

## Scheme Description

### What is Birla Sun Life Medium Term Plan?

The scheme is positioned as a credit opportunities fund that focuses on enhancing the portfolio returns by identifying credit opportunities available in the market. Backed on strong credit research and fund management team, we are extremely selective while picking up securities, and have often decided to stay away from deals where risk-return trade-off was insufficient, in our opinion.

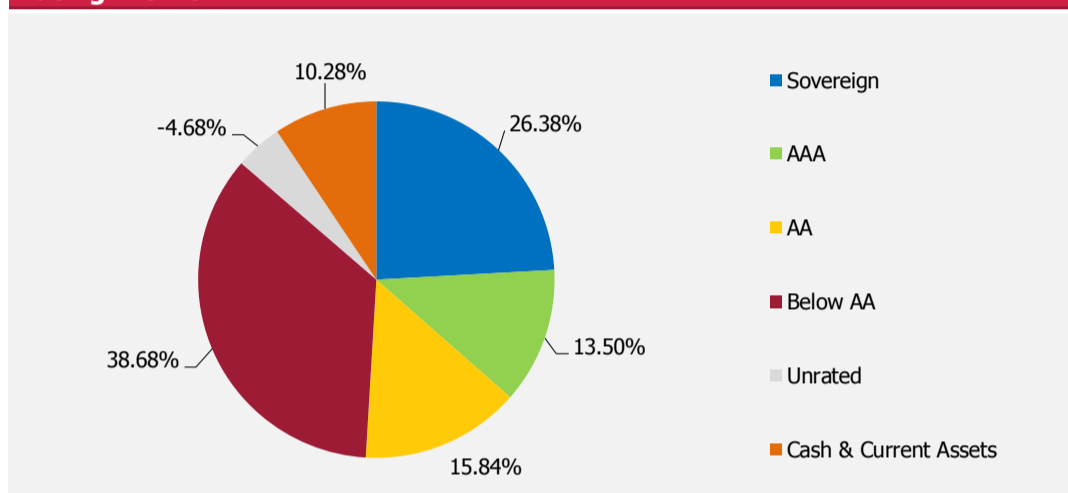
### Investment Objective

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

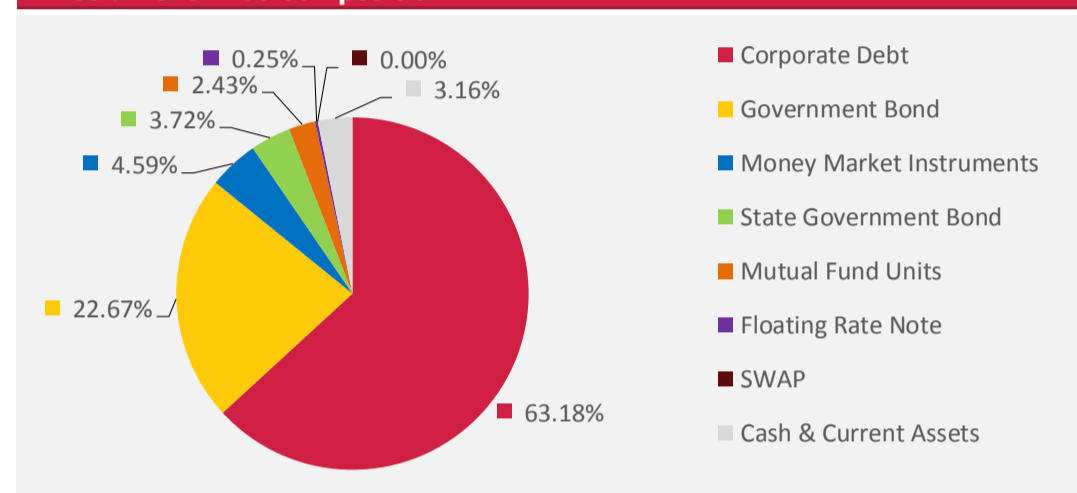
### Why Birla Sun Life Medium Term Plan?

Within the provisions and limitations of the SID, The scheme intends to run the portfolio on accrual basis which involves buying a bond and holding it till maturity thereby earning from the accruing of interest. This would enable to minimize the interest rate risk to a large extent. The scheme intends to have a stable and disciplined duration profile in the portfolio in order to minimize the return volatility. The scheme intends maintain the portfolio duration at 2-3 years and can be considered by investors with investment horizon of 12 -18 months.

### Rating Profile



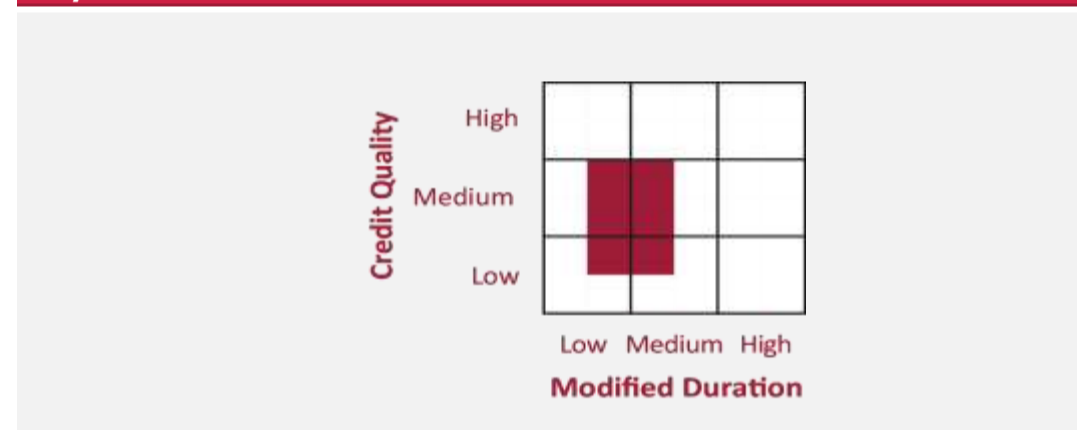
### Instrument Wise Composition



### Top Ten Portfolio Holdings

Security	Rating	% of Net Assets
Government of India	SOV	22.67%
RHC Holding Pvt Ltd	CARE A(SO)	7.83%
ECL Finance Ltd	ICRA AA	7.60%
RKN RETAIL PVT. LTD	BWR A-(SO)	6.57%
IL & FS Education and Technology Services Ltd	IND AA-(SO)	5.17%
Relationships Properties Pvt Ltd	CARE AA-(SO)	3.82%
Dewan Housing Finance Corporation Limited	CARE AAA	3.81%
State Government Securities	SOV	3.72%
Adani Power Limited	BWR AA-(SO)	3.66%
Tata Motors Finance Solutions Ltd	CRISIL AA	3.36%

### Style Box



### Portfolio Characteristics

Total Number of Securities	74
Modified Duration	2.55 Years

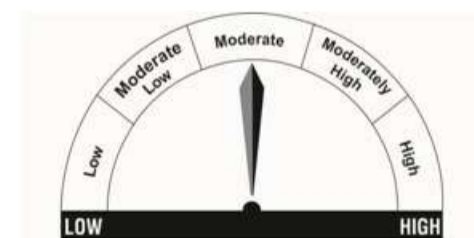
Yield to Maturity	9.38%
Standard Deviation	2.07%

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

### Birla Sun Life Medium Term Plan(An Open ended Income Scheme)

This product is suitable for Investor who are seeking:

1. Income with capital growth over medium to long term
2. Investments in debt and money market instruments
3. Riskometer-Moderate



Investors understand that their principal will be at Moderate risk

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

# Birla Sun Life Medium Term Plan

An Open ended Income Scheme

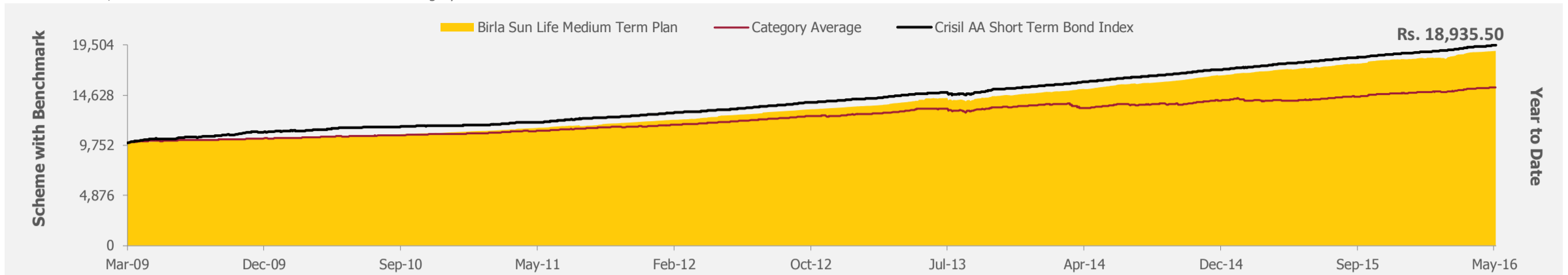
May 2016



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 Mar 2009 vs category & Benchmark index Performance



## Calendar Year Returns (%)

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016(YTD)
<b>Birla Sun Life Medium Term Plan</b>	NA	NA	NA	5.93	9.39	11.02	10.25	11.97	9.52	9.99
<b>Crisil AA Short Term Bond Index*</b>	9.85	12.25	13.69	5.51	9.11	10.84	9.45	10.79	9.44	9.30
<b>Crisil 1 Yr T-Bill Index**</b>	5.54	8.73	2.88	2.81	6.45	8.06	5.86	8.56	8.22	7.06
<b>Category Average</b>	7.08	8.40	6.03	5.08	8.88	9.91	7.73	11.50	9.00	8.30
<b>Inception Date</b>	25-Mar-09									

## Investment Performance - Regular Plan - Growth

NAV as on May 31, 2016: Rs. 18.9391

Date of Inception: Mar 25, 2009	NAV Per Unit. * (Rs.)	Birla Sun Life Medium Term Plan (%)	Crisil AA Short Term Bond Index** (%)	Crisil 1 Yr T-Bill Index** (%)	Value of Standard Investment of Rs. 10000 in		
					Birla Sun Life Medium Term Plan (Rs.)	Crisil AA Short Term Bond Index** (Rs.)	Crisil 1 Yr T-Bill Index** (Rs.)
Since inception till May 31, 2016(CAGR)	10.0000	9.29	9.74	6.34	18939	19507	15557
May 29, 2015 to May 31, 2016 (Absolute)	17.2700	9.67	9.31	7.73	10967	10931	10773
May 30, 2014 to May 29, 2015 (Absolute)	15.5700	10.92	10.13	8.51	11092	11013	10851
May 31, 2013 to May 30, 2014 (Absolute)	14.1700	9.88	9.67	5.64	10988	10967	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: Maneesh Dangi. For list of schemes managed by Maneesh Dangi, please refer to page 5

## Scheme Performance (%)



Inception Date 25-Mar-09

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

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# Birla Sun Life Medium Term Plan

An Open ended Income Scheme

May 2016



## Dividend History

Record Date	Cum. Dividend NAV	Individual (RPU)	Corporate (RPU)
<b>Regular - Dividend</b>			
25-Mar-13	10.9834	0.7047	0.6040
28-Jun-12	10.2906	0.0652	0.0559
<b>Regular - Half Yearly Dividend</b>			
15-Mar-16	11.2589	0.2643	0.2449
15-Sep-15	11.2016	0.2944	0.2728
<b>Regular - Quarterly Dividend</b>			
15-Mar-16	10.5266	0.1239	0.1148
15-Dec-15	10.5793	0.1846	0.1710

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 Medium Term Plan
Inception Date	25-Mar-09
Fund Manager	Maneesh Dangi
Managing Fund Since	01-Sep-14
QAAUM (Rs. Cr) (31-Mar-2016)	5,098.79
Minimum Investment (Rs.)	5,000
Minimum SIP Investment (Rs.)	1,000
Benchmark Index	Crisil AA Short Term Bond Index
Entry Load	NIL
Exit Load	For redemption / switch-out of units within 365 days from the date of allotment: 2.00% of applicable NAV. For redemption / switchout of units after 365 days but before 730 days from the date of allotment: 1.00% of applicable NAV. For redemption / switch-out of units after 730 days from the date of allotment: Nil.

## NAV Details as on May 31, 2016

Scheme Name	In (Rs.)
<b>Regular Plan</b>	
Birla Sun Life Medium Term Plan - IP - Growth	18.3869
Birla Sun Life Medium Term Plan - Reg - Dividend	14.0391
Birla Sun Life Medium Term Plan - Reg - Growth	18.9391
Birla Sun Life Medium Term Plan - Reg - Half Yly Dividend	11.1634
Birla Sun Life Medium Term Plan - Reg - Qtly Dividend	10.6119
<b>Direct Plan\$</b>	
Birla Sun Life Medium Term Plan - Dir - Dividend	14.3069
Birla Sun Life Medium Term Plan - Dir - Growth	19.3058
Birla Sun Life Medium Term Plan - Dir - Half Yly Dividend	11.4870
Birla Sun Life Medium Term Plan - Dir - Qtly Dividend	10.6574

\$ '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

### Maneesh Dangi

Mr. Maneesh Dangi joined Birla Sun life Asset Management Company in September 2007. He has over 14 years of experience in Finance & Research. Prior to joining BSLAMC, he has worked with Pioneer Investcorp. Maneesh is an MBA and FRM.

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# Birla Sun Life Medium Term Plan

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## Performance details of the schemes managed by Maneesh Dangi

Date of Inception: March 25,2009	Birla Sun Life Medium Term Plan			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	9.29	18,939	9.74	19,507	6.34	15,557
May 29, 2015 - May 31, 2016(Absolute)	17.2687	9.67	10,967	9.31	10,931	7.73	10,773
May 30, 2014 - May 29, 2015(Absolute)	15.5688	10.92	11,092	10.13	11,013	8.51	10,851
May 31, 2013 - May 30, 2014(Absolute)	14.1694	9.88	10,988	9.67	10,967	5.64	10,564

Date of Inception: April 17,2015	Birla Sun Life Corporate Bond Fund			Crisil AA Short Term Bond Index <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	8.93	11,008	9.17	11,036	8.13	10,918
May 29, 2015 - May 31, 2016(Absolute)	10.1067	8.92	10,892	9.31	10,931	8.38	10,838

Date of Inception: September 27,2004	Birla Sun Life Dynamic Bond 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)	10.0000	8.79	26,757	7.49	23,251	6.05	19,862
May 29, 2015 - May 31, 2016(Absolute)	24.6706	8.53	10,853	8.63	10,863	7.73	10,773
May 30, 2014 - May 29, 2015(Absolute)	21.7971	13.18	11,318	9.80	10,980	8.51	10,851
May 31, 2013 - May 30, 2014(Absolute)	20.5251	6.20	10,620	8.53	10,853	5.64	10,564

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

Past performance may or may not be sustained in future. Above performance if for Regular Growth option. Performance of Regular dividend option under the schemes for the investors would be net of distribution tax, if any. Load and Taxes are not considered for computation of returns. Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

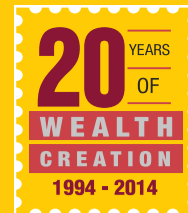
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# Birla Sun Life Medium Term Plan

An Open ended Income Scheme

May 2016



## Schemes managed by Fund Managers

### Schemes managed by Maneesh Dangi

Birla Sun Life Dynamic Bond Fund

Birla Sun Life Medium Term Plan

Birla Sun Life Corporate Bond Fund

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Mutual Fund: Birla Sun Life Mutual Fund Asset Management Company/ Investment Manager: Birla Sun Life Asset Management Company Limited Registered Office: One India Bulls Centre, Tower - 1, 17th Floor Jupiter Mill Compound, 841, S. B. Marg, Elphinstone Road, Mumbai - 400013. Past performance may or may not be sustained in future. Source: ICRA Online Limited

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