

Key Information Memorandum & Common Application Form

Continuous Offer of Open Ended Scheme at NAV Based Prices

Solutions for your varied financial needs



Savings Solutions



Tax Savings Solutions



Regular Income Solutions



Wealth Creation Solutions

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

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Product Labeling

SPONSORS: Aditya Birla Financial Services Private Limited, Indian Rayon Compound, Veraval, Gujarat- 362 266. Sun Life (India) AMC Investments Inc., 150 King Street West, Toronto, ON Canada M5H 1J9. INVESTMENT MANAGER: Birla Sun Life Asset Management Company Limited, One India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013. REGISTRAR & TRANSFER AGENTS: Computer Age Management Services Pvt. Ltd. (CAMS), Unit: Birla Sun Life Mutual Fund, New No. 10, Old No. 178, M.G.R. Salai, Nungambakkam, Chennai - 600 034. This Common Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.birlasunlife.com. The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this Common KIM. This Common KIM is dated May 23, 2014.

Scheme	This product is suitable for investors who are seeking*:
	EQUITY SCHEMES
Birla Sun Life Advantage Fund (An Open ended Growth Scheme)	long term capital growth investments in equity and equity related securities high risk (BROWN)
Birla Sun Life Dividend Yield Plus (An Open ended Growth Scheme)	 long term capital growth investments in equity and equity related securities of companies having relatively high dividend yield high risk (BROWN)
Birla Sun Life Midcap Fund (An Open ended Growth Scheme)	 long term capital growth investments primarily in mid cap stocks high risk (BROWN)
Birla Sun Life MNC Fund (An Open ended Growth Scheme)	 long term capital growth investments primarily in equity and equity related securities of multinational companies (MNCs) high risk (BROWN)
Birla Sun Life India Opportunities Fund (An Open ended Growth Scheme)	 long term capital growth investments in equity and equity related securities of companies that seek to leverage India's competitive advantages in global outsourcing theme high risk (BROWN)
Birla Sun Life Infrastructure Fund (An Open ended Growth Scheme)	 long term capital growth investments in equity and equity related securities of companies that are participating in the growth and development of Infrastructure in India high risk (BROWN)
Birla Sun Life India GenNext Fund (An Open ended Growth scheme)	 long term capital growth investments in equity and equity related securities of companies that are expected to benefit from the rising consumption patterns in India fuelled by high disposable incomes high risk (BROWN)
Birla Sun Life Index Fund (An Open ended Index Linked Scheme)	 long term capital growth investments in stocks in line with CNX Nifty and / or in exchange traded derivatives on the CNX Nifty to generate comparable returns, subject to tracking errors high risk (BROWN)
Birla Sun Life Top 100 Fund (An Open ended Growth Scheme)	 long term capital growth investments in equity and equity related securities of top 100 companies as measured by market capitalisation high risk (BROWN)
Birla Sun Life Equity Fund (An Open ended Growth Scheme)	 long term capital growth investments in equity and equity related securities high risk (BROWN)
Birla Sun Life Frontline Equity Fund (An Open ended Growth Scheme)	 long term capital growth investments in equity and equity related securities, diversified across various industries in line with the benchmark index S&P BSE 200 high risk (BROWN)
Birla Sun Life Buy India Fund (An Open ended Growth Scheme)	 long term capital growth investments in equity and equity related securities of companies driven by India's large population and inherent consumption patterns with focus on consumer and healthcare sectors high risk (BROWN)
Birla Sun Life New Millennium Fund a(An Open ended Growth Scheme)	 long term capital growth investments in equity and equity related securities with a focus on investing in IT, media, telecom related and other technology enabled companies high risk (BROWN)
Birla Sun Life International Equity Fund-Plan A (An Open ended Diversified Equity Scheme)	 long term capital growth investments predominantly in equity and equity related securities in the international markets high risk (BROWN)
Birla Sun Life International Equity Fund-Plan B (An Open ended Diversified Equity Scheme)	 long term capital growth investments in equity and equity related securities in the domestic market (65 to 75%) and in international markets (25 to 35%) high risk
Birla Sun Life Special Situations Fund (An Open ended Diversified Equity Scheme)	 long term capital growth investments in equity and equity related securities by following investment strategy that would take advantage of Specia Situations like buy backs, open offers, demerger etc. & contrarian investment style high risk (BROWN)
Birla Sun Life Commodity Equities Fund - Global Agri Plan (An Open ended Growth Scheme)	 long term capital growth investments in stocks of Agri commodity companies, i.e., companies engaged in or focusing on the Agri business, whether issued in India or overseas high risk (BROWN)
Birla Sun Life Enhanced Arbitrage Fund (An Open ended Equity Scheme)	 income over short term investments in equity and equity related securities including derivatives for taking advantage from the price differentials/mis-pricing prevailing for stock/index in various segments (Cash & Futures) low risk
Birla Sun Life Tax Plan (An Open ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	 long term capital growth investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility high risk (BROWN)
Birla Sun Life Tax Relief '96 (An Open Ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years)	 long term capital growth investments in equity and equity related securities, with tax benefit under section 80C, subject to eligibility high risk (BROWN)
Birla Sun Life Small & Midcap Fund (An Open ended Small and Mid Cap Equity Scheme)	 long term capital growth investments predominantly in equity and equity related securities of companies considered to be small and midcap high risk (BROWN)
Birla Sun Life Pure Value Fund (An Open ended Diversified Equity Scheme)	 long term capital growth investments in equity and equity related securities by following value investing strategy high risk (BROWN) (BROWN)
Birla Sun Life India Reforms Fund (An Open ended Equity Scheme)	 long term capital growth investments in equity and equity related securities of companies expected to benefit from the economic reforms, PSL divestment and increased government spending high risk (BROWN)
Birla Sun Life Long Term Advantage Fund (An Open ended Diversified Equity Scheme)	 long term capital growth investments in equity and equity related securities high risk (BROWN)
Birla Sun Life Banking And Financial Services Fund (An Open ended Banking & Financial Services Sector Scheme)	 long term capital growth Investments in equity and equity related securities of companies engaged in banking and financial services high risk (BROWN)
	BALANCED SCHEME
Birla Sun Life '95 Fund	 long term capital growth and income investment predominantly in equity and equity related securities as well as debt and money market instruments
(An Open ended Balanced Scheme)	Investment precominantly in equity and equity related securities as well as debt and money market instruments high risk (BROWN)

 $^{{}^*} Investors\, should\, consult\, their\, financial\, advisers\, if\, in\, doubt\, whether\, the\, product\, is\, suitable\, for\, them.\, Note:\, Risk\, is\, represented\, as:$

(BLUE) investors understand that their principal will be at low risk

(YELLOW) investors understand that their principal will be at medium risk

(BROWN) investors understand that their principal will be at high risk

Scheme	This product is suitable for investors who are seeking*:
Diele Com Life Acces Allegation Frond	FUND OF FUNDS SCHEMES In long term capital growth and income
Birla Sun Life Asset Allocation Fund – Aggressive Plan (An Open ended Fund of Funds Scheme)	 investments in basket of equity and debt mutual fund schemes high risk (BROWN)
Birla Sun Life Asset Allocation Fund – Moderate Plan (An Open ended Fund of Funds Scheme)	 long term capital growth and income investments in basket of equity and debt mutual fund schemes medium risk (YELLOW)
Birla Sun Life Asset Allocation Fund – Conservative Plan (An Open ended Fund of Funds Scheme)	long term capital growth and income investments in basket of debt and equity mutual fund schemes medium risk
Birla Sun Life Gold Fund (An Open ended Fund of Fund Scheme)	 returns in line with performance of Birla Sun Life Gold ETF (BSL GETF) over long term investments predominantly in units of Birla Sun Life Gold ETF BSL GETF invests in physical gold of 99.5% purity (fineness) high risk (BROWN)
	INCOME SCHEMES
Birla Sun Life MIP (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	 regular income with capital growth over medium to long term. investments in debt and money market instruments as well as equity and equity related securities [upto 15%]. medium risk (YELLOW)
Birla Sun Life MIP II - Savings 5 Plan (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	 regular income with capital growth over medium to long term investments in debt and money market instruments as well as equity and equity related securities [0-10%] medium risk (YELLOW)
Birla Sun Life MIP II - Wealth 25 Plan (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	 regular income with capital growth over medium to long term investments in debt and money market instruments as well as equity and equity related securities [20-30%] medium risk (YELLOW)
Birla Sun Life Monthly Income (An Open ended Income Scheme. Monthly income is not assured and is subject to availability of distributable surplus)	 regular income with capital growth over medium to long term investments in debt and money market instruments as well as equity and equity related securities [upto 15%] medium risk (YELLOW)
Birla Sun Life Income Plus (An Open ended Income Scheme)	 income with capital growth over medium to long term investments in a combination of debt and money market instruments including government securities of varying maturities medium risk (YELLOW)
Birla Sun Life Short Term Fund (An Open ended Income Scheme)	 income with capital growth over short term investments in debt and money market instruments. low risk (BLUE)
Birla Sun Life Gilt Plus - Liquid Plan (An Open ended Government Securities Scheme)	 income with capital growth over short term investments exclusively in Government Securities low risk (BLUE)
Birla Sun Life Gilt Plus - PF Plan (An Open ended Government Securities Scheme)	 income with capital growth over medium to long term investments exclusively in Government Securities low risk (BLUE)
Birla Sun Life Gilt Plus - Regular Plan (An Open ended Government Securities Scheme)	 credit risk-free returns based on their own view on interest rate scenario over short to medium term investments in a portfolio of Central Government securities of around 10 year average maturity. low risk (BLUE)
Birla Sun Life Government Securities Fund - Long Term Plan (An Open ended Gilt Scheme)	 income with capital growth over medium to long term investments exclusively in Government Securities low risk (BLUE)
Birla Sun Life Government Securities Fund - Short Term Plan (An Open ended Gilt Scheme)	 income with capital growth over short term investments exclusively in Government Securities low risk (BLUE)
Birla Sun Life Dynamic Bond Fund (An Open ended Income Scheme)	 income with capital growth over short term investments in actively managed portfolio of high quality debt and money market instruments including government securities. low risk (BLUE)
Birla Sun Life Short Term Opportunities Fund (An Open ended Income Scheme)	 income with capital growth over short to medium term investments in debt and money market instruments with short to medium term maturities across the credit spectrum within the investment grade medium risk (YELLOW)
Birla Sun Life Savings Fund (An Open ended Short Term Income Scheme)	 reasonable returns with convenience of liquidity over short term investments in debt and money market instruments low risk (BLUE)
Birla Sun Life Treasury Optimizer Plan (An Open ended Short Term Income Scheme)	 reasonable returns with convenience of liquidity over short term investments in debt and money market securities with relatively low levels of interest rate risk low risk (BLUE)
Birla Sun Life Medium Term Plan (An Open ended Income Scheme)	 income with capital growth over medium to long term investments in debt and money market instruments medium risk (YELLOW)
Birla Sun Life Floating Rate Fund - Long Term Plan (An Open ended Income Scheme)	 income with capital growth over short term investments in a mix of fixed and floating rate debt and money market instruments low risk (BLUE)
Birla Sun Life Cash Manager (An Open ended Income Scheme)	 reasonable returns with convenience of liquidity over short term investments in a basket of debt and money market instruments of very short maturities low risk (BLUE)
	LIQUID SCHEMES
Birla Sun Life Cash Plus (An Open ended Liquid Scheme)	 reasonable returns with high levels of safety and convenience of liquidity over short term investments in high quality debt and money market instruments with maturity of upto 91 days only low risk (BLUE)
Birla Sun Life Floating Rate Fund - Short Term Plan (An Open ended Income Scheme)	 reasonable returns with convenience of liquidity over short term investments in debt and money market instruments with maturity of upto 91 days only low risk (BLUE)

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GROWTH SCHEMES

Birla Sun Life Advantage FundAn Open Ended Growth Scheme

Birla Sun Life Dividend Yield PlusAn Open Ended Growth Scheme

Birla Sun Life Midcap FundAn Open Ended Growth Scheme

Birla Sun Life MNC FundAn Open Ended Growth Scheme

Birla Sun Life India Opportunities Fund An Open Ended Growth Scheme

Birla Sun Life Infrastructure FundAn Open Ended Growth Scheme

Birla Sun Life India GenNext Fund An Open Ended Growth Scheme

Birla Sun Life Index Fund
An Open Ended Index-Linked Growth Scheme

Birla Sun Life Top 100 Fund
An Open Ended Growth Scheme

Birla Sun Life Equity FundAn Open Ended Growth Scheme

Birla Sun Life Frontline Equity FundAn Open Ended Growth Scheme

Birla Sun Life Buy India FundAn Open Ended Growth Scheme

Birla Sun Life New Millennium Fund
An Open Ended Growth Scheme

Birla Sun Life International Equity FundAn Open Ended Diversified Equity Scheme

Birla Sun Life Special Situations FundAn Open Ended Diversified Equity Scheme

Birla Sun Life Commodity Equities Fund -Global Agri Plan

An Open Ended Growth Scheme

Birla Sun Life Enhanced Arbitrage Fund
An Open Ended Equity Scheme

Birla Sun Life Tax Plan

An Open Ended Equity Linked Savings Scheme (ELSS)

(All Investments in the Scheme are subject to a lock-in period of 3 years from the date of allotment)

Birla Sun Life Tax Relief '96

An Open Ended Equity Linked Savings Scheme (ELSS)

(All Investments in the Scheme are subject to a lock-in period of 3 years from the date of allotment)

Birla Sun Life Small & Midcap Fund

An Open ended Small and Mid Cap Equity Scheme (erstwhile Birla Sun Life Long Term Advantage Fund-Series 1)

Birla Sun Life Pure Value Fund

An Open ended Diversified Equity Scheme

Birla Sun Life India Reforms Fund
An Open ended Equity Scheme

Birla Sun Life Long Term Advantage FundAn Open ended Diversified Equity Scheme

Birla Sun Life Banking And Financial Services Fund

An Open ended Banking & Financial Services Sector Scheme

BALANCED SCHEMES

Birla Sun Life '95 Fund An Open Ended Balanced Scheme

FUND OF FUNDS SCHEME

Birla Sun Life Asset Allocation FundAn Open Ended Fund of Funds Scheme

Birla Sun Life Gold FundAn Open Ended Fund of Fund Scheme

INCOME SCHEMES

Birla Sun Life MIP

An Open Ended Income Scheme
(Monthly Income is not assured and is subject to availability of distributable surplus)

Birla Sun Life MIP II

An Open Ended Income Scheme
(Monthly Income is not assured and is subject to
availability of distributable surplus)

Birla Sun Life Monthly Income

An Open Ended Income Scheme

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

Birla Sun Life Income Plus

An Open Ended Income Scheme

Birla Sun Life Short Term Fund

An Open Ended Income Scheme (erstwhile Birla Sun Life Income Fund)

Birla Sun Life Gilt Plus

An Open Ended Government Securities Scheme

Birla Sun Life Government Securities Fund
An Open Ended Gilt Scheme

Birla Sun Life Dynamic Bond Fund An Open Ended Income Scheme

Birla Sun Life Short Term Opportunities Fund

An Open Ended Income Scheme

Birla Sun Life Savings Fund

An Open Ended Short Term Income Scheme

Birla Sun Life Treasury Optimizer Plan

An Open Ended Short Term Income Scheme (erstwhile Birla Sun Life Ultra Short Term Fund)

Birla Sun Life Medium Term Plan

An Open Ended Income Scheme

Birla Sun Life Floating Rate Fund

An Open Ended Income Scheme

Birla Sun Life Cash Manager

An Open Ended Income Scheme

Birla Sun Life Cash Plus

An Open Ended Liquid Scheme

COMMON APPLICATION FORM For Resident Indians and NRIs/FIIs



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COMMON APPLICATION FORM For Resident Indians and NRIs/FIIs



(PLEASE READ THE INSTRUCTIONS BEFORE FILLING UP THE FORM)

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n case the subscription	(lumpsum) amount is ₹ 10,0	000/- or more and yo	ur Distributor has opted to re	AGENTS ONLY (Refer Instruction Charges, ₹ 15 and distributor. Units will be issued	0/- (for first time mutual	fund investor) or ₹ 100/- (for inve unt invested.
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The Trustee, Sirina Sun Life Mutual Fund Awing read and understood the contents of the Statement of Additional Information / Scheme Information Document of the Scheme, I/We hereby apply for units of the scheme and agree to abide by the terms, conditions, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate rounces 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 normal rounces 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 normal rounces 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 provisions of the normal rounces only and the scheme & I/We hereby confirm that the object clause of the constitution document of the entity (inc. MOA / AOA / Trust Deed, etc.), allows us to apply for rownerment in this scheme of Birla Sun Life Mutual Fund and that the object clause of the constitution document of the entity. **To five Non-Individual Investors: I/We hereby confirm that the the third where allowed in the terms and constitution of the entity is not represented in the same. I/We are complying with all regularements / conditions in the entity is the entity while applying or the investments and investors: I/We not not that any time deny or any distribution of the entity. **To five Non-Individual Investors: I/We not of the applicants who have applied on behalf of the entity. **To five Non-Individual Investors: I/We not of the applicants who have applied on behalf of the entity. **To five Non-Individual Provided by medius are the additional Individual I	NS CD: Enc	DL: Deposi SL: Deposi Closed: C MINATION D We wish to no ominee 1	tory Participa tory Participa lient Master ETAILS (Manc	nt Name: _ nt Name: _ Transa latory) (Refer	eaction/ S er Instruction OT wish to	Statement No. 7) o nominate	t Copy/ DIS	of names as mer	DPID No.: I Be	N neficiary A/	c No.	Be	neficiary	A/c No.	(Manda	atory)				No
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For NRIs only: I/We confirm that I am/we are Non Residents of Indian Nationality/Origin and that I/we have remitted funds from abroad through approved banking channels or row funds in my/our Non-Resident External/Non-Resident Ordinary /FCNR account. (Refer Inst. No. 6) We confirm that details provided by me/us are true and correct. **I have voluntarily subscribed to the on-line access for transacting through the internet facility provided by Birla Sun Life Asset Management Company Ltd. (Investment Manager of Birla Sun Life Mutual Fund) and confirm of having read, understood and agree to abide the terms and conditions for availing of the internet facility more particularly mentioned on the website www.birlasunlife.com and hereby undertake to be bound by the same. I further undertake to discharge the obligations cast on me and shall not at any time deny or repudiate the on-line transactions effected by me and I shall be soly liable for all the costs and consequences thereof. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various and the cost and consequences thereof. Scheme Name Plan / Option Net Amount Paid (₹) Payment Details Cheque DD No. UTR No. (in case of NEFT/RTGS) Bank and Branch	NS CDS Enc NO	DL: Deposi SL: Deposi Closed: C C MINATION D We wish to no ominee 1 ominee 2 ominee 3	tory Participa tory Participa dient Master ETAILS (Mant ominate	nt Name: nt Name: nt Name: Trans: latory) (Refer	eaction/ S er Instruction OT wish to nee Name	Statement No. 7) nominate e and Addr	t Copy/ DIS and sign he	of names as mer	DPID No.: I Be	neficiary A	of Minor)	Be Allocat	pplicant Stion %	A/c No.	(Manda	atory)	uardiar	n Signa		
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INSTRUCTIONS FOR FILLING APPLICATION FORM

GENERAL INSTRUCTIONS

- Please read the terms of the Key Information Memorandum and the **Statement of Additional Information / Scheme**Information Document carefully before filling the Application Form. Investors should also appraise themselves of the
 prevailing Load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms
 subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering
- Application form should be completed in English and in BLOCK LETTERS. Please tick in the appropriate boxes wherever
- 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.

 The application complete in all respects along with the cheque / demand draft must be submitted to the nearest designated Investor Service Centre. Applications incomplete in any respect or not accompanied by cheque or demand draft of the amount payable are liable to be rejected and the money paid will be refunded without interest.

 No receipt will be issued for the application money. The designated Investors Service Centre will stamp and return the acknowledgment slip in the application form, to acknowledge receipt of the application.

 All chaques 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. In accordance with AMFI Best Practice Guidelines Circular No. 48 / 2014 15 dated June 24, 2014, in case the Scheme name as provided by investor on the application form and on the payment instrument are different, the application shall be processed and units allotted of the Scheme as mentioned in the application Form duly signed by investor.
- mentioned in the application Form duly signed by investor. Investors already holding a folio in Birls a Sun Life Mutual Fund can provide their existing Folio Number and Name of applicants(s) corresponding to the said folio. 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 said investment and the registered details would prevail over any conflicting information furnished in this 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 this new application form lodged, with identical mode of holding and address and such other criterions and integrity checks as may be determined by the AMC from time to time.

TRANSACTION CHARGES
SEBI with the Intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, has allowed AMCs vide its circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹ 10,000/- and above. In accordance with the said circular, if the distributor, through which your application form is being routed, has opted to receive the Transaction Charges, Birla Sun Life Asset Management Co. Ltd. / Birla Sun Life Mutual Fund shall deduct the Transaction Charge of ₹ 150/- (for First Time Mutual Fund Investor) from your subscription amount and pay the same to such distributor. Thereafter, the units shall be allotted against the balance amount invested after deduction of Transaction charges payable to the distributor. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.

Please note that Transaction Charges shall not be deducted in the following cases:
a. purchases / subscriptions for an amount less than ₹ 10,000/-;

- purchases / subscriptions for an amount less than ₹ 10.000/-:
- Transaction other than purchases / subscriptions relating to new inflows such as Switches / STPs / Dividend Sweep etc.

 Purchases / subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor / agent).
- In case of investments through Systematic Investment Plan (SIP): Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- or more. The transaction charges shall be deducted in 3-4 installments.

Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/168230/09, dated June 30, 2009, the upfront commission, if any, on investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on his assessment of various factors including the service rendered by the Distributor.

INVESTOR PARTICULARS

- Name and address must be given in full. P.O. Box address is not sufficient. In case of NRIs/ FII investors an overseas address must be provided.
- address must be provided.

 "On behalf of Minor" Accounts: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. 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. Guardian in the account (folio) on behalf of the minor should either be a natural guardian (i.e., Eather or mother) or a court appointed legal guardian and the same must be mentioned in the space provided in application form. 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 mandatory be provided while opening of the account (folio). Also, nomination shall not be allowed in a folio/account held on behalf of a minor. In case of an application under Power of attorney or by a limited company, body corporate, registered society, tust or partnership, etc the relevant Power of attorney or the relevant resolution or authority to make the application as the case maybe, or duly notarised copy thereof, along with the Memorandum and Articles of Association/ Bye Laws must be lodged with the apolication form.
- with the application form.
- Documentation to be submitted by Corporate Investors/Societies / Trusts / Partnership Firms/ FIIs

	Corporate Investors	Trusts	Societies	Partnership Firms	Flls	POA
Board/ Committee Resolution/ Authority Letter	/	1	/	✓	1	
Memorandum & Articles of Association	/					
Trust Deed		1				
Partnership Deed				1		
Bye-laws			/			
List of authorised Signatories with name, designation & Specimen Signature	/	/	/	/	1	
Overseas Auditor's certificate					1	
Power of Attorney						1

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 administration of undergraphy 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

ueue, euc.) permis 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.

- entity, as applicable.

 Applicants can specify the mode of holding in the application form as "Single" or "Joint" or "Anyone or Survivor". In the case of holding specified as "Joint", redemption and all other request / transactions would have to be signed by all unit holders. However, in cases of holding specified as "Anyone or Survivor", any one of the unit holders will have the power to make all necessary requests, without it being necessary for all the unit holders to sign. In the event the account has more than one registered unit holders and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or survivor". However, in all cases, the proceeds of all dividend/redemption will be paid to the first named holder. All communications will also be sent to the first named holder.
- Intstanded noticer, autcommunications will also be sent to the litrst named noticer, autcommunications will also be sent to the litrst named noticer. Investors should clearly indicate their preference of Plan/option on the application form. If no plan is selected in the application form, the investment will be deemed to be for the default option.

 QUALIFIED FOREIGN INVESTOR (QFI): Qualified Foreign Investor (QFI) can invest in the scheme(s) provided the same is in compliance with SEBI circular CIR/IMD/F1I&C/
 13/2012 dated June 07, 2012, as applicable.

3(A). BANK AND PERMANENT ACCOUNT NUMBER DETAILS

Bank Details: In order to protect the interest of investors from fraudulent encashment of cheques, the SEBI Regulations have made it mandatory for investors to mention in their application / Redemption request, the bank name and account number.

PAN Details: It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card

Investigation of 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 Cardian must be submitted. Investors residing in the state of Sikikim are event 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 evempt from mandatory requirement of PAN submission. For further details on Micro SIP, documents required etc. please refer instructions in SIP Application Form.

DEMAT ACCOUNT DETAILS: 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 dematerialized (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. Also, various Special Products/Facilities

Scheme Information Document, shall be available in physical (non-demat) mode only. Also, various Special Products/Facilities such as Century SIP, Systematic Withdrawal Plan, Systematic Transfer Plan, Switching etc. offered by AMC/Mutual Fund shall be available for untilholders in case the units are held/opted to be held in physical (non-demat) mode. 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.

Authorithment of beneat control beneat accommendation beneat accommendation beneat accommendation beneat 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.

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. 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 the specified category of investors 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 SELAMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units, interest of the 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. 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 /

replaced by the details as given in KTC 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 process do 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:

- January 1, 2012.
 1. 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.
- 2. 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), Registrate X Transfer Agent (RTA) of the Mutual Fund may also undertake the KYC of the investor 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
- 4. It is mandatory for intermediaries including mutual funds to carry out In-Person Verification (IPV) of its new investors w.e.f.
- In a Internationary of uniform during including inductal funds to Carry out in Person Verification (ir v) of its few 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.

MODE OF PAYMENT

- IE OF PAYMENT

 Resident investors may make payment by cheque payable locally in the city where the application form is submitted at the local Birla Sun Life Asset Management Company Ltd. (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 ₹ 1 lacs shall be accepted under this Speed Clearing-enabled bank branches are hosted on the website of the RBI under the link http://www.rbi.org.in/Scripts/bs_viewcontent.aspx?ld=2016.

 Payment from the Stock investor is a content of the RBI under the link http://www.rbi.org.in/Scripts/bs_viewcontent.aspx?ld=2016. ii)
- Payment through Stock invest, outstation cheques, cash and third party payments will not be accepted. For all mode of payments, details of source account, source bank name and source branch name should be mentioned
- Restriction on acceptance of Third Party Payment:
 - striction on acceptance of Third Party Payment:

 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 (BSLAMF) hall not accept applications for subscriptions of units accompanied with Third Party Payments, except in the cases as enumerated below in para (c).

 "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.
- Tollo has to be one of the joint holders of the bank account from which payment is made.

 BSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (d) below:

 i. Payment by Parents/Grand-Parents/Related persons on behalf of a minor in consideration of natural love and affection or as grift for a value not exceeding ₹ 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.

 I Payment by Employee on behalf of employee under Systematic Investment Plans (SIP) through Paymolt.
 - Payment by Employer on behalf of employee under Systematic Investment Plans (SIP) through Payroll deductions

 - deductions.

 iii. Custodian on behalf of an FII or a client.

 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:

 i. 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 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.

 ii. 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 Investors are requested to note that in case of:
- BSLAMC/BSLMF shall verify the source of funds to ensure that funds have come from the drawer's account only Investors are requested to note that, in case of:

 i. 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 flow which redemption/dividend proceeds are to be paid), if the name/hank 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/investors should submit any one of the following documents:

 a. a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;

 b. electric fine principal from the begin or its lettered certificing that the investor maintains an account with the
- 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). It has to 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 city explication.
 - 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.

- Payment by Prefunded Instrument: (1) 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 to 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
- 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. (2) A pre-funded instrument issued by the Bank against Cash shall not be accepted for investments of ₹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 is expensed.
- should mater with relater of the instrument uniform and certaincate must state such investors bank account number and PAN as per bank record, if available.

 The Certificate(s) mentioned in (1) and (2) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.
- Payment by RTGS, NEFT, ECS, 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.
- 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.
- Investors residing in Centres, where the Investors service Centres of the mutual fund are not located, are requested to make payment by demand drafts payable at the Centre where the application is to be lodged. Do, charges would be borne by the fund only for the investors residing at places which are not covered by our offices / authorised centres & DD Charges are mentioned in the form. The maximum charges so borne by the fund would be restricted to limits as prescribed by State Bank of India.

NRIINVESTORS

Repatriation basis

Payments by NRIs/FIIs may be made by way of Indian rupee drafts purchased abroad or out of funds held in NRE/FCNR account or by way of cheques drawn on non-resident external accounts payable at par and payable at the cities where the Investor Service Centres are located. In case of Indian rupee drafts purchased and subscriptions through NRIs / FCNR account, an account debit cer tificate from the bank issuing the draft confirming the debit should also be enclosed.

Non Repatriation basis:

NRIs investing on a non repatriable basis may do so by issuing cheques/ demand drafts drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Investor Service Centres are located.

- 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 the 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 AMCs, by invoking default option shall settle the claim equally amongst all the nominees.
- 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 iv) 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 vi)
- 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. viii)

- 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 xii) 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.

ELECTRONIC PAYOUT OF REDEMPTION/DIVIDEND

BSLAMC will endeavor to credit the redemptions/dividend 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/ NECS/ ECS). BSLAMC reserves the right to use any of the above mode of payment as deemed appropriate for all fow where the required information is available. The Mutual Fund, however, reserves the right to issue a cheque / demand draft inspite of an investor opting for Electronic Payout.

DIRECT APPLICATIONS AND EUIN

- A 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' ar Stoker Code' column's a laready printed, unit holder should cancel the No' Broker Code, write "DIRECT" in the said column. Also, in case ARN No' Broker Code is mentioned in the application form, but "Direct".
- 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.

 b. 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 AMPI 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 he 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 investor to provide confirmation as mentioned in the application form.

 E-MAIL COMMUNICATION

E-MAIL COMMUNICATION

Account Statements, Quarterly Newsletter, Annual Reports and Transaction Confirmation can be sent to Unit holders by post / e-mail. 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.

- TERMS AND CONDITIONS FOR ON-LINE ACCOUNT ACCESS

 i) User of Customer Identification PIN (CIP) facility in the parlance of Birla Sun Life Asset Management Co Ltd (BSLAMC) means a Unitholder being serviced by BSLAMC.
- A CIP will enable the user to view the Account Statement on the Birla Sun Life website (www.birlasunlife.com) and other services mentioned herein after.

 The user shall have no objection to BSLAMC verifying the identity before allotting the CIP. ii)
- The CIP allotted to the user is confidential in nature and the user confirms that he/she will keep the CIP confidential and will not divulge it to anybody else. The user also agrees to take all possible care to prevent discovery of the CIP by any person. The responsibility for misuse of the CIP of the User is solely of the user and BSLAMC shall not be responsible for the use/misuse of the CIP in any manner whatsoever.
- The User shall inform BSLAMC immediately in case the CIP becomes known to any other person. BSLAMC may in its absolute discretion, issue to the user a new CIP on similar terms and conditions or under such terms and conditions as BSLAMC may deem fit.

- vi) BSLAMC will take reasonable efforts to keep its website updated so as to provide most current information to the user. The user acknowledges that BSLAMC expressly disclaims liability for errors or omissions in the information on the website. The user also recognises that because of communication and other issues, it is possible that the site may not be operating/working on many occasions. The user also agrees that the look and feel of the Web screen and outputs there from may differ based on the nature of the software used by the user to browse the site. The user agrees not only to the terms and conditions herein contained but also the disclaimer and other matters, as may be displayed/posted on the site.
- BSLANC may, in the interest of the user request a fax confirmation of the Instructions and any additional information that BSLANC may require. BSLAMC shall not be bound to act on instructions/ requests received until the said fax confirmation and additional information is received from the user.

 The user shall be fully liable to BSLAMC for every transaction entered into using the CIP facility, whether with or without the
- knowledge of the user and consequences thereof
- knowledge of the user and consequences thereof.

 The user shall not use the online services on a PC or other Internet access device which belongs to any other person or which is provided to the user by his/her employer without such person's or, as the case may be, his/her employer's previous written permission. BSLAMC will not be responsible for any harm or loss caused to any person as a result of the user not complying with this condition. The user indemnifies and agrees to keep BSLAMC at all times saved, defended, harmless and indemnified from and against any and all loss, costs, outgoings, expenses, claims, damages or consequences whatsoever that BSLAMC may suffer as a result of the user using any PC or Internet device without the permission of the owner thereof and he/she shall be bound to compensate. BSLAMC shall not be liable for the non-suitability thereof or if any other data or software contained in such PC or Internet access device through which the online services are accessed by the user is damaged or lost in any manner whatsoever.
- damage of rost in any manner whatsoever.

 The user is aware of all security risks including possible third party interception of his/her account and the content of his/her account becoming known to third parties. The user accepts that the use of online services is not a secure method of viewing, accepting and transmitting information and that it involves security hazards and the risk of any loss of information or obtaining of information by any third party will be to his/her account and BSLAMC shall, in no way, be held responsible for the same and this shall not be considered as a breach of its or its constituent company user confidentiality.
- The user agrees that the use and storage of any information including without limitation, the CIP, account information, transaction activity, account balances and any other information available on the user personal computer is at his/her own risk and is his/her sole responsibility.

 The user shall not interfere with, after, amend, tamper with or misuse in any manner whatsoever the Online Services and in the event of any damage due to improper or fraudulent use by the user, he / shall be liable in damages to BSLAMC.

- In case of any discrepancy in the details of any transaction carried out in respect of the user's Account, the user shall be obliged to intimate BSLAMC thereof in writing within 10 (ten) days of receipt of the Statement of Account/policy document in respect of the user, failing which the statement/policy will be deemed to be correct and accepted by the user. BSLAMC is authorized to provide any information or details relating to the user or his/her account to any third person so far as is necessary to give effect to any instructions or to comply with any order of Court or of any competent/statutory authority or as is required under applicable law.
- The user hereby acknowledges that he/she is utilizing this facility at his/her own risk. These risks would, among others, include the following:

 - include the following:

 a) Misuse of Password: The user acknowledges that if any third person obtains access to his/her password such third person would be able to provide transaction request to BSLAMC. The user shall ensure that the terms and conditions applicable to the use of the password as contained herein are complied with at all times.

 b) Internet Frauds: The Internet per se is susceptible to a number of frauds, misuse, hacking and other actions, which could affect Instructions to BSLAMC. Whilst BSLAMC shall aim to provide security to prevent the same, there cannot be any guarantee from such Internet frauds, hacking and other actions, which could affect Instructions to BSLAMC. The user shall separately evaluate all risks arising out of the same.

 c) The technology for enabling the services offered by BSLAMC could be affected by virus or other malicious, destructive or corrupting code, programme or macro. This could result in delays in the processing of instructions or failure in the processing of instructions and other such failures and inabilities. The user understands that BSLAMC slicialims all and any liability, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by BSLAMC to honour any user instruction for whatsoever reason. The user understands that BSLAMC slall disclaim all liability in respect of the said risks.

 The user acknowledges having read and understood the Terms and Conditions relating to opening of an account and
- The user acknowledges having read and understood the Terms and Conditions relating to opening of an account and various services. The user accepts and agrees to be bound by the said Terms and Conditions including those excluding
- Values services. The user accepts and agrees to be bound by the said refins and conditions including those excluding BSLAMC sliability.

 The user understands that BSLAMC may, at its absolute discretion, alter, suspend or terminate any of the services completely or partially without any notice to the Unitholder and without assigning any reasons thereof.
- completely or partially winrout any notice of the Onlintoler and winrout assigning any reasons inereor.

 xviii) The user agrees that at present online services are offered as a privilege services to the users without any charge. However, BSLAMC may levy any service charges as applicable from time to time in consideration for the services provided herein. However users not consenting to the charge then, may opt out of the CIP facility.

 xix) BSLAMC reserves the exclusive right to amend the terms and conditions for issue and use of CIP to the users without any prior approval of the user concerned, and thereafter such amended terms and conditions will apply to the user.
- In consideration of BSLAMC providing the user with the online services, user agrees to indemnify and keep safe, harmless and indemnified BSLAMC, its constituent companies, their officers, employees, successors and assigns from and against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses whatsoever which BSLAMC or its constituent companies may at any time incur, sustain, suffer or be put to as a consequence of or arising out of the user use of the said online services.
- The user hereby indemnifies and agrees to keep BSLAMC saved, defended, harmless and indemnified for all liabilities, losses, damages and expenses which BSLAMC may sustain or incur either directly or indirectly as a result of : a) llegal, unauthorized, fraudulent usage or misuse of the user's CIP o access BSLAMC's Website; all request enjing the user's CIP as evidenced by electronic records available at BSLAMC will be the user's sole responsibility b) Non-compliance of the terms and conditions relating to online services on BSLAMC's website.
- The Courts in Mumbai alone shall have jurisdiction over all disputes arising out of or in respect of this arrangeme

DIVIDEND SWEEP FACILITY

- IDEND SWEEP FACILITY

 For equity Schemes: Under Dividend Sweep Facility the unitholders can opt for switching the dividend earned under any of
 the Open-ended Scheme into any other Open-ended Equity Scheme or into the any of the following Open ended schemes of
 Birla Sun Life Mutual Fund viz., Birla Sun Life Savings Fund, Birla Sun Life Treasury Optimizer Plan, Birla Sun Life Short
 Term Fund, Birla Sun Life Income Plus, Birla Sun Life Cash Marager, Birla Sun Life Glit Plus, Birla Sun Life Schort
 Term Fund, Birla Sun Life Mite Dynamic Bond Fund, Birla Sun Life Milam Term Plan, Birla Sun Life Monthly Income, Birla
 Sun Life MIP, Birla Sun Life MIP II or Birla Sun Life Schort Term Opportunities Fund.
 For debt Schemes: Under Dividend Sweep Facility the unitholders can opt for switching the dividend earn under open
 ended debt schemes into any other equity or balanced scheme of Birla Sun Life Mutual Fund. For schemes providing sweep
 facility please refer the table below. In case the investor fails to specify his preference of Option/Facility for the scheme into
 which the dividend has to be sweeped, Growth option under the respective Open ended Equity or Balanced Scheme, as
 applicable, shall be the default option and the application form shall be processed accordingly. For sweep facility under
 equity or debt schemes, in case the investor fails to specify his preference of Option/Facility for the scheme into
 which the
 dividend has to be sweeped, Growth option under the respective Scheme shall be the default option and the application form
 shall be processed accordingly. Further, the dividend (net of applicable) Tany) shall be switched subject to minimum
 investment eligibility requirements of the Opted Scheme at applicable NAV based prices (ex-dividend NAV, if the opted
 Scheme has a record date on the date of exercise of sweep facility). This facility shall be processed on the record date of the
 dividend declared under the Scheme. Further this facility shall not allow for switch of partial dividend or switch of dividend to
- For Monthly Dividend Sweep option for Birla Sun Life Dynamic Bond Fund: Under this option the Unitholders can opt for switching the dividend earned under the Scheme into any other Open-ended Equity Scheme or Balanced Scheme of Birla Sun Life Mutual Fund as opted by the Unitholder. The dividend (net of applicable TDS, if any) shall be switched subject to minimum investment/sweep amount of Rs. 1000 or the minimum investment eligibility criteria of the scheme into which the dividend is sweeped in; whichever is higher, at applicable NAV based prices plus applicable load, (exdividend NAV, if the opted Scheme has a record date on the date of exercise of sweep option).

 $Funds Transfer shall be \ effected only if the recipient/destination Bank/Branch is participating in RTGS/NEFT.$

Funds i transfer snall be effected only if the reciplent/destination Bank/Branch is participating in HTGS /NEFT.

It is the responsibility of the Investor to ensure the correctness of the message especially the IFSC code of the reciplent / destination branch & account number. The collecting bank as well as BSLMF will get valid discharge if the amount is credited to the account number mentioned in the Application even if the name of the Investor account holder differs. BSLMF shall not assume any liability or responsibility arising out of or made liable for any incorrect request or message.

If the date of payment happens to be a holiday at the centre where the recipient branch is situated, the credit will be passed on to the Investor on next working day.

BSLMF shall not be liable for delay in payments to the Investor if:

 Incorrect and insufficient details are provided.
 If there is dislocation of work due to circumstances beyond the control of Remitting/Destination Banks including but not limited. b. In their is districted or Work low to circumstances beyond the control or Remining/Destination Banks inclouding your formattion to circumstances like non-functioning of computer system, disruption of work due to natural calamities, strike, riot etc or Netware or internet problem or other causes beyond the control of the Branch/ bank resulting in disruption of communication, such cases will be settled on the next working day when RTGS/NEFT is functioning properly.

The Investor hereby agrees and undertakes that he is aware of all the RTGS/NEFT rules set by RBI & to abide by all the rules, terms, conditions and administrative guidelines issued or which may be issued by the RBI or any other regulatory authorities applicable to the transactions relating to RTGS/NEFT whether directly or/and indirectly.

REQUEST FOR ONLINE ACCOUNT ACCESS



·n							
irla Sun Life Asset Management Company Limited (BSLAMC)							
ustomer Service Group							
one India Bulls Centre, Tower 1, 17th Floor, Jupiter Mill Compound,							
We request you to provide me/us the facility to access my/our acc	ount over the internet. I/W	le give below the To	en Digit Folio Number under whic	h I/we hold the inve	estments	7	
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Ten Digit Folio Number		T	en Digit Folio Number				
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We authorize BSLAMC to change the mode of holding in the listed We have read and understood the terms and conditions, and agree	•	or in case the curre	ent holding nature is found to be .	JOINT.			
hanking you, lours faithfully,							
First Account Holder		Second Accou	ınt Holder		Third Acc	ount Holder	
lote: indly sign as per the mode of holding. If mode of holding is "Joint" all unithold	dere should sign (Refer Instruc	tion No. 2 (v) on page	No. 7)				
FORM FOR NOMINATION ,	/ CANCEL individual(s) applying singl		OF NOMINA	ΓΙΟΝ		la Sun Life	
io, iirla Sun Life Mutual Fund, One India Bulls Centre , Tower 1, 17th Floor	r, Jupiter Mill Compound, 8		• •	- 400 013.			
We request Birla Sun Life Asset Management Co. Ltd. (AMC) / Birla Suolio Number NOMINATION DETAILS (Please tick appropriately) (Individuals are a	Application Nur	mber		ails mentioned belo	ow.		
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SPECIAL PRODUCTS APPLICATION FORM

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Received from Mr. / Ms. _______ Date : ____/ ______

Birla Sun Life Mutual Fund One India Bulls Centre , Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013

Toll Free : 1-800-270-7000/ 1-800-22-7000 | sms 'GAIN' to 56161 | Email: connect@birlasunlife.com

Collection Centre / BSLAMC Stamp & Signature

A. SCHEMES AVAILABLE UNDER THE SPECIAL PRODUCTS (SWP / STP)

WP All the Open-ended Scheme(s) of Birta Sun Life Mutual Fund (except Birta Sun Life Tax Relief '96, Birta Sun Life Tax Plan, Birta Sun Life Index Fund, Birta Sun Life Asset Allocation Fund, Birta Sun Life Pure Value Fund, Birta Sun Life Small & Midcap Fund and Birta Sun Life India Reforms

Can transfer "OUT" investment from any of the Open-ended Scheme(s) offered under this common KIM of Birla Sun Life Mutual Fund (except Birla Sun Life Tax Relief '96, Birla Sun Life Tax Plan, Birla Sun Life Index Fund and Birla Sun Life Asset Allocation Fund) and transfer "NN" to any of the Open-ended Scheme(s) offered under this common KIM (except Birla Sun Life Index Fund and Birla Sun Life Index Fund Index Fund

For Daily STP: Target Schemes, investors may choose only 'Growth Option' under Birla Sun Life Frontline Equity Fund, Birla Sun Life Dividend Yield Plus, Birla Sun Life Top 100 Fund, Birla Sun Life Infrastructure Fund or Birla Sun Life '95 Fund.

Please note that daily STP in not available under Birla Sun Life Gold Fund.

B. INSTRUCTIONS - COMMON TO SWP / STP

- New investors who wish to enrol for the special products should fill this form in addition to the Common Application Form. Please complete all details in the Common Application Form. Details of the Special Products should be provided on this form. Existing investors need to fill up only this form.
- 2. For multiple transactions under more than 1 scheme, separate forms need to be utilised.
- 3. This form should be submitted at least 15 days before the commencement date.
- The investor has the right to discontinue SWP / STP at any time he/she so desires by sending a written request at least 15 days in advance of the
 immediate next due date to any of the offices of Birla Sun Life Mutual Fund or its Authorised Collection Centres. On receipt of such request the SWP /
 STP will be terminated.
- 5. Units will be Allotted / Redeemed / Transferred at the NAV related prices of the 1st and/or 7th and/or 10th and/or 10th and/or 20th and/or 21st and/or 28th of every month (or next business day, if 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 28th is a non business day). An account statement will be dispatched to the unit holders once every quarter within 10 working days of the end of each quarter.
 - The first account statement will be issued within 10 working days of the initial investment. Further an updated account statement will be sent after each transaction under the special products wherever, e-mail address has been provided, the account statement will be sent through e-mail only
- 6. 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.
- 7. DIRECT APPLICATIONS AND EUIN:
 - a. 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.
 - b. 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 AMRI Registration Number. ARMI of the distributor, Investors are requested to also provide the EUIN of the individual ARM 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 misselling 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. transactions is 'execution only'), then the EUIN box may be left blank, but it would be mandator for the investor to rovide confirmation as mentioned in the application of the properties.
- 8. KNOW YOUR CLIENT (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. 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 the specified category of investors 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. 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. bifusunific.com.
- 2. 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 intermediany 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.
- 0. "On behalf of Minor" Accounts: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. 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. 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. 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). Also, nomination shall not be allowed in a folio/account held on behalf of a minor.
- 1. STP / SWP offered by AMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode only.

C. INSTRUCTIONS - SYSTEMATIC WITHDRAWAL PLAN (SWP)

- . Options available and Minimum Amount:
 - Al Eived with drawed
 - : Investors can withdraw fixed amount of ₹1,000/- each and above at regular intervals.
 - B] Appreciation withdrawal
- : Investors can withdraw appreciation of ₹ 1,000/- and above at regular intervals. If the appreciation amount is less than ₹ 1,000/- or the specified amount there will be no SWP in that month/quarter. The cumulative appreciation of this period and the immediately succeeding period shall be paid out subject to it bein a minimum of ₹ 1,000/- or the specified amount.
- SWP is not available for investments under lock-in period and for investments which are pledged.
- 3. BSLAMC 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 / NECS). BSLAMC reserves the right to use any of the above mode of payment as deemed appropriate for all folios where the required information is available. The Mutual Fund, however, reserves the right to issue a cheque / demand draft inspite of an investor opting for Electronic Payout.
- In case of Fixed Withdrawal, if the amount of instalment is more than the amount available in that account for redemption, the entire available amount will be redeemed and the SWP will terminate automatically.
- In case of Appreciation Withdrawal, appreciation will be calculated on the units available for redemption at the time of the SWP installment.
- 6. Withdrawal Dates: Fixed Withdrawal: Investors can withdraw fixed amount on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month/quarter for minimum 6 months/ 4 quarter. Appreciation withdrawal: Investors can withdraw appreciation on the 1 of each month/quarter for minimum 6 months/4 quarter.
- Default Dates: th In case of any ambiguity in selection of withdrawal frequency, the SWP date will be 7 of each month in case of Fixed withdrawal facility.

D. INSTRUCTIONS - SYSTEMATIC TRANSFER PLAN (STP)

- Minimum Amount : A] Daily Plan : Minimum 20 Transfers of ₹ 500/- each and in multiples of ₹ 100/- thereafter
 - B) Weekly Plan : Minimum 5 Transfers of ₹ 1,000/- each and above.

 C| Monthly Plan : Minimum 6 transfers of ₹ 1,000/- each and above.

 D| Quarterly Plan : Minimum 4 transfers of ₹ 2,000/- each and above.
 - Minimum balance in the Scheme at the time of enrollment for STP Facility: Daily STP ₹ 10,000/-, Weekly STP ₹ 6,000/-, Monthly STP ₹ 6,000/-,
- 3. Investors have the option to STP investment to a sub-account under the same Folio by quoting the 10 digit FOLIO Number.
- 4. STP is not available for investments under lock-in period

Quarterly STP ₹ 8 000/

- In case of insufficient balance, the transfer will not be effected.
- 6 Transfer Dates: Weekly Systematic Transfer Plan: Transfers shall be on 1st, 7th, 14th, 21st & 28th of each month. Monthly Systematic Transfer Plan: Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 or 28 of each month for minimum 6 transfers. Quarterly Systematic Transfer Plan: Transfers can be on 1 or 7 or 10 or 14 or 20 or 21 th or 28 of each quarter for minimum 4 quarters.
- Fast Forward Facility: Investors availing monthly STP facility can opt for multiple dates, maximum upto any four dates within a month and in
 this case the dates can be dated 1st and / or 7th and / or 10th and/or 14th and/or 20th and/ or 21st and/ or 28th of each month.
- Default Dates: In case of any ambiguity in selection of transfer frequency, the STP date will be 7 of each month / quarter. In case where more
 than 4 dates are specified, default dates will be 7, 14, 21 & 28 of each month.
- 9. Daily STP:
 - Minimum Balance in the "Out" scheme at the time of enrollment for Daily STP: $\overline{\tau}$ 10,000/-

- ii. $m{Minimum Transfer Amount:}$ Investors are required to instruct for minimum of 20 transfers of $\ref{transfers}$ 500/- and in multiples of $\ref{transfers}$ 100 thereafter.
 - There will be no maximum limit on number of transfers/duration for Daily STP enrolment. In case, the investor fails to specify the number of transfers/duration under Daily STP, transfers shall continue to be triggered for a maximum of 365 installments or until the outstanding balance in "Out" scheme does not cover the Daily STP transfer amount, whichever is earlier. The minimum amount for fresh/additional purchases as per subscription rules of "In" scheme shall not be applicable to Daily STP triggers.
- iii. Transfer dates: In case of Daily STP, the commencement date for transfers shall be the 15th day (or the next business day, if that day is a non-business day) from the date of receipt of a valid request. Thereafter, transfers shall be effected on all business days at NAV based prices, subject to applicable load. Thus, in the event of an intervening non-business day STP triggers will not take place and consequently the total number of Daily STP installments opted by the investor will be adjusted to that extent i.e., For eg. if the investor has opted for 100 installments and if 3 non-business days happen to occur in the intervening period, then only 97 Daily STP installments shall be triggered.
- iv. Discontinuation of Daily STP may happen in either of the following cases occurring first:
 - Daily STP will be automatically discontinued/terminated if all units are redeemed or transferred from the "Out" Scheme. Further, if the
 outstanding balance in "Out" Scheme does not cover the Daily STP transfer amount, no transfer shall be effected and Daily STP shall be
 terminated.
 - b. Unitholders will have the right to discontinue the Daily STP facility at any time by sending a written request to the AMC/Mutual Fund. Termination of Daily STP shall be effected from 15th Business day falling from the date of receipt of such request.
- v. Daily STP shall not be available under Monthly Systematic Transfer Facility (STP) For Birla Sun Life Century SIP.
- Only one Daily STP would be allowed per Plan/Option of the Source Scheme into a distinct Target Scheme. For e.g.: In case Daily STP exists
 from 'Scheme A-Growth option' into 'Scheme B-Growth Option', any subsequent request for the same combination of Schemes shall
 override the existing Daily STP instructions.

Fresh Registration Renewal

E. LOAD STRUCTURE

- SWP As applicable to respective schemes at the date of withdrawal.
- STP Exit Load at time of transfer OUT: Exit Load as applicable to respective schemes

Entry Load at time of transfer IN: Nil

Exit Load at time of redemption: Exit Load as applicable to respective schemes.

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ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)	SPECIAL PRODUCTS APPLICATION	FORM	
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SYSTEMATIC INVESTMENT APPLICATION FORM SIP (WITH MICRO SIP) / CENTURY SIP



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Any Other Scheme BSL	Birla Sun Life Frontline Equity	y Fund			F	LAN		OPTION
### SCHEME PLAN/OPTION ### SCHEME PLAN/OPTION ### Please tick (✓) any ONE of the below as your Installment amount OR enter the amount of your choice. In case of multiple entries, the highest amount will be chosen. ### ach Installment Amount (₹) ₹ 20,000/- ₹ 10,000/- ₹ 6,000/- ₹ 3,000/- Amount ### amount (№) ₹ 20,000/- ₹ 10,000/- ₹ 3,000/- Amount ### amount (№) ₹ 10,000/- ₹ 1,000/- ₹ 3,000/- Amount ### amount (№) ₹ 1,000/- ₹ 1,000/- ₹ 1,000/- ₹ 1,000/- ₹ 3,000/- Amount ### amount (№) ₹ 500/- ₹ 5,000/- ₹ 1,000/- Amount (In multiples of ₹ 500/-) \$ \$TEP-UP SIP Frequency (Default Yearly) Half Yearly Yearly ### Birla Sun Life Mutual Fund, we provide YOU the \$ \$ 1,000/- Amount (In multiples of ₹ 500/-) \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Birla Sun Life Dividend Yield	Plus			P	LAN		OPTION
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Till you instruct Birla Sun Life Mutual Fund, we provide YOU the exhibity to discontinue your SIP at ANYTIME. Call us at 300-270-7000/1800-22-7000 or email us at 300-270-7000/1800-270-7000/	ach Installment Amount (₹) ₹ vestment Start Date □ □ □	20,000/	₹ 10,000/-	₹ 6,000	/-	,000/-	Amount	
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Bank Account No. Bank Account No. Bank Name City MICR Code Account Type Savings Current Others Chebit Clearing) and that my/our payment toward's my/ our investment in Birla Sun Life Mutual Fund shall be my/our above mentioned bank account with your bank. I/We authorise the representative carrying the NECS mandate to get it verified and executed. Mandate verification charges if any, may be charged to my/our account. Below is to be signed by all applicants if mode of Operation is JOINT. Name of First Account Holder Name of Third Account Holder	ach Installment Amount (₹) vestment Start Date vestment Dates 1st 7tt STEP-UP SIP (OPTIONAL - a mount (Default of ₹ 500/-) Birla Sun Life Mutual Fund, we p exibility to discontinue your SIP at AM 800-270-7000/1800-22-7000 or onnect@birlasunlife.com to know hor For Regular SIP - "Default end date is Dec irst Installment through Cheque / I rawn on Bank	20,000/- ☐ // M Y Y n 10th ☐ Ind available only 0/- ☐ ₹ 1, provide YOU the YTIME. Call us at remail us at w. rember 31, 2099. In c.	₹ 10,000/- Y Frequen 14th y for SIP/CSIP In 000/- Am Till you instruct CSIP Tenure (Ins ase the 'End Date' is	₹ 6,000 CY MONTHLY (ma 20th 21 vestments through count (In multiples of Birla Sun Life Mutus surance cover would be not mentioned by the inv	x 4 debit dates) (0 st 28th NECS) (Refer Instruc ₹ 500/-) al Fund to discontir as as per 1st installmer	nly one date for side of the control	Amount or CSIP and Step Up SIP) STEP-UP SIP Frequency T YOUR SIP PERIOD Re OR Enter S our Current Age	Default Yearly) Half Yearly Yearly fer Instruction E-11 & F-5 IP End Date D D M M Y Y Y years = years Frequency: Monthly 39 by default". For CSIP – refer instruction F5 ted D D / M M / Y Y Y
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Received from Mr. / Ms. _

 $One \ India \ Bulls \ Centre\ , Tower\ 1,\ 17th\ Floor,\ Jupiter\ Mill\ Compound,\ 841,\ Senapati\ Bapat\ Marg,\ Elphinstone\ Road,\ Mumbai\ 400\ 013$

Date :

Toll Free : 1-800-270-7000/ 1-800-22-7000 | sms 'GAIN' to 56161 | Email: connect@birlasunlife.com

Collection Centre / BSLAMC Stamp & Signature

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4. FOR C	ENTURY SIP (Please read detailed		ailing CSIP) Mandat	torv			
DECLARATION	ON OF GOOD HEALTH (All the fi				Vill Be Invalid (Ref. Instruc	tion No. F-17)	
1. Have you	ever been treated for symptoms of h	igh blood pressure, diabet	tes, heart attack or heart o	disease, stroke, chest pa	ain, kidney disease, AIDS	or AIDS related complex,	☐ Yes ☐ No
	tumor, asthma or respiratory disease, within the last 2 years taken any form o			, ,		ones, spine or muscle?	☐ Yes ☐ No
■	within the last 2 years taken any forme						Yes No
l understand an	d agree that the answers to the question	ons in this Declaration of Go	Good Health are true and co	mplete to the best of my l	knowledge and belief. I au	ıthorize any medical practit	oner, hospital, employer,
	y other person, to disclose to Birla Sur estion in this Declaration truthfully will			lating to my health or emp	oloyment now or at any tir	ne in the future. I understan	d and agree that failure to
Date of Birth	D D M M Y Y Y	ture Life red			Date D D	M M Y Y	
GENDER	☐ MALE ☐ FEMALE	Signature of the Life Assured			Place		
NOMINATIO	N DETAILS (Refer Instruction No. F-14)		below, shall be consid	lered and prevail over	nomination details pr	ovided in Common App	ication Form.
	nominate the undermentioned Nomin			o. in the event of my / our	death. I / We also underst	and that all payments and s	ettlements made to such
	n such documentation) shall be a valid	discharge by the AMC / Mu			Data Of E	Night of the state	,
	: Guar	rdian / Parent Name (in case o				Sirth (in case of minor):/	/
Address :						Olerantum of Namina an Dami	ant / Occasion
						Signature of Nominee or Pare	ent / Guardian
						Signature of the Wit	ness
- DEMA	T ACCOUNT DETAILS (OPTIONA	11)					
	T ACCOUNT DETAILS (OPTIONA				with that of the A/c. held with	the depository participant.) Refe	r Instruction No. E (27)
NSDL:	Depository Participant Name:		DPID N	No.: I N	Ben	eficiary A/c No.	
CDSL:	Depository Participant Name:			Beneficiary A/c	No.		
6. DECLA	ARATION(S) & SIGNATURE(S)						
	by authorise Birla Sun Life Mutual Fund a						
hereby de	on provided by me/us may be shared with clare that the particulars given above a	re correct and complete and	d express my/our willingnes	ss to make payments refer	red above through particip	oation in ECS/ NECS/ RECS/	Auto Debit/ PDC Clearing.
	n is delayed or not effected at all for reaso Ilso inform, about any changes in my ban	•	* *				
	tions mentioned overleaf. nolder has disclosed to me/us all the com	nmissions (in the form of trail	commission or any other ma	ode) navable to him for the	different competing Scher	nes of various Mutual Funds f	rom amonast which the Sch
is being re	commended to me/us. ry SIP: I/We hereby opt for Birla Sun Life						ioni umongot willon alo ool
For Micro	SIP only: I hereby declare that I do not h						
	j₹50,000 in a year. / are aware and understand that if, at the	time of availing the Micro SI		rent application in rolling 13	z monun penou or in imano	ial year i.e. April to March wil	result in aggregate investm
CDSL Ven Instruction	ntures Limited would have to be submitt n no: E-23)	ed by me / us to MF/AMC. A	P, I / we hold a valid Permane			.,	
(s)	Name of First Unit He		IP, I / we hold a valid Perman Accordingly I / we understa			ial year i.e. April to March wil Department of India, a KYC a consequences of non-submi	
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Additional Micro SIP in same folio

Amount (₹) _

SYSTEMATIC INVESTMENT APPLICATION FORM SIP (WITH MICRO SIP) / CENTURY SIP



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One India Bulls Centre , Tower 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013

Toll Free : 1-800-270-7000/ 1-800-22-7000 | sms 'GAIN' to 56161 | Email: connect@birlasunlife.com

Received from Mr. / Ms. _ Date : BSLAMC Stamp & Signature

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4. FOR C	ENTURY SIP (Please read detailed		ailing CSIP) Mandat	torv			
DECLARATION	ON OF GOOD HEALTH (All the fi				Vill Be Invalid (Ref. Instruc	tion No. F-17)	
1. Have you	ever been treated for symptoms of h	igh blood pressure, diabet	tes, heart attack or heart o	disease, stroke, chest pa	ain, kidney disease, AIDS	or AIDS related complex,	☐ Yes ☐ No
	tumor, asthma or respiratory disease, within the last 2 years taken any form o			, ,		ones, spine or muscle?	☐ Yes ☐ No
■	within the last 2 years taken any forme						Yes No
l understand an	d agree that the answers to the question	ons in this Declaration of Go	Good Health are true and co	mplete to the best of my l	knowledge and belief. I au	ıthorize any medical practit	oner, hospital, employer,
	y other person, to disclose to Birla Sur estion in this Declaration truthfully will			lating to my health or emp	oloyment now or at any tir	ne in the future. I understan	d and agree that failure to
Date of Birth	D D M M Y Y Y	ture Life red			Date D D	M M Y Y	
GENDER	☐ MALE ☐ FEMALE	Signature of the Life Assured			Place		
NOMINATIO	N DETAILS (Refer Instruction No. F-14)		below, shall be consid	lered and prevail over	nomination details pr	ovided in Common App	ication Form.
	nominate the undermentioned Nomin			o. in the event of my / our	death. I / We also underst	and that all payments and s	ettlements made to such
	n such documentation) shall be a valid	discharge by the AMC / Mu			Data Of E	Night of the state	,
	: Guar	rdian / Parent Name (in case o				Sirth (in case of minor):/	/
Address :						Olerantum of Namina an Dami	ant / Oceanding
						Signature of Nominee or Pare	ant / Guardian
						Signature of the Wit	ness
- DEMA	T ACCOUNT DETAILS (OPTIONA	11)					
	T ACCOUNT DETAILS (OPTIONA				with that of the A/c. held with	the depository participant.) Refe	r Instruction No. E (27)
NSDL:	Depository Participant Name:		DPID N	No.: I N	Ben	eficiary A/c No.	
CDSL:	Depository Participant Name:			Beneficiary A/c	No.		
6. DECLA	ARATION(S) & SIGNATURE(S)						
	by authorise Birla Sun Life Mutual Fund a						
hereby de	on provided by me/us may be shared with clare that the particulars given above a	re correct and complete and	d express my/our willingnes	ss to make payments refer	red above through particip	oation in ECS/ NECS/ RECS/	Auto Debit/ PDC Clearing.
	n is delayed or not effected at all for reaso Ilso inform, about any changes in my ban	•	* *				
	tions mentioned overleaf. nolder has disclosed to me/us all the com	nmissions (in the form of trail	commission or any other ma	ode) navable to him for the	different competing Scher	nes of various Mutual Funds f	rom amonast which the Sch
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For Micro	SIP only: I hereby declare that I do not h						
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Additional Micro SIP in same folio

Amount (₹) _

TERMS & CONDITIONS

[A. LIST OF CITIES THROUGH ECS/ NECS/ RECS]**

(PAYMENT THROUGH ECS/ NECS/ RECS CLEARING SERVICE OF THE RESERVE BANK OF INDIA)

Delhi, Ludhiana, Amritsar, Jalandhar, Chandigarh, Shirmla, Jammu, Raichur, Bikaner, Gangtok, Darjeeling, Anand, Bhavnagar, Kota, Kanpur, Allahabad, Varansi, Lucknow, Dehradun, Gorakhpur, Agra, Jaipur, Bhilwara, Udaipur, Jodhpur, Rajkot, Jamnagar, Ahmedabad, Baroda, Surat, Mumbai, Goa, Pune, Sholapur, Kolhapur, Nasik, Aurangabad, Nagpur, Indore, Bhopal, Gwalior, Jabalpur, Raipur, Hyderabad, Tirupati, Vijaywada, Nellore, Vizag, Kakinada, Bangalore, Mysore, Mangalore, Udipi, Hubli, Gadag, Bijapur, Belgaum, Davangere, Shimoga, Tumkur, Mandya, Gulbarga, Chennai, Pondicherry, Trichy, Madurai, Salem, Erode, Thiupur, Calicut, Trichur, Cochin, Trivandrum, Coimbatore, Kolkata, Bardhaman, Durgapur, Siliguri, Bhubaneshwar, Guwahati, Patna, Dhanbad, Jamshedpur, Ranchi, Haldia, Asansol, Cuttack

**(subject to revisions in dates and locations offered)

[B. LIST OF BANKS FOR PAYMENT THROUGH AUTO DEBIT]**

PunjabNational Bank (All branches under core banking), Bank of Baroda (All branches under core banking), Union Bank of India (All branches under core banking), Bank of India (All Branches), Indusind Bank (All Branches), Indusind Bank (All Branches), Oriental bank of commerce (all branches) and Corporation Bank (all branches) ICICI Bank (All Branches), Kotak Bank (All Branches), State Bank of India (All Branches), Dhanlaxmi Bank (All Branches), Federal Bank (All Branches) and UCO Bank (All Branches)

**(subject to revisions in dates and locations offered)

C. PDC LOCATIONS

Investors are requested to contact the Birla Sun Life Mutual Fund Branches / Call Centers or Please refer www.birlasunlife.com

D. SCHEMES AVAILABLE UNDER SIP

Birla Sun Life Advantage Fund / Birla Sun Life Dividend Yield Plus / Birla Sun Life Tax Plan* / Birla Sun Life India Opportunities Fund / Birla Sun Life MNC Fund / Birla Sun Life Midcap Fund / Birla Sun Life India GenNext Fund / Birla Sun Life Equity Fund / Birla Sun Life New Millennium Fund / Birla Sun Life Buy India Fund / Birla Sun Life Fortline Equity Fund / Birla Sun Life Tax Relief '96* / Birla Sun Life Commodity Equities Fund - Global Agri Plan / Birla Sun Life '95 Fund / Birla Sun Life Top 100 Fund / Birla Sun Life India Reforms Fund / Birla Sun Life Spring Fund / Birla Sun Life Sun Life Spring Fund / Birla Sun Life Monthly Income# / Birla Sun Life Treasury Optimizer Plan / Birla Sun Life Spring Fund / Birla Sun Life Medium Term Plan / Birla Sun Life Enhanced Arbitrage Fund / Birla Sun Life Spring Fund / Birla Sun Life Medium Term Plan / Birla Sun Life Enhanced Arbitrage Fund / Birla Sun Life Spring Fund / Birla Sun Life Medium Term Plan / Birla Sun Life Enhanced Arbitrage Fund / Birla Sun Life Spring Fund / Birla Sun Life Medium Term Plan / Birla Sun Life Enhanced Arbitrage Fund / Birla Sun Life Spring Fund / Birla Sun Life Medium Term Plan / Birla Sun Life Enhanced Arbitrage Fund / Birla Sun Life Spring Fund / Birla Sun Life Spring Fund / Birla Sun Life Medium Term Plan / Birla Sun Life Enhanced Arbitrage Fund / Birla Sun Life Spring Fund / Birla

E. GENERAL INSTRUCTIONS FOR SIP

General Instructions

- New investors who wish to enroll for SIP should fill this form in addition to the Common Application Form. Please quote the application number of the Common Application Form on this SIP Form. Details of the SIP should be provided on this form. Both Forms should be submitted together. Single scheme is allowed per application. For multiple transactions, please fill separate forms with first purchase cheque.
- Existing investors needs to fill up only this form and first purchase cheque with existing folio details. The AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and / or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criterions and integrity checks as may be determined by the AMC from time to time.
 - Note: Investors can also start a SIP without any initial Investment. New investors need to submit this application form along with Common Application Form, whereas existing investors can start SIP without initial investment by submitting this form along with existing folio details.

 NECS facility is offered to the investors having bank account in selected cities mentioned above.
- The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Birla Sun Life Mutual Fund without assigning any reasons or prior notice if any city is removed, SIP instruction for investors in such cities via NECS (Debit) route will be discontinued without prior notice.

 The name of the bank provided for NECS (Debit) should participate in local MICR clearing.

 The investor hereby agrees to abide by the terms and conditions of NECS facility of Reserve Bank of India (RBI).
- 6.
- SIP form should be submitted 21 days before the first Debit through ECS/ NECS/ RECS/ Auto Debit.

Mandatory Details

- In case the application is accompanied with a cheque for the first SIP transaction, it should be drawn on the same bank account which is to be registered for ECS/ NECS/ Auto Debit. 8.
- Investor should provide 9 digit MICR code for NECS transaction and complete bank address for SIP auto debit transactions. MICR starting with 000 and end with 000 will not be acceptable for NECS transactions.

- 10. Default Dates: In case of any ambiguity in selection of investment frequency, the SIP date will be 7 of each month In case where more than 4 dates are specified, default dates will be 7, 14, 21 & 28 of each month
- 11. For Regular SIP "Default end date is December 31, 2099. In case the 'End Date' is not mentioned by the investor in the Form, the same would be considered as 31st December, 2099 by default". For CSIP refer instruction F5.
- 12. Minimum Amount:
 - For Monthly SIP: (i) Birla Sun Life Tax Plan and Birla Sun Life Tax Relief '96: Minimum 6 cheques/ Installments of ₹500/- each and above.
 - (ii) Other Schemes: Minimum 6 Cheques/ Installments of ₹1,000/-each and above.
- 13. All post-dated cheques have to be issued favouring the individual scheme.
- The initial/ first SIP investment amount can be different from the subsequent SIP amount provided the initial/ first
- SIP investment amount also confirms to the minimum SIP amount criteria of the respective scheme.

 15. Investment Dates: Monthly Systematic Investment Plan: Cheques should be of the following dates: 1st and/or 7th and/or 10th and/or 12th and/or 21st and/or 28th of every month.

 16. Fast Forward Facility: Investors can opt for multiple dates within a month in case of monthly SIP. Investors may
- choose maximum upto 4 dates from the following dates: 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month.
- Cheques should be drawn payable at locations of Birla Sun Life Asset Management Company Limited branches & authorised centres. Non MICR / outstation post dated cheques will not be accepted for SIP.
- 18. Allotment of Units

Units will be Allotted at the NAV related prices of the 1st and/or 7th and/or 10th and/or 14th and/or 20th and/or 21st and/or 28th of every month (or next business day, if 1st and/or 7th and/ or 10th and/or 14th and/or 20th and/or 21st and/or 28th is a non business day). An account statement will be dispatched to the unit holders once every quarter within 10 working days of the end of each quarter. The first account statement will be issued within 10 working days of the initial investment. Further an updated account statement will be sent after each transaction under the special products wherever, e-mail address has been provided, the account statement will be sent through e-mail only

19. Change of Amount

Investors can change the SIP amount by submitting the following documents 21 days before the next NECS debit date:

- A new 'SIP through NECS Facility' Form with revised SIP amount details.
- Letter to discontinue the existing SIP b)
- 20. Change of Bank

In order to change the existing bank account for NECS/SIP Auto Debit investors need to submit following documents 21 calendar days before the next SIP debit

- A new 'SIP through NECS Facility' Form with Change of bank details and cancelled cheque of new bank.
- Letter to discontinue the existing SIP
- 21. Discontinue / Cancellation of SIP

Discontinuely Cancentation of or
 The investor has the right to discontinue SIP at any time he/she so desires by sending a written request 21 calendar days in advance of the immediate next due date to any of the offices of Birla Sun Life Mutual Fund or its Authorized Collection Centres. On receipt of such request SIP will be terminated. Further, Birla Sun life Mutual Fund shall have the right to discontinue the SIP in case of 6 consecutive failures.
 Conversion of PDC facility in to NECS/ Auto debit Facility

Investor with existing SIP facility through Post Dated Cheques can also avail of this facility by submitting the following documents 21 days before the next NECS Debit date:

- SIP through NECS Facility Form along with one cancelled cheque.
- Letter requesting to cancel the existing SIP through PDCs and for returning all the remaining PDCs

23. MICRO SIP:-

- 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 ₹ 50,000 (known as "Micro SIP") shall be exempted from the requirement of PAN.
- 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
- * 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.
- 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.
- 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.
- 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. 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.
- 24. "On behalf of Minor" Accounts: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. 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. 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. 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). Also, nomination shall not be allowed n a folio/account held on behalf of a minor.

25. STEP-UP SIP

- Frequency for Step-Up SIP:
 - Half Yearly Step-Up SIP: Under this option, the amount of investment through SIP installment shall be increased by amount chosen/designated by Investor post every 6th (sixth) SIP installment.

 Yearly Step-Up SIP: Under this option, the amount of investment through SIP installment shall be
 - increased by amount chosen/designated by Investor post every 12th (twelfth) SIP installment
- Minimum Step-Up SIP Amount: ₹ 500 and in multiples of ₹ 500 thereafter.

 Default Step-Up SIP Frequency and amount: In case the investor fails to specify any frequency or amount for Step-Up SIP, the same shall be deemed as Yearly Step-Up SIP and ₹ 500 respectively and the application form shall be processed accordingly. In case the investor fails to specify both, i.e. the frequency for Step-Up SIP and amount for Step-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.
- Step-Up SIP shall also be available to investors availing Birla Sun Life Century SIP (Century SIP) under designated schemes, subject to eligible insurance cover calculated on the basis of amount of First (1st) installment
- Maximum Tenure for Step-Up SIP: 10 years. (i.e. Investors may chose / have tenure of more than 10 years under SIP / Century SIP, however, in such cases, feature of Step-Up SIP shall be considered and processed for a maximum of 10 years only.)
- Step-Up SIP shall be available for SIP / Century SIP Investments through NECS Facility only. Step-Up SIP
- shall not be available under Fast Forward SIP facility.

 26. Century SIP offered by AMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held physical (non-demat) mode only.
- 27. DEMAT ACCOUNT DETAILS: Option to hold Units in dematerialized (demat) form
 - Units will be allotted based on the applicable NAV as per the SID and will be credited to investors Demat account on weekly basis upon realization of funds. For e.g. Units will be credited to investors Demat account every Monday for realization status received in last week from Monday to Friday.
 - SIP Insurance related products; unit allotment will not be done in Demat account.
 - Monday for realization status received in last week from Monday to Friday.

 SIP Insurance related products; unit allotment will not be done in Demat account.

 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 dematerialized (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)/ploin(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. Also, various Special Products/Facilities such as Century SIR Systematic Withdrawal Plan, Systematic Transfer Plan, Switching etc.offered by AMC/Mutual Fund shall be available in physical (non-demat) mode only. Also, various Special Products/Facilities such as Century SIR Systematic Withdrawal Plan, Systematic Transfer Plan, Switching etc.offered by AMC/Mutual Fund shall be available for unitholders in case the units are held/opted to be held in physical (non-demat) mode. Investors intending to hold units in electronic (demat) form will be required to indicate, in the application form, the DPs name, DP 10 Number and the Beneficiary account held with the DP Names, PAN details, KYC details etc. mentioned in the Application Form will be registered with NSDL / CDSL) and will be required to indicate, in the application form, the DPs name, DP 10 Number and the Beneficiary account held with the DP Names, PAN details, KYC details etc. mentioned in the Application Form will be transferable subject to the provisions Indic
- # An open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus
- * An open ended Equity Linked Savings Scheme (ELSS) (All investments in the scheme are subject to a lock-in period of 3 years from the date of allotment.)

F. TERMS & CONDITIONS CENTURY SIP

1. DESIGNATED SCHEMES FOR BIRLA SUN LIFE CENTURY SIP (HEREINAFTER REFERRED TO AS CENTURY SIP)

Birla Sun Life Century SIP as an add-on, optional feature will be available under the following Designated Schemes and such other schemes as may be decided by BSLAMC from time to time in compliance with SEBI (Mutual Funds) Regulations 1996.

Birla Sun Life Infrastructure Fund Birla Sun Life MNC Fund Birla Sun Life India Opportunities Fund Birla Sun Life India GenNext Fund Birla Sun Life Dividend Yield Plus Birla Sun Life Commodity Equities Fund - Global Agri PLan Birla Sun Life India Reforms Fund Birla Sun Life Pure Value Fund Birla Sun Life Long Term Advantage Fund

Birla Sun Life Small & Midcap Fund Birla Sun Life 95 Fund
Birla Sun Life Advantage Fund Birla Sun Life International Equity Fund Birla Sun Life Special Situations Fund Birla Sun Life Tax Plan* Birla Sun Life Equity Fund Birla Sun Life Index Fund

Birla Sun Life Midcap Fund Birla Sun Life New Millennium Birla Sun Life Frontline Equity Fund Birla Sun Life Tax Relief 96* Birla Sun Life Top 100 Fund Birla Sun Life Buy India Fund Birla Sun Life Monthly Income Birla Sun Life Banking and Financial Services Fund

*An Open-ended Equity Linked Savings Scheme (ELSS) with a lock-in of 3 years.

Only individual investors, whose age is 18 years and above but less than 46 years, at the time of the first investment.

- Investors enroll for investments through Century SIP, in Designated Schemes
- Investors sign genuine "Good Heath Declaration" and also provide their Date of Birth, Gender and Nominee details at the specified places in the application form

In case of joint unit holders in the scheme, only the first unit holder would be eligible for the insurance cover Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) are elligible to invest in Birla Sun Life Century SIP subject to fulfillment of certain additional criteria refer "Additional Criteria for availing Birla Sun Life Century SIP (CSIP) for NRI and PIOs" given below

INVESTMENT AMOUNT IN CENTURY SIP

- Minimum: ₹ 1000 per month
- Maximum: No upper limit
- Change of CSIP amount is not applicable. Investors should note that once CSIP is availed, CSIP amount cannot be changed.

4. MODE OF PAYMENT

- Payment of Century SIP can be through Direct Debit/NECS or post Dated Cheques(PDCs)
- ii) Resident investors may make payment by cheque payable locally in the city where the application form is submitted at the local Birla Sun Life Asset Management Company Ltd. (BSLAMC) Offices / Authorised Collection Centres.

 iii) The cheque should be drawn on any bank which is situated at and is a member of the bankers clearing house. Cheque
- $drawn \ on \ the \ bank \ not \ participating \ in \ the \ clearing \ house \ will \ not \ be \ accepted.$

TENURE OF CENTURY SIP

55 Years less the current completed age of the investor e.g. Eligible investor may avail of the Century SIP for such period (in years and whole of months) as may be remaining for the attainment of 55 yrs of age. Thus, for an investor at the age of 40 yrs 5 months tenure of Century SIP shall be a period of 14 years and 7 months i.e. period remaining for the attainment of 55 yrs of age.

DISCONTINUATION OF CENTURY SIP

- Investor intimates the AMC to discontinue Century SIP, or Investor defaults Century SIP installments for two consecutive months during the tenure of the Century SIP, or
- Investor defaults Century SIP installments for four separate occasions (months) during the tenure of the Century SIP There shall be no provision to revive the Century SIP, once discontinued

Load Structure under Century SIP would be:

Entry Load	Nil
Exit Load**	Exit load of 2.00% of applicable NAV is payable if units allotted under Century SIP are redeemed / switched out within 1 year from the date of allotment. Exit load of 1.00% of applicable NAV is payable if units allotted under Century SIP are redeemed / switched out after 1 year but upto 3 years from the date of allotment. Nii: If units allotted under Century SIP are redeemed / switched out after 3 years from the date of allotment.

**In the unfortunate event of death of the investor, no exit load on redemption/switching out of units by the nominee/ joint holder, as the case may be.

Amount of Life Insurance Cover:

If Century SIP continues, the insurance cover would be as follows

: 10 times the monthly Century SIP installment Year 1 Year 2 : 50 times the monthly Century SIP installment . Year 3 onwards: 100 times the monthly Century SIP installment

All the above mentioned limits are subject to maximum cover of ₹ 20 lacs per investor across all schemes/plans/folios.

If Century SIP discontinues, the insurance cover would be as follows:

- · Century SIP discontinues before 3 years: Insurance cover stops immediately
- Century SIP discontinues after 3 years: Insurance cover equivalent to the value of units allotted under Century SIP

investment at the start of the each policy year, subject to a maximum of 100 times the monthly installment.

COMMENCEMENT OF INSURANCE COVER

The Insurance cover will start from the commencement of Century SIP. However, only accidental deaths will be covered for the first 45 days

10. CESSATION OF INSURANCE COVER

The insurance cover shall cease upon occurrence of any of the following:

- . At the end of the tenure. i.e., upon completion of 55 years of age.
- Discontinuation of Century SIP installments within 3 years from the commencement of the same
- Redemption / switch-out (fully or partly) of units purchased under Century SIP before the completion of the Century

11. REVIVAL OF INSURANCE COVER

There shall be no provision for revival of insurance cover, once the insurance cover ceases as stated above.

12. EXCLUSIONS FOR INSURANCE COVER

No insurance cover shall be admissible in respect of death of the unit holder (the insured investor) on account of • Death due to suicide within first year of commencement of Century SIP

- Death within 45 days from the commencement of Century SIP installments except for death due to accident
- . Death due to pre-existing illness, disease(s) or accident which has occurred prior to commencement of Century SIF

13. ADDITIONAL CRITERIA FOR AVAILING BIRLA SUN LIFE CENTURY SIP (CSIP) FOR NRI AND PIOS

- The CSIP facility can also be availed by the NRI/PIO provided they reside in one of the following countries: Australia, Austria, Bahamas, Bahrain, Belgium, Brunei, Bulgaria, Canada, China, Croatia, Cyprus, Denmark, Finland, France, Germany, Gibraltar, Greece, Hong Kong, Hungary, Ireland, Italy, Japan, Luxembourg, Mauritius, Moldova, Netherlands, New Zealand, Norway, Oman, Poland, Portugal, Qatar, Romania, Seychelles, Singapore, South Africa, South Korea, Spain, Sweden, Switzerland, Taiwan, Turkey, UAE, UK, USA
 NRIs / PIOs need to submit a proof of residence duly certified in original by local authority in the country of residence at the time of submission of CSIP Application Form. In case the proof is in any language other than
- English the same must be translated to English and certified by Government Authority in country of residence or by the Indian Embassy.

 All claims shall be settled in INR only and the then prevailing tax rates if any will be applied.

14 NOMINATION

- i) The nomination is mandatory for individuals applying for CSIP facility. In case the nomination details are
- incomplete in any nature, the Century SIP Application will be treated as a normal SIP.

 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.
- 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, society, body corporate, partnership firm, Karta of Hindu Undivided Family
- v) 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 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 Asset Management Company against the legal heir.
- viii) The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.

 On cancellation of the nomination, the nomination shall stand rescinded and the Asset Management
- ix) Company shall not be under any obligation to transfer the units in favour of the Nominee

15. CSIP INVESTMENT AND PAYMENT DETAILS

- Applicants should indicate the Option (Dividend / Growth / Sweep) for which the application is made, by
- indicating the choice in the appropriate box provided for this purpose in the Application Form. In case Applicants wish to opt for both the Options, separate CSIP Application Forms will have to be filled. The first CSIP installment can carry any date and must be a cheque/DD payment. The second installment in case of monthly CSIP will be processed on the available CSIP dates (currently 1st, 7th, 10th, 14th, 20th, 21st or 28th of every month) indicated by the investor, but immediately following the expiry of 21 Calendar Days from the date of processing the first CSIP. If the choice of date for the second instalment is not indicated by the investor, the second instalment of CSIP will be processed on the earliest CSIP date (1st, 7th, 10th, 14th, 20th, 21st or 28th) immediately following the expiry of 21 Calendar Days from the date of processing the first CSIP installment.
- All cheques must be drawn in favour of "Scheme Name" and crossed "Account Payee Only". A separate
- cheque must accompany each application /each Scheme.

 Birla Sun Life Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfilment of regulatory requirements, fulfilment of requirements of the Scheme Information Document and
- furnishing necessary information to the satisfaction of the Mutual Fund / AMC.

 Century SIP will continue till you turn 55 years. Before this, if you decide to stop your CSIP, you have to intimate to the AMC or Authorised Collection Centre 21 Calendar Days prior to next CSIP date.

16. CSIP PAYMENT THROUGH NATIONAL ELECTRONIC CLEARING SERVICE (DEBIT CLEARING) / DIRECT DEBIT FACILITY OF THE RESERVE BANK OF INDIA (RBI)

- The bank account provided for NECS (Debit) should participate in local MICR clearing. Investor will not hold Birla Sun Life Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific CSIP date due to various clearing cycles of NECS / Direct Debit Facility. Birla Sun Life Asset Management Company Ltd., registrars of Birla Sun Life Mutual Fund and other service providers shall not be responsible and liable for any damages / compensation for any loss, damage etc.
- incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Birla Sun Life AMC and its service providers reserve the right to disclose the details of the Investors and their transactions using the CSIP NECS / Direct Debit Facility to third parties for the purposes of verification and execution of the NECS / Direct Debit Facility as also for the purpose of law enforcement, fraud prevention, audit and inspection requirement etc.
- The Investor undertakes and agrees that the CSIP Auto Debit Facility requested for via this Form is subject to acceptance of the terms and conditions mentioned in Scheme Information Document of the Scheme.

17. GOOD HEALTH DECLARATION

Good Health declaration section 4 in application form is mandatory & needs to be filled up completely else the Century SIP Application form will be treated as Normal/Regular SIP

- The Group Life Insurance Cover will be governed by the terms, conditions & exclusion of the insurance
- policy with the relevant Insurance Company as determined by the AMC.
 Grant of insurance cover to any individual member shall be discretionary on part of Life Insurance
- A new folio will be created in this facility even for existing customers. Other regular / fresh purchases will not be
- Anew folio will be created in this facility even for existing customers. Other regular / fresh purchases will not be allowed in this folio, and they will be maintained separately. Consolidation of folios will not be allowed. In case of death of the first unit holder, his / her legal representatives may file a claim directly with the designated branch of the Insurance Company supported by all relevant documents as required by the Insurance and the payment of the claim may be made to the legal representatives by the insurance company. All insurance claims will be settled in India and shall be payable in Indian Rupees only. Settlement procedure will be as stipulated by the Insurance Company. Insurance claims will be directly settled by the Insurance Company. There will be only one insurance cover linked to unique investor. This offer from the Insurance Company (with whom the AMC ties up) is being brought to the investors of the Scheme by the AMC on a best effort basis. The AMC will not be responsible or liable for maintaining service levels and/or any delay in processing claims arising out of this facility.
- The Mutual Fund, Trustees, AMC, or their Directors, officers or employees shall not be liable for any The Mutual Fund, Trustees, AMC, or their Directors, officers or employees shall not be liable for any claims (including but not limited to rejection of any claim, non-settlement, delays etc.) arising out of the insurance cover provided to the unit holder. The Fund is bringing this offer to the investors of the Scheme only as an additional facility and is not acting as an agent for marketing / sales of insurance policies. Subject to what has been stated above, the AMC reserves a right to modify / annul the said Group Insurance Cover on a prospective basis. The AMC also reserves the right to change the insurance company from time to time.

- company from time to time.

 Charges of the insurance cover will be entirely borne by the AMC.

 Investors opting for Birla Sun Life Century SIP agree and confirm to have read, understood and accepted the Terms of Century SIP and Insurance cover.

 Insurance is subject matter of solicitation.
 - All the other terms and conditions of the respective Scheme Information document(s) will remain

19. APPLICATIONS NOT COMPLETE IN ANY RESPECT ARE LIABLE TO BE REJECTED.

G. COMMON INSTRUCTIONS FOR SIP/ CENTURY SIP

DISCLAIMER

- Investors will not hold Birla Sun Life Mutual Fund, its Registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of NECS.
- Birla Sun Life Mutual Fund, its Registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- Birla Sun Life Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- Investors shall not hold the AMC/ Registrar/Service Providers and/or the Bank/s liable for any failure or delay in completion of its obligations where such failure or delay is caused, in whole or in part, by any Force Majeure event including acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, war, earthquake, or any other cause of peril which is beyond the AMC/ Registrar /Service Provider's and/or the Bank's/s' reasonable control. Further no separate intimation will be received from AMC / It's Registrar / Bank and/or Service Providers in case of non-execution of the instructions in case of such Force Majeure events.
- It is compulsory for all investors to quote their Permanent Account Number (PAN) and submit copy of the PAN card 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, please refer instructions (E-23) in SIP Application Form.

3. DIRECT APPLICATIONS AND EUIN

- 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 cases where applications are introduced introduct and output and statioun/ageing to trace. In cases where unitributed users 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.
- 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 bischer sub horker. If the distributor is port diven any advice pertaining to the investment (i.e. 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.

DIVIDEND SWEEP FACILITY:

- For equity Schemes: Under Dividend Sweep Facility the unitholders can opt for switching the dividend earned under any of the Open-ended Scheme into any other Open-ended Equity Scheme or into the any of the following Open ended schemes of Birla Sun Life Mutual Fund viz., Birla Sun Life Savings Fund, Birla Sun Life Treasury Optimizer Plan, Birla Sun Life Short Term Fund, Birla Sun Life Income Plus, Birla Sun Life Cash Manager, Birla Sun Life Gilt Plus, Birla Sun Life Government Securities Fund, Birla Sun Life Dynamic Bond Fund, Birla Sun Life Medium Term Plan, Birla Sun Life Monthly Income, Birla Sun Life MIP, Birla Sun Life MIP II or Birla Sun Life Short Term Opportunities Fund.
- For deht Schemes: Under Dividend Sweep Facility the unitholders can opt for switching the dividend earn under open ended debt schemes into any other equity or balanced scheme of Birla Sun Life Mutual Fund. In case the investor fails to specify his preference of Option/Facility for the scheme into which the dividend has to be sweeped, Growth option under the respective Open ended Equity or Balanced Scheme, as applicable, shall be the default option and the application form shall be processed accordingly. For sweep facility under equity or debt schemes, in case the investor fails to specify his preference of Option/Facility for the scheme into which the dividend has to be sweeped, Growth option under the respective Scheme shall be the default option and the application form shall be processed accordingly. Further, the dividend (net of applicable TDs, if any) shall be switched subject to minimum investment eligibility requirements of the Opted Scheme at applicable NAV based prices (ex-dividend NAV, if the opted Scheme has a record date on the date of exercise of sweep facility). This facility shall be processed on the record date of the dividend declared under the Scheme. Further this facility shall not allow for switch of partial dividend or switch of dividend to multiple schemes.
- For Monthly Dividend Sweep option for Birla Sun Life Dynamic Bond Fund: Under this option the Unitholders can opt for switching the dividend earned under the Scheme into any other Open-ended Equity Scheme or Balanced Scheme of Birla Sun Life Mutual Fund as opted by the Unitholder. The dividend (net of applicable TDS if any) shall be switched subject to minimum investment/sweep amount of ₹ 1000 or the minimum investment eligibility criteria of the scheme into which the dividend is sweeped in; whichever is higher, at applicable NAV based prices plus applicable load, (exdividend NAV, if the opted Scheme has a record date on the date of
- KNOW YOUR CLIENT (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. 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:

- their constituted Power of Attorney (PoA) holder, in case of investments through a PoA
- each of the applicants, in case of investments in joint names; and
- Guardian in case of investments on behalf of minor.

Applications without KYC Acknowledgement letter for the specified category of investors 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

Provided further, where it is not possible to Verry the KYC compliance status of the investor at the time of allother of units, the BSLAMC shall verify the KYC compliance status of the investor within a reasonable time after the allothment 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. 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

Interinvestor. Any charge in mises details like charge 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:

 1. 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 Formand 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. Howeve existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.
- LIST OF MANDATORY FIELDS: NECS Debit Bank Account Details / Authorization bank details should be same, MICR CODE other than core banking and auto debit banks, Each SIP amount, Scheme name with option, Start date, Signature on NECS Mandate/PDC and Bank Authorisation. If any of these fields is left blank, the Application form is liable to be rejected.

RESTRICTION ON ACCEPTANCE OF THIRD PARTY PAYMENT:

- 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 (iii).
 "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.
- BSLAMC shall not accept subscriptions accompanied with Third Party Payments except in the following exceptional situations subject to submission of requisite documentation/declarations enumerated in para (iv)
 - 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 ₹ 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.
 - Payment by Employer on behalf of employee under Systematic Investment Plans (SIP) through Payroll deductions.
 - Custodian on behalf of an FII or a client.
- 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/
 - 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.
 - 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
- Investors are requested to note that, in case of:
 - 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:
 - a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number; (i)
 - 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 (I) 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 (ii) 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.

Payment by Prefunded Instrument: (1) 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 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.

(2) A pre-funded instrument issued by the Bank against Cash shall not be accepted for investments of \$\frac{7}{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 (1) and (2) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

Payment by RTGS, NEFT, 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.

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.

Email communication

Account Statements, Quarterly Newsletter, Annual Reports and Transaction Confirmation can be sent to Unit holders by post / e-mail. 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.

TRANSACTION CHARGES

TRANSACTION CHARGES
SEBI with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, has allowed AMCs vide its circular No. Cir/IMD/ DF/13/2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹ 10,000/- and above. In accordance with the said circular, if the distributor, through which your application form is being routed, has opted to receive the Transaction Charges, Birla Sun Life Asset Management Co. Ltd. / Birla Sun Life Mutual Fund shall deduct the Transaction Charge of ₹ 150/- (for First Time Mutual Fund Investor) or ₹ 100/- (for Investor other than First Time Mutual Fund Investor i.e. Existing Mutual Fund Investor) from your subscription amount and pay the same to such distributor. Thereafter, the units shall be allotted against the balance amount invested after deduction of Transaction charges payable to the distributor. The statement of account shall clearly state the net investment as gross subscription less transaction charges and depict the number of units allotted against the net investment amount.

No transaction charges will be deducted for any purchase/subscription made directly with the Fund (i.e. not through routed any distributor/agent).

In case of investments through Systematic Investment Plan (SIP): Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- or more. The transaction charges shall be deducted in 3-4

Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/168230/09, dated June 30, 2009, the unfront commission, if any, on investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on his assessment of various factors including the service rendered by the Distributor.

Name(s) of the Scheme(s)	Birla Sun Life Advantage Fund					Birla Sun Life Dividend Yield Plus						
Type of Scheme	An Open ended Growth Scheme					An Open ended Growth scheme						
Investment Objective	The objective of the scheme is to acl moderate levels of risk through a div					pr	he objective of the scher rimarily in a well-diversified igh dividend yield.					
Asset Allocation Pattern of the scheme	Types of Instruments			mal Allocati of Net Asse		_	nstruments		(ormal Allocation % of net assets)	Risk Profile	
	Equity and Equity Related Instruments	3	At	least 70%			ligh' Dividend Yield Equity nstruments	and Equity Rel	ated	65-100%	High	
	Debt and money market instruments.		ļι	Jpto 30%		1	Other Equity and Equity Re	lated Instrumer	nts	0-35%	High	
							Debt and Money Market In			0-20%	Low	
Risk Profile of the Scheme	Mutual Fund investments are subject factors before investment. For summa							me Informatio	n Docum	nent carefully for	details on ri	
nvestment Strategy & Risk Control	For details on Investment Strategy & R	Risk Control m	neasure pl	ease refer P	age No. 52.							
No. of Folios & AUM (As on April 30, 2014)	Folios: 32,851 AUM in Crs: ₹ 309.10						olio: 121,397 UM in Crs: ₹1,001.95					
Plans offered under the Schemes	The Scheme(s) offers Regular Plan a indicating the choice in the application f **Direct Plan is only for investors wh through a Distributor. For further deta	form. I o purchase /s	subscribe	Units in a S	cheme direct					·		
Options/Facility offered under Regular and Direct Plan	Dividend (Payout, Reinvestment & Swe	ep) and Grow	th									
Minimum Application	Purchase (including switch-in) : ₹ 5,0		,				Purchase (including switch		. = 4 000			
Amount / Number of Units	Additional Purchase (including switch- Repurchase : In Multiples of ₹ 1/- or 0	1.001 units				R	Additional Purchase (include Repurchase : In Multiples of	of ₹ 1/- or 0.00		N-		
Despatch of Repurchase Redemption) Request	Within 10 working days of the receipt of	the redemption	on request	at the Officia	al Points of Acc	cepta	ance of Birla Sun Life Mutua	al Fund.				
Benchmark Index	S&P BSE 200					CI	NX 500					
Dividend Policy	The Scheme may declare dividends at t	he discretion (of the Trust	tee, subject	to the availabili							
lame of the Fund Manager	Mr. Satyabrata Mohanty			. ,		_	Ir. Naysar Shah and Mr. V	ineet Malon				
Name of the Trustee Company	Birla Sun Life Trustee Company Priva	te l imited				-	irla Sun Life Trustee Com		mited			
Performance of the scheme Compounded annualised returns	Compounded annualised returns (%) o		n-Growth O	ption as at A	April 30, 2014.	+	ompounded annualised retu	. ,		rowth Option as at	April 30, 201	
Joinpounded annuansed returns							Returns	Last I	not.	Loot 6	·	
	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception		neturns		.ast 3 years	1	Since nception	
		,		-			DOLDVD	12.92	4.98	20.42	22.88	
	BSLAF	24.33	6.26	15.99	17.70		BSLDYP					
	S&P BSE 200	12.52	4.37	14.93	10.70		CNX 500	13.23	4.42	14.55	18.98	
	Inception - February 24,1995 Note: Past performance may or may	y not be susta	ined in futu	ıre.			Inception - February 26, 2 Note: Past performa		not be su	ustained in future.		
	*Absolute Returns	ı (Financial Yr Apr	r-Mar\				*Absolute Returns	earwise Return (Fir	nancial Vr A	nr-Mar\		
	100.00 -	r (Filianciai 11 Api	-iviai)	93.63			120.00	sai wise rretairi (i ii	ianolai II A		102.59	
	80.00 –			77	7.01		100.00 -			'	85.54	
	60.00 –			-			80.00 -				00.04	
				-			60.00 -					
	40.00 – 28.86			-			40.00 -					
	20.00 - 17.19		9.91	-			20.00 - 14.60 17.72	544		15.49		
	0.00		3.61				0.00	0.19 5.14	1.21	0.47		
	-20.00	-10.63 -10.38					-20.00		-9.01			
	2013-14 2012-13	2011-12	2010-11	2009-1	10		2013-14		2011-12	2010-11	2009-10	
	■ BSLAF - Regular P	Plan - Growth	■ S&P	BSE 200			■ BSLD	YP - Regular Plan -	Growth	■ CNX500		
	Entry Load: (Including for SIP Transactio	n)· Nil				En	ntry Load: (Including for SII	P Transaction) · N	Jil			
Expenses of the Scheme (i) Load Structure	Exit Load: (Including for SIP Transaction	on):For redem				Ex	xit Load: (Including for SIP	Transaction):Fo	r redempt			
ij Ludu Structure	days from the date of allotment: 0.50% units after 7 days from the date of allotments		NAV. For re	edemption/s	witch-out of		ays from the date of allotm nits after 365 days from the			NAV. For redemption	on/switch-ou	
	· No exit load shall be charged on reden	nption by unitl				. 1	No exit load shall be charge	ed on redemption	n by unith			
	Reinvestments of Dividends and units is SWP facility and applicable load structur						einvestments of Dividends WP facility and applicable to					
	Century SIP facility and applicable load :	structure, plea	ise refer to	instructions	on Century	Ce	entury SIP facility and appli	cable load struc	ture, plea	se refer to instruct	tions on Cent	
	SIP. The above load structure is subject structure at the time of investing.	ct to change.	Please refe	er to the app	olicable load		IP. · The above load structure at the time of invest		change.	Please refer to the	applicable l	
	· In terms of SEBI circular no. SEBI/IMD					·	n terms of SEBI circular no	o. Sebi/imd/cir				
	entry load will be charged by the Schen upfront commission, if any, on investm						ntry load will be charged by ofront commission, if any,					
	investor directly to the Distributor, based						orront commission, if any, vestor directly to the Distril					
	the service rendered by the Distributor.				J		e service rendered by the D					
(ii) Recurring expenses	Actual (unaudited) expenses for the fir	nancial year e	nded Marc	ch 31, 2014	l:	Ac	ctual (unaudited) expense	es for the financ	ial year e	nded March 31. 2	2014:	
[% of daily Net assets] (Also refer page 50 for further details)	2.81% (Reg); 2.42% (Direct)	, 0		,			49% (Reg); 1.79% (Direc		, ·			
						1						

Name(s) of the Scheme(s)	Birla Sun Life Midcap	Fund					Birla Sun Life MNC Fund				
Type of Scheme	An Open ended Growt	h scheme					An Open ended Growth Scheme				
Investment Objective	The investment objectiv risk by investing primar fund focused on large returns than a fund focu	ily in 'Mid-Cap' and liquid sto	' Stocks. The cks. Concon	level of risk nitantly, the	is somewhat higher	rthan a	The objective of the scheme is to moderate levels of risk by ma companies through a research by	king invest	ments in	securities	
Asset Allocation Pattern of the scheme	Types of Instruments				Normal Allocation (%of Net Assets)		Types of Instruments				Allocation et Assets)
	Equity & Equity Relate	d instruments	of Midcap c	ompanies	65% - 100%		Equity and Equity Related Instrum	ents		Upto 100	,
	Equity & Equity Relat	ted instrumen	ts of compa	inies other	0% - 35%		Debt & Money market instrument			Upto 20	
	than Midcap Compani				0% - 20%					Opto 20	
	Cash, Deposits & Mor Mibor linked short ter		struments in	cluding	070-2070						
Risk Profile of the Scheme	Mutual Fund investmen investment. For summa					f additio	nal Information/Scheme Information	Document c	arefully for	details on r	sk factors befor
Investment Strategy & Risk Control	For details on Investm	ent Strategy &	Risk Contro	l measure p	olease refer Page No	52.					
No. of Folios & AUM (As on April 30, 2014)	Folios: 106,442 AUM in Crs: ₹ 1,020.1	2					Folios: 59,763 AUM in Crs: ₹ 489.94				
Plans offered under the Schemes	The Scheme(s) offers indicating the choice in	Regular Plan the application	n form. V ho purchas	e /subscrib	e Units in a Schem		eparate NAVs. Investors should indic ly with the Mutual Fund and is not a				
Options/Facility offered under Regular and Direct Plan	Dividend (Payout, Rein	nvestment & S	weep) and G	irowth							
Minimum Application Amount / Number of Units	Purchase (including s Additional Purchase (i Repurchase : In Multip	including swite	ch-in): ₹1,0	000/-			Purchase (including switch-in) : ₹ Additional Purchase (including sv Repurchase : In Multiples of ₹ 1/- Max. Subscription Amt. (incl. swi	vitch-in) : ₹ or 0.001 ur	its	nvestor per	day.
Despatch of Repurchase (Redemption) Request	Within 10 working day	s of the receip	ot of the rede	mption requ	uest at the Official P	oints of	Acceptance of Birla Sun Life Mutua	l Fund.			
Benchmark Index	CNX Midcap						CNX MNC				
Dividend Policy	The Scheme may decl	lare dividends	at the discre	tion of the 1	Trustee, subject to t	he availa	ability of distributable surplus.				
Name of the Fund Manager	Mr. Hitesh Zaveri						Mr. Ajay Garg				
Name of the Trustee Company	Birla Sun Life Trustee	Company Priv	ate Limited				Birla Sun Life Trustee Company F	Private Limit	ed		
Performance of the scheme : Compounded annualised returns	Compounded annualis	ed returns (%)	of Regular P	lan-Growth	Option as at April 30	Compounded annualised returns 2014.				· ·	
	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception		Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception
	BSLMCF	18.56	6.57	20.69	24.87		BSLMNCF	20.74	12.00	25.87	15.98
	CNX Midcap	12.34	2.31	17.85	21.74		CNX MNC	8.33	8.57	18.41	9.35
	Inception - October 03, Note: Past performar *Absolute Returns		y not be sust	ained in futo	ure.		Inception - December 27, 1999 Note: Past performance may or *Absolute Returns	may not be	sustained i	n future.	
	160.00 140.00 120.00 100.00 80.00 60.00 40.00 20.00 20.00 17.82 16.36 2013-14		-1.81 -5.14 2011-12	3.4 -1.76 2010-1: ■ CNX M	1 2009-10		120.00 - 100.00 - 80.00 - 60.00 - 40.00 - 28.15 26.72 20.00 - 4.52		93	15.21 1.20 2010-11 iX MNC	2009-10
Expenses of the Scheme (i) Load Structure	Entry Load: (Including for Exit Load: (Including for days from the date of all red to the state of the state	r SIP Transactio lotment: 1.50% but within 54d to funits after 5 charged on rede ends and units able load structur applicable load tructure is subj nvesting. lar no. SEBI/IM end, on investion any, on investion bistributor, bass	on): For redem of applicable o	e NAV. For re the date of the date of the date of initholders of iitholders as fer to instruct lease refer to e. Please re 168230/09 vestor effect by the investigation	edemption / switch-of allotment: 1.00%. allotment: 1.00%. f units issued to ther bonus units. For S ctions on STP/SWP. i instructions on Cer fer to the applicable dated June 30, 2008 tive August 1, 2009, stor shall be paid by	out of For on on STP / For ontury load	Entry Load: (Including for SIP Trans Exit Load: (Including for SIP Transa days from the date of allotment: 1. units after 365 days from the date of . No exit load shall be charged on! Reinvestments of Dividends and us WP facility and applicable load str Century SIP facility and applicable . SIP. The above load structure is structure at the time of investing. In terms of SEBI circular no. SEBI entry load will be charged by the Supfront commission, if any, on in investor directly to the Distributor, the service rendered by the Distributor.	action): For n 00% of appli f allotment: N redemption t ints issued to ucture, pleas load structur subject to ch /IMD/CIR Not scheme to the vestment manased on his	edemption/cable NAV. Jil. July unitholder ounitholder erefer to in ere, please re ange. Pleas out/168230 e investor eade by the	For redempers of units as bonus structions of the to instruction of the refer to the confer to the c	issued to them of units. For STF on STP / SWP · Fictions on Centure applicable load lune 30, 2009, rigust 1, 2009. Tigust 1, 2009 tigust 1, 2
(ii) Recurring expenses [% of daily Net assets] (Also refer page 50 for further details)	Actual (unaudited) exp 2.52% (Reg); 1.85% (I	enses for the	financial yea	r ended Ma	rch 31, 2014:		Actual (unaudited) expenses for t 2.82% (Reg); 2.22% (Direct)	he financial	year endec	l March 31	, 2014:

Name(s) of the Scheme(s)	Birla Sun Life India Opportunities F	Fund				Birla Sun Life Infrastructure Fund					
Type of Scheme	An Open ended Growth Scheme					An Open Ended Growt					
nvestment Objective	The objective of the scheme is to at by investing in shares of companies 1. Leverage India's intellectual c creative inputs. 2. Seek to use current and imper tariffs / quotas to supply good 3. Leverage India's lower labour manufactured goods. 4. Leverage India's large populat services.	s that do one capital for pro nding change Is and servic costs for pro	e or more oviding ser es in pater es. oviding se	of the follow rvices, rese at laws / im rvices and	ving: earch and por t	The scheme seeks to predominantly in a d companies that are pa India.	iversified portfol	lio of equ	uity and ed	quity relate	d securities
Asset Allocation Pattern of the scheme	Types of Instruments				al Allocation f Net Asset)	Types of Investments			Allocation ange		Allocation let Assets)
	Equity and Equity Related Instrume Cash, Money market instruments & debt instruments		1	1	0%- 100% 0%- 30%	Equity and Equity Rela Money market instrun			to 100% to 20%		0% 0%
Risk Profile of the Scheme	Mutual Fund investments are subjectinvestment. For summary of Scheme					ional Information/Scheme I	nformation Docun	nent caref	ully for deta	ails on risk 1	actors before
nvestment Strategy & lisk Control	For details on Investment Strategy	& Risk Cont	rolmeasu	ire please r	efer Page No. 52.						
o. of Folios & AUM As on April 30, 2014)	Folios: 14,984 AUM in Crs: ₹ 53.02					Folios: 67,816 AUM in Crs: ₹ 347.29					
Plans offered under the Schemes	The Scheme(s) offers Regular Plaindicating the choice in the application **Direct Plan is only for investo investments through a Distributor.	on form. Ors who pur	chase /su	ıbscribe U	nits in a Schem	e directly with the Mutua					
options/Facility offered under legular and Direct Plan	Dividend (Payout, Reinvestment &	Sweep) and	Growth								
Ainimum Application Imount / Number of Units	Purchase (including switch-in) : ₹ Additional Purchase (including sw Repurchase : In Multiples of ₹ 1/- o	ritch-in): ₹1				Purchase (including s Additional Purchase (i Repurchase : In Multip	ncluding switch-	in): ₹1,0	00/-		
Despatch of Repurchase Redemption) Request	Within 10 working days of the rece	eipt of the red	demption	request at t	the Official Points	· -	n Life Mutual Fun	d.			
Benchmark Index	CNX 500	a at the die au	ation of th	a Tructon o	oubiant to the avai	CNX Nifty	alua				
lividend Policy lame of the Fund Manager	The Scheme may declare dividends Mr. Naysar Shah	s at the discr	etion of th	e irustee, s	Subject to the avai	Mr. Mahesh Patil and	'				
ame of the Trustee Company	Birla Sun Life Trustee Company Pr	rivate Limite	d			Birla Sun Life Trustee					
	BSLIOF CNX 500	Last 1 year* 44.43 13.23	10.30 4.42	Last 5 years 21.66 14.55	Since Inception 8.07 11.16	Returns BSLIF CNX Nifty		Last 1 year* 18.97	Last 3 years 1.92 5.20	Last 5 years 13.12 14.01	Since Inception 7.13 9.37
	140.00 - 120.00 - 80.00 - 80.00 - 40.00 - 38.59 - 20.00 - 40.00 - 20.0	5.14 -8.26 -13 201 gular Plan - Growth	-9.01 11-12		122.93 85.54 2009-10		Yearwise Return (I	Financial Yr <i>I</i> 12.22 -9.11 2011-12		104.8	71.52
Expenses of the Scheme i) Load Structure ii) Recurring expenses	Entry Load: (Including for SIP Transa Exit Load: (Including for SIP Transa days from the date of allotment: 0.50 units after 7 days from the date of allother including the safe of the exit load shall be charged on receinvestments of Dividends and unit SWP facility and applicable load struct Century SIP facility and applicable load structure. SIP - The above load structure is sul structure at the time of investing. In terms of SEBI circular no. SEBI/If entry load will be charged by the Scl upfront commission, if any, on inveinvestor directly to the Distributor, bathe service rendered by the Distributor. Actual (unaudited) expenses for the	iction): For re 0% of applica otment: Nil. demption by ts issued to u cture, please ad structure, bject to chan MD/CIR No.4 heme to the i isstment made used on his as	unitholders refer to ins please reference. Please reference in the please reference in the please reference in the please reference by the interest in the please reference in	or redemption or redemptions of units is as bonus of tructions or er to instruct or refer to the composition of the control of	ion/switch-out of ssued to them on units. For STP / nSTP / SWP. For tions on Century e applicable load une 30, 2009, no ust 1, 2009. The II be paid by the	Entry Load (Including S Exit Load (Including SI date of allotment: 1.00% days from the date of all · No exit load shall be c Reinvestments of Divid SWP facility and applica Century SIP facility and SIP · The above load st structure at the time of ir · In terms of SEBI circul entry load will be charg upfront commission, if investor directly to the E the service rendered by	P): For redemption 6 of applicable NA otment: Nil. harged on redempends and units issuble load structure applicable load structure is subject nvesting. ar no. SEBI/IMD/Ced by the Schemeany, on investme Distributor, based of	V. For redection by urgued to un, please reference trecture, please to change to the invent made I	mption/swi nitholders o itholders as fer to instru- ease refer to e. Please re 168230/09 vestor effec- by the inve	f units issue to bonus unit totions on S [*] o instruction fer to the all dated June tive August stor shall b	ed to them or cs. · For STP FP / SWP. · Fo ns on Century oplicable load 30, 2009, no 1, 2009. The e paid by the

Name(s) of the Scheme(s)	Birla Sun Life India GenNext Fund		
Type of Scheme	An Open ended Growth Scheme		
Investment Objective	The objective of the scheme is to target growth of capital by investing in equity/equity relate consumption patterns in India, which in turn is getting fuelled by high disposable incomes of the have the following characteristics: Companies that seek growth in revenues arising out of demand from the younger generation They should be engaged in manufacturing of products or rendering of services that go directl The products and services should have distinct brand identity, thereby enabling choice.	oung generation (Generation N (GenNext) for their products or s	lext). The scheme wil invest in companies th
Asset Allocation Pattern	Types of Instruments	Range	Normal Allocation (% of net assets)
of the scheme	Equity and Equity related Securities	80% - 100%	90%
	Fixed Income Securities (including Money Market Instruments)	0% - 20%	10%
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Inform investment. For summary of Scheme Specific risk factors please refer page 50.	ation/Scheme Information Docu	ment carefully for details on risk factors befor
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 52.		
No. of Folios & AUM (As on April 30, 2014)	Folios: 28,887 AUM in Crs: ₹ 183.57		
Plans offered under the Schemes	The Scheme(s) offers Regular Plan and Direct Plan** with a common portfolio and separate Not indicating the choice in the application form. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the through a Distributor. For further details on Direct Plan, please refer page 48.		·
Options/Facility offered under Regular and Direct Plan	Dividend (Payout, Reinvestment & Sweep) and Growth		
Minimum Application Amount / Number of Units	Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Accepta	nce of Birla Sun Life Mutual Fur	nd.
Benchmark Index	CNX Nifty		
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of	distributable surplus.	
Name of the Fund Manager	Mr. Anil Shah		
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited		
Dayformanas of the coheme :	Compounded annualized returns (9/) of Degular Dian Crouth Ontion as at April 20, 2014		

Performance of the scheme : Compounded annualised returns

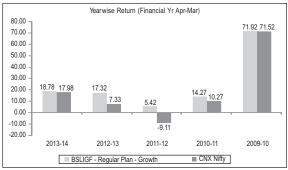
Compounded annualised returns (%) of Regular Plan-Growth Option as at April 30, 2014.

Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception
BSLIGF	10.43	12.48	21.55	15.39
CNX Nifty	12.92	5.20	14.01	12.67

Inception- August 5, 2005

Note: Past performance may as may not sustained in future.

*Absolute Returns



Expenses of the Scheme (i) Load Structure

Entry Load: (Including for SIP transactions): Nil.

Exit Load: (Including for SIP Transaction): For redemption/switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil.

· No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units and also refer page No. 36. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · For Century SIP facility and applicable load structure, please refer to instructions on Century SIP · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.

• In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

(ii) Recurring expenses [% of daily Net assets] (Also refer page 50 for further details)

Actual (unaudited) expenses for the financial year ended March 31, 2014: 2.98% (Reg); 2.17% (Direct)

Name(s) of the Scheme(s)	Birla Sun Life Index Fund						Birla Sun Life Top 100 Fund							
Type of Scheme	An Open ended Index-Linke	ed Growth S	Scheme				An Open Ended Growth Scheme	9						
Investment Objective	The objective of the schem performance of the Nifty, su				e commesura	ate with the	The scheme seeks to provide m predominantly in a diversified po companies as measured by mark	rtfolio of equity	and equity relate					
Asset Allocation Pattern	Type of Instrument				Normal A	Allocation t Assets)	Types of Investments		Asset Allocation Range		l Allocation let Assets)			
	Securities covered by Nifty	including d	erivatives	(upto 50%)	Upto	100%	Equity & Equity Related Securit which	ties out of	80% - 100%	!	90%			
	Cash & Money market inst instruments	truments i	ncluding N	libor linked	Upto	10%	Top 100 Market Cap Companie	ıs	65% - 100%		70%			
							Other Companies		0% - 35%	:	20%			
							Money Market instruments		0% - 20%		10%			
Risk Profile of the Scheme	Mutual Fund investments are investment. For summary of						onal Information/Scheme Informati	on Document	carefully for detai	s on risk	factors be			
Investment Strategy & Risk Control	For details on Investment St	trategy & R	isk Control	measure p	lease refer Pa	ge No. 52.								
No. of Folios & AUM (As on April 30, 2014)	Folios: 2,002 AUM in Crs: ₹ 23.28						Folios: 70,240 AUM in Crs: ₹ 432.56							
Plans offered under the Schemes	indicating the choice in the ap	pplication for pplication for the property of	orm. <i>o purchase</i>	e/subscribe	e Units in a So	heme direct	eparate NAVs. Investors should in If with the Mutual Fund and is not			·				
Options/Facility offered under Regular and Direct Plan	Dividend (Payout, Reinvestm	nent & Swe	ep) and Gro	wth										
Minimum Application Amount / Number of Units	Purchase (including switch Additional Purchase (includ Repurchase : In Multiples of	ding switch	-in): ₹1,0	00/-			Purchase (including switch-in) Additional Purchase (including In Multiples of ₹ 1/- or 0.001 ur	switch-in):₹	1,000/-Repurch	ise:				
Despatch of Repurchase (Redemption) Request	Within 10 working days of th	he receipt o	of the reden	nption reque	est at the Offic	ial Points of	Acceptance of Birla Sun Life Mutu	al Fund.						
Benchmark Index	CNX Nifty						CNX Nifty							
Dividend Policy	The Scheme may declare div	vidends at t	he discretio	on of the Tru	stee, subject t	o the availabi	ity of distributable surplus.							
Name of the Fund Manager	Mr. Ajay Garg						Mr. Mahesh Patil							
Name of the Trustee Company	Birla Sun Life Trustee Comp	pany Privat	e Limited				Birla Sun Life Trustee Company	y Private Limit	ed					
Performance of the scheme :	Compounded annualised reti	urns (%) of	Regular Pla	an-Growth C	option as at Ap	ril 30, 2014.	Compounded annualised returns	(%) of Regular	Plan-Growth Opti	n as at A	pril 30, 20			
Compounded annualised returns		Last	Last	Last	Since	Returns	Last	 	.ast	Since				
		1 year*	3 years	5 years	Inception			1 year*	3 years	years	Inceptio			
	BSLIXF	13.64	4.98	13.48	17.56	1	BSLT100F	20.98	9.92	18.61	14.09			
	CNX Nifty	12.92	5.20	14.01	17.94		CNX Nifty	12.92	5.20	14.01	12.83			
	Inception - September 18, 20					_	Inception - October 24,2005							
	Note: Past performanc *Absolute Returns		nay not be	sustained i	in future.		Note: Past performance may o *Absolute Returns	r may not be s	ustained in future					
	80.00 70.00 - 60.00 - 50.00 - 40.00 - 20.00 - 18.47 17.98 10.00 - 0.00 - 10.00 - 20.00 - 20.00 - 20.00 - 20.01 - 20	.90 7.33 2012-13 BSLIXF - Regu	-10.02 -9.11 2011-12	9.85 1		L	70.00 - 60.00 - 50.00 - 40.00 - 30.00 - 25.58 20.00 - 10.00 - -10.00 - -20.00 - 2013-14 2012-	-4.57 ₋₆	11.98 10.2	7 20	71.52			
Expenses of the Scheme (i) Load Structure	Entry Load: (Including for SIP Exit Load: (Including for SIP days from the date of allotme units after 7 days from the date. No exit load shall be charge Reinvestments of Dividends a SWP facility and applicable of Century SIP facility and applicable SIP. The above load structur structure at the time of investir. In terms of SEBI circular no. entry load will be charged by upfront commission, if any, investor directly to the Distribute service rendered by the Distribute.	Transaction on the control of the co	n):For rede of applicable nt: Nil. option by un sued to uni o, please ref tructure, ple t to change CIR No.4/ 1 oe to the inv ent made b	e NAV. For re itholders of tholders as er to instruc- ease refer to e. Please refer 68230/09 c estor effection of the investigation	units issued to bonus units. It is such that the bonus units. It is such that the bonus on STP / instructions cer to the applicated June 30, we August 1, it tor shall be particular.	tch-out of o them on For STP / SWP: For n Century cable load 2009, no 2009. The aid by the	days from the date of allotment: 1.50% of applicable NAV. For redempt units after 365 days but before 540 days from the date of allotme STP / No exit load shall be charged on redemption by unitholders of units Reinvestments of Dividends and units issued to unitholders as bonus SWP facility and applicable load structure, please refer to instructions of Century SIP facility and applicable load structure, please refer to instructions of Century SIP facility and applicable load structure, please refer to instructions of SIP. The above load structure is subject to change. Please refer to the structure at the time of investing. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated and the subject of the investor effective Augment of the subject of the su							
(ii) Recurring expenses [% of daily Net assets] (Also refer page 50 for further details)	Actual (unaudited) expense: 0.49% (Reg); 0.29% (Direct		ancial year	ended Mar	rch 31, 2014:		Actual (unaudited) expenses fo 2.83% (Reg); 2.14% (Direct)	r the financial	year ended Marc	n 31, 201	4:			

Name(s) of the Scheme(s)	Birla Sun Life Equity Fund					Birla Sun Life Frontline Equity Fund					
Type of Scheme	An Open ended Growth Scheme					An Open ended Growth Scheme					
Investment Objective	An open-end growth scheme with the ot a portfolio with a target allocation of 90° securities.					An open-ended growth scheme with the objective of long term growth of capital a portfolio with a target allocation of 100% equity by aiming at being as di across various industries and or sectors as its chosen benchmark index, BSE secondary objective is income generation and distribution of dividend.					
Asset Allocation Pattern	Type of Instruments	Target Al	location	Allo	cation Range	Types of Instruments Target Allocation Allocation					
of the scheme	Equity & Equity Related Instruments	<u> </u>	0%	8	30% - 100%	Equity & Equity Related instruments 100% 75% - 1					
	Debt & Money Markets Instruments	1	0%		0% - 20%	Debt & Money Markets instruments 0% 0% - 2					
Risk Profile of the Scheme	Mutual Fund investments are subject to additional Information/Scheme Information before investment. For summary of Scheme	ion Documen	nt carefully f	for details	on risk factors	Mutual Fund investments are subject to market risks. Please read the State additional Information/Scheme Information Document carefully for details on risbefore investment. For summary of Scheme Specific risk factors please refer page.					
Investment Strategy & Risk Control	For details on Investment Strategy & Ris	sk Control m	easure ple	ase refer	Page No. 52.						
No. of Folios & AUM (As on April 30, 2014)	Folios: 59,860 AUM in Crs: ₹ 702.04					Folios: 373,499 AUM in Crs: ₹ 4,553.42					
Plans offered under the Schemes	indicating the choice in the application for	rm. <i>purchase /s</i>	subscribe	Units in a	Scheme direct	eparate NAVs. Investors should indicate the Plan for which the subscription is r by with the Mutual Fund and is not available for investors who route their investors.					
Options/Facility offered under Regular and Direct Plan	Dividend (Payout, Reinvestment & Swee	p) and Growt	th								
Minimum Application Amount / Number of Units	Purchase (including switch-in) : ₹ 5,00 Additional Purchase (including switch- Repurchase : In Multiples of ₹ 1/- or 0.0	·in) : ₹ 1,000)/-			Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units					
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt o	of the redemp	otion reque	est at the	Official Points o	f Acceptance of Birla Sun Life Mutual Fund.					
Benchmark Index	S&P BSE 200					S&P BSE 200					
Dividend Policy	The Scheme may declare dividends at th	e discretion	of the Trust	tee, subje	ect to the availabi	ity of distributable surplus.					
Name of the Fund Manager	Mr. Anil Shah					Mr. Mahesh Patil					
Name of the Trustee Company	Birla Sun Life Trustee Company Private	Limited				Birla Sun Life Trustee Company Private Limited					
Performance of the scheme	Compounded annualised returns (%) of F	Regular Plan-	Growth Opt	tion as at	April 30, 2014.	Compounded annualised returns (%) of Regular Plan-Growth Option as at April 30					
Compounded annualised returns		I		Last 5 years	Since Inception	Returns Last Last Last Since 1 year* 3 years 5 years Ince					
	BSLEF 2	24.25	7.97	17.71	24.95	BSLFEF 17.40 9.32 19.59 2					
	S&P BSE 200	12.52	4.37	14.93	14.75	S&P BSE 200 12.52 4.37 14.93 1					
	Inception - August 27, 1998 Note: Past performance may or may no *Absolute Returns	ot be sustaine	ed in future	l.		Inception - August 30, 2002 Note: Past performance may or may not be sustained in future. *Absolute Returns					
	120.00 ¬ Yearwise Return	(Financial Yr A	pr-Mar)			Yearwise Return (Financial Yr Apr-Mar)					
	100.00 -				99.03	100.00					
	80.00 -				89.60	80.00 -					
	60.00 -					60.00 -					
	40.00 -					40.00 –					
	20.00 - 26.59			7.07		20.00 - 22.71 17.19 14.00					
	0.00 - 6.84 6.04		1.93	7.27		6.04 10.31 7.27					
	-20.00	-9.26 -9.52				-7.54 -9.52					
	2013-14 2012-13 ■ BSLEF - Regular F	2011-12	2010-	11 BSE 200	2009-10	2013-14 2012-13 2011-12 2010-11 2009-					
	BOLLI - Negulai I	rian - Grown	≡ 3αr	DSE 200		■ BSLFEF - Regular Plan - Growth ■ S&P BSE 200					
Expenses of the Scheme (i) Load Structure	Entry Load: (Including for SIP transactions Exit Load: (Including for SIP Transaction days from the date of allotment: 1.50% of units after 365 days but within 540 days from the No exit load shall be charged on redern Reinvestments of Dividends and units is SWP facility and applicable load structure Century SIP facility and applicable load sIP. The above load structure is subject structure at the time of investing. In terms of SEBI circular no. SEBI/IMD, entry load will be charged by the Schoupfront commission, if any, on investminvestor directly to the Distributor, based the service rendered by the Distributor.	p): For redempor applicable from the date e date of alloth mption by uniting the please refestructure, plect to change. /CIR No. 4/1 me to the invinent made b	NAV. For reof allotment nent: Nil. itholders of tholders as er to instruct ase refer to. Please ref 68230/09 estor effecty the investigation of the state of the	edemption t: 1.00%. I f units iss s bonus u ctions on o instructi fer to the dated Jur tive Augu stor shall	n / switch-out of For redemption / sued to them on inits. · For STP / STP / SWP. · For ions on Century applicable load ne 30, 2009, no ist 1, 2009. The be paid by the	Entry Load for both plans: (Including for SIP Transactions): Nil. Exit Load: (Including for SIP Transaction): For redemption/switch-out of units 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/sout of units after 365 days from the date of allotment: Nil. No exit load shall be charged on redemption by unitholders of units issued to the Reinvestments of Dividends and units issued to unitholders as bonus units. For SWP facility and applicable load structure, please refer to instructions on STP/For Century SIP facility and applicable load structure, please refer to instructive century SIP. The above load structure is subject to change. Please refer applicable load structure at the time of investing. In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 20 entry load will be charged by the Scheme to the investor effective August 1, 200 upfront commission, if any, on investment made by the investor shall be paid investor directly to the Distributor, based on his assessment of various including the service rendered by the Distributor.					
		ancial year e									

Birla Sun Life Buy India Fund & Birla Sun Life New M	lillennium Fund		
Open ended Growth Schemes			
focusing on investing in businesses that are driven by In- sectors. The secondary objective is income generation an Birla Sun Life New Millennium Fund : The primary inves equity, focusing on investing in technology and technolog	dia's large population and inherent consumption p nd distribution of dividend. tment objective of the scheme is to generate long yy dependent companies, hardware, peripherals a	natterns. The focus of the scheme will be erm growth of capital, through a portfolio and components, software, telecom, medi	in the consumer and healthca with a target allocation of 100
Type of Instruments		Target Allocation	Allocation Range
Equity & Equity Related Instruments		100%	80% - 100%
Debt & Money Market Instruments		0%	0% - 20%
		mation/Scheme Information Docume	nt carefully for details on ris
For details on Investment Strategy & Risk Control meas	sure please refer Page No. 52.		
Birla Sun Life Buy India Fund Folios: 6,580 AUM in Crs: ₹35.51	Birla Sun Life New Millennium Fund Folios: 13,898 AUM in Crs: ₹ 68.05		
indicating the choice in the application form. **Direct Plan is only for investors who purchase /subs	scribe Units in a Scheme directly with the Mutua		
Dividend (Payout, Reinvestment & Sweep) and Growth			
Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units			
Within 10 working days of the receipt of the redemption	n request at the Official Points of Acceptance of	Birla Sun Life Mutual Fund.	
Birla Sun Life Buy India Fund : S&P BSE 200 Birla S	un Life New Millennium Fund : S&P BSE Teck		
The Scheme may declare dividends at the discretion o	f the Trustee, subject to the availability of distrib	utable surplus.	
Birla Sun Life Buy India Fund: Mr. Ajay Garg Birla Sun Life New Millennium Fund : Mr. Kunal Sangoi			
Birla Sun Life Trustee Company Private Limited			
Compounded annualised returns (%) of Regular Plan-Grow	th Ontion as at April 30, 2014		
	Open ended Growth Schemes Birla Sun Life Buy India Fund: The primary investment of focusing on investing in businesses that are driven by Insectors. The secondary objective is income generation as Birla Sun Life New Millennium Fund: The primary invesequity, focusing on investing in technology and technolog other technology enabled companies. The secondary objective is income generation as Birla Sun Life New Millennium Fund: The primary invesequity, focusing on investing in technology and technolog other technology enabled companies. The secondary objective is graph of secondary objective is graph of the secondary objective is graph of secondary objective is graph of the secondary objective is graph of t	Birla Sun Life Buy India Fund : The primary investment objective of the scheme is to generate long term grocusing on investing in businesses that are driven by India's large population and inherent consumption psectors. The secondary objective is income generation and distribution of dividend. Birla Sun Life New Millennium Fund : The primary investment objective of the scheme is to generate long tequity, focusing on investing in technology and technology dependent companies, hardware, peripherals at other technology enabled companies. The secondary objective is income generation and distribution of divident for the chology enabled companies. The secondary objective is income generation and distribution of divident for the chology enabled companies. The secondary objective is income generation and distribution of divident for the chology enabled companies. The secondary objective is income generation and distribution of divident for the chology enabled companies. The secondary objective is income generation and distribution of divident form for factors before investments are subject to market risks. Please read the Statement of additional Inforfactors before investments are subject to market risks. Please read the Statement of additional Inforfactors before investment. For summary of Scheme Specific risk factors please refer page 50. For details on Investment Strategy & Risk Control measure please refer Page No. 52. Birla Sun Life Buy India Fund Folios: 13.898 AUM in Crs: ₹ 35.51 The Scheme(s) offers Regular Plan and Direct Plan** with a common portfolio and separate NAVs. In indicating the choice in the application form. **Pinical Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual through a Distributor. For further details on Direct Plan, please refer page 48. Dividend (Payout, Reinvestment & Sweep) and Growth Purchase (including switch-in): ₹ 5,000/- Additional Purchase (including switch-in): ₹ 1,000/- Repurchase: In Multiples of ₹ 1/- or 0.001 units Within	Birla Sun Life Buy India Fund: The primary investment objective of the scheme is to generate long term growth of capital, through a portfolio with a focusing on investing in businesses that are driven by India's large population and inherent consumption patterns. The focus of the scheme will be sectors. The secondary objective is income generation and distribution of dividend. Birla Sun Life New Millennium Fund: The primary investment objective of the scheme is to generate long term growth of capital, through a portfolio guitif, focusing on investing in technology and technology dependent companies. Fardware, peripherals and components, software, telecom, mediother technology enabled companies. The secondary objective is income generation and distribution of dividend. Type of Instruments Target Allocation Type of Instruments Target Allocation Type of Instruments are subject to market risks. Please read the Statement of additional Information/Scheme Information Docume factors before investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Docume factors before investment. For summary of Scheme Specific risk factors please refer page 50. For details on Investment Strategy & Risk Control measure please refer Page No. 52. Birla Sun Life Buy India Fund Folios: 6,580 Birla Sun Life Buy India Fund Folios: 6,580 AUM in Crs. 35.51 The Scheme(s) offers Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which indicating the choice in the application form. ****Pirice/Plan is only for investors who purchase (subscribe Initis in a Scheme directly with the Mutual Fund and is not available for investors through a Distributor. For further details on Direct Plan, please refer page 48. Dividend (Payout, Reinvestment & Sweep) and Growth Purchase (including switch-in) : ₹ 0,000/- Additional Purchase; including switch-in) : ₹ 1,000/- Repurchase: In Mutual Fund: S&P BSE Teck The Scheme may declare divide

Compounded annualised returns

Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception
BSLBIF	16.49	9.88	21.05	12.71
S&P BSE 200	12.52	4.37	14.93	10.87

Inception - January 15, 2000

Note: Past performance may or may not be sustained in future.

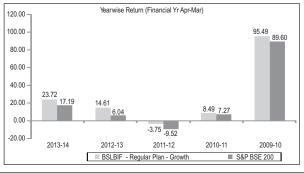
Returns Last Last Since Last 1 vear 3 years 5 years Inception **BSLNMF** 45.19 10.12 18.89 7.04 S&P BSE Teck 40.46 9.57 17.65

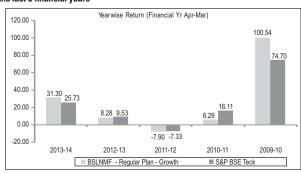
Inception - January 15, 2000

Note: Past performance may or may not be sustained in future.

When benchmark returns are not available, they have not been shown.

*Absolute Returns Year-wise returns for the last 5 financial years





Expenses of the Scheme (i) Load Structure

Entry Load: (Including for SIP transactions): Nil

Exit Load: (Including for SIP Transaction): For Birla Sun Life Buy India Fund: For redemption/switch-out of units within 7 days from the date of allotment: 0.50% of applicable NAV. For redemption/switch-out of units after 7 days from the date of allotment: Nil.

For Birla Sun Life New Millennium Fund: For redemption/switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil.

- No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.
- · In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

(ii) Recurring expenses [% of daily Net assets] (Also refer page 50 for further details)

Actual (unaudited) expenses for the financial year ended March 31, 2014: Birla Sun Life Buy India Fund: 2.97% (Reg); 2.49% (Direct) Birla Sun Life New Millennium Fund: 3.04% (Reg); 2.44% (Direct)

^{*}Absolute Returns

Name(s) of the Scheme(s)	Birla Sun Life Tax Plan						Birla Sun Life Tax Relief '96						
Type of Scheme	An Open ended Equity L are subject to a lock-in	inked Saving period of 3	gs Scheme(E /ears from tl	ELSS) (All in he date of al	ivestments in lotment)	the scheme	An Open ended Equity Linked Sav are subject to a lock-in period of	ings Scheme (i 3 years from t l	ELSS) (All in ne date of al	ivestments lotment)	in the scher		
Investment Objective	The objective of the s income tax relief for inv		achieve Ion	ig term grov	wth of capital	along with	An open-end equity linked savir growth of capital through a port and money market securities.						
Asset Allocation Pattern	Types of Instruments				Normal All		Types of Instruments	Targe	Allocation	Alloca	ntion Range		
of the scheme	Equity and Equity Linke	d Instrumen	te		At Least		Equity & Equity Related		80%		% - 100%		
	Short term money man	ket & other li	quid instrum		Upto 20	0%	Debt & Money Markets		20%		6 - 20%		
Risk Profile of the Scheme	Mutual Fund investment investment. For summa						onal Information/Scheme Information	n Document ca	refully for de	tails on risl	c factors befo		
nvestment Strategy & Risk Control	For details on Investme	nt Strategy &	& Risk Contro	ol measure p	olease refer Pa	ıge No. 52.							
No. of Folios & AUM (As on April 30, 2014)	Folios: 37,657 AUM in Crs: ₹ 127.47						Folios: 399,966 AUM in Crs: ₹ 1,425.34						
Plans offered under the Schemes	indicating the choice in t	he application for investors	n form. <i>who purchas</i>	se /subscrib	e Units in a Su	cheme direct	eparate NAVs. Investors should ind Ily with the Mutual Fund and is not a						
Options/Facility offered under Regular and Direct Plan	Dividend (Payout, Reinv	estment & S	weep) and Gr	rowth									
Minimum Application Amount / Number of Units	Purchase (including sv Additional Purchase (ir Repurchase : In Multip	ıcluding swi	tch-in) : ₹ 50			Purchase (including switch-in) : Additional Purchase (including s Repurchase : In Multiples of ₹ 1/	witch-in):₹5						
Despatch of Repurchase (Redemption) Request	Within 10 working day	s of the rece	ipt of the red	emption req	uest at the Of	ficial Points o	of Acceptance of Birla Sun Life Mut	ıal Fund.					
Benchmark Index	S&P BSE Sensex						S&P BSE 200						
Dividend Policy	The Scheme may decla	re dividends	at the discret	ion of the Tru	ıstee, subiect t	o the availabi	lity of distributable surplus.						
lame of the Fund Manager	Mr. Ajay Garg				,,		Mr. Ajay Garg						
lame of the Trustee Company	Birla Sun Life Trustee C	omnany Pri	uate Limited				Mr. Ajay Garg Birla Sun Life Trustee Company Private Limited						
Performance of the scheme	Compounded annualised			an-Dividend	Ontion as at Ar	nril 30 2014	' '						
Compounded annualised returns	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception]	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception		
	DOLTD	17.80	7.44	15.96	19.94	-	BSITR' 96	18.69	6.57	17.44	25.95		
	BSLTP						S&P BSE 200	12.52	4.37	14.93	12.00		
	S&P BSE Sensex	14.94	5.41	14.46	13.32		GGI BOL 200	12.02	4.07	14.55	12.00		
	Inception - February 16, Note: Past perform Returns assu *Absolute Returns	ance may or me reinvesti		ree dividend			Inception - March 29, 1996 Note : Past performance may or Returns assume reinvest *Absolute Returns		dividends				
	90.00 80.00 70.00 60.00 50.00 40.00 20.00 10.00 -10.00 -20.00 2013-14	8.97 8.25 2012-13	-6.80 ₋₁₀ . 2011-1:	8.12 38 2 201	9.91	9 77.01	100.00 - 80.00 - 60.00 - 40.00 - 20.00 - 20.00 - 20.00 - 20.314 2012-1	-10.33 -9	1.33 52 2 20	7.27 10-11 S&P BSE 200	2009-10		
Expenses of the Scheme (i) Load Structure (ii) Recurring expenses [% of daily Net assets] (Also refer page 50 for further details)	Entry Load: (Including f Exit Load: (Including fo No exit load: (Including fo Reinvestments of Divid. SWP facility and applic. For Century SIP facility Century SIP. The abo applicable load structur In terms of SEBI circul: entry load will be charg upfront commission, if investor directly to the including the service rer Actual (unaudited) exp 3.00% (Reg); 2.28% (E	SIP Transac narged on recents and unit able load stru- and applical ave load stru- e at the time of ar no. SEBI/IN ed by the Schany, on inve- e Distributor, idered by the	tion): Nil lemption by use issued to use ture, please ble load structure is substitute is substitute is substitute in the important of the irrestment made, based on Distributor.	initholders as e refer to inst cture, please oject to chai / 168230/09 envestor effect by the inve his assessr	s bonus units. tructions on S' e refer to instri nge. Please re dated June 3C titive August 1, stor shall be p	For STP/ TP/SWP uctions on effer to the 0, 2009, no 2009. The haid by the us factors	Entry Load: (Including for SIP trans Exit Load: (Including for SIP Trans No exit load shall be charged on Reinvestments of Dividends and SWP facility and applicable load s For Century SIP & BSL Life Stainstructions on Century SIP & BSI to change. Please refer to the appl In terms of SEBI circular no. SEB entry load will be charged by the upfront commission, if any, on ir investor directly to the Distribu including the service rendered by: Actual (unaudited) expenses for 2.39% (Reg); 1.73% (Direct)	action): NIL redemption by inits issued to a tructure, pleas ge Plan applie. Life Stage Pla cable load stru (/IMD/CIR No. 4 scheme to the i vestment mad tor, based on he Distributor.	unitholders a e refer to ins cable load s n · The abov cture at the t / 168230/09 nvestor effe e by the inv his assess	as bonus ur structions o structure, p e load struc ime of inves 9 dated Jun ctive Augus estor shall ment of v	nits. · For STI n STP / SWI elease refer eture is subje eting. e 30, 2009, 1 tt 1, 2009. Ti be paid by ti arious facto		

Name(s) of the Scheme(s)	Birla Sun Life International Equity Fund (Plan A & Plan B)	
Type of Scheme		An Open - Ended Diversified Equity Scheme (investing in blend of equity and equity related instruments under two plans viz. Plan A and Plan B. Ea	ch Plan shall have a separate portfolio.)
Investment Objective		Plan A: Birla Sun Life International Equity Fund Plan A seeks to generate long-term growth of capital, by investing predominantly in a diversified securities in the international markets. Plan B: Birla Sun Life International Equity Fund Plan B seeks to generate long-term growth of capital, by investing predominantly in a diversified securities in the domestic and international markets.	
Asset Allocation Pattern		Type of Investments	Normal Allocation
of the scheme	PLAN A	Equity and Equity related Instruments (Investment in foreign equity securities as permitted by SEBI/RBI).	90% - 100%
		Fixed Income Securities (including Money Market Instruments).	0% - 10%
	PLAN B	Equity and Equity related Instruments (Investment in Indian equity and equity related securities- 65%-75%, Investment in foreign equity securities as permitted by SEBI/RBI-25%-35%)	90% - 100%
		Fixed Income Securities (including Money Market Instruments).	0% - 10%
Risk Profile of the Schen	10	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document ca investment. For summary of Scheme Specific risk factors please refer page 50.	refully for details on risk factors before
Investment Strategy & Risk Control		For details on Investment Strategy & Risk Control measure please refer Page No. 52.	
No. of Folios & AUM (As on April 30, 2014)		Folios: Plan A: 17,157; Plan B: 50,551 AUM in Crs: Plan A: ₹ 83.15; Plan B: ₹ 123.80	
Plans offered under the S	Schemes	The Scheme(s) offers Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan indicating the choice in the application form. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available investments through a Distributor. For further details on Direct Plan, please refer page 48.	·
Options/Facility offered Regular and Direct Plan		Dividend (Payout, Reinvestment & Sweep) and Growth	
Minimum Application Amount / Number of Uni	its	Purchase (Including Switch-in): ₹ 5,000/- Additional Purchase(Including Switch-in): ₹ 1,000/- Repurchase: In Multiples of ₹ 1/- or 0.001 units	
Despatch of Repurchase (Redemption) Request	9	$Within 10\ working\ days\ of\ the\ receipt\ of\ the\ redemption\ request\ at\ the\ Official\ Points\ of\ Acceptance\ of\ Birla\ Sun\ Life\ Mutual\ Fund.$	
Benchmark Index		Plan A: S&P Global 1200 Plan B: A customized benchmark created using S&P BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 3	5% of portfolio.
Dividend Policy		The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	
Name of the Fund Manag	er	Mr. Vineet Maloo	
Name of the Trustee Com	ipany	Birla Sun Life Trustee Company Private Limited	

Performance of the scheme: Compounded annualised returns

Compounded annualised returns (%) of Regular Plan-Growth Option as at April 30, 2014.

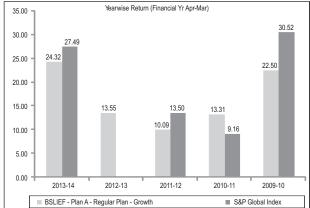
Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception
BSLIEF - Plan A	23.69	14.81	16.27	6.90
S&P Global 1200	28.05	17.94	17.92	6.75
BSLIEF - Plan B	14.50	4.62	13.38	1.72
Customised Index ^	18.42	9.51	16.69	4.22

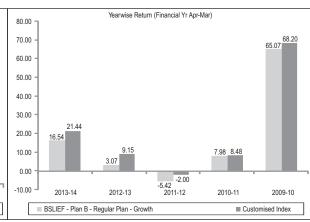
[^] A customized benchmark created using S&P BSE 200 to the extent of 65% of portfolio and S&P Global 1200 to the extent of 35% of portfolio.

Inception - October 31, 2007

Note: Past performance may or may not be sustained in future.

^{*}Absolute Returns





Expenses of the Scheme (i) Load Structure

Entry Load (including for SIP Transaction): Plan A & Plan B: NIL Exit Load (including for SIP Transaction): Plan A: NIL

Plan B: For redemption/switch-out of units within 365 days from the date of allotment: 1% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil.

allottment: Nil.
No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. For Century SIP facility and applicable load structure, please refer to instructions on Century SIP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

(ii) Recurring expenses [% of daily Net assets] (Also refer page 50 for further details)

Actual (unaudited) expenses for the financial year ended March 31, 2014:

- Plan A: 3.06% (Reg); 2.51% (Direct)
- Plan B: 2.85% (Reg); 2.31% (Direct)

Name(s) of the Scheme(s)	Birla Sun Life Commodity Equities Fund - Global Agri Plan (GAP)	
Type of Scheme	An Open ended Growth Scheme	
Investment Objective	The objective of the Scheme is to offer long term growth of capital, by investing in (1) stocks of Agri commodity contains and/or (2) overseas mutual fund scheme(s) that have similar investment objectives. These securities	ompanies, i.e., companies engaged in or focusing on the could be issued in India or overseas.
Asset Allocation Pattern	Types of Instruments	Normal Allocation (% of net assets)
of the scheme	Equities & Equity Linked Instruments (Overseas securities - 65% - 100%) (Indian securities - 0% - 35%)	80% - 100%
	Overseas Equity Mutual Funds	0% - 35%
	Debt and Money market instruments	0% - 20%
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme before investment. For summary of Scheme Specific risk factors please refer page 50.	Information Document carefully for details on risk factors
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 52.	
No. of Folios & AUM (As on April 30, 2014)	Folios: 3,134 AUM in Crs: ₹ 15.43	
Plans offered under the Schemes	The Scheme(s) offers Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicating the choice in the application form. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and through a Distributor. For further details on Direct Plan, please refer page 48.	,
Options/Facility offered under Regular and Direct Plan	Dividend (Payout, Reinvestment & Sweep) and Growth	
Minimum Application Amount / Number of Units	Purchase(Including switch in): ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/- Repurchase:In Multiple	es of ₹ 1/- or 0.001 units
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of Birla Sun Life M	utual Fund.
Benchmark Index	S&P Global Agribusiness Index	
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of distributable surplus.	
Name of the Fund Manager	Mr. Vineet Maloo	
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	
Performance of the scheme :	Compounded annualised returms (%) of Regular Plan-Growth Option as at April 30, 2014.	

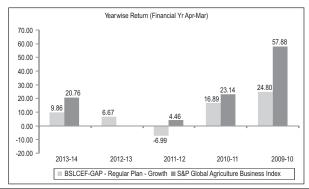
Performance of the scheme: Compounded annualised returns

Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception
BSLCEF-GAP	15.44	4.24	9.98	13.43
S&P Global Agribusiness Index	23 02	15 22	20.85	23 80

Inception - November 7, 2008

Note: Past performance may or may not be sustained in future.

*Absolute Returns



Expenses of the Scheme (i) Load Structure

Entry Load (Including for SIP transactions): Nil.

Exit Load (Including for SIP transactions): For redemption/switch-out of units within 30 days from the date of allotment: 3.00% of applicable NAV. For redemption/switch-out of units after 30 days but before 365 days from the date of allotment: 1.00% of applicable NAV. For Redemption/Switch-out of units on or after 365 days from the date of allotment: Nil

No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. For Century SIP facility and applicable load structure, please refer to instructions on Century SIP.

The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.

In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

(ii) Recurring expenses [% of daily Net assets] (Also refer page 50 for further details)

Actual (unaudited) expenses for the financial year ended March 31, 2014: 2.01% (Reg); 1.23% (Direct)

Name(s) of the Scheme(s)	Birla Sun Life Special Situat	tions Fund				Birla Sun Life Enha	nced Arbitrage Fund					
Type of Scheme	An Open-ended diversified	d equity scheme	е			An Open ended Equi	ity Scheme					
Investment Objective	The objective of the Schemo portfolio of equity and equity strategy that would take as style.	y related securi	ties. The Sc	heme would fol	low an investment	The Scheme seeks to related instruments. mis-pricing prevailing	o generate income by inves Scheme intends to take a g for stock/index in various	ting predominan dvantage from tl market segment	tly in equity and equit ne price differentials s (Cash & Future).			
Asset Allocation Pattern	Type of Investments		Noi	rmal Allocation	(% of Net Asset)	Types of Instrument	S	Normal Alloc	ation (% of Net Asse			
of the scheme	Equity and equity related in	nstrument		80% -	100%	Equities and Equity L	inked instruments	65 - 909	%			
	Fixed Income Securities (in Market Instruments)		еу	0% -	20%	Futures, Index Option	<u>'</u>	65 - 909	%			
	- Warket mod unforted)					(including securitised	Money Market Instruments d debt) olio returns, the fund may ta	10 - 359 ake directional ed				
						10% of the corpus in 6	equity and equity related sec	curities.				
Risk Profile of the Scheme	Mutual Fund investments ar investment. For summary of					onal Information/Scheme	e Information Document ca	refully for details	on risk factors before			
Investment Strategy & Risk Control	For details on Investment S	Strategy & Risk	Control me	easure please r	efer Page No. 52.							
No. of Folios & AUM (As on April 30, 2014)	Folios: 45,536 AUM in Crs: ₹ 123.64					Folios: 191 AUM in Crs: ₹ 44.75						
Plans offered under the Schemes	The Scheme(s) offers Regindicating the choice in the a **Direct Plan is only for in through a Distributor. For fi	application form	٦.		•	·						
Options/Facility offered under Regular and Direct Plan	Dividend (Payout, Reinvestr	ment & Sweep)	and Growtl	h								
Minimum Application Amount / Number of Units	Purchase (Including Switch Additional Purchase (Includ Repurchase: In Multiples of	ding Switch-in)	: ₹ 1,000/-			Additional Purchase	Switch-in): ₹5,000/- (Including Switch-in): ₹1,0 ples of ₹1/- or 0.001 units					
Despatch of Repurchase (Redemption) Request	Within 10 working days of	the receipt of t	he redemp	tion request at	the Official Points o	f Acceptance of Birla Si	un Life Mutual Fund.					
Benchmark Index	S&P BSE 200					CRISIL Liquid Fund II	ndex					
Dividend Policy	The Scheme may declare d	lividande at tha	discretion	of the Tructee o	uhiact to the availab	ility of distributable surr	due					
Name of the Fund Manager	Mr. Anil Shah	וויועפוועט מנ נוופ	uiscretion	or tile il ustee, s	oubject to the availab	Mr. Ajay Garg	Jus.					
Name of the Trustee Company	Birla Sun Life Trustee Com	nany Drivato I	imited			+	Company Private Limited					
Performance of the scheme :	Compounded annualised retu			nwth Ontion as a	at Δpril 30, 201//	Birla Sun Life Trustee Company Private Limited Compounded annualised returns (%) of Regular Plan-Growth option as at April 30, 201-						
Compounded annualised returns	Compounded annualised rett	ums (70) or negi	uiai r iaii-ui	owiii opiioii as a	it April 50, 2014.	Compounded annualis		an-arowur opuor	1 a5 at April 50, 2014.			
Gompounaeu annuanseu returns	Returns Last	1 year* Las	st 3 years	Last 5 years	Since Inception	Returns	Last 1 year*	Last 3 years	Since Inception			
	BSLSSF 14	4.88	4.41	13.09	1.72	BSLEAF CRISIL Liquid Fund	9.63 Index 9.47	8.47 8.74	7.17 7.36			
		2.52	4.37	14.93	3.03	Inception - July 24, 20		aa than 1	ACD for poriod			
	Note: Past performance m *Absolute Returns		be sustaine	ed in future.		1 year or more. Note: Past per formand	ubsolute returns for period less ce may or may not be sustain	•	Adn for period			
	100.00 ¬	Yearwise Retu	urn (Financial \	/r Apr-Mar)		*Absolute Returns	Yearwise Return (Financia	al Yr Apr-Mar)				
	80.00 -				88.01 89.60	12.00	9.54	. ,				
	60.00 -					8.00 -	7.42	8.45 7.47				
	40.00 -					6.00 -	1342	1.41	5.93 6.20			
	20.00 - 17.84 17.19			7.07		4.00 -						
	0.00	4.55 6.04		7.27		2.00 -						
	-20.00	2012-13	10.78 -9.52 2011-12	-0.51 2010-11	2009-10	0.00 2013-	14 2012-13	2011-12	2010-11			
		Regular Plan - Grow		■ S&P BSE 2			EAF - Regular Plan - Growth		Liquid Fund Index			
Expenses of the Scheme (i) Load Structure	Entry Load: (Including for SI Exit Load: (Including for SI 365 days from the date of al out of units after 365 days from the other of units after 365 days from the other of SWP facility and Applicable For Century SIP facility and Century SIP. The above I applicable load structure at 1 in terms of SEBI circular no entry load will be charged by upfront commission, if any, investor directly to the Diincluding the service render	IP Transaction): Illotment: 1.00% rom the date of a ed on redemptic is and units issui load structure, if applicable load structure the time of investo. SEBI/IMD/CIF by the Scheme to, on investment istributor, base	For redem for redem for applical for applical for applical for the formatter for a f	iption/switch-ouble NAV. For redition list. Jolders of units is judiers as bonus or to instructions, please refer to to change. Ple 230/09 dated Judier live Aug the investor sha	ut of units within emption/switch-sued to them on units. For STP/s on STP/SWP. instructions on ase refer to the une 30, 2009, no ust 1, 2009. The III be paid by the	Entry Load: (Including 60 days from the date out of units after 60 da. No exit load shall be Reinvestments of Div SWP facility and appl The above load stru structure at the time o In terms of SEBI circ entry load will be cha upfront commission,	g for SIP Transactions): Nil. for SIP Transaction): For Ric of allotment: 0.50% of app ays from the date of allotmer charged on redemption by idends and units issued to licable load structure, pleas cture is subject to change finvesting. SEBI/IMD/CIR No.4 rged by the Scheme to the if any, on investment mad bistributor, based on his a	edemption / Swit licable NAV. For nt: Nil. unitholders of ur unitholders as bo er efer to instruc e. Please refer to l/ 168230/09 dat investor effective e by the investor	ich-out of units within Redemption / Switch nits issued to them or on use units. For STP tions on STP / SWP. or the applicable loaded June 30, 2009, no. August 1, 2009. The shall be paid by the shal			
(ii) Recurring expenses [% of daily Net assets] (Also refer page 50 for further details)	Actual (unaudited) expense 2.88% (Reg); 2.31% (Direc	es for the financ		ded March 31,	2014:	Actual (unaudited) ex 1.46% (Reg); 0.94%	openses for the financial yea (Direct)	ar ended March	31, 2014:			

Name(s) of the Scheme(s)	Birla Sun Life Long Term Advantage Fu	iiu					a Sun Life '95 Fund					
Type of Scheme	An Open ended Diversified Scheme ^				L. 1 "		Open ended Balanced Sc		-4- '		h -4 "	Land
Investment Objective	The scheme seeks to provide long predominantly in a diversified portfolio of e	j-term o equity an	capital appi d equity rela	reciation, ted securit	by investing ies.	mor	objective of the scheme ome, through a portfolio ney market securities. ribution of dividend.	e is to gener with a target The second	ate long allocatio lary obje	term growt on of 60% e ective is i	h of capita quity and 4 ncome gei	l and curren 10% debt and neration and
Asset Allocation Pattern	Types of Instruments	R	isk Profile		tive Allocation	-	es of Instruments		Target	Allocation	Allocat	ion Range
f the scheme	Equity and Equity related Securities*	Mod	dium to high	_	nge Normal 100% 90%	Equ	ity & Equity Related instr	uments		60%		50% - 75%
	Fixed income Securities (including Mone Market Instruments**)	y Lov	v to Medium	n 0%-	20% 10%		ot & Money Markets instr	uments		40%		25% - 50%
	* Equity related securities include conver preference shares etc. ** Money Market Instruments include co bills, Government securities having an un money, certificate of deposit, usance Obligations (CBLOs) and any other like ins			•								
	Obligations (CBLOs) and any other like ins India from time to time.	strument:	s as specifie	ed by the R	eserve Bank of							
Risk Profile of the Scheme	Mutual Fund investments are subject to m investment. For summary of Scheme Spec	narket risl cific risk f	ks. Please re actors pleas	ead the Sta e refer pag	itement of additi ie 50.	tional Info	ormation/Scheme Informa	ation Docum	ent caref	ully for deta	ils on risk f	actors befor
Investment Strategy & Risk Control	For details on Investment Strategy & Risk	k Contro	l measure p	lease refe	r Page No. 52.							
No. of Folios & AUM (As on April 30, 2014)	Folios: 32,462 AUM in Crs: ₹ 132.06					- 1	os: 48,029 M in Crs: ₹ 688.37					
Plans offered under the Schemes	The Scheme(s) offers Regular Plan and indicating the choice in the application for **Direct Plan is only for investors who p through a Distributor. For further details	m. <i>purchase</i>	e /subscribe	e Units in a	a Scheme direc							
Options/Facility offered under Regular and Direct Plan	Dividend (Payout & Reinvestment) and G	Growth	-			Divi	idend (Payout, Reinvestn	nent & Swee	p) and G	rowth		
Minimum Application Amount / Number of Units	Purchase (including switch-in) : ₹ 5000/ Additional Purchase (including switch-in Repurchase : In Multiples of ₹ 1/- or 0.00	ո) : ₹ 100	00/-			Add	chase (including switch- litional Purchase (includi ourchase : In Multiples of	ng switch-in):₹100	0/-		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of	the rede	mption requ	uestatthe	Official Points	s of Acce	eptance of Birla Sun Life	Mutual Func	1.			
Benchmark Index	S&P BSE 200					CRI	SIL Balanced Fund Index					
Dividend Policy	The Scheme may declare dividends at the	discretio	n of the Trus	tee, subje	ct to the availabi	ility of dis	stributable surplus.					
Name of the Fund Manager	Mr. Mahesh Patil					Mr.	Mahesh Patil and Mr. Pra	sad Dhonde				
Name of the Trustee Company	Birla Sun Life Trustee Company Private I	Limited				Birla	a Sun Life Trustee Comp	any Private L	imited			
Performance of the scheme :	Compounded annualised returns (%) of Reg	gular Plan	-Growth Opt	ion as at A	pril 30, 2014.	Con	npounded annualised retur	ns (%) of Reg	jular Plan-	-Growth Opt	ion as at Ap	ril 30, 2014.
Compounded annualised returns		Last 1 year*	Last 3 years	Last 5 years	Since Inception	Re	eturns	I	Last 1 year*	Last 3 years	Last 5 years	Since Inception
	DOLLIN	22.18 12.52	8.63 4.37	18.99 14.93	8.32 8.04		SL' 95 isil Balanced Fund Index		14.97 9.74	8.00 6.28	17.53 11.61	21.38
	Inception - October 10, 2006 Note: Past performance may or may n *Absolute Returns	Inception - February 10, 1995 Note: Past performance may or may not be sustained in future. When benchmark returns are not available, they have not been shown *Absolute Returns Yearwise Return (Financial Yr Apr-Mar)					ı shown.					
	100.00 Yearwise Return (Financial Yr Apr-Mar) 92.05						70.00 - 60.00 - 50.00 - 40.00 - 30.00 - 20.00 - 18.30 13.40 8 2013-14	3.59 8.18 2012-13 5 - Regular Plan	-2.74 -3.0 2011-12	12.24 19 201	8.80 0-11	75.74 47.31 2009-10 dex
Expenses of the Scheme (I) Load Structure	Entry Load: (Including for SIP Transaction) Sib days from the date of allotment: 1.509 out of units after 365 days but within 540 redemption / switch-out of units after 540 ·No exit load shall be charged on redempt Reinvestments of Dividends and units isst SWP facility and applicable load structure, For Century SIP facility and applicable to Century SIP · The above load structure is subject to structure at the time of investing. · In terms of SEBI circular no. SEBI/IMD/ no entry load will be charged by the Sche The upfront commission, if any, on inves the investor directly to the Distributor, be including the service rendered by the Distri): For red % of applid days frood days frood tion by ur ued to un , please r ad struct change. CIR No. 4 timent that ased on	icable NAV. I om the date of m the date of mitholders of itholders as efer to instru- ture, please Please refe 4/ 168230/0 e investor ef ade by the i	For redempor allotment allotment units issu bonus uniuctions on refer to in to the appropriate to the approp	option / switch- to .50%. For init. 0.50%. For init. 0.50	Exit 365 out c No Rein SWF For Cent appl In trentry upfri	y Load: (Including for SIP Load: (Including for SIP days from the date of allo of units after 365 days from exit load shall be charged westments of Dividends a P facility and applicable Ic Century SIP facility and attry SIP. The above locitable load structure at the erms of SEBI circular no. Sy load will be charged by the office of the Distuding the service rendered by the service rendered of the service render	Transaction) transaction of the date of lon redemption of units issue and structure applicable load structure e time of invenses limbers of longer of the Scheme to the invention of the scheme to the	i: For redi % of appli allotment on by uni led to uni led to uni led to uni led to uni sting. R No.4/1 of the invent ed on his	cable NAV. t: Nil. itholders of tholders as refer to inst ture, please cct to chang 68230/09 o estor effecti by the inves	For redemp units issue bonus units ructions on refer to ins ge. Please lated June 3 ve August 1 tor shall be	tion/switch- d to them on s. · For STP / STP / SWP. tructions on refer to the 30, 2009, no 1, 2009. The paid by the
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the finar 2.86% (Reg); 2.15% (Direct)	ncial yea	r ended Mar	rch 31, 20	14:		ual (unaudited) expenses 4% (Reg); 1.97% (Direct)		ncial year	ended Mar	ch 31, 201	4:
(Also refer page 50 for further details)	^ The Scheme was launched as a Cl maturity period of 5 years (from the dat into an Open ended Scheme upon maturi	te of allot	ed Diversifie tment) with	ed Equity S an automa	Scheme with a attic conversion							
												2

Name(s) of the Scheme(s)	Birla Sun Life Asset Allocation Fund (Aggressive Pl	an, Moderate Plan & Conservative Plar	1)
Type of Scheme	An Open ended Fund of Funds scheme		
Investment Objective	The primary objective of the scheme is to provide inco with the risk profile of the investors.	ome and capital appreciation alongwith d	iversification by investing in a basket of debt and equity mutual fund schemes in li
Asset Allocation Pattern	Types of Instruments	Asset Allocation Range	Normal Allocation (% of Net Assets)
of the scheme		Aggresive Plan	
	Equity Schemes	75%- 80%	75%
	Debt Schemes	20%- 25%	25%
		Moderate Plan	
	Equity Schemes	40%- 60%	51%
	Debt Schemes	40%- 60%	49%
		Conservative Plan	
	Equity Schemes	20%- 25%	25%
	Debt Schemes	75%- 80%	75%
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks before investment. For summary of Scheme Specific r	s. Please read the Statement of additional statement o	al Information/Scheme Information Document carefully for details on risk factors
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control m	easure please refer Page No. 52.	
No. of Folios & AUM (As on April 30, 2014)	Folios: Aggressive Plan: 1,345; Moderate Plan: 690; Co AUM in Crs: Aggressive Plan: ₹ 8.54; Moderate Plan: ₹		
Plans offered under the Schemes	indicating the choice in the application form.	·	te NAVs. Investors should indicate the Plan for which the subscription is made betty with the Mutual Fund and is not available for investors who route their
Options/Facility offered under Regular and Direct Plan	Dividend (Payout & Reinvestment) and Growth		
Minimum Application Amount / Number of Units	Purchase (including switch-in) : ₹ 5,000/- Additional Purchase (including switch-in) : ₹ 1,000/ Repurchase : In Multiples of ₹ 1/- or 0.001 units	-	
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the rede	emption request at the Official Points	of Acceptance of Birla Sun Life Mutual Fund.
Benchmark Index	Aggressive Plan: CNX Nifty, Moderate Plan: Crisil Bala	anced Fund Index, Conservative Plan: C	RISIL MIP Blended Index.
Dividend Policy	The Scheme may declare dividends at the discretion of the availability of distributable surplus.	of the Trustee, subject to	
Name of the Fund Manager	Mr. Satyabrata Mohanty and Mr. Vineet Maloo		
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited		
Manie of the musice company			

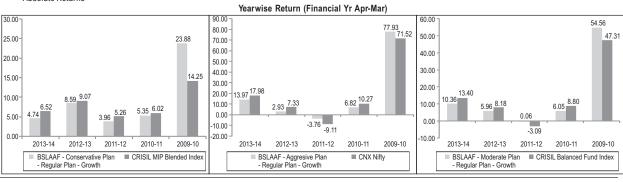
Performance of the scheme: **Compounded annualised returns** Compounded annualised returns (%) of Regular Plan-Growth Option as at April 30, 2014.

Returns	Last	Last	Last	Since
	1 year*	3 years	5 years	Inception
BSL AAF - Aggressive Plan	12.66	4.01	14.25	14.11
CNX Nifty	12.92	5.20	14.01	13.35
BSL AAF - Moderate Plan	8.72	5.42	12.59	12.47
Crisil Balanced Fund Index	9.74	6.28	11.61	11.15
BSL AAF - Conservative Plan	3.99	5.94	8.58	9.26
Crisil MIP Blended Index	4.74	7.18	7.38	7.10

Inception - February 24, 2004

Note: Past performance may or may not be sustained in future.

*Absolute Returns



Expenses of the Scheme (i) Load Structure

Entry Load (Including for SIP transactions): Nil

- Exit Load (Including for SIP transactions): Nil

 No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.
- In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

(ii) Recurring expenses [% of daily Net assets] (Also refer page 50 for further details)

Actual (unaudited) expenses for the financial year ended March 31, 2014:

Aggressive Plan: 0.01% (Reg); 0.01% (Direct)
Moderate Plan: 0.01% (Reg); 0.01% (Direct)
Conservative Plan: 0.01% (Reg); 0.01% (Direct)

Note: This being fund of funds schemes, the investors are bearing the recurring expenses of the scheme in addition to the expenses of other schemes in which fund of funds scheme makes investment.

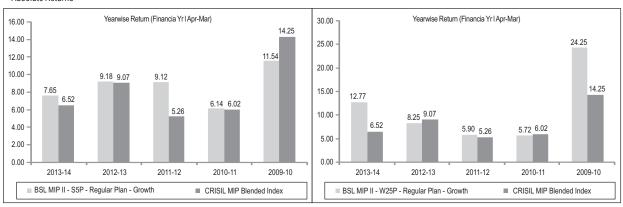
Type of Scheme							end income Scheme. Monthly income is not assured and is subject to availabe distributable surplus. An Open ended Income Scheme The primary objective to generate regular income so as to make monthly and q distributions to Unitholders and the secondary objective is growth of capital.							
-ype o. co	An Open ended Income Scheme						An Open ended Income Scheme							
Investment Objective	The objective of the scheme is t distributions to unitholders with the may be generated through receipt on debt instruments, receipt of di underlying portfolio. The scheme assets primarily in fixed income si equivalents while at the same time	to generate le secondary of coupon pa lividends or the e will under securities, mo maintaining a	regular inco objective be ayments, th he purchase normal man oney marke a small expo	ome so as eing growth e amor tizati e and sale o rket conditio t instrument osure to equi	to make m of capital. In ion of the dis of securities ons, invest i ts, cash and ty markets.	onthly come count n the s net cash	The primary objective to generate reg distributions to Unitholders and the s	jular income s econdary obj	so as to mak ective is gro	e monthly a wthof capi	and quarterly al.			
Asset Allocation Pattern of the scheme	Types of Instruments		1	rmal Allocat			Type of Investments Government of India Securities				al Allocation			
	Debt and Money market instrume	ents	Up	to 100%		_	Debt and Money market instrumen	ts			to 100%			
	Equity and Equity Related Instrum	nents	Up	to 15%		_	Call Money and Treasury Bills				60%			
	The scheme may invest a maxim For Prudential limits on portfolio refer page 47.	Corporate Debt 759 State Government Bonds, Commercial Paper, Certificate												
							Equity Securities For Prudential limits on portfolio correfer page 47.	ncentration ris	sk in debt-o	15% priented schemes pleas				
Risk Profile of the Scheme	Mutual Fund investments are subje investment. For summary of Schem	ect to market ne Specific ris	risks. Pleas sk factors ple	e read the S ease refer pa	tatement of ge 50.	addition	al Information/Scheme Information Do	cument caref	ully for detai	ls on risk f	actors befor			
Investment Strategy & Risk Control	For details on Investment Strategy	y & Risk Con	trol measur	e please ref	er Page No.	52.								
No. of Folios & AUM (As on April 30, 2014)	Folios: 7,673 AUM in Crs: ₹ 107.52						Folios: 18,805 AUM in Crs: ₹ 276.23							
Plans offered under the Schemes	indicating the choice in the applicati	tion form. s who purch a	ase/subsci	ribe Units in	a Scheme		parate NAVs. Investors should indicate							
Options/Facility offered under Regular and Direct Plan	Monthly Dividend (Payout , Rein Deferred) and Growth					nt &	Monthly Dividend (Payout , Reinvestment & Sweep); Quarterly Dividend (Pay Reinvestment & Sweep) and Growth							
Minimum Application Amount / Number of Units	Purchase (including switch-in) : D Growth: ₹ 5000/- Additional Purchase (including sw Repurchase : In Multiples of ₹ 1/-	witch-in) : ₹	1,000/-	tion:₹2500	00/-		Purchase (including switch-in): Monthly & Quarterly Dividend Plan: ₹ 25000/-, Growth Plan: ₹ 5000/- Additional Purchase (including switch-in): Monthly & Quarterly Dividend Plan: ₹ 5000/-, Growth Plan: ₹ 1000/- Repurchase: In Multiples of ₹ 1/- or 0.001 units							
Despatch of Repurchase (Redemption) Request	Within 10 working days of the rec	eipt of the re	demptionr	equestatth	ne Official Po	ints of	Acceptance of Birla Sun Life Mutual F	und.						
Benchmark Index	CRISIL MIP Blended Index						CRISIL MIP Blended Index							
Dividend Policy	The Scheme may declare dividend	ds at the discr	etion of the	Trustee, sub	ject to the a	ailabilit								
Name of the Fund Manager	Mr. Satyabrata Mohanty and Mr.	Kaustubh G	upta				Mr. Satyabrata Mohanty and Mr. Kaustubh Gupta							
Name of the Trustee Company	Birla Sun Life Trustee Company	Private Limit	ted				Birla Sun Life Trustee Company Private Limited							
Performance of the scheme :	Compounded annualised returns ((%) of Regula	ır Plan-Grow	th Option as	at April 30,	2014.	Compounded annualised returns (%)	of Regular Pla	ın-Growth Or	otion as at A	pril 30, 2014			
Compounded annualised returns	Returns	Last	Last	Last	Since		Returns Last Last Since							
		1 year*	3 years	5 years	Inception			1 year*	3 years	5 years	Inception			
	BSLMIP	6.71	7.50	7.86	9.31		BSLMI	6.22	7.15	8.38	10.74			
	CRISIL MIP Blended Index	4.74	7.18	7.38	-		CRISIL MIP Blended Index	4.74	7.18	7.38				
	Inception - November 20, 2000 Note: Past performance makes with the November 20, 2000 When benchmark ret *Absolute Returns	, ,				wn.	Inception - July 14, 1999 Note: Past performance may or may not be sustained in future. When benchmark returns are not available, they have not been shown. *Absolute Returns							
		Return (Financia	al Yr Apr-Mar)			٦	Yearwise Re	eturn (Financial Y	/r Apr-Mar)					
	16.00 - 14.00 - 12.00 - 10.00 - 8.00 - 6.00 - 4.00 - 2.00 - 0.00 - 2.013-14 2012-13	5.62 5.	6.9	010-11 MIP Blended In	15.76 14.25 2009-10	b	20.00 - 18.00 - 16.00 - 12.00 - 10.00 - 10.00 - 8.00 - 6.00 - 4.00 - 4.00 - 2.00 - 0.00 - 2.00 - 0.00 - 2.013-14 2012-13	5.62 5.2 2011-12 wwth	7.32 6 2010 CRISIL MIP Bler	6.02	14.25			
Expenses of the Scheme (i) Load Structure	Entry Load (Including for SIP trans Exit Load: (Including for SIP Transa days from the date of allotment: 2 units after 365 days but before 73 NAV. For redemption / switch-out or No exit load shall be charged on Reinvestments of Dividends and u SWP facility and applicable load some the above load structure is substructure at the time of investing. In terms of SEBI circular no. SEB entry load will be charged by the upfront commission, if any, on in investor directly to the Distributor, the service rendered by the Distributor,	action): Form 2% of applic 30 days from 50 days from 61 units after 1 redemption units issued structure, pleoject to char 81/IMD/CIR N Scheme to the total structure, pleoject of the first point of the first place of the fi	edemption / able NAV. Fi the date of a 730 days fro by unithold to unitholde ease refer to nge. Please 0.4/16823 he investor hade by the	or redempticallotment: 1. om the date of t	on / switch- 00% of appl of allotment: issued to the s units. · For is on STP / is e applicable June 30, 20i gust 1, 200i all be paid	out of cable Nil. m on STP / WP. · load 9, no . The y the	Entry Load (Including for SIP transact Exit Load (Including for SIP transacti 365 days from the date of allotment: out of units after 365 days from the date of units after 365 days from the date. No exit load shall be charged on red Reinvestments of Dividends and unit SWP facility and applicable load stru. For Century SIP acility and applica Century SIP. The above load stru applicable load structure at the time or In terms of SEBI circular no. SEBI/IN entry load will be charged by the Schupfront commission, if any, on investinvestor directly to the Distributor, including the service rendered by the	ons):For rede 1.00% of appl atte of allotmer emption by ur s issued to un ucture, please ble load structure is subj of investing. MD/CIR No.4/eme to the invistment made based on h	licable NAV. nt: Nil. nitholders of nitholders as refer to insisture, please ect to chan 168230/09 vestor effect by the inves	units issue bonus unit tructions o refer to in ge. Please dated June ive August stor shall b	ed to them o ts. · For STP n STP / SW structions o e refer to th 30, 2009, n 1, 2009. Th e paid by th			
(ii) Recurring expenses	Actual (unaudited) expenses for t 2.39% (Reg); 1.97% (Direct)		year ended	March 31, 2	2014:		Actual (unaudited) expenses for the 2.46% (Reg); 1.94% (Direct)		r ended Mar	ch 31, 201	4:			

Type of Scheme	An Open ended Income Scheme									
Investment Objective	The primary objective of the scheme is to general capital.	te regular income so	as to make monthly p	payments or distribu	tion to unitholders, with	the secondary objective	being growth			
			Savings 5 Plan							
Asset Allocation Pattern	Types of Instruments		A	sset Allocation Range	Normal Alloca	ation (% of Net Assets)	_			
of the scheme	Debt & Money Market securities (including securitised Equity and Equity related instruments	l debt upto a maximum	of 50%)	90%- 100% 0%- 10%		95% 5%	_			
			Wealth 25 Plan				_			
	Debt & Money Market securities (including securitised	I debt upto a maximum	of 50%)	70%- 80%		75%	_			
	Equity and Equity related instruments	·	,	20%- 30%		25%				
	Prudential limits on portfolio concentration risk in debt-oriented schemes please refer page 47.									
Risk Profile of the Scheme	Mutual Fund investments are subject to market risi investment. For summary of Scheme Specific risk	ks. Please read the St cfactors please refer p	atement of additional page 50.	Information/Scheme	e Information Document	t carefully for details on ris	k factors bef			
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Contro	ol measure please ref	er Page No. 52.							
No. of Folios & AUM	Folios: Savings 5 Plan: 10,019; Wealth 25 Plan:	0.217								
(As on April 30, 2014)	AUM in Crs: Savings 5 Plan: ₹ 235.26; Wealth 25									
(As on April 30, 2014) Plans offered under the Schemes		5 Plan:₹186.88 Plan** with a commo	a Scheme directly v			·				
	AUM in Crs: Savings 5 Plan: ₹ 235.26; Wealth 25 The Scheme(s) offers Regular Plan and Direct F indicating the choice in the application form. **Direct Plan is only for investors who purchase	5 Plan: ₹ 186.88 Plan** with a common e /subscribe Units in ct Plan, please refer	a Scheme directly v page 48.			·				
Plans offered under the Schemes Options/Facility offered under	AUM in Crs: Savings 5 Plan: ₹ 235.26; Wealth 25 The Scheme(s) offers Regular Plan and Direct F indicating the choice in the application form. **Direct Plan is only for investors who purchase through a Distributor. For further details on Direct	5 Plan: ₹ 186.88 Plan** with a common e/subscribe Units in cet Plan, please refer p); Monthly Payment a	a Scheme directly v page 48.			·				
Plans offered under the Schemes Options/Facility offered under Regular and Direct Plan Minimum Application	AUM in Crs: Savings 5 Plan: ₹ 235.26; Wealth 25 The Scheme(s) offers Regular Plan and Direct F indicating the choice in the application form. **Direct Plan is only for investors who purchast through a Distributor. For further details on Direct Monthly Dividend (Payout, Reinvestment & Sweep Purchase (including switch-in): Monthly Dividend & Monthly Payment: ₹ 25,000 Growth: ₹ 5000/- Additional Purchase (including switch-in): ₹ 1,000	5 Plan: ₹ 186.88 Plan** with a common of subscribe Units in our Plan, please refer p); Monthly Payment and our	a Scheme directly v page 48. and Growth	vith the Mutual Fund	l and is not available fo	·				
Plans offered under the Schemes Options/Facility offered under Regular and Direct Plan Minimum Application Amount / Number of Units Despatch of Repurchase	AUM in Crs: Savings 5 Plan: ₹ 235.26; Wealth 25 The Scheme(s) offers Regular Plan and Direct F indicating the choice in the application form. **Direct Plan is only for investors who purchase through a Distributor. For further details on Direct Monthly Dividend (Payout, Reinvestment & Sweep Purchase (including switch-in): Monthly Dividend & Monthly Payment: ₹ 25,000 Growth: ₹ 5000/-Additional Purchase (including switch-in): ₹ 1,00 Repurchase: In Multiples of ₹ 1/- or 0.001 units	5 Plan: ₹ 186.88 Plan** with a common of subscribe Units in our Plan, please refer p); Monthly Payment and our	a Scheme directly v page 48. and Growth	vith the Mutual Fund	l and is not available fo	·				
Plans offered under the Schemes Options/Facility offered under Regular and Direct Plan Minimum Application Amount / Number of Units Despatch of Repurchase (Redemption) Request Benchmark Index	AUM in Crs: Savings 5 Plan: ₹ 235.26; Wealth 25 The Scheme(s) offers Regular Plan and Direct F indicating the choice in the application form. **Direct Plan is only for investors who purchast through a Distributor. For further details on Direct Monthly Dividend (Payout, Reinvestment & Sweep Purchase (including switch-in): Monthly Dividend & Monthly Payment: ₹ 25,000 Growth: ₹ 5000/- Additional Purchase (including switch-in): ₹ 1,00 Repurchase: In Multiples of ₹ 1/- or 0.001 units Within 10 working days of the receipt of the rede	5 Plan: ₹ 186.88 Plan** with a common of subscribe Units in out Plan, please refer p); Monthly Payment and out Plan, please refer p); Monthly Payment and out Plan, please refer p); Monthly Payment and plan out Plan, please refer p); Monthly Payment and plan out Plan	a A Scheme directly v page 48. and Growth	vith the Mutual Fund	l and is not available fo	·				
Plans offered under the Schemes Options/Facility offered under Regular and Direct Plan Minimum Application Amount / Number of Units Despatch of Repurchase (Redemption) Request Benchmark Index	AUM in Crs: Savings 5 Plan: ₹ 235.26; Wealth 25 The Scheme(s) offers Regular Plan and Direct Findicating the choice in the application form. **Direct Plan is only for investors who purchast through a Distributor. For further details on Direct Monthly Dividend (Payout, Reinvestment & Sweep Purchase (including switch-in): Monthly Dividend & Monthly Payment: ₹ 25,000 Growth: ₹ 5000/- Additional Purchase (including switch-in): ₹ 1,0t Repurchase: In Multiples of ₹ 1/- or 0.001 units Within 10 working days of the receipt of the rede	Plan: ₹ 186.88 Plan** with a common to Plan, please refer p); Monthly Payment and plane request at the emption request at the en of the Trustee, subject	a A Scheme directly v page 48. and Growth	vith the Mutual Fund	l and is not available fo	·				
Plans offered under the Schemes Options/Facility offered under Regular and Direct Plan Minimum Application Amount / Number of Units Despatch of Repurchase (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager	AUM in Crs: Savings 5 Plan: ₹ 235.26; Wealth 25 The Scheme(s) offers Regular Plan and Direct F indicating the choice in the application form. **Direct Plan is only for investors who purchase through a Distributor. For further details on Direct Monthly Dividend (Payout, Reinvestment & Sweep Purchase (including switch-in): Monthly Dividend & Monthly Payment: ₹ 25,000 Growth: ₹ 5000/- Additional Purchase (including switch-in): ₹ 1,00 Repurchase: In Multiples of ₹ 1/- or 0.001 units Within 10 working days of the receipt of the rede CRISIL MIP Blended Index The Scheme may declare dividends at the discretion	Plan: ₹ 186.88 Plan** with a common to Plan, please refer p); Monthly Payment a no/- emption request at the profite Trustee, subject ta	a A Scheme directly v page 48. and Growth	vith the Mutual Fund	l and is not available fo	·				
Plans offered under the Schemes Options/Facility offered under Regular and Direct Plan Minimum Application Amount / Number of Units Despatch of Repurchase (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the scheme:	AUM in Crs: Savings 5 Plan: ₹ 235.26; Wealth 25 The Scheme(s) offers Regular Plan and Direct F indicating the choice in the application form. **Direct Plan is only for investors who purchase through a Distributor. For further details on Direct Monthly Dividend (Payout, Reinvestment & Sweep Purchase (including switch-in): Monthly Dividend & Monthly Payment: ₹ 25,000, Growth: ₹ 5000/- Additional Purchase (including switch-in): ₹ 1,00 Repurchase: In Multiples of ₹ 1/- or 0.001 units Within 10 working days of the receipt of the rede CRISIL MIP Blended Index The Scheme may declare dividends at the discretion Mr. Satyabrata Mohanty and Mr. Kaustubh Gupt	Plan: ₹ 186.88 Plan** with a common of subscribe Units in cet Plan, please refer p); Monthly Payment and plan of the Trustee, subject tan	a a Scheme directly v page 48. and Growth e Official Points of Ac	cceptance of Birla Sudistributable surplus.	l and is not available fo	·				
Plans offered under the Schemes Options/Facility offered under Regular and Direct Plan Minimum Application Amount / Number of Units Despatch of Repurchase (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the scheme:	AUM in Crs: Savings 5 Plan: ₹ 235.26; Wealth 25 The Scheme(s) offers Regular Plan and Direct F indicating the choice in the application form. **Direct Plan is only for investors who purchast through a Distributor. For further details on Direct Monthly Dividend (Payout, Reinvestment & Sweep Purchase (including switch-in): Monthly Dividend & Monthly Payment: ₹ 25,000 Growth: ₹ 5000/-Additional Purchase (including switch-in): ₹ 1,00 Repurchase: In Multiples of ₹ 1/- or 0.001 units Within 10 working days of the receipt of the rede CRISIL MIP Blended Index The Scheme may declare dividends at the discretion Mr. Satyabrata Mohanty and Mr. Kaustubh Gupt Birla Sun Life Trustee Company Private Limited	Plan: ₹ 186.88 Plan** with a common of subscribe Units in cet Plan, please refer p); Monthly Payment and plan of the Trustee, subject tan	a a Scheme directly v page 48. and Growth e Official Points of Ac	cceptance of Birla Sudistributable surplus.	l and is not available fo	·				
Plans offered under the Schemes Options/Facility offered under Regular and Direct Plan Minimum Application Amount / Number of Units Despatch of Repurchase (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company	AUM in Crs: Savings 5 Plan: ₹ 235.26; Wealth 25 The Scheme(s) offers Regular Plan and Direct F indicating the choice in the application form. **Direct Plan is only for investors who purchast through a Distributor. For further details on Direct Monthly Dividend (Payout, Reinvestment & Sweep Purchase (including switch-in): Monthly Dividend & Monthly Payment: ₹ 25,000 Growth: ₹ 5000/- Additional Purchase (including switch-in): ₹ 1,0t Repurchase: In Multiples of ₹ 1/- or 0.001 units Within 10 working days of the receipt of the rede CRISIL MIP Blended Index The Scheme may declare dividends at the discretion Mr. Satyabrata Mohanty and Mr. Kaustubh Gupt Birla Sun Life Trustee Company Private Limited Compounded annualised returns (%) of Regular	Plan: ₹ 186.88 Plan** with a common to Plan, please refer p); Monthly Payment a 0/- comption request at the property of the Trustee, subject to the property of the prope	a Scheme directly v page 48. and Growth e Official Points of Accept to the availability of columns as at April 30, 2014.	cceptance of Birla Sudistributable surplus.	I and is not available fo	·				
Plans offered under the Schemes Options/Facility offered under Regular and Direct Plan Minimum Application Amount / Number of Units Despatch of Repurchase (Redemption) Request Benchmark Index Dividend Policy Name of the Fund Manager Name of the Trustee Company Performance of the scheme:	AUM in Crs: Savings 5 Plan: ₹ 235.26; Wealth 25 The Scheme(s) offers Regular Plan and Direct F indicating the choice in the application form. **Direct Plan is only for investors who purchast through a Distributor. For further details on Direct Monthly Dividend (Payout, Reinvestment & Sweep Purchase (including switch-in): Monthly Dividend & Monthly Payment: ₹ 25,000 Growth: ₹ 5000/-Additional Purchase (including switch-in): ₹ 1,00 Repurchase: In Multiples of ₹ 1/- or 0.001 units Within 10 working days of the receipt of the rede CRISIL MIP Blended Index The Scheme may declare dividends at the discretion Mr. Satyabrata Mohanty and Mr. Kaustubh Gupt Birla Sun Life Trustee Company Private Limited Compounded annualised returns (%) of Regular Returns	Plan: ₹ 186.88 Plan** with a common of subscribe Units in cet Plan, please refer p); Monthly Payment and plane of the Trustee, subject that the plane of the Trustee, subject that the plane of the Trustee of the Tr	a Scheme directly v page 48. and Growth e Official Points of Accept to the availability of a sat April 30, 2014. Last 3 years	cceptance of Birla Sudistributable surplus.	and is not available for	·				

Inception - May 22, 2004

Note: Past performance may or may not be sustained in future.

*Absolute Returns



Expenses of the Scheme (i) Load Structure

Entry Load (Including for SIP transactions): Savings 5 Plan & Wealth 25 Plan: NIL. Exit Load (Including for SIP transactions): Savings 5 Plan & Wealth 25 Plan:For redemption/switch-out of units within 365 days from the date of allotment: 1.00% of applicable NAV. For redemption/switch-out of units after 365 days from the date of allotment: Nil.

No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.

In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

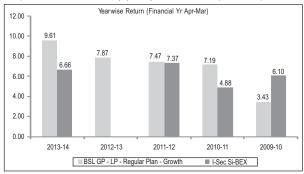
(ii) Recurring expenses [% of daily Net assets] (Also refer page 50 for further details)

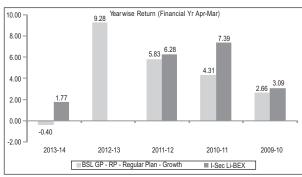
Actual (unaudited) expenses for the financial year ended March 31, 2014: Savings 5 : 1.18% (Reg); 0.74% (Direct) Wealth 25 : 1.95% (Reg); 1.51% (Direct)

Name(s) of the Scheme(s)	Birla Sun Life Income Plus					_	Birla Sun Life Short Term Fund (erstv	vhile Birla	Sun Life In	come Fund	1)		
Type of Scheme	An Open ended Income Scheme						An Open ended Income Scheme						
Investment Objective	The objective of the scheme is to ge its investments, at relatively model investment approach. This incomments in the portfolio.	rate levels of	f risk throug	h diversified	d research based	d	The investment objective of the Scheme by investing 100% of the corpus in a consecurities.	e is to gene diversified	rate income cortfolio of	and capita debt and n	l appreciatior noney marke		
Asset Allocation Pattern of the scheme	Types of Instruments			mal Allocat of Net Asse			Type of Securities/ Investments				al Allocation Net Assets)		
	Debt and Money market instrum The scheme may invest maximu			100% I debt.			Debt and Money Market Instruments Securities, State Development Loans, Securities issued by the Central	Treasury	Bills, Spec	ial	0%-100%		
	For Prudential limits on portfolio refer page 47.	concentratio	n risk in del	bt-oriented	schemes please	food/oil/fertilizer bonds, Commercial Papers, Certificate of Deposits, Bill Rediscounting Scheme, Corporate Debt Papers, Securitised Papers, Fixed Deposits, and any other Money Market & Debt Instruments as may be specified from time to time &/or Cash & Cash Equivalents) For Prudential limits on portfolio concentration risk in debt-oriented schemes refer page 47.							
Risk Profile of the Scheme	Mutual Fund investments are subje	ect to market	t risks. Pleas	se read the S	Statement of add	Iditional Information/Scheme Information Document carefully for details on risk factors bef							
Investment Strategy & Risk Control	investment. For summary of Schen For details on Investment Strateg												
No. of Folios & AUM (As on April 30, 2014)	Folios: 22,171 AUM in Crs: ₹ 4,231.24						Folios: 8,179 AUMin Crs: ₹ 491.09						
Plans offered under the Schemes	indicating the choice in the applica	tion form.			·		parate NAVs. Investors should indicate with the Mutual Fund and is not availa						
Options/Facility offered under Regular and Direct Plan	Dividend (Payout & Reinvestmen			p100001010	, pago 10.		Monthly Dividend (Payout, Reinvestm Dividend (Payout, Reinvestment & Sv	nent & Swe	ep);				
Minimum Application Amount / Number of Units	Purchase (including switch-in) : ₹ Additional Purchase (including sw Repurchase for both Plans: In Mult	vitch-in): ₹1		its			Purchase (including switch-in) : ₹ 500 Additional Purchase (including switch Repurchase for both Plans: In Multiple	n-in) : ₹ 1,0		nits			
Despatch of Repurchase (Redemption) Request	Within 10 working days of the rece	ipt of the red	emption requ	uest at the O	Official Points of A	Acce	eptance of Birla Sun Life Mutual Fund.						
Benchmark Index	CRISIL Composite Bond Fund Ind	lex				CRISIL Short Term Bond Fund Index							
Dividend Policy	The Scheme may declare dividend	ls at the disc	retion of the	Trustee, sul	bject to the availa								
Name of the Fund Manager	Mr. Prasad Dhonde					Mr. Prasad Dhonde							
Name of the Trustee Company	Birla Sun Life Trustee Company F					Birla Sun Life Trustee Company Private Limited							
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) of Regula	r Plan-Grow	th Option as	at April 30, 2014	4. Compounded annualised returns (%) of Regular Plan-Growth Option as at April 30, 20							
	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception		Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception		
	DCLID					1	BSLSTF	8.18	9.59	7.41	9.51		
	BSLIP CRISIL Composite	0.10 3.15	7.39 7.30	5.84 5.93	9.60		CRISIL Short Term Bond Fund Index	8.36	8.77	7.18	-		
	Bond Fund Index	00	1.00	0.00			Inception - March 03, 1997 Note: Past performance may or ma	av not be s	sustained in	n future			
	Inception - October 21, 1995 Note: Past performance m When benchmark ret	, ,					When benchmark returns are *Absolute Returns				en shown.		
	*Absolute Returns	luiiis ale iio	t avallable,	tiley ilave i	iot peen snown	١.							
	12.00 Yearwise 11.31	Return (Financ	ial Yr Apr-Mar)				Yearwise Retur	rn (Financial	r Apr-Mar)				
	10.00 - 9.25	0.50					10.00 - 8.73 8.86 9.25	9.66					
	8.00 -	8.56	7.68				8.00 -	7.68	ı				
	6.00 -		4.	99 5.04	5.88		6.00 -		5.42	5.04	4.81 5.40		
	4.00 -						4.00 -				1.01		
	2.00 - 1.57						2.00 -						
	0.00 2013-14 2012-13	2011-	.12 3	2010-11	2009-10		0.00 2013-14 2012-13	2011-12	201	0-11	2009-10		
	BSL IP - Regular Plan			nposite Bond Fu			BSL STF - Regular Plan - Growt		CRISIL Shor				
Evnances of the Sahama	Entry Load: (Including for SIP transa	octions): NIL					Entry Load (Including for SIP transaction	ıs): NIL					
Expenses of the Scheme (i) Load Structure	Exit Load: (Including for SIP Transat days from the date of allotment: 1% after 180 days from the date of allotr · No exit load shall be charged on r Reinvestments of Dividends and unit facility and applicable load structure load structure is subject to change. P investing. · In terms of SEBI circular no. SEBI entry load will be charged by the S upfront commission, if any, on invest directly to the Distributor, based on h rendered by the Distributor.	ction): For recof applicable ment: Nil. edemption bits issued to uit, please refer elease refer to the theme to the trent made bits is suited to the control of the trent made bits of the proof of the trent made bits of applicable in the trent made bits of applicable in the trent made bits of applicable in the proof of the proof	y unitholders nitholders as to instruction the applicable. 4/ 168230/Ge investor efforthe investor efforthe	emption / sw s of units iss s bonus units ns on SWP/ le load struct 09 dated Jui fective Augu or shall be pai	witch-out of units sued to them on sFor SWP/STP STP·The above ture at the time of ne 30, 2009, no ist 1, 2009. The id by the investor		Exit Load: (Including for SIP transaction days from the date of allotment: 0.50% of For redemption/switch-out of units after: No exit load shall be charged on reder Beinvestments of Dividends and units is STP facility and applicable load structurabove load structure is subject to change the time of investing. In terms of SEBI circular no. SEBI/IMC entry load will be charged by the Scherupfront commission, if any, on investment of the service rendered by the Distributor. Seat the service rendered by the Distributor.	ns): For red f applicable 30 days froi mption by u ssued to ui e, please re ge. Please r 0/CIR No.4/ me to the ir nent made	NAV. In the date of the date	f allotment: of units issue s bonus uni ctions on S' pplicable lo dated June ctive Augus estor shall b	Nil. ed to them ts. · For SW WP/ STP. · T ad structure a 30, 2009, t 1, 2009. T be paid by t		
(ii) Recurring expenses [% of daily Net assets] (Also refer page 50 for further details)	Actual (unaudited) expenses for 1.85% (Reg); 1.34% (Direct)	the financial	l year ended	March 31,	2014:		Actual (unaudited) expenses for the fi 0.32% (Reg); 0.21% (Direct)	nancial yea	ar ended M	arch 31, 20	114:		

Name(s) of the Scheme(s)	Birla Sun Life Gilt Plus (PF Plan & Liquid Plan)		Birla Sun Life Gilt Plus-Regular Plan				
Type of Scheme	An Open ended Government Securities Scheme		An Open ended Government Securities Scheme				
Investment Objective	The objective of the scheme is to generate income and capital a investments exclusively in Government Securities	appreciation through	The investment objective of the scheme is to enable investors to invest in Cer Government Securities, based on their own view on the interest rate scenari generate credit risk-free returns.				
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)	Instruments	Normal Allocation	Risk Profile		
	Securities created and issued by the central government and/or repos/reverse repos in such government securities as may be permitted by the RBI.	Upto 100%	Central Government Security between (8 to 15 years) Treasury bills, G-Sec Repo and CBLO	85-100% 0-15%	Low Low		
	The scheme may also invest a portion of the corpus in call m alternative investment for the call money market as may be provided injudity requirements.	oney market or in an led by RBI to meet the	The scheme may invest a small portion of the corpus in T-B meet the liquidity requirements. In the event of deviations frought allocation pattern, the fund manager will endeavor to compare the surface of the scheme of the sche	ills, G-sec Rep om the investm arry out rebala	o & CBLO to ent strategy ncing withir		
	For Prudential limits on portfolio concentration risk in debt-oriented page 47.	schemes please refer	For Prudential limits on portfolio concentration risk in debt refer page 47.	t-oriented sche	emes please		
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please rea before investment. For summary of Scheme Specific risk factors		litional Information/Scheme Information Document carefull	y for details on	risk factors		
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure pleas	e refer Page No. 52.					
No. of Folios & AUM (As on April 30, 2014)	Folios: PF Plan: 367; Liquid Plan: 492 AUM in Crs: PF Plan: ₹ 31.68; Liquid Plan: ₹ 22.96		Folios: Regular Plan: 971 AUM in Crs: Regular Plan: ₹ 67.13				
Plans offered under the Schemes	The Scheme(s) offers Regular Plan and Direct Plan** with a coindicating the choice in the application form. **Direct Plan is only for investors who purchase /subscribe Unthrough a Distributor. For further details on Direct Plan, please in	its in a Scheme direct					
Options/Facility offered under Regular and Direct Plan	For Scheme BSL GP-PF Plan: Quarterly Dividend (Payout, Reinve Growth (Quarterly Gain & Annual Gain). For Scheme BSL GP-Liqui (Reinvestment); Weekly Dividend (Payout and Reinvestment) (Payout, Reinvestment & Sweep); Annual Dividend (Payout, Reinvestment)	stment & Sweep) and d Plan: Daily Dividend; Quarterly Dividend; stment & Sweep) and	nd Quarterly Dividend (Payout, Reinvestment & Sweep) and Growth and and and and and and and are seen as a seen s				
Minimum Application Amount / Number of Units	Fresh Purchase (including switch-in): ₹5,000/-; Additional Purc	hase (including switch	-i-in): ₹ 1,000/- ; Repurchase for all Plans/Options: In Multiple:	s of₹1/- or 0.0	01 units		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request	at the Official Points o	f Acceptance of Birla Sun Life Mutual Fund.				
Benchmark Index	For Scheme BSL GP-PF Plan: I Sec Li-Bex For Scheme BSL GP-Liquid Plan: I Sec Si-Bex		I-Sec Li-Bex				
Dividend Policy	The Scheme may declare dividends at the discretion of the Trust	ee, subject to the avai	ilability of distributable surplus.				
Name of the Fund Manager	Mr. Prasad Dhonde						
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited						
Performance of the scheme :	Compounded annualised returns (%) of Regular Plan-Growth Option	n as at April 30, 2014.	014. Compounded annualised returns (%) of Regular Plan-Growth Option as at April 30,				

Compounded annualised returns





Inception - October 12,1999

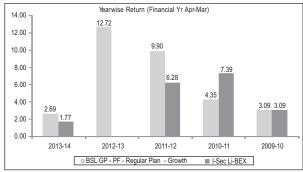
Note: Past performance may or may not be sustained in future.

*Absolute Returns

Liquid Plan - Entry Load: (Including for SIP transactions): NIL Exit Load: NIL PF Plan - Entry Load: NIL

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

No exit load shall be charged on redemption by unitholders of units issued to them on No exit load snall be charged on redemption by unitholders or units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. In terms of SEBI circular no. SEBI/MD/CIR No. 4/168230/99 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.



Returns	Last	Last	Last	Since
	1 year*	3 years	5 years	Inception
BSLGP Liquid	9.58	8.30	7.11	7.49
I-Sec Si-BEX	6.10	8.17	6.57	-
BSLGP- PF Plan	0.60	8.44	5.78	8.31
I-Sec Li-BEX	-0.05	7.36	5.50	
BSLGP Regular Plan	-1.80	4.87	3.47	9.41
I-Sec Li-BEX	-0.05	7.36	5.50	

Inception - October 12,1999

Note: Past performance may or may not be sustained in future.

Where benchmark returns are not available, they have not been shown.

*Absolute Returns

Regular Plan: Entry Load: (Including for SIP transactions): NIL Exit Load: NIL

Exit Load: NIL

No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. For STP/SWP facility and applicable load structure, please refer to instructions on STP/SWP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. In terms of SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

(ii) Recurring expenses [% of daily Net assets] (Also refer page 50 for further

Expenses of the Scheme

(i) Load Structure

Actual (unaudited) expenses for the financial year ended March 31, 2014: Liquid Plan: 0.49% (Reg); 0.15% (Direct) PF Plan: 1.50% (Reg); 1.01% (Direct)

Actual (unaudited) expenses for the financial year ended March 31, 2014: 0.50% (Reg); 0.19% (Direct)

Name(s) of the Scheme(s)	Birla Sun Life Government Securities Fund (Long Term Plan & Short Term Plan)	
Type of Scheme	An Open ended Gilt Scheme	
Investment Objective	The Scheme seeks to provide investors current income consistent with a portfolio invested 100% and the secondary objective is capital appreciation.	in securities issued by the Government of India or the State Governments,
Asset Allocation Pattern	Types of Instruments	Normal Allocation
of the scheme	GOI dated Securities, State Government dated Securities, GOI Treasury Bills	100%
	For Prudential limits on portfolio concentration risk in debt-oriented schemes please refer page 47.	I
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Inforbefore investment. For summary of Scheme Specific risk factors please refer page 50.	rmation/Scheme Information Document carefully for details on risk factors
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 52.	
No. of Folios & AUM (As on April 30, 2014)	Folios: Short Term Plan: 84; Long Term Plan: 3,665 AUM in Crs: Short Term Plan: ₹ 0.66; Long Term Plan: ₹ 388.92	
Plans offered under the Schemes	The Scheme(s) offers Regular Plan and Direct Plan** with a common portfolio and separate NAI indicating the choice in the application form. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the I through a Distributor. For further details on Direct Plan, please refer page 48.	
Options/Facility offered under Regular and Direct Plan	For Scheme BSL GSF-Short Term Plan: Daily Dividend (Reinvestment); Weekly Dividend (Payout For Scheme BSL GSF-Long Term Plan: Dividend (Payout & Reinvestment); Weekly Dividend (Pay	
Minimum Application Amount / Number of Units	For Short Term Plan & Long Term Plan Purchase (including switch-in): ₹5000/- Additional Purchase (including switch-in): ₹1,000/- Repurchase for both Plans: In Multiples of ₹1/- or 0.001 units	
Despatch of Repurchase Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance	ce of Birla Sun Life Mutual Fund.
Benchmark Index	Short Term Plan: I-Sec Si-Bex	Long Term Plan : I-Sec Li-Bex
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the availability of di	istributable surplus.
Name of the Fund Manager	Mr. Prasad Dhonde	
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited	

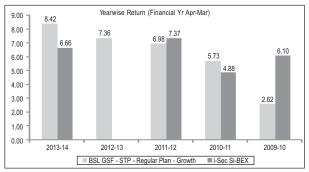
Performance of the scheme Compounded annualised returns Compounded annualised returns (%) of Regular Plan-Growth Option as at April 30, 2014.

Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception
BSLGSF (STF)	7.91	7.67	6.27	6.21
I-Sec Si-BEX	6.10	8.17	6.57	-

Inception - October 28, 1999

Note: Past performance may or may not be sustained in future. When benchmark returns are not available, they have not been shown

*Absolute Returns

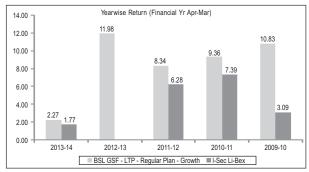


Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception
BSLGSF (LTF)	0.29	7.55	7.37	9.12
I-Sec Li-BEX	-0.05	7.36	5.50	-

Inception - October 28, 1999

Note: Past performance may or may not be sustained in future. When benchmark returns are not available, they have not been shown

*Absolute Returns



(i) Load Structure

For Short Term Plan :

Entry Load (Including for SIP transactions): NIL Exit Load (Including for SIP transactions): NIL

For Long Term Plan :

Entry Load (Including for SIP transactions): NIL

Exit Load (Including for SIP transactions): For redemption / switch-out of units within 365 days from the date of allotment: 1% of applicable NAV. For redemption / switch-out of units after 365 days from the date of allotment: Nil.

- · No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. • The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by
- the Distributor.

(ii) Recurring expenses [% of daily Net assets] (Also refer page 50 for further details)

Actual (unaudited) expenses for the financial year ended March 31, 2014: Short Term Plan: 0.44% (Reg); 0.54% (Direct) Long Term Plan: 1.76% (Reg); 1.41% (Direct)

Name(s) of the Scheme(s)	Birla Sun Life Dynamic Bond Fund					1	Birla Sun Life Short Term Opportunitie	s Fund			
Type of Scheme	An Open Ended Income Scheme					An Open ended Income scheme					
nvestment Objective	The objective of the scheme is to generactive management of the portfolio by instruments.	rate optim nvesting ir	ıal returns w ı high quality	rith high lic y debt and	quidity through money market		The objective of the fund is to gener investment grade fixed income securit medium term maturities and across investment grade rating	ies / mone	/ market in	struments	with short t
Asset Allocation Pattern of the scheme	Types of Investments	Asse	t Allocation Range		al Allocation Net Assets)		0-80%- investments in Debt and Mone maturities and across the credit specient 0.20% Management of the control o	trum within	the univer	se of inves	stment grad
	Government of India Securities Corporate Bonds Cash/ Liquid instruments, Money Markets Short term Debt Papers*		0% to 100% 0% to 100% 0% to 100%	5	50% to 65% 25% to 35% 0% to 25%		rating. 0-20%- Money market instrumer For Prudential limits on portfolio conce refer page 47.				
	The investments in securitised debt posses of the scheme. Since the intention of the fund is to opercentages would change depending corporate spreads prevailing at that passets at different points of time. * The short-term debt papers would have	dynamica on view o point in ti	lly manage in interest ra me and als irity upto 1 y	the asset ites as wel o availabil ear.	allocation the lasthe level of ity of different	the el of rent					
	For Prudential limits on portfolio concerefer page 47.										
Risk Profile of the Scheme	investment. For summary of Scheme Spo	ecific risk 1	factors pleas	e refer pag	e 50.	ion	al Information/Scheme Information Docu	ment caref	ully for deta	ils on risk f	actors befor
nvestment Strategy & Risk Control	For details on Investment Strategy & Ri	isk Contro	l measure p	lease refe	rPage No. 52.	_					
No. of Folios & AUM (As on April 30, 2014)	Folios: 45,950 AUM in Crs: ₹ 9,335.79					- 1	Folios: 20,622 AUM in Crs: ₹ 3,304.15				
Plans offered under the Schemes	indicating the choice in the application for	orm. O purchas	e /subscrib	e Units in a	a Scheme direc		parate NAVs. Investors should indicate t with the Mutual Fund and is not availa				
Options/Facility offered under Regular and Direct Plan	Monthly Dividend Sweep Option; Monthly Dividend (Payout, Reinvestment & Sweep); Quarterly Dividend (Payout, Reinvestment & Sweep) and Growth						Quarterly Dividend (Payout & Reinvest Growth	tment); Div	idend (Pay	out & Reinv	restment) a
Minimum Application Amount/ Number of Units	For Monthly Dividend Sweep Option: Purchase (including switch-in): ₹5 lacs. Additional Purchase (including switch-in): ₹1000/- For Other Options: Purchase (including switch-in): ₹5000/- Additional Purchase (including switch-in): ₹1000/- Repurchase for all plans: In Multiples of ₹1/- or 0.001 units					-	Additional Purchase (including switch-in): ₹ 1,000/- Repurchase for all Plans/				
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of	the redem	ption reques	t at the Offi	cial Points of Ac	cce	ptance of Birla Sun Life Mutual Fund.				
Benchmark Index	CRISIL Short Term Bond Fund Index						CRISIL AA Short Term Bond Fund Index	(
Dividend Policy	The Scheme may declare dividends at the	he discreti	ion of the Tru	ıstee, subj	ect to the availa	bili	ty of distributable surplus.				
Name of the Fund Manager	Mr. Maneesh Dangi					Ms. Sunaina da Cunha and Mr. Lokesh Mallya					
Name of the Trustee Company	Birla Sun Life Trustee Company Private	e Limited					Birla Sun Life Trustee Company Private	e Limited			
Performance of the scheme :	Compounded annualised returns (%) of	Regular P	lan-Growth	Option as a	at April 30, 2014	4.	Compounded annualised returns (%) of F	Regular Plar	-Growth Op	tion as at A	pril 30, 201
Compounded annualised returns	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception		Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inceptio
	BSLDBF	6.22	9.15	7.94	8.27		BSLSTOF	9.79	10.38	8.99	6.86
	CRISIL Short Term Bond Fund Index	8.36	8.77	7.18	7.09		CRISIL AA Short Term Bond Fund Index	9.38	10.17	9.31	8.63
	Inception - September 27, 2004. *Absolu Note : Past performance may or may no			re.		Inception - May 09, 2003 Note: Past performance may or may not be sustained in future. *Absolute Returns					
	Yearwise Retur	n (Financial	Yr Apr-Mar)				14.00 Yearwise Return	rn (Financial \	'r Apr-Mar)		
	10.48	9.72					12.00 - 10.18 9.81				
	8.00 - 6.94	7.6	68		8.08		10.00 - 9.25	9.24 7.68			
	6.00 -		5.57	5.04	5.40		8.00 -	7.55	7.11	504	6.73
	4.00 -						6.00 - 4.00 -			5.04	3.69
	2.00 -						2.00 -				
	0.00			ш.,			0.00				
	2013-14 2012-13 ■ BSL DBF - Regular Plan - Grow	2011-12 rth ■ 0	RISIL Short Te	10-11 rm Bond Fund	2009-10 d Index		2013-14 2012-13 BSL STOF - Regular Plan - Gr	2011-12 owth ■ CR	201 ISIL AA Short		2009-10 id Index
Expenses of the Scheme (i) Load Structure	Entry Load (Including for SIP transactions): NIL Exit Load: (Including for SIP transactions): For redemption/switch-out of units withir 180 days from the date of allotment: 0.50% of applicable NAV. For redemption/switch-out of units after 180 days from the date of allotment: Nil. No exit load shall be charged on redemption by unitholders of units issued to them or Reinvestments of Dividends and units issued to unitholders as bonus units. For SWP/STP facility and applicable load structure, please refer to instructions on SWP/STF. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.						Entry Load (Including for SIP transactio Exit Load: (Including for SIP Transactio 365 days from the date of allotment: 1.0 out of units after 365 days from the date. No exit load shall be charged on reden Reinvestments of Dividends and units is SWP facility and applicable load struct The above load structure is subject to structure at the time of investing. In terms of SEBI circular no. SEBI/IMD, entry load will be charged by the Schen upfront commission, if any, on investn investor directly to the Distributor, basec the service rendered by the Distributor.	on): For red 10% of appli of allotmer nption by ur ssued to un ure, please o change. /CIR No.4/ ne to the inv nent made	cable NAV. t: Nil. itholders o itholders as refer to inst Please refe 168230/09 yestor effec by the inve	For redemp f units issue s bonus unit ructions on r to the ap dated June tive August stor shall b	ed to them of the second secon
(ii) Recurring expenses	Actual (unaudited) expenses for the fin	ancial vea	r andad Ma	rch 31 20	14·	T	Actual (unaudited) expenses for the fir	nancial vea	andad Ma	roh 21 201	4:

Name(s) of the Scheme(s)	Birla Sun Life Savings Fund					Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term F					
Type of Scheme	An Open ended Short Term Income S					An Open ended Short Term Income Sc					
nvestment Objective	The primary objective of the scheme is in debt and money market instrument payments or the purchase and sale of inormal market conditions, securities securities, money market instruments,	s to generate s. Income manderly generated in cash and ca	regular ind ay be thro ving por tfo nvest its n ish equival	come through the recolor. The school et assets in ents.	ghinvestments eipt of coupon neme will under n fixed income	The investment objective of the Scheme by investing 100% of the corpus in a d securities with relatively low levels of interest of the securities with relatively low levels of interest of the securities with relatively low levels of interest of the securities with relatively low levels of interest of the securities with relatively low levels of the securities with relative levels of the sec	is to gener iversified p erest rate ri	ate incomo ortfolio of sk.	e and capita debt and i	al appreciati noney marl	
Asset Allocation Pattern	Types of Instruments	·		Normal All	location	Type of Investments				Normal	
f the scheme	Debt and Money market instruments			Upto 1009	%					Allocatio	
	The scheme may invest a maximum					Treasury Bills, Govt. of India Securities & Corporate Debt State Government Bonds, Government Guaranteed Bonds				100%	
	For Prudential limits on portfolio concrefer page 47.	centration ris	k in debt-	oriented sc	hemes please	PSU Bonds, Call Money, Commercial F			eposit	100%	
	. 3					Asset Backed Securities & Financial Ins	'			75%	
						Bonds				750/	
						Discounted trade Bills	ntration ria	lein dobt	riantad aa	75%	
						For Prudential limits on portfolio conce refer page 47.	HU AUOH HS	K III UEDI-	memeu sc	nemes pied	
isk Profile of the Scheme	Mutual Fund investments are subjectactors before investment. For sumn					of additional Information/Scheme Information/Scheme Information	ation Docu	ıment car	efully for o	letails on r	
nvestment Strategy & tisk Control	For details on Investment Strategy & I	Risk Control	measure	please refe	r Page No. 52.						
lo. of Folios & AUM As on April 30, 2014)	Folios: 13,592 AUM in Crs: ₹ 5,496.75					Folios: 4,000 AUM in Crs: ₹ 597.63					
lans offered under the Schemes	The Scheme(s) offers Regular Plan and Direct Plan** with a common portfolio and s indicating the choice in the application form.					separate NAVs. Investors should indicate th	e Plan for v	which the	subscriptio	n is made t	
		who purcha	ase /subs tails on Di	cribe Unit irect Plan, _l	s in a Scheme please refer pa	e directly with the Mutual Fund and is n ge 48.	ot availab	le for inv	estors who	route the	
Options/Facility offered under	Daily Dividend (Reinvestment); We	ekly Divider	nd (Payoı	ut & Reinv	estment) and	Monthly Dividend (Payout and Reinve	estment); (Quarterly	Dividend (Payout and	
Regular and Direct Plan	Growth		,, 5.		-,	Reinvestment); Dividend (Payout and					
Minimum Application	Fresh Purchase (including switch-in):					Fresh Purchase (including switch-in):		n/			
Amount / Number of Units	Additional Purchase (including switch Repurchase for all Plans/Options: In I			001 units		Additional Purchase (including switch- Repurchase for all Plans/Options: In M			001 units		
Despatch of Repurchase	Within 10 working days of the receipt	of the reden	nption req	uest at the	Official Points of	of Acceptance of Birla Sun Life Mutual Fund	d.				
Redemption) Request						,					
Benchmark Index	CRISIL Short-Term Bond Fund Index					CRISIL Short-Term Bond Fund Index					
ividend Policy	The Scheme may declare dividends a	t the discreti	ion of the	Trustee, su	bject to the ava	ilability of distributable surplus.					
lame of the Fund Manager	Mr. Kaustubh Gupta					Mr. Kaustubh Gupta and Mr. Prasad Dh	onde				
ame of the Trustee Company	Birla Sun Life Trustee Company Priva	te Limited				Birla Sun Life Trustee Company Private					
erformance of the scheme :	Compounded annualised returns (%)	of Growth op	otion as at	April 30, 2	014.	Compounded annualised returns (%) of	Growth or	otion as at	April 30, 2	014.	
ompounded annualised returns	Returns	Last	Last	Last	Since	Returns	Last	Last	Last	Since	
	BSL SF-Regular Plan**	1 year* 9.66	3 years 9.61	5 years 8.16	7.48	BSL TOP-Regular Plan**	1 year*	3 years 9.82	5 years 8.26	Inception 8.26	
	CRISIL Short Term Bond Fund Index	8.36	8.77	7.18	6.71	CRISIL Short Term Bond Fund Index	8.36	8.77	7.18	7.83	
	BSL SF-Retail Plan ^	9.40	9.35	7.81	7.28	BSL TOP-Retail Plan ^	9.75	9.52	7.92	7.32	
	CRISIL Short Term Bond Fund Index	8.36	8.77	7.18	-	CRISIL Short Term Bond Fund Index	8.36	8.77	7.18	6.81	
	Scheme Inception: November 27, 20	01; ** Incep	otion - Apri	il 16, 2003	, for the Plan	Scheme Inception: April 19, 2002; **	Inception -	- April 24,	2008, for 1	the Plan	
	as introduced under the Scheme. Note: Past performance may or may	not be sust	ained in fu	ıture. Wher	e benchmark	as introduced under the Scheme. Note: Past performance may or may	not be sus	tained in f	uture.		
	returns are not available they have no ^ This Plan under the scheme has be			irthar auba	orintiono	^ This Plan under the scheme has be w.e.f October 01, 2012. Please refer p					
	w.e.f October 01, 2012. Please refer					w.e.i Octobel 01, 2012. Flease letel p	aye 47 IUI	TUI LITET UE	tans on tin	s saille.	
	* Alba ali uta Datuuraa					*Absolute Returns					
	*Absolute Returns							Apr-Mar)			
		n (Financial Yr	Apr-Mar)			12.00 Yearwise Return (Financial Yr A				
		9.19	. ,			12.00 Yearwise Return (10.00 - 9.92 8.86 9.19 9.07	9.29				
	12.00 Yearwise Retur	,	. <i>,</i>	1		9.92		6.47			
	12.00 - Yearwise Retur 10.00 - 9.73 8.86 9.19 9.07	9.19	. ,	1 5.11	5.87 5.09	10.00 - 9.92	9.29	6.47	5.11	5.87	
	12.00 Yearwise Retur 10.00 - 9.73 8.86 9.19 9.07	9.19	. <i>,</i>		5.87	10.00 - 9.92 8.86 9.19 9.07	9.29	6.47	5.11	5.87 4.45	
	12.00 Yearwise Retur 10.00 - 9.73 8.86 9.19 9.07 8.00 - 6.00 -	9.19	. ,		5.09	10.00 - 9.92 8.86 9.19 9.07 8.00 - 6.00 -	9.29	6.47	5.11		
	12.00 Yearwise Retur 10.00 - 9.73 8.86 9.19 9.07 9.07 9.07 9.07 9.07 9.07 9.00	9.19 8.28	6.31	5.11	5.09	10.00 - 9.92 8.00 - 8.86 4.00 - 4.00 - 2.00 - 0.00	9.29			4.45	
	12.00 Yearwise Retur 10.00 - 9.73 8.86 9.19 9.07 9.00 - 4.00 -	9.19 8.28	6.31		2009-10	10.00 - 9.92 8.00 - 6.00 - 4.00 - 2.00 -	9.29 8.28	201	5.11 0-11 Term Bond Fu	2009-10	
ynences of the Scheme	12.00 Yearwise Retur 10.00 - 9.73 8.86 9.19 9.07 9.00 9.00 9.10 9.10	9.19 8.28 2011-12 wth CR	6.31	5.11	2009-10	10.00 - 9.92 8.00 - 6.00 - 4.00 - 2.00 - 2.013-14 2012-13	9.29 8.28 2011-12 wth	201	0-11	2009-10	
-	12.00 Yearwise Retur 10.00 - 9.73 8.86 9.19 9.07 8.00 - 6.00 - 4.00 - 2.00 - 0.00 2013-14 2012-13 BSL SF - Retail Plan - Gro	9.19 8.28 2011-12 wth © CR ons): NIL ns): NIL	6.31 20 RISIL Short Te	5.11 10-11 rm Bond Fund	2009-10 Index	10.00 - 9.92 8.00 - 6.00 - 4.00 - 2.00 - 0.00 - 2013-14 2012-13 BSL TOP - Retail Plan - Gro	9.29 8.28 2011-12 with (c)	201 CRISIL Short	0-11 Term Bond Fu	2009-10 nd Index	
•	12.00 9.73 8.86 9.19 9.07 8.00 6.00 4.00 2.01 4.00 2.00 0.00 2013-14 2012-13 BSL SF - Retail Plan - Gro Entry Load (Including for SIP transactio - No exit load shall be charged on reduce Reinvestments of Dividends and unit	9.19 8.28 2011-12 wth CR ons): NIL ns): NIL nst issued to	20 RISIL Short Te	5.11 10-11 of units issues as bonu	2009-10 and to them on s units. • For	10.00	9.29 8.28 2011-12 with (Cons): NIL ons): For rec 5% of applion	201 CRISIL Short Jemption / icable NAV	0-11 Term Bond Fu Switch-out	2009-10 nd Index of units wiption / swi	
-	12.00 9.73 8.86 9.19 9.07 8.00 6.00 4.00 2.00 2013-14 2012-13 Entry Load (Including for SIP transacti Exit Load (Including for SIP transactio -No exit load shall be charged on reder Reinvestments of Dividends and unit SWP/STP -The above load structu	9.19 8.28 2011-12 wth © CR ons): NIL nption by units issued to astructure, re is subject	20 RISIL Short Te	5.11 10-11 of units issues as bonu	2009-10 and to them on s units. • For	10.00 - 9.92 8.86 9.19 9.07 8.00 - 6.00 - 2.013-14 2012-13 Entry Load (Including for SIP transactic Exit Load: (Including for SIP Transactic 90 days from the date - No exit load shall be charged on reden Reinvestments of Dividends and unit	9.29 8.28 2011-12 with to possible for received for applied fallotmen applied for sexued the sexued to the sexued the se	201 CRISIL Short lemption / cable NAV t: Nil. output to you must have a continued a conti	0-11 Switch-out For rederr	2009-10 and Index of units wintion / swi ued to then us units.	
-	10.00 - 9.73 8.86 9.19 9.07 8.00 - 6.00 - 4.00 - 2.00 - 0.00 2013-14 2012-13 Entry Load (Including for SIP transactic Exit Load (Including for SIP transactic No exit load shall be charged on reder Reinvestments of Dividends and unit SWP/STP facility and applicable los SWP/STP 1 The above load structure at the time of	9.19 8.28 2011-12 with CR ons): NIL nption by unit s issued to ad structure, re is subject investing.	itholders c unitholder, please i tt to cham	10-11 of units issure fer to insige. Please	2009-10 ndex ed to them on s units. For structions on refer to the	10.00	9.29 8.28 2011-12 with (South Properties of Application by usissued to distructure is subject.)	201 CRISIL Short lemption / cable NAV t: Nil. output to you must have a continued a conti	0-11 Switch-out For rederr	2009-10 and Index of units wintion / swi ued to then us units.	
-	10.00 - 9.73 8.86 9.19 9.07 8.00 - 6.00 - 4.00 - 2.00 - 2.013-14 2012-13 BSL SF- Retail Plan - Gro Entry Load (Including for SIP transactic Exit Load (Including fo	9.19 8.28 2011-12 with CR ons): NIL nption by units issued to ad structure, re is subjectiny. But the conversing. In the conversion of the conversion of the conversion of the conversion.	itholders c unitholder, please i t to chan	10-11 of units issue as bonurege. Please 09 dated Jufffective Au	2009-10 det to them on s units. For structions on the refer to the une 30, 2009, qust 1, 2009.	10.00 - 9.92 8.86 9.19 9.07 8.00 - 4.00 - 2.013-14 2012-13 BSL TOP - Retail Plan - Gro Entry Load (Including for SIP transactic Exit Load: (Including for SIP Transactic 90 days from the date of allotment: 0.2 out of units after 90 days from the date · No exit load shall be charged on reden Reinvestments of Dividends and unit SWP/STP facility and applicable load structure at the time of including the part of the structure of the time of including the structure and the time of including the structure and including the structure a	9.29 8.28 2011-12 2015: NIL 2015: For rec 2015: Sy of appliof allotmen 2016: Si ssued ti 2016: Si subje 2016: Subje	201 CRISIL Short lemption / cable NAV t: Nil. nitholders o unitholde, please ct to cha	switch-out For redem of units issers as bon refer to in	2009-10 nd Index of units wi option / swi ued to then us units. · nstructions e refer to	
-	12.00	9.19 8.28 2011-12 wth © CR ons): NIL nption by unit is issued to ad structure, re is subject investing. ID/CIR No.4/cheme to the vestment mar, based on h	itholders c unitholder, please i t to chan	10-11 of units issue as bonurege. Please 09 dated Jufffective Au	2009-10 det to them on s units. For structions on the refer to the une 30, 2009, qust 1, 2009.	10.00 - 9.92 8.86 9.19 9.07 8.00 - 4.00 - 2.013-14 2012-13 BSL TOP - Retail Plan - Gro Entry Load (Including for SIP transactic Exit Load: (Including for SIP Transactic 90 days from the date of allotment: 0.2 out of units after 90 days from the date · No exit load shall be charged on reden Reinvestments of Dividends and unit SWP/STP facility and applicable load structure at the time of including the part of the structure of the time of including the structure and the time of including the structure and including the structure a	9.29 8.28 2011-12 2015: NIL 2015: For rec 2015: Sy of appliof allotmen 2016: Si ssued ti 2016: Si subje 2016: Subje	201 CRISIL Short lemption / cable NAV t: Nil. nitholders o unitholde, please ct to cha	switch-out For redem of units issers as bon refer to in	2009-10 nd Index of units wi option / swi ued to then us units. · nstructions e refer to	
•	10.00 - 9.73 8.86 9.19 9.07 8.00 - 6.00 - 4.00 - 2.00 - 2.013-14 2012-13 BSL SF- Retail Plan - Gro Entry Load (Including for SIP transactic Exit Load (Including fo	9.19 8.28 2011-12 wth © CR ons): NIL nption by unit is issued to ad structure, re is subject investing. ID/CIR No.4/cheme to the vestment mar, based on h	itholders c unitholder, please i t to chan	10-11 of units issue as bonurege. Please 09 dated Jufffective Au	2009-10 det to them on s units. For structions on the refer to the une 30, 2009, qust 1, 2009.	Entry Load (Including for SIP transactic Exit Load: (Including for SIP transactic Exit Load: (Including for SIP transactic Exit Load: (Including for SIP Transactic Hold Exit Load: (Including for SIP Transactic SIP transactic SIP transactic SIP transactic Exit Load: (Including for SIP Transactic SIP transa	9.29 8.28 2011-12 whth (a) (a) (b) (c) (c) (c) (c) (c) (c) (c) (c) (c) (c	lemption / cable NAV to Nil. Nil. nitholders o unitholde, please ct to cha 4/ 168230 e investor lade by the	o-11 switch-out For redem of units iss ers as bon refer to in nge. Pleas ('09 dated a effective A investor's	2009-10 and Index cof units winding year used to then use units. • structions, erefer to lune 30, 20 ugust 1, 20 hall be paid	
Expenses of the Scheme (i) Load Structure	12.00	9.19 8.28 2011-12 with © CR ons): NIL mption by units issued to ad structure, re is subject investing. 1D/CIR No.4/cheme to the vestment man, based on histributor.	itholders of unitholder, please is to chan / 168230/i investor eade by the his assess	10-11 Imm Bond Fund of units issuers as bonurefer to insige. Please 09 dated Ju iffective Au investor sh sment of va	ed to them on s units. For structions on refer to the une 30, 2009, gust 1, 2009. all be paid by arious factors	Entry Load (Including for SIP transactic Exit Load: (Including for SIP transactic Exit Load: (Including for SIP transactic 90 days from the date of allotment: 0.2 out of units after 90 days from the date. No exit load shall be charged on reden Reinvestments of Dividends and unit SWP/STP a The above load structur applicable load structure at the time of in terms of SEBI circular no. SEBI/M no entry load will be charged by the Sc The upfront commission, if any, on invite investor directly to the Distributor including the service rendered by the D	9.29 8.28 2011-12 with (1) ons): NIL on: For rec 5% of applior by u s issued to d structur e is subje nvesting. D/CIR No.4 heme to th heme to th thestment m based on stributor.	lemption / cable NAV to Nil. nitholders o unitholde, please cct to cha 4/ 168230 e investor aade by the his asses	switch-out For redem of units iss ers as bon refer to in nge. Pleas '09 dated a effective A sinvestor's sment of the	2009-10 nd Index of units winding year soft units. soft units. soft units. units. soft units. unit	
-	12.00	9.19 8.28 2011-12 with © CR ons): NIL mption by units issued to ad structure, re is subject investing. 1D/CIR No.4/cheme to the vestment man, based on histributor.	itholders of unitholder, please is to chan / 168230/i investor eade by the his assess	10-11 Imm Bond Fund of units issuers as bonurefer to insige. Please 09 dated Ju iffective Au investor sh sment of va	ed to them on s units. For structions on refer to the une 30, 2009, gust 1, 2009. all be paid by arious factors	Entry Load (Including for SIP transactic Exit Load: (Including for SIP transactic Exit Load: (Including for SIP transactic Exit Load: (Including for SIP Transactic Hold Exit Load: (Including for SIP Transactic SIP transactic SIP transactic SIP transactic Exit Load: (Including for SIP Transactic SIP transa	9.29 8.28 2011-12 with (1) ons): NIL on: For rec 5% of applior by u s issued to d structur e is subje nvesting. D/CIR No.4 heme to th heme to th thestment m based on stributor.	lemption / cable NAV to Nil. nitholders o unitholde, please cct to cha 4/ 168230 e investor aade by the his asses	switch-out For redem of units iss ers as bon refer to in nge. Pleas '09 dated a effective A sinvestor's sment of the	2009-10 nd Index of units winding year used to then us units structions ie refer to lune 30, 20 ugust 1, 20 hall be pai various fac	
ii) Recurring expenses % of daily Net assets] Also refer page 50 for further	Interpretable load structure at the time of larged by the Sum of the investor directly to the Distributor including the Service rendered by the Dark Actual (unaudited) expenses for the filters and summer or the property of	9.19 8.28 2011-12 with © CR ons): NIL mption by units issued to ad structure, re is subject investing. ID/CIR No.4/cheme to the vestment man, based on histributor.	itholders of unitholder, please is to chan / 168230/i investor eade by the his assess	10-11 Imm Bond Fund of units issuers as bonurefer to insige. Please 09 dated Ju iffective Au investor sh sment of va	ed to them on s units. For structions on refer to the une 30, 2009, gust 1, 2009. all be paid by arious factors	Entry Load (Including for SIP transactic Exit Load: (Including for SIP transactic 90 days from the date 1 No exit load shall be charged on reden Reinvestments of Dividends and unit SWP/STP facility and applicable load SWP/STP - The above load structur applicable load structure at the time of in terms of SEBI circular no. SEBI/IM no entry load will be charged by the Sc The upfront commission, if any, on in the investor directly to the Distributor including the service rendered by the D	9.29 8.28 2011-12 with (1) ons): NIL on: For rec 5% of applior by u s issued to d structur e is subje nvesting. D/CIR No.4 heme to th heme to th thestment m based on stributor.	lemption / cable NAV to Nil. nitholders o unitholde, please cct to cha 4/ 168230 e investor aade by the his asses	switch-out For redem of units iss ers as bon refer to in nge. Pleas '09 dated a effective A sinvestor's sment of the	2009-10 nd Index of units winding year used to then us units structions ie refer to lune 30, 20 ugust 1, 20 hall be pai various fac	
i) Recurring expenses % of daily Net assets]	Interpretable load structure at the time of larged by the Sum of the investor directly to the Distributor including the Service rendered by the Dark Actual (unaudited) expenses for the filters and summer or the property of	9.19 8.28 2011-12 with © CR ons): NIL mption by units issued to ad structure, re is subject investing. ID/CIR No.4/cheme to the vestment man, based on histributor.	itholders of unitholder, please is to chan / 168230/i investor eade by the his assess	10-11 Imm Bond Fund of units issuers as bonurefer to insige. Please 09 dated Ju iffective Au investor sh sment of va	ed to them on s units. For structions on refer to the une 30, 2009, gust 1, 2009. all be paid by arious factors	Entry Load (Including for SIP transactic Exit Load: (Including for SIP transactic 90 days from the date 1 No exit load shall be charged on reden Reinvestments of Dividends and unit SWP/STP facility and applicable load SWP/STP - The above load structur applicable load structure at the time of in terms of SEBI circular no. SEBI/IM no entry load will be charged by the Sc The upfront commission, if any, on in the investor directly to the Distributor including the service rendered by the D	9.29 8.28 2011-12 with (1) ons): NIL on: For rec 5% of applior by u s issued to d structur e is subje nvesting. D/CIR No.4 heme to th heme to th thestment m based on stributor.	lemption / cable NAV to Nil. nitholders o unitholde, please cct to cha 4/ 168230 e investor aade by the his asses	switch-out For redem of units iss ers as bon refer to in nge. Pleas '09 dated a effective A sinvestor's sment of the	2009-10 nd Index of units winding year soft units. soft units. soft units. units. soft units. unit	

Name(s) of the Scheme(s)	Birla Sun Life Floating Rate Fund (Short Term Plan & Long Term Plan)							
Type of Scheme	An Open ended Income Scheme							
Investment Objective	The primary objective of the scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt/ money market instruments. The scheme may invest a portion of its net assets in fixed rate debt securities and money market instruments.							
Asset Allocation Pattern	Types of Instruments	Normal Allocation						
of the scheme	Floating Rate Debt Securities (including Securitised Debt, Money market instruments & Fixed Rate Debt	65% - 100%						
	Instruments swapped for floating rate returns)							
	Fixed Rate Debt Securities (including Securitised Debt, Money market instruments & Floating Rate Debt	0% - 35%						
	Instruments swapped for fixed rate returns)							
	Under normal circumstances at least 65% of the total portfolio will be invested in floating rate debt securities/ money mar the investments in securitised debt will not, normally exceed 60% of the net assets of the respective plans.	ket instruments. It is the intention of the scheme that						
	**In accordance with SEBI Circular No. SEBI Circular No. 13/150975/09 dated January 19, 2009 Birla Sun life Floatin characteristics with regard to its portfolio. (Please refer Page 47 for further details)	g Rate Fund-Short Term Plan shall have additional						
	For Prudential limits on portfolio concentration risk in debt-oriented schemes please refer page 47.							
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on risk factor before investment. For summary of Scheme Specific risk factors please refer page 50.							
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 52.							
No. of Folios & AUM (As on April 30, 2014)	Folios: Short Term Plan: 5,485; Long Term Plan: 4,199 AUM in Crs: Short Term Plan: ₹ 4,460.80; Long Term Plan: ₹ 1,600.10							
Plans offered under the Schemes	The Scheme(s) offers Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should inclindicating the choice in the application form. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not through a Distributor. For further details on Direct Plan, please refer page 48.							
Options/Facility offered under Regular and Direct Plan	Daily Dividend (Reinvestment); Weekly Dividend (Reinvestment) and Growth							
Minimum Application Amount / Number of Units	For Short Term Plan and Long Term Plan: Fresh Purchase (including switch-in): ₹ 5,000/- Additional Purchase (including switch-in): ₹ 1,000/- Repurchase for all Plans/Options: In Multiples of ₹ 1/- or 0.001 units							
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mut	ual Fund.						
Benchmark Index	CRISIL Liquid Fund Index							
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to availability of distributable surplus.							
Name of the Fund Manager	Mr. Kaustubh Gupta and Ms. Sunaina da Cunha							
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited							
Performance of the scheme :	Compounded annualised returns (%) of Growth option as at April 30, 2014.							

Performance of the scheme : Compounded annualised returns

Compounded annualised returns (%) of Growth option as at April 30, 2014.

Returns	Last	Last	Last	Since
	1 Year*	3 Years	5 Years	Inception
BSL FRF-LTP-Regular Plan**	9.62	9.79	8.87	8.86
CRISIL Liquid Fund Index BSL FRF-LTP-Retail Plan ^	9.47	8.74	7.16	7.22
	9.39	9.60	8.66	7.64
CRISIL Liquid Fund Index	9.47	8.74	7.16	6.57

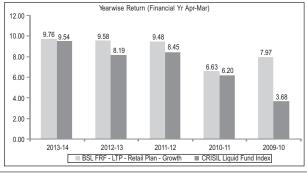
Returns	Last 1 Year*	Last 3 Years	Last 5 Years	Since Inception
BSL FRF-STP-Regular Plan***	9.53	9.50	8.04	8.06
CRISIL Liquid Fund Index	9.47	8.74	7.16	7.21
BSL FRF-STP-Retail Plan ^	9.25	9.24	7.87	7.13
CRISIL Liquid Fund Index	9.47	8.74	7.16	6.57

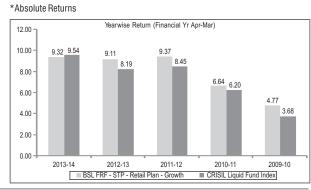
Scheme Inception: June 05, 2003; ** Inception - March 23, 2004, ***Inception: October 10, 2005 for the Plan(s) as introduced under the respective Scheme.

Note: Past performance may or may not be sustained in future.

^ This Plan under the scheme has been discontinued for further subscriptions w.e.f October 01, 2012. Please refer page 47 for further details on the same.

*Absolute Returns





Expenses of the Scheme
(i) Load Structure

Entry Load (Including for SIP transactions): Short Term Plan: Nil Long Term Plan: Nil

Exit Load (Including for SIP transactions): Short Term Plan: Nil. Long Term Plan: For redemption/switch-out of units within 30 days from the date of allotment: 0.25% of applicable NAV. For redemption/switch-out of units after 30 days from the date of allotment: Nil.

· No exit load shall be charged on redemption by unitholders of units issued to them on Reinvestments of Dividends and units issued to unitholders as bonus units. · For STP / SWP facility and applicable load structure, please refer to instructions on STP / SWP. · The above load structure is subject to change. Please refer to the applicable load structure at the time of investing.

· In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

 ${\it Please note, SIP Facility is not available under Short Term Plan}$

(ii) Recurring expenses [% of daily Net assets] (Also refer page 50 for further details) $Actual \ (unaudited) \ expenses \ for the \ financial \ year \ ended \ March \ 31, \ 2014:$

Short Term Plan: 0.31% (Reg); 0.26% (Direct) Long Term Plan: 0.49% (Reg); 0.32% (Direct)

Name(s) of the Scheme(s)	Birla Sun Life Cash Manager				Birla Sun Life Cash Plus					
Type of Scheme	An Open ended Income Scheme				An Open ended Liquid Scheme io The objective of the scheme is to provide reasonable returns, at high levels of safet					
Investment Objective	The objective of the scheme is to provide through investments in a basket of debt ar maturities with a view to provide reasonable	nd money marke	s consistent et instrumer	t with a portfolio nts of very short	The objective of the scheme is to and liquidity through judicious inv instruments.					
Asset Allocation Pattern of the scheme	Type of Securities/ Instruments			mal Allocation of Net Assets)	Type of Investments All Money market instruments			Normal A		
	Debt Market Securities*			0% to 80%	Corporate Debt, Financial Institut					
	Money Market Instruments including CBLO) & repo		20% to 100%	Sector Bonds, Public Sector Bon		nt	A 41	+ 100/	
	- Mariot model another modeling object	Саторо			Guaranteed Bonds and related in:	struments.		Atleas	t 10%	
	"The scheme will invest primarily in instrur than one year. The scheme may invest into s For Prudential limits on portfolio concentrat page 47.									
Risk Profile of the Scheme	Mutual Fund investments are subject to mai investment. For summary of Scheme Specif				onal Information/Scheme Information	Document care	fully for deta	ails on risk f	actors befo	
Investment Strategy & Risk Control	For details on Investment Strategy & Risk	Control measure	e please ref	er Page No. 52.						
No. of Folios & AUM (As on April 30, 2014)	Folios: 32,193 AUM in Crs: ₹ 4,031.72				Folios: 10,113 AUM in Crs: ₹ 20,841.67					
Plans offered under the Schemes	The Scheme(s) offers Regular Plan and D indicating the choice in the application form **Direct Plan is only for investors who investments through a Distributor. For fur	separate NAVs. Investors should indic								
Options/Facility offered under Regular and Direct Plan	Daily Dividend (Reinvestment); Weekly Di	d Growth	Daily Dividend (Reinvestment); \((Payout & Reinvestment) and Gro	,	d (Payout &	& Reinvestr	ment); Divid			
Minimum Application Amount /	Fresh Purchase (including switch-in): ₹5,0				Fresh Purchase (including switch					
Number of Units	Additional Purchase (including switch-in):		104!		Additional Purchase (including sv	,		004"		
Dognotoh of Dognosti	Repurchase for all Plans/Options: In Multipl			finial Daints CA	Repurchase for all Plans/Options: In Multiples of ₹ 1/- or 0.001 units					
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the r	redemption requi	est at the Off	ficial Points of Ac	ceptance of Birla Sun Life Mutual Fund					
Benchmark Index	CRISIL Short Term Bond Fund Index		CRISIL Liquid Fund Index							
Dividend Policy	The Scheme may declare dividends at the di	iscretion of the Ti	rustee, subj	ect to the availab	ility of distributable surplus.					
Name of the Fund Manager	Mr. Kaustubh Gupta and Ms. Sunaina da C				Mr. Kaustubh Gupta and Ms. Sun					
Name of the Trustee Company	Birla Sun Life Trustee Company Private Li		0 11		Birla Sun Life Trustee Company F					
Performance of the scheme	Compounded annualised returns (%) of Reg	ular Plan-Growth	Compounded annualised returns	(%) of Growth	option as at	April 30, 20	J14			
Compounded annualised returns	Returns Las 1 y	st Last year* 3 years	Last 5 years	Since Inception	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inceptio	
	BSLCM 8.9	96 8.96	7.52	7.36	BSL CP-Regular Plan**	9.52	9.46	7.96	7.49	
	CRISIL Short Term Bond Fund Index 8.3	36 8.77	7.18	-	CRISIL Liquid Fund Index	9.47	8.74	7.16	6.77	
	Inception - May 14, 1998				BSL CP-Retail Plan ^ CRISIL Liquid Fund Index	9.01 9.47	8.86	7.29 7.16	7.45	
	Note: Past performance may or may no When benchmark returns are not			CRISIL Liquid Fund Index 9.47 8.74 7.16 - Scheme Inception: June 16, 1997; ** Inception - March 29, 2004, for the Plan a introduced under the Scheme. Note: Past performance may or may not be sustained in future. Where benchmark returns are not available they have not been shown. ^ This Plan under the scheme has been discontinued for further subscriptions w.e.f October 01, 2012. Please refer page 47 for further details on the same.						
	*Absolute Returns				*Absolute Returns	pg				
	10.00 9.25 Yearwise Return (Fin. 8.84 8.84 8.84	ancial Yr Apr-Mar)			12.00 Yearwise	Return (Financial)	Yr Apr-Mar)			
	8.00				10.00 - 8.98 9.54 8.69 8.1	8.83 8.	45			
	7.00 – 6.00 –	6.3	26 6.20		8.00 -			2 6.20		
	5.00 – 4.00 –			4.31 3.69	6.00 -		5.7		3.95 3.68	
	3.00 – 2.00 –				4.00 -					
	1.00-				0.00					
	2013-14 2012-13 BSL CM - Regular Plan - Growth	2011-12 2 CRISIL Short 1	2010-11 Term Bond Fund	2009-10 d Index	2013-14 2012-13	2011-12 an - Growth		110-11 L Liquid Fund	2009-10 Index	
(i) Load Structure	Entry Load (Including for SIP transactions):	· NII			Entry Load : NIL					
(·/ = >== 0=>(u) 0	Exit Load (Including for SIP transactions): N	IIL			Exit Load : NIL			_		
	 No exit load shall be charged on redemption Reinvestments of Dividends and units issue 	ed to unitholders	as bonus u	nits. · For STP /	 No exit load shall be charged on r Reinvestments of Dividends and 	units issued t	o unitholde	rs as bonu	s units • F	
	SWP facility and applicable load structure, The above load structure is subject to ch	please refer to in nange. Please re	efer to the	on STP / SWP · applicable load	SWP/STP facility and applicable SWP/STP: The above load structu	load structure is subject to	re, please change. Ple	refer to ins ase refer to	structions the applicat	
	structure at the time of investing.				load structure at the time of investing of the structure at the time of investing of SEBI circular no. SEBI	ıg.				
	 In terms of SEBI circular no. SEBI/IMD/CIR entry load will be charged by the Scheme to upfront commission, if any, on investment investor directly to the Distributor, base including the service rendered by the Distrib 	t made by the in d on his asses	ective Augus vestor shall ssment of v	st 1, 2009. The be paid by the various factors	entry load will be charged by the S upfront commission, if any, on in investor directly to the Distribut including the service rendered by the	cheme to the ir restment made or, based on	ivestor effec	ctive August	t 1. 2009. T	
(ii) Recurring expenses [% of daily Net assets]	Actual (unaudited) expenses for the financ 1.17% (Reg); 0.51% (Direct)		March 31, 20	014:	Actual (unaudited) expenses for t 0.26% (Reg); 0.23% (Direct)		ar ended Ma	arch 31, 20	14:	
(Also refer page 50 for further details)										
									_	
									4:	

Name(s) of the Scheme(s)	Birla Sun Life Medium To	erm Plan					nall & Midcap Fund Sun Life Long Term Adv	antage Fund-	Series 1)	
Type of Scheme	An Open ended Income S	Scheme				An Open ended S	Small and Mid Cap Equi	ity Scheme ^		
Investment Objective	The primary investment of investments in debt & m payments to unitholders &	oney market iı	nstruments in o	order to make	r income through regular dividend	The Scheme see predominantly in small and mid ca income securitie requirements fror	ks to generate consiste equity and equity relat p. The Scheme may als s including money ma n time to time.	nt long-term o ed securities o invest a cert arket instrume	capital apprecia of companies cain portion of i ents, in order	ation by investin considered to b ts corpus in fixe to meet liquidit
Asset Allocation Pattern	Types of Instruments			Indica	tive Allocation	Types of Instrum	ents	Risk F	Profile Indic	ative Allocation
of the scheme	Debt Securities Money Market Instrumen	ts			0%- 100% 0%- 100%	Small and Mid Ca (Small Cap 10%-	Linked instruments of ap companies out of w 50% Mid Cap 35% - 1	hich Hiç 00%)	gh	65% - 100%
	For Prudential limits on p refer page 47.	ortfolio conce	ntration risk in	debt-oriented	schemes please	including derivati Fixed Income Se market instrume	curities* (including Mo	ney Hiç Med	gh / to ium	0% - 35% 0% - 20%
Risk Profile of the Scheme	Mutual Fund investments investment. For summary					ional Information/ScI	neme Information Docu	ment carefully	for details on I	risk factors befo
Investment Strategy & Risk Control	For details on Investmen	t Strategy & Ri	isk Control mea	sure please re	efer Page No. 52.					
No. of Folios & AUM (As on April 30, 2014)	Folios: 39,687 AUM in Crs: ₹ 2,870.80					Folios: 24,887 AUM in Crs: ₹90	.64			
Plans offered under the Schemes	The Scheme(s) offers Reindicating the choice in the **Direct Plan is only for through a Distributor. For	e application fo investors who	orm. o purchase /su	bscribe Units	in a Scheme direc	•				•
Options/Facility offered under Regular and Direct Plan	Quarterly Dividend (Pay Reinvestment); Dividend	l (Payout, Reir		Dividend (Payou	t & Reinvestment) and	Growth				
Minimum Application Amount / Number of Units	Fresh Purchase (including Additional Purchase (including Repurchase for all Plans Max. Subscription Amt.	Additional Purch	ing switch-in) : ₹ 5,00 ase (including switch-i Multiples of ₹ 1/- or 0.0	n): ₹ 1,000/-						
Despatch of Repurchase (Redemption) Request	Within 10 working days o	· .	·	request at the						
Benchmark Index	CRISIL AA Short Term E		-			CNX Midcap Inde				
Dividend Policy	The Scheme may declar	e dividends at t	the discretion of	f the Trustee, s	ubject to the availa	bility of distributable	surplus.			
Name of the Fund Manager	Mr. Rohit Murarka	Mr. Hitesh Zaveri								
Name of the Trustee Company	Birla Sun Life Trustee C						istee Company Private			
Performance of the scheme Compounded annualised returns	Compounded annualised	returms(%) of	Regular Plan-G	rowth Option a	s at April 30, 2014.	Compounded an	nualised returms(%) of	Regular Plan-G	Growth Option a	ıs at April 30, 20
Compounded annualised returns	Returns	Last 1 Year*	Last 3 Years	Last 5 Years	Since Inception	Returns	Last 1 Year*	Last 3 Years	Last 5 Years	Since Inception
	BSLMTP	10.04	10.48	8.82	8.79	BSLSMCF	28.05	9.02	23.19	6.51
	CRISIL AA Short Term Bond Fund Index	9.38	10.17	9.31	9.71	CNX Midcap Inception - May	12.34	2.31	17.85	6.60
	Inception - March 25, 20 Note: Past performant *Absolute Returns	ce may or may				Note : Past per *Absolute Retu	formance may or may irns			
	12.00 10.00 - 10.44 9.81	11.20	ise Return (Financi 9.73	al Yr Apr-Mar)		160.00	Yearwise Retui	n (Financial Yr A	pr-Mar)	137.58
	8.00 –	9.07	8.28	0.74		120.00 - 100.00 -				
	6.00 –			6.71 5.11	5.79 5.88	80.00 - 60.00 -				
	4.00 –					40.00 - 25.14	16.36			
	2.00 -					0.00	1.72	-0.67 -5.14	-0.52	
	2013-14	2012-13	2011-12	2010-11	2009-10	-20.00 201	3-14 2012-13	2011-12	2010-11	2009-10
	L ■ BSLMIP	- Regular Plan - G	rowth CRISIL	AA Short Term Bor	nd Fund Index		■ BSLSMCF - Regular Pla	an - Growth	■ CNX N	lidcap
(i) Load Structure	Entry Load (Including for Exit Load (Including for 365 days from the date o out of units after 365 d	SIP transaction of allotment: 2.1 lays but before	ns): For redemp 00% of applicat e 730 days fro	ole NAV. For red m the date of	demption/switch- allotment: 1% of	Exit Load: (Incl 365 days from t out of units after	cluding for SIP Transacti uding for SIP Transacti he date of allotment: 1.1 365 days from the date	on): For reden 00% of applica of allotment: N	ıble NAV. For re Nil.	demption/switc
	applicable NAV. For red allotment: Nil. No exit load shall be ch Reinvestments of Divide	arged on reder	nption by unitho	olders of units	issued to them on s units. · For STP /	Reinvestments refer page No. instructions on	nall be charged on reder of Dividends and units 36. • For STP facility STP. • For Century SIF	issued to unit and applicable facility and a	holders as bor e load structu applicable load	nus units and al re, please refer structure, plea
	SWP facility and applicable load structure, please refer to instructions on STP / SWP. The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.					refer to instructions on Century SIP. • The above load structure is subject to change. Please refer to the applicable load structure at the time of investing. • In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 20 no entry load will be charged by the Scheme to the investor effective August 1, 20 The upfront commission, if any, on investment made by the investor by the investor directly to the Distributor, based on his assessment of various fact				
(ii) Recurring expenses [% of daily Net assets] (Also refer page 50 for further		dered by the Di	istributor.	ded March 31	, 2014:	2.93% (Reg); 2.	. ,			-
	including the service ren Actual (unaudited) expe	dered by the Di	istributor.	ded March 31,	, 2014:	2.93% (Reg); 2.	17% (Direct) was launched as a Close s (from the date of allotr	e ended Diversi	fied Equity Sche	eme with a matur
[% of daily Net assets] (Also refer page 50 for further	including the service ren Actual (unaudited) expe	dered by the Di	istributor.	ded March 31.	, 2014:	2.93% (Reg); 2. ^ The Scheme period of 3 years	17% (Direct) was launched as a Close s (from the date of allotr	e ended Diversi	fied Equity Sche	eme with a matur

Name(s) of the Scheme(s)	Birla Sun Life Pure Value Fund						Birla Sun Life India Reforms Fund					
Type of Scheme	An Open ended Diversified Equity Scheme ^						An Open ended Equity Sche					
Investment Objective	The Scheme seeks to generate consistent long-term capital appreciation by investing predominantly in equity and equity related securities by following value investing strategy.						The investment objective is to generate growth and capital appreciation by buildi a portfolio of companies that are expected to benefit from the economic reform PSU divestment and increased government spending.					
Asset Allocation Pattern of the scheme	Types of Instruments		Risk Profi	e	Indicative Allocation	1	Types of Instruments		Risk Profile	Indicative Allocation		
	Equity and Equity linked Instruments Medium to High 85% - 100%						Equity and Equity related instruments Medium to High 65%					
	Fixed Income Securities (including Low to medium 0% - 15%						Debt and Money Market Instruments Low to medium 0% - 35					
	Money market instruments)* * Investment in Securitised Debt paper	5%	(Including Securitised Debt)							
	mivosanonem occuriasca Bost pape	ors may be r	nado apto 1	0 70.								
Risk Profile of the Scheme	Mutual Fund investments are subject factors before investment. For summa	t to market i ary of Schen	risks. Pleas ne Specific	e read the risk factors	Statement of s please refer p	f ado page	ditional Information/Scher e 50.	ne Information [ocument carefully f	or details on ris		
nvestment Strategy & Risk Control	For details on Investment Strategy & R	Risk Control	measure ple	ease refer l	Page No. 52.							
lo. of Folios & AUM As on April 30, 2014)	Folios: 9,513 AUM in Crs: ₹ 61.90					- 1	folios: 8,325 AUM in Crs: ₹ 43.19					
Plans offered under the Schemes	The Scheme(s) offers Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is mindicating the choice in the application form. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route investments through a Distributor. For further details on Direct Plan, please refer page 48.											
Options/Facility offered under Regular and Direct Plan	Dividend (Payout & Reinvestment) and	Growth		-								
Minimum Application	Purchase (including switch-in) : ₹ 5,0		0/				Purchase (including switch					
Amount / Number of Units	Additional Purchase (including switch Repurchase : In Multiples of ₹ 1/- or 0.		0/-				Additional Purchase (includ Repurchase : In Multiples of					
Despatch of Repurchase Redemption) Request	Within 10 working days of the receipt of	f the redempt	tion request	at the Offici	al Points of Ac	cept	tance of Birla Sun Life Mutua	l Fund.				
Benchmark Index	S&P BSE 200					С	CNX 500					
Dividend Policy	The Scheme may declare dividends at the	he discretior	of the Trust	ee, subject	to availability	of di	stributable surplus.					
lame of the Fund Manager	Mr. Mahesh Patil and Mr. Milind Bafna	l				N	/Ir. Naysar Shah					
lame of the Trustee Company	Birla Sun Life Trustee Company Privat	te Limited				В	Birla Sun Life Trustee Comp	any Private Lim	ited			
Performance of the scheme : Compounded annualised returns	Compounded annualised returns (%) or	of Regular Pla	an-Growth O	ption as at	April 30, 2014	2014.						
	Returns	Last 1 year*	Last 3 years	Last 5 years	Since Inception		Returns	Last 1 Year*	Last 3 Years	Since Inception		
	BSLPVF	41.76	12.31	24.14	15.68		BSLIRF	9.41	-0.87	-0.60		
	S&P BSE 200	12.52	4.37	14.93	5.33		CNX 500 nception - June 25, 2010	13.23	4.42	4.94		
				Note: Past performance m	ay or may not be	sustained in future.						
	Inception - March 27, 2008 Note: Past per formance may or may not be sustained in future. *Absolute Returns						*Absolute Returns					
	120.00 Yearwise Retu 100.00 - 80.00 - 60.00 - 40.00 - 20.00 - 0.0040.0060.00 - 2013-14 2012-13 BSLPVF - Regular Plan -	-2.76 -9.52 2011-12 Growth	102.95		-40.91 2009-10		17.72 15.00 - 10.00 - 5.00 - 0.00 - -5.00 - -10.00 - 2013-14	earwise Return (Fina -3.94 20 egular Plan - Growth	5.14	0.10 -9.01 2011-12 CNX 500		
Expenses of the Scheme i) Load Structure	Entry Load: (Including for SIP Transacti Exit Load: (Including for SIP Transacti 365 days from the date of allotment: 1.0 out of units after 365 days from the date • No exit load shall be charged on rede on Reinvestments of Dividends and unit refer page No. 36. • For STP facility instructions on STP. • For Century SIP frefer to instructions on Century SIP • Please refer to the applicable load struc • In terms of SEBI circular no. SEBI/IM no entry load will be charged by the Sc The upfront commission, if any, on invite investor directly to the Distributor, including the service rendered by the Di	ion): For redo 00% of applii e of allotmen emption by t sand applical facility and ap The above lo ture at the tir ID/CIR No.4/ sheme to the exestment ma , based on h	cable NAV. F t: Nil. unitholders a unitholders a ble load stri poplicable loa oad structur me of investi d' 168230/09 investor effi	or redempt of units issi is bonus ur ucture, ple d structure e is subjecting. I dated Jun ective Augi	ued to them nits and also ase refer to the change. e 30, 2009, ust 1, 2009.	witch- them d also fer to see lange. 2009, 2009, 2009. witch- them d also on elements of Dividends and units issued to unitholders as bonus units refer page No. 36. • For STP facility and applicable load structure, pleasurange. In terms of SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 3 no entry load will be charged by the Scheme to the investor effective August						
ii) Recurring expenses % of daily Net assets] Also refer page 50 for further details)	the investor directly to the Distributor, based on his assessment of various factors the investor directly to t								al year ended March	31, 2014:		

Investment Objective Asset Allocation Pattern of the scheme Risk Profile of the Scheme	money, certificate of deposit, usance bills, CBLOs A small portion of the net assets will be invested Lending Obligations (CBLO) or reverse repo or in corpus of the Scheme in terms of investment obje The scheme does not intend to invest in Securitise	g Cash Equivale I papers, comr s and any other I in Debt and m	ent)	by Birla Sı		TF (BSL Gold ETF).						
Asset Allocation Pattern of the scheme Risk Profile of the Scheme	Types of Instruments Units of Birla Sun Life Gold ETF Debt and Money Market Instruments* (Including *Money Market Instruments include commercia money, certificate of deposit, usance bills, CBLOs A small portion of the net assets will be invested Lending Obligations (CBLO) or reverse repo or in: corpus of the Scheme in terms of investment objet The scheme does not intend to invest in Securitise.	g Cash Equivale I papers, comr s and any other I in Debt and m	ent)	by Birla Sı								
of the scheme Risk Profile of the Scheme Investment Strategy &	Units of Birla Sun Life Gold ETF Debt and Money Market Instruments* (Including *Money Market Instruments include commercia money, certificate of deposit, usance bills, CBLOs A small portion of the net assets will be invested Lending Obligations (CBLO) or reverse repo or in: corpus of the Scheme in terms of investment obje The scheme does not intend to invest in Securitise	I papers, comr and any other I in Debt and m	- 7		Ris	Profile						
Risk Profile of the Scheme	Debt and Money Market Instruments* (Including *Money Market Instruments include commercia money, certificate of deposit, usance bills, CBLOs A small portion of the net assets will be invested as small portion (CBLO) or reverse repo or in corpus of the Scheme in terms of investment objet the scheme does not intend to invest in Securitise.	I papers, comr and any other I in Debt and m	- 7			VI IOIIIC	Normal Allocation (% of Net Assets)					
Risk Profile of the Scheme	Debt and Money Market Instruments* (Including *Money Market Instruments include commercia money, certificate of deposit, usance bills, CBLOs A small portion of the net assets will be invested as small portion (CBLO) or reverse repo or in corpus of the Scheme in terms of investment objet the scheme does not intend to invest in Securitise.	I papers, comr and any other I in Debt and m	- 7		Mediı	ım to high	95% - 1	00%				
tisk Profile of the Scheme nvestment Strategy &	money, certificate of deposit, usance bills, CBLOs A small portion of the net assets will be invested Lending Obligations (CBLO) or reverse repo or in corpus of the Scheme in terms of investment obje The scheme does not intend to invest in Securitise	and any other l	- 7			o Medium	0 - 5					
Risk Profile of the Scheme	money, certificate of deposit, usance bills, CBLOs A small portion of the net assets will be invested Lending Obligations (CBLO) or reverse repo or in corpus of the Scheme in terms of investment obje The scheme does not intend to invest in Securitise	and any other l	*Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity upto one year, call or notice									
nvestment Strategy &	The scheme shall not engage in securities lending	ective, the Fund ed debt instrum	money, certificate of deposit, usance bills, CBLOs and any other like instruments as specified by the Reserve Bank of India from time to time. A small portion of the net assets will be invested in Debt and money market instruments as permitted by SEBI / RBI including call money market or Collateralised Borrowing Lending Obligations (CBLO) or reverse repo or in an alternative investment as may be provided by RBI, to meet the liquidity requirements of the scheme. Pending deployment of the Scheme in terms of investment objective, the Fund may invest the corpus of the Scheme in short term deposits in accordance with the guidelines issued by SEBI. The scheme does not intend to invest in Securitised debt instruments, Foreign Securities and/or Derivative instruments.									
	Mutual Fund investments are subject to market risks. Please read the Statement of additional Information/Scheme Information Document carefully for details on ris factors before investment. For summary of Scheme Specific risk factors please refer page 50.											
	For details on Investment Strategy & Risk Control	ol measure ple	ase refer Page No. 5	52.								
	Folios: 22,361 AUM in Crs:₹ 67.70											
	The Scheme(s) offers Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. For further details on Direct Plan, please refer page 48.											
Options/Facility offered under Regular and Direct Plan	Dividend (Payout & Reinvestment) and Growth											
Amount / Number of Units	Purchase (including switch-in) : ₹ 5000/- Additional Purchase (including switch-in) : ₹ 1000/- Repurchase : In Multiples of ₹ 1/- or 0.001 units											
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points of Acceptance of Birla Sun Life Mutual Fund.											
Benchmark Index	Domestic price of physical gold.											
	Dividends will be declared subject to availability of distributable surplus and at the discretion of the AMC/Trustee. On payment of Dividends, the NAV will stand reduced by the amount of dividend and dividend distribution tax.											
Name of the Fund Manager	Mr. Satyabrata Mohanty											
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited											
Performance of the scheme :	Compounded annualised returns (%) of Regular	Plan-Growth (Option as at April 30	. 2014.								
	Returns Last Since					r-Mar)						
	1 Year* Incention 0.50	0.50			0.17							
	BSLGF	8.12	0.36		-0.50 -	_						
	Domestic Price of Gold	3.39	0.87		-1.00 - -1.50 -	_						
	Inception - March 15, 2012				-2.00 -	_						
	Note: Past performance may or may not be sus	stained in future).		-2.50 - -3.00 -	2.00						
	*Absolute Returns				-3.50 -	-2.88						
				-4.00 □	-3.68 2013-14		2012-13					
						■ BSLGF - Regular Plar	- Growth					
				L		BOLOI - Negulai i lai	1 - Glowaii	■ Domestic Price of Gold				
(i) Load Structure	Entry Load* (Incl Switch-in): Nil Exit Load (Incl Switch-out): For units Redeemed after 365 days from the date of allotment, no exit low terms of SEBI circular no. SEBI/IMD/CIR No. upfront commission, if any, on investment made service rendered by the Distributor. No exit load shall be charged in respect of units iss No exit Loads will be chargeable in case of switch. The above Load shall also be applicable in case of	oad is payable 4/ 168230/09 by the investor sued to unithold es made from G	dated June 30, 2009 r shall be paid by the lers on Reinvestment Growth Plan to Divide	9, no ent e investo ts of Divid	ry load will b r directly to t dends and ur	e charged by the Sch he Distributor, based its issued to unitholde	neme to the investo on his assessmen ers as Bonus units.	or effective August 1, 2009. It of various factors including				
(ii) Recurring expenses	Investors should note that they shall bear the real Actual (unaudited) expenses for the financial year	curring expens	ses of the Scheme in			nses of the Birla Sun	Life Gold ETF (i.e.	of the underlying scheme)				
details)												

Name(s) of the Scheme(s)	Birla Sun Life Banking And Financial Services Fund								
Type of Scheme	An Open ended Banking & Financial Services Sector Scheme								
Investment Objective	The objective of the Scheme is to generate long-term capital appreciation to unitholders from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services.								
Asset Allocation Pattern	Types of Instruments	Risk Profile	Normal Allocation (% of Net Assets)						
of the scheme	Equity and Equity related securities of Banking & Financial Services Companies Cash, Money Market & Debt instruments	High Low	80-100% 0-20%						
	The Scheme may invest in Foreign Securities upto 20% of its net assets, which in the ju consistent with the investment strategy. The Scheme may invest in securitised debt instruments upto 30% of its net assets. The scheme may invest in derivatives instruments upto 50% of net assets subject to pr and SEBI Circular No. DNPD/Cir-30/2006 dated January 20, 2006, SEBI circular No. \$11/2010 dated August 18, 2010 and such other SEBI guidelines issued from time to tin subject to limit as may be specified by SEBI from time to time. In accordance with SE exposure through equity, debt and derivative positions shall not exceed 100% of the net The Scheme may undertake Stock Lending transactions, in accordance with the frame limits: i. Not more than 25% of the net assets can generally be deployed in Stock Lending ii. Not more than 5% of the net assets can generally be deployed in Stock Lending to: The Scheme shall not invest in repo in corporate debt securities, Credit default Swaps a	ovisions specified in SEBI Circula SEBI/DNPD/Cir-31/2006 dated S ne. The scheme may take exposu BI Circular No. Cir/ IMD/ DF/ 11/ assets of the scheme. ework relating to securities lending any single counter party.	ar no. DNPD/Cir 29/2005 dated September 14, 200 eptember 22, 2006, SEBI Circular No. Cir/IMD/ Df re through derivative transactions in the manner an 2010 dated August 18, 2010, the cumulative gros						
Risk Profile of the Scheme	Mutual fund Investments are subject to market risks. Please read the Statement of addibefore investment. For summary of Scheme Specific risk factors please refer page 50.	tional Information/Scheme Infor	mation Document carefully for details on risk factor						
Investment Strategy & Risk Control	For details on Investment Strategy & Risk Control measure please refer Page No. 52.								
No. of Folios & AUM (As on April 30, 2014)	Folios: 26,847 AUM in Crs: ₹ 252.80								
Plans offered under the Schemes	The Scheme(s) offers Regular Plan and Direct Plan** with a common portfolio and se indicating the choice in the application form. **Direct Plan is only for investors who purchase /subscribe Units in a Scheme investments through a Distributor. For further details on Direct Plan, please refer page.	· directly with the Mutual Fund a	·						
Options/Facility offered under Regular and Direct Plan	Dividend (Payout & Reinvestment) and Growth	, 10.							
Minimum Application Amount / Number of Units	Purchase (including switch-in): ₹5000/- Additional Purchase (including switch-in): ₹1000/- Repurchase: In Multiples of ₹1/- or 0.001 units								
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points o	f Acceptance of Birla Sun Life Mu	itual Fund.						
Benchmark Index	CNX Finance								
Dividend Policy	The Scheme may declare dividends at the discretion of the Trustee, subject to the available	ility of distributable surplus.							
Name of the Fund Manager	Mr. Satyabrata Mohanty								
Name of the Trustee Company	Birla Sun Life Trustee Company Private Limited								
Performance of the scheme :	This scheme has been in existence for less than one year, and hence performance of the	e scheme has not been shown. So	heme Inception date: December 14, 2013						
Expenses of the Scheme (i) Load Structure	Entry Load: (Including for SIP transactions):Nil Exit Load: (Including for SIP transactions): For redemption / switch-out of units within 36 of units after 365 days but within 730 days from the date of allotment: 1.00% of applicable let No exit load shall be charged on redemption by unitholders of units issued to them on Ref facility and applicable load structure, please refer to instructions on STP / SWP. • For Center of the above load structure is subject to change. Please refer to the applicable load structure In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no upfront commission, if any, on investment made by the investor shall be paid by the inveservice rendered by the Distributor.	NAV. For redemption / switch-out of nvestments of Dividends and units tury SIP facility and applicable load e at the time of investing. entry load will be charged by the	units after 730 days from the date of allotment: Nil. issued to unitholders as bonus units. • For STP/SWI structure, please refer to instructions on Century SII Scheme to the investor effective August 1, 2009. The						
(ii) Recurring expenses [% of daily Net assets] (Also refer page 50 for further details)	Actual (unaudited) expenses for the financial year ended March 31, 2014: 3.08% (Reg); 2.0)3% (Direct)							

TRIGGER FACILITY \(^\) (under growth option)

- Features: Under Trigger facility, the investor can choose a specific % target return, which, if achieved in the scheme, the Gain / Fund value (as opted by the investor) can be switched to the any of the following Debt schemes as may be selected by the investor i.e Birla Sun Life Savings Fund or Birla Sun Life Treasury Optimizer Plan or Birla Sun Life Dynamic Bond Fund or Birla Sun Life Cash Plus This facility is being made available for transactions made through electronic mode only.
- Trigger levels: 15%, 30%, 50% & 100% gain from average cost of acquisition of the units in the scheme
- Trigger Switch options: Gain amount or entire invested amount with gain in the scheme to Debt scheme selected by investor. The Minimum application amount criteria for debt schemes will not be applicable for switches. 3.
- Debt Schemes

Birla Sun Life Savings Fund Birla Sun Life Treasury Optimizer Plan Birla Sun Life Dynamic Bond Fund Birla Sun Life Cash Plus

Default trigger/Scheme:

Default Trigger Level - 15%

Default Debt Scheme for switch-in - Birla Sun Life Savings Fund - Growth Option

In case the investor fails to specify his preference within the Debt scheme, the default plan/options of the respective debt scheme, as mentioned in the Scheme Information Document, would apply.

- NAV for Switch: NAV of the trigger day will be considered for the purpose of switch. In case of non business day in debt schemes, switch will be processed on next business day for both the schemes
- Other Features:

Triggered returns will be calculated on the average cost value of the investment.

Average cost price = Total investment amount of outstanding units / Total No. of outstanding Units

- Risk Factors specific to this facility:
 - There is no guarantee or indication that the scheme will generate the triggered returns
 - Past performance of the schemes may or may not be sustained in the future
 - Investors are not being offered any assurance or indication of any minimum amount of capital appreciation or minimization of losses. The scheme into which the triggered value is switched into, is subject to the respective scheme specific risk factors, including but not limited to Interest Rate risk, liquidity or marketability risk, credit risk, reinvestment risk, etc. iii.
 - Securities transaction tax as applicable, may be chargeable. Investors are advised to consult their Tax Advisors in regard to legal implications relating to their investments in the Scheme.
- For the applicable load structure for the facility please refer Key Information Memorandum attached herewith. Investors should note that the Growth option under the scheme is available without the Trigger facility also. ^ Currently Trigger Facility is available under Birla Sun Life Frontline Equity Fund - (Growth option) for electronic mode only.

**Additional portfolio characteristics under Birla Sun Life Cash Plus and Birla Sun Life Floating Rate Fund - Short Term Plan.

In accordance with SEBI Circular No. SEBI Circular No. 13/150975/09 dated January 19, 2009 Birla Sun life Cash Plus and Birla Sun Life Floating Rate Fund-Short Term Plan shall have the following additional characteristics with regard to its portfolio

(A) Effective May 1, 2009:

- The Scheme shall make investment in/ purchase debt and money market securities with maturity of upto 91 days only.
- In case of securities with put and call options (daily or otherwise) the residual maturity shall not be greater than 91 days.
- (B) Effective November 1, 2009, inter-scheme transfers of Debt and Money Market Instruments in the Scheme shall be carried out in respect of securities with the maturity of upto 91 days.

Explanatory Notes: (for A and B above)

- In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of security.
- In case the maturity of the security falls on a non-business day then settlement of securities will take place on the next business day

Prudential limits on portfolio concentration risk in debt-oriented schemes

Pursuant to SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012 read with SEBI circular CIR/IMD/DF/24/2012 dated November 19, 2012, no scheme shall take exposure in fixed income securities in excess of 30% of net assets in any sector as per sectoral classification as prescribed by AMFI. Provided that an additional exposure to financial services sector (over and above the limit of 30%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only. Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment / exposure in HFCs shall not exceed 30% of the net assets of the scheme. Further provided that the above sectoral limit is not applicable for:

- AAA rated instruments of PSU Banks and AAA rated instruments of Public Financial Institutions (PFIs).
- CBL0s
- iii Bank Certificate of Deposits.
- Government of India securities
- Treasury Bills.

Mutual Fund/AMC will comply with the aforesaid requirement within one year from the date of SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012 and put in place such systems to ensure that sectoral exposure limit specified above does not increase from the levels existing as on September 13, 2012.

Plans/Options Discontinued For further Subscriptions ^ w.e.f. October 01, 2012 (Discontinued Plan/Options)

Scheme Name	Plan	Options/Facility
Birla Sun Life Cash Plus	Retail Plan	Daily Dividend & Growth
	Institutional Plan	Daily Dividend, Weekly Dividend & Growth
Birla Sun Life Floating Rate Fund - Short Term Plan	Retail Plan	Daily Dividend, Weekly Dividend & Growth
Birla Sun Life Cash Manager	Institutional Plan	Daily Dividend, Weekly Dividend & Growth
Birla Sun Life Savings Fund	Retail Plan	Daily Dividend, Weekly Dividend & Growth
Birla Sun Life Treasury Optimizer Plan (erstwhile Birla Sun Life Ultra Short Term Fund)	Retail Plan	Daily Dividend#, Fortnightly Dividend# & Growth
Birla Sun Life Short Term Opportunities Fund	Institutional Plan	Quarterly Dividend, Dividend & Growth
Birla Sun Life Medium Term Plan	Institutional Plan	Quarterly Dividend, Half Yearly Dividend, Dividend & Growth
Birla Sun Life Government Securities Fund-Short Term Plan	Institutional Plan	Daily Dividend, Weekly Dividend, Dividend & Growth
Birla Sun Life Floating Rate Fund-Long Term Plan	Retail Plan	Weekly Dividend & Growth

No fresh purchases/additional purchases/switch-in(s) shall be accepted under the above Plans/Options discontinued for further subscriptions under the schemes from October 01, 2012. Any valid request received for subscriptions into Plan/Option discontinued, as detailed above, shall be processed and units alloted under default plan/option under scheme which continue for fresh subscriptions. However, any Special Product/facility offered under the above Scheme(s) having the effect of creation of fresh units under the Discontinued plan/options of the Scheme(s) have been carried out as per the terms and conditions till October 31, 2012. Subsequently, w.e.f November 01, 2012, concerned Unitholders are required to note that all such Special Product/facility shall be processed and units alloted under the Continuing Plan/Option of the scheme(s) i.e. Plan/Option under Scheme(s) which continues for further subscriptions. However, in case of such Special Products/Facilities under the Discontinued plan/option viz., Daily Dividend, Weekly Dividend, Dividend Option of Birla Sun Life Government Securities Fund-Short Term Plan, the respective Special product/facility, if any, shall be processed into the existing Daily Dividend (Reinvestment) option of Birla Sun Life Government Securities Fund-Short Term Plan which continues for further subscriptions. Further, there shall be no load on the dividends reinvested and the minimum investment criteria of the Continuing Plan/Option for the scheme(s) shall not be applicable in case of processing of dividend reinvestments / sweep, as case maybe. The existing investor, if any, under above discontinued plan/option may continue till such investors remain investors remain investors. invested in the said plan/option.

the Daily Dividend and Fortnightly Dividend Option under the scheme have been renamed into Monthly Dividend and Quarterly Dividend Option respectively w.e.f March 12, 2014

As the same folio of the investor may reflect units under Discontinued Plan/Option and Continuing Plan/Option under the same Scheme, concerned Unitholders are requested to ensure the following:

- Any transaction requests (viz. redemption, switches, STP, SWP) submitted with respect to such investments should cleary specify Plan/Option of the Scheme of which the units are to be processed accordingly.
- $Unit holders\ are\ advised\ to\ submit\ separate\ transaction\ requests\ for\ Discontinued\ Plan/Option\ and\ Continuing\ Plan/Option\ under\ same\ scheme.$
- Unitholders should be aware of the Special Products/Facilities subsisting with respect to their investments in Discontinued and Continuing Plan/Option under Scheme(s) and ensure necessary care and precaution before submitting any cancellation requests for such Special Product/facility under Discontinued Plan/Option as the same may result and can by default be treated as cancellation request in Continuing Plan/Option under the Scheme

INFORMATION COMMON TO ALL SCHEMES

Applicable NAV

In accordance with provisions of SEBI Circular No. CIR/IMD/DF/ 21/2012 dated September 13, 2012, SEBI circular No. Cir/ IMD/ DF/ 19/ 2010 dated November 26, 2010, SEBI Circular No. IMD/ CIR No. 11 / 142521 / 08 dated October 24, 2008 and SEBI Circular SEBI/ IMD/ CIR No. 11 / 78450/ 06 dated October 11, 2006 and further amendments if any, thereto, the following cut-off timings shall be obser ved by Mutual Fund in respect of purchase/ redemption/ switches of units of the scheme, and the following NAVs shall be applied in each case:

FOR SUBSCRIPTIONS / PURCHASE INCLUDING SWITCH-IN OF UNITS#:

- Applicable NAV for Subscriptions / Purchase including switch-in of units for Liquid Schemes i.e. Birla Sun Life Cash Plus and Birla Sun Life Floating Rate Fund-Short Term Plan:
 - where the application is received upto 2.00 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise the closing NAV of the day immediately preceding the day of receipt of application;
 - where the application is received after 2.00 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise the closing NAV of the day immediately preceding the next business day; and
 - irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise the closing NAV of the day immediately preceding the day on which the funds are available for utilization.

For allotment of units in respect of subscriptions / purchase including switch-in of units for Liquid Scheme/s, it shall be ensured that:

- Application / switch-in request is received before the applicable cut-off time.
- Funds for the entire amount of subscription / purchase as per the application/switch-in request are credited to the bank account of the respective Liquid Scheme/s before the cut-off time.
- (iii) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or other wise, by the respective Liquid Scheme/s
- Applicable NAV for Subscriptions / Purchase including switch-in of units for other schemes offered through this Common KIM (for applications for an amount of less than ₹2 lacs under):
 - In respect of valid applications received upto 3.00 p.m. by the Mutual Fund alongwith a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.
 - applications received after 3.00 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.
- III. Applicable NAV for Subscriptions / Purchase switch-in of units for other schemes offered through this Common KIM (for an amount of ₹2 lacs and above): In respect of valid applications for purchase of units with amount equal to or more than ₹ 2 lacs, the closing NAV of the day (or immediately following Business Day if that day is not a Business day) on which the funds are available for utilization, shall be applicable.

In respect of subscriptions/purchase/Switch-in application with amount equal to or more than ₹2 lacs, for allotment of units at applicable NAV as above, it shall be ensured that:

- Application is received before the applicable cut-off time (i.e. 3.00 p.m.)
- Funds for the entire amount of subscription / purchase / switch-in as per the application are credited to the bank account of the respective scheme before the applicable cut-off time (i.e. 3.00 p.m.).
- The funds are available for utilization before the applicable cut-off time (i.e. 3.00 p.m.) without availing any credit facility whether intra-day or otherwise, by the respective scheme.

FOR REDEMPTIONS INCLUDING SWITCH-OUT OF UNITS:

- Applicable NAV for Redemptions including switch-out of Units for Liquid Schemes i.e. Birla Sun Life Cash Plus and Birla Sun Life Floating Rate Fund-Short Term Plan:
 - $In \, respect \, of \, valid \, applications \, received \, up to \, 3.00 \, p.m., \, the \, closing \, NAV \, of \, the \, day \, immediately \, preceding \, the \, next \, business \, day; \, day \, immediately \, preceding \, the \, next \, business \, day; \, day \, immediately \, preceding \, the \, next \, business \, day; \, day \, immediately \, preceding \, the \, next \, business \, day; \, day \, immediately \, preceding \, the \, next \, business \, day; \, day \, immediately \, preceding \, the \, next \, business \, day; \, day \, immediately \, preceding \, the \, next \, business \, day; \, day \, immediately \, preceding \, the \, next \, business \, day; \, day \, immediately \, preceding \, the \, next \, business \, day; \, day \, immediately \, preceding \, the \, next \, business \, day; \, day \, immediately \, preceding \, the \, next \, business \, day; \, day \, immediately \, preceding \, the \, next \, business \, day; \, day \, immediately \, preceding \, the \, next \, business \, day; \, day \, immediately \, day \,$
 - In respect of valid applications received after 3.00 p.m., the closing NAV of the next business day.
- Applicable NAV for Redemptions including switch-out of Units for other schemes offered through this Common KIM:
 - In respect of valid applications received upto 3.00 p.m. by the Mutual Fund, same day's closing NAV shall be applicable.
 - $In \, respect \, of \, valid \, applications \, received \, after \, 3.00 \, p.m. \, by \, the \, Mutual \, Fund, \, the \, closing \, NAV \, of \, the \, next \, business \, day \, shall \, be \, applicable.$

While the Applicable NAV shall be as per cut-off time specified above, the NAV shall be declared in accordance with the provisions as mentioned in the respective

Investors are requested to note that the following practice of aggregating multiple / split applications / transactions shall be followed and accordingly the closing Net Asset Value (NAV) of the day on which the funds are available for utilization is being implemented where the aggregated amount of investments is ₹ 2 lacs and above.

(a) All transactions received on same Business Day (as per cut-off timing and Time stamping r ule prescribed under SEBI (Mutual Funds) Regulations,1996 or

- circulars issued thereunder from time to time)
- Aggregation of transactions shall be applicable to all Schemes (excluding Liquid Schemes) offered under this Common KIM.
- (c) Transactions shall include purchases, additional purchases, and exclude Switches, Systematic Investment Plans (SIP) / Systematic Transfer Plans (STP) and trigger transactions.
- Aggregation of transactions shall be done on the basis of investor(s) Permanent Account Number (PAN). In case of joint holding in folios, transactions with similar holding pattern will be aggregated.
- Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode of payment, (e) location and time of application
- All transactions will be aggregated where investor holding pattern is same as stated above, irrespective of whether the amount of the individual transaction is above or below ₹ 2 lacs. Only transactions in the same Scheme shall be clubbed. This will include transactions at plan / options level (i.e. Regular Plan, Direct Plan, Dividend Option,
- (g) Growth Option, etc). Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. However, two or more transactions in the same folio of a minor will be considered for aggregation.

Direct Plan

In accordance with Para D titled "Separate Option for direct investments" under SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder ("Distributor") ("Direct Plan") is being offered under all schemes with effect from January 1, 2013:

- Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor. In v estors should indicate the Plan for which the subscription is made by indicating the choice in the application form.
- Eligible investors: All categories of investors (whether existing or new Unitholders) as permitted under the SID are eligible to subscribe under Direct Plan.
- Modes for applying: Investments under Direct Plan can be made through various modes offered by the Mutual Fund for investing directly with the Mutual Fund [except through Stock Exchange Platforms for Mutual Funds and all other Platform(s) where investors' applications for subscription of units are routed through (c) Distributors1.
- How to apply: (d)
- Investors desirous of subscribing under Direct Plan of a Scheme will have to ensure to indicate "Direct Plan" against the Scheme name in the application form.
- Investors should also indicate "Direct" in the ARN column of the application form.
- Scheme characteristics: Scheme characteristics such as Investment Objective, Asset Allocation Pattern, Investment Strategy, risk factors, facilities offered and terms and conditions including load structure will be the same for the Regular Plan and the Direct Plan except that: (a) Switch of investments from Regular Plan (whether the investments were made before or after the January 01, 2013) to Direct Plan shall be subject to applicable exit load, if any, and vice versa. (b) Direct Plan shall have a lower total expense ratio as compared to expense ratio of Regular Plan under same scheme. The difference in the expense ratio between the Direct Plan and Regular Plan will be only resulting from exclusion of distribution expenses, commission, etc. for distribution of Units under Regular Plan.
- Investments through systematic routes: (a) In case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) etc. registered prior to the January 01, 2013 without any distributor code under the Regular Plan, installments falling on or after the January 01, 2013 will automatically be processed under the Direct Plan. (b) Investors who had registered for Systematic Investment Plan facility prior to the January 01, 2013 with distributor code and wish to invest their future installments into the Direct Plan, shall make a written request to the Mutual Fund in this behalf. The Fund will take at least 21 days to process such requests. Intervening installments will continue in the Regular Plan.
- Redemption requests: Where Units under a Scheme are held under both Regular and Direct Plans and the redemption / Switch request pertains to the Direct Plan. the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the Regular Plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.

Waiver of Load for **Direct Applications**

Not Applicable

Tax treatment for the Investors (Unitholders) Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

Daily Net Asset Value (NAV) **Publication**

The NAV will be declared on all business days and will be published atleast in 2 daily newspapers in accordance with SEBI (MF) Regulations. NAV can also be viewed on **www.birlasunlife.com** and www.amfiindia.com Investors can also call up at our toll free number 1-800-22-7000.

INFORMATION COMMON TO ALL SCHEMES

Birla Sun Life Asset Management Company Limited For Investor Grievances $One India Bulls Centre\ , Tower\ 1,17 th Floor, Jupiter\ Mill\ Compound, 841, Senapati\ Bapat\ Marg, Elphinstone\ Road, Mumbai-400\,013$ please contact Tel.: 1800-270-7000 / 1800-22-7000, • E-mail: connect@birlasunlife.com Registrar & Transfer Agents Computer Age Management Services Pvt. Ltd, (CAMS) - Rayala Towers, 158, Anna Salai, Chennai - 600002. Contact Details: 1800-425-2267, E-mail: birlasunlife@camsonline.com Website Address: www.camsonline.com Unitholders' Information For normal transactions during ongoing sales and repurchase: Consolidated Account Statement:

- Solidated Account Statement.

 On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of e-mail and/or SMS within 5 (five) business days from the date of receipt of transaction request will be sent to the Unitholders registered email address and/or mobile number.

 Thereafter, a Consolidated Account Statement (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 and 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.
- The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T 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.

 In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/account statement.
- For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).
- 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).
- The 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

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.

Monthly Portfolio Disclosures

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.

Half yearly Disclosures:

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

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.

Annual Report:

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:

(i) By e-mail only to the Unitholders whose e-mail address is available with BSLAMC / Mutual Fund;

(ii) 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).

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) offered under this Common Scheme Information Document in dematerialized (demat) form.

uniered unior this Common Scheme Information Document in dematerialized (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 RSP 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. Ames, 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, 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.

Transaction Charges

(For Lumpsum Purchases and SIP Investments routed through distributor / agent)

SEBI has, with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is considered vital, allowed AMCs vide its circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 to deduct transaction charges for subscription of ₹ 10,000/- and above.

In accordance with the said circular, BSLAMC / Mutual Fund will deduct the transaction charges from the subscription amount and pay to the distributors as shown below (who have opted-in to receive the transaction charges on basis of type of product). Thereafter, the balance of the subscription amount shall be invested.

Transaction charges shall be deducted for Applications for purchase/subscription relating to new inflows and routed through distributor/agent:

Investor Type	Transaction charges ^
First Time Mutual Fund Investor (across Mutual Funds)	₹150 for subscription application of ₹10,000 and above.
Investor other than First Time Mutual Fund Investor	₹100 for subscription application of ₹10,000 and above.
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^ The transaction charge, if any, shall be deducted by the BSLAMC from the subscription amount and paid to the distributor; and the balance shall be invested and accordingly units allotted. The statement of account shall clearly state the net investment as gross subscription less transaction charge and depict the number of units allotted against the net investment amount.

However, Transaction charges in case of investments through Systematic Investment Plan (SIP) from first time mutual fund investor and investor other than first time mutual fund investor shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to ₹10,000/- or more. The transaction charges shall be deducted in 3-4 installments.

Transaction charges shall not be deducted/applicable for:

- purchases / subscriptions for an amount less than ₹ 10,000/-;
- transaction other than purchases/subscriptions relating to new inflows such as Switches/STPs/Dividend Sweep etc.
- Purchases/subscriptions made directly with the Mutual Fund (i.e. not routed through any distributor/agent).
- Transactions carried out through the Stock Exchange Platforms for Mutual Funds.
- Investor should note that, as per SEBI circular no. SEBI/IMD/CIR No. 4/168230/09, dated June 30, 2009, the upfront commission, if any, on investment made by the investor shall continue to be paid by the investor directly to the Distributor by a separate cheque, based on his assessment of various factors including the service rendered by the Distributor.

INFORMATION COMMON TO ALL SCHEMES

Recurring Expenses of the Schemes:

Expenses of the Scheme

Load Structure:

In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor. The Upfront commission, if any, shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

No Exit Loads / CDSC will be chargeable in case of switches made from Growth option to Dividend option or vice-versa within the respective Plans offered under the Scheme. No exit load shall be charged in respect of units issued to unitholders on Reinvestments of Dividends and units issued to unitholders as Bonus units. Switch of investments from Regular Plan (whether the investments were made before or after January 01, 2013) to Direct Plan shall be subject to applicable exit load, if any, and vice versa.

Exit load/ CDSC (if any) up to 1% of the redemption value charged prior to October 01, 2012 to the unitholder by the Fund on redemption/switch-out of units shall be retained by the schemes in a separate account and will be utilized for payment of commissions to the ARM Holder and to meet other marketing and selling expenses. Any amount in excess of 1% of the redemption value charged to the unitholder as exit load/ CDSC was credited to the respective scheme immediately.

Further, pursuant to Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, with effect from October 01, 2012, exit load charged, if any, by the AMC/Mutual Fund to the unitholder shall be credited to the respective Scheme immediately, net of service tax, if any.

The investor is requested to check the prevailing load structure of the Scheme before investing.

Recurring expenses [% of daily Net Assets]:

As per Regulation 52(6) of SEBI (MF) Regulations, the total expenses of the Scheme(s), including Investment Management and Advisory Fees, shall be subject to following limits as specified below:

For all Equity (Growth Schemes, the limit on total expenses including Investment Management and Advisory fees, shall be as follows:

- - On the First ₹100 crores of the daily net assets: 2.50%;
 - On the Next ₹300 crores of the daily net assets: 2.25%;
 - On the Next $\stackrel{\scriptstyle <}{\scriptstyle \sim}$ 300 crores of the daily net assets: 2.00%;
 - On the balance of the assets: 1.75%
- For all Debt /Income Schemes, the limit on total expenses including Investment Management and Advisory fees, shall be as follows:
 - On the First ₹100 crores of the daily net assets: 2.25%;
 - On the Next ₹300 crores of the daily net assets: 2.00%;
 - On the Next ₹300 crores of the daily net assets: 1.75%:
 - On the balance of the assets: 1.50%
- For Birla Sun Life Asset Allocation Fund, the total expenses of the fund of fund scheme including weighted average of charges levied by the underlying schemes shall not exceed 2.50% of the daily net assets of the respective Scheme.
- For Birla Sun Life Index Fund, the total expenses of the scheme including the investment and advisory fees shall not exceed 1.50% of the daily net assets of the respective Scheme.
- Direct Plan shall have a lower total expense ratio as compared to expense ratio of Regular Plan under same scheme. The difference in the expense ratio between the Direct Plan and Regular Plan will be only resulting from exclusion of distribution expenses, commission, etc. for distribution of Units under Regular Plan.
- Additional Expenses in terms of new ly inserted Regulation 52(6A) in addition to M aximum Total Expense Ratio on daily net assets of the Scheme(s) as permissble under Regulation 52(6) of SEBI (MF) Regulations:

(a) Additional expenses not exceeding of 0.30% of daily net assets may be charged to the Scheme, if the new inflows from beyond top 15 cities" are at least (i) 30% of gross new inflows in the scheme or (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher.

under management (year to date) or the scheme, whichever's nigher.

In case inflows from beyond such cities is less than the higher of (i) or (ii) mentioned above, such additional expense on daily net assets of the scheme shall be charged on proportionate basis in accordance with SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012 The expense so charged shall be utilised for distribution expenses incurred for bringing inflows from such cities. However, the amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

- wirinin a period of one year from the date of investment.

 *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.

 (b) Brokerage and transaction costs incurred for the execution of trades and included in the cost of investment, not exceeding 0.12 per cent of the value of trades in case of cash market transactions. Thus, in terms of SEBI circular CIR/MID/DF/24/2012 dated November 19, 2012, it is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions. Any payment towards brokerage and transaction costs (including service tax, if any) incurred for the execution of trades, over and above the said 0.12 per cent for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations.

 Additional expenses incurred towards different heads mentioned under Regulations 52(2) and 52(4) of SEBI (MF).
- Additional expenses incurred towards different heads mentioned under Regulations 52(2) and 52(4) of SEBI (MF) Regulations, not exceeding 0.20 per cent of daily net assets of the scheme.

Further in terms of SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012,

- the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.

 AMC may charge service tax on following Fees and expenses as below:
- Investment Management and Advisory Fees: AMC may charge service tax on investment management and advisory fees to the scheme in addition to the maximum limit of Total Expense Ratio as prescribed under Regulation 52 of the SEBI (MF) Regulations. Currently, service tax is levied @12.36% for AMC fees as per taxation laws in force. taxation laws in force
- Other than Investment Management and Advisory Fees: AMC may charge service tax on expenses other than investment management and advisory fees to the scheme within the maximum limit of Total Expense Ratio as prescribed under Regulation S2 of the SEBI (MF) Regulations. Further, service tax on Brokerage and transaction cost incurred for execution of trades, will be within the maximum limit of Total Expense Ratio as prescribed under Regulation S2 of the SEBI (MF) Regulations.
- (d) Fungibility of Maximum Permissible expense: The said maximum TER shall either be apportioned under various expense heads, without any sub limit or allocated to any of the permissible expense head(s) at the discretion of AMC. Also, the types of expenses charged shall be as permissible under SEBI (MF) Regulations.

Further, Investors should note that in case of Birla Sun Life Gold Fund, the total expenses of the fund of fund scheme including weighted average of charges levied by the underlying scheme (i.e. Birla Sun Life Gold ETF) shall not exceed 1.50% of the daily net assets of the respective Scheme. Thus, the investors will be charged a maximum expense of 1.50% p.a. of the daily net assets of the Scheme, including the expenses charged in its underlying investments in Birla Sun Life Gold ETF.

The total recurring expenses of the scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations. Subject to the SEBI (MF) Regulations, expenses over and above the prescribed ceiling will be borne by the AMC. Investors are requested to refer to "Section IV-FEES AMD EXPENSES - B. Annual Scheme Recurring Expense" of the respective Scheme Information Document.

SUMMARY OF SCHEME SPECIFIC RISK FACTORS

Investments in the schemes are subject to various risk factors including but not limited to risks associated with: investment in Equity related instruments, investments in Debt Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk etc., investments in Foreign Securities including currency risks, investments in Derivatives (The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments), investments in Securities d Debt assets which would be in the nature of Mortgage backed securities (MBS) and Asset backed securities (ABS) with underlying pool of assets and receivables like Housing Loans, Auto loans and corporate loans. The various risks associated with these assets include Prepayment Risk, Credit Risk, Liquidity Risk, Conversion risk, Price risks etc. The schemes shall also be subject to risks associated with stock lending, short selling etc.

Different types of securities in which the scheme would invest as given in the Scheme Information Document/Key Information Memorandum carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher amount of risk than Government securities. The above are some of the common risks associated with investments in various securities. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis. For the Scheme Birla Sun Life Monthly Income Birla Sun Life MIP, Birla Sun Life MIP II, monthly income is not assured and is subject to availability of distributable surplus. Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, before making a decision to invest/redeem Units. For detailed Risk Factors please refer to Scheme Information Document

Risk Factors Specific to Birla Sun Life Dividend Yield Plus

- Risks associated with High Dividend Yield stocks: Though the investments would be made in companies having a track record of dividend payments, the performance of the scheme would inter-alia depend on the ability of these companies to sustain dividends in future.
- These stocks, at times, may be relatively less liquid as compared to growth stocks.

Risk Factors Specific to Birla Sun Life Index Fund

Tracking errors are inherent in any index fund and such errors may cause the schemes to generate returns which are not in line with the performance of the S&P CNX Nifty or one or more securities covered by / included in the S&P CNX Nifty and may arise from a variety of factors including but not limited to:

- Any delay in the purchase or sale of shares due to illiquidity in the market, settlement and realisation of sales proceeds, delay in credit of securities or in receipt and consequent reinvestment of dividends, etc.
- The index reflects the prices of securities at a point in time, which is the price at close of business day on National Stock Exchange of India Limited (NSE). The scheme, however, may trade these securities at different points in time during the trading session and therefore the prices at which the scheme trades may not be identical to the closing price of each scrip on that day on the NSE. In addition, the scheme may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance from NSE closing
- India Index Services & Products Limited (IISL) undertakes periodic reviews of the fifty securities that are represented in the Nifty and from time to time may exclude existing securities or include new ones. In such an event, the scheme will endeavor to reallocate its portfolio to mirror the changes. However, the reallocation process may not occur instantaneously and may not permit precise mirroring of the Nifty during this period.
- The potential of trades to fail may result in the scheme not having acquired the security at the price necessary to mirror
- Transaction and other expenses, such as but not limited to brokerage, custody, trustee and investment management fees.
- Being an open-ended scheme, the scheme may hold appropriate levels of cash or cash equivalents to meet ongoing The scheme may not be able to acquire or sell the desired number of securities due to conditions prevailing in the
 - securities market, such as, but not restricted to circuit filters in the securities, liquidity and volatility in security prices. Due to the reasons mentioned above and other reasons that may arise, it is expected that the scheme may have a tracking error in the range of 2 to 3% per annum from its Benchmarks.
 - However, it needs to be clearly understood that this is just an indicative range and that the actual tracking error can be higher or lower than the range given.
 - In the event the S&P CNX Nifty is dissolved or is withdrawn by IISL or is not published due to any reason whatsoever, the Trustee reserves the right to modify the scheme so as track a different and suitable index or to suspend tracking the Nifty till such time it is dissolved / withdrawn or not published and appropriate intimation will be sent to the Unit holders of the scheme. In such a case, the investment pattern will be modified suitably to match the composition of the securities that are included in the new index to be tracked and the scheme will be subject to tracking errors during the intervening period.

Risk Factors Specific to Birla Sun Life Midcap Fund

- The ability to absorb business changes is lesser in mid-cap companies as compared to some of their larger
- These stocks may, at particular given time, have poor liquidity on the bourses and volatility levels could be higher

Risk Factors Specific to Birla Sun Life India Opportunities Fund

- Exchange rate fluctuations could adversely impact corporate earnings
- Government policy regarding implementation of international treaties like WTO etc. could affect the fortunes of many of the companies where the scheme proposes to invest.
- Imposition of tariff / non tariff barriers and restrictions on labour by countries in the target markets would impact corporate earnings.
- A number of companies in the technology sector generate revenues in foreign currencies and may have investments or expenses also denominated in foreign currencies. Changes in exchange rates may, therefore, have a positive or negative impact on companies in the said sector.
- The Scheme's investments will be predominantly in equities of select companies in technology intensive sectors. Accordingly, the NAV of the Scheme is linked to the equity performance of such companies and may be more volatile than a more diversified portfolio of equities

Risk Factors Specific to Birla Sun Life MNC Fund

- The scheme's investments will be in a select group of companies and therefore, the performance of this fund would be directly linked to performance of these select companies.
- Many of the profitable companies operating in the MNC sector are opting for share buybacks and de-listing. This may create a shrinking universe of investment opportunities in this sector.

Risks Factors Specific to Birla Sun Life Commodity Equities Fund - Global Agri Plan

- Scheme will invest in the specified commodity companies or units of mutual funds that invest in commodity companies and thus the risk pertaining to each of the commodities will be applicable to the Scheme also
- Scheme intends to invest in stocks or funds. Pricing of the underlying stocks or mutual fund Schemes would be affected by the movement in the price of the respective commodities.
- Investment in overseas securities: Scheme seeks to invest in international securities or funds. These securities involve an increase in risk and volatility, not typically associated with domestic investing, due to changes in currency exchange rates, foreign government regulations, difference in auditing and accounting standards potential political and economic instability, limited liability and volatile prices. Further, risks associated with extraordinary exchange control, economic deterioration and changes in bi-lateral relations.
- Execution of investment strategies depends upon the ability of the fund manager to identify such opportunities which may not be available at all times and that the decisions made by the fund manager may not always be profitable
- There is a difference in the trading timings in various countries. Thus a real-time price of the overseas securities may not be available for the purpose of calculating the NAV.
- The Scheme is also vulnerable to movements in the prices of securities invested by the Scheme, which again could have a material bearing on the overall returns from the Scheme.
- The returns from the type of securities in which the Scheme invests may under perform returns from the various general securities markets or different asset classes. Different types of securities tend to go through cycles of outperformance and under-performance in comparison of the general securities market.

SUMMARY OF SCHEME SPECIFIC RISK FACTORS

- In both Domestic and International markets, there may be risks associated with trading volumes, settlement periods
 and transfer procedures that may restrict liquidity of investments in equity and equity-related securities.
- Scheme will be exposed to settlement risk, as different countries will have a different settlement period.

Investments in foreign securities under each Plan of the Scheme on an ongoing basis shall be governed by the limits specified by SEBI/RBI from time to time. AMC reserves the right to refund/reject any application under the Scheme in case the investment in foreign securities exceeds the limits specified by SEBI/RBI from time to time.

Risk Factors Specific to Birla Sun Life Buy India Fund

- Change in Tax rates/structure: Most companies in this universe are in high/highest corporate tax brackets. Moreover, India being a price sensitive market, any change in excise structure would impact selling price, demand and/or company margins. Also, increases in personal taxes correspondingly reduce disposable income, thereby reducing consumption. Hence any modification to existing tax rate or structure would impact business performance.
- Government Regulation: The universe is exposed to various regulatory issues such as DPCO, IPR, 100% subsidiary allowance (in case of MNCs), Royalty payments, Indian sourcing and relevant tariffs. The manner and extent of allowance/disallowance of all the above would have a bearing on company strategy and business focus.
- Political Uncertainty: The universe is to a great extent dependent on strong consumer spending, to be able to deliver strong performance. Political uncertainty creates a weaker consumer environment, as individuals defer purchases until discerning more secure, stable environment (often referred to as the "feel good factor").
- Competition from spurious/smuggled goods: This has become a problem of increasing magnitude in recent times.
 However, individual companies are well aware of such practices, and have sensitized regulatory authorities to the same

Risk Factors Specific to Birla Sun Life New Millennium Fund

- Loss of Key Professionals: In technology industries the ability to recruit and retain professionals with the necessary
 technical skills can be crucial to the ongoing success of the organisation. Qualified IT professionals are a limited
 resource and there is a worldwide demand for professionals from the Indian sub-continent. Failure to be able to retain
 key professionals can negatively impact the prospects of a company.
- Failure to adapt business to the rapid technological change: Companies in the IT industry may be adversely affected by rapid technological changes, product innovations and obsolescence, changing standards and client preferences. All or one of these issues may impact the business prospects of a company.
- Changes to Tax Benefits in India: The Government of India has given the information technology sector favorable tax benefits. If these tax benefits are removed or amended then it is possible that the changes may have a material adverse impact on a company's revenue and earnings.
- 4. Exchange Rates: A number of companies in the technology sector generate revenue in foreign currencies and may even have investments or expenses denominated in foreign currencies. Changes in exchange rates may therefore have a positive or negative impact on a company's bottom line.

Risk Factors Specific to Birla Sun Life Infrastructure Fund:

- The investments under the scheme are oriented towards equity/equity related securities of companies belonging to
 the infrastructure industries and hence will be affected by risks associated with the infrastructure industries. The
 performance of the companies, which form the investment universe of this scheme, would be affected by the growth
 and performance of the infrastructure sector in the country.
- As the scheme may hold securities that are not in the S&P CNX Nifty Index and may invest in limited number of sectors with higher concentration in certain sectors and industries, it may perform differently from the general stock markets

Risk Factors Specific to Birla Sun Life International Equity Fund:

- Investments in International (overseas) equity and equity related instruments Securities involves increased risk and
 volatility, not typically associated with domestic investing, due to changes in currency exchange rates, foreign
 government regulations, differences in auditing and accounting standards, potential political and economic
 instability, limited liquidity, and volatile prices. Further, risks associated with introduction of extraordinary exchange
 control, economic deterioration, and changes in bi-lateral relationships.
- Investments in foreign securities under Plan A and Plan B of the Scheme on an ongoing basis shall be governed by the limits specified by SEBI/RBI from time to time. BSLAMC reserves the right to refund/reject any application under the Scheme in case the investment in foreign securities exceeds the limits specified by SEBI/RBI from time to time.
- "Standard & Poor's", "S&P" and "STARS" are trademarks of The McGraw Hill Companies, Inc. and have been licensed for use by Birla Sun Life Asset Management Company Limited, as manager of the Birla Sun Life International Equity Fund ('the Fund'). The Fund is not sponsored; managed; sold or promoted by Standard & Poor's and its affiliates and Standard & Poor's makes no recommendation as to the advisability of investing in the Fund.

Risk Factors Specific to Birla Sun Life Special Situations Fund:

The Scheme may invest in stocks, which are undervalued with the anticipation of increase in price. However, the stocks may continue to languish and may not attain the anticipated price.

The Fund is subject to investment style risk; the Scheme has a contrarian style of investment, the funds performance may not be in line with the general market in scenarios of strong upward or downward cycles. Further, the prices of securities invested by the scheme may not behave as expected by Fund Manager; this may affect the returns of the Scheme adverselv.

Risk Factors Specific to Birla Sun Life Floating Rate Fund

- Basis Risk (Interest rate movement): During the life of floating rate security or a swap the underlying benchmark may become less active and may not capture the actual movement in interest rates or at times the benchmark may cease to exist. These type of events may result in loss of value in the portfolio.
- Spread Risk: In a floating rate security the coupon is expressed in terms of a spread or mark up/ mark down over the benchmark rate. However depending upon the market conditions the spreads may move adversely or favorably leading to fluctuation in NAV.
- Counterparty Risk: As the scheme will be investing substantially in floating rate instruments, it may be entering into swaps of fixed rate obligations for floating rate returns. There is a possibility that loss may be sustained by the portfolio as a result of the failure of another party (usually referred as the 'counter party') to comply with the terms of the derivatives contract.

Risk Factors Specific to Birla Sun Life Enhanced Arbitrage Fund

- The scheme will aim to generate absolute returns over and above money market returns/liquid funds. The performance of the scheme will depend on the ability of the fund manager to identify opportunities prevailing in terms of price spread (difference) in the cash and derivative market. No assurance can be given that Fund Manager will be able to locate investment opportunities or to correctly exploit price spread in the equity markets. There may be instances where the price spread between cash and derivative market is insufficient to meet the cost of carry. In such situations, the Fund Manager due to lack of opportunities in the derivative market may not be able to outperform liquid/money market funds. In addition to this, there can be increase in number of transactions as the fund manager has to take simultaneous calls in cash and derivative market, which may lead to high portfolio turnover and consequently will lead to high transaction costs.
- There can be no assurance or guarantee that the arbitrage opportunities may exist at all times in the capital market.
 The lack of arbitrage opportunities shall not provide an opportunity to the Fund Manager to exploit price discrepancies in the capital markets.
- Though the constituent stocks of most indexes are typically liquid, liquidity differs across stocks. Due to the
 heterogeneity in liquidity in the capital market segment, trades on this segment do not get implemented instantly. This
 often makes arbitrage expensive, risky and difficult to implement.
- The Fund intends to take advantage of opportunities arising out of corporate events like open offers, buy-back, merger, initial public offers, etc. The lack of such corporate events may lead to lack of opportunities to the Fund Manager.

Risk Factors Specific to Birla Sun Life Small & Midcap Fund

- The investments under the Scheme will be concentrated in the Small and Mid Cap segment and hence may perform
 differently than a broad market portfolio. Small and Mid Cap stocks are generally more volatile and less liquid as
 compared to Large Cap stocks. Further Scheme's performance may differ from the benchmark index to the extent of
 the investments held in the debt segment, as per the investment pattern indicated under normal circumstances.
- Investing in companies which are part of the CNX Midcap Index stocks is based on the premise that relatively small
 and midcap companies will increase their earnings and grow into larger, more valuable companies. However, as with
 all equity investing, there is the risk that a company will not achieve its expected earnings results, or that an

unexpected change in the market or within the company will occur, both of which may adversely affect investment results. Historically, stocks which are part of the CNX Midcap Index stocks have experienced greater volatility and they may be less liquid than larger cap stocks. Thus, relative to larger, more liquid stocks, investing in small and midcap stocks, involves potentially greater volatility and risk. The biggest risk of equity investing is that returns can fluctuate and investors can lose money.

Risk Factors Specific to Birla Sun Life Gold Fund:

- This being a fund of fund scheme, investors shall have to bear the expense ratio of the underlying scheme in addition
 to the expense ratio of the scheme.
- The Scheme's performance may depend upon the performance of the underlying scheme. Any change in the
 investment policies or the fundamental attributes of the underlying scheme could affect the performance of the Fund.
- The liquidity of the scheme's investment may be restricted by trading volumes, transfer process & settlement periods. It may also be affected by the liquidity of the underlying ETF units. Currently, the liquidity for gold ETF units on the exchange may be low. There might be an impact cost for liquidating units on the exchange. However, Authorised Participants are appointed for the underlying ETF to ensure that the market price of units is nearer to the NAV of the underlying Gold ETF units.
- The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying ETF where the Scheme has invested and will not include the investments made by the underlying ETF.
- The NAV of the scheme shall be determined, based on the closing market price of the underlying Gold ETF on the exchange(s). In case the underlying Gold ETF is not traded on any particular business day then the NAV of the scheme shall be derived based on NAV of the underlying Gold ETF in accordance with valuation policy. Any delay in declaration of NAV of any particular underlying Gold ETF may result in delay of the computation of the NAV of the scheme
- The Fund will subscribe/redeem according to the value equivalent to unit creation size as applicable for the underlying scheme. When subscriptions/redemptions received are not adequate enough for transaction in creation unit size, the Birla Sun Life Gold fund will buy/sell BSL Gold ETF units directly on the stock exchange without waiting for additional subscription/redemption.
- The scheme may invest in debt and money market instruments from time to time, as per the Asset Allocation pattern, which will have a different return profile compared to gold returns profile.
- As Birla Sun Life Gold ETF is not actively managed, the underlying investments may be affected by a general decline
 in the domestic price of gold and other instruments invested under the scheme. Birla Sun Life Gold ETF invests in
 physical Gold & securities mentioned in the asset allocation regardless of their investment merit. The AMC does not
 attempt to take defensive positions in declining markets. Further, the fund manager does not make any judgment
 about the investment merit nor shall attempt to apply any economic, financial or market analysis.
- Tracking Error: Tracking error is defined as the annualised standard deviation of the variance between daily returns of the NAV of the scheme and the underlying benchmark (physical gold in this case) for any given period. Tracking Error is always calculated against the 'Total Returns Index' which shows the returns on the Index portfolio, inclusive of dividend.

Tracking error may have an impact on the performance of Birla Sun Life Gold Fund. The scheme's ability to achieve close correlation with the underlying benchmark may be impacted by factors including but not limited to:

- Buy/Sell transactions at different point of time during the trading session, which may not correspond to the closing price.
- Delay in purchase/sale of gold due to:
- o Illiquidity of gold.
- o Delay in realization of Sale proceeds.
- o Creation of a lot size to buy the required amount of gold.
- Execution of large buy / sell orders
- The potential for trades to fail, which may result in the Scheme not having acquired gold at a price necessary to track the benchmark price.
- Holding of cash equivalents to meet redemptions, expenses, dividend payouts etc.
- Transaction cost (including taxes and insurance premium) and recurring expenses.
- Delay in realization of unit holder's funds.
- Further, The fluctuations in the price of gold could adversely affect investment value of the Units. The factors that may affect the price of gold, inter alia, include demand & supply, economic and political developments, changes in interest rates and perceived trends in bullion prices, exchange rates, inflation trends, market movements, movement/trade of gold that may be imposed by RBI, trade and restrictions on import/export of gold or gold jewellery etc. Hence, the investor may also lose money due to fluctuation in the prices of the Gold.
- In addition, as the Scheme will predominantly invest in BSL Gold ETF (the underlying scheme), the Scheme will be subject to risk factors associated with investment in the underlying scheme. For further details on scheme specific risk factors for underlying scheme, investors are requested to refer to respective SID.

Investors in the Schemes are not being offered any guaranteed returns. Further, the Fund/AMC is not guaranteeing or assuring any returns. The fund is also not assuring or guaranteeing that it will be able to make regular dividend distributions to its Unit holders (wherever applicable), though it has every intention to manage the portfolio so as to make such payments to the Unit holders. Dividend payments will be dependent on the returns achieved by the AMC through active management of the portfolio. The dividend distributions may, therefore, vary from time to time based on investment results of the portfolio. Therefore, the continuation of the continuation o

Risk Factors Specific to Birla Sun Life Banking and Financial Services Fund

- Investing in a Sectoral fund is based on the premise that the Fund will seek to invest in companies belonging to a specific sector. This will limit the capability of the Fund to invest in other sectors.
- The scheme being sector specific will be affected by the risks associated with the Banking Sector and investments in Financial services companies which provide non banking financial services like housing finance, stock broking, wealth management, insurance companies and holding companies of insurance companies and hence concentration risk is expected to be high.
- Also, as with all equity investing, there is the risk that companies in that specific sector will not achieve its expected
 earnings results, or that an unexpected change in the market or within the company may occur, both of which may
 adversely affect investment results. Thus investing in a sector specific fund could involve potentially greater volatility
 and risk.

Investments in the Scheme are subject to various risk factors including but not limited to risks associated with: investment in Equity and Equity related instruments, investments in Fixed Income Securities such as Price-Risk or Interest-Rate Risk, Credit Risk, Liquidity or Marketability Risk, Reinvestment Risk etc., investments in Derivatives (The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments), investments in Securitised Debt assets which would be in the nature of Mortgage backed securities (MBS) and Asset backed securities (ABS) with underlying pool of assets and receivables like Housing Loans, Auto loans and corporate loans. The various risks associated with securitised assets include Prepayment Risk, Credit Risk, Liquidity Risk, Conversion risk, Price risks etc. The Scheme shall also be subject to risks associated with stock lending to the extent in engages in stock lending activities. Different types of securities in which the Scheme would invest as given in the Scheme Information Document/Key Information Memorandum carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher amount of risk than Government securities. The above are some of the common risks associated with investments in various securities. The risk power are some of the common risks associated with investment is roustsment in various securities. The above are some of the common risks associated with investment in various securities. The roust per or assuring any returns. Further, it should be noted that the actual distribution of dividends and the frequency thereof are indicative and will depend, inter-alia, on availability of distributable surplus. Dividend payouts will be entirely at the discretion of the Trustee.

Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, i.e. before making a decision to invest/redeem Units

Birla Sun Life Advantage Fund

The investment emphasis of the Fund would be on identifying companies with sound corporate managements and prospects of good future growth. Past performance will also be a major consideration. Essentially, the focus would be on long-term fundamentally driven values. However, short-term opportunities would also be seized, provided they are supported by underlying values.

Birla Sun Life Dividend Yield Plus

The scheme aims to generate returns by investing in high dividend-paying companies. Historically, stocks of high dividend yielding companies provide a high degree of protection during falling equity markets. Along with this protection, there is a good possibility of stock prices appreciating, should the equity markets revive. When a high dividend yield investment is made in conjunction with other parameters like low price to book value ratio (price-to-book) and low market capitalization to sales ratio (market cap-to-sales), the possibility of upward re-rating of the stock increases. The scheme would therefore aim to build a portfolio that provides a combination of high dividend yield, substantial capital protection and a strong possibility of capital gains.

Investing in stocks with high dividend yields is traditionally a 'Defensive Investment Strategy'. Using this approach, the scheme targets to achieve returns higher than what would otherwise be available in interest bearing securities (Bonds, FDs, CDs, Debentures etc.), but without taking undue exposure to the vagaries of stock markets. Historically, the share prices of companies having high dividend yield are less volatile than growth stocks. It is the belief of the Fund Manager that the companies, which have a track record of dividend payment, are perceived as 'Shareholder Friendly'. High Dividend payouts often signal that there is enough cash generation in the business. Quite often, a high dividend yield in these companies indicates that the stock is currently under priced inspite of higher cash generating ability of the issuer. A careful selection of these stocks could therefore unlock the potential growth, which should eventually reflect in the share prices.

Though high dividend yield would be one of the prime criteria for selection of stocks, every investment would be done taking into account the following factors besides others: 1. Business Fundamentals 2. Quality of Management3. Industry Trends4. Growth Prospects5. Track Record and Consistency of Dividend Payments6. Volatility of the stockSince the fund intends to follow a defensive strategy, it would invest primarily in stocks that have a low volatility or beta. Beta is a measure of volatility of a stock or a portfolio relative to an index. As mentioned in the section on "Asset Allocation and Investment Policies" above, the scheme may, from time to time invest in 'special situations' like share buy-backs, de-listing opportunities or during mergers and acquisitions. The Investment Process for such investments will be different from orrmal investments in the scheme. Opportunities will be seized based on consideration of short term benefits. Such situations will be identified and discussed in the investment group. Thereafter, a risk evaluation would be carried out to arrive at a decision. These decisions would be properly recorded along with justifications for such decisions. As a part of the investment strategy, the fund would book profits regularly to take advantage of any favourable market trend. BSLAMC may, from time to time, review and modify the Scheme's investment strategy if such changes are considered to be in the best interests of unit holders and if market conditions so warrant.

Birla Sun Life Midcap Fund

The scheme would invest a substantial portion of its investible assets (over 65%) in Mid Cap companies. The stocks of these companies are generally more volatile and less liquid than the large cap stocks. In order to diversify the portfolio, the fund manager may invest upto 35% in stocks which have a higher or lower market capitalisation. A small portion of the portfolio may be kept in call and money market instruments in order to meet the liquidity needs.

The investment emphasis of the Fund would be on identifying companies with sound corporate managements and prospects of good future growth. Past performance will also be a major consideration. Essentially, the focus would be on long-term fundamentally driven values. However, short-term opportunities would also be seized, provided they are supported by underlying values. As part of the investment strategy, fund will book profits regularly to take advantage of the volatility in the market

Birla Sun Life MNC Fund

The investment emphasis of the Scheme would be on identifying companies with sound corporate managements and prospects of good future growth. A track record of superior performance and corporate governance will be added considerations. Essentially, the focus would be on stocks driven by long term fundamentals. However, short-term opportunities would also be seized, provided underlying values supports these opportunities.

Liquidity will be very important consideration for investment decisions, due to the potential of large redemptions inherent in open-end schemes. As a result, a significant proportion of the Scheme's equity investments will be made in relatively liquid large capitalization stocks, including established blue-chips and emerging blue-chip stocks. In addition, as far as supported by liquidity considerations, investments in small and medium capitalization growth stocks will also be emphasized in expectation of higher returns. A portion of the funds will also be invested in IPOs and other primary market offerings that meet our investment criteria.

Birla Sun Life India Opportunities Fund

Investment Strategy would focus on achieving superior risk adjusted returns by investing in attractively priced shares of companies that are poised for rapid growth in Revenues and Profits. These companies would fall into two broad categories. One set of investment opportunities includes information technology (IT) and IT-related companies, media, telecom, pharmaceutical and bio-technology companies. These companies use a combination of intellectual capital and lower labour costs to deliver high quality and low cost solutions.

The second set of companies where the scheme would invest will come from sectors that are not directly related to IT and related companies. So far, we have seen India's low cost and intellectual capital being exploited in the field of services and pharmaceutical research. We believe India is now ready to play an increasingly important role in exports of manufactured goods like auto ancillaries, generic & bulk pharmaceuticals and textiles. These represent large business opportunities where India has medium-to-long term competitive advantage. The key criteria for evaluation would be whether foreign exchange earnings form a material portion of revenue and exports and is the key thrust area for future growth.

Thus, the fund aims to be a vehicle for investing in India's role in the Global Outsourcing Theme.

Stock Selection strategy

The scheme would invest a substantial portion of its investible assets (over 65%) in the investment universe as defined above. In order to diversify the portfolio, the fund manager may invest upto 35% in stocks which other than as defined in the investment universe above. A small portion of the portfolio may be kept in call and money market instruments in order to meet the liquidity needs.

The investment emphasis of the Fund would be on identifying companies with sound corporate managements and prospects of good future growth. Past performance will also be a major consideration. Essentially, the focus would be on long-term fundamentally driven values. However, short-term opportunities would also be seized, provided they are supported by underlying values. As part of the investment strategy, fund will book profits regularly to take advantage of the volatility in the market.

Birla Sun Life Infrastructure Fund

The corpus of the Scheme will be primarily invested in equity and equity related securities of the companies in the Infrastructure Sector. The Scheme may also invest a small portion of its corpus in money market instruments to manage its liquidity requirements. All companies selected will be analysed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation broad market and expected growth in earnings, the company's financial strength and track record. The fund may also invest in ADR/GDR and equities of listed overseas companie. These investments will be made in line with the RBI and SEBI guidelines and will be within the limits prescribed by SEBI/RBI from time to time.

Stock Selection Strategy

The Fund will select stocks of companies engaged in the area of infrastructure across the following industries. Please note that the list is indicative and the Investment Manager may add such other sector/group industries, which broadly satisfy the category of infrastructure industries:

Ø Banking and Financial Services

Ø Capital Goods

Construction

- Ø Cement
- Ø Coal

Ø

- Ø Earth Moving Equipments
- Ø Energy
- Engineering
- Ø Housing
- Ø Metals
- Ø Oil and Oil Related Sectors
- Ø Petroleum
- Ø Ports
- Ø Power and Power Equipments
- Ø Telecommunications
- Ø Transportation

These sectors are only indicative and this could undergo change based on future reforms and developments. The Fund will select stocks from the investment universe, which, in the opinion of the Fund Manager, offer an attractive investment opportunity to participate in the growth of the infrastructure sector. These may be across the above-mentioned sectors or other areas of Infrastructure as may be identified by the Fund. A combination of the top down approach and bottom up approach will be followed in the stock selection process. The top down approach will focus on an analysis of macro economic factors, economic changes & trends, key policy changes, infrastructure spending, etc. The bottom-up approach would seek to identify companies with high profitability and scalability supported by sustainable competitive advantages. Subject to the provisions of Schedule Seven of the SEBI (Mutual Funds) Regulations, 1996, there will not be any restrictions on the level of participation in any of the abovementioned industries.

Birla Sun Life India Gennext Fund

Indian economy has seen a paradigm change in the consumption habits in the last decade.

This pattern is fuelled not only by the opening up of the Indian economy but also due to integration with the global markets. The rising income levels in India are primarily guiding the high value consumption patterns. The rising levels of consumption are also being led by a growing breed of young educated mass of people working in area lise call centers, service desks, IT companies, Financial Services etc. This young educated mass is earning well and spending well. The young generation has consumption habits that are markedly different from the existing middle class population.

It is a well-accepted fact that service industry is a major employment generator, as the primary reliance in service sector is on human capital.

Birla Sun Life India GenNext Fund seeks to invest in such companies that are in products or services, which cater to the young consumers, or companies that have distinct brand identities and therefore enable choice. Some of the sectors that are expected to benefit from this rising propensity to spend are:

- Automobiles
- Hospitality
- Travel and tourism
- Pharmaceutical and Health Care
- Utilities companies like telecom, power distribution etc.
- Retail chains
- Consumer Goods
- Consumer Durables
- Financial services and banks
 Housing finance companies

The scheme would seek to invest in these sectors as well as others that cater directly to the consumers.

Stock Selection Strategy

The companies that are part of the eligible universe for investment by the Scheme should have the following characteristics:

- A substantial portion (at least 50 % of the sales / revenue) of the companies products and services should be going
 directly to the consumers. In other words, the investment universe would exclude companies that are primarily in
 commodities and intermediates (products and materials that go into making products for consumers).
- The eligible companies for the Scheme should preferably have products/services, with distinct brand identity that
 enables choice.

For further details on Investment Strategy for the scheme, please refer to Scheme Information Document.

Birla Sun Life Index Fund

The scheme will be managed passively with investments in stocks in a proportion that is as close as possible to the weightages of these stocks in the NIFTY. The investment strategy would revolve around reducing the tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the index as well as the incremental collections / redemptions in the scheme.

Birla Sun Life Top 100 Fund

Birla Sun Life Top 100 Fund is designed for those investors who seek exposure to a broader large market capitalization stocks and Growth cum value style of investing. The Scheme shall invest at least 65% of its corpus in equity and equity related securities of top 100 Indian companies as measured by market capitalisation (stock market worth) and listed on stock exchanges. Securities listed on the National Stock Exchange of India shall be considered to determine the top 100 market capitalization companies. The universe would also include those companies coming out with New Fund Offerings and whose post issue market cap (based on issue price) would be amongst the largest 100 Indian companies. The remaining portion of the portfolio will be invested in equity and equity related securities of companies other than the Top 100 companies which in the opinion of the fund manager have attractive growth prospects and potential to outperform the broad market indices. The Scheme may also invest in ADR/GDR and equities of listed overseas companies. These investments will be made in line with the RBI and SEBI guidelines and will be within the limits prescribed by SEBI/RBI from time to time. For further details on Investment Strategy for the scheme, please refer to Scheme Information Document.

Birla Sun Life Equity Fund

The Scheme would adopt top-down and bottom-up approach of investing and will aim at being diversified across various industries and / or sectors and/ or market capitalization. The investment emphasis of the scheme would be on identifying companies with sound corporate managements and prospects of good future growth. Essentially, the focus would be on stocks driven by long-term fundamentals. However, short-term opportunities would also be seized, provided underlying values supports these opportunities. A portion of the scheme will also be invested in IPOs, emerging sectors, concept stocks and other primary market offerings that meet our investment criteria.

The scheme would invest a substantial portion of its investible assets (80% - 100%) in equity and equity related instruments. Pending investment of the scheme may be invested in debt & money market instruments and other liquid instruments or both. The scheme may have prudent exposure to Futures & Options (F&O) to capture opportunities arising out of market imperfection and to hedge the portfolio, whenever necessary.

Birla Sun Life Frontline Equity Fund

The Scheme will aim at being as diversified across various industries and / or sectors as its chosen benchmark index. It will target the same sectoral weights within its equity portfolio as the benchmark index on a designated day subject to some predetermined flexibility. However, the Scheme shall have the flexibility of selecting stocks within a particular sector from a

wider investment universe. So while the equity component of the Scheme's portfolio will track sectoral weights of the chosen benchmark index, the stocks making up those sectoral weights in the Scheme's portfolio could be different from those comprising the relevant sectoral weights in the index. However, such stocks will be from the same sectors although they may differ from the index constituents on account of the Scheme's investment universe being wider than index stocks.

The sectoral weights will be computed by aggregating market values of individual stocks sector wise, as a percentage of the total market value of the equity component in the Scheme's portfolio. The Scheme will have the flexibility of varying the sectoral weights by ± 25% of the sectoral weights in the index on the designated day, or by an absolute figure of ± 3%. whichever is higher. For example, if the sector weight in the index on the designated day is 15%, the \pm 25% rule will apply and the Scheme will maintain a weight between 11.25% and 18.75%. For a sector comprising 10% of the index, the Scheme could have an exposure of between 7% - 13% to that sector in the equity component in its portfolio since in this situation; the \pm 3% rule will become applicable. This implies that sectors with less than 3% weights in the index on the designated day may be ignored. The Scheme's equity portfolio will attain the sectoral diversification of the index on the designated day computed in the above manner, by the month-end after the designated day. The Scheme may invest up to 25% of its net assets in cash, government securities, debt and money market instruments. This limit may not be exceeded for a continuous period of 30 days without the approval of / ratification by the Trustee.

The Scheme has currently chosen BSE 200 as its benchmark index. The designated day shall be the 23rd of every month. If 23rd is a non-Business Day, the immediately preceding Business Day shall be the designated day for that month. The equity portfolio of the Scheme will match the sectoral diversification of the benchmark index on the designated day, by the last calendar day of each month or if it is a non-Business Day, by the first Business Day of the next month. The Scheme will typically attain the sectoral weights of the benchmark index by the last Business Day of each month.

The Scheme's investment universe shall comprise all listed and / or unlisted stocks. The Scheme will endeavour to invest in 'frontline' stocks i.e. stocks which in the opinion of its Fund Manager, provide superior growth opportunities. The stocks will be categorised into the sectors making up the benchmark index by the Trustee.

Notwithstanding the foregoing investment policies for the scheme, for temporary defensive purposes (e.g., during periods in which the Asset Management Company believes changes in the securities market or economic or other conditions warrant), the scheme may invest in Indian Government T-Bills and hold cash or cash equivalents and other money market instruments. The Trustee of the Mutual Fund may from time to time alter these limitations in conformity with the SEBI (MF) Regulations, 1996 and other guidelines or notifications that may be issued by SEBI.

Birla Sun Life Buy India Fund

The primary investment objective of the scheme is to generate long term growth of capital, through a portfolio with a target allocation of 100% equity, focusing on investing in businesses that are driven by India's large population and inherent consumption patterns. The focus of the scheme will be in the sectors that cater directly to the consumers, such as Banks & Financial Services, Housing Finance Companies, Automobiles, Hospitality, Travel and Tourism, Pharmaceutical and Health Care, Telecom, Power Distribution, Retail chains, Consumer Goods, Consumer Durables, etc.

The Scheme will select stocks from the investment universe, which, in the opinion of the Fund Manager, offers an attractive investment opportunity. These may be across the above-mentioned sectors or other areas as may be identified by the Fund Manager. The fund would have the flexibility to invest in stocks across different market capitalization. The Scheme would therefore contain a blend of large, mid and small cap stocks. The allocation to the different market caps would vary from time to time depending on the overall market conditions, market opportunities and the fund manager's view. The percentage exposure to any sector or stock would be determined by the fund manager, based on macro-economic, sector as well as company specific factors. At all times, the intention would be achieve higher risk control and maximize returns. Essentially, the focus would be on long-term fundamentally driven values.

A combination of the top down approach and bottom up approach will be followed in the stock selection process. The top down approach will focus on an analysis of macroeconomic factors, economic changes & trends, key policy changes, infrastructure spending, etc. The bottom-up approach would seek to identify companies with high profitability and scalability supported by sustainable competitive advantage.

Birla Sun Life New Millennium fund

The scheme aims to generate returns by investing in technology and technology dependent companies which includes: software services, products, BPO, hardware, internet and e-commerce, media and entertainment, telecommunication services and equipments and technology enabled companies. The scheme will follow a bottom-up approach to stock picking, adopting a blend of value and growth style of investing. The investment emphasis of the scheme will be to identify and invest in companies with robust business model, strong competitive position and managed by quality management.

Birla Sun Life Tax Plan

Stock Selection Strategy: The Scheme would adopt a bottom-up approach to investing. The investment emphasis of the Scheme will be in identifying companies with strong competitive position in good businesses, and having quality managements. Essentially, the focus would be on long-term fundamentally driven values

A combination of the top down approach and bottom up approach will be followed in the stock selection process. The top down approach will focus on an analysis of macroeconomic factors, economic changes & trends, key policy changes, infrastructure spending, etc. The bottom-up approach would seek to identify companies with high profitability and scalability supported by sustainable competitive advantage

Birla Sun Life International Equity Fund (Plan A and Plan B)

Plan B

The Plan would be investing exclusively in international stocks. The investment strategy of the Plan would be to create a portfolio that is diversified geographically, to take benefit of low correlation between various countries, and to create a portfolio of high quality - high growth stocks. The international portion would aim towards reducing the risk through diversification and contribute to returns.

The Plan would be investing in a blend of domestic and international stocks. The broad investment strategy of the Plan would be to create a portfolio that is diversified geographically, to take benefit of low correlation between various countries, and to create a portfolio of high quality - high growth stocks. The domestic portion of the portfolio would provide a strong base to the scheme and the international portion would aim towards reducing the risk through diversification and contribute to returns

Domestic Investment Strategy:

The corpus of the scheme will be primarily invested in diversified equity and equity related securities of the companies that have a potential to appreciate in the long run. The scheme would have the flexibility to invest in stocks across different market capitalization. The scheme would therefore contain a blend of large, mid and small cap stocks. The allocation to the different market caps would vary from time to time depending on the overall market conditions, market opportunities and the fund manager's view.

International Investment Strategy:

The international portion of the portfolio would be managed with the following objectives:

- Invest in countries that have a low correlation with the Indian Economy.
- Invest in countries that have strong and stable economy.
- $Choose \, sectors \, and \, segments \, that \, are \, posting \, strong \, growth \, in \, these \, countries.$
- Choose stocks in these countries that have strong market presence and have high potential for growth While the Scheme is not restricting itself to the number of countries that it can invest in, the portfolio would primarily have a

blend of U.S., European and Asian stocks.

The percentage exposure to any country, sector or stock would be determined by the fund manager, based on macroeconomic, sector as well as company specific factors. At all times, the intention would be achieve higher risk control and maximize returns. The stock selection strategy under the Plans would be a blend of top down and bottoms up approach without any sector or market capitalization bias. All companies selected will be analyzed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record. BSLAMC has tied up with Standard & Poor's Investment Advisory Services LLC (SPIAS) for seeking portfolio advise on the international portion of the fund's portfolio. SPIAS is a division of Standard & Poor's and has a long track record in providing investment advisory services to institutional clients. The fees related to these services would be borne by BSLAMC and would not be charged to the scheme. SPIAS, as part of this arrangement, would create a model portfolio for BSLAMC using their proprietary methodologies. This model portfolio would be used for creation of the international portfolio of the scheme. The fund management of the Scheme (including the international portion) shall rest with Birla Sun Life Asset Management Company Ltd.

As one of their proprietary methodologies for portfolio construction, SPIAS would use the renowned STARS ranking system of Standard & Poor's. "STARS" stand for STock Appreciation and Ranking System, and is being used for ranking stocks across various parts of the world including U.S., Europe as well as Asia. The STARS system was started in the year 1987 and has more than 26-years of track record

Birla Sun Life Special Situations Fund

The objective of the Scheme is to generate long-term growth of capital by investing in a portfolio of equity and equity related securities. The Scheme would follow an investment strategy that would take advantage of Special Situations and Contrarian investment style. Special Situations: Special situations are out of the ordinary situations that companies find themselves in from time to time. Such situations present an investment opportunity to Fund Manager who can judge the implications of that opportunity that can unlock value for investors. There could be many such situations that may have the potential to unlock value of the companies. Some of these situations are-

- De-Mergers: Corporate actions often unlock a lot of value for the investors. Demergers may result in separation / spin-off of business operation / activity from some other business operation / activity. There may be unlocking of
- Mergers: Merger of businesses or companies may result in synergies business activities. This may result in value unlocking for the companies getting merged.
- Debt Structuring: There may be corporates that have higher debt on their balance sheets resulting in lower profitability and cash flows. The cost of debt may also be high resulting in reduced profitability. Any attempt by the corporates to either reduce the debt burden or swap the existing debt with lower cost options may result in value
- Buy-Back: Companies may consider a buy-back of their shares from the market due to various reasons like company has substantial free reserves, management is confident of the future growth potential, meeting with the regulatory norms, etc. These events may lead to value unlocking for the company.
- Other Situations: There could by many other events that may result in share price appreciation. Situations like introduction of new products, new segments, acquisition of new customers, R&D related developments, management re-structuring, capital infusion, revaluation of Fixed Assets, Properties or other assets, etc. might result in a favorable environment for stock price appreciation. The scheme intends to carefully look at such special situations and participate in them based on the potential for stock appreciation.

Contrarian Investing: Strategy would comprise of investing in companies that are currently out of favor, overlooked or neglected due to temporary fallacies like poor results, failure with regards to the product launch, factor affecting the industry, political interventions, etc. However, these companies may be fundamentally strong but market may have failed to recognize their true potential. The Scheme may invest in such undervalued companies to take advantage of price appreciation. Investment strategy would be to identify stocks based on the above mentioned criteria and benefit from the event. These events may or may not be time bound. Investment strategies would include but not be limited to the abovementioned strategies. Scheme will be a style diversifier for an investor. The aforesaid investment strategy will also be adopted for investments if made in foreign securities. The Scheme would follow a bottom-up investment approach, where investments will be selected based on specific criteria relevant to the company. There will be no bias towards size or sectors. Companies selected will be analyzed taking into account the business fundamentals like nature, stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record, etc.

Birla Sun Life Commodity Equities Fund - Global Agri Plan:

Birla Sun Life Commodity Equities Fund - Global Agri Plan will predominantly invest in overseas companies or overseas mutual funds investing in companies that have business exposure to agricultural commodities. Such companies could include producers of agricultural products, crop growers, owners of plantations, companies that produce and process foods, fertilizer producing companies etc.

The scheme will be managed by investing in stocks that are also a part of the S&P Global Agribusiness Index.

S&P Global Agribusiness Index is an equity based index designed to provide liquid exposure to 24 of the largest publiclytraded agribusiness companies comprised of a mix of Producers, Distributors & Processors and Equipment & Materials

Fund manager will undertake an active investment management strategy. Investment in stocks will be based on a bottom up approach. There will be no market capitalization or geographic bias. The Scheme may also undertake active cash calls if the situation so warrants. Further, the Scheme may invest in units issued by overseas mutual funds. Such investment in the funds will not be more than 35% of the portfolio value. The selection of an overseas mutual fund will be based on

- Appropriateness of the Fund, with regard to the Scheme's investment objective,
- Track record of the Fund under consideration,
- Reputation of the Fund house which has launched the Scheme

Though every endeavor will be made to achieve the specified objectives, the AMC / Trustees / Sponsors do no quarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

Birla Sun Life Enhanched Arbitrage Fund

Scheme seeks to generate income by predominantly investing in equity and equity linked instruments.

Scheme aims to identify the price differentials prevailing for a stock / index in 2 market segments (cash, futures, etc). Trades are executed once the price differentials are identified. Generally, trades will be executed provided that they generate returns higher than short term debt instruments (call money, money market instruments, liquid schemes, etc) net of expenses.

Scheme will buy a stock where it is available cheap and sell the stock where it is quoting at a higher price. Simultaneous buy and sell trade will be entered into in both the market segments (Cash & Futures). Gains that the trade would offer, is identified at the time of execution. On expiry of the futures contract, there is a convergence of price of a stock in cash & derivatives segment. Thus gains are secured / assured irrespective of the market movements, only at the end of the month i.e. on expiry of the futures contract. If these trades are unwound prior to expiry, then they may / may not generate the pre-

The scheme shall also undertake Securities Lending and Borrowing within the framework as permitted by SEBI.

However, if these trades fail to exist / if the returns generated are lower than that offered by liquid schemes / index, then the scheme may undertake a higher allocation to debt and money market securities.

A portion of the corpus will also be invested in direct equities, IPO's, Options, open offer and buy-back. Allocation to these strategies will be restricted to the extent of 10% of the corpus size.

Birla Sun Life India Reforms Fund

Scheme seeks to generate income by predominantly investing in equity and equity linked instruments.

The scheme would seek to invest in companies that are expected to benefit from the government reforms program. These companies would encompass, but not be limited to, engineering, real estate & construction, power, telecom, infrastructure. financial services, Fertilizers, agrochemicals, irrigation, education and select commodity sectors. Investments will be

pursued in selected sectors based on the Investment team's analysis of business cycles, regulatory reforms, competitive advantage etc. Selective stock picking will be done from these sectors. The fund manager in selecting scrips will focus on the fundamentals of the business, the industry structure, the quality of management, sensitivity to economic factors, the financial strength of the company and the key earnings drivers. The scheme will invest across sectors without any market cap or sectoral bias. The scheme shall also undertake Securities Lending and Borrowing within the framework as permitted by SEBI. For further details on Derivatives strategies and Investment strategy under the scheme, please refer to Scheme Information Document.

Birla Sun Life Pure Value Fund:

The fund would follow a value investing strategy for the management of its portfolio.

Value investing is buying into stocks that are trading for less than their intrinsic value - stocks that the market is undervaluing. Typical value investing strategies include, strategies like

- Buying stocks with a low price to book value,
- Low price to cash flow,
- Low price/earnings multiple, and high dividend yields,
- Asset Replacement,
- · Dividend Yield higher than the G-Sec yield,
- Valuation mismatch due to invisible/undervalued assets (Land, Licenses, Brands, Trademarks, Patents etc.)
- Situations wherein the value of the Company would be unlocked due to:
 - Mergers and Acquisition activities
 - Restructuring
 - Recovery potential
 - Retained earnings

Value Investing is similar but not the same as contrarian investing. The key difference between contrarian

investing and Value Investing is that in latter there is a gap between underlying value of the company asset, earnings or holding value) and the market perception of the same. In case of contrarian investing, the stock is out of favor and is trading at a valuation lower than its recent past and not necessarily at a discount to its inherent value.

Key underlying assumption in Value Investing is that markets are inefficient and over a period of time the market will discover and find the right value for the stock.

Value strategy, is a conservative way of investing in Equities. The primary reason is that these stocks are

already available at a substantial discount relative to the general market levels. As such the downside in such stocks is relatively lesser

The value strategy, while being a blend of Top down and Bottoms up, essentially focuses on companies with long track records and excellent managements. As such the probability of these companies to improve their fundamentals with changing business dynamics is relatively strong.

Buying Approach

Through fundamental analysis, business underlying the security is assessed vis-à-vis its intrinsic value. Some of the factors that are studied are

- Financial Statements of the Company's
- Position in the earnings cycle
- Competitive position, and management quality.

In addition, we will focus on long-term and cyclical industry trends in order to identify and measure the risks associated with a Company's business. By taking a disciplined approach to security selection, portfolios can yield good long-term total returns. Once a stock is identified as relatively undervalued, the Fund Manager performs additional Fundamental Analysis to determine if there is a sufficient catalysts available to unlock the hidden value within reasonable time. The strategy is broadly diversified across all sectors and not just invested in out-of-favor value sectors

Selling Approach

Stocks bought in Value Investing will be sold when stock appreciates to target price without commensurate increase in intrinsic value. However, if the anticipated catalyst(s) fails to happen within a reasonable period, or an unanticipated event, change in fundaments, or deterioration in intrinsic value negating original reason for investment then also the stock will be sold.

Birla Sun Life Small & Midcap Fund

The corpus of the Scheme will be primarily invested in Small and Mid Cap equity and equity related securities of the companies in the small and midcap segment that have a potential to appreciate in the long run. The Scheme may also invest a small portion of its corpus in fixed income securities including money market instruments to manage its liquidity requirements. The fund manager will select equity securities on a bottom-up stock selection approach. Under bottom-up approach, the main focus is on identifying stocks on their individual merits irrespective of the sectors to which they belong as opposed to first identifying sectors and then choosing stocks within that sectors which is followed under top-down approach. Hence, under bottom-up approach among other things, consideration will be given to fundamentals of the companies, management quality & strength of their businesses.

Apart from sound fundamentals and management, the fund would lay emphasis on valuations and long term growth potential. The stocks of small and midcap companies are generally more volatile and less liquid than the large cap stocks. The focus would be on long-term fundamentally driven values. However, short-term opportunities would also be seized, provided they are supported by underlying values. As part of the investment strategy, fund will book profits regularly to take advantage of the volatility in the market.

Birla Sun Life Long Term Advantage Fund

The corpus of the Scheme will be primarily invested in diversified equity and equity related securities of the companies that have a potential to appreciate in the long run. The Scheme may also invest a small portion of its corpus in fixed income securities including money market instruments to manage its liquidity requirements. All companies selected will be analysed taking into account the business fundamentals like nature and stability of business, prospects of future growth and scalability, financial discipline and returns, valuations in relation to broad market and expected growth in earnings, the company's financial strength and track record. The fund may also invest upto 25% of the corpus of the scheme in Foreign Securities. These investments will be made in line with the RBI and SEBI guidelines and will be within the limits prescribed by SEBI/RBI from time to time.

Stock Selection Strategy: The Scheme will select stocks of companies that have demonstrated a potential ability to grow at a reasonable rate for the long term. The aim will be to build a portfolio that adequately reflects a cross-section of the growth areas of the economy from time to time. While the portfolio focuses primarily on a buy and hold strategy at most times, it will balance the same with a rational approach to selling when the valuations become too demanding even in the face of reasonable growth prospects in the long run.

Birla Sun Life Asset Allocation Fund

The Scheme will invest in Equity and Debt schemes in the pre-specified range of the respective plan. The investments will be made in a judicious mix of equity and debt mutual fund schemes.

Across the basket of equity schemes, funds will be allocated depending on the fund manager's perception of the outlook of various equity schemes and the risk profile of the plan. For instance, in the Aggressive Plan, the Fund Manager will endeavor to assign a higher weightage to aggressive growth and sector specific schemes.

The allocation amongst the underlying debt schemes is decided dynamically based on the fund manager's view on interest rates. Therefore, the Fund Manager may decide to invest only in a few debt schemes and not all, at a particular time to alter the average maturity of the portfolio or may invest just in Birla Sun Life Cash Plus in periods of uncertainty to hedge against volatility

Based on the above asset allocation, it is expected that the Beta of the Aggressive Plan would be higher than the beta of the Moderate and Conservative Plans. The Conservative Plan is expected to have the lowest beta among these three plans.

The Fund Manager also reserves the right to invest upto 30% of the assets of each of the plans in schemes of other mutual funds from time to time.

Birla Sun Life Gold Fund:

The investment objective of the scheme is to provide returns that tracks returns provided by Birla Sun Life Gold ETF (BSL Gold ETF).

To achieve the investment objective, the scheme will predominantly invest in units of BSL Gold ETF. Accordingly, the Scheme may buy/sell the units of BSL Gold ETF either directly with the Fund or through the secondary market on the Stock Exchange(s). The scheme would also invest in debt & money market securities to the extent necessary to meet the liquidity requirements for the purpose of repurchases or redemptions.

The AMC shall endeavor that the returns of Birla Sun Life Gold Fund (BSL Gold Fund) will replicate the returns generated by the underlying scheme and is not expected to deviate more than 2%, on an annualized basis net of recurring expenses in the Scheme. However, this may vary due to reasons beyond the control of the Fund Manager.

The deviation from the underlying BSL Gold ETF as specified above shall mainly be on account of the receipt of cash flows which on an average takes 5 days given the existing operational procedure.

The table shows below the impact that could happen on fund performance as a result of delay in receipt of money considered from period of inception of BSL Gold ETF (May 13, 2011) till April 30, 2014.

% difference in NAV between 'n' days	2 days	3 days	4 days	5 days	6 days	7 days
AVG	0.06	0.10	0.13	0.17	0.20	0.23
Max	9.36	8.66	8.66	11.10	12.26	12.30
Min	-10.72	-11.25	-11.25	-11.28	-12.64	-13.16

The above table is only for illustration purposes based on underlying assumption that deployment of entire corpus is delayed by no. of days mentioned above. However, in reality, as the deployment of subscriptions on an ongoing basis may not be significant in proportion to corpus of fund, the impact may not be material. Further, the deviations may normally be expected to average out over a longer time horizon.

The fund would endeavor to maintain the indicated asset allocation as mentioned above. However, there could be a variance in the asset allocation on account of receipt of cash flows, considering the existing operational procedure.

Rirla Sun Life '95 Fun

The fund manager would primarily focus on long term growth for identifying stocks. The objective would be to identify business with superior growth prospects and strong management available at reasonable valuation and offering higher risk adjusted returns. The fund would follow blend of bottoms up approach (for stock selection) and top down approach (for sector allocation). The fund would follow flexi cap approach on market cap depending on risk return profile of various sub segments of the market. The decision to sell would be based on price reaching its fair value or availability of alternative investment opportunity offering higher risk adjusted returns or anticipated price appreciation no longer possible due to change in business fundamental.

Birla Sun Life MIP

Stock Selection Strategy: The scheme would adopt a bottom-up approach to investing. The investment emphasis of the scheme will be in identifying companies with a strong competitive position in good businesses, and having quality managements. Essentially, the focus would be on long term fundamentally driven values. The fixed income investment strategy would emphasise investment in instruments that generate consistently superior yields at low levels of risk.

Birla Sun Life MIP II

The Scheme invests in Debt and Money Market Instruments and would seek to generate regular returns. The scheme also invests a portion of its assets in equity and equity related instruments to seek capital appreciation. The Scheme does not assure any returns.

As per the asset allocation pattern indicated above, the Fund invests in various debt securities and money market instruments issued by corporates and/or state and central government. With the aim of controlling risks, rigorous in-depth credit evaluation of the instruments proposed to be invested in is carried out by the Investment Team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as long-term financial health of the issuer. The AMC is also guided by the ratings of rating agencies such as CRISIL, CARE and ICRA or any other rating agency as approved by the regulators.

In addition, the Investment Team of the AMC studies the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

A top down and bottom up approach is being used to invest in equity and equity related instruments. Investments are pursued in select sectors based on the Investment Team's analysis of business cycles, regulatory reforms, competitive advantage etc. Selective stock picking will be done from these sectors. The fund manager in selecting scrips focuses on the fundamentals of the business, the industry structure, the quality of management, sensitivity to economic factors, the financial strength of the company and the key earnings drivers.

The Scheme may invest in other Scheme(s) managed by the AMC or in the schemes of any other Mutual Fund, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Birla Sun Life Monthly Income

The fund manager would primarily focus on long term growth for identifying stocks. The objective would be to identify business with superior growth prospects and strong management available at reasonable valuation and offering higher risk adjusted returns. The fund would follow blend of bottoms up approach (for stock selection) and top down approach (for sector allocation). The fund would follow flexi cap approach on market cap depending on risk return profile of various sub segments of the market. The decision to sell would be based on price reaching its fair value or availability of alternative investment opportunity offering higher risk adjusted returns or anticipated price appreciation no longer possible due to change in business fundamental.

Birla Sun Life Income Plus

As the Scheme is an income scheme, the investment strategy will reflect the relatively conservative character of the portfolio. The fixed income investment strategy would emphasize investment in instruments that generate consistently superior yields at low levels of risk. Rigorous in-depth credit evaluation and analysis aimed at ascertaining both the short term financial health and long term solvency of the debt issuers will be carried out by BSAMC's research team. In addition, criteria such as sound corporate managements, prospects of good future growth and strong past performance will be considered. Essentially, the focus would be on long term fundamentally driven values. However, short term opportunities would also be seized, provided they are supported by underlying values.

Birla Sun Life Short Term Fund

The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. As per the asset allocation pattern, the Fund invests in various debt securities and money market instruments issued by corporates and/or state and central government. With the aim of controlling risks, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as long-term financial health of the issuer. The AMC is also guided by the ratings of rating agencies such as CRISIL, CARE and ICRA or any other rating agency as approved by the regulators.

In addition, the Investment Team of the AMC studies the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC use this analysis to attempt to predict the likely direction of interest rates and position the portfolio

Birla Sun Life Gilt Plus (PF Plan and Liquid Plan)

- Liquidity Support from RBI Being a scheme dedicated exclusively to investments in Government Securities, Birla
 Sun Life Gilt Plus (PF Plan and Liquid Plan) will be eligible to avail, on any day, from RBI, liquidity support upto 20%
 of the outstanding value of its investments in government securities (as at the close of the business on the previous
 business day), under its guidelines issued vide circular IDMC 2741/03.01.00/95-96, dated April 20, 1996. Liquidity
 support under these guidelines is available to reverse repurchase agreements in eligible Central/State government
 dated securities and Treasury Bills for all maturities.
- Repos / Reverse Repos The Scheme may undertake Repos / Reverse Repos as per the guidelines released by SEBI / RBI and subsequent modifications thereto.

Birla Sun Life Gilt Plus-Regular Plan

The scheme will majorly invest in securities issued by the Central Government with primary intent to maintain an average maturity of around 10 years. The scheme endeavors to invest majority of the corpus in the liquid securities to maintain a high degree of liquidity in the portfolio and intends to limit investments to securities whose maturity ranges between 8 to 15 years. The scheme does not intend to offer a play on the duration actively.

Birla Sun Life Government Securities Fund

"A portfolio invested in GSecs or state government securities is normally associated with an investment strategy in the debt markets that is free of credit risk (i.e. the risk of default by the issuer). Investments may also be made in the call market or in an alternative investment to the call market as may be directed by the RBI. Income may be generated through the receipt of coupon payments, the amortization of the discount on debt instruments or the purchase and sale of securities in the underlying portfolio.

The portfolios of the plans may differ in the portfolio allocation to a particular asset class and the issue held as well as in the duration of each portfolio. The Short Term Plan will be managed to maximum rupee weighted duration of three years while the Long Term Plan will be managed to maximum rupee weighted duration of seven years. Each of these investment plans will, under normal market conditions, invest its net assets as per the asset allocation hereunder. The Fund Manager will review the portfolio for adherence with the above rupee weighted duration norms and rebalance the same within 30 days to conform to the above limits.

It is the intention of the Scheme to avail itself of the liquidity support from the RBI extended to mutual funds dedicated to investments in government securities via circular IDMC.No.2741/03.01.00/95-96 dated April 20, 1996 as amended from time to time.

Further, non-Government Provident Funds, Superannuation Funds, Gratuity Funds and Pension Funds through its investments in government securities may invest in the Scheme.

Birla Sun Life Dynamic Bond Fund

The investment objective of this Scheme is to optimise returns for the investors by designing a portfolio, which will dynamically track interest rate movements in the short term by reducing duration in a rising rate environment while increasing duration in a falling interest rate environment. The investment strategy would revolve around structuring the portfolio so as to capture positive price movements and minimise the impact of adverse price movements.

Since active debt management strategies require an in depth knowledge of and ability to accurately track interest rate movements taking into account various micro and macro factors, it is difficult for an individual investor to adopt such a strategy. Whereas, the investment team of Birla Sun Life Mutual Fund, through its research and process driven investment strategy, would endeavour to capitalise on the available opportunities in a timely manner. The fund would seek to fulfill the needs of a large number of individual, HNIs as well as large institutional investors who are susceptible to interest rate risks. In order to maximise returns the fund managers may look at curve spreads both on the gilt as well as the corporate bond markets to gain maximum value out of any security/s.

Birla Sun Life Short Term Opportunities Fund

The fund focuses on enhancing the portfolio returns by identifying mispriced credit opportunities in the market and selectively investing in them. To enhance the portfolio returns, the Fund would invest in instruments that offer superior yield at acceptable levels of risk. To manage the credit risk, the Fund would invest predominantly in short and medium term securities. Moreover, the Fund has put in place a strong rigorous process to evaluate credit risk and monitor the same on a continuous basis. The Fund will also emphasise collaterals/covenants where it believes it is required. If and when the Mutual Funds are allowed to invest in credit derivatives, the Fund will also invest in such securities, in line with extent of the regulations. The potential universe of the scheme for investment includes (but is not limited to) securities issued by NBFCs, ABS, Corporate Debt, Financial Institutions and Banking Sector Bonds & Treasury Bills, Govt. Of India Securities, State Government Bonds, Government Guaranteed Bonds, PSU Bonds, money market securities, Call Money, Commercial Paper, Certificate of Deposit & Discounted trade Bills.

Birla Sun Life Savings Fund

Stock Selection Strategy: The investment emphasis of the scheme will be in identifying companies with a strong competitive position in good businesses, and having quality managements. The investment strategy would emphasis investment in instruments that generate consistently superior yields at low levels of risk.

Investment Securities

 $To \ achieve \ the \ scheme \ objective, the \ scheme \ will \ invest \ in \ a \ wide \ range \ of \ instruments \ including$

- Government of India Securities:
- Obligations of Public Sector Undertakings (PSUs) including bonds, debentures and certificates of deposit.
- Obligations of domestic public and private sector banks, and development financial institutions including bonds, debentures and certificates of deposit.
- Obligations of domestic corporations, including bonds, debentures, non-convertible portion of convertible debentures, securitized debt and promissory notes, pass- through obligations, commercial paper and structured obligations.
- Call money, fixed deposits of domestic banks or corporations, and other money market instruments, as permitted by SERI
- Other domestic instruments, listed or unlisted, as may be offered in the domestic market and permitted by SEBI.
- Derivatives and other investments permitted by regulations from time to time.

Within the defined asset allocation parameters, there are many ways in which a portfolio can be constructed. Any specific asset allocation will be made keeping in mind the contemporary realities in the economy, financial system, investment as well as investor outlook.

Given the nature of the scheme, liquidity would be a key driver in the construction of the portfolio. The scheme may review the above pattern of investments based on views on interest rates and asset liability management needs. From time to time, it is possible that the portfolio may hold cash. However, at all times the portfolio will adhere to the overall investment allocation pattern as specified earlier.

Birla Sun Life Banking and Financial Services Fund:

The Scheme aims to maximize long-term capital appreciation by investing primarily in equity and equity related securities of companies engaged in Banking and Financial services. As a Sector fund, the portfolio will concentrate in the companies

engaged in Banking and Financial Services. The portfolio manager will adopt an active management style to optimize returns. Income generation may only be a secondary objective.

The scheme would invest in Banks as well as Non-banking Financial Services companies, Insurance companies, Rating agencies, Broking companies, Microfinance companies, Housing Finance, Wealth Management, etc. The classification of Financial service companies will be largely guided by AMFI sector classification. The scheme may also invest in IPOs of companies which could be classified under Financial Services sector.

As the benchmark index is skewed in favour of few stocks, the fund could have substantial deviations from the respective weightage in the benchmark index so as to achieve diversification within the sector.

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

The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. As per the asset allocation pattern, the Fund invests in various debt securities and money market instruments issued by corporates and/or state and central government. With the aim of controlling risks, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as long-term financial health of the issuer. The AMC is also guided by the ratings of rating agencies such as CRISIL, CARE and ICRA or any other rating agency as approved by the regulators.

In addition, the Investment Team of the AMC studies the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC use this analysis to attempt to predict the likely direction of interest rates and position the portfolio.

Birla Sun Life Floating Rate Fund

Floating rate debt issuance is a relatively new concept in India and has grown rapidly with the introduction and wide acceptance of benchmarks such as NSE MIBOR / Reuters MIBOR etc. The Government of India has also started issuing floating rate sovereign debt which is expected to give a major impetus to the pace of development of floating rate market in India. The scheme proposes to invest substantially in floating interest rate securities, fixed interest rate securities swapped for floating rate returns and fixed rate securities. The aim of the investment strategy is to generate stable returns by minimizing the interest rate risk in the short as well as long term.

The domestic debt markets are maturing rapidly with improvement in liquidity in various debt segments as a result of introduction of new instruments and investors. The development of derivatives markets particularly swaps and Forward Rate Agreements (FRA) have made the environment more dynamic and has provided opportunity to manage interest rate more actively.

The aim of the investment manager will be to allocate the assets of the scheme between various fixed interest rate securities and floating interest rate securities and use derivatives like swaps and FRAs effectively with the objective of achieving stable returns. The portfolio of the Short Term Plan will normally be skewed towards short term maturities with higher liquidity and the portfolio of the Long Term Plan will be normally skewed towards longer term maturities.

The scheme will endeavour to minimise interest rate risk. Fixed interest rate securities are subjected to volatility in price movements corresponding to movements in interest rates. However, the interest rate in case of floating rate securities is reset in regular time intervals based on certain benchmark or a reference rate (eg. NSE Mibor, T Bill Yield, Reuters MIBOR, etc.). Hence the prices of these securities are less sensitive to interest rate fluctuation leading to minimal interest rate risk in case of floating interest rate securities.

Floating interest rate securities market in India is in a developing phase. Government of India has started issuing Government securities carrying floating rate coupon payments. This will help the floating rate market to develop rapidly. A large number of corporates borrow their short term requirements and funds through floating rate instruments. However, as the markets develop corporates would start accessing the market for their long term requirement of funds at a floating rate.

In the absence of floating rate securities, the same can be created synthetically with a combination of derivatives like Interest Rate Swaps and FRAs and fixed interest rate securities. The fixed income derivatives market has developed considerably during the last 2 years in India. The scheme intends to use derivatives as permitted by RBI/SEBI for hedging interest rate risk.

The actual percentage of investments in various floating and fixed interest rate securities and position of derivatives will be decided after considering the prevailing political conditions, economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity as well as other considerations in the economy and markets.

Birla Sun Life Cash Manager

The aim of the investment strategy is to provide stable returns by minimizing the interest rate risk in the short as well as long term. The Scheme aims to identify securities, which offer superior levels of yield at lower levels of risks. Liquidity will also be an important criterion and a reasonable proportion of the investment will be made in relatively liquid investments. In addition, the Fund Management team will study the macro economic conditions affecting liquidity and interest rates. The Fund Manager would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.

Birla Sun Life Cash Plus

Portfolio Turnover

Portfolio turnover will depend upon the circumstances prevalent at any time. Under normal circumstances the portfolio turnover is not likely to exceed 200%. This will exclude the turnover caused on account of:

- investing the initial subscription,
- subscriptions and redemptions undertaken by the unit holders.

Purchase and sale of securities attract transaction costs of the nature of brokerage, stamp duty, custodian transaction charges, etc. The above limit of portfolio turnover is essential to regularly explore trading opportunities to optimise returns for the scheme and enable portfolio restructuring when required.

Birla Sun Life Medium Term Plan

The Fund intends to optimise returns by keeping its portfolio duration between 1 year to 5 years. Depending upon prevailing market conditions & interest rate scenario the duration may be brought down below 1 year. In case of a rising interest rate environment the duration of the fund may be reduced and holding in money market securities could go up to 100% whereas in a falling interest rate scenario the holding in medium / long-dated securities may be maximized.

RISK CONTROL

Birla Sun Life Advantage Fund

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife AMO has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. The risk control process involves reducing risks through portfolio diversification.

The Investment Committe is an overseeing body for the performance and the risk indicators of the portfolios of the respective Schemes.

Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer. Birla Sunlife AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated

Birla Sun Life Dividend Yield Plus

The overall portfolio structuring would aim at controlling risk at a moderate level. Both very aggressive and very defensive postures would be avoided. Stock-specific risk will be minimised by investing only in those companies that have been thoroughly researched by BSLAMC's research team. Risk will also be managed through broad diversification of the portfolio within the framework of the above mentioned investment objective and policies. Macroeconomic risk will be added to the post of the above mentioned investment objective and policies. addressed through focused and ongoing review of relevant business and economic environment. All efforts will be made to protect the NAV of the scheme and the interest of the unit holders.

Liquidity will be a very important consideration for investment decisions, due to the potential of large redemptions inherent in open ended schemes. As a result, a reasonable proportion of the scheme's investments will be made in relatively liquid investments.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Birla Sun Life Midcap Fund

There are internal investment restrictions on individual stock exposure limits and there are sector exposure limits [only applicable to general equity funds]. Also there are restrictions on level of exposure to IPOs, private placements and small companies [defined as historical turnover of less than ₹50 crores p.a.]. In case of Birla Sun Life Midcap Fund, under normal circumstances, the fund would be investing in at least 20 companies and at least six sectors with a maximum exposure of 25% to each sector. However, the AMC reserves the right to modify this strategy from time to time and the changes would be informed to the unitholders in the next newsletter. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Birla Sun Life MNC Fund

The investment emphasis of the Scheme would be on identifying companies with sound corporate managements and prospects of good future growth. A track record of superior performance and corporate governance will be added considerations. Essentially, the focus would be on stocks driven by long term fundamentals. However, short-term opportunities would also be seized, provided underlying values supports these opportunities.

Liquidity will be very important consideration for investment decisions, due to the potential of large redemptions inherent in open-end schemes. As a result, a significant proportion of the Scheme's equity investments will be made in relatively liquid large capitalization stocks, including established blue-chips and emerging blue-chip stocks. In addition, as far as supported by liquidity considerations, investments in small and medium capitalization growth stocks will also be emphasized in expectation of higher returns. A portion of the funds will also be invested in IPOs and other primary market offerings that meet our investment criteria.

Birla Sun Life India Opportunities Fund

In order to control the portfolio risk, the scheme would adhere to internal investment restrictions on sectoral exposure. Considering the unique nature of the scheme, exposure to IT and IT related companies would be limited to a maximum of 50% of the net assets. All other sectors would not individually exceed 30% of net assets Limits. The AMC would adhere to the 10% limit on exposure to individual stocks.

The AMC reserves the right to modify the internal restrictions from time to time and the changes would be informed to the unitholders in the next newsletter.

While these measures are expected to mitigate the concentration risks, there can be no assurance that other forms of risks would be completely eliminated from these measures

Birla Sun Life Infrastructure Fund

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. The overall portfolio structuring would aim at controlling risks at a moderate level. Both very aggressive and very defensive postures would be avoided. Stock specific risk will be minimised by investing only in those companies that have been thoroughly evaluated by BSLAMC's investment team. Risk will also be managed through broad diversification of portfolio within the framework of the abovementioned investment objectives. Macroeconomic risk will be addressed through focus and ongoing review of relevant businesses and economic environment. Liquidity would be an important consideration of investment decisions, due to potential of large redemptions inherent in an open ended scheme. infloring the control of the portfolio will be invested in liquid counters.

The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted

by RBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks

would be completely eliminated.

Birla SUn Life India Gennext Fund

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. The overall portfolio structuring would aim at controlling risks at a moderate level. Both very aggressive and very defensive postures would be avoided. Stock specific risk will be minimised by investing only in those companies that have been thoroughly evaluated by BSLAMC's investment team. Risk will also be managed through broad diversification of portfolio within the framework of the abovementioned investment objectives. Macroeconomic risk will be addressed through focus and ongoing review of relevant businesses and economic environment. Liquidity would be an important consideration of investment decisions, due to potential of large redemptions inherent in an open ended scheme. As a result, a reasonable portion of the portfolio will be invested in liquid counters.

The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by RBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Birla Sun Life Index Fund

It is proposed to manage the risks by placing limit orders for basket trades and other trades, proactive follow-up with the service providers for daily change in weights in the respective indices as well as closely monitor daily inflows and outflows

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated

Birla Sun Life Top 100 Fund

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. The overall portfolio structuring would aim at controlling risks at a moderate level. Both very aggressive and very defensive postures would be avoided. Stock specific risk will be minimised by investing only in those companies that have been thoroughly evaluated by BSLAMC's investment team. Risk will also be managed through broad diversification of portfolio within the framework of the abovementioned investment objectives. Macroeconomic risk will be addressed through focus and ongoing review of relevant businesses and economic environment. Liquidity would be an important consideration of investment decisions, due to potential of large redemptions inherent in an open ended scheme. As a result, a reasonable portion of the portfolio will be invested in liquid counters.

The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by RBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Birla Sun Life Equity Fund

Since investing requires disciplined risk management; in order to protect the interest of investors. Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. The risk control process involves reducing risks through portfolio diversification.

The Investment Committe is an overseeing body for the performance and the risk indicators of the portfolios of the respective Schemes.

Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as study on the operating environment, past track record as well as long term financial health of the issuer. Birla Sunlife AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated

Birla Sun Life Frontline Equity Fund

Birla Sun Life Frontline Equity Fund Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in.

The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Scheme may utilize services of independent research agency for making investment in foreign securities / Funds.

Birla Sun Life Buy India Fund

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. The risk control process involves reducing risks through portfolio diversification.

The Investment Committe is an overseeing body for the performance and the risk indicators of the portfolios of the respective Schemes.

Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer. Birla Sunlife AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Birla Sun Life New Millennium fund

Since investing requires disciplined risk management; in order to protect the interest of investors. Birla Sunlife AMC would Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. The risk control process involves reducing risks through portfolio diversification. The Investment Committe is an overseeing body

for the performance and the risk indicators of the portfolios of the respective Schemes.

Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer. Birla Sunlife AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Birla Sun Life Tax Plan

"Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. The risk control process involves reducing risks through portfolio diversification.

The Investment Committe is an overseeing body for the performance and the risk indicators of the portfolios of the respective Schemes.

Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer. Birla Sunlife AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Birla Sun Life Tax Relief 96

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. The risk control process involves reducing risks through portfolio diversification.

The Investment Committe is an overseeing body for the performance and the risk indicators of the portfolios of the respective Schemes.

Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer. Birla Sunlife AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Birla Sun Life International Equity Fund

Birla sun Life international Equity Fund
Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of
SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate
safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks
through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this
diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which
offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will
carry out rigorous in-depth analysis of the securities proposed to be invested in.

The Scheme under Plan B may also use various derivatives products for the purpose of hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Birla Sun Life Special Situations Fund

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate

RISK CONTROL

safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in. The Scheme may also use various derivatives products for the purpose of hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest. These measures are expected to mitigate the above risks to a large extent; there can be no assurance that these risks would be completely eliminated.

Birla Sun Life Commodity Equities Fund - Global Agri Plan

Birla Sun Life Commodity Equities Fund - Global Agri Plan Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in.

The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Scheme may utilize services of independent research agency for making investment in foreign securities / Funds.

Birla Sun Life Enhanched Arbitrage Fund

"Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will

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The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks

would be completely eliminated.

Birla Sun Life India Reforms Fund

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in.

The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Birla Sun Life Pure Value Fund

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in-depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC.

The Scheme may also use various derivatives products for the purpose of hedging and portfolio balancing from time to time, in an attempt to protect the value of the portfolio and enhance Unitholders' interest. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely

Birla Sun Life Small & Midcap Fund

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in-depth credit evaluation of

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The Scheme may also use various derivatives products for the purpose of hedging and portfolio balancing from time to time, in an attempt to protect the value of the portfolio and enhance Unitholders' interest. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely

Birla Sun Life Long Term Advantage Fund

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. The overall portfolio structuring would aim at controlling risks at a moderate level. Both very aggressive and very defensive postures would be avoided. Stock specific risk will be minimised by investing only in those companies that have been thoroughly evaluated by BSLAMC's investment team. Risk will also be managed through broad diversification of portfolio within the framework of the abovementioned investment objectives. Macroeconomic risk will be addressed through focus and ongoing review of relevant businesses and economic environment. Liquidity would be an important consideration of investment decisions, due to potential of large redemptions inherent in an open ended scheme. As a result, a reasonable portion of the portfolio will be invested in liquid counters. The Scheme may also use various derivatives and hedging products from time to time, as would be avilable and permitted by RBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Portfolio Turnover: The scheme has no explicit constraints either to maintain or limit the portfolio turnover. Portfolio turnover will depend upon the circumstances prevalent at any time and would also depend on the extent of volatility in the market and inflows/outflows in the scheme. The Fund Manager will however endeavour to maintain a low portfolio turnover

Birla Sun Life MIP

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sun Life AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sun Life AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. Concentration risk is mitigated by defining issuer level limits.

The Investment Committe is an overseeing body for the performance and the risk indicators of the portfolios of the respective Schemes.

Rigorous in depth credit evaluation of the issuers proposed to be invested, will be conducted by the Investment team. As part of credit evaluation, a study on the operating environment, past track record as well as future prospects of the issuer, short as well as long term financial health of the issuer. Birla Sunlife AMC will be guided by the ratings of accredited agencies such as CRISIL, CARE, ICRA etc and the internal credit policy which defines the norms for credit exposure and the approval authorisation matrix.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Birla Sun Life MIP II

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Birla Sun Life Monthly Income

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sun Life AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sun Life AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. Concentration risk is mitigated by defining issuer level limits.

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Birla Sun Life Income Plus

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Birla Sun Life Short Term Fund

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife AMC has broad internal investment norms and investment made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. Concentration risk is mitigated by defining issuer level limits.

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Birla Sun Life Gilt Plus

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. Concentration risk is mitigated by defining issuer level limits.

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Birla Sun Life Government Securities Fund

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place Concentration risk is mitigated by defining issuer level limits.

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While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Birla Sun Life Dynamic Bond Fund

Investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in-depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC.

The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by RBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest.

It is proposed to manage the risks by placing limit orders for basket trades and other trades, proactive follow-up with the

service providers for daily change in weights in the respective indices as well as closely monitor daily inflows and outflows to and from the Fund.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

RISK CONTROL

Birla Sun Life Short Term Opportunities Fund

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. Concentration risk is mitigated by defining issuer level limits.

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While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Birla Sun Life Savings Fund

The overall portfolio structuring would aim at controlling risk at a moderate level. Both very aggressive and very defensive postures would be avoided. Fixed income security specific risk will also be managed through broad diversification of the portfolio within the framework of the above mentioned investment objective and policies. Macroeconomic risk will be addressed through focused and ongoing review of relevant business and economic environment. All efforts will be made to protect the NAV of the scheme and the interest of the unit holders.

Investment in debentures and bonds (where the tenure exceeds 18 months) will usually be in instruments which have been assigned at least investment grade ratings by leading credit rating companies such as The Credit Rating Information Services of India Ltd. (CRISIL), Investment Information and Credit Rating Agency (ICRA) or Credit Analysis and Research (CARE) or any other approved agency. When any existing fixed-income investment is downgraded, efforts will be made towards quickly selling it off.

Investments in debt instruments shall have a relatively low risk, and those in money market instruments shall have even lower risk profile.

Liquidity will be a very important consideration for investment decisions, due to the potential of large redemption inherent in open ended schemes. As a result, a reasonable proportion of the scheme's investments will be made in relatively liquid investments.

BSLAMC may, from time to time, review and modify the Scheme's investment strategy if such changes are considered to be in the best interest of the unit holders and if market conditions so warrant. Investments in securities and instruments not specifically mentioned earlier may also be made, provided they are permitted by SEBI.

Birla Sun Life Treasury Optimizer Plan

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. Concentration risk is mitigated by defining issuer level limits.

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While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Birla Sun Life Banking and Financial Services Fund:

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI (MF) Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The Scheme will try and mitigate this risk by investing in sufficiently large number of companies within the BFSI space, so as to maintain optimum diversification and keep stock specific concentration risk relatively low. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous indepth analysis of the securities proposed to be invested in. The Scheme may also use various derivatives products for the purpose of trading, hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholders' interest.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Birla Sun Life Floating Rate Fund

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. Concentration risk is mitigated by defining issuer level limits.

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Birla Sun Life Cash Manager

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. Concentration risk is mitigated by defining issuer level limits.

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Birla Sun Life Cash Plus

Since investing requires disciplined risk management; in order to protect the interest of investors, Birla Sunlife AMC would incorporate adequate safeguards for controlling risks in the portfolio. As a prudent measure, Birla Sunlife AMC has broad internal investment norms and investments made by the scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Where required, Scheme specific guidelines are also in place. Concentration risk is mitigated by defining issuer level limits.

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While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Birla Sun Life Medium Term Plan

Investments made by the Scheme would be in accordance with the investment objectives of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out rigorous in-depth analysis of the securities proposed to be invested in.

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While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Scheme may utilize services of independent research agency for making investment in foreign securities / Funds.

Birla Sun Life Gold Fund

Investments made by the scheme would be in accordance with the investment objective of the scheme and provisions of SEBI Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process.

The AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Internal limits are defined and judiciously monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigants.

Risk Mitigation measures for Portfolio Volatility: Gold ETFs being passively managed carry lesser risk compared to active management. The underlying ETF scheme where the fund intends to invest follow the underlying price of gold which is valued as per SEBI norms and therefore the level of portfolio volatility would be same as that of the underlying gold price. There may not be additional volatility on account of fund manager decision. The Fund Manager would also endeavour minimal cash levels to keep performance deviation from the underlying ETF to minimal.

Risk mitigation measures for Managing Liquidity: Gold ETFs invest in physical gold which satisfy the norms of 'Good Delivery' as defined by London Bullion Markets Association. Liquidity issues are not envisaged as gold is a globally traded commodity and thereby very liquid. There are also designated Authorised Participants who facilitate liquidity on the exchange.

Risk Mitigation Measures for Tracking Error:

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Sources of Tracking Error	Mitigation Measures
The trade execution prices may be different from Closing NAV of underlying scheme (BSL Gold ETF).	The execution price of BSL Gold ETF will be a factor of demand/supply on the stock exchange. The difference tends to average out over a longer time horizon and that will moderate tracking error
Delay in the purchase or sale due to market Illiquidity	The AMC appoints leaders in bullion business as Authorized Participants/Market Makers to enhance liquidity on the stock exchange and reduce the impact cost and that will help the fund to minimize tracking error
Funds flows in Birla Sun Life Gold Fund of value lesser than Creation lot size of underlying scheme.	For small amounts of inflows/outflows which are less than the creation size of BSL Gold ETF, the Birla Sun Life Gold Fund will buy/sell units of underlying scheme directly on the stock exchange without waiting for additional subscription / redemption to minimize tracking error.
Availability of Gold bars for creation of BSL Gold ETF.	The AMC makes arrangements with leading bullion banks/dealers to make gold bars available for creation of underlying scheme (BSL Gold ETF) and that in turn will help minimize tracking error.
Delay in realization of unit holder's funds	The inputs regarding cash flows by various modes of acceptance will be estimated on a daily basis by the fund. The subscription/redemption request will also be reported and used as a basis for planning investments in BSL Gold ETF. The deployment will be carefully planned on the basis of the mode of acceptance of instrument to moderate tracking error.
Holding of cash equivalents to meet redemptions, recurring expenses etc.	The Fund will keep offsetting the expenses/interest against the net inflows/outflows and keep investing/redeeming the balance amount from BSL Gold ETF to minimize the tracking error in best interest of investors.
Transaction cost (including taxes and insurance premium) and recurring expenses	The Fund seeks to keep it to the minimal to reduce the impact of the tracking error.
Execution of large buy/sell orders	These deals are done at best possible prices available at the time of investments. Distortions, if any would automatically get corrected over periods of time.
The potential for trades to fail, which may result in the Scheme not having acquired gold at a price necessary to track the benchmark price.	Units procured through exchanges have an auction process inbuilt into them, and hence the aforesaid risk is automatically mitigated. Even for lot size purchases, the fund deals with multiple reputed banks/authorized participants where the probability of default in trades is remote.

Birla Sun Life Life Stage Plan



Birla Sun Life Asset Management Company Ltd. introduces a facility called "BSL Life Stage Plan" under Birla Sun Life Tax Relief '96, an open ended Equity Linked Saving Scheme with a lock-in of 3 years. This facility shall be available as an add-on, optional feature w.e.f January 6, 2009.Investor has an option to avail this facility with or without Life Insurance cover.

1. ELIGIBILITY CRITERIA FOR LIFE INSURANCE COVER:

- Only individual investors, including Non Resident Indians, whose age is 18 years and above but not more than 45 years of age at the time of first SIP installment, will be allowed the benefit of a Life Insurance Cover. Provided
 - Investors subscribe to BSL Life Stage Plan, in Birla Sun Life Tax Relief '96 Growth Plan.
 - Investors sign genuine "Good Health Declaration" and also provide their Date of Birth, Gender and Nominee details at the specified places in the application form
- · In case of joint unitholders in the scheme, only the first unit holder would be eligible for the insurance cover.

2. ADDITIONAL CRITERIONS FOR NRIS:

The BSL Life Stage Plan facility can also be availed by the NRI provided they reside in one of the following countries as given below:

S. No.	Country	S. No.	Country	S. No.	Country	S. No.	Country	S. No.	Country	S. No.	Country	S. No.	Country
1	Australia	8	Canada	15	Germany	22	Japan	29	Oman	36	South Africa	43	UAE
2	Austria	9	China	16	Gibraltar	23	Luxembourg	30	Poland	37	South Korea	44	UK
3	Bahamas	10	Croatia	17	Greece	24	Mauritius	31	Portugal	38	Spain	45	USA
4	Bahrain	11	Cyprus	18	Hong Kong	25	Moldova	32	Qatar	39	Sweden		
5	Belgium	12	Denmark	19	Hungary	26	Netherlands	33	Romania	40	Switzerland		
6	Brunei	13	Finland	20	Ireland	27	New Zealand	34	Seychelles	41	Taiwan		
7	Bulgaria	14	France	21	Italy	28	Norway	35	Singapore	42	Turkey		

NRIs need to submit a proof of residence duly certified in original by local authority in the country of residence at the time of submission of an Application Form. In case the proof is in any language other than English the same must be translated to English and certified by Government Authority in country of residence or by the Indian Embassy. All claims shall be settled in INR only and the then prevailing tax rates if any will be applied.

3. INVESTMENT AMOUNT IN BSL LIFE STAGE PLAN

Minimum: ₹1,000 per month

4. MODE OF PAYMENT:

Payment for BSL Life Stage Plan can be through Direct Debit only.

5. MATURITY UNDER BSL LIFE STAGE PLAN:

The investors have an option to choose the maturity year from the following: 2020, 2025, 2030, 2035, 2040 on which the total amount will be available for the investor to be redeemed.

The amount will be available for redemption on the first day of the financial year (1st of April) in the maturity year.

E.g. the 2025 plan will mature on 1st April 2025

6. TENURE OF BSL LIFE STAGE PLAN

The Monthly SIP would continue until 3 yrs (36 months) before maturity date.

Thus, the tenure of the plan shall be; Maturity year of the Plan (Less) Current year (Less) 3 years (as the scheme entails a 3 yr lock in)

E.g. for a maturity date of 1st April 2025, the monthly SIP would continue until March 2022.

7. DISCONTINUATION OF BSL LIFE STAGE PLAN

- Investor intimates the AMC to discontinue SIP under BSL Life Stage Plan, or
- Investor defaults SIP installments under BSL Life Stage Plan for two consecutive months during the tenure of BSL Life Stage Plan, or
- Investor defaults SIP installments under BSL Life Stage Plan for four separate occasions (months) during the tenure of the BSL Life Stage Plan

There shall be no provision to revive the BSL Life Stage Plan, once discontinued

8. LOAD STRUCTURE

Load Structure under BSL Life Stage Plan would be -

For investors eligible for Life Insurance cover.

Entry Load: Nil Exit Load: Nil.

For investors not eligible for Life Insurance cover.

Entry Load: Nil Exit Load: Nil.

In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

9. GROUP LIFE INSURANCE

If investment in the BSL Life Stage Plan facility continues, the increasing insurance cover would be as follows

Year 1 : 10 times the Monthly SIP installment
 Year 2 : 50 times the Monthly SIP installment
 Year 3 onwards : 100 times the Monthly SIP installment

All the above mentioned limits are subject to maximum cover of ₹ 20 Lakhs per investor for all monthly SIP installments under BSL Life Stage Plan.

If installment under BSL Life Stage Plan discontinues, the insurance cover would be as follows:

- Monthly SIP discontinues before 3 years: Insurance cover stops immediately
- Monthly SIP discontinues after 3 years: Insurance cover equivalent to the value of units allotted under the BSL Life Stage Plan, at the start of the each policy year, subject to a maximum of 100 times the monthly installment, provided there are no full or partial withdrawal of SIP fund units before completion of SIP tenure. Otherwise, cover ceases immediately.

10. COMMENCEMENT OF INSURANCE COVER UNDER BSL LIFE STAGE PLAN:

The Insurance cover will start from the commencement of first SIP installment under BSL Life Stage Plan. However, only accidental deaths will be covered for the first 45 days from the date of the first SIP installment

11. CESSATION OF INSURANCE COVER

The insurance cover shall cease upon occurrence of any of the following:

- · Upon completion of 55 years of age.
- Discontinuation of SIP installments under BSL Life Stage Plan within 3 years from the commencement of the same
- Redemption / switch-out (fully or partly) of units purchased under BSL Life Stage Plan before the completion of the BSL Life Stage Plan tenure

There shall be no provision to change the SIP installment for availing BSL Life Stage Plan

12. REVIVAL OF INSURANCE COVER

There shall be no provision for revival of insurance cover, once the insurance cover ceases as stated above.

13. EXCLUSIONS FOR INSURANCE COVER

No insurance cover shall be admissible in respect of death of the unit holder (the insured investor) on account of –

- Death due to suicide within first year of commencement of SIP under BSL Life Stage Plan
- Death within 45 days from the commencement of SIP installments under BSL Life Stage Plan except for death due to accident
- Death due to pre-existing illness, disease(s) or accident which has occurred prior to commencement of SIP installments under BSL Life Stage Plan

14. OTHER TERMS AND CONDITIONS:

- The Group Life Insurance Cover will be governed by the terms, conditions & exclusion of the insurance policy with the relevant Insurance Company as determined by the AMC.
- Grant of insurance cover to any individual member shall be discretionary on part of Life Insurance Company.
- In case of death of the first unit holder, his / her legal representatives may file a claim directly with the designated branch of the Insurance Company supported by all relevant documents as required by the Insurer and the payment of the claim may be made to the legal representatives by the insurance company. All insurance claims will be settled in India and shall be payable in Indian Rupees only. Settlement procedure will be as stipulated by the Insurance Company. Insurance claims will be directly settled by the Insurance Company. There will be only one insurance cover linked to unique investor. This offer from the Insurance Company (with whom the AMC ties up) is being brought to the investors of the Scheme by the AMC on a best effort basis. The AMC will not be responsible or liable for maintaining service levels and/or any delay in processing claims arising out of this facility.
- The Mutual Fund, Trustees, AMC, or their Directors, officers or employees shall not be liable for any claims (including but not limited to rejection of any claim, non-settlement, delays etc.) arising out of the insurance cover provided to the unit holder. The Fund is bringing this offer to the investors of the Scheme only as an additional facility and is not acting as an agent for marketing/sales of insurance policies.
- Subject to what has been stated above, the AMC reserves a right to modify / annul the said Group Insurance Cover on a prospective basis. The AMC also reserves the right to change the insurance company from time to time.
- BSLAMC reserves the right to reject the application if the investor does not meet the eligibility criteria for insurance cover
- Charges of the insurance cover will be entirely borne by the AMC.
- Investors opting for BSL Life Stage Plan agree and confirm to have read, understood and accepted the Terms of BSL Life Stage Plan and Insurance cover.
- A new folio will be created in this facility even for existing customers. Other regular/fresh purchases will
 not be allowed in this folio, and they will be maintained separately. Consolidation of folios will not be
 allowed
- Insurance is subject matter of solicitation.

THE REGISTRAR

AMC has appointed Computer Age Management Services Pvt. Ltd. (CAMS) located at New No.10, Old No.178, M.G.R.Salai, Nungambakkam, Chennai-600034 to act as Registrar and Transfer Agents ("The Registrar") to the Schemes. The Registrar is registered with SEBI under registration number INR 000002813.

For further details on our Fund, please contact our customer service centres at details given below

Branch Office of Birla Sun Life Mutual Fund

Branch Office of Birla Sun Life Mutual Fund

Agra: Shop No. 3, Block No. 54/4, Ground Floor, Pratesk Tower, Lashkar Put City Circle, Sanjay Place, Agra - 282002 Ammers, Shop No. 5, Birl Floor, India Square Building, Kurchery Road, Ajmer - 305001 Allahabad: Upgor ground floor, 45/1(202) Michael Floor, Marked Michael Square Building, Kurchery Road, Ajmer - 305001 Allahabad: Upgor Ground Floor, Agra, Allahabad: Upgor Ground Floor, Opp (ICI) Prudential, Mall Road, Ammirsar - 143001 Anandr. 306-307, Triverii Arcade, VV Nagar Road, Anand 388001 Aurangabad: Shop No. 101 & 102, 1st Floor, Super Market, Nirala Bazar, Aurangabad-130101 Bengaluru-141k No. 56/4, Ground Floor, Opp (ICI) Prudential, Mall Road, Ammirsar - 143001 Anandr. 306-307, Triverii Arcade, VV Nagar Road, Anand 388001 Aurangabad: Shop No. 101 & 102, 1st Floor, Super Market, Nirala Bazar, Aurangabad-130101 Bengaluru-141k No. 50/4, Ground Floor, Opp HDFC Bank Alkapuri, R C Dutt Road, Vadodras-390007 Belgaum: No. 14, 27 (100), Shr Kirishna Towers RPD Cross, Khanapur Road Tilakwadi, Belgaum - 590006 Baruch: 26208, Adilya Complex, Kasasa Chricke, Bharuch-382001 Bharuagara: Shreve Vallabit Complex, Crosural Floor, Shr Kirishna Towers RPD Cross, Khanapur Road Tilakwadi, Belgaum - 590006 Baruch: 26208, Adilya Cross, Allahamara Candhi Sangara - 140, Shr Marked Road, Baruargar-364002 Bhirlash Shpon - 292 and Boro Chauman states for Road Bhirland, Complex Research, Allahamara Candhi Sangara - 140, Shr Marked Road, Baruargar-364002 Bhirlash Shpon - 292 and Boro Chauman states for Road Bhirland, Complex Research, Allahamara Candhi Sangara - 140, Shr Marked Road, Road

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Solutions for your varied financial needs



Savings Solutions

What are Saving Solutions?

Our Savings Solutions are aimed at preserving your money, providing you with liquidity and giving you superior tax-efficient returns compared to bank accounts and FDs.

Who can benefit from Saving Solutions?

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



Regular Income Solutions

What are Regular Income Solutions?

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

Who can benefit from Regular Income Solutions?

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



Wealth Creation Solutions

What are Wealth Creation Solutions?

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

Who can benefit from Wealth Creation Solutions?

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



Tax Savings Solutions

What are Tax Savings Solutions?

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

Who can benefit from Tax Savings Solutions?

Tax saving is important, especially when investors can save up to ₹30,900 in taxes! Section 80C of the Income Tax Act, 1961 provides options to save tax by reducing the taxable income by up to ₹1 lakh.

But, wealth creation is also important. Isn't it?

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

Tax savings of ₹ 30,900 is calculated assuming qualifying amount of deduction is ₹1 lakh & investor falls in the top income tax slab of 30% & includes applicable cess. Investors are advised to consult their tax advisor in view of individual nature of tax benefits.

Further, Tax deduction(s) available w/s 80C of the Income Tax Act, 1961 is subject to conditions specified therein. Investors are requested to note that fiscal laws may change from time to time and there can be no guarantee that the current tax position may continue in the future.



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