMPS facility with their Bank before transacting through IMPS facility with Mutual Fund.
7. The instruction from bank mobile application or SMS sent by the investor to his bank will be routed through NPCI to the collection banker for collection of funds through IMPS.
8. All valid/successful instructions received by the collection banker from NPCI up to 3.00 p.m. would be considered as received during business hours for NAV applicability by Mutual Fund in accordance with SEBI (Mutual Funds) Regulations, 1996 and guidelines issued thereunder from time to time. Further, as per SEBI (Mutual Funds) Regulations, 1996, where the unit allotment is done on the basis of receipt/citing of credit, the NAV applicability will be based on receipt/citing of funds.
9. As per the process laid down by NPCI for movement of funds, the amount may be debited from the investor account immediately and the funds may be credited into scheme collection account on the next working day of the bank.
10. Valid/successful instructions received after 3.00 pm by the scheme collection banker may be considered for the next transaction date for NAV applicability in accordance with provisions of SEBI (Mutual Funds) Regulations, 1996.
11. Incomplete / invalid IMPS instruction received by the scheme collection banker will be rejected and refunded back through IMPS. Invalidity determination would be based on the following aspects:
 - a. Mobile number available with IMPS transaction not being registered with Birla Sun Life Mutual Fund for the folio mentioned.
 - b. Mismatch of mobile number available for the IMPS transaction and folio mentioned.
 - c. Mismatch/Incorrect folio number provided with IMPS transaction.
 - d. Where the amount credited to scheme collection account via IMPS facility is found to be from bank account other than bank account belonging to Unitholder(s) mentioned in folio.
 - e. Where the subscription amount does not satisfy the minimum application amount criteria as per Scheme Information Document / Key Information Memorandum of respective scheme.Further, subject to the SEBI (Mutual Funds) Regulations, 1996, the BSLAMC / Mutual Fund may reject any subscription request received through IMPS facility case the same is found invalid/incomplete or for any other reason in their sole discretion.
12. Distributor / Broker Code: The last transacted broker in the folio, would be considered as the default broker for subscription initiated through this route. Further, for initiating transaction through IMPS, the unitholder is deemed to confirm that the ARN holder /default broker, to be captured as explained herein, has disclosed all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is / was recommended to the unitholder.

Further, in case the subscription (lumpsum) amount is Rs. 10,000/- or more and your Distributor has opted-in to receive Transaction Charges on basis of type of product, Rs. 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount received via IMPS and paid to the distributor. Units will be issued against the balance amount invested.

13. It is the responsibility of the Unitholder to ensure the correctness of the MMID corresponding to a particular scheme and/or folio in which investment is intended to be made. The scheme collecting banker as well as Mutual Fund/ Birla Sun Life Asset Management Company Limited (AMC) will get valid discharge if the units are allotted on the basis of amount cited/credited to the scheme collection account basis valid identifiers, including but not limited to MMID as provided by the Unitholder.
14. **Further, by initiating the subscription transaction, Unitholders agrees to abide by the Terms and Conditions mentioned herein, rules and regulations and provisions of the Scheme Information Document(s), Statement of Additional Information and the Key Information Memorandum (KIM), and the addenda issued thereto, and such other scheme related documents as may be applicable to the schemes as amended from time to time, and deemed to confirm to have read and understood the details of the scheme & not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment.** Further, the unitholder shall be deemed to declare that the amount invested in the scheme is through legitimate sources only and does not involve and is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the government of India from time to time.
15. Further, unitholder is deemed to agree that Mutual Fund / AMC or their appointed service providers or representatives shall not be held liable or responsible for any failure or delay, whether, directly or indirectly, caused by any circumstances, including, but not limited to, force majeure events like acts of God, systems, technological and communications breakdowns, failures or disruptions, orders or restrictions, war or warlike conditions, hostilities, sanctions, mobilizations, blockades, embargoes, detentions, revolutions, riots, looting, strikes, stoppages of labour, lockouts or other labour troubles, earthquakes, fires or accidents. Untholder shall also agree that Mutual Fund / AMC shall not be liable or responsible for any loss, damage whether direct or indirect, costs, charges or expenses, due to or occasioned by delay / inability, under any circumstances.

TRANSACTIONS THROUGH SMS – ‘SMS TRANSACT’:

Birla Sun Life Asset Management Company Limited facilitates certain transactions through ‘SMS’ in units of Schemes offered by Birla Sun Life Mutual Fund, by the existing unitholders which, interalia, requires registration process to be complied with by the unitholder.

1. **Eligible Investors:** This Facility is currently being made available to Resident Individuals (including guardians on behalf of minor) and Non-Resident Individuals only, being existing Unitholders of Birla Sun Life Mutual Fund. However, AMC/Mutual Fund reserves the right to extend this Facility to other categories of Unitholder(s) like sole proprietors, non-individuals etc. later at its discretion.
2. **Eligible schemes / Transactions:**

Transaction Type*	Eligible Schemes
Subscriptions & Redemptions	Open Ended - Equity, Balanced, Fund of Funds & Debt Schemes (including Liquid Schemes but excluding Birla Sun Life Gold ETF and Birla Sun Life Nifty ETF)

**Please note that the transactions request will be accepted in ‘Amount’ mode only. Further, for subscription instructions received through SMS Transact, units will be allotted in Physical Mode under Scheme.*

Other than above, the Subscription and Redemption transactions shall be subject to all such conditions and restrictions, including minimum application amount, as may be specified in respective Scheme Information Document.

3. Upon successful registration of this facility, SMS must be sent by existing unitholder in the following format to 56767105 (*Premium SMS charges apply*):
 - a. For subscription/purchase transaction: **BUY** space <PAN or Folio No.> space <scheme code> space <Amount> space <PIN>
 - b. For redemption transaction: **SELL** space <Folio No.> space <scheme code> space <Amount> space <PIN>
 - c. For Switch Transaction: **SWITCH** space <Folio> space <SO_Scheme Code> space TO space <SI-Scheme Code> space <Amount or All> space <PIN>
 - d. SIP Registrations
 - i. For registering a SIP Transaction: **REGSIP** space <Folio or PAN> space <Scheme Code> space <Amount> space <Count of Instalment> space <SIP Date> space <PIN>

- ii. In case of SIP Registration, investors would be allowed to select the earliest SIP Start date of within T+2 days of the same month. If T+2 days are not available between the sms request date and SIP start date, the SIP date would be considered for next month.

For Example:

SMS Date	SIP Start Date as per SMS	SIP Start Month considered	SIP Start Date considered
19-Sep-14	21th	September	21-September-2014
19-Sep-14	28th	September	28-September-2014
19-Sep-14	1st	October	01-October-2014
19-Sep-14	7th	October	07-October-2014
19-Sep-14	10th	October	10-October-2014
19-Sep-14	14th	October	14-October-2014
19-Sep-14	20th	October	20-October-2014

- iii. Unitholders should note that any cancellation or modification of SIP registered via SMS transact can be carried out by submission of physical request at any of the Investor Service Centers (ISC) of Birla Sun Life Asset Management Company Ltd. / Birla Sun Life Mutual Fund.

4. **Cut-off Timings:** Applicable NAV for the transaction will be dependent upon the time of receipt of the SMS recorded by the server, electronically time-stamped and the uniform cut-off timings as prescribed by SEBI and mentioned in this Common SID shall be applicable for applications received through SMS Transact. For the purpose of providing this Facility, the Server of Registrar & Transfer Agent (RTA) office/ AMC / SMS Aggregator, as applicable, would be considered as an Official Point of Acceptance of the transaction.
5. **Distributor / Broker Code:** Investors availing of SMS transact facility should note that last transacted broker/distributor in the folio, would be considered as the default broker for subscriptions through this route in the said folio. Also, in case the subscription (lumpsum) amount is Rs. 10,000/- or more and your Distributor has opted-in to receive Transaction Charges on basis of type of product, Rs. 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount received and paid to the distributor. Units will be issued against the balance amount invested.
6. For details on Scheme code(s), Terms and Conditions, Registration form and further details on SMS Transact, unitholder(s) are requested to visit our website www.birlasunlife.com.
7. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information/key word or due to non-receipt of the SMS message by the RTA or due to late receipt of SMS due to mobile network congestions or due to non-connectivity or due to any reason whatsoever, the Unit holder(s) will not hold the AMC, Mutual Fund or any of its service providers liable for the same.

WEB BASED TRANSACTIONS

The Mutual Fund may allow subscriptions / Redemption of Units, during the period when the ongoing subscription list is opened by the Trustees, by electronic mode through the various websites with whom the AMC would have an arrangement from time to time. Normally, the subscription proceeds, when invested through this mode, are by way of direct credit to the designated bank collection account of the Scheme. The Redemption proceeds, (subject to deduction of tax at source, if any) through this mode, are directly credited to the bank account of the Investors who have an account at the designated banks with whom the AMC has made arrangements from time to time. The intermediary will aggregate the data and forward the same to the AMC / ISC for processing. Unit holders may request for change of address / bank account etc. through this mode provided, such web-site(s) provide for this facility. These transactions will be converted into a physical piece of instructions and date/time stamped in accordance with the guidelines specified in SEBI circular dated October 11, 2006. The Fund, the AMC, the Trustee, alongwith its directors, employees and representatives shall not be liable for any damages or injuries arising out of or in connection with the use of the web-site or its non-use including non-availability or failure of performance, loss or corruption of data, loss of or damage to property (including profit and goodwill), work stoppage, computer failure or malfunctioning or interruption of business; error, omission, interruption, deletion, defect, delay in operation or transmission, computer virus, communication line failure, unauthorised access or use of information. The Fund may introduce a facility for distributors to transact on the web on behalf of their clients, provided the client has authorised the distributors to do so by executing a Power of Attorney in favour of the distributor for this purpose. It shall be the responsibility of the distributor, to ensure that the Power of Attorney is valid and subsisting to carry out the transaction.

• Who Can Invest?

The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of mutual funds being permitted under relevant statutory regulations and their respective constitutions):

1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis;
2. Karta of Hindu Undivided Family (HUF);
3. Minors through parent / legal guardian;
4. Partnership Firms & Limited Liability Partnerships (LLPs);
5. Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or bodies of individuals and societies registered under the Societies Registration Act, 1860;
6. Banks & Financial Institutions;
7. Mutual Funds / Alternative Investment Funds registered with SEBI;
8. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds;
9. Non-Resident Indians / Persons of Indian origin residing abroad (NRIs) on repatriation basis or on non-repatriation basis;
10. Foreign Institutional Investors (FIIs) registered with SEBI on repatriation basis; (subject to RBI approval, if any);
11. Army, Air Force, Navy and other para-military units and bodies created by such institutions;
12. Scientific and Industrial Research Organisations;
13. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India;
14. Qualified Foreign Investor (QFI) in accordance with provisions of SEBI circular CIR / IMD / DF / 14 / 2011 dated August 9, 2011 read with SEBI circular CIR/ IMD/ FII&C/13/ 2012 dated June 07, 2012 as applicable.
15. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme;
16. Such other individuals / institutions / body corporate etc., as may be decided by the Mutual Fund from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.

Notes:

1. Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Institutional Investors (FIIs) have been granted a general permission by Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.
2. Subject to provisions of SEBI (MF) Regulations, FEMA and other applicable regulations read with guidelines and notifications issued from time to time by SEBI and RBI, investments in the schemes can be made by various categories of persons as listed above including NRIs, QFIs, FIIs etc. Provisions relating to FIIs and QFIs are subject to the repeal and savings provisions provided in the Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014.
3. FATCA is a United States (US) Federal Law, aimed at prevention of tax evasion by US Citizens and Residents (US Persons) through use of offshore accounts. FATCA provisions were included in the Hiring Incentives to Restore Employment (HIRE) Act, enacted by US Legislature.

SEBI vide its circular no. CIR/MIRSD/2/2014 dated June 30, 2014, has advised that Government of India and US Government have reached an agreement in substance on the terms of an Inter-Governmental Agreement (IGA) to implement FATCA and India is now treated as having an IGA in effect from April 11, 2014. Birla Sun Life Asset Management Company Limited (the AMC)/the Fund is likely to be classified as a Foreign Financial Institution (FFI) under the FATCA provisions and in accordance therewith, the AMC/the Fund would be required, from time to time:

(i) To undertake necessary due diligence process by collecting information/ documentary evidence about US/Non US status of the investors/unit holders and identify US reportable accounts;

(ii) To the extent legally permitted, disclose/report information (through itself or its service provider) about the holdings, investments returns pertaining to US reportable accounts to the specified US agencies and/or such Indian authorities as may be specified under FATCA guidelines or under any other guidelines issued by Indian Authorities such as SEBI, Income Tax etc. (collectively referred to as 'the Guidelines'); and ;

(iii) Carry out any other related activities, as may be mandated under the Guidelines, as amended from time to time. FATCA due diligence will be applicable at each investor/unit holder (including joint holders) level and on being identified as reportable person/specified US person, all folios/accounts will be reported including their identity, direct or indirect beneficiaries, beneficial owners and controlling persons. Further, in case of

folio(s)/account(s) with joint holder(s), the entire account value of the investment portfolio will be attributable under each such reportable person. Investor(s)/Unit Holder(s) will therefore be required to comply with the request of the AMC/the Fund to furnish such information, in a timely manner as may be required by the AMC/the Fund to comply with the due diligence/reporting requirements stated under IGA and/or the Guidelines issued from time to time.

FATCA provisions are relevant not only at on-boarding stage of investor(s)/unit holder(s) but also throughout the life cycle of investment with the Fund/the AMC. In view of this, Investors should immediately intimate to the Fund/the AMC, in case of any change in their status with respect to FATCA related declaration provided by them previously.

The Fund/AMC reserves the right to reject any application or redeem the units held directly or beneficially in case the applicant/investor(s) fails to furnish the relevant information and/or documentation in accordance with the FATCA provisions, notified.

The AMC reserves the right to change/modify the provisions mentioned above in response to any new regulatory development which may require to do so at a later date.

Unitholders should consult their own tax advisors regarding the FATCA requirements with respect to their own situation and investment in the schemes of Birla Sun Life Mutual Fund to ensure that they do not suffer U.S. withholding tax on their investment returns.

4. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorising such purchases and redemptions.
5. The Power of Attorney should necessarily be signed by both the investor and the constituent Power of Attorney. Where only uncertified photocopies of the documents are submitted / attached to the application form, the onus for authentication of the documents so submitted shall be on investors and the BSLAMC / MF will accept and act in good faith on uncertified / not properly authenticated documents submitted/attached with the application form. Submission of such documents by investors shall be full and final proof of the non individual investor's authority to invest and the BSLAMC/MF shall not be liable under any circumstances for any defects in the documents so submitted. Non-Individual investors are required to ensure that the object clause of the constitution document (viz. MOA / AOA / Trust Deed, etc.) permits investment in the scheme(s) of Birla Sun Life Mutual Fund. BSLAMC / BSLMF shall accept and process the applications made by these entities in good faith by relying on the undertaking given with respect to the authority, validity and compliance with all relevant formalities/conditions etc. in the application for making such investments with Birla Sun Life Mutual Fund. Further, BSLAMC/BSLMF/Trustees or any of its affiliates shall not be liable in case of any dispute arising with respect to eligibility, validity and authorization of the entity and/or the applicants who have applied on behalf of the entity, as applicable.
6. Returned cheques are not liable to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges, if any, are liable to be debited to the investor.
7. The following persons are not eligible to invest in the Scheme and apply for subscription to the units of the Scheme:
 - A person who falls within the definition of the term "U.S. Person" under the US Securities Act of 1933, and corporations or other entities organised under the laws of the U.S.
 - A person who is resident of Canada.

The U.S. Persons and Residents of Canada are requested to note the following:

- No fresh purchases (including Systematic Investment Plans, Systematic Transfer Plans and Dividend Transfer Plans)/additional purchases/switches in any Schemes of the Mutual Fund would be allowed. However, existing Unit Holder(s) will be allowed to redeem their units from the Schemes of the Fund;
- If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Schemes of the Mutual Fund;

- In case the Birla Sun Life Asset Management Company Limited ('AMC') / the Mutual Fund subsequently identifies, that the subscription amount has been received from U.S. Person(s) or Resident(s) of Canada after August 19, 2014, then the Mutual Fund / AMC at its discretion shall redeem all the units held by such person from the Scheme at applicable Net Asset Value.

8. Investments made on Behalf of Minors:

a. "On behalf of Minor" Accounts:

- (i) Name of Guardian must be mentioned in application form if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor.
- (ii) The minor shall be the first and the sole holder in the account (folio). No joint holder will be allowed in an account (folio) where minor is the first or sole holder.
- (iii) Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form.
- (iv) Copy of document evidencing the date of birth of the minor and relationship of the guardian with the minor (whether natural or legal guardian) should mandatorily be provided while opening of the account (folio).
- (v) Also, nomination shall not be allowed in a folio/account held on behalf of a minor.

b. Minor Attaining Majority – Status Change:

- (i) The guardian cannot undertake any financial and non-financial transactions, including fresh registration of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc., after the date of the minor attaining majority in an account (folio) where the units are held on behalf of the minor, and further, no financial and non-financial transactions can be undertaken till the time the change in the status from 'minor' to 'major' is registered in the account (folio) by the BSLAMC / Mutual Fund. However, AMC / Mutual Fund will continue to process the existing standing instructions for SIP registered prior to the minor attaining majority.
- (ii) The minor unitholder, on attaining majority, shall inform the same to AMC / Mutual Fund / Registrar and submit following documents to change the status of the account (folio) from 'minor' to 'major' to allow him operate the account in his own right viz.,
 - (a) Duly filled request form for changing the status of the account (folio) from 'minor' to 'major'.
 - (b) New Bank details where account changed from 'minor' to 'major'.
 - (c) Signature attestation of the major by a bank manager of Scheduled bank/Bank certificate or Bank letter.
 - (d) KYC acknowledgement letter of major.

c. Change in Guardian:

In case of change in Guardian of a minor, the new guardian must be a natural guardian (i.e. father or mother) or a court appointed legal guardian and should provide / submit the following information / documents alongwith request letter for change in guardian:

- (i) No Objection Letter (NoC) or Consent Letter from existing guardian or Court Order for new guardian, in case the existing guardian is alive.
- (ii) Notarized copy or attested copy of the Death Certificate of the deceased guardian, where applicable. The attestation done by a special executive magistrate, BSLAMC authorised official or manager of a scheduled bank etc. shall also be acceptable.
- (iii) Bank attestation attesting the signature of the new guardian in a bank account of the minor where the new guardian is registered as the guardian.
- (iv) KYC acknowledgement Letter of new guardian should also be provided.

BSLAMC / Mutual Fund may seek additional information and/or documents from the investors or otherwise, apart from those as prescribed / mentioned, on case-to-case basis.

9. The Trustee, reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of this Scheme.
10. The list given above is indicative and the applicable law, if any, shall supersede the list.

• Mode Of Payment

Resident Investors

Payment may be made by cheques (MICR only) or bank draft drawn on any bank, which is situated at and is a member of the Bankers' Clearing House, located at the place where the application is submitted or funds transfer request or Real Time Gross Settlement (RTGS)/National Electronic Funds Transfer (NEFT) or such other mode, as may be specified/restricted and made available by AMC from time to time under respective Scheme Information document / Key Information Memorandum cum application forms for any scheme.

- Further, Resident investors may make payment by cheque payable locally in the city where the application form is submitted at the BSLAMC Offices / Authorised Collection Centres.
- The cheque should be drawn on any bank which is situated at and is a member/sub member of the bankers clearing house or the cheque should be drawn on Bank branch which is participating in 'Speed Clearing' facility made available by Reserve Bank of India (RBI) [i.e. if the presenting bank branch and location is appearing in list of 'Speed Clearing' locations as prescribed by RBI from time to time for Core Banking Solution (CBS) branches]. Investors are requested to note that only cheques of value of upto Rs. 1 lacs shall be accepted under this 'Speed Clearing' facility. Cheque drawn on the bank not participating in the clearing house will not be accepted. Further, the list of Speed Clearing-enabled bank branches is hosted on the website of the RBI under the link http://www.rbi.org.in/Scripts/bs_viewcontent.aspx?Id=2016. This Speed Clearing facility shall be subject to such guidelines as may be issued by RBI from time to time.
- Payment through Money Orders, Outstation Cheques, Post Dated Cheques, Non-MICR Cheques, Postal Orders, Stock invest, Third Party payments will not be accepted. Bank charges for Demand Drafts will have to be borne by the investors, except as otherwise provided.
- In accordance with SEBI Circular No. SEBI/IMD/CIR No. 18/198647/2010 dated March 15, 2010 read with SEBI circular no. Cir/IMD/DF/6/2010 dated July 28, 2010, an investor can subscribe to NFO through Applications Supported by Blocked Amount (ASBA) facility, a supplementary facility, in addition to existing facility through cheques/demand drafts or any other mode of electronic payment for subscribing to the units of scheme(s) during the NFO, by applying in the ASBA Application Form and following the procedure as prescribed in the form. For details **please refer** to the **Section "Applications Supported by Blocked Amount (ASBA) facility during New Fund Offer (NFO) of Schemes"**. Please note that ASBA facility is purely optional and not mandatory.
- **Cash towards Subscriptions:** In accordance with SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, Investors who are KRA-KYC compliant and do not belong to the top 15 cities* may avail of facility of subscribing to units of the Scheme(s) of Birla Sun Life Mutual Fund through cash to the extent of Rs. 50, 000/- (w.e.f. May 22, 2014) per investor. However, repayments in form of redemptions, dividend, etc. with respect to investments through cash, shall be paid only through banking channel. Currently, cash shall be accepted at designated Investor Services Centers of Computer Age Management Services Pvt. Ltd (CAMS) in Nellore, Bhagalpur, Palanpur, Satara, Sangli, Bhatinda, Kota, Namakkal, Bareilly and Haldia and through designated Cash collection centers [i.e. Partner Bank Business Correspondent Agent Outlets at beyond top 15 cities*. For detailed Address of Investor Services Centers of CAMS and list of designated cash collection centers, please refer to our website. Also, for the detailed procedures for making cash applications, Investors may enquire at the said designated ISCs for further assistance. **Top 15 cities shall mean top 15 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.*
- **RESTRICTION ON ACCEPTANCE OF THIRD PARTY PAYMENT:**
 1. Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (PMLA), **Birla Sun Life Asset Management Company Limited (BSLAMC) / Birla Sun Life Mutual Fund (BSLMF) shall not accept applications for subscriptions of units accompanied with Third Party Payments**, except in the cases as enumerated below in para (3) below.
 2. **"Third Party Payment"** means payment through an instrument issued from a bank account other than that of the beneficiary investor. In case of payments from a joint bank account, the first named investor/holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.
 3. BSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated below:
 - a. Payment by Parents/Grand-Parents/Related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (each regular purchase or per SIP installment) However, this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio as a guardian.
 - b. Payment by Employer on behalf of employee under Systematic Investment Plans (SIP) through Payroll deductions.

- c. Custodian on behalf of an FII or a client.
4. In case of 'exceptional situations' mentioned above, investors are required to submit following documents/declarations alongwith the application form without which such applications will be rejected/not processed/refunded:
- a. Mandatory KYC for all Investors (guardian in case of minor) and the person making the payment i.e. third party. In order for an application to be considered as valid, investors and the person making the payment should attach their valid KYC Acknowledgement Letter to the application form.
 - b. A separate, complete and valid 'Third Party Payment Declaration Form', inter alia, containing the details of the bank account from which the payment is made and the relationship with the investor(s). The declaration has to be given by the person making the payment i.e. Third Party. Please contact the nearest Investor Service Centre (ISC) of BSLAMC or visit our website www.birlasunlife.com for the said Declaration Form.
BSLAMC/BSLMF shall verify the source of funds to ensure that funds have come from the drawer's account only
5. Investors are requested to note that, in case of:
- a. **Payment by Cheque:** An investor at the time of his/her purchase must provide the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption/dividend proceeds are to be paid). If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:
 - (i) a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;
 - (ii) a letter* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).
Investors should also bring the original documents along with the documents mentioned in (a) above to the ISCs/Official Points of Acceptance of BSLMF. The copy of such documents will be verified with the original documents to the satisfaction of the BSLAMC/BSLMF. The original documents will be returned across the counter to the investor after due verification.
** In respect of (b) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.*

Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.
 - b. **Payment by Prefunded Instrument:**
 - (i) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a Certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments. Investors may also submit a copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder, or a copy of the passbook/bank statement evidencing the debit for issuance of a DD, provided bank account number has to match with the details provided in the application form and name should match with the name of the first named unitholder.
 - (ii) A pre-funded instrument issued by the Bank against Cash shall not be accepted for investments of Rs.50,000/- or more. This also should be accompanied by a certificate from the banker giving name, address and PAN (if available) of the person who has requested for the payment instrument. The name mentioned on the Certificate should match with the name of the first named unitholder and certificate must state such investor's bank account number and PAN as per bank record, if available. The Certificate(s) mentioned in (i) and (ii) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.
 - c. **Payment by RTGS, NEFT, NECS, Bank transfer, etc:** A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer Instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account.

The above broadly covers the various modes of payment for mutual fund subscriptions. The above list is not a complete list and is only indicative in nature and not exhaustive. Any other method of payment, as introduced by the AMC, will also be covered under these provisions and AMC reserves right to have additional checks of verification for any mode of payment received. In case the application for subscription does not comply with the above provisions, BSLAMC/BSLMF retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

NRIs/FIIs

– Repatriation Basis

- In the case of NRIs, payment may be made either by inward remittance through normal banking channels or out of funds held in their Non - Resident (External) Rupee Account (NRE) / Foreign Currency (Non-Resident) Account (FCNR).
- FIIs shall pay their subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-Resident Rupee Account maintained by the FII with a designated branch of an authorised dealer.

– Non Repatriation Basis

- In the case of NRIs, payment may be made either by inward remittance through normal banking channels or out of funds held in their NRE / FCNR / Non-Resident Ordinary Rupee Account (NRO) / Non-Resident (Special) Rupee Account (NRSR).

REGISTRATION OF MULTIPLE BANK ACCOUNTS FACILITY

In compliance to AMFI Best Practice Guidelines circular No. 17/10-11 dated October 22, 2010, the AMC has introduced "Registration of Multiple Bank Accounts Facility" for its unitholders/ investors under their existing folio, wherein unitholder / investor can register more than one bank account with the Mutual Fund to receive redemption / dividend proceeds. The Unitholder may choose to register multiple bank accounts for a folio (upto 5 different bank accounts for an Individual/HUF investor and upto 10 different bank accounts in case of non-individual investor) through separate form i.e. "Multiple Bank Accounts Registration Form" available on our website (www.birlasunlife.com) and at any of the Investor Service Centres.

Investors should note the terms and conditions as appearing in the said form carefully and also note that AMC / Mutual Fund / R&T reserves the right to request for any such additional documents or information as it may deem fit for enabling registration of bank accounts of unitholders.

NEW TRANSACTION PLATFORM – STOCK EXCHANGE MECHANISM

BSLAMC has entered into arrangements with NSE and BSE to facilitate purchase/subscription and redemption/repurchase of units of certain schemes of Birla Sun Life Mutual Fund.

A. National Stock Exchange India Limited (NSE)

I. Features

Mutual Fund Service System (MFSS) would be made available by NSE on all business days of Capital Market segment from 9.00 am till 3.00 pm. The cut-off timing and Applicability of NAV shall be determined in accordance with provisions of SEBI circular SEBI/IMD/CIR No.11/78450/06 dated October 11, 2006 or such other amendments as may be issued by SEBI from time to time. MFSS has been designed to provide a confirmation slip of the order(s) entered, which would be deemed to be the time of receipt of application for the purposes of determining the applicability of NAV. MFSS facility available shall be subject to such operating guidelines as may be issued by NSE from time to time.

II. Eligible Investors/Transactions

Resident Individuals, HUF & Resident Minor (represented by Guardian), or such other persons as notified by NSE, may avail of the MFSS facility provided they have:

1. Executed a Trading Member and Client Agreement for the purpose of trading in Capital Market segment of NSE and
2. signed up for MFSS by providing a letter to the Participant in the format prescribed by NSE.

Units can be held as per choice of the investor, in physical or depository mode. Only subscription and redemption transactions for the eligible schemes would be accepted in this mechanism. Switch transactions are currently not available.

III. Participants to be Official Points of Transaction

Participant intending to extend the transaction in eligible schemes of Birla Sun Life Mutual Fund through stock exchange mechanism shall be required to comply with the requirements specified in SEBI circular MFD/CIR/10/310/01 dated September 25, 2001 regarding passing the AMFI certification examination. All such participants will be eligible to be considered as Official Points of acceptance as per SEBI Circular No. SEBI/IMD/CIR No.11/78450/06 dated October 11, 2006 for limited purposes of subscription and redemption transactions.

IV. Non Financial Transactions

Request for Non Financial Transactions such as change in address, change in bank mandate etc will have to be submitted to Investor Services Centres of BSLAMC/Registrar in case of units held in physical form.

However for units held under demat mode, such requests may be submitted to the respective Depository Participants.

V. How to Apply/ Redeem

• Physical Mode

- The application form for the subscription/redemption of units through the Stock Exchange Mechanism will be available at Investor Services Centres and at the offices of Participants.
- The completed Application form alongwith other documents as per regulatory requirement will have to be submitted to the Participant.
- Eligible Investors would arrange to make payments towards the same to the Participants bank account.
- The redemption will be allowed upto Rs. 1 lakh per folio per day.
- Redemption payouts will be made to the investors Bank accounts as per the bank mandate and within the timelines as per the SEBI regulations as applicable from time to time.
- Redemption request may also be submitted to any of the Investor services centers
- In case investor desires to convert the existing physical units into demat form, the dematerialisation requests for the same will have to be submitted to the Registrar.
- In case fresh subscription application form has not reached the Registrar, any redemption request for the folio will not be taken by the Registrar and shall be rejected

• Depository Mode

- The subscription / redemption amount per transaction should be less than Rs. 1 Crore
- Eligible investors having a demat account with NSDL may avail of option to subscribe to units in demat form (the facility may be extended to other depositories in future)
- The demat units shall not be transferable.
- In case the investor wishes to transact through any other mode apart from the stock exchange mechanism, an application for Rematerialisation of units shall have to be submitted to their Depository Participant(DP).
- Investors who hold the units in Demat form will also have to submit the Delivery Instruction Slip(DIS) to their DP on the same day of submission of redemption request to the DP by 4.30 pm or such other time as may be specified by NSE, failing which the transaction would be rejected.
- Redemption payouts will be made to the investors Bank account as recorded with the depository.

The transactions carried out on the above platform shall be subject to such guidelines as may be issued by NSE and also SEBI (Mutual Funds) Regulations, 1996 and circulars/guidelines issued thereunder from time to time.

B. BSE Limited (BSE)

The transactions carried out on the BSE platform shall be subject to such guidelines as may be issued by BSE and also SEBI (Mutual Funds) Regulations, 1996 and circulars/guidelines issued thereunder from time to time.

Transactions can be carried out under such plans/option under the Schemes as maybe made available on Stock Exchange Platform for Mutual Funds by AMC effective from such date that maybe notified on its website from time to time. For details of schemes available for transaction under stock exchange mechanism, investors are requested to refer to the respective Scheme Information Document available on the website.

III. RIGHTS OF UNITHOLDERS OF THE SCHEME

1. Unit holders of the Scheme have a proportionate right in the beneficial ownership of the assets of the Scheme.
2. When the Mutual Fund declares a dividend under the Scheme, the dividend warrants shall be despatched within 30 days of the declaration of the dividend. In event of failure of dispatch of dividend within the stipulated 30 day period, the AMC shall be liable to pay interest @15% per annum to unitholders.

3. On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be sent by way of email and/or SMS to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period or the date of receipt of transaction request, as the case maybe. Thereafter, a Consolidated Account Statement (CAS) / Single Consolidated Account Statement (SCAS) for each calendar month to the Unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month on or before 10th of the succeeding month shall be sent by mail/e-mail. Provided if a Unit holder so desires the Mutual Fund shall issue a Unit certificate (non-transferable) within 5 Business Days of the receipt of request for the certificate.

In case of Unitholders holding units in electronic (demat) mode, a demat statement will be sent by Depository Participant to the Unitholders-

4. As per SEBI Regulations, the Mutual Fund shall despatch Redemption proceeds within 10 working days of receiving the Redemption request. If the despatch of redemption proceeds is not made within 10 working days, the Unitholders shall be paid interest @15% p.a. for the delayed period and the interest shall be borne by the AMC.
5. The Trustee is bound to make such disclosures to the Unit holders as are essential in order to keep them informed about any information known to the Trustee which may have a material adverse bearing on their investments.
6. The appointment of the AMC for the Mutual Fund can be terminated by majority of the Directors of the Trustee or by 75% of the Unit holders of the Scheme.
7. The Trustee is obliged to convene a meeting on a requisition of 75% of the Unit holders of a Scheme.
8. 75% of the Unit holders of a Scheme can pass a resolution to wind-up a Scheme.
9. The Trustee shall obtain the consent of the Unit holders:
 - whenever required to do so by SEBI, in the interest of the Unit holders.
 - whenever required to do so on the requisition made by three-fourths of the Unit holders of the Scheme.
 - when the Trustee decides to wind up the Scheme or prematurely redeem the Units.
10. The Trustee shall ensure that no change in the fundamental attributes of any Scheme or the trust or fees and expenses payable or any other change which would modify the Scheme and affect the interest of Unit holders shall be carried out unless:
 - a written communication about the proposed change is sent to each Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
 - the Unit holders are given an option to exit at the prevailing Net Asset Value without any Exit Load.
11. In specific circumstances where the approval of unitholders is sought on any matter, the same shall be obtained by way of a postal ballot or such other means as may be approved by SEBI.
12. An applicant in a close ended scheme whose application has been accepted shall have the option either to receive the statement of accounts or to hold units in dematerialised form and the asset management company shall issue to such applicant, a statement of accounts specifying the number of units allotted to the applicant or issue units in dematerialised form as soon as possible but not later than five business days from the date of closure of the initial subscription list.

The asset management company shall issue units in dematerialised form to a unitholder in a close ended scheme listed on a recognised stock exchange within two working days of the receipt of request from the unitholder.

Investor Services

Birla Sun Life Mutual Fund will endeavour to provide the Unit holders with the highest standards of service. The Mutual Fund is committed to put in place and upgrade on a continuous basis, systems and procedures that will enable effective investor servicing through the use of technology.

Official Points of Acceptance of Transactions

The AMC has designated Official Points of Acceptance of Transactions in various cities, the details of which are stated on the website of the Mutual Fund. Unitholders can visit these centres for enquiries and transactions during business hours. All applications for Purchase / redemption of units should be submitted by investors at the official point of acceptance of transaction as may be notified by the AMC from time to time. For details, please refer to the website of the Mutual Fund.

Information Dissemination and Periodic Disclosure

- NAV will be calculated up to two/four decimal places on all business days or on such days as more specifically provided in Scheme Information Document of the respective scheme and released to the Press, News Agencies and the Association of Mutual Funds of India (AMFI). NAVs will also be displayed on the Website of the Mutual Fund. The NAV shall be published at least in two daily newspapers in accordance with SEBI (MF) Regulations. AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 9.00 p.m. on the day of declaration of the NAV. In case of Fund of Fund schemes, the NAVs shall be updated on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 10.00 a.m. the following business day. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. However, in case of difference between the aforesaid provisions pertaining to declaration of NAV and those mentioned in the Scheme Information Document of the respective schemes, the latter shall prevail.
- **Consolidated Account Statement (CAS):**
 - On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period or the date of receipt of transaction request, as the case maybe.
 - Thereafter, CAS for each calendar month to the Unitholder(s) in whose folio(s) transaction(s) has/have taken place during the month, on or before 10th of the succeeding month shall be sent by e-mail/mail. CAS shall contain details relating to all the transactions** carried out by the investor, including details of transaction charges paid to the distributor, if any, across all schemes of all mutual funds, during the month and holding at the end of the month.
***The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan, Systematic Withdrawal Plan, Systematic Transfer Plan and bonus transactions.*
 - In case of specific request is received from investors, account statement shall be issued to the investors within 5 (five) business days from the receipt of such request without any charges. The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T.
 - In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement.
 - The transactions viz. purchase, redemption, switch, dividend payout, etc., carried out by the Unitholders shall be reflected in the CAS on the basis of Permanent Account Number (PAN).
 - For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).
 - CAS shall not be received by the Unitholders for the folio(s) not updated with PAN details. The Unitholders are therefore requested to ensure that the folio(s) are updated with their PAN.
 - **No account statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions.**
- **Half Yearly Consolidated Account Statement:**
 - A CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period. Such Consolidated Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the consolidated account statement.
 - The half yearly consolidated account statement will be sent by e-mail to the Unitholders whose e-mail address is available, unless a specific request is made to receive in physical.
- **Single Consolidated Account Statement:**
 - On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted to the investor shall be send by way of email and/or SMS's to the investors' registered email address and/or mobile number not later than 5 (five) business days from the date of closure of the New Fund Offer Period.
 - Thereafter, Single Consolidated Account Statement (SCAS), based on PAN of the holders, shall be sent by Depositories, for each calendar month within 10th day of the succeeding month to the unitholders in whose folio(s)/demat account(s) transactions have taken place during that month.

- SCAS shall be sent by Depositories every half yearly (September/ March), on or before 10th day of succeeding month, detailing holding at the end of the sixth month, to all such unitholders in whose folios and demat accounts there have been no transactions during that period.
- In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.
- Consolidation shall be done on the basis of Permanent Account Number (PAN). In the event the folio / demat account has more than one registered holder, the first named Unit holder / Account holder shall receive the SCAS. For the purpose of SCAS, common investors across mutual funds / depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence / order of investors in various folios / demat accounts across mutual funds / demat accounts across depository participants.
- In case of multiple accounts across two depositories, the depository with whom the demat account has been opened earlier will be the default depository which will consolidate the details across depositories and Mutual Fund investments and dispatch the SCAS to the unitholders.
- Unitholders whose folio(s)/demat account(s) are not updated with PAN shall not receive SCAS. Unitholders are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN.
- For Unitholders who have provided an e-mail address in KYC records, the SCAS will be sent by e-mail.
- The Unitholders may request for account statement for mutual fund units held in physical mode. In case of a specific request received from the Unitholders, account statement shall be provided to the unitholders within 5 business days from the receipt of such request.
- No account statements will be issued to unitholders opted to hold units in demat mode, since the statement of account furnished by depository participant periodically will contain the details of transactions.
- SCAS sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form.

COMMUNICATION BY EMAIL

For those unitholders who have provided an e-mail address, the AMC will send the communication by email. Unitholders who receive e-mail statements may download the documents after receiving e-mail from the Mutual Fund. Should the Unitholder experience any difficulty in accessing the electronically delivered documents, the Unitholder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. It is deemed that the Unitholder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

▪ Annual Report or Abridged Summary:

The scheme wise annual report or an abridged summary thereof shall be sent to all Unitholders not later than four months from the date of closure of the relevant accounting year and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unitholders on request on payment of nominal fees, if any.

The scheme wise annual report or an abridged summary thereof (the reports) shall be sent:

- By e-mail only** to the Unitholders whose e-mail address is available with BSLAMC / Mutual Fund;
- In physical form to the Unitholders whose email address is not available with Mutual Fund and/or to those Unitholders who have opted / requested for the same.

Accordingly, unitholders are requested to ensure that their folio(s) are updated with e-mail address, in case they wish to receive the reports electronically i.e. via e-mail. Also, in case the unitholders wish to receive physical copies of reports they may indicate as such, notwithstanding registration of e-mail address with BSLAMC / Mutual Fund.

The physical copy of the scheme wise annual report or abridged summary thereof shall be made available to the investors at the registered office of the BSLAMC. A link of the scheme annual report or abridged summary thereof shall be displayed prominently on the website of the Mutual Fund (www.birlasunlife.com) and shall also be displayed on the website of AMFI (www.amfiindia.com).

▪ Half Yearly Disclosures (Unaudited Financial Results / Portfolio):

- Portfolio:** The Mutual Fund shall publish a complete statement of the scheme portfolio, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least,

in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located. These shall also be displayed on www.birlasunlife.com

- B. Monthly Portfolio:** Further, the monthly portfolio of the scheme (alongwith ISIN) shall also be made available on the website of Mutual Fund (www.birlasunlife.com) on or before tenth day of the succeeding month.
- C. Half Yearly Results:** Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.birlasunlife.com). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in atleast one national English daily newspaper and a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.

IV. INVESTMENT VALUATION NORMS FOR SECURITIES AND OTHER ASSETS

SEBI vide gazette notification no. LAD-NRO/GN/2011- 12/38/4290, dated February 21, 2012 amended Regulation 25, 47 and the Eighth Schedule titled 'Investment Valuation Norms' under SEBI (MF) Regulations, 1996 to introduce the overarching principles namely 'Principles of Fair Valuation'. The amended regulations require that mutual funds shall value their investments in accordance with principles of fair valuation so as to ensure fair treatment to all investors i.e. existing investors as well as investors seeking to subscribe or redeem units.

It further prescribes that the valuation shall be reflective of the realizable value of securities and shall be done in good faith and in a true and fair manner through appropriate valuation policies and procedures approved by the Board of the BSLAMC. The amendment also states that in case of any conflict between the principles of fair valuation and valuation guidelines as per Eighth Schedule and circulars issued by SEBI, the Principles of Fair Valuation shall prevail.

Based on the said amendment by SEBI, the Board of the BSLAMC and Trustee has adopted a comprehensive investment valuation policy and procedures, the summary thereof is as below.

A. Valuation Methodologies

Detailed security/asset-wise valuation methodologies for each type of investment made by the scheme(s) of Birla Sun Life Mutual Fund are described herein below.

B. Inter-scheme transfers

Inter-scheme transfers shall be effected as per process described below, at prevailing market price (essentially fair valuation price).

C. Abnormal Events

Events such as monetary policy or other regulatory related events, large redemptions, absence of trading in a specific or similar security or other external factors could constitute abnormal events.

As by definition, abnormal events are abnormal, no prescriptive guidelines are proposed to value securities/portfolios during such events. Any member of the Valuation committee, on suspicion of occurrence of an abnormal event, shall convene a meeting of the Valuation committee, which shall unanimously confirm the event being abnormal & shall determine the appropriate course of action for valuation of debt instruments as on that day.

D. Deviation

Any deviation in the Valuation Policy & Procedures shall be allowed only with the prior approval of the Valuation Committee, followed by reporting to the Investment Committee, Risk Review Committee and Board of BSLAMC & Trustee.

E. Record Keeping

All the documents which form the basis of valuation including inter-scheme transfers will be maintained in either electronic form or physical papers. The above records will be preserved in accordance with the norms prescribed by the SEBI regulations and internal record retention policy.

F. Disclosure

In order to ensure transparency of valuation norms adopted by BSLAMC, the investment valuation policy and procedures as adopted shall be disclosed on the website of the Mutual Fund (www.birlasunlife.com).

A. Equity Shares and Equity Related Securities

Listed / Traded Securities	<ul style="list-style-type: none"> Any security which has been traded on any specified stock exchange and has a combined trade value of more than Rs 5,00,000 or has a combined trade volume of more than 50,000 scrips during a period of thirty days is considered as traded security. Traded securities shall be valued at the day's closing price on the National Stock Exchange of India Ltd. (NSE). When on a particular day a security has not been traded on the NSE the closing price on BSE shall be used for valuation. When a security is not traded on any stock exchange on a particular valuation day, the value at which it was traded on the NSE or BSE, as the case may be, on the earliest previous day may be used provided such date is not more than thirty days prior to valuation date. For Index Funds, valuation shall be done at the closing prices of the underlying index.
Unlisted / Thinly Traded Securities	Any security which does not have trading volume of 50,000 scrips and trading amount of Rs 5,00,000/- during a period of thirty days shall be categorized as thinly traded. Thinly traded / Unlisted securities shall be valued in good faith on the basis of fair valuation principles as detailed in Note 1.
Rights Offer	<p>Until the rights shares are traded, each rights share shall be valued as Ex- Rights price minus Rights Offer price. In case the Offer price is higher than the Ex- Rights price, rights share shall be valued at 'Nil'. Any consideration paid prior to allotment will thus result in depreciation on rights shares.</p> <p>Value of rights shares so arrived, shall be further discounted for illiquidity till allotment in slabs of 5%,10%,15% and 20% for Large Cap, Mid Cap, Small Cap and extreme situations. Suitable discount will also be considered if the resultant shares are of a different share class with differential voting rights and differential dividend rates. Discounts so considered will be subject to approval of the Valuation Committee.</p> <p>The above valuation prices to be used till the date of allotment. From the date of allotment the security shall be valued at exchange closing price.</p> <p>If rights share renunciation is traded and the value and volume ratio is fulfilled, then the traded price/ renunciation price shall be used for valuation.</p>
ADR/GDR	ADR and GDR will be valued based on the closing price in the principal stock exchange.
Warrants	Non Traded Warrants shall be valued based on a combination of the relevant conversion ratio and conversion price. Illiquidity discount shall be considered on the same lines as for any other illiquid shares. Traded convertible Debentures (as per the traded security criteria) shall be valued based on the cum-interest traded price. Traded Warrants (fulfilling the traded security criteria) shall be valued based on the closing price.
Preference Shares	<p>If preference shares are qualified as traded then the closing price of the day shall be considered for valuation. For non-traded redeemable preference shares valuation shall be discounted value of future cash flow based on bond yield of that issuer.</p> <p>Convertible preference shares shall be valued based on the underlying equity. This value shall be further discounted for illiquidity as per the policy to value illiquid shares. Traded CCPs shall be valued based on the closing price.</p> <p>Price of Cumulative Convertible Preference Shares shall be derived based on the price of underlying instrument. If CCP's are traded then the closing price will be considered for valuation.</p>
Futures and Options	Market values of traded open future/option contracts shall be determined with respect to the exchange on which it is contracted originally, i.e., a future/option contracted on the National Stock Exchange (NSE) would be valued at the Settlement price of future/option on the NSE. In such a case, the price of the same future/option series on the Bombay Stock Exchange (BSE) cannot be considered for the purpose of valuation.

NOTES FOR VALUATION OF EQUITY AND EQUITY RELATED SECURITIES

Note 1. VALUATION OF UNLISTED / NON-TRADED / THINLY TRADED SECURITIES

Unlisted / Non-traded / thinly traded securities:

- Net Worth Value per share of the company will be derived based on the latest available audited balance sheet, not more than 9 months from close of financial year, net worth per share shall be calculated as [share capital

plus free reserves (excluding revaluation reserves) minus Miscellaneous expenditure not written off or deferred revenue expenditure, intangible assets and accumulated losses] divided by Number of Paid up Shares.

- Capital Earning Value per share of the company will be derived by capitalization of Earnings Per Share based on the latest available balance sheet, with 25% of Average capitalisation rate (P/E ratio) for the industry.
- Average of Net Worth Value per share and Capital Earning Value per share thus derived, shall be further discounted by 15% for illiquidity to derive fair value of Unlisted securities and by 10% for illiquidity to derive fair value of thinly traded securities.
- For Futures and Options, the rule relating to non-traded / thinly traded does not apply.

Unlisted / Non-traded / thinly traded equity securities by way of Corporate action:

Unlisted companies emanating by way of corporate action like de-merger etc. shall be valued based on Residual price allocation and inputs from Research Team in case of multiple resultant companies. Valuations will be considered subject to approval from the Valuation Committee.

Illiquidity discounts on the derived price till commencement of trading of the resultant scrips will be considered in slabs of 5%,10%,15% and 20% for Large Cap, Mid Cap , Small Cap and extreme situations. Suitable discount will also be considered if the resultant shares are of a different share class with differential voting rights and differential dividend rates. Discounts so considered will be subject to approval of the Valuation Committee.

Discounted prices, as above shall then be marked against an appropriate benchmark index on a daily basis to derive daily market price. Cost allocation shall be proportionate to the derived value of resultant scrips.

Note 2. Reduction in Face Value and Refund of Money: If a company reduces its face value and refunds the corresponding proceeds, the same shall be booked as revenue.

Note 3. Partly Paid Up Shares: Uncalled liability per share shall be reduced from the value of fully paid share, if traded to derive price of non traded partly paid shares. Suitable illiquidity discounts shall be considered as for any other illiquid shares. Price of underlying shares of fully paid up after deducting uncalled liability shall be considered as the valuation price for partly paid up shares

Note 4. Buy Back of the Securities: If a company offers to buy back hundred percent of the shares tendered then shares will be valued at the price of buy back and ignoring the market price. Else, market price of the security will be considered for valuation till formal confirmation of acceptance of shares tendered under the buy back scheme quantum of shares accepted under buy back will be accounted as a sale trade.

B. Debt Securities and Money Market Securities

Instruments maturing up to 60 days

Instruments (including G-sec & T-Bills) shall be valued by amortization on a straight-line basis to maturity from cost or last valuation price, whichever is more recent, provided the amortized price is reflective of fair value by comparing it to the reference price. The amortized price may be used for valuation as long as it is within $\pm 0.10\%$ of the reference price. In case the variance exceeds $\pm 0.10\%$, the valuation shall be adjusted to bring it within the $\pm 0.10\%$ band. No further reference need be made to industry traded prices for valuing instruments maturing up to 60 days, as the same are factored in by rating agency while arriving at reference price.

The reference price shall be arrived at based on the valuation matrix as provided by SEBI accredited agencies +/- spread fixed at the time of purchase of the security or revised subsequently. Since the valuation matrix is not provided by the SEBI accredited agencies for G-Secs (Excl. T-Bills) with residual maturity of upto 60 days, the reference price for such securities shall be deemed to be the average of prices provided by CRISIL and ICRA for such securities. This practice will be followed till such time as CRISIL and ICRA start providing matrix and upgrade CBV tool to derive the reference price.

Instruments having maturity greater than 60 days.

In order to avoid different prices for same security across industry, AMFI in association with CRISIL & ICRA has initiated the process of providing scrip based prices for securities with residual maturity greater than 60 days and the same is used for valuation.

In case of securities traded by BSLMF on a particular day (excl. G-Secs & T-bills), such traded yield or in case of multiple trades by BSLMF, weighted average yield, shall be used for valuation, as long as the trade is of face value of Rs. 25 crores or more (aggregate face value in case of multiple trades) and the counterparty is not an

	<p>associate company. In case the own traded yield for the trade having face value of less than Rs. 25 crores with a non-associate counterparty is to be used, prior approval of the valuation committee will be required. Prices provided by designated agencies for all such securities shall be ignored for that day. Inter-scheme transfers shall not be considered for this purpose. All instances, where own traded yield is used for the valuation and the deviation from the average yield provided by the designated agencies exceeds 50 bps, shall be reported to the Investment Committee and to the board of directors of the AMC & the Trustee Company. G-Secs & T-bills will be valued based on average of prices provided by designated agencies, presently CRISIL and ICRA, irrespective of any trades by BSLMF.</p> <p>Where BSLMF has not traded on a particular day, valuation of such securities shall be based on average of prices provided by designated agencies, presently CRISIL and ICRA, except BRDS, which shall be valued at cost plus accrual.</p> <p>In case price is not provided by designated agencies, on the date of allotment of security, then:</p> <ol style="list-style-type: none"> a. In case of discounted securities, valuation shall be done at price derived by adding one day amortization to the allotment price; b. In case of coupon bearing securities, valuation shall be done at allotment price. <p>In case the price for a particular security is not provided by designated agencies, except on the date of allotment of the security, then the following procedure shall be followed for valuation on such dates –</p> <ol style="list-style-type: none"> a. In case of market trades in a security, the weighted average traded yield (for discounted securities) / weighted average price (for coupon bearing securities) would be used for valuation on that date. To prevent frivolous and dated prices from distorting the valuation of mutual fund assets, it is proposed that: <ol style="list-style-type: none"> 1. For instruments maturing above 1 year, the traded price may be taken if there are at least two trades aggregating to face value Rs. 25 crores or more. 2. For instruments maturing between 61 days and 1 year, the traded price may be taken if there are at least three trades aggregating to face value of Rs. 100 crores or more. b. In case of lack of market trades in a security, the allotment price or last traded price, whichever is more recent, shall be used for valuation for upto 3 business days from the date of allotment of the security. c. Beyond 3 business days from the date of allotment of the security, the valuation price would be determined by the Valuation Committee using principle of fair valuation. Necessary documentation shall be maintained in this regard, including method adopted along with the detailed computation of the fair price.
<p>Valuation Instruments for with options</p>	<p>Valuation of securities with Call / Put option will also be based on average of prices as provided by CRISIL and ICRA. Best of Put date or Worst of Call date that may be used for valuing security will be reckoned as deemed date of maturity for valuing or amortizing the security.</p>
<p>Interest Rate Swaps (IRSs)</p>	<p>All IRSs will be valued at net present value after discounting the future cash flows. Future cash flows for IRS contracts will be computed daily based on the terms of the contract and discounted by suitable OIS rates available on Reuters/Bloomberg/any other provider, as approved by Valuation Committee.</p>
<p>Cash and Cash equivalent/Current Assets including Fixed deposits / BRDS</p>	<p>At cost plus accrual</p>
<p>Non Performing Assets (Note 2)</p>	<p>In accordance with SEBI Regulations.</p>

NOTES FOR VALUATION OF DEBT SECURITIES:

Note 1. Inter-scheme transfer (IST) of debt and money market instruments: Transfer of securities between schemes should ensure fair treatment of investors in both schemes & due justification for the transfer shall be recorded in writing. Such transfers must take place at current market prices. For determining current market prices, following order shall be followed:

- a. In case of G-Secs (including T-Bills) traded on NDS-OM, last traded yield, at the normal market lot, as at the time of IST shall be considered to derive the price.
- b. In case of other securities, where there are market trades on the date of IST, weighted average price till the time of IST shall be considered provided the market trades satisfy the following qualifying criteria
 1. For instruments maturing above 1 year, the traded price may be taken if there are at least two trades aggregating to face value Rs. 25 crores or more on a single platform.
 2. For instruments maturing within 1 year, the traded price may be taken if there are at least three trades aggregating to face value of Rs. 100 crores or more on a single platform.

In case of multiple platforms reporting trades on the same day, the order of preference would be FIMMDA, followed by Exchange (NSE WDM, BSE).

- c. In the absence of market trades on the date of IST, where AMC has traded (equivalent to a market lot, i.e. face value of Rs. 5 crores or more) in that security prior to effecting the IST, such price shall be used for the inter-scheme transfer.
- d. In the absence of traded prices or qualifying trade, such transfers shall be valued at previous day's closing prices.

Note 2. Valuation in Respect of Non Performing Assets (NPAs): An 'asset' shall be classified as non-performing, if the interest and/or principal amount have not been received or remained outstanding for more than one quarter from the day such income / installment has fallen due.

Valuation in respect of Non Performing Assets (Debt Securities) shall be done in accordance with "SEBI guidelines for identification and provisioning for NPAs" issued vide circular dated September 18, 2000 bearing reference no. MFD/CIR/8/92/2000 as modified by SEBI circular dated March 28, 2001 bearing reference no. MFD/CIR/14/088/2001 as amended from time to time.

VALUATION OF GOLD

The gold acquired by the scheme is in the form of standard bars and its value as on a particular day is determined as under:

AM fixing price of London Bullion Market Association (LBMA) in US dollars per troy ounce for gold having a fineness of 995.0 parts per thousand, subject to the following:

- (a) Adjustment for conversion to metric measure as per standard conversion rates;
- (b) Adjustment for conversion of US dollars into Indian rupees as per the RBI reference rate
- (c) Addition of-
 - (i) transportation and other charges that may be normally incurred in bringing such gold from London to the place where it is actually stored on behalf of the mutual fund; and
 - (ii) notional customs duty and other applicable taxes and levies that may be normally incurred to bring the gold from the London to the place where it is actually stored on behalf of the mutual fund;

Provided that the adjustment under clause (c) above may be made on the basis of a notional premium that is usually charged for delivery of gold to the place where it is stored on behalf of the mutual fund; Provided further that where the gold held by a scheme has a greater fineness, the relevant LBMA prices of AM fixing shall be taken as the reference price under this subparagraph.

(2) If the gold acquired by the Scheme is not in the form of standard bars, it shall be assayed and converted into standard bars which comply with the good delivery norms of the LBMA and thereafter valued like standard bars.

If on any day the LBMA AM fixing or RBI reference rate is not available due to holiday, then the immediately previous day's prices are applied for the purpose of calculating the value of gold.

VALUATION NORMS FOR INTERNATIONAL SECURITIES

Investments are marked to market on a daily basis and Unrealised Gain/ Loss due to currency rate movement and Unrealised Gain/ Loss due to security price movement are accounted separately. Valuation of securities is based on the last traded price as reported by Bloomberg for the relevant Sedol. For Asian markets last traded price is of T day and for Europe & US markets last traded price is of T-1 Forward positions on cross currencies are marked to

market on a daily basis against INR till such date as the positions are settled. Difference between the exchange rate of the forward and the original FX rate on the contract is accounted as Realized Gain/ Loss on currency. The exchange rate available on Bloomberg / Reuters / RBI at the close of banking hours in India shall be used to mark to market the FX positions.

INVESTMENTS IN MUTUAL FUND UNITS

Mutual fund units listed and traded on exchanges (NSE & BSE) would be valued at closing traded price as on the valuation date. Unlisted Mutual fund units and listed but not traded mutual fund units would be valued at the NAV as on the valuation date.

INVESTMENTS IN INTERNATIONAL MUTUAL FUND UNITS

International Mutual fund units would be valued at their NAV as on the valuation date. Investments are marked to market on a daily basis and Unrealised Gain/ Loss due to currency rate movement and Unrealised Gain/ Loss due to NAV are accounted separately.

Accrual of Expenses & Income

All expenses and incomes accrued up to the valuation date shall be considered for computation of NAV. For this purpose, while major expenses like management fees and other periodic expenses would be accrued on a day to day basis, the minor expenses and income need not be so accrued, provided the non-accrual does not affect the NAV calculations by more than 1%.

Changes in securities and in number of Units

Any changes in securities and in the number of Units will be recorded in the books not later than the first valuation date following the date of transaction. If this is not possible, given the frequency of NAV disclosure, the recording may be delayed up to a period of 7 days following the date of the transaction, provided as a result of such non-recording, the NAV calculation shall not be affected by more than 1%.

In case the NAV of the Scheme differs by more than 1%, due to non - recording of transactions, the investors or Scheme as the case may be, shall be paid the difference in amount as follows :-

- If the investors are allotted units at a price higher than NAV or are given a price lower than NAV at the time of sale of their Units, they shall be paid the difference in amount by the Scheme.
- If the investors are charged lower NAV at the time of purchase of their Units or are given higher NAV at the time of sale of their Units, the AMC shall pay the difference in amount to the Scheme. The AMC may recover the difference from the investors.

Computation of Net Asset Value

The Net Asset Value (NAV) per Unit of the scheme will be computed by dividing the net assets of the respective scheme by the number of Units outstanding under the scheme on the valuation date. The Mutual Fund will value its investments according to the valuation norms, in the SEBI Regulations, or such norms as may be specified by SEBI from time to time.

NAV of Units under the scheme shall be calculated as shown below:

$$\begin{aligned} & \text{Market or Fair Value of the Investments in Securities} \\ & + \text{Current Assets (including accrued income)} \\ & - \text{Current Liabilities and Provisions (including accrued expenses)} \end{aligned}$$

$$\text{NAV (Rs) per Unit} = \frac{\text{Market or Fair Value of the Investments in Securities} + \text{Current Assets (including accrued income)} - \text{Current Liabilities and Provisions (including accrued expenses)}}{\text{No. of Units outstanding under the scheme}}$$

The NAVs of the Schemes will be calculated upto two or four decimals as provided in Scheme Information Document.

V. TAX & LEGAL & GENERAL INFORMATION

TAXATION ON INVESTING IN MUTUAL FUNDS

As per the taxation laws in force and the provisions contained in the Finance Act, 2015 ("the FA") the tax benefits that are available to the investors investing in the Units of the Schemes are stated herein below. The information so stated is based on the Mutual Fund's understanding of such tax laws in force as guided by the tax consultants.

THE FOLLOWING INFORMATION IS PROVIDED FOR ONLY GENERAL INFORMATION PURPOSES. IN VIEW OF THE INDIVIDUAL NATURE OF TAX BENEFITS, EACH INVESTOR IS ADVISED TO CONSULT WITH HIS OR HER OWN TAX CONSULTANT WITH RESPECT TO THE SPECIFIC TAX AND OTHER IMPLICATIONS ARISING OUT OF THEIR PARTICIPATION IN THE SCHEME.

A. INCOME TAX¹

TAX IMPLICATIONS ON MUTUAL FUND:

Birla Sun Life Mutual Fund is registered with SEBI and as such, the entire income of the Fund is exempt from income tax under Section 10(23D) of the Income Tax Act, 1961("the Act"). In view of the provisions of Section 196(iv) of the Act, no income tax is deductible at source on the income earned by the mutual fund.

– Exemption u/s. 10(35):

Under the provisions of Section 10(35) of the Act income received in respect of the units of a mutual fund specified u/s. 10(23D) will be exempt from income tax in the hands of all unit holders. In view of this position, no tax needs to be deducted at source from such distribution by the fund. However, by virtue of the proviso to section 10(35), this exemption does not apply to income arising on "transfer" of units of a mutual fund.

CAPITAL GAINS TAX

1. Long Term Capital Gains:

(i) On units of funds other than the equity oriented funds:

• For all resident unit holders:

Long-term capital gains in respect of units held for a period of more than 36 months will be chargeable u/s.112 at the rate of 20%. Capital gains would be computed after reducing the aggregate of cost of acquisition (as adjusted by cost inflation index notified by the Central Government) and expenditure incurred wholly and exclusively in connection with transfer.

An assessee will have an option to apply concessional rate of tax of 10% provided the long term capital gains are computed without substituting indexed cost in place of cost of acquisition.

Further, in the case of Individuals and HUFs, being resident, where taxable income as reduced by long-term capital gains, is below the basic exemption limit, the long-term capital gains will be reduced to the extent of the shortfall and only the balance long-term capital gains will be subjected to income tax at 20% or 10%, as the case may be.

• For all non-resident unit holders other than offshore funds & FII's:

Long-term capital gains on transfer of unlisted units arising after April 01, 2012 will be subjected to the income tax at the rate of 10%. However, no benefit of Currency Inflation Indexation or the Cost Inflation Indexation is available. Long term capital gains on other units will be taxable @ 20%. However, in this case, an assessee will have an option to apply the concessional rate of tax of 10% provided the long term capital gains are computed without substituting indexed cost in place of cost of acquisition.

• For Overseas Financial Organizations, including Overseas Corporate Bodies fulfilling conditions laid down under section 115AB (Offshore Funds)

Under section 115AB of the Act, long-term capital gains in respect of units purchased in foreign currency will be chargeable at the rate of 10%. (Plus surcharge in case Offshore Funds are corporate bodies). Such gains would be calculated without indexation of cost of acquisition.

(ii) **On units of equity oriented funds:** Long term capital gains on transfer of units of equity oriented fund where security transaction tax is paid is exempt u/s 10(38) of the Act. However such long term capital gains arising to a company shall be taken into account in computing the book profit and income tax payable under section 115JB.

2. Short Term Capital Gains:

"Capital Gains" arising from short term capital asset, being a unit of an equity oriented fund which is chargeable to securities transaction tax would be taxable at the rate of 15%. Balance amount on which no securities transaction tax is payable would be taxable at normal slab rates.

3. Dividend and Bonus Stripping:

¹The rates of tax, wherever mentioned in this note, are exclusive of surcharge and education cess (wherever applicable).

Section 94(7) ignores any capital loss, arising to a unit holder if he acquires units of a mutual fund within a period of three months prior to the record date fixed for declaration of dividend or distribution of income, and sells or transfers such units within a period of nine months from such record date, to the extent of dividend or income received or receivable on such units.

Section 94(8) provides that if a person buys or acquires units ("the original units") of a mutual fund within a period of three months prior to the record date fixed for allotment of bonus units and sells the original units within nine months from the date of allotment of bonus units, while continuing to hold all or any of the bonus units, while continuing to hold all or any of the bonus units, then the loss arising on such sale or transfer shall be ignored. Further, such loss shall be deemed to be the cost of acquisition or purchase of the bonus units.

4. Tax Deduction At Source On Capital Gains:

- No tax is required to be deducted at source on capital gains arising to any resident unit holder.
- Under section 195 of Act, tax shall be deducted at source in respect of capital gains in the hands of non-resident unit holder as under:

In case of a non-resident other than a company	
Long term capital gains on units of equity oriented funds	Nil
Long term capital gains on unlisted units of funds other than equity oriented funds (NRI TDS @ 10% as per Section 115E)	10%
Long term capital gains on listed units of funds other than equity oriented funds	20% ²
Short term capital gains on units of equity oriented funds	15%
Short term capital gains on units of funds other than equity oriented funds	30%
In case of a foreign company	
Long term capital gains on units of equity oriented funds	Nil
Long term capital gains on units of funds other than equity oriented funds (FII TDS @ 10% as per section 115AD)	10%
Short term capital gains on units of equity oriented funds	15%
Short term capital gains on units of funds other than equity oriented funds (FII TDS @ 30% as per section 115AD)	40%

- Under section 196B of the Act tax at 10% shall be deducted at source from long term capital gains on units other than the units of equity-oriented mutual funds earned by Overseas Financial Organisation.
- Section 206AA:- Where PAN is not provided by non-resident, the rate of TDS will be deducted at the rate in force or 20%, whichever is higher.

As per circular no. 728 dated October 1995 by CBDT, in the case of a remittance to a country with which a Double Taxation Avoidance Agreement (DTAA) is in force, tax should be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in DTAA whichever is more beneficial to the assessee. Further, as per Section 90(2) of the Income Tax Act, 1961, where there exists a DTAA, then, in relation to the assessee to whom such agreement applies, the provisions of this Act shall apply to the extent they are more beneficial to that assessee.

Further, as per Section 90(2) of the Income Tax Act, 1961, where there exists a DTAA, then, in relation to the assessee to whom such agreement applies, the provisions of this Act shall apply to the extent they are more beneficial to that assessee³. However, with effect from April 01, 2012, the non resident investor will have to furnish a certificate of his being a resident in a country outside India, to get the benefit of the applicable DTAA. The assessee shall also provide such other documents and information as may be prescribed.

Investments By Charitable And Religious Trusts

Units of Mutual Fund Schemes referred to in clause (23D) of section 10 of the Act constitute an eligible avenue for investment by charitable or religious trusts per rule 17C of the Income Tax Rules, 1962, read with clause (xii) of sub-section (5) of section 11 of the Income Tax Act, 1961

5. Capital Loss:

²Due to anomaly between the rate of tax (specified as 10%) and the rate of tax deduction at source (specified at 20%), the investor is, therefore, advised to obtain a certificate u/s 195(2) from his Assessing Officer if he/she wishes to avail of the lower rate of 10% for the purpose of tax deduction at source

³According to Section 90(2A) the provisions of Chapter X-A of the Act shall apply to the assessee, even if such provision is not beneficial to that assessee. The said chapter X-A be applicable from April 1, 2016.

Losses under the head 'Capital Gains' cannot be set-off against income under any other head. Short term capital losses resulting from the transfer of units would be available for setting off against taxable capital gains. Further, unabsorbed short term capital losses shall be carried forward and set off against the income chargeable under the head 'Capital Gain' in any of the subsequent 8 (eight) assessment years. Unabsorbed long-term capital loss can be carried forward and set off against the long-term capital gains arising in subsequent 8 (eight) assessment years. Further, within the head 'Capital Gains', long-term capital losses cannot be adjusted against short-term capital gains.

6. Deduction u/s 80C

Where the total Income of an assessee include any long term capital gains the deduction under section 80C shall be allowed from the income on the total income as reduced by such long term capital gains.

7. Deduction under Section 80CCG:

As per Section 80CCG, a resident individual who acquires listed equity shares in accordance with the Rajiv Gandhi Equity Savings Scheme, 2012 ('RGESS') (notified on November 23, 2012), is entitled to a deduction from his total income of 50% of the amount invested in such shares to the extent the deduction does not exceed Rs. 25,000. The deduction under Section 80CCG is over and above the deduction under Section 80C. The deduction shall be subject to following conditions:

- The gross total income of the investor for the relevant assessment year does not exceed Rs.10 lacs;
- The investor is a new retail investor as specified in RGESS;
- The investment is made in such listed equity shares as specified in RGESS;
- The investment is locked-in for a period of 3 years from the date of acquisition in accordance with RGESS and;
- Such other conditions as may be prescribed.

If an investor, in a subsequent year fails to comply with any of the above conditions, the deduction originally allowed shall be considered as income in the year in which such condition is not complied with.

RGESS Mutual Fund Schemes

The Ministry of Finance notified 'Rajiv Gandhi Equity Savings Scheme, 2012' (RGESS) vide Notification no. 51/2012 [F. No. 142/35/2012-TPL] dated November 23, 2012. As per the RGESS guidelines, investments made in the units of Mutual Fund Schemes with RGESS eligible securities as underlying, which are listed and traded on stock exchange and settled through a depository mechanism, are eligible for claiming tax benefits provided under section 80CCG in accordance with the conditions specified therein. The RGESS Mutual Fund schemes can make investments only in 'eligible securities' as per RGESS guidelines (such as equity shares which form part of S&P BSE 100 or CNX 100, equity shares of Maharatna, Miniratna and Navaratna companies as categorised by Central Government etc.) It may please be noted that investors proposing to avail of tax benefits under section on 80CCG of the Finance Act 2012 will have to compulsorily invest in the scheme through a dematerialized account.

B. WEALTH TAX

Units held under the Schemes of Mutual Fund are not treated as assets within the meaning of section 2(ea) of the Wealth Tax Act, 1957 and are, therefore, not liable to Wealth-Tax

C. GIFT TAX

If units of Mutual Fund Scheme are gifted, no gift tax shall be payable either by the donor as the Gift Tax has been abolished. However the donee may be liable u/s 56(vii) of the Income tax Act, 1961.

D. DISTRIBUTION TAX

Birla Sun Life Mutual Fund is a Mutual Fund registered with SEBI and is eligible for benefits under Section 10(23D) of the Act. Accordingly, entire income is exempt from tax.

However, the Mutual Fund is required to pay dividend distribution tax as follows:

For Schemes other than Equity Oriented Fund (wef June 01, 2013):

- At the rate of 28.84% (including a surcharge of 12% and an additional surcharge by way of cess of 3 percent) on Dividend Distribution by a money market mutual fund or a liquid fund to any person being an individual or a HUF.
- At the rate of 34.608% (including a surcharge of 12% and an additional surcharge by way of cess of 3 percent) on Dividend Distribution by a money market mutual fund or a liquid fund to persons other than individuals and HUFs.
- At the rate 28.84% (including a surcharge of 12% and an additional surcharge by way of cess of 3 percent) on Dividend distribution by a fund other than a money market mutual fund or a liquid fund to any person being an individual or a HUF.

- At the rate of 34.608% (including a surcharge of 12% and an additional surcharge by way of cess of 3 percent) on Dividend Distribution by a fund other than a money market mutual fund or a liquid fund to persons other than individuals and HUFs.

For Equity Oriented Fund:

Equity oriented Fund are exempted from payment of the distribution tax on income distributions.

Equity oriented fund is a fund where the investible funds are invested by way of equity shares in domestic companies to the extent of more than 65% of the total proceeds of such fund, and which has been set up under a scheme of a Mutual Fund specified in section 10(23D) of the Act.

The percentage of equity holding of such fund would be calculated as the annual average of the monthly averages of the opening and closing figures.

E. SECURITIES TRANSACTION TAX

A. The Mutual Fund is liable to pay securities transaction tax till May 30, 2013 as follows:

Taxable securities transaction	Rate (%)
Purchase of an equity share in a company or a unit of an equity oriented fund, where - - the transaction of such purchase is entered into in a recognized stock exchange; and - the contract for the purchase of such share or unit is settled by the actual delivery or transfer of such share or unit.	0.1%
Sale of an equity share in a company or a unit of an equity oriented fund, where - - the transaction of such sale is entered into in a recognized stock exchange; and - the contract for the sale of such share or unit is settled by the actual delivery or transfer of such share or unit	0.1%
Sale of an equity share in a company or a unit of an equity oriented fund (non-delivery based)	0.025%
Sale of an option in securities	0.017%
Sale of a future option in securities	0.017%
Sale of an option in securities, where option is exercised ⁽	0.125%
Sale of a futures in securities	0.017%
Sale of unit of an equity oriented fund to the Mutual Fund	0.25%
Sale of unlisted equity securities under an offer sale to the public included in an initial public offer and where such shares are subsequently listed on a recognized stock exchange	0.2%

B. The Mutual Fund is liable to pay securities transaction tax from June 1, 2013 as follows:

Taxable securities transaction	Rate (%)
Purchase of an equity share in a company, where - - the transaction of such purchase is entered into in a recognized stock exchange; and - the contract for the purchase of such share is settled by the actual delivery or transfer of such share	0.1%
Purchase of a unit of an equity oriented fund	NIL
Sale of an equity share in a company, where - - the transaction of such sale is entered into in a recognized stock exchange; and - the contract for the sale of such share is settled by the actual delivery or transfer of such share	0.1%
Sale of a unit of an equity oriented fund, where - - the transaction of such sale is entered into in a recognized stock exchange; and - the contract for the sale of such unit is settled by the actual delivery or transfer of such unit	0.001%
Sale of an equity share in a company or a unit of an equity oriented fund (non-delivery based)	0.025%
Sale of an option in securities	0.017%
Sale of a future option in securities	0.017%
Sale of an option in securities, where option is exercised	0.125%
Sale of a futures in securities	0.01%
Sale of unit of an equity oriented fund to the Mutual Fund	0.001%
Sale of unlisted equity securities under an offer sale to the public included in an initial public offer and	0.2%

where such shares are subsequently listed on a recognized stock exchange	
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Note: Section 88E provides that where the total income of a person includes income chargeable under the head "Profits and gains of business or profession" arising from sale of units of equity oriented funds, he shall get rebate equal to the securities transaction tax paid by him in the course of his business. Such rebate is to be allowed from the amount of income tax in respect of such transactions calculated by applying average rate of income tax.

LEGAL INFORMATION

NOMINATION FACILITY

Unit holder can nominate (in the manner prescribed under the SEBI Regulations), maximum upto 3 person(s) in whom the Units held by him/her shall vest in the event of his/her death. It shall be mandatory to indicate clearly percentage of allocation/share in favour of each of the nominees against their name and such allocation/share should be in whole numbers without any decimals making a total of 100 percent. In the event of the Unitholders not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking default option shall settle the claim equally amongst all the nominees. By provision of this facility the AMC is not in any way attempting to grant any rights other than those granted by law to the nominee. A nomination in respect of the Units does not create an interest in the property after the death of the Unit holder. The nominee shall receive the Units only as an agent and trustee for the legal heirs or legatees as the case may be. It is, hereby, clarified that the nominees under the nomination facility provided herein shall not necessarily acquire any title or beneficial interest in the property by virtue of this nomination

Nomination made by unitholder shall be applicable for investments in all the Schemes in the folio or account and every new nomination for a folio or account will overwrite the existing nomination. Thus, a new nomination request will imply simultaneous cancellation of existing nomination and request for fresh nomination.

The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly in favour of one or more persons. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. Nomination form cannot be signed by Power of attorney (PoA) holders.

In case a folio has joint holders, all joint holders should sign the request for nomination / cancellation of nomination, even if the mode of holding is not "joint".

A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the unit holder. The Applicant is advised that, in case of Single Holding, the Guardian to a Minor Nominee should be a person other than the Applicant.

Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of these offices or a religious or charitable trust.

The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.

Nomination shall not be allowed in a folio/account held on behalf of a minor.

Nomination in respect of the units stands rescinded upon the transfer of units.

Transfer of units in favour of a Nominee shall be valid discharge by the AMC against the legal heir.

The cancellation of nomination can be made only by those individuals who hold units on their own behalf single or jointly and who made the original nomination.

On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.

The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.

Nomination shall be mandatory for new folios / accounts opened by individuals especially with sole / single holding and no new folios/accounts for individuals in single holding shall be opened without nomination. However, in case investors do not wish to nominate must sign separately confirming their non-intention to nominate, failing which the form may be rejected at the discretion of the AMC/Mutual Fund.

Further, the nomination is mandatory for individuals applying for Birla Sun Life Century SIP facility (Century SIP), an add on facility offered by AMC under designated schemes. In case the nomination details are incomplete in any nature, the Century SIP Application will be treated as a normal SIP application, and processed accordingly. Unit holder can nominate only one person in whom the units held by him and the eligible insurance cover shall vest in event of his / her death. Investors are advised to refer to terms to conditions for Century SIP, specifically mentioned in Scheme Information Document for respective designated scheme(s), carefully before availing the same.

For Units held in electronic (demat) Mode: For units of the Scheme(s) held in electronic (demat) form with the Depository, the nomination details provided by the Unit holder to the depository will be applicable to the Units of the

Scheme. Such nomination including any variation, cancellation or substitution of Nominee(s) shall be governed by the rules and bye-laws of the Depository. In case nomination has been made for DP account with joint holders, in case of death of any of the joint holder(s), the securities will be transmitted to the surviving holder(s). Only in the event of death of all the joint holders, the securities will be transmitted to the nominee. In case nomination is not made by the sole holder of DP account, the securities would be transmitted to the account of legal heir(s), as may be determined by an order of the competent court.

Transfer of Units / payment to the nominee of the sums shall discharge the Mutual Fund / AMC of all liability towards the estate of the deceased Unit holder and his/her/their successors/legal heirs.

The nomination facility extended under the Scheme(s) is subject to existing laws.

The AMC shall, subject to production of such evidence which in their opinion is sufficient, proceed to effect the payment to the Nominee.

JOINT HOLDERS

In the event the account has more than one registered holder the first-named Unit holder shall receive the account statements, all notices and correspondence with respect to the account, as well as the proceeds of any Redemption or dividends or other distributions. In addition, such holder shall have the voting rights, as permitted, associated with such Units as per the applicable guidelines.

In case of death / insolvency of any one or more of the persons named in the Register of Unit holders as the joint holders of any Units, the AMC shall not be bound to recognise any person(s) other than the remaining holders. In all such cases, the proceeds of the Redemption will be paid to the first-named of such remaining Unit holders.

For DP account held in joint names, the rules and bye-laws of the Depository for operation of such DP accounts will be applicable.

However, in all cases, the proceeds of redemption or dividends or other distributions will be paid to the first named unit holders. All payments and settlements made to the first named unit holder would constitute valid discharge by the Fund.

PLEDGE OF UNITS

The Units under the Scheme may be offered as security by way of a pledge / charge in favour of scheduled banks, financial institutions, non-banking finance companies (NBFC's), or any other body. The AMC and / or the ISC will note and record such Pledged Units. A standard form for this purpose is available on request from any of the ISCs. The AMC shall mark a lien only upon receiving the duly completed form and documents as it may require, subject to the sole discretion of the AMC. Disbursement of such loans will be at the entire discretion of the bank / financial institution / NBFC or any other body concerned and the Mutual Fund assumes no responsibility thereof.

The Pledgor will not be able to redeem Units that are pledged until the entity to which the Units are pledged provides written authorisation to the Mutual Fund that the pledge / charge may be removed.

UNITS WITH DEPOSITORY

Units of the Scheme may, if decided by the AMC, be held with a Depository. Under such circumstances, Units will be transferable in accordance with the provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996 as may be amended from time to time.

DURATION OF THE SCHEME

I. In case of close ended schemes:

- The scheme shall stand finally terminated on maturity date and the outstanding units of the unitholders shall be repurchased.
- Besides receiving the repurchase proceeds based on the repurchase price, no further benefit of any kind either by way of increase in repurchase value or by way of income for any subsequent period shall accrue. However, the fund reserves the right to extend the scheme beyond its redemption date, with the prior approval of SEBI and in accordance with the Regulations. In such an event, the unitholder shall be given an option to either sell back the units to the fund or to continue in the scheme. The fund can also give the unitholder an option to switch the repurchase proceeds into any other eligible scheme of the mutual fund launched or in operation at that time.
- The extension of the period of the scheme beyond final redemption date/s or rollover of the scheme shall be in accordance with the Regulations.
- Mutual Fund may convert the scheme into an open ended scheme in accordance with SEBI Regulations.
- **Close ended Schemes with an option of automatic conversion to Open ended Schemes:** Such scheme(s) will remain close ended for the period mentioned in the Offer Document/SID and the scheme will automatically

be converted into an open ended scheme in accordance with the procedure as specified in the respective Offer Document/SID. After such conversion, the duration of the Scheme shall be perpetual, unless wound up in accordance with SEBI Regulations.

- II. In case of open ended schemes, the duration of the Scheme is perpetual, unless wound up in accordance with SEBI Regulations.

Winding up

In terms of the SEBI Regulations, the Scheme may be wound up after repaying the amount due to the Unit holders:

- a. on the happening of any event which, in the opinion of the Trustee, requires the Scheme to be wound up; or
- b. If seventy five percent of the Unit holders of the Scheme pass a resolution that the Scheme be wound up; or
- c. If SEBI directs the Scheme to be wound up in the interest of the Unit holders.

Where a Scheme is to be wound up pursuant to the above SEBI Regulations, the Trustee shall give notice of the circumstances leading to the winding up of the Scheme:

- to SEBI; and
- in two daily newspapers having circulation all over India and also in a vernacular newspaper circulating at the place where the Mutual Fund is established.

On and from the date of the publication of the notice as stated above, the Trustee or the AMC as the case maybe, shall

- cease to carry on any business activities in respect of the Scheme so wound up;
- cease to create or cancel Units in the Scheme;
- cease to issue or redeem Units in the Scheme.

In the event of the Scheme being wound up (other than in case of maturity), the AMC shall proceed as follows:

- (i) The Trustee shall call a meeting of the Unit holders of the Scheme to consider and pass necessary resolutions by simple majority of Unit holders present and voting at the meeting for authorising the AMC or any other person / agency to take the steps for winding up of the Scheme.
 - The Trustee or the person authorised as above, shall dispose the assets of the Scheme concerned in the best interests of the Unit holders of the Scheme.
 - The proceeds of the sale made in pursuance of the above, shall in the first instance be utilised towards discharge of such liabilities as are properly due under the Scheme and after making appropriate provision for meeting the expenses connected with such winding up, the balance shall be paid to the Unit holders in proportion to their respective interests in the assets of the Scheme as on the date when the decision for the winding up was taken.
- (ii) On the completion of the winding up, the Trustee shall forward to SEBI and the Unit holders, a report on the winding up containing particulars such as circumstances leading to the winding up, the steps taken for disposal of assets of the Scheme before winding up, expenses of the Scheme for winding up, net assets available for distribution to the Unit holders and a certificate from the Auditors of the Mutual Fund.
- (iii) Notwithstanding anything contained herein, the application of the provisions of SEBI Regulations in respect of disclosures of half-yearly reports and annual reports shall continue to be applicable until the winding up is completed or the Scheme ceases to exist.
- (iv) After the receipt of report referred to the above under if SEBI is satisfied that all measures for winding up of the Scheme have been complied with, the Scheme shall cease to exist.

REDEMPTION OF UNITS

The Units can be repurchased/redeemed (i.e., sold back to the Fund) or Switched-out on every business day, at the Applicable NAV subject to payment of exit load, if any and lock-in period, if any. The Units so repurchased shall not be reissued. Redemption requests can be made in amounts/Units. The Redemption / Switch-out request can be made by way of a written request on a pre-printed form or by using the relevant tear off section of the Transaction Slip enclosed with the Account Statement, which should be submitted at / may be sent by mail to any of the ISCs.

In case the Units are held in the names of more than one Unit holder, where mode of holding is specified as "Joint", Redemption requests will have to be signed by all the joint holders. However, in cases of holding specified as 'Anyone or Survivor', any of the Unit holders will have the power to make Redemption request, without it being necessary for all the Unit holders to sign. However, in all cases, the Redemption proceeds will be paid only to the first named holder.

In case an investor has purchased Units of a scheme of Birla Sun Life Mutual Fund on more than one Business Day (either during the New Fund Offer Period, or on an ongoing basis), the Units purchased prior in time will be redeemed/switched-out first. Thus, in case of valid application for redemption/switch-out is made by the investor, those Units of the scheme which have been held for the longest period of time will be redeemed/switched-out first i.e. on a First-in-First-Out basis.

The Redemption would be permitted to the extent of clear credit balance in the Unit holder's account. The Redemption request can be made by specifying the rupee amount or by specifying the number of Units to be redeemed. If a Redemption request is for both, a specified rupee amount and a specified number of Units, the specified number of Units will be considered the definitive request. If only the Redemption amount is specified by the Unit holder, the AMC will divide the Redemption amount so specified by the Redemption Price to arrive at the number of Units. The request for Redemption of Units could also be in fractions, upto three decimal places. However, in case of units held in electronic (demat) mode, the redemption request can be given only in number of Units. Also Switch transactions are currently not available in case of units held in electronic (demat) mode. The minimum amount of Redemption may be changed in future by the AMC. If the balance in the account of the Unit holder does not cover the amount of Redemption request, then the Mutual Fund is authorised to close the account of the Unit holder and send the entire such (lesser) balance to the Unit holder.

In accordance with the ELSS Guidelines, unitholders of BSL TR96 and BSL TP can redeem/ switch-out their Units at the Redemption Price only after the expiry of three years from the date of allotment of Units. It may, however, be noted that in the event of death of the Unit holder, the nominee or legal heir, (subject to production of requisite documentary evidence to the satisfaction of the AMC) as the case may be, shall be able to redeem the investment only after the completion of one year or any time thereafter, from the date of allotment of the Units to the deceased Unit Holder.

Investors should note that Units of a close ended, other than those of an equity linked savings scheme, launched on or after the commencement of the Securities and Exchange Board of India (Mutual Funds) (Amendment) Regulations, 2009 shall not be repurchased before the end of maturity period of such scheme. Further, in terms of SEBI Circular Cir / IMD / DF / 19 / 2010 dated November 26, 2010, units of an interval income scheme shall not be repurchased except during the specified transaction period (the period during which both subscription and redemption may be made to and from the scheme) under the respective interval scheme. Accordingly, after the expiry of the Specified Transaction Period under interval income scheme, the Scheme will be temporarily closed for receiving applications for subscription / switch-in / redemption / switch-out of Units by the Investors till the commencement of the next Specified Transaction Period under the scheme.

Redemption Price

Redemption Price will be calculated on the basis of the applicable NAV and exit load. The Redemption Price per Unit will be calculated using the following formula:

Redemption Price = Applicable NAV * (1-Exit Load, if any)

Example Of Calculation Of Redemption Price:

If the Applicable NAV is Rs. 10.00; Exit / Redemption Load is 2 percent, then the Redemption Price will be calculated as follows:

$$= \text{Rs. } 10.00 * (1-0.02)$$

$$= \text{Rs. } 10.00 * (0.98)$$

$$= \text{Rs. } 9.80$$

Payment Of Redemption Proceeds

(a) For Investors having a bank account with a bank with whom the AMC would have an arrangement from time to time.

Unit holders having a bank account with certain banks with whom the Mutual Fund would have an arrangement from time to time may avail the facility of Direct Credit to their account for Redemption of the Units of the Scheme. In such cases the Mutual Fund will under normal circumstances endeavor to credit the first/sole Unit holders account with the Redemption proceeds within one Business Day of the acceptance of Redemption request.

(b) For other Investors not covered by (a) above:

Redemption proceeds will be paid by cheque and payments will be made in favour of the Unit holders registered name and bank account number.

Please note that it is mandatory for the investors to provide their complete Bank account details.

AMC will endeavor to credit the redemptions payouts directly to the designated Bank A/c of the unitholders of Birla Sun Life Mutual Fund schemes through any of the available electronic mode (i.e. RTGS / NEFT / Direct Credit). AMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available.

Redemption cheques, if any, will be sent to the Unitholders addresses (or, if there is more than one holder on record, the address of the first-named holder). All Redemption payments will be made in favour of the registered holder of the Units or, if there is more than one registered holder, to the first registered holder).

As per SEBI Regulations, the Mutual Fund shall despatch Redemption proceeds within 10 working days of receiving the Redemption request. If the despatch of redemption proceeds is not made within 10 working days, the Unitholders shall be paid interest @ 15% p.a. for the delayed period and the interest shall be borne by the AMC.

Redemptions By NRIS/FIIS

Credit balances in the account of an NRI / FII Unit holder, may be redeemed by such Unit holder in accordance with the procedure described above and subject to any procedures laid down by the RBI, if any.

Payment to NRI / FII Unit holders will be subject to the relevant laws / guidelines of the RBI as are applicable from time to time (subject to deduction of tax at source as applicable).

In the case of NRIs:

- (i) Credited only to NRSR account of the NRI investor where the payment for purchase of Units redeemed was made out of funds held in NRSR account or
- (ii) Credited, at the NRI investor's option, to his / her NRO or NRSR account, where the payment for the purchase of the Units redeemed was made out of funds held in NRO account or
- (iii) Remitted abroad or at the NRI investor's option, credited to his / its NRE / FCNR / NRO / NRSR account, where the Units were purchased on repatriation basis and the payment for the purchase of Units redeemed was made by inward remittance through normal banking channels or out of funds held in NRE / FCNR account.

In the case of FIIs

Credit the net amount of redemption proceeds of such Units to the foreign currency account or Non-Resident Rupee Account of the FII investor. Pursuant to Government of India Notification No. GSR (381) E dated May 3, 2000, transactions which are not specifically prohibited under the Foreign Exchange Management (Current Account Transactions) Rules, 2000 or which are not included in Schedule II (transactions specified in this Schedule require prior approval of the Government of India) or Schedule III (transactions specified in this Schedule require prior approval of Reserve Bank of India) may be permitted by authorised dealers without any monetary / percentage ceilings subject to compliance with the provisions of Section 10(5) of the Foreign Exchange Management Act, 1999.

Right To Limit Redemptions

The AMC may, in the general interest of the Unit holders of the Scheme, keeping in view the unforeseen circumstances/unsure conditions, limit the total number of Units which may be redeemed on any Business Day to 5% of the total number of Units then in issue under the Scheme (or such higher percentage as the AMC may decide in any particular case). In addition, the Trustee reserves the right, in its sole discretion, to limit Redemptions with respect to any single account on a single Business Day.

Any Units, which by virtue of these limitations are not redeemed on a particular Business Day will be carried forward for Redemption to the next Business Day, in order of receipt. Redemptions so carried forward will be priced on the basis of the Redemption Price of the Business Day on which Redemption is made. Under such circumstances, to the extent multiple Redemption requests are received at the same time on a single Business Day, Redemption will be made on pro-rata basis, based on the size of each Redemption request, the balance amount being carried forward for Redemption to the next Business Day(s).

UNCLAIMED REDEMPTION / DIVIDEND AMOUNT

The unclaimed redemption amount and dividend amounts may be deployed by the Mutual Fund in call money market or money market instruments only and the investors who claim these amounts during a period of three years from the due date shall be paid at the prevailing Net Asset Value. After a period of three years, this amount will be transferred to a pool account and the investors can claim the amount at NAV prevailing at the end of the third year. The income earned on such funds will be used for the purpose of investor education. The AMC will make a continuous effort to remind the investors through letters to take their unclaimed amounts. Further, the investment management fee charged by the AMC for managing unclaimed amounts shall not exceed 50 basis points.

CLOSURE OF UNITHOLDERS ACCOUNT

Investors may note that the AMC at its sole discretion may close a Unit holder's account under the scheme after giving notice of 30 days, if at the time of any part Redemption, the value of balance Units (represented by the Units in the Unit holder's account if such Redemption / Switch were to take place, valued at the applicable Redemption Price), falls below the minimum balance of Rs. 500/- (or such other amount as the AMC may decide from time to time) or where the Units are held by a Unit holder in breach of any Regulation.

SUSPENSION OF SALE/REDEMPTION/SWITCHING OPTION OF UNITS

The Mutual Fund at its sole discretion reserves the right to withdraw Sale and/or Redemption or Switching of the Units in the Scheme (including any one Plan of the Scheme) temporarily or indefinitely, if in the opinion of the AMC the general market conditions are not favourable and/or suitable investment opportunities are not available for deployment of funds. However, the suspension of Sale/Redemption/Switch either temporarily or indefinitely will be with the approval of the Trustee.

The Sale, Redemption and Switching of the Units may be temporarily suspended under the following conditions:

- 1 When one or more stock exchanges or markets, which provide basis for valuation for a substantial portion of the assets of the Scheme are closed otherwise than for ordinary holidays.
- 2 When, as a result of political, economic or monetary events or any circumstances outside the control of the Trustee and the AMC, the disposal of the assets of the Scheme are not reasonable, or would not reasonably be practicable without being detrimental to the interests of the Unit holders.
- 3 In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated.
- 4 During periods of extreme volatility of markets, which in the opinion of the AMC are prejudicial to the interests of the Unit holders of the Scheme.
- 5 In case of natural calamities, strikes, riots and bandhs.
- 6 In the event of any force majeure or disaster that affects the normal functioning of the AMC or the ISC.
- 7 During the period of Book Closure.
- 8 If so directed by SEBI.

The AMC reserves the right in its sole discretion to withdraw the facility of Sale and Switching option of Units into and out of the Scheme [including any one Plan of the Scheme], temporarily or indefinitely, if AMC views that changing the size of the corpus further may prove detrimental to the existing Unit holders of the Scheme. Suspension or restriction of Redemption facility shall be made applicable only after the approval of the Board of Directors of the AMC and the Trustee. The approval from the AMC Board and the Trustee giving details of circumstances and justification for the proposed action shall also be informed to SEBI in advance.

E-MAIL COMMUNICATION

Should the Unit holder experience any difficulty in accessing in the electronically delivered documents, the unit holder shall promptly inform the same to the Mutual Fund. It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties.

PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CUSTOMER

Prevention of Money Laundering Act, 2002 (hereinafter referred to as the PMLA) came into effect from July 1, 2005 vide Notification No. GSR 436(E) dated July 1, 2005 issued by Department of Revenue, Ministry of Finance, and Government of India. Also, SEBI vide its circular no. ISD/CIR/RR/AML/1/06 dated January 18, 2006 mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy. The intermediaries may, according to their requirements specify additional disclosures to be made by clients for the purpose of identifying, monitoring and reporting incidents of money laundering and suspicious transactions undertaken by clients. Further SEBI vide its circular no. ISD/CIR/RR/AML/2/06, dated March 20, 2006, advised all intermediaries to take necessary steps to ensure compliance with the requirement of section 12 of the Act inter-alia maintenance and preservation of records and reporting of information relating to cash and suspicious transactions to Financial Intelligence Unit-India (FIU-IND), New Delhi.

The investor(s) should ensure that the amount invested in the scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act, Prevention of Corruption Act and / or any other applicable law in

force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder. To ensure appropriate identification of the investor(s) under its KYC policy and with a view to monitor transactions for the prevention of money laundering, Birla Sun Life Asset Management Company Limited ("BSLAMC") investment manager of Birla Sun Life Mutual Fund reserves the right to seek information, record investor's telephonic calls and / or obtain and retain documentation for establishing the identity of the investor, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

The investor(s) and their attorney, if any, shall produce reliable, independent source documents such as photographs, certified copies of ration card/ passport/ driving license/PAN card, etc. and/or such documents or produce such information as may be required from time to time for verification of the identity, residential address and financial information of the investor(s) by BSLAMC. If the investor(s) or the person making payment on behalf of the investor(s), refuses / fails to provide the required documents/ information within the period specified in the communication(s) sent by BSLAMC to the investor(s), and after applying appropriate due diligence measures, BSLAMC believes that the transaction is suspicious in nature within the purview of the Act and SEBI circulars issued from time to time and/or on account of deficiencies in the documentation, BSLAMC shall have absolute discretion to report suspicious transactions to FIU-IND and / or to freeze the folios of the investor(s), reject any application(s) / allotment of units and effect mandatory redemption of unit holdings of the investor(s) at the applicable NAV subject to payment of exit load, if any, in terms of the said communication sent by the AMC to the investor(s) in this regard.

Birla Sun Life Mutual Fund, Birla Sun Life Asset Management Company Limited, Birla Sun Life Trustee Company Private Limited and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios / rejection of any application / allotment of units or mandatory redemption of units due to non-compliance with the provisions of the PMLA, SEBI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI circular(s) and reporting the same to FIU-IND.

The KYC documentation shall also be mandatorily complied with by the unitholders entering the Register of Members by virtue of operation of law e.g. transmission, etc.

Suspicious Transaction Reporting

If after due diligence, the AMC believes that the transaction is suspicious in nature as regards money laundering, the AMC shall report any suspicious transactions to competent authorities under the PMLA and rules / guidelines issued thereunder by SEBI and RBI, furnish any such information in connection therewith to such authorities and take any other actions as may be required for the purposes of fulfilling its obligations under the PMLA without obtaining the prior approval of the investor / Unit Holder / a person making the payment on behalf of the investor.

GENERAL INFORMATION

Stock Lending and Borrowing by the Scheme(s):

Subject to the Regulations and the applicable guidelines issued by SEBI and provisions of respective Scheme Information Document, the Trustee may permit the Fund to engage in stock lending. The Fund can temporarily lend stocks held with the Custodian to reputed counterparties or borrow securities from market participants, for a fee, subject to prudent limits and controls for enhancing returns. The Fund is allowed to lend securities subject to a maximum of 20 %, in aggregate, of the net assets of each scheme and 5% in the case of a single intermediary.

Risk Factors pertaining to Stock Lending: There can be temporary illiquidity of the securities that are lent out and the Fund may not be able to sell such lent-out securities, resulting in an opportunity loss. In case of a default by counterparty, the loss to the fund can be equivalent to the securities lent.

Borrowing by the Mutual Fund

Under the SEBI Regulations, the Mutual Fund is allowed to borrow to meet the temporary liquidity requirements of its Scheme for the purpose of Redemption of Units or the payment of interest or dividend to the Unit holders. Further, as per the SEBI Regulations, the Mutual Fund shall not borrow more than 20% of the Net Assets of the scheme and the duration of such borrowing shall not exceed a period of six months. The Mutual Fund may raise such borrowings after approval by the Trustee from Sponsor or any of its Associate / Group Companies or Banks in India or any other entity at market related rates prevailing at the time and applicable to similar borrowings. The security for such borrowings, if required, will be as determined by the Trustee.

Inter-Scheme Transfer of Investments:

Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if:

- such transfers are done at the prevailing market price for quoted instruments on spot basis; where "spot basis" shall have the same meaning as specified by stock exchange for spot transactions.

Explanation: "spot basis" shall have same meaning as specified by stock exchange for spot transactions.

- the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

The Schemes may enter into inter-scheme transfers to meet redemption requirements. Liquidity will be managed by selling inter-scheme when other schemes have investible funds and the AMC believes that the investments are good investments to retain. Inter-scheme transfers may be resorted to for bringing the Scheme portfolios in line with their respective target allocation. At times inter-scheme transfers may be done to generate distributable surplus by converting unrealised profits into booked profits.

Further in accordance with SEBI circular dated January 19, 2009; With effect from November 1, 2009 inter-scheme transfers of Debt and Money Market Instruments in the Liquid schemes can be carried out in respect of securities with the maturity of upto 91 days.

UNDERWRITING BY THE FUND

Subject to the Regulations, the Scheme may enter into underwriting agreements after the Fund obtains a certificate of registration in terms of the Securities and Exchange Board of India (Underwriters) Rules and the Securities and Exchange Board of India (Underwriters) Regulations, 1993, authorizing it to carry on activities as underwriters.

The capital adequacy norms for the purpose of underwriting shall be the net assets of the Scheme and the underwriting obligation of the Scheme shall not at any time exceed the total net asset value of the Scheme

ASSOCIATE TRANSACTIONS

Investments in Group companies

BSLAMC does not have any separate policy for investment in securities of the group companies. If at any time such investments are made, it will be done on pure commercial consideration for the benefit of the Fund. No investment will be made in any unlisted security of an associate or group company of the Sponsor and in any security issued by way of private placement by an associate or group company of the Sponsor. Further, investments in listed securities of the group company of the Sponsor will not exceed 25% of the net assets of each scheme of the Fund. Investment in group companies will be done only in the interest of the Fund and as per the SEBI Regulations.

The total investment in securities of Group companies (Rs. in lakh) under all the Schemes is disclosed below:

Name of the Scheme	2012-2013	2013-14	2014-15
Birla Sun Life Advantage Fund	1,678.56	1,741.12	4,523.28
Birla Sun Life Cash Plus	0	23,035.84	1,106.45
Birla Sun Life Dynamic Bond Fund	89,968.77	29,976.81	0.00
Birla Sun Life Index Fund	25.84	22.35	2,711.17
Birla Sun Life India Gennext Fund	379.52	711.99	0.00
Birla Sun Life India Opportunities Fund	0	4.70	162.32
Birla Sun Life India Reforms Fund	0	227.52	0.00
Birla Sun Life Infrastructure Fund	1,361.65	1,281.54	1,404.43
Birla Sun Life Long Term Advantage	492.35	1,235.74	1,811.09
Birla Sun Life Medium Term Plan	900	3,521.01	0.00
Birla Sun Life Midcap Fund	0	0.00	700.00
Birla Sun Life MIP	93.03	48.37	8.96
Birla Sun Life MIP Saving 5 Plan	139.54	165.31	45.44
Birla Sun Life Mip Wealth 25 Plan	2,268.62	457.22	219.88
Birla Sun Life Savings Fund	0.00	997.94	0.00
Birla Sun Life Tax Plan	268.1	21.30	183.49
Birla Sun Life Top 100 Fund	697.96	1,090.80	6,295.56
Birla Sun Life 95 Fund	3,330.25	4,883.53	7,795.96

Statement of Additional Information (SAI)

Birla Sun Life Equity Fund	2,688.51	5,387.45	7,058.42
Birla Sun Life Frontline Equity Fund	5,898.94	7,095.58	30,104.22
Birla Sun Life Intl. Equity Fund Plan B	543.12	539.71	794.87
Birla Sun Life Monthly Income	651.51	453.28	75.73
Birla Sun Life New Millennium Fund	162.66	471.22	0.00
Birla Sun Life Tax Relief 96	2,950.86	135.95	1,027.65
Birla Sun Life Special Situations Fund	784.86	321.76	0.00
Birla Sun Life Cash Manager	0	0.00	4,245.99
Birla Sun Life Capital Protection Oriented Fund - Series 2	100.18	6.68	0.00
Birla Sun Life Nifty ETF	1.5	0.10	2.46
Birla Sun Life Capital Protection Oriented Fund - 10	24.87	37.18	22.72
Birla Sun Life Capital Protection Oriented Fund - 11	35.75	41.02	34.08
Birla Sun Life Capital Protection Oriented Fund - Series 9	36.54	0.00	0.00
Birla Sun Life Rajiv Gandhi Equity Savings - Series 1	153.49	225.19	280.54
Birla Sun Life Fixed Term Plan - Series FE	2,250.00	2,717.36	0.00
Birla Sun Life Short Term Opportunities Fund	800	24,140.82	7,504.88
Birla Sun Life Income Plus	55,478.14	81,189.22	1,022.80
Birla Sun Life Short Term Fund	0.00	8,739.88	0.00
Birla Sun Life Capital Protection Oriented Fund - 9	0.00	33.37	22.72
Birla Sun Life Capital Protection Oriented Fund - Series 16	0.00	15.79	18.93
Birla Sun Life Capital Protection Oriented Fund - Series 17	0.00	29.65	37.86
Birla Sun Life Capital Protection Oriented Fund - Series 18	0.00	15.17	18.93
Birla Sun Life Dividend Yield Plus	0.00	0.00	95.54
Birla Sun Life Dynamic Asset Allocation Fund	0.00	0.00	10.73
Birla Sun Life Emerging Leaders Fund - Series 2	0.00	0.00	600.00
Birla Sun Life Emerging Leaders Fund - Series 3	0.00	0.00	663.67
Birla Sun Life Emerging Leaders Fund - Series 4	0.00	0.00	430.50
Birla Sun Life Enhanced Arbitrage Fund	0.00	0.00	3,426.06
Birla Sun Life Equity Savings Fund	0.00	0.00	1,543.37
Birla Sun Life Fixed Term Plan - Series LJ	0.00	0.00	2,751.12
Birla Sun Life Focused Equity Fund - Series 1	0.00	0.00	310.27
Birla Sun Life Focused Equity Fund - Series 2	0.00	0.00	237.28
Birla Sun Life Focused Equity Fund - Series 3	0.00	0.00	368.20
Birla Sun Life Focused Equity Fund - Series 4	0.00	0.00	238.42
Birla Sun Life Focused Equity Fund - Series 5	0.00	0.00	184.23
Birla Sun Life Manufacturing Equity Fund	0.00	0.00	3,460.01
Birla Sun Life Tax Savings Fund	0.00	0.00	54.26
Birla Sun Life Capital Protection Oriented Fund - Series 19	0.00	0.00	15.15
Birla Sun Life Capital Protection Oriented Fund - Series 20	0.00	0.00	15.15
Birla Sun Life Capital Protection Oriented Fund - Series 21	0.00	0.00	18.93
Birla Sun Life Capital Protection Oriented Fund - Series 22	0.00	0.00	46.28
Birla Sun Life Capital Protection Oriented Fund - Series 23	0.00	0.00	6.26
Birla Sun Life Pure Value Fund	0.00	0.00	1,424.89

The aggregate market value (Rs. in lakh) of the holding in group companies of the Sponsor / AMC by Schemes of BIRLA SUN LIFEMF is as follows:

Statement of Additional Information (SAI)

Name of the Scheme	As on 31- March 2013		As on 31- March 2014		As on 31- March 2015	
	Market Value	Market Value (in %)	Market Value	Market Value (in %)	Market Value	Market Value (in %)
Birla Sun Life Advantage Fund	170.85	0.61%	0.00	0.00%	0.00	0.00%
Birla Sun Life Cash Plus	0	0	19,123.05	1.70%	0.00	0.00%
Birla Sun Life Dynamic Bond Fund	23,522.77	1.60%	2,265.80	0.23%	0.00	0.00%
Birla Sun Life Index Fund	49.06	2.37%	50.33	2.18%	611.45	3.08%
Birla Sun Life India Opportunities Fund	4.02	0.11%	0.00	0.00%	0.00	0.00%
Birla Sun Life India Reforms Fund	0.00	0.00	68.73	1.55%	0.00	0.00%
Birla Sun Life Infrastructure Fund	393.86	1.25%	412.35	1.25%	0.00	0.00%
Birla Sun Life Medium Term Plan	908.85	1.57%	2,439.23	0.91%	0.00	0.00%
Birla Sun Life MIP	0.00	0.00	35.23	0.32%	24.09	0.21%
Birla Sun Life MIP Saving 5 Plan	0.00	0.00	63.23	0.26%	43.47	0.18%
Birla Sun Life MIP II-Wealth 25 Plan	0.00	0.00	141.57	0.77%	0.00	0.00%
Birla Sun Life Savings Fund	0.00	0.00	902.50	0.20%	0.00	0.00%
Birla Sun Life Tax Plan	237.84	2.05%	236.50	1.83%	486.45	1.87%
Birla Sun Life Top 100 Fund	532.7	1.78%	861.74	2.17%	3,490.28	2.46%
Birla Sun Life 95 Fund	393.86	0.70%	0.00	0.00%	6,036.83	4.35%
Birla Sun Life Equity Fund	1,272.06	1.95%	0.00	0.00%	2,734.01	1.35%
Birla Sun Life Frontline Equity Fund	6,089.33	2.02%	8,264.18	1.87%	17,996.43	2.04%
Birla Sun Life Intl. Equity Fund Plan B	0.00	0.00	241.28	1.92%	72.45	0.63%
Birla Sun Life Monthly Income	0.00	0.00	112.71	0.40%	72.45	0.28%
Birla Sun Life New Millennium Fund	159.46	3.28%	118.34	1.72%	0.00	0.00%
Birla Sun Life Tax Relief 96	2,833.13	2.05%	2,763.00	1.88%	3,916.77	1.95%
Birla Sun Life Equity Linked FMP-Series D	0.00	0.00	0.00	0.00%	0.00	0.00%
Birla Sun Life Special Situations Fund	0.00	0.00	0.00	0.00%	0.00	0.00%
Birla Sun Life Long Term Advantage	0.00	0.00	133.84	1.02%	354.99	1.14%
Birla Sun Life Capital Protection Oriented Fund - Series 2	5.81	0.01%	0.00	0.00%	0.00	0.00%
Birla Sun Life Nifty ETF	2.85	2.66%	3.34	2.62%	6.11	2.97%
Birla Sun Life India Gennext Fund	113.9	0.87%	0.00	0.00%	0.00	0.00%
Birla Sun Life Income Plus	36,834.42	9.38%	31,202.84	6.82%	5,129.95	1.08%
Birla Sun Life Short Term Opportunities Fund	807.31	1.84%	0.00	0.00%	7,690.42	1.82%
Birla Sun Life Capital Protection Oriented Fund - 10	25.32	0.46%	17.18	0.29%	21.73	0.32%
Birla Sun Life Capital Protection Oriented Fund - 11	13.89	0.15%	28.73	0.29%	32.60	0.29%
Birla Sun Life Capital Protection Oriented Fund - 9	15.78	0.24%	20.21	0.29%	21.73	0.55%
Birla Sun Life Rajiv Gandhi Equity Savings - Series 1	155.15	3.97%	95.42	2.09%	252.62	4.02%
Birla Sun Life Fixed Term Plan - Series FE	2,276.22	18.36%	0.00	0.00%	0.00	0.00%
Birla Sun Life Capital Protection Oriented Fund - Series 16	0	0.00%	15.81	0.29%	18.11	0.29%
Birla Sun Life Capital Protection Oriented Fund - Series 17	0	0.00%	29.69	0.29%	36.22	0.30%

Statement of Additional Information (SAI)

Birla Sun Life Capital Protection Oriented Fund - Series 18	0	0.00%	15.39	0.31%	18.11	0.32%
Birla Sun Life Short Term Fund	0	0.00%	8,723.57	2.01%	9,056.38	1.34%
Birla Sun Life Cash Manager	0	0.00%	0.00	0.00%	4,053.19	0.79%
Birla Sun Life Emerging Leaders Fund - Series 3	0	0.00%	0.00	0.00%	693.32	3.01%
Birla Sun Life Emerging Leaders Fund - Series 4	0	0.00%	0.00	0.00%	375.28	2.94%
Birla Sun Life Enhanced Arbitrage Fund	0	0.00%	0.00	0.00%	692.77	4.83%
Birla Sun Life Equity Savings Fund	0	0.00%	0.00	0.00%	357.71	1.64%
Birla Sun Life Fixed Term Plan - Series IP	0	0.00%	0.00	0.00%	3,452.72	16.85%
Birla Sun Life Fixed Term Plan - Series LJ	0	0.00%	0.00	0.00%	2,251.24	9.99%
Birla Sun Life Focused Equity Fund - Series 1	0	0.00%	0.00	0.00%	143.90	1.90%
Birla Sun Life Focused Equity Fund - Series 2	0	0.00%	0.00	0.00%	109.36	1.88%
Birla Sun Life Focused Equity Fund - Series 3	0	0.00%	0.00	0.00%	238.87	1.88%
Birla Sun Life Focused Equity Fund - Series 4	0	0.00%	0.00	0.00%	155.41	1.89%
Birla Sun Life Focused Equity Fund - Series 5	0	0.00%	0.00	0.00%	189.28	1.90%
Birla Sun Life Manufacturing Equity Fund	0	0.00%	0.00	0.00%	3,250.13	3.47%
Birla Sun Life Tax Savings Fund	0	0.00%	0.00	0.00%	52.31	1.95%
Birla Sun Life Capital Protection Oriented Fund - Series 19	0	0.00%	0.00	0.00%	14.49	0.25%
Birla Sun Life Capital Protection Oriented Fund - Series 20	0	0.00%	0.00	0.00%	14.49	0.26%
Birla Sun Life Capital Protection Oriented Fund - Series 21	0	0.00%	0.00	0.00%	18.11	0.26%
Birla Sun Life Capital Protection Oriented Fund - Series 22	0	0.00%	0.00	0.00%	28.98	0.26%
Birla Sun Life Pure Value Fund	0	0.00%	0.00	0.00%	905.59	2.13%

Business dealings / transactions with associates of BSLAMC

BSLAMC utilises the services of Aditya Birla Money Mart Limited (erstwhile Birla Sun Life Distribution Company Ltd.), Aditya Birla Finance Ltd. (erstwhile Birla Global Finance Co. Ltd) and Aditya Birla Money Ltd (erstwhile Apollo Sindhoori Capital Investments Ltd.) for marketing and distribution of the units of various schemes.

Business given to associates of BSLAMC and Payments made to sponsor and its associates during the last 3 financial years is given below:

Brokerage paid to associates/related parties/Group companies of Sponsor/AMC for last 3 financial years

Name of Company	Nature of Association	Value of transaction		Brokerage paid	
		In ₹ Crs	% of Total	In ₹	% of Total brokerage
Financial Year 2012-13					
A.K. Capital Services Ltd.	Associate of the AMC	10,120.13	1.24%	4,064,550.00	1.10%
Aditya Birla Money Ltd.^	Associate of the sponsor	801.19	0.10%	13,320,671.82	3.61%
Emkay Global Financial Services Ltd.	Associate of the sponsor	277.94	0.03%	3,457,638.83	0.94%
Financial Year 2013-14					
Aditya Birla Money Ltd.^	Associate of the sponsor	882.06	0.64%	1,01,62,758.67	3.22%
Emkay Global Financial Services Ltd.	Associate of the sponsor	230.31	0.17%	26,56,015.58	0.84%
Financial Year 2014-15					
Aditya Birla Money Ltd.^	Associate of the sponsor	1,082.10	0.19%	1,22,48,084.25	2.54%
Emkay Global Financial	Associate of the sponsor	453.59	0.13%	43,91,533.18	1.47%

Services Ltd.					
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Commission paid to associates/related parties/group companies of sponsor/AMC for last 3 financial years

Name of Company	Nature of Association	Business given		Commission paid	
		In Rs. Crs	% of Total	In Rs.	% of Total commission
Financial Year 2012-13					
A.K. Capital Services Ltd.	Associate of the AMC	0.00	0.00	0.00	0.00
Aditya Birla Money Ltd [^]	Associate of the sponsor	1.24	0.00	295,978.27	0.01
Aditya Birla Money Mart Ltd.#	Associate of the sponsor	106,281.85	6.92	89,272,941.46	1.95
Aditya Birla Finance Ltd.\$	Associate of the sponsor	0.32	0.00	0.00	0.00
Emkay Global Financial Services Ltd.	Associate of the sponsor	12.58	0.00	478,406.14	0.02
HDFC Bank Ltd	Associate of the AMC	4,992.37	0.22	145,131,646.31	2
Financial Year 2013-14					
A.K. Capital Services Ltd.	Associate of the AMC	0.00	0.00	0.00	0.00
Aditya Birla Money Ltd [^]	Associate of the sponsor	3.33	0.00	351153.69	0.02
Aditya Birla Money Mart Ltd.#	Associate of the sponsor	71689.70	3.45	87558230.34	1.45
Aditya Birla Finance Ltd.\$	Associate of the sponsor	0.33	0.00	0.00	0.00
Emkay Global Financial Services Ltd.	Associate of the sponsor	11.91	0.00	596431.35	0.02
HDFC Bank Ltd	Associate of the AMC	4645.73	0.15	137003365.31	1.46
Financial Year 2014-15					
Aditya Birla Money Ltd [^]	Associate of the sponsor	2.72	0.00	-554,178.52	-0.30
Aditya Birla Money Mart Ltd.#	Associate of the sponsor	51,235.82	45.50	97,625,693.15	12.21
Aditya Birla Finance Ltd.\$	Associate of the sponsor	0.35	0.00	0.00	0.00
Emkay Global Financial Services Ltd.	Associate of the sponsor	36.07	0.09	1,427,439.53	0.36
HDFC Bank Ltd	Associate of the AMC	4,946.70	2.92	319,002,534.12	23.20

#formerly Birla Sun Life Distribution Company Ltd.
Ltd.

[^]formerly Apollo Sindhoori Capital Investments

\$formerly Birla Global Finance Company Ltd.

The AMC may utilise the services of Sponsor, group companies and any other subsidiary or associate company of the Sponsor established or to be established a later date, in case such a company (including their employees or relatives) is in a position to provide the requisite services to the AMC. The AMC will conduct its business with the aforesaid companies (including their employees or relatives) on commercial terms and on arms-length basis and at mutually agreed terms and conditions to the extent permitted under the SEBI Regulations, after evaluation of the competitiveness of the pricing offered by the Sponsor, associate companies (including their employees or relatives) and the services to be provided by them.

Underwriting Obligations with respect to issues of Associate Companies

The AMC has, till date not entered into any Underwriting contracts in respect of any public issue made by any of its associate companies.

Subscription in issues lead managed by the Sponsor or any of its associates

(for financial years 2012-13, 2013-14 and 2014-15)

Name of Associate of AMC: A.K.Capital Services Ltd

Name of Scheme	Security Description	Amount (in Rs.)
Birla Sun Life Dynamic Bond Fund	Rural Electrification Corporation Ltd. 2022 (Bonds)	2,00,000.00
Birla Sun Life Income Plus	Power Finance Corporation Ltd. 2023 (Bonds)	5,00,000.00
Birla Sun Life Income Plus	9.27% Recl Ltd Ncd (Md 08/08/2016)	2,50,00,00,000.00
Birla Sun Life Income Plus	9.34% Recl Ltd Ncd (Md 25/08/2024)	25,00,00,000.00
BSL Short Term Fund	9.05% PNB Housing Finance Ltd NCD (MD 21/10/2017)	50,00,00,000.00
BSL Short Term Fund	9.05% PNB Housing Finance Ltd NCD (MD 21/10/2017)	25,00,00,000.00

Name of Associate of AMC: Aditya Birla Finance Ltd.

Name of Scheme	Security Description	Amount (in Rs.)
Birla Sun Life Dynamic Bond Fund	HDFC Ltd. 2013 (CP)	2,29,200.00
Birla Sun Life Dynamic Bond Fund	TRIL Infopark Ltd. 2015 (NCD)	38,30,000.00
Birla Sun Life Medium Term Plan	Jay Properties Ltd. 2013 (NCD)	4,80,000.00
Birla Sun Life Medium Term Plan	TRIL Infopark Ltd. 2015 (NCD)	2,30,000.00
Birla Sun Life Savings Fund	LIC Housing Finance Ltd. 2013 (NCD)	2,50,000.00
Birla Sun Life Short Term Opportunities Fund	Jay Properties Ltd. 2013 (NCD)	3,20,000.00
Birla Sun Life Short Term Opportunities Fund	TRIL Infopark Ltd. 2015 (NCD)	1,40,000.00
Birla Sun Life Short Term Opportunities Fund	S D Corporation Ltd Zcb (Md 28/04/2017)	1,25,00,00,000.00
Birla Sun Life Medium Term Plan	S D Corporation Ltd Zcb (Md 28/04/2017)	1,75,00,00,000.00

Name of Associate of AMC: Emkay Global Financial Services Ltd.

Name of Scheme	Security Description	Amount (in Rs.)
Birla Sun Life Cash Plus	Piramal Healthcare Ltd. 2012 (CP)	2,458,832.50

Name of Associate of AMC: HDFC Bank Ltd.

Name of Scheme	Security Description	Amount (in Rs.)
Birla Sun Life Dynamic Bond Fund	Power Finance Corporation Ltd. 2014 (Bonds)	5,00,000
Birla Sun Life Dynamic Bond Fund	0% IDFC Ltd. 2013 (NCD)	18,82,854
Birla Sun Life Dynamic Bond Fund	Tata Motors Finance Ltd. 2014 (NCD)	12,50,000
Birla Sun Life Fixed Term Plan - Series EZ	0% Bajaj Finance Ltd. 2014 (NCD)	1,40,000
Birla Sun Life Fixed Term Plan - Series FB	0% Bajaj Finance Ltd. 2015 (NCD)	2,60,000
Birla Sun Life Fixed Term Plan - Series FB	HDB Financial Services Ltd. 2015 (NCD)	2,60,000
Birla Sun Life Medium Term Plan	Tata Motors Finance Ltd. 2014 (NCD)	1,50,000
Birla Sun Life Savings Fund	0% Sundaram Finance Ltd. 2014 (NCD)	99,072
Birla Sun Life Short Term Fund	Power Finance Corporation Ltd. 2014 (Bonds)	2,50,000
Birla Sun Life Short Term Fund	0% IDFC Ltd. 2013 (NCD)	6,27,618
Birla Sun Life Short Term Fund	HDFC Ltd. 2015 (NCD)	5,00,000

Birla Sun Life Short Term Opportunities Fund	Tata Motors Finance Ltd. 2014 (NCD)	1,00,000
Birla Sun Life Short Term Fund	9.70% Export-Import Bank of India 21-Nov-2018	50,00,00,000
Birla Sun Life Short Term Opportunities Fund	0% Sundaram BNP Paribas Home Finance Ltd. 07-May-2016	20,00,00,000
Birla Sun Life Short Term Fund	8.80% HDB Financial Services Ltd. 17May16	50,00,00,000
Birla Sun Life Short Term Fund	10.14% National Housing Bank Ltd. 23Sep16	50,00,00,000
Birla Sun Life Fixed Term Plan - Series HY (1098 Days)	Sundaram Bnp Pari Home Fin Ltd Zcb (Md 14/09/2016)	4,90,00,000
Birla Sun Life Fixed Term Plan - Series IC (1098 Days)	Sundaram Bnp Pari Home Fin Ltd Zcb (Md 14/09/2016)	6,90,00,000
Birla Sun Life Fixed Term Plan - Series HJ (1105 Days)	Bajaj Finance Ltd Zcb (Md 08/08/2016)	4,80,00,000
Birla Sun Life Fixed Term Plan - Series HI (1099 Days)	Bajaj Finance Ltd Zcb (Md 08/08/2016)	5,70,00,000
Birla Sun Life Medium Term Plan	9.9011% Cholamandalam Invt & Fin Ncd(Md24/06/2016)	50,00,00,000
Birla Sun Life Short Term Opportunities Fund	9.9011% Cholamandalam Invt & Fin Ncd(Md24/06/2016)	50,00,00,000
Birla Sun Life Short Term Fund	9.75% Sundaram Finance Ltd Ncd (Md 20/05/2016)	50,00,00,000
Birla Sun Life Medium Term Plan	9.75% Sundaram Finance Ltd Ncd (Md 20/05/2016)	25,00,00,000
Birla Sun Life Short Term Opportunities Fund	9.75% Sundaram Finance Ltd Ncd (Md 20/05/2016)	25,00,00,000
Birla Sun Life Short Term Fund	9.60% Sundaram Finance Ltd (26/05/2016)	75,00,00,000
Birla Sun Life Short Term Opportunities Fund	9.60% Sundaram Finance Ltd (26/05/2016)	25,00,00,000
Birla Sun Life Fixed Term Plan - Series LI (733 Days)	Kotak Mahindra Prime Ltd Zcb (Md 23/05/2016)	8,82,97,046
Birla Sun Life Short Term Fund	9.50% Kotak Mahindra Prime Ltd Ncd(Md 09/06/2017)	1,00,00,00,000
Birla Sun Life Dynamic Bond Fund	8.57% RECL Ltd NCD (MD 21/12/2024)	25,00,00,000
Birla Sun Life Dynamic Bond Fund	8.57% RECL Ltd NCD (MD 21/12/2024)	1,00,00,00,000

DOCUMENTS AVAILABLE FOR INSPECTION

Copies of the following documents will be available for inspection at the registered office of the AMC during business hours on any day (excluding Saturdays, Sundays and public holidays):

- Memorandum and Articles of Association of the AMC
- Investment Management Agreement and amendments thereto, if any
- Trust Deed and amendments thereto, if any
- Mutual Fund Registration Certificate
- Agreement between the Mutual Fund and the Custodian(s)
- Agreement with Registrar and Share Transfer Agents
- Consent of Auditors to act in the said capacity
- Securities and Exchange Board of India (MF) Regulations, 1996 and amendments from time to time thereto.
- Indian Trusts Act, 1882

UNITHOLDERS GRIEVANCES REDRESSAL MECHANISM

Investors may contact the ISCs or the office of the AMC for any queries /clarifications. The Head Office of the AMC will follow up with the respective ISC and the Registrar to ensure timely redressal and prompt investor services. Ms. Keerti Gupta can be contacted at the office of the AMC at One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. Contact Nos: 1800-22-7000 / 1800-270-7000(Toll free) Email: connect@birlasunlife.com. Website: www.birlasunlife.com

For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stock broker or the investor grievance cell of the respective stock exchange.

Investor Complaints

Given below is the status of Investor Complaints of the existing schemes classified in accordance with AMFI "Guidelines on Standardization of Complaints/Grievances Reporting Procedure".

Complaints Redressal Statistics: April 01, 2012 till January 31, 2016.

Scheme	Opening ^	Complaints Received	Complaints Redressed	Pending*
Birla Sun Life Cash Plus	0	172	172	0
Birla Sun Life Cash Manager	0	612	612	0
Birla Sun Life Floating Rate Fund - Short Term Plan	0	71	71	0
Birla Sun Life Government Securities Fund	0	21	21	0
Birla Sun Life Gilt Plus	0	24	24	0
Birla Sun Life MIP	0	63	63	0
Birla Sun Life MIP II-Savings 5 Plan	0	58	58	0
Birla Sun Life MIP II-Wealth 25 Plan	0	64	64	0
Birla Sun Life Monthly Income	1	241	242	0
Birla Sun Life Income Plus	0	144	144	0
Birla Sun Life Short Term Fund	0	94	94	0
Birla Sun Life Dynamic Bond Fund	0	407	407	0
Birla Sun Life Short Term Opportunities Fund	0	129	129	0
Birla Sun Life Savings Fund	0	290	290	0
Birla Sun Life Treasury Optimizer Plan	0	20	20	0
Birla Sun Life Floating Rate Fund - Long Term Plan	0	85	85	0
Birla Sun Life Medium Term Plan	1	320	321	0
Birla Sun Life Interval Income Fund - Quarterly Plan - Series I	0	3	3	0
Birla Sun Life Quarterly Interval Fund - Series 4	0	1	1	0
Birla Sun Life Tax Relief' 96	5	2600	2605	0
Birla Sun Life Tax Plan	0	211	211	0
Birla Sun Life Advantage Fund	1	213	214	0
Birla Sun Life MNC Fund	2	575	577	0
Birla Sun Life Midcap Fund	3	729	732	0
Birla Sun Life India GenNext Fund	0	170	170	0
Birla Sun Life Top 100 Fund	0	532	532	0
Birla Sun Life Dividend Yield Plus	1	829	830	0
Birla Sun Life India Opportunities Fund	0	75	75	0
Birla Sun Life New Millennium Fund	0	66	66	0
Birla Sun Life Buy India Fund	0	33	33	0
Birla Sun Life Equity Fund	0	541	541	0
Birla Sun Life Frontline Equity Fund	4	2838	2842	0
Birla Sun Life Index Fund	0	30	30	0
Birla Sun Life Infrastructure Fund	0	372	372	0
Birla Sun Life International Equity Fund - Plan A	0	82	82	0
Birla Sun Life International Equity Fund - Plan B	0	229	229	0
Birla Sun Life Special Situations Fund	4	204	208	0
Birla Sun Life Commodity Equities Fund - Global Agri Plan	0	18	18	0

Statement of Additional Information (SAI)

Scheme	Opening ^	Complaints Received	Complaints Redressed	Pending*
Birla Sun Life Enhanced Arbitrage Fund	0	4	4	0
Birla Sun Life Long Term Advantage Fund	0	161	161	0
Birla Sun Life Small & Midcap Fund	0	153	153	0
Birla Sun Life Pure Value Fund	0	141	141	0
Birla Sun Life Balanced '95 Fund	1	366	367	0
Birla Sun Life Asset Allocation Fund	0	17	17	0
Birla Sun Life India Reforms Fund	0	41	41	0
Birla Sun Life Gold ETF	0	1	1	0
Birla Sun Life Nifty ETF	0	0	0	0
Birla Sun Life Fixed Term Plan - Series EN	0	3	3	0
Birla Sun Life Gold Fund	2	261	263	0
Birla Sun Life Fixed Term Plan - Series GC (1217 days)	0	0	0	0
Birla Sun Life Interval Income Fund - Annual Plan I	0	0	0	0
Birla Sun Life Fixed Term Plan - Series GI (1185 days)	0	2	2	0
Birla Sun Life Rajiv Gandhi Equity Savings Scheme - Series 1	0	3	3	0
Birla Sun Life Interval Income Fund - Annual Plan V	0	1	1	0
Birla Sun Life Fixed Term Plan-Series HC (1099 days)	0	0	0	0
Birla Sun Life Interval Income Fund - Annual Plan IX	0	3	3	0
Birla Sun Life Fixed Term Plan-Series HI (1099 days)	0	1	1	0
Birla Sun Life Fixed Term Plan-Series HJ (1105 days)	0	4	4	0
Birla Sun Life Fixed Term Plan-Series HK (1100 days)	0	2	2	0
Birla Sun Life Fixed Term Plan-Series HL (1098 days)	0	4	4	0
Birla Sun Life Interval Income Fund - Annual Plan X	0	0	0	0
Birla Sun Life Fixed Term Plan-Series HM (1098 days)	0	2	2	0
Birla Sun Life Fixed Term Plan-Series HQ (1098 days)	0	1	1	0
Birla Sun Life Fixed Term Plan-Series HR (1096 days)	0	2	2	0
Birla Sun Life Fixed Term Plan-Series HS (1099 days)	0	0	0	0
Birla Sun Life Fixed Term Plan-Series HV (1098 days)	0	0	0	0
Birla Sun Life Fixed Term Plan-Series HW (730 days)	0	3	3	0
Birla Sun Life Fixed Term Plan-Series HY (1098 days)	0	3	3	0
Birla Sun Life Fixed Term Plan-Series IC (1098 days)	0	2	2	0
Birla Sun Life Fixed Term Plan-Series ID (1094 days)	0	2	2	0
Birla Sun Life Fixed Term Plan-Series IG (1098 days)	0	0	0	0
Birla Sun Life Fixed Term Plan-Series IL (1097 days)	0	1	1	0
Birla Sun Life Fixed Term Plan-Series IO (1097 days)	0	1	1	0
Birla Sun Life Capital Protection Oriented Fund - Series 16	0	2	2	0
Birla Sun Life Fixed Term Plan-Series IP (980 days)	0	2	2	0
Birla Sun Life Fixed Term Plan-Series IU (1099 days)	0	1	1	0
Birla Sun Life Fixed Term Plan-Series IY (1598 days)	0	1	1	0
Birla Sun Life Fixed Term Plan-Series IX (1092 days)	0	0	0	0
Birla Sun Life Capital Protection Oriented Fund - Series 17	0	1	1	0
Birla Sun Life Fixed Term Plan-Series JA (1098 days)	0	1	1	0
Birla Sun Life Banking and Financial Services Fund	0	250	250	0

Statement of Additional Information (SAI)

Scheme	Opening ^	Complaints Received	Complaints Redressed	Pending*
Birla Sun Life Fixed Term Plan-Series JJ (1092 days)	0	2	2	0
Birla Sun Life Fixed Term Plan-Series JI (1099 days)	0	1	1	0
Birla Sun Life Fixed Term Plan-Series JK (1099 days)	0	0	0	0
Birla Sun Life Fixed Term Plan- Series JP (1175 days)	0	3	3	0
Birla Sun Life Fixed Term Plan- Series JQ (1099 days)	0	1	1	0
Birla Sun Life Fixed Term Plan- Series JR (1162 days)	0	1	1	0
Birla Sun Life Capital Protection Oriented Fund - Series 18	0	1	1	0
Birla Sun Life Fixed Term Plan- Series JX (1530 days)	0	1	1	0
Birla Sun Life Fixed Term Plan - Corporate Bond Series A (1170 days)	0	0	0	0
Birla Sun Life Fixed Term Plan- Series JY (1099 days)	0	1	1	0
Birla Sun Life Fixed Term Plan - Series KA (1154 days)	0	2	2	0
Birla Sun Life Fixed Term Plan- Series KC (1099 days)	0	0	0	0
Birla Sun Life Fixed Term Plan - Series KE (1511 days)	0	1	1	0
Birla Sun Life Fixed Term Plan - Series KD (1099 days)	0	0	0	0
Birla Sun Life Focused Equity Fund - Series 1	0	8	8	0
Birla Sun Life Fixed Term Plan - Corporate Bond Series B (1168 days)	0	0	0	0
Birla Sun Life Capital Protection Oriented Fund - Series 19	0	3	3	0
Birla Sun Life Fixed Term Plan - Series KF (1099 days)	0	0	0	0
Birla Sun Life Fixed Term Plan - Series KG (1099 days)	0	0	0	0
Birla Sun Life Fixed Term Plan - Series KH (1505 days)	0	2	2	0
Birla Sun Life Fixed Term Plan - Series KI (1099 days)	0	0	0	0
Birla Sun Life Fixed Term Plan - Series KJ (1499 days)	0	0	0	0
Birla Sun Life Fixed Term Plan - Series KK (1099 days)	0	0	0	0
Birla Sun Life Fixed Term Plan - Series KM (1099 days)	0	1	1	0
Birla Sun Life Fixed Term Plan - Series KN (1099 days)	0	0	0	0
Birla Sun Life Fixed Term Plan - Series KP (1504 days)	0	1	1	0
Birla Sun Life Fixed Term Plan - Series KO (1498 days)	0	1	1	0
Birla Sun Life Fixed Term Plan - Series KQ (1099 days)	0	0	0	0
Birla Sun Life Fixed Term Plan - Series KR (1124 days)	0	0	0	0
Birla Sun Life Fixed Term Plan - Series KS (1100 days)	0	1	1	0
Birla Sun Life Fixed Term Plan - Series KT (1119 days)	0	2	2	0
Birla Sun Life Fixed Term Plan - Series KW (1477 days)	0	2	2	0
Birla Sun Life Focused Equity Fund - Series 2	0	13	13	0
Birla Sun Life Fixed Term Plan - Series KX (1475 days)	0	2	2	0
Birla Sun Life Fixed Term Plan - Series KZ (1103 days)	0	2	2	0
Birla Sun Life Fixed Term Plan - Series LA (1099 days)	0	2	2	0
Birla Sun Life Fixed Term Plan - Series LC (1099 days)	0	0	0	0
Birla Sun Life Fixed Term Plan - Series LD (730 days)	0	0	0	0
Birla Sun Life Capital Protection Oriented Fund - Series 20	0	2	2	0
Birla Sun Life Fixed Term Plan - Series LF (1100 days)	0	0	0	0
Birla Sun Life Fixed Term Plan - Series LG (1157 days)	0	0	0	0
Birla Sun Life Fixed Term Plan - Series LI (1173 days)	0	1	1	0

Statement of Additional Information (SAI)

Scheme	Opening ^	Complaints Received	Complaints Redressed	Pending*
Birla Sun Life Emerging Leaders Fund - Series 1	0	33	33	0
Birla Sun Life Fixed Term Plan - Series LJ (1150 days)	0	0	0	0
Birla Sun Life Fixed Term Plan - Series LK (1148 days)	0	0	0	0
Birla Sun Life Fixed Term Plan - Series LL (733 days)	0	0	0	0
Birla Sun Life Emerging Leaders Fund - Series 2	0	18	18	0
Birla Sun Life Capital Protection Oriented Fund - Series 21	0	7	7	0
Birla Sun Life Fixed Term Plan - Series LO (369 days)	0	0	0	0
Birla Sun Life Fixed Term Plan - Series LQ (368 days)	0	3	3	0
Birla Sun Life Emerging Leaders Fund - Series 3	0	28	28	0
Birla Sun Life Capital Protection Oriented Fund - Series 22	0	0	0	0
Birla Sun Life Emerging Leaders Fund - Series 4	0	13	13	0
Birla Sun Life Fixed Term Plan - Series LU (1104 days)	0	0	0	0
Birla Sun Life Fixed Term Plan - Series LV (1099 days)	0	0	0	0
Birla Sun Life Capital Protection Oriented Fund - Series 23	0	0	0	0
Birla Sun Life Fixed Term Plan - Series LX (1099 days)	0	0	0	0
Birla Sun Life Tax Savings Fund	0	0	0	0
Birla Sun Life Global Commodities Fund	0	0	0	0
Birla Sun Life Global Real Estate Fund	0	3	3	0
Birla Sun Life Latin America Equity Fund	0	0	0	0
Birla Sun Life Dynamic Asset Allocation Fund	0	0	0	0
Birla Sun Life 5 Star Multi Manager FoF Scheme	0	0	0	0
Birla Sun Life Asset Allocator Multi Manager FoF Scheme	0	0	0	0
Birla Sun Life Financial Planning FoF	0	0	0	0
Birla Sun Life Active Debt Multi Manager FoF Scheme	0	0	0	0
Birla Sun Life Fixed Term Plan - Series MA (1099 days)	0	0	0	0
Birla Sun Life Focused Equity Fund - Series 3	0	2	2	0
Birla Sun Life Fixed Term Plan - Series MD (1099 days)	0	0	0	0
Birla Sun Life Emerging Leaders Fund - Series 5	0	0	0	0
Birla Sun Life Equity Savings Fund	0	5	5	0
Birla Sun Life Capital Protection Oriented Fund - Series 25	0	0	0	0
Birla Sun Life Focused Equity Fund - Series 4	0	2	2	0
Birla Sun Life Manufacturing Equity Fund	0	70	70	0
Birla Sun Life Focused Equity Fund - Series 5	0	3	3	0
Birla Sun Life Fixed Term Plan - Series MK (1105 days)	0	0	0	0
Birla Sun Life Capital Protection Oriented Fund - Series 26	0	0	0	0
Birla Sun Life Emerging Leaders Fund - Series 6	0	0	0	0
Birla Sun Life Corporate Bond Fund	0	3	3	0
Birla Sun Life Fixed Term Plan - Series MP (1141 days)	0	0	0	0
Birla Sun Life Focused Equity Fund - Series 6	0	1	1	0
Total	25	14857	14882	0

^as on April 01, 2012 *as on January 31, 2016

POWERS TO REMOVE DIFFICULTIES

If any difficulty arises in giving effect to the provisions of the Scheme, the Trustee may take such steps that are not inconsistent with these provisions, which appear to them to be necessary and expedient, for the purpose of removing difficulties.

Powers To Make Rules

The AMC may from time to time prescribe such forms and make such rules for the purpose of giving effect to the provisions of the Scheme, and add to, alter or amend all or any of the forms and rules that may be framed from time to time.

NOTWITHSTANDING ANYTHING CONTAINED IN THIS STATEMENT OF ADDITIONAL INFORMATION, THE PROVISIONS OF THE SEBI (MUTUAL FUNDS) REGULATIONS, 1996 AND THE GUIDELINES THEREUNDER SHALL BE APPLICABLE.

For and on behalf of the Board of Directors of
Birla Sun Life Asset Management Company Ltd.

PLACE: MUMBAI
DATE: June 30, 2015

Sd/-
Rajiv Joshi
Compliance Officer



Birla Sun Life
Mutual Fund

One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound,
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