

# Sahara GROWTH FUND

An Open-Ended Growth Fund

Value Research Rating^ ★★★★★

**SAHARA**  
**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 Executive Officer	18 (5 yrs. in Sahara Growth Fund)
Mr A N Sridhar	Fund Manager	18 (3 yrs. in Sahara Growth Fund)

### Minimum application

Rs.3000/- and additional amount of Rs.500/- and multiples of Re.1/- thereafter.

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

Monthly SIP	Quarterly SIP
Initial cheque of Rs.1000/- and 5 post dated cheques for minimum of Rs.1000/- each	Initial cheque of Rs.2000/- and 3 post dated cheques of minimum of Rs.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.

Date of Inception: 30/08/2002; Total Expenses Ratio (%) : 2.48; AUM (Rs.): 584.45 lakhs; Holding in TOP 10 scrips : 36.39%

### Holding as on 26.02.10

Industry	Security Name	% of Total	Industrywise Total %
<b>EQUITY SHARES</b>			
Banks	State Bank of India	3.72	15.86
	HDFC Bank Ltd	3.18	
	Axis Bank Limited	3.14	
	ICICI Bank Ltd	3.13	
	Punjab National Bank	2.70	
Industrial Capital Goods	Walchandnagar Industries Ltd	3.92	11.74
	Bharat Heavy Electricals Ltd	3.22	
	Siemens Ltd	2.58	
	Asea Brown Boveri Ltd	2.03	
Petroleum Products	Reliance Industries Ltd	3.02	8.20
	Hindustan Petroleum Corp Ltd	2.97	
	Bharat Petroleum Corporation Ltd	2.22	
Power	Power Grid Corporation of India Ltd	3.31	7.54
	National Thermal Power Corp Ltd	2.78	
	Tata Power Company Ltd	1.45	
Software	Infosys Technologies Ltd	3.56	5.65
	Tata Consultancy Services Ltd	2.09	
Diversified	Hindustan Unilever Ltd	4.04	4.04
Consumer Non Durables	ITC Limited	3.97	3.97
Finance	HDFC Ltd	3.85	3.85
Gas	Gas Authority of India Ltd	3.62	3.62
Media & Entertainment	Sun TV Limited	3.16	3.16
Auto	Mahindra & Mahindra Ltd	3.10	3.10
Pharmaceuticals	Ajanta Pharma Ltd	2.45	2.45
Cement	ACC Ltd	2.37	2.37
Non-Ferrous Metals	Sterilite Industries Limited	2.21	2.21
Ferrous Metals	Jindal Steel & Power Ltd.	2.16	2.16
Oil	Oil & Natural Gas Corp Ltd	1.91	1.91
Construction Projects	Larsen and Toubro Limited	1.87	1.87
<b>Equity Total</b>		<b>83.71</b>	<b>83.71</b>
Current and other Assets		16.29	16.29
<b>Total</b>		<b>100.00</b>	<b>100.00</b>

### Investment Option

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

### NAV as on February 26, 2010

Dividend : Rs.27.4901 Growth : Rs.73.3213

### Performance (%) of the Fund (Growth Option)

Sahara Growth Fund	Scheme Returns	CNX Nifty
1 Year	66.87	78.11
3 Years	15.29	9.54
5 Years	22.95	18.54
Since Inception	30.44	23.47

Annualised

### Dividend since September 2003

Record Date	Rate	% of Div	Cum Div NAV (Rs.)
07.09.2007	Rs. 7.50 paise per unit	75.00%	28.5888
13.03.2006	Rs. 7.50 paise per unit	75.00%	28.22
28.01.2005	Rs. 3 per unit	30.00%	19.57
25.09.2003	Rs. 3 per unit	30.00%	14.95

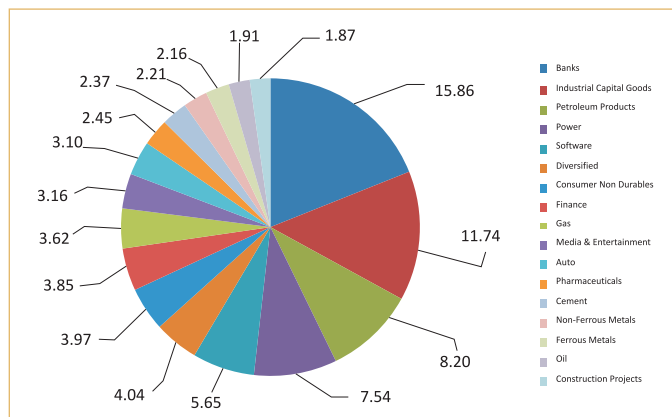
Dividend declared on the face value of Rs.10/-, Past performance may or may not be sustained in future

### Statistical Measures (For trailing 3 years Period)

Standard Deviation	30.64%
Beta	0.8381
R Squared	0.9702
Sharpe Ratio <sup>1</sup>	0.3354
Portfolio Turnover Ratio	423.22

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

### Industrywise Asset Distribution (%)



# Sahara TAX GAIN FUND

An Open-Ended Equity Linked Saving Scheme (ELSS)

## SAHARA TAX-GAIN Fund

### 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	Chief Executive Officer	18 (5.5 yrs. in Sahara Tax-Gain Fund)
Mr A N Sridhar	Fund Manager	18 (3 yrs. in Sahara Tax-Gain Fund)

### Minimum application

Rs.500/- and additional amount in multiples of Rs.500/-.

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

#### Monthly SIP

6 post-dated cheques for minimum of Rs.500/- each and in multiples of Rs.500/-

#### Quarterly SIP

4 post-dated cheques for minimum of Rs.500/- each and in multiples of Rs.500/-

Date of Inception: 01/04/1997; Total Expenses Ratio (%) : 2.50; AUM (Rs.): Rs. 877.41 lakhs; Holding in TOP 10 scrips : 32.06%

<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.

### Portfolio as on 26.02.10

Industry	Security Name	% of Total	Industrywise Total %
<b>EQUITY SHARES</b>			
Pharmaceuticals	Divis Laboratories Ltd	3.12	15.84
	Cipla Ltd	2.88	
	Zydus Wellness Ltd	2.81	
	Bilcare Ltd	2.74	
	Cadila Healthcare Ltd	2.61	
	Dishman Pharmaceuticals Ltd	1.66	
Banks	HDFC Bank Ltd	4.13	14.65
	State Bank of India	3.38	
	ICICI Bank Ltd	2.78	
	Axis Bank Ltd	2.56	
	Punjab National Bank	1.80	
Consumer Non Durables	ITC Limited	3.71	11.59
	Asian Paints Ltd	2.89	
	Colgate-Palmolive (India) Ltd	2.75	
	Godrej Consumer Products Limited	2.25	
Software	Infosys Technologies Ltd	2.97	9.81
	Tata Consultancy Services Ltd	2.60	
	NIIT Ltd	2.22	
	Infinite Computer Solutions India Ltd	2.01	
Petroleum Products	Reliance Industries Ltd	2.45	6.70
	Hindustan Petroleum Corp Ltd	2.31	
	Bharat Petroleum Corporation Ltd	1.93	
Auto	Mahindra & Mahindra Ltd	3.10	3.10
Gas	Gas Authority of India Ltd	2.95	2.95
Consumer Durables	Tube Investments of India Ltd	2.93	2.93
Fertilizers	Nagarjuna Fertilizers & Chemicals Ltd	2.62	2.62
Industrial Products	Tinplate Company of India Ltd.	2.54	2.54
Media & Entertainment	Sun TV Limited	2.52	2.52
Power	National Thermal Power Corp Ltd	2.31	2.31
Industrial Capital Goods	McNally Bharat Engineering Co. Ltd	2.22	2.22
Auto Ancillaries	Motherson Sumi Systems Ltd	1.94	1.94
Hotels	Mahindra Holidays & Resorts Ltd	1.85	1.85
<b>Equity Total</b>		<b>83.57</b>	<b>83.57</b>
Current and other Assets		16.43	16.43
<b>Total</b>		<b>100.00</b>	<b>100.00</b>

### 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.

### NAV as on February 26, 2010

Dividend : Rs. 17.5721 Growth : Rs. 30.8384

### Performance (%) of the Scheme (Growth Option)

Sahara Tax Gain Fund**	Scheme Returns	BSE 200
1 year	96.66	98.26
3 years	16.26	10.27
5 years	22.46	18.20
Since Inception	28.16	15.20

\*\* Adjusted for bonus ; Annualised Returns

### Dividend Since 2005

Record Date	Rate	% of Div	Cum Div NAV (Rs.)
29.03.2008	Rupees 7.5 per unit*	75.00%	20.75
24.03.2006	Rupees 2.50 paise per unit*	25.00%	19.40
23.03.2005	Rupees 20 per unit	200.00%	66.75
19.01.2005	Rupees 10 per unit	100.00%	70.61

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

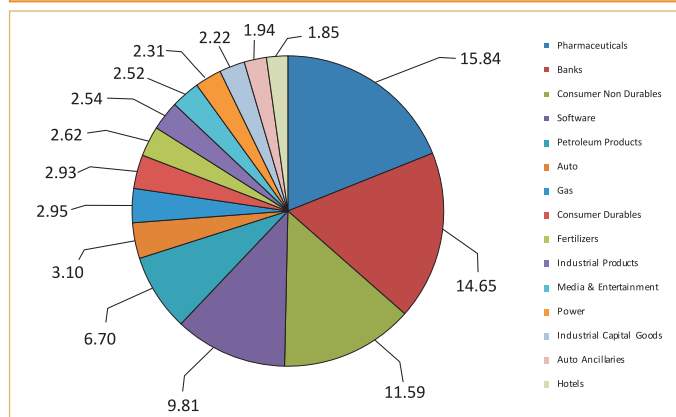
\* Post Bonus

### Statistical Measures (For trailing 3 years Period)

Standard Deviation	35.16%
Beta	0.8858
R Squared	0.9612
Sharpe Ratio <sup>1</sup>	0.3199
Portfolio Turnover Ratio	363.59

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

### Industrywise Asset Distribution (%)



# Sahara INFRASTRUCTURE FUND

An Open-Ended Growth Fund

Value Research Rating^ ★★★★★

**SAHARA**  
INFRASTRUCTURE Fund

### 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 Executive Officer	18 (3.5 yrs. in Sahara Infrastructure Fund)
A N Sridhar	Fund Manager	18 (3 yrs. in Sahara Infrastructure Fund)

### Minimum application

Rs.1000/- under Growth Option and Rs.5000/- under Dividend Option and additional amount in multiples of Re. 1/-.

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

#### Monthly SIP

Initial cheque of Rs.1000/- and 5 post dated cheques for minimum of Rs.1000/- each

#### Quarterly SIP

Initial cheque of Rs.2000/- and 3 post dated cheques of minimum of Rs.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.

Date of Inception: 03/04/2006; Total Expenses Ratio (%) : 1.82; AUM (Rs.): 1275.27 lakhs; Holding in TOP 10 scrips : 31.54%

### Portfolio as on 26.02.10

Industry	Security Name	% of Total	Industrywise Total %
<b>EQUITY SHARES</b>			
Industrial Capital Goods	Thermax Ltd	3.24	18.02
	Siemens Ltd	3.14	
	McNally Bharat Engineering Co. Ltd	2.94	
	Walchandnagar Industries Ltd	2.48	
	Crompton Greaves Ltd	2.29	
	Alstom Projects India Limited	2.09	
	Bharat Heavy Electricals Ltd	1.84	
Power	CESC Ltd	3.31	15.73
	Power Trading Corporation of India Ltd	3.02	
	Power Grid Corporation of India Ltd	2.78	
	Jyoti Structures Ltd	2.66	
	KSK Energy Ventures Ltd	2.06	
	Tata Power Company Ltd	1.90	
	Petroleum Products	Hindustan Petroleum Corp Ltd	
Reliance Industries Ltd	2.26		
Bharat Petroleum Corporation Ltd	2.21		
Banks	State Bank of India	3.10	5.17
	Axis Bank Ltd.	2.07	
Cements	India Cements Ltd	2.58	4.67
	Mangalam Cement Ltd	2.08	
Industrial Products	Mahindra Forgings Ltd	2.34	4.62
	Jain Irrigation Systems Ltd	2.28	
Consumer Non-Durables	Asian Paints Ltd	3.61	3.61
Gas	Gas Authority of India Ltd	3.27	3.27
Transportation	Container Corporation of India Ltd	3.03	3.03
Media & Entertainment	Sun TV Limited	2.90	2.90
Non-Ferrous Metals	Hindustan Zinc Ltd	2.64	2.64
Auto	Mahindra & Mahindra Ltd	2.37	2.37
Construction	Unitech Ltd	2.37	2.37
Telecom - Equipment & Accessories	Onmobile Global Ltd	2.32	2.32
Hotels	Royal Orchid Hotels Ltd	1.88	1.88
<b>Equity Total</b>		<b>79.70</b>	<b>79.70</b>
Current Assets		20.30	20.30
<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 February 26, 2010

Fixed Pricing - Dividend	Rs. 11.4409	Variable Pricing - Dividend	Rs. 11.8153
Fixed Pricing - Growth	Rs. 15.6477	Variable Pricing - Growth	Rs. 16.0809

### Performance (%) of the Fund (Growth Option)

Duration	Fixed Pricing Option	Variable Pricing Option	CNX Nifty
1 year	86.73	88.07	78.11
3 years	14.12	14.94	9.54
Since Inception	12.15	12.94	9.04

### Annualised Returns

#### Dividend

Record Date	Rate	% of Div	Cum Div NAV (Rs.)	
			Fixed	Variable
30.11.2007	Rs. 5.00 per unit	50.00%	18.6112	18.8216

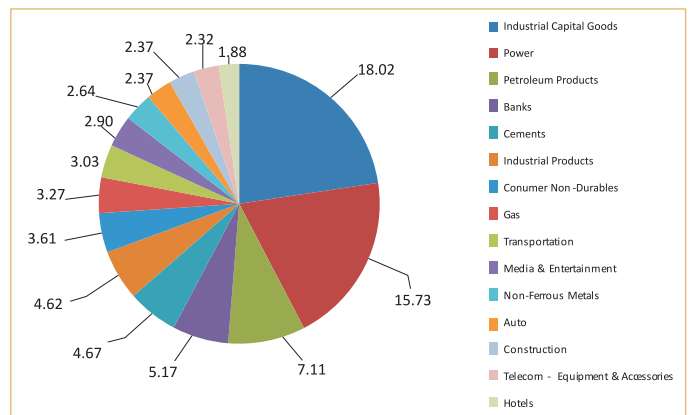
Dividend declared on the face value of Rs.10/- . Past Performance may or may not be sustained in future.

### Statistical Measures (For trailing 3 years period)

Sahara Infrastructure Fund	Variable Pricing	Fixed Pricing
Standard Deviation	38.65%	38.64%
Beta	1.0315	1.0311
R Squared	0.9233	0.9234
Sharpe Ratio <sup>1</sup>	0.2568	0.2357
Portfolio Turnover Ratio	273.76	

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

### Industrywise Asset Distribution (%)



# Sahara WEALTH PLUS FUND

An Open-Ended Growth Fund

Value Research Rating^ ★★☆☆

**SAHARA**  
**WEALTH PLUS Fund**

### 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.

### Minimum Application

Rs. 1000/- and additional amount of Rs.500/- & multiples of Re.1/- thereafter.

Name	Designation	Experience (Yrs)
Naresh Kumar Garg	Chief Executive Officer	18 (3.5 yrs. in Sahara Wealth Plus Fund)
A N Sridhar	Fund Manager	18 (3 yrs. in Sahara Wealth Plus Fund)

**Portfolio RoE: 23.21%**

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

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

#### Monthly SIP

Initial cheque of Rs.1000/- and 5 post dated cheques for minimum of Rs.1000/- each

#### Quarterly SIP

Initial cheque of Rs.2000/- and 3 post dated cheques of minimum of Rs.2000/- each

Date of Inception: 01/09/2005; Total Expenses Ratio (%) : 1.56; AUM (Rs.): 881.59 lakhs; Holding in TOP 10 scrips : 34.37%

### Portfolio as on 26.02.10

Industry	Security Name	% of Total	Industrywise Total %
<b>EQUITY SHARES</b>			
Consumer Non Durables	Colgate Palmolive (India) Ltd.	4.45	23.28
	ITC Limited	3.95	
	Advanta India Limited	3.11	
	Asian Paints Ltd	3.08	
	Marico Limited.	3.05	
	Jyothy Laboratories Ltd	2.91	
	Agro Tech Food Ltd	2.73	
Pharmaceuticals	Cadila Healthcare Ltd	3.90	16.80
	Zydus Wellness Ltd	2.96	
	Divis Laboratories Ltd	2.69	
	Aurobindo Pharma Ltd	2.07	
	Bilcare Ltd	1.91	
	Glenmark Pharmaceuticals Ltd.	1.72	
	IPCA Laboratories Ltd	1.55	
Industrial Products	FAG Bearings India Ltd	2.30	10.78
	Bharat Electronics Ltd	2.27	
	Mahindra Forgings Ltd	2.16	
	Sintex Industries Limited	2.04	
	SKF India Ltd.	2.01	
		2.01	
Banks	State Bank of India	2.46	6.76
	IDBI Ltd	2.43	
	Indian Bank	1.86	
Chemicals	Bayer Cropscience Ltd	3.34	3.34
Consumer Durables	Bajaj Electricals Ltd	3.31	3.31
Transportation	Container Corporation of India Ltd	3.23	3.23
Petroleum Products	Indian Oil Corporation Ltd	2.52	2.52
Media & Entertainment	Sun TV Limited	2.51	2.51
Software	Wipro Ltd	2.47	2.47
Auto Ancillaries	Motherson Sumi Systems Ltd	2.46	2.46
Textile Products	Kewal Kiran Clothing Ltd	2.27	2.27
Industrial Capital Goods	Lakshmi Machine Works Ltd	0.34	0.34
<b>Equity Total</b>		<b>80.07</b>	<b>80.07</b>
Current & Other Assets		19.93	19.93
<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 February 26, 2010

Fixed Pricing - (Div) - Rs. 17.2327 Variable Pricing - (Div) - Rs. 17.771  
Fixed Pricing - (Gr) - Rs. 17.2327 Variable Pricing - (Gr) - Rs. 17.771

### Performance (%) of the Fund (Growth Option)

Duration	Variable Pricing Option	Fixed Pricing Option	CNX 500
1 year	66.71	65.48	95.35
3 years*	8.59	7.79	9.92
Since inception*	13.69	12.91	19.83

\* Annualised

### Statistical Measures (For trailing 3 years period)

	Variable Pricing	Fixed Pricing
Standard Deviation	28.26%	28.25%
Beta	0.6966	0.6964
R Squared	0.9522	0.9523
Sharpe Ratio <sup>1</sup>	0.1265	0.0983
Portfolio Turnover Ratio	277.87	

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

### Portfolio as on 26.02.10

Industry	Security Name	% of Total	Industrywise Total %
<b>EQUITY SHARES</b>			
Consumer Non Durables	Colgate-Palmolive (India) Ltd	6.63	13.15
	Advanta India Limited	3.52	
	Tata Tea Ltd	3.01	
Pharmaceuticals	Zydus Wellness Ltd	3.73	9.19
	Ajanta Pharma Ltd	2.85	
	Fortis Healthcare Ltd	2.61	
Industrial Products	FAG Bearings India Ltd	3.14	8.79
	Tinplate Company of India Ltd.	2.86	
	KSB Pumps Ltd.	2.80	
Consumer Durables	Tube Investments of India Ltd	3.93	7.24
	Whirlpool of India Ltd	3.31	
Software	3i-Infotech Ltd	3.78	7.12
	NIIT Ltd	3.34	
Banks	The Dhanalakshmi Bank Ltd	3.60	6.49
	Dena Bank	2.90	
Textile Products	Raymond Ltd	2.76	5.45
	Kewal Kiran Clothing Ltd	2.69	
Industrial Capital Goods	Walchandnagar Industries Ltd	4.41	4.41
Petroleum Products	Hindustan Petroleum Corp Ltd	4.10	4.10
Chemicals	Finolex Industries Ltd	3.42	3.42
Transportation	Thomas Cook Ltd	3.22	3.22
Construction	Ion Exchange (India) Ltd	2.76	2.76
Fertilizers	Nagarjuna Fertilizers & Chemicals Ltd	2.74	2.74
Auto	Rico Auto Ltd	2.41	2.41
Pesticides	Sabero Organics Gujarat Ltd	1.90	1.90
<b>Equity Total</b>		<b>82.42</b>	<b>82.42</b>
Current and Other Assets		17.58	17.58
<b>Grand Total</b>		<b>100.00</b>	<b>100.00</b>

Date of Inception: 14/09/2009 ; Total Expenses Ratio (%) : 2.50; AUM (Rs.): 155.75 lakhs; Holding in TOP 10 scrips : 40.46%

# Sahara STAR VALUE FUND

An Open-Ended Growth Fund

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

Fund Manager: A. N. Sridhar

### 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.

### NAV as on February 26, 2010

Growth Option: Rs.10.6065 Dividend Option: Rs.10.6063

**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

An Open-Ended Growth Fund

## POWER & NATURAL RESOURCES FUND

**SAHARA**  
POWER & NATURAL RESOURCES Fund

### 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 Executive Officer	18 (1 year in Sahara Power & NR Fund)
A N Sridhar	Fund Manager	17 (1.5 years in Sahara Power & NR Fund)

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

Monthly SIP	Quarterly SIP
Initial cheque of Rs.1000/- and 5 post dated cheques for minimum of Rs.1000/- each	Initial cheque of Rs.2000/- and 3 post dated cheques of minimum of Rs.2000/- each

### Minimum application

Dividend including Dividend Re-investment; Growth option

Minimum Amount (Rs.)	Rs.5000/- and in multiples of Re.1/- thereafter.
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### NAV as on February 26, 2010

Growth Option: Rs. 12.0808	Dividend Option : Rs. 12.0812
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### Load Structure

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

Entry Load: NIL;	Exit Load: 1%- If redeemed on or before 1 year from the date of allotment.
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### Performance (%) of the Scheme (Growth Option)

Duration	Scheme	NIFTY
1 year	101.22	78.11
Since inception	11.75	3.36

\* Annualised

Date of Inception: 17/06/2008; Total Expenses Ratio (%) : 2.50; AUM (Rs.): 618.43 lakhs; Holding in TOP 10 scrips : 35.14%; Portfolio Turnover Ratio: 236.37

### Portfolio as on 26.02.10

Industry	Security Name	% of Total	Industrywise Total %
<b>EQUITY SHARES</b>			
Industrial Capital Goods	Thermax Ltd	2.89	15.36
	Siemens Ltd	2.77	
	Bharat Heavy Electricals Ltd	2.66	
	Alstom Projects India Limited	2.59	
	Crompton Greaves Ltd	2.56	
	McNally Bharat Engineering Co. Ltd	1.90	
Power	Power Trading Corporation of India Ltd	2.72	15.10
	National Thermal Power Corp Ltd	2.63	
	Jyoti Structures Ltd	2.49	
	KEC International Limited	2.47	
	Power Grid Corporation of India Ltd	2.43	
	Tata Power Company Ltd	2.35	
Fertilisers	Coromandel International Ltd	6.26	13.10
	Nagarjuna Fertilizers & Chemicals Ltd	4.04	
	Deepak Fertilizers & Petro Corp.Ltd	2.81	
Petroleum Products	Indian Oil Corporation Limited	3.18	12.33
	Castrol India Ltd	3.15	
	Reliance Industries Ltd	3.01	
	Hindustan Petroleum Corp Ltd	2.99	
Pesticides	Sabero Organics Gujarat Ltd	3.47	3.47
Auto Ancillaries	Apollo Tyres Ltd	3.29	3.29
Industrial Products	Tinplate Company of India Ltd.	2.86	2.86
Ferrous Non-Metals	Hindustan Zinc Ltd	2.64	2.64
Mining & Minerals	Nava Bharat Ventures Ltd.	2.30	2.30
Construction	Ion Exchange (India) Ltd	2.21	2.21
Oil	Oil & Natural Gas Corp Ltd	2.17	2.17
Transportation	GE Shipping Ltd	2.04	2.04
Gas	Petronet LNG Limited	1.91	1.91
<b>Equity Total</b>		<b>78.78</b>	<b>78.78</b>
Current and Other Assets		21.22	21.22
<b>Grand Total</b>		<b>100.00</b>	<b>100.00</b>

# Sahara

An Open-Ended Sectoral Growth Fund

## BANKING AND FINANCIAL SERVICES FUND

**SAHARA**  
BANKING AND FINANCIAL SERVICES Fund

### 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 (Yrs)
Naresh Kumar Garg	Chief Executive Officer	18 (1 Year in Sahara Banking & FS Fund)
A N Sridhar	Fund Manager	17 (1 Year in Sahara Banking & FS Fund)

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

Monthly SIP	Quarterly SIP
Initial cheque of Rs.1000/- and 5 post dated cheques for minimum of Rs.1000/- each	Initial cheque of Rs.2000/- and 3 post dated cheques of minimum of Rs.2000/- each

### Load Structure

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

### Minimum application

Dividend including Dividend Re-investment; Growth option

Minimum Amount (Rs.)	Rs.5000/- and in multiples of Re.1/- thereafter.
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### Dividend

Record Date	Rate	% of Dividend	Cum Dividend NAV (Rs.)
31.07.09	Rs 4 Per Unit	40.00%	19.7058
19.01.10	Rs 4 Per Unit	40.00%	19.4864

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

### Performance (%) of the Scheme (Growth Option)

Duration	Scheme	CNX Bank Nifty
1 Year	142.68	124.10
Since inception	80.56	27.51

Annualised Returns

Date of Inception: 16/09/2008; Total Expenses Ratio (%) : 2.50; AUM (Rs.): 1032.36 lakhs; Portfolio Turnover Ratio: 275.33

### NAV as on February 26, 2010

Growth Option	Dividend Option
Rs.23.5458	Rs.14.8633

### Portfolio as on 26.02.10

Industry	Security Name	% of Total	Industrywise Total %
<b>EQUITY SHARES</b>			
Banks	ICICI Bank Ltd	12.50	88.05
	State Bank of India	11.57	
	HDFC Bank Ltd	11.56	
	Axis Bank Limited	9.15	
	Bank of Baroda	5.65	
	The Federal Bank Ltd	5.01	
	Punjab National Bank	4.36	
	The Dhanalakshmi Bank Ltd	4.20	
	South Indian Bank Ltd	3.50	
	City Union Bank Ltd	3.38	
	IDBI Ltd	3.34	
	Dena Bank	3.12	
	Indian Bank	2.70	
	Union Bank of India	2.48	
	Allahabad Bank	2.44	
	Yes Bank Ltd	1.83	
Central Bank of India	1.24		
Finance	Dewan Housing Finance Corp. Ltd	3.44	3.44
<b>Equity Total</b>		<b>91.49</b>	<b>91.49</b>
Current and Other Assets		8.51	8.51
<b>Grand Total</b>		<b>100.00</b>	<b>100.00</b>

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# Sahara MIDCAP FUND

An Open-Ended Growth Fund

**SAHARA**  
**MIDCAP Fund**

Value Research Rating^ ★★☆☆

**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 Executive Officer	18 (4.5 yrs in Sahara Midcap Fund)
A N Sridhar	Fund Manager	18 (3 years in Sahara Midcap Fund)

**Minimum Application:** Rs. 1000/- & additional amount of 500/- & multiples of Re. 1/-.

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

**Monthly SIP**

6 post dated cheques for minimum of Rs.1000/- each

**Quarterly SIP**

4 post dated cheques for minimum for Rs.2000/- each

Date of Inception: 31/12/2004; Total Expenses Ratio (%) : 2.49; AUM (Rs.): 959.97 lakhs; Holding in TOP 10 scrips : 29.45%

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

**Portfolio as on 26.02.10**

Industry	Security Name	% of Total	Industrywise Total %
<b>EQUITY SHARES</b>			
Pharmaceuticals	Cadila Healthcare Ltd	3.18	13.86
	Divis Laboratories Ltd	2.99	
	Aurobindo Pharma Ltd	2.85	
	Zydus Wellness Ltd	2.72	
	Fortis Healthcare Ltd	2.12	
Industrial Products	Tinplate Company of India Ltd.	2.80	9.24
	ESAB India Ltd	2.60	
	Jain Irrigation Systems Ltd	2.25	
	SKF India Ltd.	1.59	
Industrial Capital Goods	Crompton Greaves Ltd	2.82	7.45
	McNally Bharat Engineering Co. Ltd	2.60	
	Thermax Ltd	2.03	
Consumer Non Durables	Marico Limited.	3.23	7.57
	Colgate-Palmolive (India) Ltd	2.80	
	Godrej Consumer Products Limited	1.54	
Banks	Bank of Baroda	2.67	7.16
	Dena Bank	2.52	
	City Union Bank Limited	1.97	
Fertilizers	Coromandel International Ltd	2.88	5.02
	Nagarjuna Fertilizers & Chemicals Ltd	2.14	
Power	Power Trading Corporation of India Ltd	1.73	3.33
	Jyoti Structures Ltd	1.60	
Media & Entertainment	Sun TV Limited	3.08	3.08
Retailing	Pantaloon Retail (India) Ltd	2.82	2.82
Consumer Durables	Tube Investments of India Ltd	2.79	2.79
Textile-Cotton	Bombay Dyeing Ltd	2.73	2.73
Pesticides	Sabero Organics Gujarat Ltd	2.70	2.70
Petroleum Products	Hindustan Petroleum Corp Ltd	2.53	2.53
Minerals & Minings	Sesa Goa Ltd	2.50	2.50
Finance	Dewan Housing Finance Corp. Ltd	2.44	2.44
Software	NIIT Ltd	2.37	2.37
Transportation	Thomas Cook Ltd	2.13	2.13
Textile Products	Raymond Ltd	1.57	1.57
Auto Ancillaries	Lumax Industries Ltd	1.48	1.48
Construction	Kolte Patil Developers Ltd	1.17	1.17
Cement	Century Textiles & Industries Ltd	0.99	0.99
<b>Equity Total</b>		<b>84.94</b>	<b>84.94</b>
Current and Other Assets		15.06	15.06
<b>Grand Total</b>		<b>100.00</b>	<b>100.00</b>

**NAV as on February 26, 2010**

Growth Option: Rs. 26.0515 Dividend Option: Rs. 17.6878  
Growth Auto Payout : Rs. 26.0515 Bonus Option: Rs. 26.0515

**Performance (%) of the Scheme (Growth Option)**

Sahara Midcap Fund	Scheme Returns	CNX Midcap
1 year	137.26	125.69
3 year	14.55	13.69
Since Inception	20.61	20.73

**Annualised Returns**

**Dividend**

Record Date	Rate	% of Div	Cum Div NAV (Rs.)
28.09.2007	Rs. 5.00 per unit	50%	20.9183
20.09.2005	Rs. 1.50 paise per unit	15%	14.2829

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

**Statistical Measures (For trailing 3 yrs period)**

Standard Deviation	42.36%
Beta	0.9589
R Squared	0.9561
Sharpe Ratio <sup>1</sup>	0.1820
Portfolio Turnover Ratio	326.97

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

**TARGETED CAPITAL SEGMENT WISE BREAKUP (As on 26th February 2010)**

MIDCAP : 100% LARGE CAP : 0.00%

**Portfolio as on 26.02.10**

Industry	Security Name	% of Total	Industrywise Total %
<b>EQUITY SHARES</b>			
Banks	State Bank of India	5.17	23.41
	ICICI Bank Ltd	4.95	
	Axis Bank Ltd	4.90	
	HDFC Bank Ltd	4.46	
Software	Punjab National Bank	3.93	12.57
	Infosys Technologies Ltd	5.11	
	Wipro Ltd	4.14	
Consumer Non- Durables	Tata Consultancy Services Ltd	3.32	11.43
	IT C Limited	7.09	
	Asian Paints Ltd	4.34	
Oil	Oil India Ltd	5.05	5.05
Petroleum Products	Reliance Industries Ltd	4.27	4.27
Media & Entertainment	Sun TV Limited	4.03	4.03
Power	Power Grid Corporation of India Ltd	3.75	3.75
Gas	Gas Authority of India Ltd	3.48	3.48
Finance	Shriram Transport Finance Company Ltd	3.21	3.21
Industrial Capital Goods	Siemens Ltd	2.98	2.98
Non - Ferrous Metals	Sterlite Industries Limited	2.73	2.73
Ferrous Metals	Jindal Steel & Power Ltd.	2.48	2.48
Cement	Ambuja Cements Ltd	1.63	1.63
<b>Equity Total</b>		<b>81.03</b>	<b>81.03</b>
Current and Other Assets		18.97	18.97
<b>Grand Total</b>		<b>100.00</b>	<b>100.00</b>

Date of Inception: 31/07/2009; Total Expenses Ratio (%) : 2.50; AUM (Rs.): 229.26 lakhs; Holding in TOP 10 scrips : 49.48%

<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.

# Sahara SUPER 20 FUND

An Open-Ended Growth Fund

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

Fund Manager: A. N. Sridhar

**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.

**NAV as on February 26, 2010**

Growth Option: Rs. 10.3841 Dividend Option: Rs. 10.3836

# Sahara GILT FUND

**SAHARA**  
**GILT Fund**  
An Open-Ended Gilt Fund

### The objective of the scheme....

is to generate reasonable returns by investing in sovereign instruments issued by Central / State governments.

Name	Designation	Experience (Yrs/Months)
Naresh Kumar Garg	Chief Executive Officer	18 (5 yrs in Sahara Gilt Fund)
Devesh Thacker	Fund Manager	9 (1 year in Sahara Gilt Fund)

Monthly SIP	Quarterly SIP
5 postdated cheques for minimum of Rs.1000/- each.	4 postdated cheques for minimum of Rs.1250/- each.
Minimum Application	Load Structure SIP
Rs.5000/- & additional amt. of 1000/- & Multiples of Re. 1/- thereafter.	Entry Load: Nil Exit Load: Nil

<b>Load Structure</b>	Entry Load: Nil Exit Load: Nil
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Investment Option	NAV as on February 26, 2010
Growth Option	Rs.16.3189
Dividend Option	Rs.13.6189

**Portfolio as on 26.02.2010**

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

**Performance (%) of the Scheme (Growth Option)**

SAHARA GILT FUND	Returns	I-Sec Comp Gilt Index
6 Months #	1.344	2.483
1 year	0.800	2.079
3 years	9.382	8.401
5 years	7.429	7.047
Inception	6.297	7.441

\* Base date of index 31.03.2002. # Absolute Returns

Average Maturity Tenor : 1 day; Total Expenses Ratio (%): 0.34; AUM: Rs.9.55 lakhs

**Dividend**

Record Date	Rate	% of Div	Cum Div NAV (Rs.)
26.03.2007	Rs. 1.00 per unit	10.00%	11.4405

Dividend declared on the face value of Rs.10/-.

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

**SAHARA**  
**Classic Fund**  
An Open-Ended Income Fund

### 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 Executive Officer	18 (2 yrs in Sahara Classic Fund)
Devesh Thacker	Fund Manager	9 (1 yr in Sahara Classic Fund)
A N Sridhar	Fund Manager	17 (2 yrs in Sahara Classic Fund)

Minimum Application
Dividend Option: Rs.5000/- and additional investments in multiples of Rs.1000/-. Growth Option: Rs.1000/- and additional investments in multiples of Rs.1000/-.

Monthly SIP	Quarterly SIP
6 post dated cheques for minimum of Rs.1000/- each	4 post dated cheques for a minimum of Rs.2000/- each

<b>Load Structure</b>	Entry Load: Nil; Exit Load: Nil
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# Sahara INCOME FUND

Value Research Rating^ ★★★★★

**SAHARA**  
**INCOME Fund**  
An Open-Ended Income Fund

### 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 Executive Officer	18 (5 yrs in Sahara Income Fund)
Devesh Thacker	Fund Manager	9 (1 yr in Sahara Income Fund)

Monthly SIP	Quarterly SIP
6 post dated cheques for minimum of Rs. 500/- each	4 post dated cheques for a minimum of Rs. 750/- each
Minimum Application	
Rs. 3000/- and additional amt. of Rs.1000/- & multiples of Re.1/- thereafter.	

<b>Load Structure:</b>	Entry Load: / Exit Load: Nil
<b>Investment Option / NAV:</b>	Growth Option : Rs.17.5537; Dividend Option : Rs.14.4564

**Portfolio as on 26.02.2010**

Portfolio	Rating	% of Portfolio
Certificate of Deposits / Commercial Papers		99.51%
Reliance Capital Ltd. CP	A1+	13.73%
IDBI Bank Ltd CD	P1+/A1+	12.29%
Karur Vysya Bank Ltd CD	P1+	11.95%
Federal Bank Ltd CD	P1+	11.86%
South Indian Bank Ltd CD	PR1+	10.92%
Axis Bank Ltd CD	P1+/A1+	10.90%
ING Bank Ltd CD	P1+	9.92%
Oriental Bank of Commerce CD	P1+	5.99%
Vijaya Bank CD	PR1+	5.97%
IDBI Home Fin Ltd CP	A1+	1.99%
Canara Bank CD	P1+	1.99%
Bank of India CD	P1+	1.99%
Net Current Assets/Reverse Repo		0.49%
<b>TOTAL</b>		<b>100.00%</b>

Average Maturity Tenor : 69 days; Total Expenses Ratio (%): 0.35; AUM: Rs.500.93 lakhs

**Performance (%) of the Scheme (Growth Option)**

Sahara Income Fund	Returns	CRISIL Composite Bond Fund Index
1 Yr	5.762	4.561
3 Years	10.451	6.674
5 Years	8.391	5.478
Inception	7.269	5.898

\* Base date of index 31.03.2002.

**Dividend**

Record Date	Rate	% of Div	Cum Div NAV (Rs.)
26.03.2007	Rs. 1.00 per unit	10.00%	11.7697

Dividend declared on the face value of Rs.10/-. 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.

Investment Option	NAV as on February 26, 2010
Growth Option	Growth: Rs. 12.6731
Dividend Option	Dividend: Rs. 12.6726

**Portfolio as on 26.02.2010**

Portfolio	Rating	% of Portfolio
Certificate of Deposits / Commercial Papers		96.51%
Federal Bank Ltd CD	P1+	15.54%
Reliance Capital Ltd CP	A1+	15.41%
Karur Vysya Bank Ltd CD	P1+	12.52%
South Indian Bank Ltd CD	PR1+	12.48%
Axis Bank Ltd CD	P1+/A1+	12.45%
Allahabad Bank CD	P1+	9.39%
Bank of India CD	P1+	9.37%
IDBI Bank Ltd CD	P1+/A1+	9.34%
Net Current Assets/Reverse Repo		3.49%
<b>Total</b>		<b>100.00%</b>

Average Maturity Tenor : 55 days; Total Expenses Ratio (%): 0.35; AUM: 31.87 lakhs

**Performance (%) of the Scheme (Growth Option)**

Sahara Classic Fund	Scheme	MIP Blended Fund Index
1 year	7.291	13.829
Since Inception	12.906	8.523

# Sahara LIQUID FUND

An Open-Ended Liquid Fund

### 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

5 postdated cheques for minimum of Rs. 2000/- each.

### Quarterly SIP

4 postdated cheques for minimum of Rs. 2500/- each.

### Minimum Application

Rs. 10000/- & additional amt. of 5000/- & Multiples of Re. 1/-.

### Load Structure SIP

Entry Load : Nil for SIP/STP investments Exit Load : Nil

### Portfolio as on 28.02.2010

Portfolio	Rating	% of Portfolio
<b>Certificate of Deposits / Commercial Papers</b>		<b>68.01%</b>
ICICI Bank Ltd CD	A1+	14.84%
Canara Bank CD	P1+	13.01%
Vijaya Bank CD	PR1+	13.01%
Punjab National Bank CD	PR1+	6.03%
Allahabad Bank CD	P1+/A1+	4.35%
Bank of India CD	P1+	3.58%
South Indian Bank Ltd CD	PR1+	3.51%
SIDBI CP	PR1+	2.99%
IDBI Home Fin Ltd CP	A1+	2.20%
ING Bank Ltd CD	P1+	2.00%
Oriental Bank of Commerce CD	P1+	1.44%
Karur Vysya Bank Ltd CD	P1+	0.54%
Axis Bank Ltd CD	P1+/A1+	0.50%
<b>FLOATING RATE NCD's/BONDS</b>		<b>20.06%</b>
Hero Cycles Ltd	P1+	10.03%
Mahindra & Mahindra Fin Services Ltd.	P1+	4.01%
Madras Cements Ltd	A1+	4.01%
Usha Martin Ltd.	PR1+	2.01%
<b>Bonds</b>		<b>5.42%</b>
PFC	AAA	5.42%
Net Current Assets/Reverse Repo		6.51%
<b>TOTAL</b>		<b>100.00%</b>

Average Maturity of Portfolio: 15 Days; Total Expenses Ratio (%): 0.32; AUM: Rs.4984.07 lakhs

### Cum Dividend History [per unit (in Rupees)] for last 3 months (for Monthly Dividend Option)\*

### Fixed Pricing Option

Date	Dividend (Rs.)	Investor
26.02.10	3.1060	Non Corporate
29.01.10	4.3444	Non Corporate
24.12.09	3.5671	Non Corporate

### Variable Pricing Option

Date	Dividend (Rs.)	Investor
26.02.10	3.1054	Corporate / Non Corporate
29.01.10	4.3401	Corporate / Non Corporate
24.12.09	3.5608	Corporate / 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.

**Value Research Rating** (For Sahara Growth Fund, Sahara Infrastructure Fund, Sahara Midcap Fund, Sahara Liquid Fund, Sahara Tax Gain Fund, Sahara Wealth Plus Fund and Sahara Income 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 February 28, 2010. 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 very an opinion on the stability of the NAV of the fund, which could vary with market developments.

CRISIL Rating  
AAAF

SAHARA  
LIQUID Fund

Value Research Rating^ ★★★★★★

Name	Designation	Experience (Yrs/Months)
Naresh Kumar Garg	Chief Executive Officer	18 (5 yrs in Sahara Liquid Fund)
Devesh Thacker	Fund Manager	9 (1 yr in Sahara Liquid Fund)

### Performance (%) of the Scheme (Growth Option) as on 26.02.2010

Scheme / Index Name	7 Days	15 Days	1 Month	3 Months	6 Months	1 Year	5 Years	INCEPTION
Variable Pricing Growth Option	0.074	0.165	0.341	1.115	2.274	5.909	NA	7.381
Fixed Pricing Growth Option	0.074	0.163	0.337	1.094	2.244	5.832	6.950	6.516
Crissil Liquid Fund Index	0.079	0.160	0.302	0.783	1.469	3.904	6.235	NA*

\*Base date of index - 31/03/2002  
Inception Date.- 19-02-2002

Returns - Annualised for 1 year and above

### Investment Option

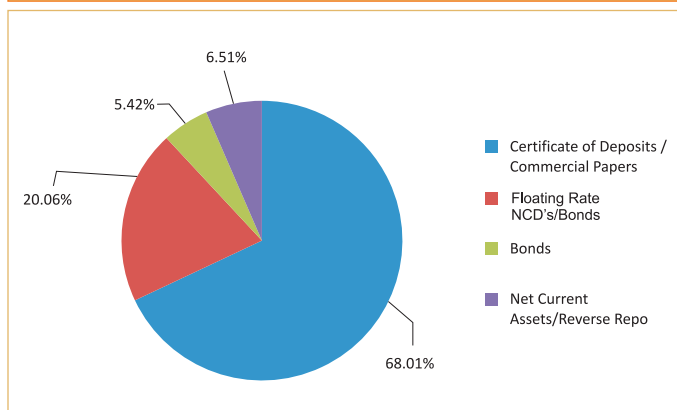
### NAV as on February 26, 2010

Fixed Pricing - Daily Dividend Option	Rs. 1024.9045
Fixed Pricing - Weekly Dividend Option	Rs. 1026.8758
Fixed Pricing - Monthly Dividend Option	Rs. 1027.6882
Fixed Pricing - Growth Option	Rs. 1659.5105
Variable Pricing - Daily Dividend Option	Rs. 1024.9262
Variable Pricing - Weekly Dividend Option	Rs. 1025.5662
Variable Pricing - Monthly Dividend Option	Rs. 1028.0129
Variable Pricing - Growth Option	Rs. 1672.4656

The face value of the units have been changed from Rs.10/- per unit to Rs.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.

### Asset Allocation (%)



# Sahara SHORT TERM BOND FUND

An Open Ended Income Fund

CEO: Mr. Naresh Kumar Garg FM: Mr Devesh Thacker  
Date of Inception: 13.04.2009

SAHARA  
SHORT TERM BOND Fund

CRISIL Rating  
AAAF

### 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.

### Load Structure

(w.e.f. 12.11.09) Entry Load: Nil Exit Load: Nil

### Monthly SIP

5 post dated cheques for a minimum of Rs.2000/- each.

### Quarterly SIP

4 post dated cheques for a minimum of Rs.2500/- each.

### Performance (%) of the Scheme (Growth Option) as on 26.02.10

Sahara Short Term Bond Fund	Scheme	CRISIL LIQUIFEX
Since Inception (Absolute Returns) (13.04.09)	5.67	2.740

### Portfolio as on 26.02.2010

Portfolio	Rating	% of Portfolio
<b>Certificate of Deposits / Commercial Papers</b>		<b>72.18%</b>
Canara Bank CD	P1+	8.36%
Bank of India CD	P1+	7.32%
Punjab National Bank CD	PR1+	6.16%
Yes Bank Ltd CD	A1+	4.81%
Federal Bank CD	P1+	4.66%
Karur Vysya Bank Ltd CD	P1+	4.63%
Axis Bank Ltd CD	P1+/A1+	4.62%
Reliance Capital Ltd CP	A1+	4.60%
IDBI Home Finance Ltd. CP	A1+	4.60%
SIDBI CP	PR1+	4.52%
ING Bank Ltd CD	P1+	4.52%
South Indian Bank Ltd CD	PR1+	4.35%
IDBI Bank Ltd. CD	P1+/A1+	3.71%
Oriental Bank of Commerce CD	P1+	2.70%
ICICI Bank Ltd CD	A1+	1.47%
Vijaya Bank CD	PR1+	0.82%
Allahabad Bank CD	P1+/A1+	0.54%
<b>Floating Rate NCD</b>		<b>26.30%</b>
Mahindra & Mahindra Fin Services Ltd	P1+	5.61%
Tata Motors	A1	4.83%
Blue Star Ltd	PR1+	3.67%
Usha Martin Ltd	PR1+	3.29%
Madras Cements Ltd.	A1+	3.09%
Hero Cycles Ltd	P1+	2.90%
Redington India Ltd	A1+	2.90%
<b>Bonds</b>		<b>1.41%</b>
Power Finance Corporation Ltd	AAA	1.41%
Net Current Assets/Reverse Repo		0.10%
<b>TOTAL</b>		<b>100.00%</b>

### Minimum Application

Rs.5000/- and in multiples of Re.1/- thereafter.

### Investment Option / NAV as on February 26, 2010

Dividend Reinvestment Option: Rs. 10.5666  
Growth Option : Rs. 10.5672

Average Maturity of Portfolio: 33 Days ; Total Expenses Ratio (%): 0.35 ; AUM: Rs.51707.93 lakhs