

# Facts

28th February, 2009



**SMS  
MUTUAL**  
to 59090

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[www.saharamutual.com](http://www.saharamutual.com)



Sach Mein Mutual<sup>™</sup>

# Tax Savings + Growth

Save on taxable income and let  
your investments grow...

## **SAHARA** **TAX GAIN Fund**

- ✓ Avail Sec. 80C benefits on investment up to Rs. 1, 00,000/-.
- ✓ Start Systematic Investment Plan (SIP) with a minimum of Rs. 500/- (Monthly/Quarterly).

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**SAHARA**  
**MUTUAL**  
**FUND**

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Mutual Fund Investments are subject to market risks.

Please read the Scheme Information Document/Offer Document carefully before investing.

# Sahara GROWTH FUND

An Open-Ended Growth Fund

**SAHARA**  
GROWTH Fund

## The objective of the scheme....

is to achieve capital appreciation by investing in equity and equity related instruments.

Date of Inception: 30/08/2002

Chief Executive Officer : Mr. Naresh Kumar Garg

Fund Manager : Mr. A N Sridhar

## Experience (yrs)

Total	Fund
18	5
17	2

## Minimum application

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

## 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

Load Structure: Entry Load < Rs. 1 cr : 2.25%; >= Rs. 1 cr : Nil

Exit Load < Rs. 1 cr; Nil, >= Rs. 1 cr: 1% if redeemed on or before 3 months

SIP/STP: Entry Load : 2.25%

Exit Load 1 % if redeemed on or before 1 year from date of allotment

## Portfolio as on 27.02.2009

Industry	Security Name	% of Grand Total	% of Industry Total
<b>EQUITY SHARES</b>			
Petroleum Products	Bharat Petroleum Corporation Ltd	4.67	13.22
	Reliance Industries Ltd	3.09	
	Reliance Petroleum Ltd	2.91	
	Hindustan Petroleum Corp Ltd	2.56	
Consumer Non Durables	ITC Limited	3.91	10.61
	Hindustan Unilever Ltd	3.86	
	Colgate-Palmolive (India) Ltd	2.84	
Power	National Thermal Power Corp Ltd	4.51	7.39
	Tata Power Company Ltd	2.88	
Auto	Hero Honda Motors Ltd	4.25	7.51
	Bajaj Auto Ltd	3.26	
Industrial Capital Goods	Bharat Heavy Electricals Ltd	4.28	6.90
	Larsen and Toubro Limited	2.62	
Oil	Cairn India Ltd	3.82	6.56
	Oil & Natural Gas Corp Ltd	2.74	
Gas	Gas Authority Of India Ltd	4.96	4.96
Banks	ICICI Bank Ltd	2.50	4.68
	State Bank of India	2.19	
Pharmaceuticals	Sun Pharmaceuticals Industries Ltd	4.34	4.34
Telecom - Services	Idea Cellular Ltd	2.44	3.86
	Reliance Communication	1.42	
Consumer Durables	Voltas Ltd	2.63	2.63
<b>Equity Total</b>		<b>72.67</b>	<b>72.67</b>
Current and other Assets		27.33	27.33
<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 27, 2009

Dividend - Rs. 16.4859

Growth - Rs. 43.9400

## Performance (%)

Sahara Growth Fund	Scheme Returns	CNX Nifty Returns
1 Year	(37.07)	(47.09)
3 Years	4.22	(3.49)
5 Years	16.71	8.95
Inception	25.59	16.70

Note: Annualised Returns

## Dividend since September 2003

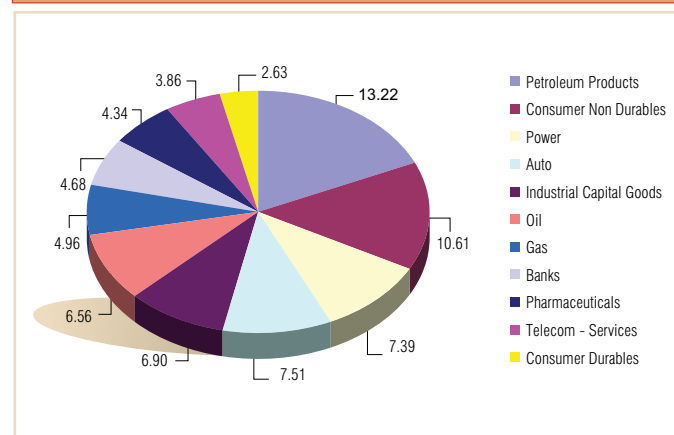
Record Date	Rate	% of Div	Cum Div NAV (Rs)
07.09.2007	Rs. 7.50 paise per unit	75.00%	28.5888
13.03.2006	Rs. 7.50 paise per unit	75.00%	28.22
28.01.2005	Rs. 3 per unit	30.00%	19.57
25.09.2003	Rs. 3 per unit	30.00%	14.95

## Dividend Declared

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

Standard Deviation	29.960
Beta	0.914
R - Squared	0.912
Sharpe Ratio	(1.380)
Portfolio Turnover Ratio (%)	225.01

## Industrywise Asset Distribution (%)



Total Expense Ratio(%)	2.48
AUM	Rs.328.07 lakhs
Holding in TOP 10 scrips	41.87%

# 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.

Date of Inception: 01/04/1997

Chief Executive Officer : Mr. Naresh Kumar Garg

Fund Manager : Mr. A N Sridhar

## Experience (yrs)

Total	Fund
18	4.5
17	2

## Minimum application

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

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

### Monthly SIP

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

### Quarterly SIP

4 postdated cheques for a minimum of Rs. 500/- each and in multiples of Rs. 500/-.

Load Structure: Entry Load 2.25% ; Exit Load : Nil

SIP/STP : Entry Load : 2.25%

Exit Load : 1% if redeemed on or before 1 year from the date of allotment

## Portfolio as on 27.02.2009

Industry	Security Name	% of Grand Total	% of Industry Total
<b>EQUITY SHARES</b>			
Consumer Non Durables	Colgate-Palmolive (India) Ltd	4.83	21.08
	Nestle India Limited	4.31	
	ITC Limited	2.96	
	Hindustan Unilever Ltd	2.63	
	Marico Limited	2.53	
	Balrampur Chini Mills Ltd	1.97	
Power	Sintex Industries Limited	1.85	
	National Thermal Power Corp Ltd	3.84	11.44
	Tata Power Company Ltd	3.36	
	Praj Industries Ltd.	2.32	
Banks	Reliance Infrastructure Ltd	1.93	
	Union Bank of India	2.24	7.39
	Andhra Bank Limited	2.09	
Petroleum Products	State Bank of India	1.66	
	Punjab National Bank	1.40	
	Hindustan Petroleum Corp Ltd	2.58	6.63
Industrial Capital Goods	Bharat Petroleum Corporation Ltd	2.30	
	Reliance Industries Ltd	1.75	
Auto	Thermax Ltd	2.93	6.42
	Larsen And Toubro Limited	1.98	
	Siemens Ltd	1.51	
Gas	Bajaj Auto Ltd	3.70	5.85
	Hero Honda Motors Ltd	2.15	
Consumer Durables	Gas Authority Of India Ltd	4.70	4.70
Pharmaceuticals	Voltas Ltd	3.22	3.22
Finance	Cadila Healthcare Ltd	2.96	2.96
Fertilisers	Reliance Capital Ltd	2.69	2.69
Paper	Deepak Fertilizers & Petro Corp. Ltd	2.53	2.53
Telecom - Services	Ballarpur Industries Ltd.	2.39	2.39
Cement	Idea Cellular Ltd	2.17	2.17
Transportation	Ambuja Cements Ltd	2.05	2.05
Industrial Products	Gateway Distriparks Ltd	1.91	1.91
Equity Total	SKF India Ltd.	1.26	1.26
Current and other Assets		84.70	84.70
		15.30	15.30
<b>Total</b>		<b>100.00</b>	<b>100.00</b>

Total Expense Ratio(%)	2.50
AUM	Rs.433.28 lakhs
Holding in TOP 10 scrips	36.81%

## Bonus Declared (Record Date - Aug 29, 2005)

Growth Plan: 7:1

Dividend Plan: 3:1

## Investment Option

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

## NAV as on February 27, 2009

Dividend: Rs. 8.9298

Growth: Rs. 15.6809

## Performance (%)

Sahara Tax Gain Fund**	Scheme	BSE 200
1 Year	(45.33)	(52.88)
3 Years	(5.28)	(6.90)
5 Years	12.55	7.57
Inception	23.64	10.07

\*\* Adjusted for bonus

Note: Annualised returns

## Dividend during the year 2005/2006/2008

Record Date	Rate	% of Div	Cum Div NAV (Rs)
29.03.2008	Rupees 7.5 per unit*	75.00%	20.7515
24.03.2006	Rupees 2.50 paise per unit*	25.00%	19.4041
23.03.2005	Rupees 20 per unit	200.00%	66.75
19.01.2005	Rupees 10 per unit	100.00%	70.61

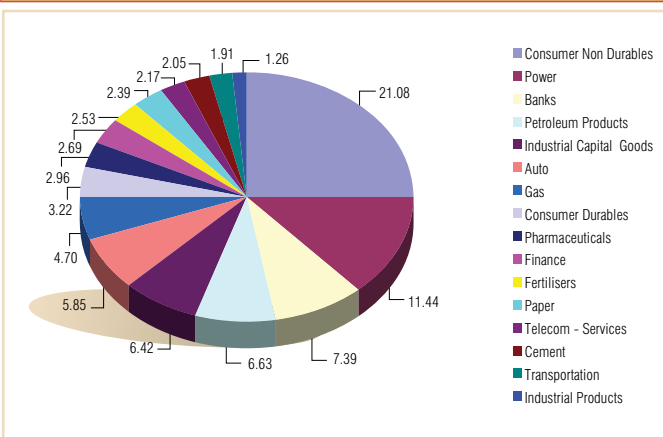
\*Post Bonus

## Dividend Declared

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

Standard Deviation	31.080
Beta	0.929
R - Squared	0.918
Sharpe Ratio	(1.600)
Portfolio Turnover Ratio (%)	237.85

## Industrywise Asset Distribution (%)



# Sahara INFRASTRUCTURE FUND

**SAHARA**  
INFRASTRUCTURE Fund

An Open-Ended Growth 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.

Date of Inception: 03/04/2006

## Minimum application

Rs. 1000/- under Growth Option and Rs 5000/- under Dividend Option and additional investments of Rs. 500 and in multiples of Re. 1/- thereafter.

## Experience (yrs)

Total	Fund
18	2.5
17	2

Chief Executive Officer : Mr. Naresh Kumar Garg  
Fund Manager : Mr. A N Sridhar

## 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

## Portfolio as on 27.02.2009

Industry	Security Name	% of Grand Total	% of Industry Total
<b>EQUITY SHARES</b>			
Power	National Thermal Power Corp Ltd	2.97	12.14
	Lanco Infratech Ltd	2.02	
	Praj Industries Ltd.	2.01	
	Reliance Infrastructure Ltd	1.97	
	Tata Power Company Ltd	1.65	
	Jyoti Structures Ltd	1.52	
Petroleum Products	Reliance Industries Ltd	2.37	11.49
	Indian Oil Corporation Limited	2.34	
	Bharat Petroleum Corporation Ltd	2.30	
	Reliance Petroleum Ltd	2.24	
	Hindustan Petroleum Corp Ltd	2.24	
Industrial Capital Goods	Crompton Greaves Ltd	2.49	10.78
	Bharat Heavy Electricals Ltd	2.25	
	BGR Energy Systems Limited	2.20	
	Siemens Ltd	1.40	
	Thermax Ltd	1.38	
	Larsen and Toubro Limited	1.07	
	Gas	Gas Authority of India Ltd	3.81
	Gujarat State Petronet Ltd	2.18	
Construction	Jai Prakash Associates Ltd.	1.94	5.38
	GMR Infrastructure Ltd	1.48	
	Punj Lloyd Ltd	1.06	
	Madhucon Projects Ltd	0.91	
Consumer Non- Durables	Colgate-Palmolive (India) Ltd	3.15	3.15
Cement	Madras Cements Ltd	1.27	2.71
	India Cements Ltd	1.43	
	Oil	Cairn India Ltd	2.12
Banks	State Bank Of India	1.10	1.93
	Axis Bank Ltd	0.84	
Consumer Durables	Voltas Ltd	1.72	1.72
Transportation	Gateway Distriparks Ltd	1.23	1.23
<b>Equity Total</b>		<b>58.64</b>	<b>58.64</b>
Debt Instrument	State Bank Of Travancore CD 21-Sep-2009	12.58	12.58
Current Assets		28.78	28.78
<b>TOTAL</b>		<b>100.00</b>	<b>100.00</b>

## Load Structure

Entry Load < Rs. 1 cr : 2.25% ;  
> = Rs. 1 cr : Nil  
Exit Load < Rs. 1 cr ; Nil, > = Rs. 1 cr :  
1% if redeemed on or before 3 months

## SIP/STP

Entry Load : 2.25%  
Exit Load 1% if redeemed on or before 1 year from date of allotment

## Investment Option

### (A) Fixed Pricing Option

Dividend Option incl. Dividend RI Growth Option

### (B) Variable Pricing Option

Dividend Option incl. Dividend RI Growth Option

## NAV as on February 27, 2009

Fixed Pricing (Div)- Rs. 6.1290 Variable Pricing (Div)- Rs. 6.2815  
Fixed Pricing (Gr)- Rs. 8.3799 Variable Pricing (Gr)- Rs. 8.5506

## Performance (%)

Infrastructure Fund	Variable Pricing	Fixed Pricing	CNX Nifty Returns
1 year	(49.55)	(49.91)	(47.09)
Inception since	(5.25)	(5.90)	(7.91)

Annualised returns

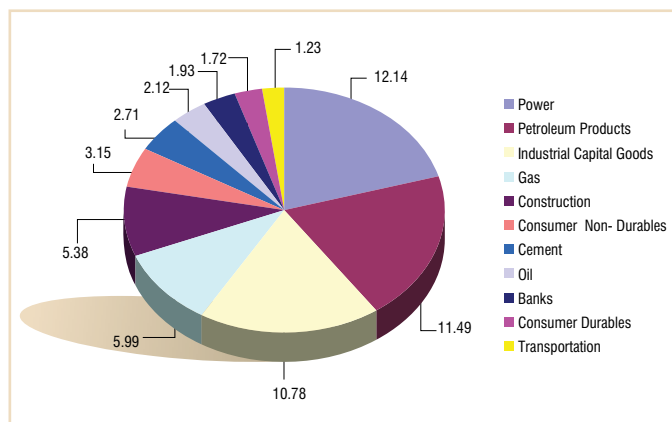
## Dividend

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.

	Variable Pricing	Fixed Pricing
Standard Deviation	32.790	32.770
Beta	1.000	1.000
R - Squared	0.925	0.925
Sharpe Ratio	(1.640)	(1.660)
Portfolio Turnover Ratio (%)	183.53	

## Industrywise Asset Distribution (%)



Total Expense Ratio(%)	1.83
AUM	Rs.748.63 lakhs
Holding in TOP 10 scrips	25.14%

# Sahara WEALTH PLUS FUND

An Open-Ended Growth Fund

**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.

Date of Inception: 01/09/2005

## Minimum application

Rs. 1000/- and additional investments of Rs. 500/- and multiples of Re. 1/-

Chief Executive Officer : Mr. Naresh Kumar Garg

Fund Manager : Mr. A N Sridhar

## Experience (yrs)

Total	Fund
18	3
17	2

**Portfolio  
RoE 31.85 %**

**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

## Portfolio as on 27.02.2009

Industry	Security Name	% of Grand Total	% of Industry Total
<b>EQUITY SHARES</b>			
Consumer Non Durables	Colgate-Palmolive (India) Ltd.	4.33	20.25
	Marico Limited	3.90	
	Nestle India Limited	3.16	
	ITC Limited	3.09	
	Hindustan Unilever Ltd	2.36	
	Jyothy Laboratories Ltd	1.75	
	Blue Star Ltd	1.66	
Auto	Bajaj Auto Ltd	3.17	5.84
	Hero Honda Motors Ltd	2.67	
Industrial Capital Goods	Bharat Heavy Electricals Ltd	2.61	4.71
	Crompton Greaves Ltd	2.10	
Petroleum Products	Reliance Industries Ltd	2.14	3.77
	Indian Oil Corporation Limited	1.63	
Pharmaceuticals	Sun Pharmaceuticals Industries Ltd	1.89	3.51
	Dishman Pharmaceuticals Ltd	1.62	
Banks	Union Bank of India	2.19	2.19
Pesticides	United Phosphorous Ltd.	2.24	2.24
Oil	Oil & Natural Gas Corp Ltd	1.87	1.87
Industrial Products	SKF India Ltd.	1.81	1.81
Consumer Durables	Voltas Ltd	1.68	1.68
Transportation	Gateway Distriparks Ltd	0.93	0.93
<b>Equity Total</b>		<b>48.80</b>	<b>48.80</b>
Debt Instrument	State Bank Of Travancore CD 21-Sep-2009	17.35	17.35
Current & Other Assets		33.85	33.85
<b>Grand Total</b>		<b>100.00</b>	<b>100.00</b>

## Load Structure

Entry Load < Rs. 1 cr : 2.25% ;  
> = Rs. 1 cr : Nil

Exit Load < Rs. 1 cr : Nil, > = Rs. 1 cr : 1% if redeemed on or before 3 months

## SIP/STP

Entry Load : 2.25%

Exit Load 1 % if redeemed on or before 1 year from the date of allotment

## Investment Option

### (A) Fixed Pricing Option

Dividend Option incl. Dividend RI

Growth Option

### (B) Variable Pricing Option

Dividend Option incl. Dividend RI

Growth Option

## NAV as on February 27, 2009

Fixed Pricing (Div)- Rs. 10.4136

Variable Pricing (Div)- Rs. 10.6592

Fixed Pricing (Gr)- Rs. 10.4136

Variable Pricing (Gr)- Rs. 10.6592

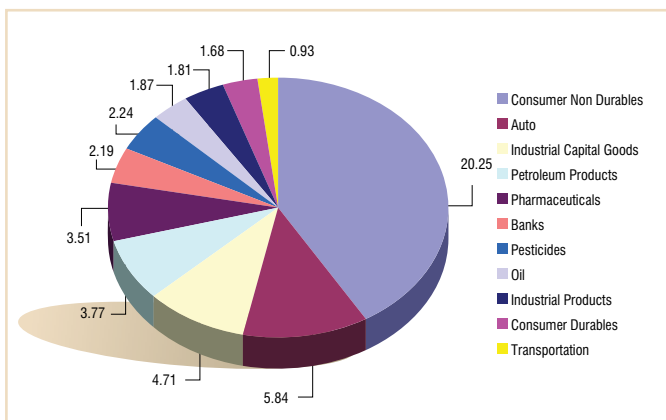
## Performance (%)

Sahara Wealth Plus	Variable Pricing	Fixed Pricing	CNX 500
1 year	(43.87)	(44.27)	(51.55)
3 years	(5.49)	(6.13)	(7.38)
since inception	1.85	1.17	4.13

Note: Annualised returns

	Variable Pricing	Fixed Pricing
Standard Deviation	24.870	24.860
Beta	0.843	0.843
R - Squared	0.955	0.955
Sharpe Ratio	(1.980)	(2.000)
Portfolio Turnover Ratio (%) :	147.38	

## Industrywise Asset Distribution (%)



Total Expense Ratio(%)	1.58
AUM	Rs.591.50 lakhs
Holding in TOP 10 scrips	29.72%

# Sahara POWER & NATURAL RESOURCES FUND

An Open-Ended Growth 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.

Date of inception: 17/06/2008 CEO : Mr. Naresh Kumar Garg  
Fund Manager : Mr. A N Sridhar

## 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

## Minimum application

Options	Minimum Amount (Rs)
Dividend including Dividend Re-investment	Rs.5000/- and in multiples of Re.1/- thereafter
Growth option	Rs.5000/- and in multiples of Re.1/- thereafter

## Load Structure

Entry Load 2.25% ;	Exit Load: For < Rs.25 lakhs : Nil ; For >= Rs.25 lakhs : 1% if redeemed on or before 3 months from the date of allotment; if redeemed after 3 months : Nil
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## SIP/STP

Entry Load : 2.25%	Exit Load: 1 % if redeemed on or before 1 year from date of allotment
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## NAV as on February 27, 2009

Dividend option: Rs. 6.0042 Growth Option: Rs. 6.0038

## Performance (%)

Sahara Power & NR Fund	Scheme	Nifty
Inception*	(51.68)	(52.42)

Note: \*Annualized return

Total Expense Ratio(%)	2.50
AUM	Rs.398.40 lakhs
Holding in TOP 10 scrips	31.40%

## Portfolio as on 27.02.2009

Industry	Security Name	% of Grand Total	% of Industry Total
<b>EQUITY SHARES</b>			
Power	Lanco Infratech Ltd	3.17	19.75
	Power Trading Corporation India Ltd	2.58	
	Tata Power Company Ltd	2.55	
	Reliance Infrastructure Ltd	2.47	
	Power Grid Corporation Of India Ltd	2.43	
	National Thermal Power Corp Ltd	2.32	
	Jyoti Structures Ltd	2.31	
	Gujarat Industries Power Ltd.	1.93	
Petroleum Products	Reliance Petroleum Ltd	3.07	13.89
	Reliance Industries Ltd	2.86	
	Hindustan Petroleum Corp Ltd	2.81	
	Indian Oil Corporation Limited	2.75	
	Bharat Petroleum Corporation Ltd	2.40	
Industrial Capital Goods	Bharat Heavy Electricals Ltd	3.88	11.80
	Crompton Greaves Ltd	3.12	
	BGR Energy Systems Limited	2.07	
	Larsen and Toubro Limited	1.54	
Fertilisers	Thermax Ltd	1.19	8.47
	Chambal Fertilisers & Chemicals Ltd	2.71	
	Coromandel Fertilisers Ltd	2.35	
	Gujarat Narmada Valley Fert Co. Ltd	2.07	
Gas	Deepak Fertilizers & Petro Corp.Ltd	1.34	6.71
	Gas Authority of India Ltd	3.83	
Consumer Non Durables	Gujarat State Petronet Ltd	2.87	5.72
	Triveni Engineering and Industries Ltd	1.95	
	Balrampur Chini Mills Ltd	1.90	
Construction	Bajaj Hindustan Ltd	1.88	3.78
	Jai Prakash Associates Ltd.	1.99	
Oil	Punj Lloyd Ltd.	1.79	4.25
	Cairn India Ltd	2.52	
Minerals/Mining	Oil & Natural Gas Corp Ltd	1.73	1.02
	Sesa Goa Ltd	1.02	
Ferrous Metals	Godawari Power & Ispat Ltd	0.96	0.96
Hardware	Moser Baer India Ltd	0.75	0.75
<b>Equity Total</b>		<b>77.09</b>	<b>77.09</b>
Current and Other Assets		22.91	22.91
<b>Grand Total</b>		<b>100.00</b>	<b>100.00</b>

# Sahara BANKING AND FINANCIAL SERVICES FUND

An Open-Ended Sectoral Growth 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.

Date of Inception: 16/09/2008 CEO : Mr. Naresh Kumar Garg  
Fund Manager : Mr. A N Sridhar

## 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

## Minimum application

Options	Minimum Amount (Rs)
1. Dividend including Dividend Re-investment: 2. Growth option	Rs 5000/- and in multiples of Re.1/- thereafter

## Load Structure

Entry Load	Exit Load	SIP/STP
2.25% ;	For < Rs.25 lakhs : Nil ; For >= Rs.25 lakhs : 1% if redeemed on or before 3 months from the date of allotment; if redeemed after 3 months : Nil	Entry Load : 2.25% Exit Load: 1 % if redeemed on or before 1 year from date of allotment

## Performance (%)

Sahara Banking & FS Fund	Scheme Returns	CNX Bank Index
Since Inception (Absolute Returns)	(2.97)	(36.53)

## Portfolio as on 27.02.2009

Industry	Security Name	% of Grand Total	% of Industry Total
<b>EQUITY SHARES</b>			
Banks	Union Bank of India	6.29	19.07
	Andhra Bank Limited	3.14	
	PUNJAB NATIONAL BANK	2.62	
	Yes Bank Ltd	2.49	
	ICICI Bank Ltd	2.39	
	Bank of Baroda Ltd	2.14	
	Infrastr.Development Finance Co.Ltd	3.21	
LIC Housing Finance Ltd	2.96		
<b>Equity Total</b>		<b>25.24</b>	<b>25.24</b>
Current and Other Assets		74.76	74.76
<b>Grand Total</b>		<b>100.00</b>	<b>100.00</b>

Total Expense Ratio(%)	2.44
AUM	Rs.205.96 lakhs

## NAV as on February 27, 2009

Dividend - Rs. 9.7026 Growth - Rs. .9.6994

# Sahara MIDCAP FUND

**SAHARA**  
MIDCAP Fund

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.

Date of Inception: 31/12/2004

## Minimum application

Rs. 1000/- and additional investments of Rs. 500/- and in multiples of Re. 1/- thereafter.

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

## Monthly SIP

6 postdated cheques for minimum of Rs. 1000/- each.

## Quarterly SIP

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

## Portfolio as on 27.02.2009

Industry	Security Name	% of Grand Total	% of Industry Total
<b>EQUITY SHARES</b>			
Consumer Non Durables	Colgate-Palmolive (India) Ltd	5.29	22.48
	Marico Limited.	4.60	
	ITC Limited	2.50	
	Bata India Ltd	2.46	
	EID Parry (India) Ltd.	2.07	
	Triveni Engineering And Industries Ltd	1.94	
	Bajaj Hindustan Ltd	1.90	
Industrial Capital Goods	Balrampur Chini Mills Ltd	1.72	11.97
	Crompton Greaves Ltd	3.39	
	Voltamp Transformers Ltd	2.50	
	Elecon Engineering Company Limited	2.00	
	Thermax Ltd	1.80	
	HEG LTD	1.26	
Banks	McNally Bharat Engineering Co. Ltd	1.01	8.87
	Union Bank of India	2.65	
	Bank of India	2.57	
	Yes Bank Ltd	1.87	
Finance	City Union Bank Limited	1.78	5.50
	Infrastr.Development Finance Co.Ltd	3.25	
	Reliance Capital Ltd	2.25	
Fertilisers	Chambal Fertilisers & Chemicals Ltd	2.46	4.99
	Coromandel Fertilisers Ltd	1.92	
	Deepak Fertilizers & Petro Corp.Ltd	0.61	
Industrial Products	SKF India Ltd.	2.02	4.04
	Sintex Industries Limited	2.02	
Petroleum Products	Hindustan Petroleum Corp Ltd	1.91	3.65
	Bharat Petroleum Corporation Ltd	1.74	
Consumer Durables	Voltas Ltd	2.93	2.93
Transportation	Gateway Distriparks Ltd	2.82	2.82
Paper	Ballarpur Industries Ltd.	2.51	2.51
Auto	Bajaj Auto Ltd	2.43	2.43
Pharmaceuticals	Dishman Pharmaceuticals Ltd	2.18	2.18
Chemicals	Rashtriya Chemicals & Fertilisers Ltd	2.11	2.11
Media	Sun TV Limited	1.83	1.83
Auto Ancillaries	Bosch Ltd	1.05	1.05
<b>Equity Total</b>		<b>79.36</b>	<b>79.36</b>
Current and Other Assets		20.64	20.64
<b>Grand Total</b>		<b>100.00</b>	<b>100.00</b>

Chief Executive Officer : Mr. Naresh Kumar Garg

Fund Manager : Mr. A N Sridhar

## Experience (yrs)

Total	Fund
18	3.5
17	2

## Load Structure

Entry Load < Rs. 1 cr : 2.25% ;  
>= Rs. 1 cr : Nil

Exit Load < Rs. 1 cr ; Nil, >= Rs. 1 cr :  
1% if redeemed on or before 3 months

## SIP/STP

Entry Load : 2.25%

Exit Load 1% if redeemed on or before 1 year from date of allotment

## Investment Option NAV as on February 27, 2009

Growth Option: Rs. 10.9751

Dividend option: Rs. 7.4521

Growth Auto Payout : Rs. 10.9751

Bonus Option: Rs. 10.9751

## Performance (%)

Sahara MidCap Fund	Scheme	CNX MidCap
1 Year	(57.43)	(56.17)
3 Years	(11.50)	(10.27)
Inception	2.30	3.68

Note: Annualised returns

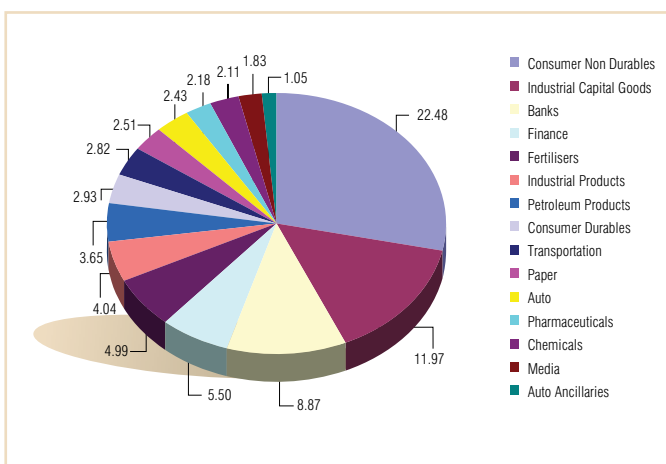
## Dividend

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

Standard Deviation	35.700
Beta	0.948
R - Squared	0.940
Sharpe Ratio	(1.730)
Portfolio Turnover Ratio (%)	189.48

## Industrywise Asset Distribution (%)



Total Expense Ratio(%) 2.50

AUM Rs.439.57 lakhs

Holding in TOP 10 scrips 32.52%



# 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.

	Experience (yrs)	
	Total	Fund
CEO	18	4.5
FM	9	-

CEO: Mr. Naresh Kumar Garg Fund Manager: Mr. Devesh Thacker

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/- and additional investments in multiples of Rs. 1000/- and in multiples of Re.1/- thereafter.	Entry Load : Nil, Exit Load : As per normal Exit Load

Load Structure	Entry Load: 0.50%
	Exit Load: Nil

Investment Option	NAV as on February 27, 2009
Growth Option	Growth - Rs. 16.2468
Dividend Option	Dividend - Rs. 13.5582

Portfolio as on 27.02.2009		
Portfolio	Rating	% of Portfolio
<b>G-Sec</b>		
CG 8.33% GOI - 07-JUN-2036	Sov	52.91%
Net Current Assets/Reverse Repo		47.09%
<b>TOTAL</b>		<b>100.00%</b>

AVERAGE MATURITY TENOR :	14.64 years
Total Expense Ratio(%)	0.34
AUM	Rs.42.21 lakhs

Performance (%)		
Sahara Gilt Fund	Scheme Returns	I Sec Composite Index
1 year	21.802	13.96
3 years	11.646	9.72
5 years	7.2580	6.904
Date of Inception (22.2.2002)	7.156	N.A.*

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

Note: Annualised Returns

Dividend during 2006-07			
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.

# Sahara CLASSIC FUND

**SAHARA**  
Classic Fund

An Open-Ended Income Fund

CEO: Mr. Naresh Kumar Garg, FM: Mr. Devesh Thacker, Mr. A N Sridhar

**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.

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. 500/- each	4 post dated cheques for a minimum of Rs. 750/- each

Load Structure	Entry Load: 1%
	Exit Load Nil

# Sahara INCOME FUND

**SAHARA**  
INCOME Fund

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.

	Experience (yrs)	
	Total	Fund
CEO	18	4.5
FM	9	-

CEO: Mr. Naresh Kumar Garg Fund Manager: Mr. Devesh Thacker

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

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

Load Structure	Investment Option / NAV as on Feb 27, 2009
Entry Load: Nil	Growth Option - Rs. 16.6403
Exit Load : Nil	Dividend Option - Rs. 13.6991

Portfolio as on 27.02.2009		
Portfolio	Rating	% of Portfolio
<b>Certificate of Deposits</b>		<b>59.97%</b>
Canara Bank CD mat 23-03-2009	PI+	
<b>G-Sec</b>		<b>34.63%</b>
CG8.33% GOI - 07-JUN-2036	Sov	
Net Current Assets/Reverse Repo		5.40%
<b>TOTAL</b>		<b>100.00%</b>

AVERAGE MATURITY TENOR	8.89 years
Total Expense Ratio(%)	0.35
AUM	Rs.235.37 lakhs

Performance (%)		
Sahara Income Fund	Scheme Returns	Crisil Composite Bond Fund Index
1 year	17.683	7.821
3 Years	10.926	6.474
5 Years	7.504	4.840
Inception (22.2.2002)	7.522	N.A.*

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

Note: Annualised Returns

Dividend during 2006-07			
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.

Investment Option	NAV as on February 27, 2009
Growth Option	Growth - Rs. 11.8152
Dividend Option	Dividend - Rs. 11.8151

Portfolio as on 27.02.2009		
Portfolio	Rating	% of Portfolio
<b>Certificate of Deposit</b>		
State Bank Of Travancore CD- 21-Sep-2009	A1+	86.84%
Net Current Assets/Reverse Repo		13.16%
<b>TOTAL</b>		<b>100.00%</b>

AVERAGE MATURITY TENOR	179 days
Total Expense Ratio(%)	0.35
AUM	Rs.12.51 lakhs

Performance (%)		
Sahara Classic Fund	Scheme Returns	Crisil MIPEX
Date of Inception (01.02.2008)	16.902	7.797

Note: Annualised Returns

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

### Load Structure SIP

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

## Portfolio as on 28.02.09

Portfolio	Rating	% of Portfolio	
<b>Certificate of Deposits / Commercial Papers</b>		<b>85.54</b>	
Allahabad Bank CD-04-Aug-2009	P1+	9.69	
Indian Bank CD17-Mar-2009	F1+	9.60	
Axis Bank Ltd CD-03-Sep-2009	P1+	9.38	
Canara Bank CD-17-Sep-2009.	P1+	9.35	
IDBI Bank Ltd- CD-22-Sep-2009	P1+	9.34	
HDFC Ltd CP-22-Sep-2009	A1+	9.33	
Corporation Bank CD- 03-Aug-2009	A1+	9.14	
Punjab National Bank CD-15-Jan-2010	P1+	4.65	
Union Bank of India CD-24-Dec-09	P1+	4.64	
Punjab National Bank CD-05-Mar-2009	P1+	4.61	
Canara Bank CD-23-Mar-2009	P1+	3.21	
State Bank of Travancore CD-21-Sep-2009	A1+	2.60	
<b>Bonds</b>		<b>9.95</b>	
Power Finance Corporation	AAA	9.95	
<b>Floating Rate Bonds</b>		<b>1.99</b>	
Redington India Ltd -30-Mar-2009	P1+	1.99	
Net Current Assets/Reverse Repo		2.52	2.52
<b>TOTAL</b>		<b>100.00</b>	

Average Maturity of Portfolio :	141 days
Expense Ratio (%)	0.35
AUM	Rs.10048.98 lakhs

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

Fixed Pricing Option		
Date	Dividend (Rs.)	Investor
27.12.08	7.2893	Non Corporate
31.01.09	9.1865	Non Corporate
28.02.09	6.5652	Non Corporate

Variable Pricing Option		
Date	Dividend (Rs.)	Investor
27.12.08	7.4270	Corporate / Non Corporate
31.01.09	9.3577	Corporate / Non Corporate
28.02.09	6.7021	Corporate / Non Corporate

CRISIL  
Rating  
AAAF

SAHARA  
LIQUID Fund

Chief Executive Officer : Mr. Naresh Kumar Garg

Fund Manager : Mr. Devesh Thacker

Experience (yrs)	
Total	Fund
18	4.5
9	-

## Investment Option

### Fixed Pricing Option

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

### Variable Pricing Option

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

## Performance (%) as on February 27, 2009

Scheme/ Index Name	7 days	14 days	1 Mth	6 Mths	1 Yr	Incep.
Variable Pricing Growth Option	0.170	0.337	0.727	4.859	9.218	7.827
Fixed Pricing Growth Option	0.167	0.330	0.710	4.748	8.983	6.614
Crissil Liquid Fund Index	0.164	0.347	0.736	4.946	9.023	N.A.*

\*Base date of index - 31/03/2002 Returns - Annualised for 1 year and above.

Inception Date.- 19-02-2002

## NAV as on February 28, 2009

Fixed Pricing - Daily Dividend Option	-	Rs.1024.9045
Fixed Pricing - Weekly Dividend Option	-	Rs.1026.2355
Fixed Pricing - Monthly Dividend Option	-	Rs.1024.6771
Fixed Pricing - Growth Option	-	Rs.1568.8099
Variable Pricing - Daily Dividend Option	-	Rs.1024.9262
Variable Pricing - Weekly Dividend Option	-	Rs.1024.9241
Variable Pricing - Monthly Dividend Option	-	Rs.1025.0024
Variable Pricing - Growth Option	-	Rs.1579.9167

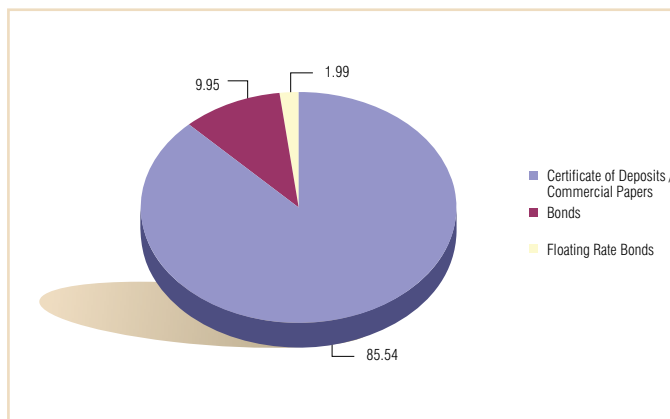
The face value of the units have been changed from Rs. 10/- per unit to Rs. 1000/- per unit by consolidation of units w.e.f. 27th October, 2005.

Also, the Variable Pricing Option has been introduced under the scheme w.e.f. 27th October, 2005.

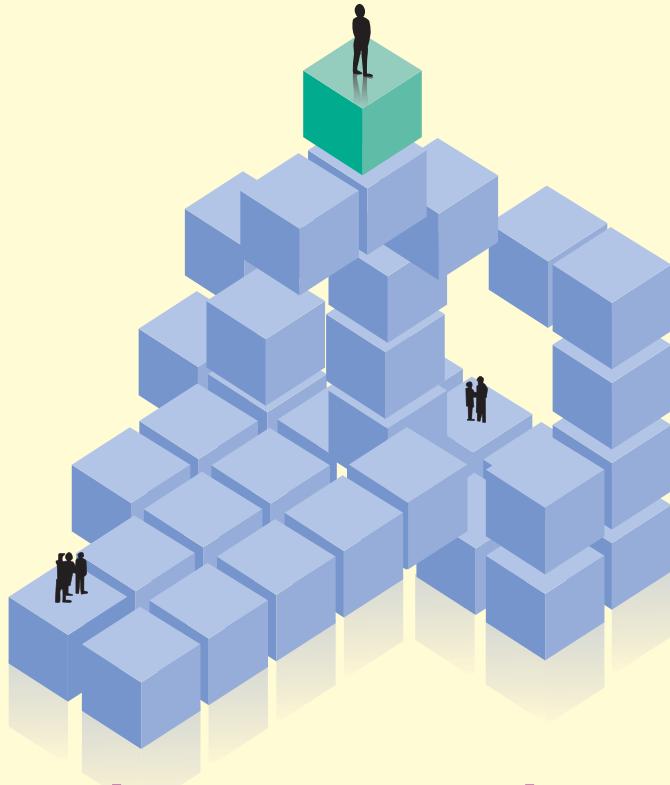
Rating indicates that the fund portfolio holdings provide very strong protection against losses from credit defaults.

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.

## Asset Allocation (%)



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**SAHARA**  
**INCOME Fund**

**SAHARA**  
**LIQUID Fund**

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

**SAHARA**  
**CLASSIC Fund**

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**Scheme Classification and Objective:** Sahara Classic Fund is an open ended income scheme with an investment objective to generate returns by investing mainly in debt and debt related instruments including money market instruments and also to invest a portion of the fund in equity and equity related instruments to seek capital appreciation. **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 entities is not indicative of and does not guarantee future performance of the scheme. The sponsor is not responsible or liable for any loss or shortfall resulting from the operations of the scheme beyond the initial contribution of Rs. 1 lakh made by it towards setting up of the Mutual Fund. Sahara Classic Fund is only the name of the scheme and does not in any manner indicate either the quality of the scheme, its future prospects or the returns. Please read the offer document carefully before investing. **Applicable Load:** Entry Load: 1%, Exit Load: Nil. **Statutory Details:** Sahara Mutual Fund has been set up as a trust under the Indian Trust Act 1982 (liability restricted to the corpus of Rs.1 lac) 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.

## BOOK-POST



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Ph : 022 - 67520121-27  
E-mail: saharamutual@saharamutual.com

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(Unit: Sahara Mutual Fund)

21, Avenue 4, Street No. 1,

Banjara Hills, Hyderabad-500 034.

Ph : 040 - 23312454, Email : service\_srrf@karvy.com

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