

# SAHARA INCOME Fund

ValueResearch Rating# ★★★★★

Source: [www.valueresearchonline.com](http://www.valueresearchonline.com) (dt. 31.10.09)

## 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: Entry / Exit Load: NIL**

## HIGHLIGHTS

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

## Performance Update (as on 30<sup>th</sup> October 2009)

Scheme/ Index	NAV/ Index as on 30 <sup>th</sup> October 2009	6 Months Return	1 Year Return	Returns Since Inception
<b>Sahara Income Fund</b>	17.3006	3.83%	13.16%	7.38%
Crisil CompBex	1548.152	-0.09%	9.67%	5.92%

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

Note: Annualised Returns for 1 year and above.

## 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**

# SAHARA GILT Fund

## 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:

- Dividend Plan: Payout & Reinvestment
- 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 ENTRY / 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.

## Load Structure

Entry / Exit Load

NIL

**Performance Update as on 30<sup>th</sup> October 2009:**

Scheme / Index	NAV/ Index Value as on 30 <sup>th</sup> October 2009	1 Year Return	Returns Since Inception
<b>Sahara Gilt Fund</b>	<b>16.1846</b>	<b>6.67%</b>	<b>6.45%</b>
I-SEC Composite Gilt Index	4718.8	8.30%	7.52%

\* 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.**

**SMS: GILT to 59090**

# SAHARA LIQUID Fund

ValueResearch Rating# ★★★★★

Source: [www.valueresearchonline.com](http://www.valueresearchonline.com) (dt. 31.10.09)

## 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. (For Collection & Redemption Payout.)

## 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 30<sup>th</sup> October 2009:

Scheme Name	NAV as on 30 <sup>th</sup> October 2009	7 Days	1 Month	3 Months	1 Yr	Since Inception
Variable Pricing Growth option	1648.1982	4.38%	3.81%	4.84%	7.60%	7.61%
Fixed Pricing Growth option	1635.8765	4.35%	3.80%	4.28%	7.49%	6.60%
CRISIL Liquifex	1539.042	2.80%	2.66%	2.75%	6.26%	NA**

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

**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	
Entry Load	Exit Load
Nil	Nil

## HIGHLIGHTS

- EMPHASIS ON QUALITY PORTFOLIO
- QUALITY SERVICE AND RISK MANAGEMENT STANDARDS.
- ATTRACTIVE RETURNS.
- NO ENTRY / EXIT LOAD.

## Performance Update (as on 30<sup>th</sup> October 2009)

Scheme/ Index	NAV/ Index as on 30 <sup>th</sup> October 2009	1 year	Returns Since Inception
<b>Sahara CLASSIC Fund</b>	12.4919	16.09%	14.27%
<u>Crisil MIP Blended Index</u> <sup>^</sup>	1870.274	18.81%	8.59%

<sup>^</sup>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** – 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**

# SAHARA SHORT TERM BOND Fund

## 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 invest in Sahara Short Term Bond Fund?

- ◆ More tax efficient than any liquid fund.
- ◆ Potential to Generate better returns.
- ◆ Consistently Top Performing Fund.
- ◆ No exposure to Real Estate companies.
- ◆ High Quality Portfolio.
- ◆ Direct credit and RTGS/NEFT facility.
- ◆ Easy liquidity.

## Investment Philosophy:

- ◆ Emphasis on consistently superior performance.
- ◆ High quality portfolio.
- ◆ Optimization of returns.
- ◆ To maintain high liquidity.
- ◆ Dynamic portfolio management to exploit emerging opportunities.

## HIGHLIGHTS



- HIGHEST RATING "AAA+" BY CRISIL
- EMPHASIS ON QUALITY PORTFOLIO
- POTENTIAL TO GENERATE ATTRACTIVE RETURNS.
- QUALITY SERVICE AND RISK MANAGEMENT STANDARDS.
- NO ENTRY LOAD

## Performance Update (as on 30<sup>th</sup> October 2009)

Scheme/Index Name	NAV/Index Value as on 30 <sup>th</sup> October 2009	Returns 6 Months*	Returns Since Inception* (13.04.2009)
Sahara Short Term Bond Fund	10.4252	3.91%	4.25%
Crisil Liquid Fund Index	1539.042	1.47%	1.82%

\*Absolute 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.**

**SMS: MUTUAL to 59090**

**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 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.**

**^CRISIL Rating:** The assigned rating "AAAf" is valid only for "Sahara Short Term Bond Fund" & for "Sahara Liquid Fund". The rating of CRISIL is not an opinion of the Asset management Company's willingness or ability to make timely payments to the investor. The rating is also not an opinion on the stability of the NAV of the Fund, which could vary with market developments.

**#Value Research Rating** (For Fund, Sahara Liquid Fund and Sahara Income Fund): Value Research Fund Ratings are a composite measure of historical risk-adjusted returns. In the case of debt funds this rating is based on the weighted average weekly returns for the last 18 months. These ratings do not take into consideration any entry or exit load. The Value Research Ratings are published in Monthly Mutual Fund Performance Report and Mutual Fund Insight. These fund ratings are as on September 30, 2009. The ratings are subject to change every month. The rating is based on primary data provided by funds, Value Research does not guarantee accuracy. It is purely quantitative and there is no subjective component to the Fund Rating. The assessment does not reflect Value Research's opinion of the future potential of any fund. It only gives a quick summary of how a fund has performed historically relative to its peers. Source: (www.valueresearchonline.com)

**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.

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similar expressions or variations of such expressions that are "forward looking statements". Actual results may differ materially from those suggested by the forward looking statements due to risk or uncertainties associated with our expectations with respect to, but not limited to, exposure to market risks, general economic and political conditions in India and other countries globally, which have an impact on our services and / or investments, the monetary and interest policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices etc. Sahara Asset Management Company Limited (including its affiliates), the Mutual Fund, The Trust and any of its officers, directors, personnel and employees, shall not be liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this material in any manner. The recipient alone shall be fully responsible/are liable for any decision taken on this material.



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