



(5 star) ★★★★★ by Valueresearch  
Source: [www.valueresearchonline.com](http://www.valueresearchonline.com) (dt. 29.05.09)

**Investment Objective:**

To generate regular income and capital appreciation through investments in Debt Instruments, Money Market & related Instruments

**Scheme Type:** An open-ended income scheme with no assured returns

**Investment Pattern:**

Type of instruments	Normal Allocation (% of net assets)			Risk Profile
	Min	Like around	Max	
Debt Instruments	0	80	100	Low to medium
Money Market Instruments	0	20	100	Low or Sovereign

**Investor Profile:**

It is ideal for investors who seek reasonable returns at relatively low risk across a medium term to long-term investment horizon.

**Investment Plans:**

- A. Dividend Plan: Payout & Reinvestment
- B. Growth Plan

**Why should one invest in Sahara Income Fund?**

Depositing your money in a savings account bank or fixed deposit will only provide you safety, but opportunity for your money to appreciate is very limited. Sahara Income Fund provides both -safety by investing the high credit quality papers and an opportunity to earn steady and regular income.

**Benchmark Index:**

Crisil Composite Bond Fund Index

**Inception Date:** February 22, 2002

**Minimum Application Amount:** Rs.3000/- and additional investments of Rs.1000/- and in multiples of Re.1/- thereafter.

**Load Structure:**

Application Amount	Load Structure w.e.f .26/03/07	
	Entry Load	Exit Load
Any Amount	Nil	Nil

HIGHLIGHTS

- HIGH CREDIT QUALITY PORTFOLIO
- ATTRACTIVE RETURNS
- NO ENTRY LOAD
- NO EXIT LOAD
- EASY LIQUIDITY

**Performance Update (as on 29<sup>th</sup> May -2009)**

Scheme/ Index	NAV/ Index as on 29 <sup>th</sup> May 2009	6 Months Return	1 Year Return	Returns Since Inception
Sahara Income Plan	16.7823	13.977%	16.205%	7.380%
Crisil CompBex	1534.6980	15.083%	8.729%	6.156%

\* Base date of index being 31/03/2002  
Annualised Returns

**Systematic Investment Plan (SIP): Dates 5<sup>th</sup>, 15<sup>th</sup>, 25<sup>th</sup> Monthly Option** – 6 post dated cheques for minimum of Rs.500/- each

**Quarterly Option** – 4 post dated cheques for minimum of Rs.750/- each .

**Auto Debit/ECS Debit facility also available.**

**Dividend History:**

Record Date	Rate*	% of Dividend
7-Nov-2002	20 Paise per unit	2.00%
6-Feb-2003	25 Paise per unit	2.50%
12-May-2003	18 Paise per unit	1.80%
12-Aug-2003	22 Paise per unit	2.20%
15-Oct-2003	17.5 Paise per unit	1.80%
26-March-2007	100 Paise Per Unit	10.00%

\*Dividend declared on the face value of Rs.10/-  
Past performance may or may not be sustained in future.

**SMS  
INCOME  
to 59090**



**Investment Objective:**

The primary objective of the scheme is to invest in Government Securities to generate low risk return and provide medium to long term capital gains and income distribution while at all times emphasizing the importance of capital preservation.

The investments would be solely in sovereign securities issued by the Central and / or State Governments(s) and / or reverse repos in such securities and / or in securities unconditionally guaranteed by the Government of India.

**Scheme Type:**

An open-ended income scheme with no assured returns

**Investment Pattern:**

Type of instruments	Normal Allocation (% of net assets)			Risk Profile
	Min	Like around	Max	
Central and State Government Securities	0	100	100	Sovereign/ Low

**Investor Profile:**

Ideal for individual investors seeking steady returns at relatively low-moderate risk across a medium to long-term horizon, Provident Fund/Super Annuation Fund/Pension Fund Trusts, Financial Institutions/ Banks, Corporates.

**Investment Options:** The investors under Sahara Income Fund have the following choices:

- A. Dividend Plan: Payout & Reinvestment
- B. Growth Plan

**Benefit of investing in a Gilt Fund:**

When you invest in Gilt Fund, your investment carries no Credit risk. You can enjoy steady returns at a relatively low risk over a medium to long-term horizon. Sahara Gilt Fund is eligible for investments by Provident/ Pension / Gratuity / Superannuation and such other retirement, employee benefit and other similar funds as per Press Note dated March 31, 1999 issued by Department of Economic Affairs, Ministry of Finance, Government of India, New Delhi.

**Benchmark Index:**

I-SEC Composite Gilt Index

**HIGHLIGHTS**

- HIGH CREDIT QUALITY PORTFOLIO
- ATTRACTIVE RETURNS
- NO EXIT LOAD
- EASY LIQUIDITY

**Inception Date:** February 22, 2002

**Minimum Application Amount:**

The minimum investment amount for all categories of investors is Rs.5000/- and additional investments of Rs.1000/- and in multiples of Re.1/- thereafter for both Dividend as well as the Growth Option.

<b>Load Structure w.e.f. 05.12.08</b>	
Entry Load	Exit Load
0.50%	Nil

**Performance Update as on 29<sup>th</sup> May 2009**

Scheme / Index	NAV/ Index Value as on 29 <sup>th</sup> May 2009	1 Year Return	Returns Since Inception
<u>Sahara Gilt Fund</u>	16.0183	18.701%	6.694%
I-SEC Composite Gilt Index	4756.435	15.785%	8.102%

\* Base date of index being 31/03/2002

Note: Annualised Returns

**Systematic Investment Plan (SIP): Dates 5<sup>th</sup>, 15<sup>th</sup>, 25<sup>th</sup>**

**Monthly Option** – 5 post dated cheques for minimum of Rs.1000/- each

**Quarterly Option** – 4 post dated cheques for minimum of Rs.1250/- each .

**Auto Debit/ECS Debit facility also available.**





(5 star) ★★★★★ by Valueresearch  
 Source: [www.valueresearchonline.com](http://www.valueresearchonline.com) (dt. 29.05.09)

**Investment Objective:**

The investment objective is to create a highly liquid portfolio of good quality debt as well as money market instruments with a view to provide high liquidity and reasonable returns to the unit holders, while at all times emphasizing the importance of capital preservation.

**Scheme Type:** An open - ended liquid scheme

**Investment Pattern:**

Type of instruments	Normal Allocation (% of net assets)			Risk Profile
	Min	Like around	Max	
Debt Instruments (including securitized debt)	0	30	75	Low to medium
Money Market Instruments (including cash/ repos, Term or notice money but excluding subscription and redemption cash flow)	25	70	100	Low or Sovereign

**Investor Profile:**

Ideal for investors who wish to park their short-term surpluses at relatively low risk. Corporates and High Net worth investors who have treasury surpluses for a few days can benefit from this scheme.

**Investment Options:**

**A. Fixed Pricing Option**

- (a) (i) Dividend Re-investment Options - Daily Dividend / Weekly Dividend Monthly Dividend
- (ii) Payout – Monthly Dividend
- (b) Growth Option

**B. Variable Pricing Option**

- (a) (i) Dividend Re-investment Options - Daily Dividend / Weekly Dividend Monthly Dividend
- (ii) Payout – Monthly Dividend
- (b) Growth Option

**Benchmark Index:** Crisil Liquid Fund Index

**Inception Date:** February 20, 2002

**Minimum Application amount:** The minimum investment amount is Rs.10000/- and additional investments of Rs..5000/- and in multiples of Re.1/- thereafter- under all Plans/Options.

**HIGHLIGHTS**

- PERFORMANCE LINKED FEE STRUCTURE
- NO ENTRY/ EXIT LOAD
- HIGHEST RATING “AAA” BY CRISIL
- ONE OF THE TOP PERFORMING FUND
- DIRECT CREDIT AND RTGS FACILITY
- EASY LIQUIDITY

**Benefits of investing in Sahara Liquid Fund?**

Very often one has surplus funds lying in savings / current account, which earn very little or nothing at all! Sahara Liquid Fund is a good parking place for idle funds. It provides an opportunity to generate returns with minimal risk and high liquidity.

The convenience of investing by way of direct debit/credit\* from your bank account makes it a hassle free way of making idle money earn returns.

\* Facility Currently available with HDFC Bank Ltd , ICICI Bank, IDBI Bank Ltd & UTI Bank Ltd.

**What is ‘Variable Pricing Option’?**

The Variable Fee Structure pioneered by Sahara Mutual Fund is a unique concept where the AMC earns its Management fee based on the Scheme’s performance.

**Load Structure:** Entry & Exit – NIL

**Performance Update as on 29<sup>th</sup> May 2009:**

**\*\*Base date of index being 31/03/2002**

**\*Returns – Annualised**

Scheme Name	NAV as on 29 <sup>th</sup> May 2009	7 Day	1 Month*	3 Months*	1 Yr*	Since Inception*
Variable Pricing Growth option	1610.1085	7.122%	7.159%	7.736%	9.135%	7.838%
Fixed Pricing Growth option	1598.2726	7.088%	7.086%	7.6003%	8.919%	6.656%
CRISIL Liquifex	1521.72	2.879%	4.157%	6.866%	8.655%	6.033%

**SMS  
 LIQUID  
 to 59090**

# SAHARA CLASSIC Fund

## Investment Objective:

The objective of the scheme is to generate returns by investing in debt instruments in debt instruments including money market instruments and also to invest in equity including equity related instruments to seek capital appreciation.

**Scheme Type:** An open-ended income scheme with no assured returns

## Investment Pattern:

Type of instruments	Normal Allocation (% of net assets)		Risk Profile
	Min Up to	Max Up to	
Debt & Debt related Instruments	0	70	Low to medium
Equity & Equity related Instruments	0	30	High

## Investor Profile:

It is ideal for investors who seek reasonable returns at moderate risk across a medium term to long-term investment horizon.

## Investment Options:

- Dividend Plan: Payout & Reinvestment
- Growth Plan

## Benchmark Index:

Crisil MIP Blended Index

**Inception Date:** February 01, 2008

## Minimum Application Amount:

**Growth Option:** Rs.1000/- and additional investment in multiple of Rs.1000/-

**Dividend Option:** Rs.5000/- and additional investment in multiple of Rs.1000/-

## Load Structure:

Load Structure w.e.f. 05.12.08	
Entry Load	Exit Load
1%	Nil

## HIGHLIGHTS

- > EMPHASIS ON QUALITY PORTFOLIO
- > QUALITY SERVICE AND RISK MANAGEMENT STANDARDS.
- > ATTRACTIVE RETURNS.

## Performance Update (as on 29<sup>th</sup> May 2009)

Scheme/ Index	NAV/ Index as on 29 <sup>th</sup> May 2009	1 year*	Returns Since Inception
Sahara CLASSIC Fund	12.0987	17.100%	15.860%
Crisil MIP Blended Index <sup>^</sup>	1837.101	7.589%	8.853%

<sup>^</sup>Base date of index being 31/03/2002

\*Annualised Returns

## Systematic Investment Plan (SIP): Dates 5<sup>th</sup>, 15<sup>th</sup>, 25<sup>th</sup>

**Monthly Option** – 6 post dated cheques for minimum of Rs.1000/- each

**Quarterly Option** – 5 post dated cheques for minimum of Rs.2000/- each .

**Auto Debit/ECS Debit facility also available.**

## Why should one invest in Sahara Classic Fund?

- Funds managed by experienced team of professionals.
- Transparency in operations.
- Emphasis on quality portfolios.
- Research based investment approach.
- Adherence to the fund objective.
- Quality service and Risk Management Standards.

**SMS  
CLASSIC  
to 59090**



**Investment Objective:**

To generate optimal returns consistent with moderate levels of risk and liquidity by investing in debt securities and money market securities.

**Scheme Type:**

An Open Ended Income Fund

**Date of Inception:**

April 13, 2009

**Investment Options:**

Growth, Dividend reinvestment.

**Load Structure:**

**Entry Load** : Nil%

**Exit Load** : 0.10% if redeemed between 0-15 days from the date of allotment of units.

**No exit load if redeemed after 15 days.**

**Minimum Application Amount:**

Minimum Application Amt: Rs.5000/- and in multiples of Rs.1/-.

**Benchmark Index:**

CRISIL Liquid Fund Index

**Why Sahara Short Term Bond fund?**

- ✓ Proven track record of sound investment management
- ✓ Consistency in performance
- ✓ Investment in high quality investments
- ✓ Dividend track record
- ✓ No exposure to any real estate companies

<u>HIGHLIGHTS</u>	
➤	EMPHASIS ON QUALITY PORTFOLIO
➤	POTENTIAL TO GENERATE ATTRACTIVE RETURNS.
➤	RELATIVELY LONGER MATURITY PROFILE OF THE INSTRUMENTS.
➤	QUALITY SERVICE AND RISK MANAGEMENT STANDARDS.

**Performance Update (as on 29<sup>th</sup> May 2009)**

Scheme Name	NAV as on 29 <sup>th</sup> May 2009	1 Day*	7 Day*	1 Month*	Since Inceptn*
Sahara Short Term Bond Fund	10.0990	9.03%	8.79%	8.27%	7.85%
CRISIL Liquifex	1521.7200	2.94%	2.88%	4.16%	6.03%

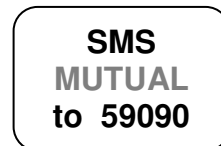
\*Annualised Returns

**Systematic Investment Plan (SIP): Dates 5<sup>th</sup>, 15<sup>th</sup>, 25<sup>th</sup>**

**Monthly Option** – 5 post dated cheques for minimum of Rs.2000/- each

**Quarterly Option** – 4 post dated cheques for minimum of Rs.2500/- each.

**Auto Debit / ECS Debit facility also available.**



**Risk Factors:** Mutual Funds and securities investments are subject to market risks and the NAV of the scheme may go up or down depending upon the factors affecting the securities market. There can be no assurance or guarantee that the Scheme objectives will be achieved. The past performance of the previous scheme, sponsor or its group affiliates is not indicative of and does not guarantee future performance of the scheme. The sponsor is not responsible or liable for any loss or shortfall resulting from the operations of the scheme beyond the initial contribution of Rs. 1 lakh made by it towards setting up of the Mutual Fund. Sahara Gilt Fund, Sahara Income Fund, Sahara Liquid Fund, Sahara Growth Fund, Sahara Tax Gain, Sahara Midcap Fund, Sahara Wealth Plus Fund, Sahara Infrastructure Fund, Sahara R.E.A. L Fund, Sahara Classic Fund , Sahara Power & Natural Resources Fund and Sahara Banking & Financial Services Fund, Sahara Interval Fund , Sahara Short Term Bond Fund are only the names of the scheme and do not in any manner indicate either the quality of the scheme, its future prospects or the returns. **Please read the scheme Information Document carefully before investing.**

**Statutory Details:** Sahara Mutual Fund has been set up as a trust under the Indian Trust Act 1882 (liability restricted to the corpus of Rs.1 lakh) with Sahara India Financial Corporation Limited as sponsor and Board of Trustees as Trust and Sahara Asset Management Company Private Limited as the Investment Manager to Sahara Mutual Fund.