

# Facts

November, 2011



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**The objective of the scheme :** The investment objective would be to provide long term capital appreciation through investment in equities and equities related securities of companies whose business comprise of Banking / Financial services, either whole or in part.

Name	Designation	Experience (Years)
Naresh Kumar Garg	Chief Investment Officer	21 yrs (3 yrs in Sahara Banking & FS Fund)
A N Sridhar	Fund Manager	21 yrs (3 yrs in Sahara Banking & FS Fund)

Date of Inception: 16/09/2008; Total Expenses Ratio (%) : 2.50; AUM: ` 2222.57 Lakhs ;  
Portfolio Turnover Ratio (%) : 208.43

**NAV as on 31.10.2011**

Growth Option : ` 27.5798      Dividend Option : ` 11.6910

**Dividend**

Record Date	Rate	Cum Dividend NAV ( ` )
29.04.11	` 2.50 Per Unit	15.5702
03.09.10	` 4.00 Per Unit	19.7365
19.01.10	` 4.00 Per Unit	19.4864
31.07.09	` 4.00 Per Unit	19.7059

Dividend declared on the face value of ` 10 per unit. Past performance may or may not be sustained in future.

**Portfolio as on 31.10.2011**

Industry	Security Name	% of Total	Industrywise Total %
<b>EQUITY SHARES</b>			
<b>Banks</b>	State Bank of India	13.85	89.76
	ICICI Bank Ltd.	11.31	
	AXIS Bank Limited	7.46	
	HDFC Bank Ltd.	6.17	
	Allahabad Bank - Equ	4.52	
	Canara Bank	4.48	
	Syndicate Bank Ltd.	4.15	
	Vijaya Bank	4.13	
	ING Vysya Bank Ltd.	3.78	
	UCO Bank	3.72	
	Union Bank of India	3.66	
	IndusInd Bank Limited.	3.48	
	Yes Bank Ltd.	3.25	
	Kotak Mahindra Bank Ltd.	3.11	
	City Union Bank Limited	3.08	
	Indian Bank	2.93	
	Bank Of Baroda	2.43	
	IDBI Bank Ltd.	2.37	
	The Federal Bank Limited	1.87	
<b>Finance</b>	Mahindra & Mahindra Fin. Services Ltd.	1.59	4.50
	LIC Housing Finance Ltd	1.47	
	Infrastructure Development Fin. Co. Ltd.	1.43	
<b>Equity Total</b>		<b>94.25</b>	<b>94.25</b>
<b>Current and Other Assets</b>		<b>5.75</b>	<b>5.75</b>
<b>Grand Total</b>		<b>100.00</b>	<b>100.00</b>

**The objective of the scheme :** to generate long term capital appreciation through investment in equities and equity related securities of companies engaged in the business of generation, transmission, distribution of Power or in those companies that are engaged directly or indirectly in any activity associated in the power sector or principally engaged in discovery, development, production, processing or distribution of natural resources.

Name	Designation	Experience (Years)
Naresh Kumar Garg	Chief Investment Officer	21 yrs (3 yrs in Sahara Power & NR Fund)
A N Sridhar	Fund Manager	21 yrs (3 yrs in Sahara Power & NR Fund)

Date of Inception: 17/06/2008; Total Expenses Ratio (%) : 2.50; AUM : ` 382.33 Lakhs  
Holding in TOP 10 scripts : 36.76%; Portfolio Turnover Ratio (%) : 128.49

**NAV as on 31.10.2011**

Growth Option : ` 11.5753      Dividend Option : ` 9.8743

**Dividend**

Record Date	Rate	Cum Div NAV ( ` )
30.07.2010	` 2 per unit	13.5352

Dividend declared on the face value of ` 10, Past performance may or may not be sustained in future

**Portfolio as on 31.10.2011**

Industry	Security Name	% of Total	Industrywise Total %
<b>EQUITY SHARES</b>			
<b>Power</b>	National Thermal Power Corp Ltd.	4.69	19.36
	Power Trading Corporation India Ltd.	3.69	
	Power Grid Corporation Of India Ltd.	3.57	
	KEC International Limited	3.01	
	Orient Green Power Company Ltd.	2.31	
<b>Industrial Capital Goods</b>	Tata Power Company Ltd.	2.10	13.37
	Thermax Ltd.	4.01	
	Praj Industries Ltd	3.58	
	Crompton Greaves Ltd	3.29	
	Bharat Heavy Electricals Ltd.	2.49	
<b>Fertilisers</b>	Tata Chemicals Ltd.	3.05	9.87
	Coromandel International Ltd	2.61	
	Rashtriya Chemicals & Fertilisers Ltd	2.31	
<b>Construction Projects</b>	Chambal Fertilisers & Chemicals Ltd.	1.89	8.88
	Larsen and Toubro Limited.	3.33	
	Volta Ltd.	2.24	
	Pratibha Industries Ltd.	2.03	
	Lanco Infratech Ltd	1.29	
<b>Petroleum Products</b>	Bharat Petroleum Corporation Ltd.	2.93	7.02
	Castrol India Ltd.	2.19	
<b>Minerals / Mining</b>	Indian Oil Corporation Limited.	1.90	6.06
	Gujarat Mineral Devel Corp. Ltd.	3.46	
	Coal India Ltd.	2.61	
<b>Finance</b>	Rural Electrification Corporation Ltd.	3.54	5.89
	Power Finance Corporation Ltd.	2.35	
<b>Oil</b>	Cairn India Ltd.	3.12	4.94
	Oil & Natural Gas Corp Ltd	1.82	
<b>Gas</b>	Gujarat State Petronet Ltd.	2.35	4.67
	Petronet LNG Limited.	2.32	
<b>Consumer Non Durables</b>	Aditya Birla Nuvo (Indian Rayon)	2.35	4.45
	EID Parry (India) Ltd.	2.10	
<b>Non-Ferrous Metals</b>	Hindalco Industries Ltd.	3.56	3.56
<b>Paper</b>	Tamil Nadu Newsprint & Papers Ltd.	3.35	
<b>Ferrous Metals</b>	Manganese Ore India Ltd.	2.15	2.15
<b>Pesticides</b>	Rallis India Ltd.	2.02	
<b>Equity Total</b>		<b>95.59</b>	<b>95.59</b>
<b>Current and Other Assets</b>		<b>4.41</b>	<b>4.41</b>
<b>Grand Total</b>		<b>100.00</b>	<b>100.00</b>

**Returns as on 30.09.2011**

Scheme / Duration	CAGR RETURNS (%)			10,000 CAGR RETURNS			ABSOLUTE RETURNS %			10,000 ABSOLUTE RETURNS %		
	1 Yr	3 Yrs	Since Inception	1 Yr	3 Yrs	Since Inception	30.09.2010 to 30.09.2011	30.09.2009 to 30.09.2010	30.09.2008 to 30.09.2009	30.09.2010 to 30.09.2011	30.09.2009 to 30.09.2010	30.09.2008 to 30.09.2009
	B & FS	(22.59)	37.61	37.38	7741.06	26058.30	26248.00	(22.59)	47.44	128.31	7741.06	14744.44
Bank Nifty	(23.43)	17.72	15.36	7656.50	16314.67	15436.40	(23.43)	40.33	51.84	7656.50	14032.98	15184.41
Sensex	(18.01)	8.56	6.68	8198.55	12794.10	12171.00	(18.01)	17.18	33.17	8198.55	11717.94	13317.47
P & NR	(22.17)	11.31	4.18	7782.51	13790.83	11440.60	(22.17)	19.59	48.17	7782.51	11959.32	14817.14
Nifty	(18.02)	8.03	1.86	8197.83	12606.47	10624.62	(18.02)	18.61	29.65	8197.83	11860.76	12965.29
Sensex	(18.01)	8.56	1.44	8198.55	12794.10	10481.27	(18.01)	17.18	33.17	8198.55	11717.94	13317.47

MINIMUM APPLICATION AMOUNT : ` 5000 and in multiples of ` 1 thereafter.

OPTIONS : Dividend including Dividend Re-investment; Growth option

**Load Structure**

Entry Load: NIL ;  
Exit Load: 1%- If redeemed on or before 12 months, NIL- If redeemed after 12 months.

**SIP/STP**

Entry Load: NIL ;  
Exit Load: 1%- If redeemed on or before 1 year from the date of allotment.

**SYSTEMATIC INVESTMENT PLAN (SIP) – AUTO DEBIT / ECS FACILITY AVAILABLE**

Monthly SIP	Quarterly SIP
Initial cheque of ` 1000 and 5 post dated cheques for minimum of ` 1000 each	Initial cheque of ` 2000 and 3 post dated cheques of minimum of ` 2000 each

An Open-Ended Equity Linked Saving Scheme (ELSS)

**The objective of the scheme** : is to provide immediate tax relief and long-term growth of capital by investing in equity and equity related instruments.

Name	Designation	Experience (Yrs)
Mr Naresh Kumar Garg	CIO	21 yrs (7.5 yrs in Sahara Tax-Gain Fund)
Mr A N Sridhar	Fund Manager	21 yrs (4.5 yrs in Sahara Tax-Gain Fund)

Date of Inception: 01/04/1997; Total Expenses Ratio (%) : 2.50; AUM : ₹ 1042.99 lakhs ; Holding in TOP 10 scrips : 28.93%; Portfolio Turnover Ratio (%) : 165.19

**Minimum application**

₹ 500 and additional amount in multiples of ₹ 500.

**SYSTEMATIC INVESTMENT PLAN (SIP) - AUTO DEBIT / ECS FACILITY AVAILABLE**

**Monthly SIP**

6 post-dated cheques for minimum of ₹ 500 each and in multiples of ₹ 500

**Quarterly SIP**

4 post-dated cheques for minimum of ₹ 500 each and in multiples of ₹ 500

<b>Load Structure :</b>	Entry Load: NIL ; Exit Load: 1%- If redeemed on or before 36 months, NIL- If redeemed after 36 months.
<b>SIP/STP :</b>	Entry Load: NIL ; Exit Load: 1%- If redeemed on or before 1 year from the date of allotment.

**Bonus History (Record Date - Aug 29, 2005)**

Growth Option: 7:1 Dividend Option: 3:1

**Investment Option**

a) Growth b) Dividend Payout & Dividend Reinvestment Option.

**Portfolio as on 31.10.2011**

Industry	Security Name	% of Total	Industrywise Total %
<b>EQUITY SHARES</b>			
<b>Banks</b>	ICICI Bank Ltd.	2.98	11.48
	State Bank Of India	2.62	
	The Federal Bank Limited	2.28	
	Allahabad Bank	2.26	
	HDFC Bank Ltd	1.34	
<b>Consumer Non Durables</b>	Hindustan Unilever Ltd.	3.44	8.50
	Bata India Ltd.	2.98	
	Zydus Wellness Ltd	2.08	
<b>Pharmaceuticals</b>	Lupin Ltd.	2.62	7.25
	Divis Laboratories Ltd.	2.47	
	Cipla Ltd.	2.16	
<b>Power</b>	Power Grid Corporation Of India Ltd.	2.88	6.68
	National Thermal Power Corp Ltd.	1.97	
	Tata Power Company Ltd.	1.84	
<b>Industrial Capital Goods</b>	Praj Industries Ltd	2.74	6.67
	V-Guard Industries Ltd	2.04	
	Thermax Ltd.	1.89	
<b>Auto</b>	Tata Motors Ltd	2.18	6.23
	Bajaj Auto Ltd.	2.06	
	Hero Motocorp Ltd	2.00	
<b>Petroleum Products</b>	Reliance Industries Ltd	2.57	4.56
	Bharat Petroleum Corporation Ltd.	1.99	
<b>Construction Projects</b>	Larsen and Toubro Limited.	2.59	4.46
	Volta Ltd.	1.87	
<b>Auto Ancillaries</b>	Lumax Industries Ltd.	2.34	4.12
	Exide Industries Ltd.	1.77	
<b>Oil</b>	Cairn India Ltd.	2.18	3.71
	Oil & Natural Gas Corp Ltd	1.52	
<b>Finance</b>	Infrastructure Development Finance Co.Ltd	1.94	3.45
	Rane Holdings Ltd.	1.51	
<b>Minerals / Mining</b>	Coal India Ltd.	2.73	2.73
<b>Industrial Products</b>	Paper Products Ltd	2.56	
<b>Pesticides</b>	United Phosphorus Ltd.	2.55	2.55
<b>Ferrous Metals</b>	Tata Steel Ltd.	2.51	
<b>Non - Ferrous Metals</b>	Hindalco Industries Ltd.	2.18	2.18
<b>Media &amp; Entertainment</b>	Den Networks Ltd.	2.14	
<b>Gas</b>	Petronet LNG Ltd	2.07	2.07
<b>Chemicals</b>	Pidilite Industries Ltd.	2.00	
<b>Fertilisers</b>	Chambal Fertilisers & Chemicals Ltd.	1.95	1.95
<b>Engineering Services</b>	Va Tech Wabag Ltd.	1.79	
<b>Telecom-Services</b>	Bharti Airtel Ltd.	1.72	1.72
<b>Paper</b>	Tamil Nadu Newsprint & Papers Ltd.	1.50	
<b>Equity Total</b>		<b>92.80</b>	<b>92.80</b>
<b>Current and other Assets</b>		7.20	7.20
<b>Total</b>		<b>100.00</b>	<b>100.00</b>

**NAV as on 31.10.2011**

Dividend : ₹ 13.3505 Growth : ₹ 35.5704

**Dividend since 2005**

Record Date	Rate	Cum Div NAV (₹)
01.03.2011	₹ 2.50 per unit*	15.81
12.03.2010	₹ 4.00 per unit*	18.38
29.03.2008	₹ 7.50 per unit*	20.75
24.03.2006	₹ 2.50 per unit*	19.40
23.03.2005	₹ 20.00 per unit	66.75
19.01.2005	₹ 10.00 per unit	70.61

Dividend declared on the face value of ₹ 10, Past performance may or may not be sustained in future.

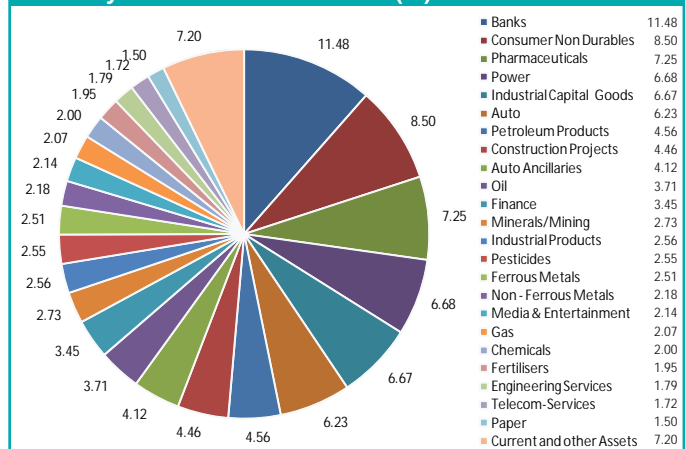
\* Post Bonus

**Statistical Measures (For trailing 3 years Period) (as on 30.09.2011)**

Standard Deviation	28.37%
Beta	0.8431
R Squared	0.9416
Sharpe Ratio <sup>1</sup>	0.3349

<sup>1</sup> Risk Free rate is based on 1 year T-Bill rate

**Industrywise Asset Distribution (%)**



**Returns as on 30.09.2011**

Scheme / Duration	CAGR RETURNS (%)				10,000 CAGR RETURNS				ABSOLUTE RETURNS %			10,000 ABSOLUTE RETURNS		
	1 Yr	3 Yrs	5 Yrs	Since Inception	1 Yr	3 Yrs	5 Yrs	Since Inception	30.09.2010 to 30.09.2011	30.09.2009 to 30.09.2010	30.09.2008 to 30.09.2009	30.09.2010 to 30.09.2011	30.09.2009 to 30.09.2010	30.09.2008 to 30.09.2009
Tax Gain	(15.57)	18.00	12.24	25.60	8443.15	16430.61	17813.58	272958.40	(15.57)	27.38	52.77	8443.15	12738.05	15277.28
BSE 200	(19.85)	9.24	6.28	13.27	8015.39	13037.67	13558.15	60936.46	(19.85)	20.79	34.66	8015.39	12078.96	13466.22
Sensex	(18.01)	8.56	5.72	11.42	8198.55	12794.10	13207.15	48012.00	(18.01)	17.18	33.17	8198.55	11717.94	13317.47

An Open-Ended Growth Fund

**The objective of the scheme** : is to achieve capital appreciation by investing in equity and equity related instruments.

Name	Designation	Experience (Yrs)
Mr Naresh Kumar Garg	Chief Investment Officer	21 yrs (7.5 yrs in Sahara Growth Fund)
Mr A N Sridhar	Fund Manager	21 yrs (4.5 yrs in Sahara Growth Fund)

Date of Inception: 30/08/2002; Total Expenses Ratio (%) : 2.50; AUM : ` 1123.38 lakhs; Holding in TOP 10 scrips : 30.48%; Portfolio Turnover Ratio (%) : 225.95

**Minimum application**

` 3000 and additional amount of ` 500 and multiples of ` 1 thereafter.

**SYSTEMATIC INVESTMENT PLAN (SIP) - AUTO DEBIT / ECS FACILITY AVAILABLE**

**Monthly SIP**

**Quarterly SIP**

Initial cheque of ` 1000 and 5 post dated cheques for minimum of ` 1000 each

Initial cheque of ` 2000 and 3 post dated cheques of minimum of ` 2000 each

**Load Structure :**

Entry Load : NIL

Exit Load: 1%- If redeemed on or before 12 months, NIL- If redeemed after 12 months.

**SIP/STP :**

Entry Load : NIL

Exit Load: 1%- If redeemed on or before 1 year from the date of allotment.

**Portfolio as on 31.10.2011**

Industry	Security Name	% of Total	Industrywise Total %
<b>EQUITY SHARES</b>			
Auto	Maruti Suzuki India Ltd.	3.41	13.39
	Hero Motocorp Ltd	2.72	
	Tata Motors Limited	2.65	
	Mahindra & Mahindra Ltd.	2.31	
Banks	Bajaj Auto Ltd.	2.31	10.49
	State Bank of India	2.88	
	ICICI Bank Ltd.	2.82	
	Vijaya Bank	2.72	
Cement	Axis Bank Limited	2.06	7.00
	Grasim Industries Ltd	2.87	
	Ambuja Cements Ltd	2.21	
Power	ACC Ltd	1.91	6.91
	National Thermal Power Corp Ltd.	2.79	
	Power Grid Corporation Of India Ltd.	2.33	
Petroleum Products	Tata Power Company Ltd.	1.79	6.48
	Reliance Industries Ltd	2.89	
	Bharat Petroleum Corporation Ltd.	2.22	
Industrial Capital Goods	Indian Oil Corporation Limited.	1.37	5.49
	Bharat Heavy Electricals Ltd.	2.83	
	Elecon Engineering Company Limited	2.66	
Consumer Non Durables	Hindustan Unilever Ltd.	3.01	5.18
	Jyothy Laboratories Ltd.	2.17	
Construction Project	Larsen and Toubro Limited.	3.40	5.01
	Pratibha Industries Ltd.	1.61	
Oil	Cairn India Ltd.	2.66	4.63
	Oil & Natural Gas Corp Ltd	1.98	
Telecom - Services	Idea Cellular Ltd.	2.53	4.48
	Bharti Airtel Ltd.	1.95	
Finance	Infrastructure Development Fin Co.Ltd.	2.36	3.48
	Mahindra & Mahindra Fin Services Ltd.	1.12	
Ferrous Metals	Tata Steel Ltd.	3.33	3.33
Non - Ferrous Metals	Hindalco Industries Ltd.	2.96	2.96
Pharmaceuticals	Cipla Ltd.	2.89	2.89
Minerals/Mining	Coal India Ltd.	2.81	2.81
Chemicals	Pidilite Industries Ltd.	1.95	1.95
Consumer Durables	Whirlpool Of India Ltd	1.93	1.93
Construction	DLF Ltd	1.90	1.90
Fertilizers	Kakinada Fertilizers Ltd	1.68	1.68
<b>Equity Total</b>		<b>92.01</b>	<b>92.01</b>
<b>Current and other Assets</b>		<b>7.99</b>	<b>7.99</b>
<b>Total</b>		<b>100.00</b>	<b>100.00</b>

**Investment Option**

a) Growth b) Dividend Payout & Dividend Reinvestment Option.

**NAV as on 31.10.2011**

Dividend : ` 22.2404 Growth : ` 76.6204

**Dividend since September 2003**

Record Date	Rate	Cum Div NAV ( ` )
29.10.2010	` 7.50 per unit	33.1549
07.09.2007	` 7.50 per unit	28.5888
13.03.2006	` 7.50 per unit	28.22
28.01.2005	` 3.00 per unit	19.57
25.09.2003	` 3.00 per unit	14.95

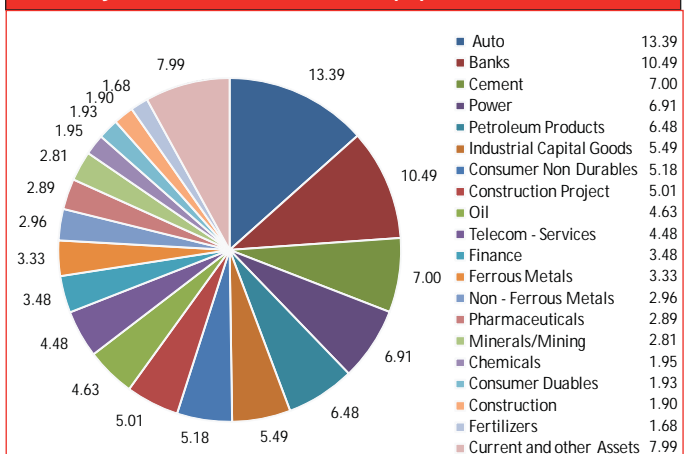
Dividend declared on the face value of ` 10, Past performance may or may not be sustained in future

**Statistical Measures (For trailing 3 years Period) (as on 30.09.2011)**

Standard Deviation	25.22%
Beta	0.8023
R Squared	0.9680
Sharpe Ratio <sup>1</sup>	0.0559

<sup>1</sup> Risk Free rate is based on 1 year T-Bill rate.

**Industrywise Asset Distribution (%)**



**Returns as on 30.09.2011**

Scheme / Duration	CAGR RETURNS (%)				10,000 CAGR RETURNS				ABSOLUTE RETURNS %			10,000 ABSOLUTE RETURNS		
	1 Yr	3 Yrs	5 Yrs	Since Inception	1 Yr	3 Yrs	5 Yrs	Since Inception	30.09.2010 to 30.09.2011	30.09.2009 to 30.09.2010	30.09.2008 to 30.09.2009	30.09.2010 to 30.09.2011	30.09.2009 to 30.09.2010	30.09.2008 to 30.09.2009
Growth F	(16.48)	9.91	10.48	24.52	8351.95	13277.79	16459.52	73402.30	(16.48)	14.80	38.48	8351.95	11479.83	13848.49
CNX Nifty	(18.02)	8.03	6.61	19.08	8197.83	12606.47	13770.81	48914.01	(18.02)	18.61	29.65	8197.83	11860.76	12965.29
Sensex	(18.01)	8.56	5.72	19.81	8198.55	12794.10	13207.15	51721.38	(18.01)	17.18	33.17	8198.55	11717.94	13317.47

**The objective of the scheme** : is to invest in equity and equity related instruments of companies that would be wealth builders in the long term.

Name	Designation	Experience (Yrs)
Naresh Kumar Garg	CIO	21 yrs (6 yrs in Sahara Wealth Plus Fund)
A N Sridhar	Fund Manager	21 yrs (5 yrs in Sahara Wealth Plus Fund)

Date of Inception: 01/09/2005; Total Expenses Ratio (%) : 2.50; AUM : ` 1137.08 lakhs ; Holding in TOP 10 scrips : 31.29%; Portfolio Turnover Ratio (%) : 144.20

**Return on Equity:** The Equity selected is based on Return on Equity. A higher RoE may mean higher creation of Wealth.

**Minimum application** ` 1000 and additional amount of ` 500 & multiples of ` 1 thereafter.

**SYSTEMATIC INVESTMENT PLAN (SIP) - AUTO DEBIT / ECS FACILITY AVAILABLE**

**Monthly SIP**

Initial cheque of ` 1000 and 5 post dated cheques for minimum of ` 1000 each

**Quarterly SIP**

Initial cheque of ` 2000 and 3 post dated cheques of minimum of ` 2000 each

**Portfolio as on 31.10.2011**

Industry	Security Name	% of Total	Industrywise Total %
<b>EQUITY SHARES</b>			
Consumer Non Durables	Bata India Ltd.	3.50	22.65
	Agro Tech Foods Ltd	3.14	
	Nestle India Ltd	2.99	
	Hindustan Unilever Ltd.	2.97	
	Jyothy Laboratories Ltd.	2.52	
	Colgate-Palmolive (India) Ltd.	2.20	
	Titan Industries Ltd.	2.10	
	Tata Global Beverages Ltd.	1.83	
	TTK Prestige Ltd.	1.39	
	Pharmaceuticals	Biocon Ltd	
Natco Pharma Ltd.		2.28	
Lupin Ltd.		2.07	
J B Chemicals & Pharmaceuticals Ltd.		1.97	
Glenmark Pharmaceuticals Ltd		1.90	
Hero Motocorp Ltd		3.07	6.95
Bajaj Auto Ltd.	2.28		
Auto	Mahindra & Mahindra Ltd.	1.60	
	Axis Bank Limited	2.65	6.67
Banks	State Bank of India	2.51	
	HDFC Bank Ltd.	1.51	
	Power	Power Grid Corporation Of India Ltd.	3.55
Tata Power Company Ltd.		2.21	
Industrial Products	Supreme Industries Ltd.	2.87	5.46
	Sintex Industries Limited.	2.59	
Gas	Petronet LNG Limited.	2.41	4.60
	Gujarat State Petronet Ltd.	2.19	
Industrial Capital Goods	Praj Industries Ltd	2.41	4.12
	Crompton Greaves Ltd	1.72	
Paper	Tamil Nadu Newsprint & Papers Ltd.	3.58	3.58
Pesticides	United Phosphorus Ltd.	2.96	2.96
Construction Project	Volta Ltd.	2.63	2.63
Telecom- Services	Bharti Airtel Ltd.	2.58	2.58
Chemicals	Pidilite Industries Ltd.	2.42	2.42
Mineral / Mining	Coal India Ltd.	2.34	2.34
Leisure Facilities	Talwalkars Better Value Fitness Ltd.	2.30	2.30
Construction	Godrej Properties Ltd	2.12	2.12
Finance	LIC Housing Finance Ltd	2.06	2.06
Fertilisers	Chambal Fertilisers & Chemicals Ltd.	1.84	1.84
Oil	Oil & Natural Gas Corp Ltd	1.83	1.83
Petroleum Products	Mangalore Refinery and Petrochemicals Ltd.	1.70	1.70
<b>Equity Total</b>		<b>95.29</b>	<b>95.29</b>
<b>Current &amp; Other Assets</b>		<b>4.71</b>	<b>4.71</b>
<b>Grand Total</b>		<b>100.00</b>	<b>100.00</b>

**Load Structure**

**Entry Load** :NIL **Exit Load**: 1%- If redeemed on or before 12 months, NIL- If redeemed after 12 months.

**SIP/STP**

**Entry Load**: NIL **Exit Load**: 1%- If redeemed on or before 1 year from the date of allotment.

**Investment Option (Fixed Pricing Option / Variable Pricing Option)**

Dividend Option incl. Dividend RI Option Growth Option

**NAV as on 31.10.2011**

Fixed Pricing - (Div) : ` 16.4560 Variable Pricing - (Div) : ` 17.3438  
Fixed Pricing - (Gr) : ` 19.8664 Variable Pricing - (Gr) : ` 20.7785

**Statistical Measures (For trailing 3 years period) (as on 30.09.2011)**

	Variable Pricing	Fixed Pricing
Standard Deviation	23.48%	23.47%
Beta	0.6751	0.6748
R Squared	0.9034	0.9035
Sharpe Ratio <sup>1</sup>	0.2119	0.1739

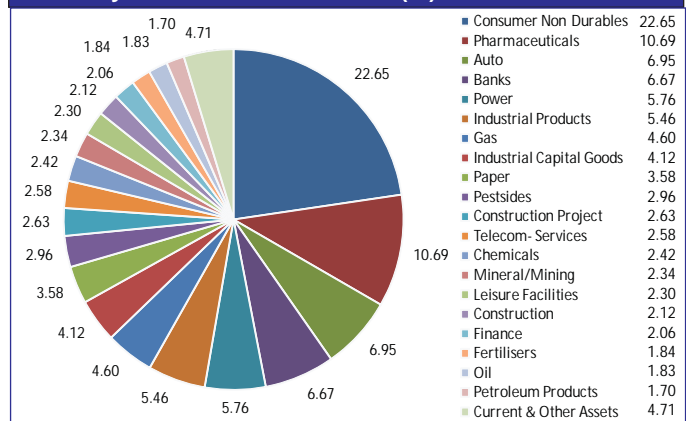
<sup>1</sup> Risk Free rate is based on 1 year T-Bill rate.

**Dividend**

Record Date	Rate	Cum Div NAV ( ` )	
		Fixed	Variable
5.10.2010	` 4.00 per unit	22.6938	23.5222

Dividend declared on the face value of ` 10. Past Performance may or may not be sustained in future.

**Industrywise Asset Distribution (%)**



**Returns as on 30.09.2011**

Scheme / Duration	CAGR RETURNS (%)				10,000 CAGR RETURNS				ABSOLUTE RETURNS %			10,000 ABSOLUTE RETURNS		
	1 Yr	3 Yrs	5 Yrs	Since Inception	1 Yr	3 Yrs	5 Yrs	Since Inception	30.09.2010 to 30.09.2011	30.09.2009 to 30.09.2010	30.09.2008 to 30.09.2009	30.09.2010 to 30.09.2011	30.09.2009 to 30.09.2010	30.09.2008 to 30.09.2009
W Plus-V	(14.42)	13.48	8.92	12.22	8557.97	14612.07	15329.14	20164.80	(14.42)	31.16	30.18	8557.97	13115.98	13017.88
W Plus-F	(15.13)	12.58	8.09	11.41	8487.01	14269.02	14756.57	19293.00	(15.13)	30.07	29.26	8487.01	13006.74	12926.21
CNX 500	(19.22)	9.16	5.88	10.70	8077.62	13007.09	13309.14	18559.20	(19.22)	19.58	34.66	8077.62	11958.17	13465.80
Sensex	(18.01)	8.56	5.72	12.88	8198.55	12794.10	13207.15	20894.25	(18.01)	17.18	33.17	8198.55	11717.94	13317.47

**The objective of the scheme** : is to provide income distribution and / or medium to long term capital gains by investing predominantly in equity/ equity related instruments of companies in the Infrastructure sector.

Name	Designation	Experience (Yrs)
Naresh Kumar Garg	Chief Investment Officer	21 yrs (5.5 yrs in Sahara Infrastructure Fund)
A N Sridhar	Fund Manager	21 yrs (4.5 yrs in Sahara Infrastructure Fund)

Date of Inception: 03/04/2006; Total Expenses Ratio (%) : 2.50; AUM : ` 758.80 lakhs ; Holding in TOP 10 scrips : 30.90%; Portfolio Turnover Ratio (%) : 158.19

**Minimum application**

` 1000 under Growth Option and ` 5000 under Dividend Option and additional amount in multiples of ` 1.

**SYSTEMATIC INVESTMENT PLAN (SIP) - AUTO DEBIT / ECS FACILITY AVAILABLE**
**Monthly SIP**
**Quarterly SIP**

Initial cheque of ` 1000 and 5 post dated cheques for minimum of ` 1000 each

Initial cheque of ` 2000 and 3 post dated cheques of minimum of ` 2000 each

<b>Load Structure :</b>	Entry Load: NIL	Exit Load: 1% - If redeemed on or before 12 months, NIL- If redeemed after 12 months.
<b>SIP/STP :</b>	Entry Load: NIL	Exit Load: 1% - If redeemed on or before 1 year from the date of allotment.

**Portfolio as on 31.10.2011**

Industry	Security Name	% of Total	Industrywise Total %
<b>EQUITY SHARES</b>			
Industrial Capital Goods	Praj Industries Ltd	3.38	15.50
	Thermax Ltd.	3.06	
	Elecon Engineering Company Limited	2.47	
	Mcnally Bharat Engineering Co. Ltd.	2.44	
Construction Project	Action Const Equip Ltd	2.15	12.42
	ABG Shipyard Ltd	2.00	
	Larsen and Toubro Limited.	3.91	
	Voltas Ltd.	2.50	
	GMR Infrastructure Ltd.	2.05	
	Pratibha Industries Ltd.	2.04	
Construction	Ashoka Buildcon Ltd	1.92	9.69
	IRB Infrastructure Developers Ltd.	3.03	
	Obero Realty Ltd	2.83	
	Prestige Estates Project Ltd	2.07	
	DLF Ltd	1.76	
Petroleum Products	Hindustan Petroleum Corp Ltd.	2.63	9.30
	Bharat Petroleum Corporation Ltd.	2.46	
	Castrol India Ltd.	2.21	
	Indian Oil Corporation Limited.	1.99	
Cement	Ambuja Cements Ltd	2.66	8.78
	ACC Ltd	2.36	
	J K Cement Ltd	2.15	
	Madras Cements Ltd	1.61	
Power	National Thermal Power Corp Ltd.	2.36	6.76
	Power Grid Corporation Of India Ltd.	2.35	
	Power Trading Coporation India Ltd.	2.04	
Oil	Cairn India Ltd.	2.56	6.65
	Oil & Natural Gas Corp Ltd	2.20	
Finance	Asian Oilfield Services Ltd.	1.90	5.65
	Rural Electrification Corporation Ltd.	2.14	
	L & T Finance Holdings Ltd	2.02	
Engineering Services	Power Finance Corporation Ltd.	1.48	4.73
	Engineers India Ltd.	2.88	
Banks	Va Tech Wabag Ltd.	1.86	4.26
	Vijaya Bank	3.23	
Minerals/Mining	Yes Bank Ltd.	1.04	3.28
	Coal India Ltd.	3.28	
Transportation	The Shipping Corp Of India Ltd.	2.53	2.53
Industrial Products	Time Technoplast Ltd	2.46	2.46
Telecom Services	Bharti Airtel Ltd.	2.07	2.07
Gas	Petronet LNG Limited	1.81	1.81
<b>Equity Total</b>		<b>95.87</b>	<b>95.87</b>
<b>Current Assets</b>		<b>4.13</b>	<b>4.13</b>
<b>TOTAL</b>		<b>100.00</b>	<b>100.00</b>

**Investment Option (Fixed Pricing Option / Variable Pricing Option)**

Dividend Option incl. Dividend Re - Investment Option      Growth Option

**NAV as on 31.10.2011**

Fixed Pricing-Dividend	` 10.0271	Variable Pricing-Dividend	` 10.5034
Fixed Pricing-Growth	` 13.7137	Variable Pricing-Growth	` 14.2945

**Dividend**

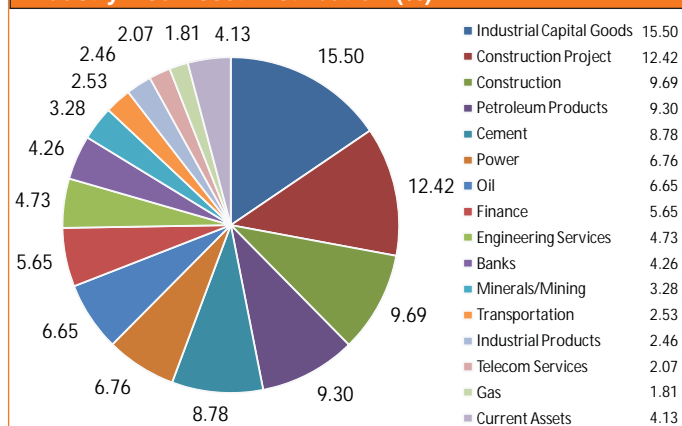
Record Date	Rate	Cum Div NAV ( ` )	
		Fixed	Variable
30.11.2007	` 5.00 per unit	18.6112	18.8216

Dividend declared on the face value of ` 10 . Past Performance may or may not be sustained in future.

**Statistical Measures (For trailing 3 years period) (as on 30.09.2011)**

	Variable Pricing	Fixed Pricing
Standard Deviation	31.66%	31.65%
Beta	0.9501	0.9498
R Squared	0.8620	0.8618
Sharpe Ratio <sup>1</sup>	(0.0203)	(0.0473)

<sup>1</sup> Risk Free rate is based on 1 year T-Bill rate.

**Industrywise Asset Distribution (%)**

**Returns as on 30.09.2011**

Scheme / Duration	CAGR RETURNS (%)				` 10,000 CAGR RETURNS				ABSOLUTE RETURNS %			` 10,000 ABSOLUTE RETURNS		
	1 Yr	3 Yrs	5 Yrs	Since Inception	1 Yr	3 Yrs	5 Yrs	Since Inception	30.09.2010 to 30.09.2011	30.09.2009 to 30.09.2010	30.09.2008 to 30.09.2009	30.09.2010 to 30.09.2011	30.09.2009 to 30.09.2010	30.09.2008 to 30.09.2009
INFRA - V (23.73)	7.86	7.41	6.35	7627.08	12547.18	14299.27	14027.50	(23.73)	7.24	53.40	7627.08	10723.96	15340.26	
INFRA - F (24.37)	7.00	6.60	5.57	7563.29	12251.32	13766.28	13466.90	(24.37)	6.41	52.23	7563.29	10640.50	15223.34	
Nifty (18.02)	8.03	6.61	6.63	8197.83	12606.47	13770.81	14230.57	(18.02)	18.61	29.65	8197.83	11860.76	12965.29	
Sensex (18.01)	8.56	5.72	6.63	8198.55	12794.10	13207.15	14230.57	(18.01)	17.18	33.17	8198.55	11717.94	13317.47	

An Open-Ended Growth Fund

**The objective of the scheme :** is to achieve long-term capital growth at medium level of risks by investing primarily in mid-cap stocks.

Name	Designation	Experience (Yrs)
Naresh Kumar Garg	Chief Investment Officer	21 yrs (6.5 yrs in Sahara Midcap Fund)
A N Sridhar	Fund Manager	21 yrs (4.5 yrs in Sahara Midcap Fund)

Date of Inception: 31/12/2004; Total Expenses Ratio (%) : 2.50; AUM : ₹ 1191.94 lakhs; Holding in TOP 10 scrips : 25.61%; Portfolio Turnover Ratio (%) : 139.24

**Minimum Application:** ₹ 1000 & additional amount of 500 & multiples of ₹ 1.

**SYSTEMATIC INVESTMENT PLAN (SIP) – AUTO DEBIT / ECS FACILITY AVAILABLE**

Monthly SIP	Quarterly SIP
1st cheque of ₹ 1000 along with minimum of 5 post dated cheques of minimum of ₹ 1000 each.	1st cheque of ₹ 2000 along with minimum of 3 post dated cheques of minimum of ₹ 2000 each

<b>Load Structure</b>	<b>Entry Load: NIL ; Exit Load: 1%- If redeemed on or before 12 months, NIL- If redeemed after 12 months.</b>
<b>SIP/STP</b>	<b>Entry Load: NIL ; Exit Load: 1%- If redeemed on or before 1 year from the date of allotment.</b>

**Portfolio as on 31.10.2011**

Industry	Security Name	% of Total	Industrywise Total %
<b>EQUITY SHARES</b>			
Consumer Non Durables	Bata India Ltd.	2.74	11.20
	Zyudus Wellness Ltd	2.33	
	Jyothy Laboratories Ltd.	2.16	
	Berger Paints Ltd	2.10	
	Tata Global Beverages Ltd.	1.86	
Pharmaceuticals	Lupin Ltd.	2.56	9.97
	Sun Pharama Advanced Research Co. Ltd	2.08	
	Glenmark Pharmaceuticals Ltd	2.07	
	Natco Pharma Ltd.	1.78	
	J B Chemicals & Pharmaceuticals Ltd.	1.47	
	Praj Industries Ltd	2.58	
Industrial Capital Goods	V-Guard Industries Ltd	2.50	9.14
	Crompton Greaves Ltd	2.11	
	Thermax Ltd.	1.95	
	Coromandel International Ltd	2.23	
Fertilisers	Tata Chemicals Ltd.	2.23	7.91
	Chambal Fertilisers & Chemicals Ltd.	1.84	
	Rashtriya Chemicals & Fertilisers LTD	1.60	
Banks	Vijaya Bank	2.57	6.92
	City Union Bank Limited	2.49	
	IDBI Bank Ltd	1.87	
Auto Ancillaries	Lumax Industries Ltd.	2.67	6.73
	Suprajit Engineering Ltd.	2.43	
	Exide Industries Ltd.	1.63	
Textile Products	Kewal Kiran Clothing Ltd.	2.42	4.45
	Arvind Ltd	2.03	
Industrial Products	Paper Products Ltd	2.28	4.41
	Time Technoplast Ltd	2.12	
Media & Entertainment	DQ Entertainment (International) Ltd.	2.19	4.15
	Den Networks Ltd.	1.96	
Telecom-Services	Bharti Airtel Ltd.	2.33	4.12
	Idea Cellular Ltd.	1.79	
Construction	IRB Infrastructure Developers Ltd.	1.93	3.72
	HSIL LTD.	1.79	
Finance	Rural Electrification Corporation Ltd.	1.97	3.33
	Mahindra & Mahindra Fin. Services Ltd.	1.36	
Pesticides	United Phosphorus Ltd.	2.64	2.64
Gas	Petronet LNG Limited.	2.30	2.30
Mineral/Mining	Gujarat Mineral Devel Corpn. Ltd.	2.26	2.26
Paper	Ballarpur Industries Ltd	2.24	2.24
Engineering Services	Engineers India Ltd.	2.03	2.03
Leisure Facilities	Talwalkars Better Value Fitness Ltd.	2.03	2.03
Construction Project	Voltas Ltd.	2.01	2.01
Petroleum Products	Hindustan Petroleum Corp Ltd.	1.68	1.68
<b>Equity Total</b>		<b>93.25</b>	<b>93.25</b>
<b>Current and Other Assets</b>		<b>6.75</b>	<b>6.75</b>
<b>Grand Total</b>		<b>100.00</b>	<b>100.00</b>

**NAV as on 31.10.2011**

Growth Option: ₹ 28.8276	Dividend Option: ₹ 12.7543
Growth Auto Payout : ₹ 28.8276	Bonus Option: ₹ 28.8276

**Dividend**

Record Date	Rate	Cum Div NAV (₹)
24.12.2010	₹ 3.00 per unit	17.2797
28.05.2010	₹ 4.00 per unit	18.9376
28.09.2007	₹ 5.00 per unit	20.9183
20.09.2005	₹ 1.50 per unit	14.2829

Dividend declared on the face value of ₹ 10; Past performance may or may not be sustained in future

**Statistical Measures (For trailing 3 yrs period) (as on 30.09.2011)**

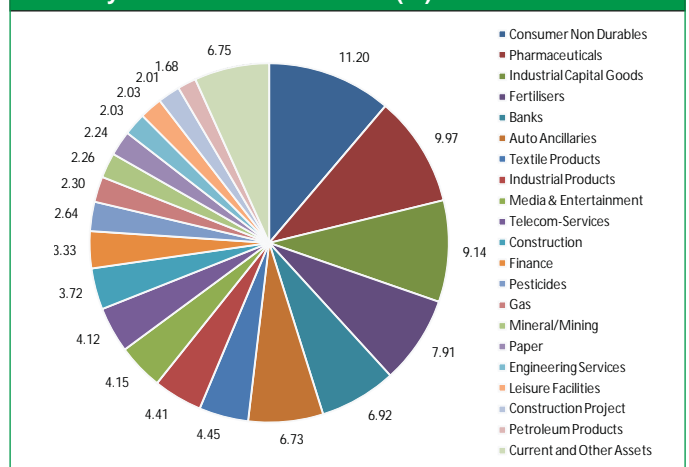
Standard Deviation	35.84%
Beta	0.9801
R Squared	0.9521
Sharpe Ratio <sup>1</sup>	0.2788

<sup>1</sup> Risk Free rate is based on 1 year T-Bill rate.

**TARGETED CAPITAL SEGMENT WISE BREAKUP (As on 31st October, 2011)**

MIDCAP : 97.7%	LARGE CAP : 2.3%
----------------	------------------

**Industrywise Asset Distribution (%)**



**Returns as on 30.09.2011**

Scheme / Duration	CAGR RETURNS (%)				10,000 CAGR RETURNS				ABSOLUTE RETURNS %			10,000 ABSOLUTE RETURNS %		
	1 Yr	3 Yrs	5 Yrs	Since Inception	1 Yr	3 Yrs	5 Yrs	Since Inception	30.09.2010 to 30.09.2011	30.09.2009 to 30.09.2010	30.09.2008 to 30.09.2009	30.09.2010 to 30.09.2011	30.09.2009 to 30.09.2010	30.09.2008 to 30.09.2009
Midcap	(16.35)	18.49	11.39	16.66	8364.50	16636.94	17147.54	28296.10	(16.35)	35.38	46.92	8364.50	13538.13	14691.79
CNX Midcap	(22.59)	13.20	8.61	13.68	7740.95	14505.08	15113.64	23768.20	(22.59)	36.51	37.27	7740.95	13650.89	13726.66
Sensex	(18.01)	8.56	5.72	14.48	8198.55	12794.10	13207.15	24915.25	(18.01)	17.18	33.17	8198.55	11717.94	13317.47

**SAHARA**  
**STAR VALUE Fund**

sms STAR to 59090

An Open-Ended Growth Fund

**The objective of the scheme :** Is to provide long term capital appreciation by investing predominantly in equity / equity related instruments of select companies based on value parameters.

Name	Designation	Total Experience (Years)
Naresh Kumar Garg	Chief Investment Officer	21 yrs (2 yrs in Sahara Star Value Fund)
A N Sridhar	Fund Manager	21 yrs (2 yrs in Sahara Star Value Fund)

Date of Inception: 14/09/2009 ; Total Expenses Ratio (%) : 2.50; AUM : ` 165.78 lakhs; Holding in TOP 10 scrips : 36.32%; Portfolio Turnover Ratio (%) : 174.10

**NAV as on 31.10.2011**

Growth Option: ` 11.1326      Dividend Option: ` 10.2006

Record Date	Rate	Cum Div NAV ( ` )
16.08.2010	` 1.00 per unit	12.5064

Dividend declared on the face value of ` 10, Past performance may or may not be sustained in future

**Portfolio as on 31.10.2011**

Industry	Security Name	% of Total	Industrywise Total %
<b>EQUITY SHARES</b>			
Textile - Products	Arvind Ltd	3.97	10.43
	Suryalakshmi Cotton Mills Ltd.	3.59	
Auto Ancillaries	Provogue (India) Ltd.	2.87	10.12
	Lumax Industries Ltd.	3.85	
	Hi-Tech Gears Ltd.	3.74	
Banks	Steel Strips Wheels Ltd	2.53	10.11
	UCO Bank	3.63	
	City Union Bank Limited	3.58	
Construction	Allahabad Bank - EQU	2.89	10.05
	IRB Infrastructure Developers Ltd.	3.97	
	IVRCL Ltd.	3.25	
Industrial Capital Goods	Oberoi Realty Ltd	2.83	8.06
	Praj Industries Ltd	4.64	
	McNally Bharat Engineering Co. Ltd.	3.42	
Fertilisers	Kakinada Fertilizers Ltd	3.27	6.16
	Zuari Industries Ltd.	2.90	
Pharmaceuticals	Torrent Pharmaceuticals Ltd.	3.14	6.07
	J B Chemicals & Pharmaceuticals Ltd.	2.93	
Industrial Products	Finolex Cables Ltd.	2.91	5.77
	Time Technoplast Ltd	2.86	
Consumer Non Durables	Agro Tech Foods Ltd	3.12	5.29
	Berger Paints Ltd	2.18	
Power	Torrent Power Ltd(New)	3.83	3.83
Chemicals	Gujarat Alkalies And Chemicals Ltd.	3.74	3.74
Construction Projects	Volta Ltd.	3.61	3.61
Petroleum Products	Mangalore Refinery & Petrochemicals Ltd	2.72	2.72
Finance	Rane Holdings Ltd.	2.22	2.22
<b>Equity Total</b>		<b>88.18</b>	<b>88.18</b>
<b>Current and Other Assets</b>		<b>11.82</b>	<b>11.82</b>
<b>Grand Total</b>		<b>100.00</b>	<b>100.00</b>

**Returns as on 30.09.2011**

Scheme / Duration	CAGR RETURNS (%)		` 10,000 CAGR RETURNS		ABSOLUTE RETURNS %		` 10,000 ABSOLUTE RETURNS	
	1 Yr	Since Inception	1 Yr	Since Inception	30.09.2010 to 30.09.2011	30.09.2009 to 30.09.2010	30.09.2010 to 30.09.2011	30.09.2009 to 30.09.2010
Star Value	(19.38)	3.65	8062.45	10759.50	(19.38)	26.24	8062.45	12624.11
BSE 200	(19.85)	1.11	8015.39	10228.18	(19.85)	20.79	8015.39	12078.96
Sensex	(18.01)	0.72	8198.55	10147.71	(18.01)	17.18	8198.55	11717.94
Super 20	(12.01)	3.38	8799.12	10746.10	(12.01)	10.26	8799.12	11026.37
Nifty	(18.02)	3.00	8197.83	10661.54	(18.02)	18.61	8197.83	11860.76
Sensex	(18.01)	2.28	8198.55	10500.69	(18.01)	17.18	8198.55	11717.94

**MINIMUM APPLICATION AMOUNT:** ` 5000 and in multiples of ` 1 thereafter.

**OPTION :** Dividend including Dividend Re-investment; Growth option

Load Structure	Entry Load: NIL ; Exit Load: 1%- If redeemed on or before 12 months, NIL- If redeemed after 12 months.
SIP / STP:	Entry Load: NIL ; Exit Load: 1%- If redeemed on or before 1 year from the date of allotment.

**SAHARA**  
**SUPER 20 Fund**

sms SUPER to 59090

An Open-Ended Growth Fund

**The objective of the scheme :** is to provide long term capital appreciation by investing in predominantly equity and equity related securities of around 20 companies selected out of the top 100 largest market capitalization companies, at the point of investment.

Name	Designation	Total Experience (Years)
Naresh Kumar Garg	Chief Investment Officer	21 yrs (2 yrs in Sahara Super 20 Fund)
A N Sridhar	Fund Manager	21 yrs (2 yrs in Sahara Super 20 Fund)

Date of Inception: 31/07/2009; Total Expenses Ratio (%): 2.50; AUM : ` 130.56 lakhs; Holding in TOP 10 scrips : 54.04%; Portfolio Turnover Ratio (%) : 233.11

**NAV as on 31.10.2011**

Growth Option: ` 11.5077      Dividend Option: ` 11.5084

Record Date	Rate	Cum Div NAV ( ` )
16.08.2010	` 1.00 per unit	12.5064

Dividend declared on the face value of ` 10, Past performance may or may not be sustained in future

**Portfolio as on 31.10.2011**

Industry	Security Name	% of Total	Industrywise Total %
<b>EQUITY SHARES</b>			
Auto	Bajaj Auto Ltd.	6.62	17.02
	Hero Motocorp Ltd	5.01	
	Tata Motors Ltd	2.74	
Banks	Mahindra & Mahindra Ltd.	2.65	15.72
	IndusInd Bank Limited.	4.39	
	State Bank of India	4.38	
Petroleum Products	ICICI Bank Ltd.	3.57	11.95
	HDFC Bank Ltd.	3.38	
	Bharat Petroleum Corporation Ltd.	5.25	
Power	Reliance Industries Ltd	4.03	11.11
	Indian Oil Corporation Limited.	2.67	
	Power Grid Corporation Of India Ltd.	5.62	
Consumer Non- Durables	National Thermal Power Corp Ltd.	5.49	6.33
Finance	Hindustan Unilever Ltd.	6.33	6.32
	Infrastructure Development Fin Co.Ltd.	3.55	
Construction Project	Rural Electrification Corporation Ltd.	2.77	5.95
	Larsen and Toubro Limited	5.95	
Telecom - Services	Bharti Airtel Ltd.	4.80	4.80
Oil	Cairn India Ltd.	4.57	4.57
Ferrous Metals	Tata Steel Ltd.	2.96	2.96
<b>Equity Total</b>		<b>86.74</b>	<b>86.74</b>
<b>Current and Other Assets</b>		<b>13.26</b>	<b>13.26</b>
<b>Grand Total</b>		<b>100.00</b>	<b>100.00</b>

**SYSTEMATIC INVESTMENT PLAN (SIP) – AUTO DEBIT / ECS FACILITY AVAILABLE**

Monthly SIP	Quarterly SIP
Initial cheque of ` 1000 and 5 post dated cheques for minimum of ` 1000 each	Initial cheque of ` 2000 and 3 post dated cheques of minimum of ` 2000 each



An Open Ended Equity Scheme

**The objective of the scheme** : is to provide long term capital gains by investing predominantly in equity / equity related instrument of companies in the Retailing, Entertainment & Media, Auto & auto ancillaries and Logistics sector.

Name	Designation	Experience (Yrs)
Naresh Kumar Garg	Chief Investment Officer	21 yrs (4 yrs in Sahara R.E.A.L Fund)
A N Sridhar	Fund Manager	21 yrs (4 yrs in Sahara R.E.A.L Fund)

Date of Inception: 27/11/2007; Total Expenses Ratio (%) : 2.50; Holding in TOP 10 scrips : 44.42% AUM : ₹ 562.79 Lakhs; Portfolio Turnover Ratio (%) : 179.21

**Minimum Application:** ₹ 5000 & additional amount of ₹ 1000 and in multiples of ₹ 1 thereafter.

**SYSTEMATIC INVESTMENT PLAN (SIP) – AUTO DEBIT / ECS FACILITY AVAILABLE**
**Monthly SIP**

1st cheque of ₹ 1000 along with minimum of 5 post dated cheques of minimum of ₹ 1000 each.

**Quarterly SIP**

1st cheque of ₹ 2000 along with minimum of 3 post dated cheques of minimum of ₹ 2000 each

**Portfolio as on 31.10.2011**

Industry	Security Name	% of Total	Industrywise Total %
<b>EQUITY SHARES</b>			
Auto Ancillaries	Lumax Industries Ltd.	4.57	17.76
	Suprajit Engineering Ltd.	4.28	
	Sundaram Fasteners Ltd.	3.64	
	Steel Strips Wheels Ltd	3.13	
	Exide Industries Ltd.	2.15	
Media & Entertainment	Jagran Prakashan Ltd.	5.35	15.99
	Den Networks Ltd.	4.50	
	DQ Entertainment (International) Ltd.	3.94	
	Hathway Cable & Datacom Limited	2.20	
Auto	Hero Motocorp Ltd	4.65	13.60
	Bajaj Auto Ltd.	3.69	
	Tata Motors Ltd	2.64	
	Mahindra & Mahindra Ltd.	2.61	
Textiles - Products	Kewal Kiran Clothing Ltd.	3.47	11.21
	Arvind Ltd	2.93	
	Raymond Ltd.	2.77	
	Provogue (India) Ltd.	2.05	
Banks	The Federal Bank Limited	3.69	10.24
	UCO Bank	3.21	
	State Bank of India	2.03	
Consumer Non Durables	HDFC Bank Ltd.	1.31	9.79
	Bata india Ltd.	5.02	
	Tata Global Beverages Ltd.	2.63	
Transportation	Berger Paints Ltd	2.14	4.74
Telecom-Services	Gateway Distriparks Ltd.	4.74	4.74
	Idea Cellular Ltd.	2.52	4.61
Retailing	Bharti Airtel Ltd.	2.09	3.11
	Shoppers Stop Limited.	3.11	3.11
Leisure Facilities	Talwalkars Better Value Fitness Ltd.	2.77	2.77
Consumer Durables	Whirlpool Of India Ltd	2.58	2.58
<b>Equity Total</b>		<b>96.40</b>	<b>96.40</b>
<b>Current and Other Assets</b>		<b>3.60</b>	<b>3.60</b>
<b>Grand Total</b>		<b>100.00</b>	<b>100.00</b>

<b>Load Structure</b>	Entry Load: NIL ; Exit Load: 1%- If redeemed on or before 12 months, NIL- If redeemed after 12 months.
<b>SIP / STP:</b>	Entry Load: NIL ; Exit Load: 1%- If redeemed on or before 1 year from the date of allotment.

**NAV as on 31.10.2011**

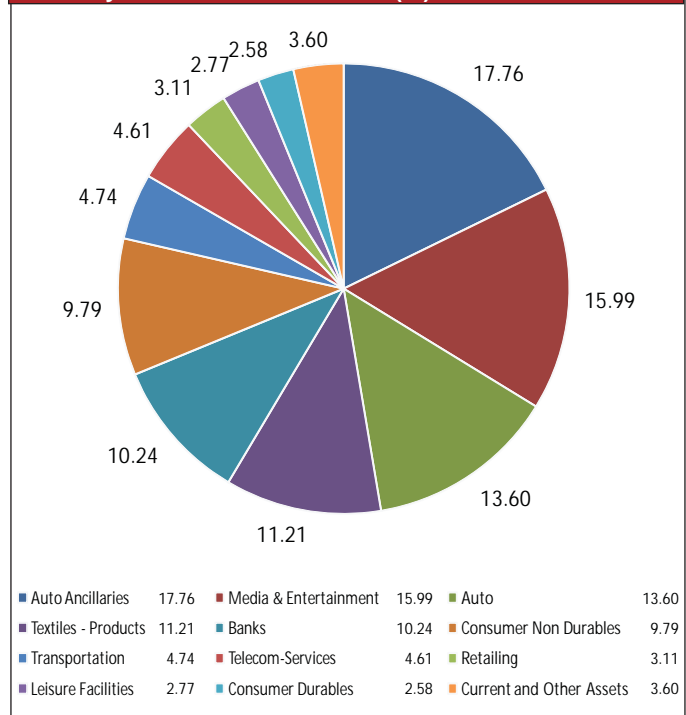
Growth Option: ₹ 7.7216

Dividend Option: ₹ 7.7216

**Statistical Measures (For trailing 3 yrs period) (as on 30.09.2011)**

Standard Deviation	31.10 %
Beta	0.8161
R Squared	0.6587
Sharpe Ratio <sup>1</sup>	(0.0329)

<sup>1</sup> Risk Free rate is based on 1 year T-Bill rate.

**Industrywise Asset Distribution (%)**

**Returns as on 30.09.2011**

Scheme / Duration	CAGR RETURNS (%)			10,000 CAGR RETURNS			ABSOLUTE RETURNS %			10,000 ABSOLUTE RETURNS %		
	1 Yr	3 Yrs	Since Inception	1 Yr	3 Yrs	Since Inception	30.09.2010 to 30.09.2011	30.09.2009 to 30.09.2010	30.09.2008 to 30.09.2009	30.09.2010 to 30.09.2011	30.09.2009 to 30.09.2010	30.09.2008 to 30.09.2009
R.E.A.L	(23.49)	7.48	(7.61)	7650.96	12415.17	7376.60	(23.49)	27.15	27.62	7650.96	12714.66	12762.39
NIFTY	(18.02)	8.03	(3.63)	8197.83	12606.47	8675.11	(18.02)	18.61	29.65	8197.83	11860.76	12965.29
Sensex	(18.01)	8.56	(3.84)	8198.55	12794.10	8602.67	(18.01)	17.18	33.17	8198.55	11717.94	13317.47

**SAHARA**  
**INCOME Fund**

An Open-Ended Income Fund

**Value Research Rating<sup>^</sup>**

☆☆☆☆

sms **MUTUAL** to **59090**

Date of Inception : 21/2/2002

**The objective of the scheme :** is to generate income by investing in a portfolio of corporate and sovereign debt instruments and at the same time provide continuous liquidity along with reasonable safety.

Name	Designation	Experience (Yrs/Months)
Naresh Kumar Garg	Chief Investment Officer	21 (7.5 yrs in Sahara Income Fund)
Ashwini Kumar	Fund Manager	9 yrs (8 Months in Sahara Income Fund)

Monthly SIP	Quarterly SIP
6 post dated cheques for minimum of ₹ 500 each	4 post dated cheques for a minimum of ₹ 750 each

Minimum Application
₹ 3000 and additional amt. of ₹ 1000 & multiples of ₹ 1 thereafter.

**Portfolio as on 31.10.2011**

Portfolio	Rating	% of Portfolio	
<b>Certificate of Deposits / Commercial Papers</b>			<b>97.91%</b>
UCO BANK CD	CRISIL A1+	22.77%	
PUNJAB NATIONAL BANK CD	ICRA A1+	22.73%	
AXIS BANK CD	ICRA A1+	18.30%	
STATE BANK OF TRAVANCORE CD	CRISIL A1+	18.21%	
CANARA BANK CD	ICRA A1+	15.90%	
Reverse Repo & Cash Recievables		2.09%	2.09%
<b>TOTAL</b>			<b>100.00%</b>

Average Maturity Tenor : 34 Days; Total Expenses Ratio (%): 0.35; AUM : ₹ 435.60 Lakhs

**Dividend**

Record Date	Rate	Cum Div NAV (₹)
26.03.2007	₹ 1.00 per unit	11.7697

Dividend declared on the face value of ₹ 10. Past performance may or may not be sustained in future.

Load Structure:	Entry Load: / Exit Load: Nil
Investment Option / NAV:	Growth Option : ₹ 19.8242; Dividend Option : ₹ 16.3271

**CRISIL Rating *CRISIL AA*mfs**

Inception Date: 19.2.2002

**SAHARA**  
**LIQUID Fund**

An Open-Ended Liquid Fund

**Value Research Rating<sup>^</sup>**

☆☆☆☆

sms **LIQUID** to **59090**

**The objective of the scheme :** is to create a portfolio of debt and money market instruments with a view to provide high liquidity and reasonable returns.

Load Structure	
Entry Load : Nil	Exit Load : Nil

Monthly SIP	Quarterly SIP
5 postdated cheques for minimum of ₹ 2000 each.	4 postdated cheques for minimum of ₹ 2500 each.

Minimum Application	Load Structure SIP
₹ 10000 & additional amt. of 5000 & Multiples of ₹ 1.	Entry Load : Nil for SIP/STP investments Exit Load : Nil

**Portfolio as on 31.10.2011**

Portfolio	Rating	%age	
<b>Certificate of Deposits / Commercial Papers</b>			<b>97.50%</b>
AXIS BANK CD	ICRA A1+	14.40%	
BANK OF INDIA CD	CRISIL A1+	12.62%	
CANARA BANK CD	ICRA A1+	8.95%	
ALLAHABAD BANK CD	ICRA A1+	8.93%	
STATE BANK OF MYSORE CD	ICRA A1+	8.92%	
CANARA BANK CD	ICRA A1+	8.66%	
PUNJAB NATIONAL BANK CD	ICRA A1+	8.56%	
UCO BANK CD	CRISIL A1+	8.55%	
PUNJAB NATIONAL BANK CD	ICRA A1+	7.14%	
UNION BANK OF INDIA CD	CRISIL A1+	4.64%	
UCO BANK CD	CRISIL A1+	3.59%	
STATE BANK OF TRAVANCORE CD	CRISIL A1+	2.55%	
<b>Reverse Repo &amp; Cash Recievables</b>		<b>2.50%</b>	<b>2.50%</b>
<b>TOTAL</b>			<b>100.00%</b>

Name	Designation	Experience (Yrs/Months)
Naresh Kumar Garg	Chief Investment Officer	21 yrs (7.5 yrs in Sahara Liquid Fund)
Ashwini Kumar	Fund Manager	9 yrs (8 months in Sahara Liquid Fund)

Average Maturity of Portfolio: 33 Days; Total Expenses Ratio (%): 0.25; AUM : ₹ 27697.46 Lakhs

Investment Option	NAV as on 31.10.2011
Fixed Pricing - Daily Dividend Option	₹ 1024.9538
Fixed Pricing - Weekly Dividend Option	₹ 1027.4373
Fixed Pricing - Monthly Dividend Option	₹ 1025.2353
Fixed Pricing - Growth Option	₹ 1872.3073
Variable Pricing - Daily Dividend Option	₹ 1024.9711
Variable Pricing - Weekly Dividend Option	₹ 1025.4430
Variable Pricing - Monthly Dividend Option	₹ 1025.5576
Variable Pricing - Growth Option	₹ 1887.8488

The face value of the units have been changed from ₹ 10 per unit to ₹ 1000 per unit by consolidation of units w.e.f. 27th October, 2005. Also, the Variable Pricing Option has been introduced under the scheme w.e.f. 27th October, 2005.

**Dividend History [per unit (in Rupees)] (for Monthly Dividend Option)\***

Fixed Pricing Option		
Date	Dividend (₹)	Investor
28.10.2011	8.5852	Non Corporate
23.09.2011	6.8008	Non Corporate
26.08.2011	6.8548	Non Corporate

Variable Pricing Option		
Date	Dividend (₹)	Investor
28.10.2011	8.5969	Non Corporate
23.09.2011	6.8103	Non Corporate
26.08.2011	6.8513	Non Corporate

\* Dividend declared on the face value of Rs.1000. Past performance may or may not be sustained in future. The performance of the dividend plan for the investor would be net of the dividend distribution tax, as applicable.

**SAHARA**  
**CLASSIC Fund**

An Open-Ended Income Fund

sms **CLASSIC** to **59090**

Date of Inception : 01/02/2008

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

Name	Designation	Experience (Yrs/Months)
Naresh Kumar Garg	Chief Investment Officer	21 (3.5 yrs in Sahara Classic Fund)
Ashwini Kumar	Fund Manager	9 yrs (8 Months in Sahara Classic Fund)
A N Sridhar	Fund Manager	21 (3.5 yrs in Sahara Classic Fund)

Minimum Application	Dividend Option: ₹ 5000 and additional investments in multiples of ₹ 1000. Growth Option: ₹ 1000 and additional investments in multiples of ₹ 1000.
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Load Structure	Entry Load: Nil; Exit Load: Nil
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Investment Option	NAV as on 31.10.2011
Growth Option	Growth: ₹ 14.2707
Dividend Option	Dividend: ₹ 14.2701

**Portfolio as on 31.10.2011**

Portfolio	Rating	% of Portfolio	
<b>Certificate of Deposits / Commercial Papers</b>			<b>95.77%</b>
UCO BANK CD	CRISIL A1+	28.21%	
CANARA BANK CD	ICRA A1+	28.14%	
PUNJAB NATIONAL BANK CD	ICRA A1+	28.14%	
STATE BANK OF TRAVANCORE CD	CRISIL A1+	11.28%	
<b>Reverse Repo &amp; Cash Receivables</b>		<b>4.23%</b>	<b>4.23%</b>
<b>TOTAL</b>			<b>100.00%</b>

Average Maturity Tenor : 39 days; Total Expenses Ratio (%): 0.35; AUM : ₹ 17.58 Lakhs

Monthly SIP	6 post dated cheques for minimum of ₹ 1000 each
Quarterly SIP	4 post dated cheques for a minimum of ₹ 2000 each

## SAHARA INTERVAL Fund

An Debt Oriented Interval Fund

sms MUTUAL to 59090

Date of Inception : 03/10/2008

**The objective of the scheme** : is to generate returns with low volatility through a portfolio of debt and money market instruments with a provision to offer liquidity at periodic intervals.

Name	Designation	Experience (Yrs/Months)
Naresh Kumar Garg	Chief Investment Officer	21 yrs (3 yrs in Sahara Interval Fund)
Ashwini Kumar	Fund Manager	9 yrs (8 Months in Sahara Interval Fund)

Average Maturity of Portfolio: 36 Days ; Total Expenses Ratio (%) : 0.35; AUM : ` 23.06 Lakhs

### Minimum Application

` 5000 & additional amount of 1000 & Multiples of ` 1 thereafter.

### Load Structure

Entry Load: Nil Exit Load: Nil during Specified Transaction Period.

### Portfolio as on 31.10.2011

Portfolio	Rating	% of Portfolio	
Certificate of Deposits / Commercial Papers			98.89%
STATE BANK OF TRAVANCORE CD	CRISIL A1+	25.81%	
UCO BANK CD	CRISIL A1+	25.81%	
PUNJAB NATIONAL BANK CD	ICRA A1+	25.76%	
ANDHRA BANK CD	CARE A1+	17.19%	
AXIS BANK CD	ICRA A1+	4.32%	
Reverse Repo & Cash Receivables		1.11%	1.11%
<b>TOTAL</b>			<b>100.00%</b>

### Investment Option

### NAV as on 31.10.2011

Growth Option	` 12.5044
Dividend Option	` 12.5042

## SAHARA SHORT TERM BOND Fund

An Open Ended Income Fund

Date of Inception: 13.04.2009

CRISIL Rating

CRISIL AAAmfs

sms MUTUAL to 59090

**The objective of the scheme** : is to generate optimal returns consistent with moderate levels of risk and liquidity by investing in debt securities and money market securities.

### Portfolio as on 31.10.2011

Portfolio	Rating	% of Portfolio	
Certificate of Deposits / Commercial Papers			89.40%
ANDHRA BANK CD	CARE A1+	22.71%	
STATE BANK OF TRAVANCORE CD	CRISIL A1+	15.48%	
BANK OF INDIA CD	CRISIL A1+	13.75%	
UCO BANK CD	CRISIL A1+	13.70%	
UNION BANK OF INDIA CD	CRISIL A1+	10.89%	
AXIS BANK CD	ICRA A1+	8.38%	
PUNJAB NATIONAL BANK CD	ICRA A1+	4.50%	
Reverse Repo & Cash Receivables		10.60%	10.60%
<b>TOTAL</b>			<b>100.00%</b>

### Value Research Rating^ ★★★★★

Average Maturity of Portfolio: 27 Days ; Total Expenses Ratio (%) : 0.35; AUM : ` 10891.44 Lakhs

Name	Designation	Experience (Yrs/Months)
Naresh Kumar Garg	Chief Investment Officer	21 (2.5 yrs in Sahara Short Term Bond Fund)
Ashwini Kumar	Fund Manager	9 (8 months in Sahara Short Term Bond Fund)

### Load Structure

Entry / Exit Load: Nil

**Monthly SIP** 5 post dated cheques for a minimum of ` 2000 each.

**Quarterly SIP** 4 post dated cheques for a minimum of ` 2500 each.

### Minimum Application

` 5000 and in multiples of ` 1 thereafter.

### Investment Option / NAV as on 31.10.2011

Dividend Reinvestment Option : ` 10.1679  
Growth Option : ` 12.4529

### Dividend History [(per unit (in Rupees)) for 3 months under Dividend Re investment Option (Monthly Frequency)]

Date	Gross Dividend (Rs)	Investor
28.10.2011	0.0600	Corporate / Non Corporate
29.09.2011	0.0800	Corporate / Non Corporate
26.08.2011	0.0700	Corporate / Non Corporate

(on face value of Rs 10 per unit)

Past performance may or may not be sustained in future. Dividend declared would be subject to dividend distribution tax as applicable.

## SAHARA GILT Fund

An Open-Ended Gilt Fund

Date of Inception : 21/2/2002

**The objective of the scheme** : To generate reasonable returns by investing in sovereign instruments issued by Central / State governments.

Name	Designation	Experience (Yrs/Months)
Naresh Kumar Garg	Chief Investment Officer	21 (7.5 yrs in Sahara Gilt Fund)
Ashwini Kumar	Fund Manager	9 yrs (8 months in Sahara Gilt Fund)

**Monthly SIP** 5 post dated cheques for minimum of ` 1000 each.

**Quarterly SIP** 4 post dated cheques for minimum of ` 1250 each.

**Minimum Application** ` 5000 & additional amount of 1000 & Multiples of ` 1 thereafter.

**Load Structure** Entry Load: Nil Exit Load: Nil

### Portfolio as on 31.10.2011

Portfolio	Rating	% of Portfolio
Net Current Assets / Reverse Repo	-	100.00%
<b>Total</b>		<b>100.00%</b>

Average Maturity Tenor : 1 day; Total Expenses Ratio (%) : 0.35; AUM : ` 7.46 Lakhs

### Dividend

Record Date	Rate	Cum Div NAV ( ` )
26.03.2007	` 1.00 per unit	11.4405

Dividend declared on the face value of ` 10.

Past performance may or may not be sustained in future.

### Investment Option

### NAV as on 31.10.2011

Growth Option	` 17.9245
Dividend Option	` 14.9587

**^ Value Research Rating** (For Sahara Banking & Financial Services Fund, Sahara Tax Gain Fund, Sahara Growth Fund, Sahara Midcap Fund, Sahara Liquid Fund, Sahara Income Fund, Sahara Infrastructure Fund, Sahara Wealth Plus Fund & Sahara Short term Bond Fund): For the schemes 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 October 31st, 2011. 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). CRISIL Rating indicates that the fund portfolio holdings provide very strong protection against losses from credit defaults. Disclaimer clause: The rating of CRISIL is not an opinion of the Asset Management Company's willingness or ability to make timely payments to the Investors. The rating is also not an opinion on the stability of the NAV of the fund, which could vary with market developments.

**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 ` 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 Classic Fund, Sahara Power & Natural Resources Fund, Sahara Banking & Financial Services Fund, Sahara Short Term Bond Fund, Sahara Super 20 Fund and Sahara Star Value 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. **The units of Sahara Interval Fund are listed on the National Stock Exchange of India in line with SEBI guidelines.** "It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Draft Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the 'Disclaimer Clause of NSE' Please read the Scheme Information Document & Statement of Additional Information 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 ` 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. **Prospective Investors / unit holders are requested to note that SAHARA AMC / SAHARA MUTUAL FUND is not guaranteeing or promoting or forecasting any returns. Investors are cautioned that they should not determine their investments based on unauthorised news or rumours which may otherwise result into considerable damage to their portfolio. In view of the individual nature of investment capacity / risk taking ability, each investor is advised to consult a professional tax advisor / financial consultant / AMFI Certified distributor before investing.**

# SIP...



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**Systematic Investment Plan (SIP) through ECS / Auto Debit facility 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 ₹1 lakh made by it towards setting up of the Mutual Fund. Sahara Income Fund, Sahara Gilt Fund, Sahara Liquid Fund, Sahara Growth Fund, Sahara Tax Gain, Sahara Midcap Fund, Sahara Wealth Plus Fund, Sahara Infrastructure Fund, Sahara Classic Fund, Sahara Power & Natural Resources Fund, Sahara Banking & Financial Services Fund, Sahara Short Term Bond Fund, Sahara Super 20 Fund and Sahara Star Value 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 & statement of Additional Information 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 ₹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. **Prospective Investors / unit holders are requested to note that SAHARA AMC / SAHARA MUTUAL FUND is not guaranteeing or promoting or forecasting any returns. Investors are cautioned that they should not determine their investments based on unauthorised news or rumours which may otherwise result into considerable damage to their portfolio. In view of the individual nature of investment capacity / risk taking ability, each investor is advised to consult a professional tax advisor / financial consultant / AMFI Certified distributor before investing.**

## BOOK-POST



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## Sahara Mutual Fund Investor Service Centres

**AHMEDABAD:** No - 1, Ground Floor, Namarayan Complex, Swatik Cross Road, Navrangpura, Ahmedabad - 380 009 Ph - 079 - 32942935. **BANGALORE:** S-202, Manipal Centre, 47, Dickenson Road, Bangalore - 560042. Ph - 080- 32928532. **BHUBANESHWAR:** Plot No.617/D, Kharvel Nagar, Unit-3, In front of Giridurga Temple, Bhubaneswar -751001. Tel No. 0674-2391372. **CHANDIGARH:** 2nd floor, Chamber No. 4, Chandigarh Business Centre, SCO-2441-42, Sector 22- C, Chandigarh - 160 022. Ph - 0172 - 3244010. **CHENNAI:** Flat No.- J, 2nd Floor, Mount Chambers, No-758, Anna Salai, Chennai - 600 002. Ph - 044 -32979232. **COIMBATORE:** 41-A1, Half Cellar Floor, West Lokmanya Street, R S Puram, Coimbatore - 641 002. Ph - 0422 - 3296379. **GURGAON:** Sahara Care House, DLF Infinity Tower - A, 2nd Floor, DLF Phase - 2, Gurgaon (Haryana) - 122002. Ph - 0124-3224746. **GORAKHPUR:** Shop No.23, Upper Ground Floor, Cross Roads, "The Mall", Bank Road, Gorakhpur - 273001. Ph - 0551-3247171. **HYDERABAD:** Sahara Manzil, 2nd Floor, Opp. Secretariat, Basheerbagh, Hyderabad-500004. Ph - 040 - 32936958. **INDORE:** Flat No. 315, 3rd Floor, President Tower, 6/2, South Tukoganj, Indore, Madhya Pradesh - 452 001 Tel No. : 0731 3255735 **JAIPUR:** Office No. 322, 3rd Floor, Ganapati Plaza, M. I. Road, Jaipur-302 001. Ph - 0141 - 3269923. **JAMMU:** Kiosk -5, (B-1), North Block, Ground Floor, Bahu Plaza, Jammu-180012. Ph- 09205044557 **KOLKATA:** Sahara India Sadan, Ground Floor, 2A-Shakespeare Sarani, Kolkata - 700071. Ph - 033 - 32977674. **KOLKATA (Salt Lake):** B D-16 (Ground Floor), Sector - 1, Salt Lake City, Kolkata - 700 064. Ph - 033-40041617. **LUCKNOW:** Office No. 8, Ground Floor, Saran Chamber-1, V Park Road, Lucknow-226001. Ph - 0522 - 3242899. **MUMBAI:** 97, 9th Floor, Atlanta, Nariman Point, Mumbai - 400 021. Ph - 022-67520121-27. **NEW DELHI:** Flat No. 310, 3rd Floor, Deep Shikha, 8, Rajendra Place, New Delhi-110008. Ph - 011 - 25755783. **NOIDA:** C-1, Sahara India Complex, Sector 11, Noida - 201301. Ph - 09999380049 **PATNA:** C/o Sahara India Pariwar, Sahara India Vihar, Boring Road Chauraha, Boring Road, Patna-800001. Ph - 0612 - 3255280. **PUNE:** Office No.71, Shrinath Plaza, Off F C Road, Dnyaneshwar Paduka Chowk, Shivaji Nagar, Pune - 411 005. Ph - 020-32934114. **THANE:** Shop No.-1, Santoshi Bhavan, Shivaji Path, Behind Punjab National Bank, Thane - 400 601. Ph - 022 - 5441993

**REGISTRAR AND TRANSFER AGENT : KARVY Computer Share Private Limited**

(Unit: Sahara Mutual Fund)

21, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034. Ph : 040 - 44677122, Email : [service\\_smf@karvy.com](mailto:service_smf@karvy.com)

## KARVY Investor Service Centres

**AHMEDABAD:** Tel: 079-26402967, 26400527; **BANGALORE:** Tel: 080-25320085/86; **BARODA:** Tel: 0265-6640870/72; **BHUBANESHWAR:** Tel: 0674-2547531/32; **CHANDIGARH:** Tel: 0172-5071726/27; **CHENNAI:** Tel: 044 - 42028512/13; **COCHIN:** Tel: 0484-4010224, 4010273; **COIMBATORE:** Tel: 0422- 4384770; **DURGAPUR:** Tel: 0343-6512111; **HYDERABAD:** Tel: 040- 23312454; **INDORE:** Tel: 0731- 4266828; **JAIPUR:** Tel: 0141-2375039, 2363321; **JAMSHEDPUR:** Tel: 0657-2487045/20; **KANPUR:** Tel: 0512-3211008, 3246390; **KOLKATA:** Tel: 033-64444177, 033-64444176; **LUCKNOW:** Tel: 0522-3213115, 2236819; **MANGALORE:** Tel: 0824-2496289; **MUMBAI:** Tel: 022 - 66235353; **NAGPUR:** Tel: 0712-6610513 / 6618583; **NEW DELHI:** Tel: 011-43681700; **PANJIM:** Tel: 0832 - 2426871/73; **PATNA:** Tel: 0612-6453098, 0612-2321354/56; **PUNE:** Tel: 020-25533795, 25532783; **SURAT:** Tel: 0261-3042170; **VISAKHAPATNAM:** Tel: 0891-2752916/18; 0891 - 2714125 / 2734244.

Online Investment Facility Available. Please visit [www.saharamutual.com](http://www.saharamutual.com).

No Entry / Exit Load under any scheme for Direct Applications.