

Sahara Mutual Fund Presents

Sahara Liquid Fund

(An open-ended Liquid Fund)



Liquid Fund – An Introduction

- Three Investment objectives of Investors while deciding their investment options
 - Security of Investment
 - Liquidity
 - Returns
- Liquid Fund is a product specifically designed to fit in the aforesaid framework
- They are fixed income funds ideal for investors with a short-term investment horizon and low risk appetite
- Returns from liquid funds are generally in line with the overnight instruments

Liquid Fund vs. Bank Accounts and Fixed Deposit

Particulars	Current Account	Saving Account	Fixed Deposit	Liquid Fund
Effective Rate of Return	No Interest earned	Low	Low	High
Liquidity	High	High	Cannot be less than 7 days	High
Lock-in Period	No	No	Min. 7 days	No
Exit Load	No	No	Penalty on premature withdrawal	No entry and exit load
Taxation	Nil	Nil	Higher Tax Rate : 30.90%	DDT rate* (27.038%)

*Dividend Distribution Tax for individual/HUF levied on dividend distributed by Liquid Schemes.

Sahara Liquid Fund

- Date of Inception: February 19,2002
- Plans:
 - Liquid Variable Pricing
 - Growth and Dividend Re-investment Option
 - Liquid Fixed Pricing
 - Growth and Dividend Re-investment Option
- Nature : An Open Ended Liquid Scheme
- No Exit and Entry Load
- Benchmark : Crisil Liquid Fund Index

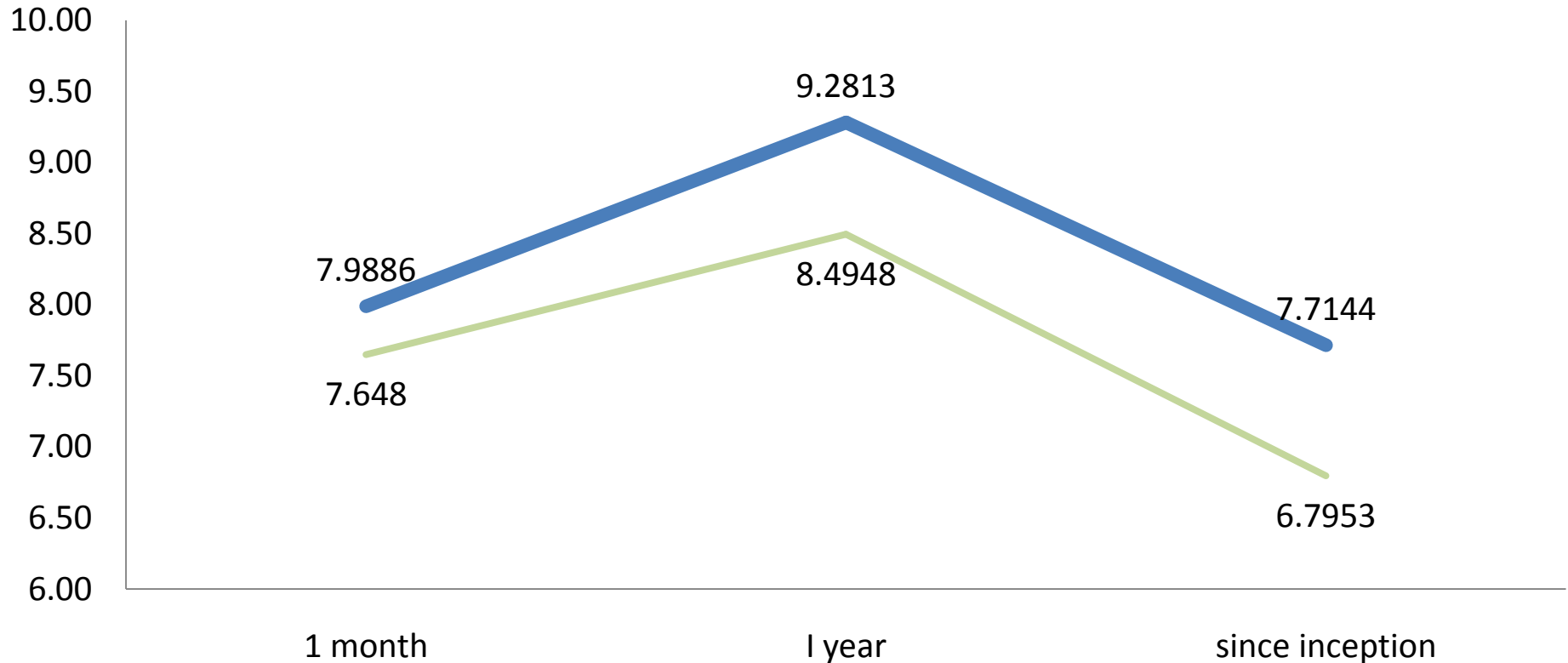
Why invest in Sahara Liquid Fund

- Consistently maintaining high credit quality of the portfolio
- Consistently higher risk-adjusted returns relative to peers
- High Liquidity
- Performance Linked Management fee (Variable Pricing option)
- Refined Risk management process

Scheme Performance vis a vis Benchmark



— Sahara Liquid Fund Variable Pricing - Growth Option (%) — Liquidfex (%)



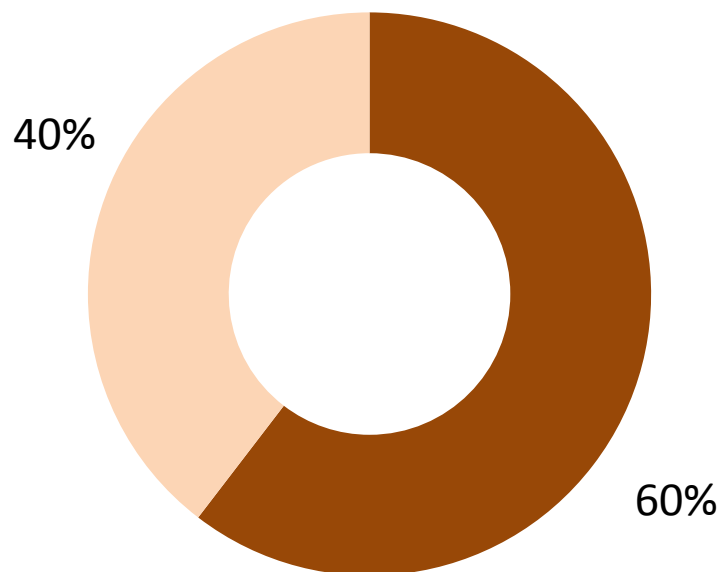
Annualized Returns As on December 31, 2012
Crisil Benchmark inception as on 30.3.2002

Source: Crisil Fund Analyser

*Past performance may or may not be sustained in future

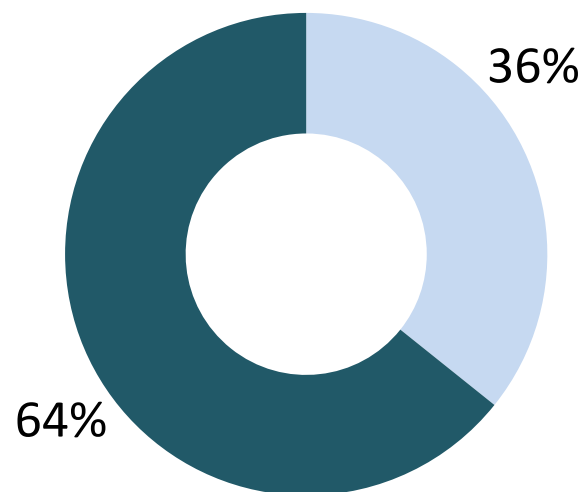
Asset Quality Analysis

**Asset Allocation on
31st Dec, 2012**



■ CD ■ CURRENT ASSETS

**Asset allocation on
30th November 2012**



■ CD ■ CURRENT ASSETS

Sahara Liquid Fund (Returns as on 31.12.2012)



Date Of Inception : 19.02.2002 (Fixed Pricing Growth Option) ; 27.10.2005 (Variable Pricing Growth Option)

Scheme / Duration	CAGR Returns (%)	₹ 10,000 CAGR Returns	ABSOLUTE RETURNS %			₹ 10,000 ABSOLUTE RETURNS		
	Since Inception	Since Inception	31.12.2011 to 31.12.2012	31.12.2010 to 31.12.2011	31.12.2009 to 31.12.2010	31.12.2011 to 31.12.2012	31.12.2010 to 31.12.2011	31.12.2009 to 31.12.2010
Liquid Fund - VP	7.71	17054.56	9.28	9.20	5.61	10928.13	10919.82	10560.81
Crisil Liquidfex	6.80	16036.37	8.49	8.17	5.12	10849.48	10817.06	10511.97
1 year t bill	5.57	14757.92	8.06	6.44	2.81	10806.12	10644.14	10281.32
Liquid Fund - FP	6.94	20746.05	9.24	9.15	5.59	10923.79	10915.01	10559.00
Crisil Liquidfex	NA*	NA*	8.49	8.17	5.12	10849.48	10817.06	10511.97
1 year t bill	5.43	17763.67	8.06	6.44	2.81	10806.12	10644.14	10281.32

	CAGR RETURNS (%)			₹ 10,000 CAGR RETURNS		
	7 days	15 days	1 month	7 days	15 days	1 month
Liquid Fund - VP	8.25	8.15	7.99	10015.82	10033.49	10065.66
Crisil Liquidfex	7.683	7.670	7.65	10014.74	10031.52	10062.86
1 year t bill	9.80	5.78	8.09	10018.79	10023.77	10066.53
Liquid Fund - FP	8.19	8.08	7.87	10015.70	10033.21	10064.71
Crisil Liquidfex	7.68	7.67	7.65	10014.74	10031.52	10062.86
1 year t bill	9.80	5.78	8.09	10018.79	10023.77	10066.53

(* Base date of Index being 31.03.2002)

Sahara Short Term Bond Fund (Returns as on 31.12.2012)



Date of Inception: 13.04.2009

Scheme / Duration	CAGR Returns (%)	₹ 10,000 CAGR Returns	ABSOLUTE RETURNS %			₹ 10,000 ABSOLUTE RETURNS		
	Since Inception	Since Inception	31.12.2011 to 31.12.2012	31.12.2010 to 31.12.2011	31.12.2009 to 31.12.2010	31.12.2011 to 31.12.2012	31.12.2010 to 31.12.2011	31.12.2009 to 31.12.2010
Short Term Bond Fund	9.03	13796.21	9.11	14.02	5.60	10911.31	11402.07	10560.32
Crisil Liquidfex	6.35	12576.11	8.49	8.17	5.12	10849.48	10817.06	10511.97
Crisil 10 yr Gilt Index	4.52	11786.30	10.61	1.92	3.11	11060.68	10191.90	10310.58

Sahara Classic Fund (Returns as on 31.12.2012)



Date of Inception : 01/02/2008

Scheme / Duration	CAGR RETURNS (%)	₹ 10,000 CAGR RETURNS	ABSOLUTE RETURNS %			₹ 10,000 ABSOLUTE RETURNS		
	Since Inception	Since Inception	31.12.2011 to 31.12.2012	31.12.2010 to 31.12.2011	31.12.2009 to 31.12.2010	31.12.2011 to 31.12.2012	31.12.2010 to 31.12.2011	31.12.2009 to 31.12.2010
Classic Fund	9.74	15793.27	9.06	9.03	5.50	10905.94	10902.93	10549.70
MIP Blended Index	6.30	13504.84	12.05	1.73	7.00	11204.78	10172.85	10699.59
Crisil 10 yr Gilt Index	5.83	13212.51	10.61	1.92	3.11	11060.68	10191.90	10310.58

Sahara Income Fund (Returns as on 31.12.2012)

Date of Inception : 21/2/2002

*Base date of index being 31/03/2002

Scheme / Duration	CAGR RETURNS (%)	₹ 10,000 CAGR RETURNS	ABSOLUTE RETURNS %			₹ 10,000 ABSOLUTE RETURNS		
	Since Inception	Since Inception	31.12.2011 to 31.12.2012	31.12.2010 to 31.12.2011	31.12.2009 to 31.12.2010	31.12.2011 to 31.12.2012	31.12.2010 to 31.12.2011	31.12.2009 to 31.12.2010
Income Fund	7.52	21987.09	9.28	9.48	5.39	10927.99	10947.76	10539.43
Crisil Composite Bond Fund Index	NA*	NA*	9.33	6.92	4.96	10933.00	10691.84	10496.04
Crisil 10 yr Gilt Index	6.27	19368.55	10.61	1.92	3.11	11060.68	10191.90	10310.58

Sahara Gilt Fund (Returns as on 31.12.2012)



Date of Inception : 21/2/2002

(* Base date of Index being 31.03.2002)

Scheme / Duration	CAGR Returns (%)	₹ 10,000 CAGR Returns	ABSOLUTE RETURNS %			₹ 10,000 ABSOLUTE RETURNS		
	Since Inception	Since Inception	31.12.2011 to 31.12.2012	31.12.2010 to 31.12.2011	31.12.2009 to 31.12.2010	31.12.2011 to 31.12.2012	31.12.2010 to 31.12.2011	31.12.2009 to 31.12.2010
Gilt Fund	6.40	19625.91	8.01	7.09	4.37	10801.16	10708.94	10436.58
I Sec Composite Gilt Index	NA*	NA*	11.02	6.57	6.04	11102.16	10656.50	10603.80
Crisil 10 yr Gilt Index	6.27	19368.55	10.61	1.92	3.11	11060.68	10191.90	10310.58

Sahara Interval Fund (Returns as on 31.12.2012)

Date of Inception : 03/10/2008

Scheme / Duration	CAGR RETURNS (%)	₹ 10,000 CAGR RETURNS	ABSOLUTE RETURNS %			₹ 10,000 ABSOLUTE RETURNS		
	Since Inception	Since Inception	31.12.2011 to 31.12.2012	31.12.2010 to 31.12.2011	31.12.2009 to 31.12.2010	31.12.2011 to 31.12.2012	31.12.2010 to 31.12.2011	31.12.2009 to 31.12.2010
Sahara Interval Fund	7.92	13821.21	8.93	8.92	5.29	10893.34	10892.04	10529.37
Crisil Liquidfex	6.81	13228.84	8.49	8.17	5.12	10849.48	10817.06	10511.97
1 year t bill	5.90	12754.30	8.06	6.44	2.81	10806.12	10644.14	10281.32

Since all the debt schemes are managed by the same Fund Manager the returns of all the schemes are furnished.

Our Other Existing Schemes

- **Equity:**

- **Sahara Tax Gain Fund** - An Open-Ended Equity Linked Saving Scheme (ELSS)
- **Sahara Growth Fund** - An Open ended Growth scheme
- **Sahara Midcap Fund** - An Open ended Growth scheme
- **Sahara Wealth Plus Fund** - An Open ended Growth scheme
- **Sahara Infrastructure Fund** - An Open ended Growth scheme
- **Sahara R.E.A.L Fund** - An Open ended Growth Fund.
- **Sahara Banking & Financial Services Fund** - An Open ended Sectoral Growth Fund
- **Sahara Super 20 Fund** - An Open ended Growth Fund.
- **Sahara Power & Natural Resources Fund** - An Open ended Growth Fund.
- **Sahara Star Value Fund** - An Open ended Growth Fund.

Debt:

- **Sahara Interval Fund** – A Debt oriented Interval Fund
- **Sahara Gilt Fund** - An Open ended Gilt scheme
- **Sahara Income Fund** - An Open ended Income scheme
- **Sahara Short Term Bond Fund** -An Open ended Income Fund
- **Sahara Classic Fund** - An Open ended Income Fund

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Mutual Fund Investments are
subject to market risks,
read all Scheme related Documents carefully.