

## Scheme Description

### What is Birla Sun Life Floating Rate Fund - STP?

This is an open ended liquid scheme which invests in instruments like Certificate of Deposits (CDs), Commercial Papers (CPs), Treasury Bills (T – Bills), CBLO, etc with residual maturity profile of <= 91 days

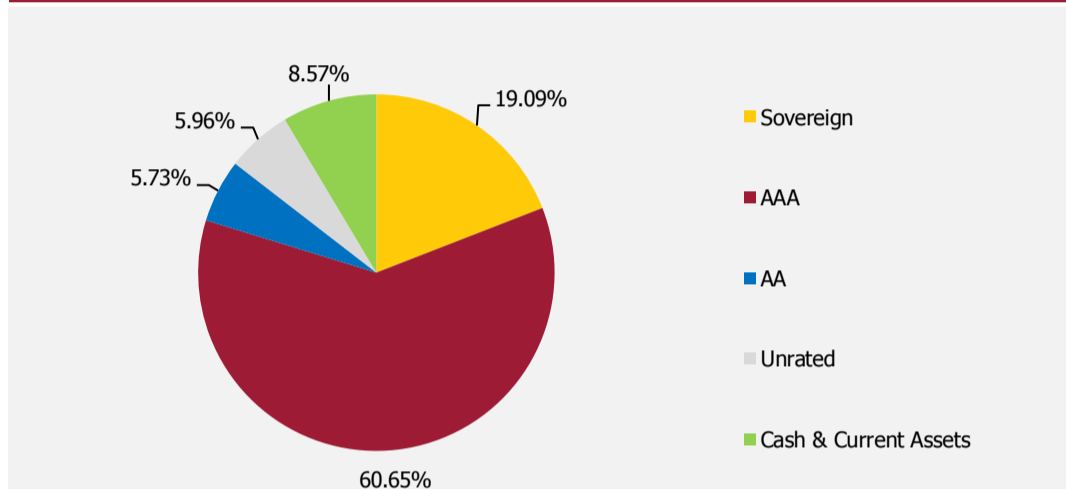
### Investment Objective

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.

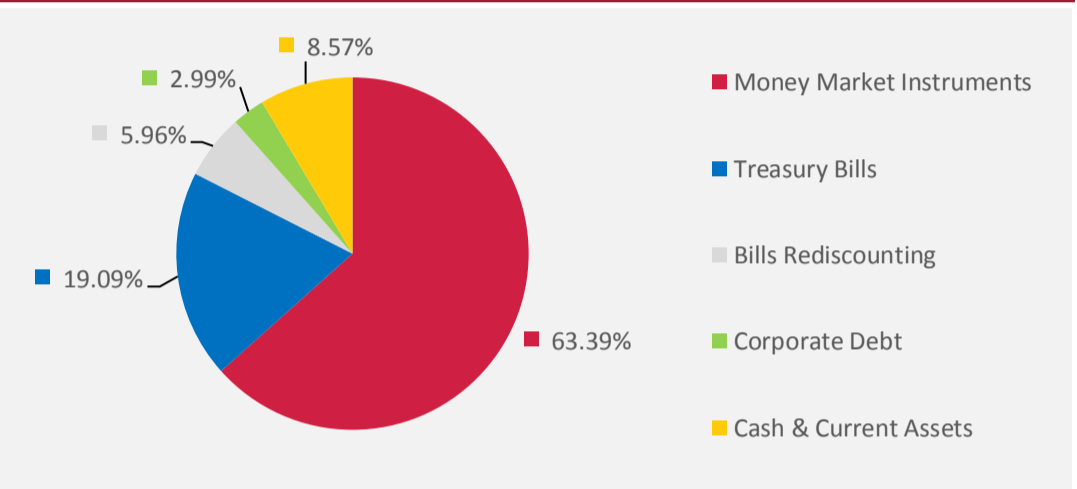
### Why Birla Sun Life Floating Rate Fund - STP?

The scheme intends to provide the investor an avenue to park his/her surplus funds for short tenors along with the potential to earn reasonable returns with investments made in instruments of high credit quality & short maturity. It is highly liquid in nature with liquidity available at T+1 basis and is suitable for an investment horizon of 7 days - 1month

### Rating Profile



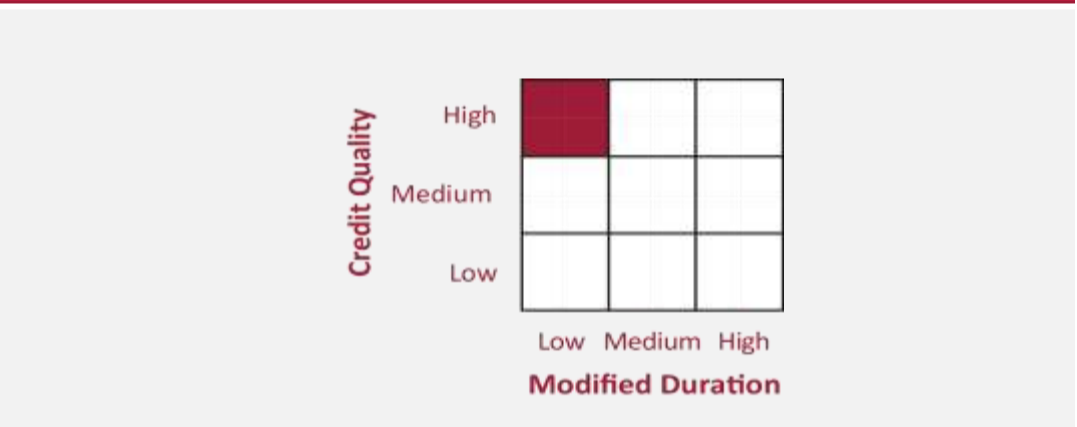
### Instrument Wise Composition



### Top Ten Portfolio Holdings

Security	Rating	% of Net Assets
Government of India	SOV	19.09%
JSW Steel Limited	CARE A1+	6.60%
IndusInd Bank Limited	CRISIL A1+	5.36%
Punjab & Sind Bank	ICRA A1+	5.13%
Kotak Mahindra Bank Limited	CRISIL A1+	4.41%
RHC Holding Pvt Ltd	CARE A1	3.29%
Deutsche Investments India Pvt Ltd	CRISIL A1+	3.27%
Oriental Bank of Commerce	CRISIL A1+	2.76%
Talwandi Sabo Power Ltd	CRISIL A1+(SO)	2.75%
ICICI Bank Limited	ICRA A1+	2.64%

### Style Box



### Portfolio Characteristics

Total Number of Securities	38
Modified Duration	0.13 Years

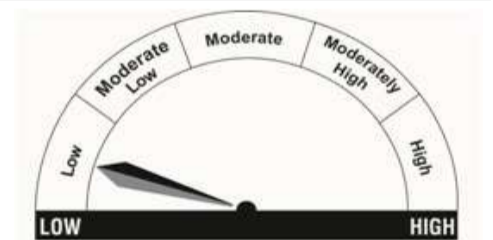
Yield to Maturity	7.75%
Standard Deviation	0.28%

Standard Deviation is calculated on Annualised basis using 3 years history of monthly returns.

### Birla Sun Life Floating Rate Fund - STP (An Open ended Income Scheme)

This product is suitable for Investor who are seeking:

- 1 - Reasonable returns with convenience of liquidity over short term
- 2 - Investments in debt and money market instruments with maturity of upto 91 days only
3. Riskometer-Low



Investors understand that their principal will be at Low risk

# Birla Sun Life Floating Rate Fund - STP

An Open ended Income Scheme

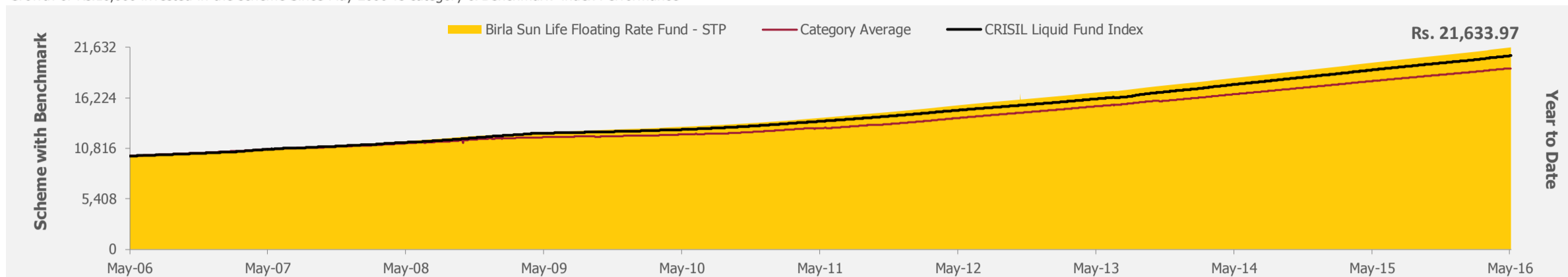
May 2016



Past performance may or may not be sustained in future. Below performance data is as on 31-May-2016 provided for Regular Plan - Growth Option, unless otherwise stated

## Yearly and Cumulative Performance last 10 years

Growth of Rs.10,000 invested in the scheme Since May 2006 vs category & Benchmark index Performance



## Calendar Year Returns (%)

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016(YTD)
Birla Sun Life Floating Rate Fund - STP	7.75	8.99	5.38	5.64	8.96	9.46	9.06	9.09	8.40	8.22
Crisil Liquid Fund Index*	7.54	8.41	4.86	5.12	8.17	8.50	9.03	9.21	8.23	7.77
Crisil 1 Yr T-Bill Index**	5.54	8.73	2.88	2.81	6.45	8.06	5.86	8.56	8.22	7.06
Category Average	7.84	8.70	4.98	5.24	7.98	9.41	9.06	8.93	8.17	7.83
Inception Date	05-Jun-03									

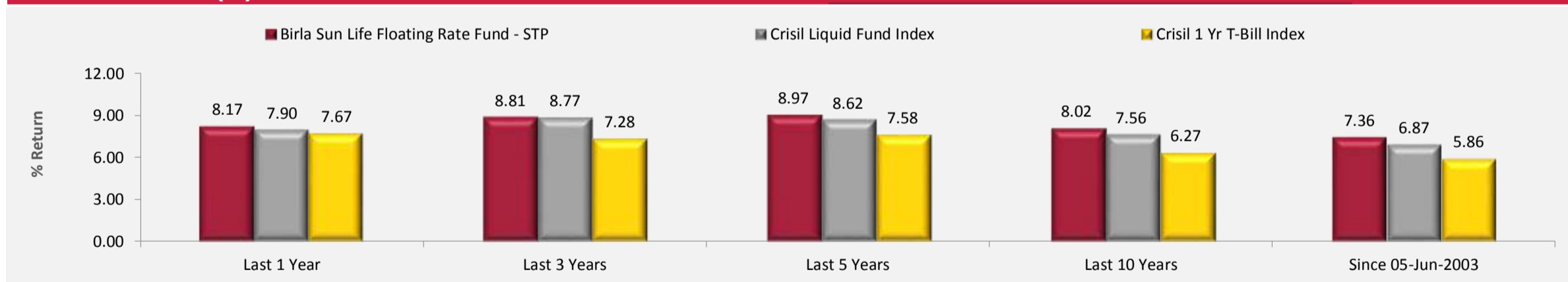
## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2016: Rs. 251.6702

Date of Inception: Jun 05, 2003	NAV Per Unit. * (Rs.)	Birla Sun Life Floating Rate Fund - STP (%)	CRISIL Liquid Fund Index# (%)	Crisil 1 Yr T-Bill Index## (%)	Value of Standard Investment of Rs. 10000 in		
					Birla Sun Life Floating Rate Fund - STP (Rs.)	CRISIL Liquid Fund Index# (Rs.)	Crisil 1 Yr T-Bill Index## (Rs.)
Since inception till May 31, 2016(CAGR)	100.0000	7.36	6.87	5.86	25169	23716	20963
May 31, 2015 to May 31, 2016 (Absolute)	232.6100	8.19	7.92	7.69	10819	10792	10769
May 30, 2014 to May 31, 2015 (Absolute)	213.4800	8.96	8.83	8.56	10896	10883	10856
May 31, 2013 to May 30, 2014 (Absolute)	195.3300	9.29	9.59	5.64	10929	10959	10564

Schemes managed by :# Scheme Benchmark, ## Additional Benchmark, \* As on start of period considered above. Past performance may or may not be sustained in future. Returns for dividend option would assume reinvestment of dividends declared, net of dividend distribution tax, if any, at the then prevailing NAV. Load and Taxes are not considered for computation of returns. Fund Manager: Kaustubh Gupta and Sunaina da Cunha . For list of schemes managed by Kaustubh Gupta and Sunaina da Cunha , please refer to page 5

## Scheme Performance (%)



Inception Date 05-Jun-03

Note: All Returns less than one are Simple Annualised and greater than one year are CAGR.

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## Dividend History

Record Date	Cum. Dividend NAV	Individual (RPU)	Corporate (RPU)
<b>Regular - Weekly Dividend</b>			
29-May-16	100.1211	0.1042	0.0966
20-May-16	100.2281	0.1091	0.1011
<b>Retail - Weekly Dividend</b>			
29-May-16	103.7917	0.1081	0.1001
20-May-16	103.9026	0.1131	0.1048

Last 2 dividends declared for dividend option

Note: Dividends mentioned above were on a face value of Rs. 10/unit. The NAV of the scheme, pursuant to payout of dividend would fall to the extent of the payout and statutory levy, if applicable. Declaration of dividend is at the discretion of the trustees. Above statistics on dividend history are in Rs./ Unit.

## Scheme Details

Scheme Name	Birla Sun Life Floating Rate Fund - STP
Inception Date	05-Jun-03
Fund Manager	Kaustubh Gupta, Sunaina da Cunha
Managing Fund Since	15-Jul-11
QAAUM (Rs. Cr) (31-Mar-2016)	3,992.56
Minimum Investment (Rs.)	5,000
Minimum SIP Investment (Rs.)	1,000
Benchmark Index	CRISIL Liquid Fund Index
Entry Load	NIL
Exit Load	NIL

## NAV Details as on May 31, 2016

Scheme Name	In (Rs.)
<b>Regular Plan</b>	
Birla Sun Life Floating Rate Fund - STP - Reg - Dly Dividend	100.0200
Birla Sun Life Floating Rate Fund - STP - Reg - Growth	204.2231
Birla Sun Life Floating Rate Fund - STP - Reg - Wkly Dividend	100.1655
Birla Sun Life Floating Rate Fund - STP - Ret - Daily Dividend	100.0150
Birla Sun Life Floating Rate Fund - STP - Ret - Growth	251.6702
Birla Sun Life Floating Rate Fund - STP - Ret - Wkly Dividend	103.8378
<b>Direct Plan\$</b>	
Birla Sun Life Floating Rate Fund - STP - Dir - Dly Dividend	100.0200
Birla Sun Life Floating Rate Fund - STP - Dir - Growth	204.6731
Birla Sun Life Floating Rate Fund - STP - Dir - Wkly Dividend	100.1663

\$ '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

## About Fund Manager

### Kaustubh Gupta

Mr. Kaustubh Gupta is a B.Com and a Chartered Accountant. Prior to joining AMC, Mr. Gupta previously served as a Money Market Manager at ICICI Bank Limited, where he managed liquidity.

### Sunaina Da Cunha

Ms. Sunaina da Cunha is a C.F.A charter holder and an MBA from FMS, Delhi. Prior to joining Birla Sun Life Asset Management Company, Ms. da Cunha worked at Aditya Birla Management Corporation Ltd as a Group Management Trainee.



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## Performance details of the schemes managed by Kaustubh Gupta

### Top 3 Schemes

Date of Inception: April 19,2002	Birla Sun Life Treasury Optimizer Plan			Crisil Short Term Bond Fund Index <sup>#</sup>		Crisil 1 Yr T-Bill Index <sup>##</sup>	
	NAV Per Unit * (Rs.)	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000
Since inception till May 31,2016 (CAGR)	100.0000	8.39	31,207	7.18	26,631	5.90	22,474
May 29, 2015 - May 31, 2016(Absolute)	175.7171	9.14	10,914	8.63	10,863	7.73	10,773
May 30, 2014 - May 29, 2015(Absolute)	158.1604	11.10	11,110	9.80	10,980	8.51	10,851
May 31, 2013 - May 30, 2014(Absolute)	142.7969	10.76	11,076	8.53	10,853	5.64	10,564

Date of Inception: November 27,2001	Birla Sun Life Savings Fund			Crisil Short Term Bond Fund Index <sup>#</sup>		Crisil 1 Yr T-Bill Index <sup>##</sup>	
	NAV Per Unit * (Rs.)	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000
Since inception till May 31,2016 (CAGR)	111.4740	7.76	29,595	NA	NA	5.95	23,143
May 29, 2015 - May 31, 2016(Absolute)	272.8434	9.02	10,902	8.63	10,863	7.73	10,773
May 30, 2014 - May 29, 2015(Absolute)	249.8050	9.22	10,922	9.80	10,980	8.51	10,851
May 31, 2013 - May 30, 2014(Absolute)	227.4755	9.82	10,982	8.53	10,853	5.64	10,564

Date of Inception: June 05,2003	Birla Sun Life Floating Rate Fund - LTP			Crisil Liquid Fund Index <sup>#</sup>		Crisil 1 Yr T-Bill Index <sup>##</sup>	
	NAV Per Unit * (Rs.)	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000
Since inception till May 31,2016 (CAGR)	100.0000	8.94	30,432	6.87	23,716	5.86	20,963
May 29, 2015 - May 31, 2016(Absolute)	169.7824	9.01	10,901	7.97	10,797	7.73	10,773
May 30, 2014 - May 29, 2015(Absolute)	155.5831	9.13	10,913	8.78	10,878	8.51	10,851
May 31, 2013 - May 30, 2014(Absolute)	141.8666	9.67	10,967	9.59	10,959	5.64	10,564

### Bottom 3 Schemes

Date of Inception: October 12,1999	Birla Sun Life Gilt Plus P F Plan			I-Sec Li-BEX <sup>#</sup>		Crisil 10 Yr Gilt Index <sup>##</sup>	
	NAV Per Unit * (Rs.)	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000
Since inception till May 31,2016 (CAGR)	10.0000	8.89	41,278	NA	NA	NA	NA
May 29, 2015 - May 31, 2016(Absolute)	38.1482	8.18	10,818	9.20	10,920	8.38	10,838
May 30, 2014 - May 29, 2015(Absolute)	32.9022	15.94	11,594	15.47	11,547	12.71	11,271
May 31, 2013 - May 30, 2014(Absolute)	32.9533	-0.16	9,984	-0.80	9,920	-2.98	9,702

Date of Inception: October 12,1999	Birla Sun Life Constant Maturity 10 Year Gilt Fund			I-Sec Li-BEX <sup>#</sup>		Crisil 10 Yr Gilt Index <sup>##</sup>	
	NAV Per Unit * (Rs.)	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000
Since inception till May 31,2016 (CAGR)	10.0000	9.49	45,232	NA	NA	NA	NA
May 29, 2015 - May 31, 2016(Absolute)	41.9913	7.76	10,776	9.20	10,920	8.38	10,838
May 30, 2014 - May 29, 2015(Absolute)	37.6826	11.43	11,143	15.47	11,547	12.71	11,271
May 31, 2013 - May 30, 2014(Absolute)	38.6190	-2.42	9,758	-0.80	9,920	-2.98	9,702

Date of Inception: October 28,1999	Birla Sun Life Govt Securities Fund - Long Term Plan			I-Sec Li-BEX <sup>#</sup>		Crisil 10 Yr Gilt Index <sup>##</sup>	
	NAV Per Unit * (Rs.)	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000
Since inception till May 31,2016 (CAGR)	10.0000	9.45	44,781	NA	NA	NA	NA
May 29, 2015 - May 31, 2016(Absolute)	41.6526	7.49	10,749	9.20	10,920	8.38	10,838
May 30, 2014 - May 29, 2015(Absolute)	36.3025	14.74	11,474	15.47	11,547	12.71	11,271
May 31, 2013 - May 30, 2014(Absolute)	36.6752	-1.02	9,898	-0.80	9,920	-2.98	9,702

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

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An Open ended Income Scheme

May 2016



## Performance details of the schemes managed by Sunaina Da Cunha

Date of Inception: November 27,2001	Birla Sun Life Savings Fund			Crisil Short Term Bond Fund Index <sup>#</sup>		Crisil 1 Yr T-Bill Index <sup>##</sup>	
	NAV Per Unit * (Rs.)	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000
Since inception till May 31,2016 (CAGR)	111.4740	7.76	29,595	NA	NA	5.95	23,143
May 29, 2015 - May 31, 2016(Absolute)	272.8434	9.02	10,902	8.63	10,863	7.73	10,773
May 30, 2014 - May 29, 2015(Absolute)	249.8050	9.22	10,922	9.80	10,980	8.51	10,851
May 31, 2013 - May 30, 2014(Absolute)	227.4755	9.82	10,982	8.53	10,853	5.64	10,564

Date of Inception: May 09,2003	Birla Sun Life Short Term Opportunities Fund			Crisil AA Short Term Bond Index <sup>#</sup>		Crisil 1 Yr T-Bill Index <sup>##</sup>	
	NAV Per Unit * (Rs.)	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000
Since inception till May 31,2016 (CAGR)	10.0000	7.29	25,087	8.82	30,188	5.85	21,025
May 29, 2015 - May 31, 2016(Absolute)	23.1314	8.82	10,882	9.31	10,931	7.73	10,773
May 30, 2014 - May 29, 2015(Absolute)	20.9668	10.32	11,032	10.13	11,013	8.51	10,851
May 31, 2013 - May 30, 2014(Absolute)	19.0754	9.92	10,992	9.67	10,967	5.64	10,564

Date of Inception: June 16,1997	Birla Sun Life Cash Plus			Crisil Liquid Fund Index <sup>#</sup>		Crisil 1 Yr T-Bill Index <sup>##</sup>	
	NAV Per Unit * (Rs.)	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000
Since inception till May 31,2016 (CAGR)	100.0000	7.68	40,700	NA	NA	6.70	34,220
May 31, 2015 - May 31, 2016(Absolute)	227.5126	8.19	10,819	7.92	10,792	7.69	10,769
May 30, 2014 - May 31, 2015(Absolute)	208.8525	8.93	10,893	8.83	10,883	8.56	10,856
May 31, 2013 - May 30, 2014(Absolute)	190.6583	9.54	10,954	9.59	10,959	5.64	10,564

Date of Inception: October 12,2005	Birla Sun Life Floating Rate Fund - STP			Crisil Liquid Fund Index <sup>#</sup>		Crisil 1 Yr T-Bill Index <sup>##</sup>	
	NAV Per Unit * (Rs.)	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000
Since inception till May 31,2016 (CAGR)	100.0000	6.94	20,421	7.45	21,482	6.19	18,948
May 31, 2015 - May 31, 2016(Absolute)	188.7564	8.19	10,819	7.92	10,792	7.69	10,769
May 30, 2014 - May 31, 2015(Absolute)	173.2366	8.96	10,896	8.83	10,883	8.56	10,856
May 31, 2013 - May 30, 2014(Absolute)	158.1318	9.55	10,955	9.59	10,959	5.64	10,564

Date of Inception: May 14,1998	Birla Sun Life Cash Manager			Crisil Short Term Bond Fund Index <sup>#</sup>		Crisil 1 Yr T-Bill Index <sup>##</sup>	
	NAV Per Unit * (Rs.)	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000	Return (%)	Value of Standard Investment of Rs. 10000
Since inception till May 31,2016 (CAGR)	100.0000	7.48	36,795	NA	NA	6.59	31,664
May 29, 2015 - May 31, 2016(Absolute)	340.0938	8.19	10,819	8.63	10,863	7.73	10,773
May 30, 2014 - May 29, 2015(Absolute)	313.3680	8.53	10,853	9.80	10,980	8.51	10,851
May 31, 2013 - May 30, 2014(Absolute)	287.2430	9.10	10,910	8.53	10,853	5.64	10,564

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

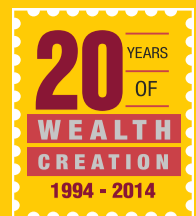
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## Schemes managed by Fund Managers

### Schemes managed by Kaustubh Gupta

#### Schemes co-managed by Kaustubh Gupta

Birla Sun Life Cash Manager

Birla Sun Life Gilt Plus P F Plan

Birla Sun Life Short Term Opportunities Fund

Birla Sun Life Treasury Optimizer Plan

Birla Sun Life Govt Securities Fund - Long Term Plan

Birla Sun Life Constant Maturity 10 Year Gilt Fund

Birla Sun Life Floating Rate Fund - STP

Birla Sun Life Cash Plus

Birla Sun Life Savings Fund

Birla Sun Life Floating Rate Fund - LTP

### Schemes managed by Sunaina Da Cunha

#### Schemes co-managed by Sunaina Da Cunha

Birla Sun Life Cash Manager

Birla Sun Life Short Term Opportunities Fund

Birla Sun Life Cash Plus

Birla Sun Life Floating Rate Fund - STP

Birla Sun Life Savings Fund

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