



Monthly Factsheet  
April 2015



**Asset Management**

Mutual Fund investments are subject to market risks,  
read all scheme related documents carefully.

# IIFL India Growth Fund

An Open-ended Equity Scheme



High Risk (Brown)



The product is suitable for investors who are seeking\*:

- Capital appreciation over long term
- Investment predominantly in equity & equity related instruments

(\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.)

**Note:** Risk is represented in following colours:

**(BLUE)** investors understand that their principal will be at low risk

**(YELLOW)** investors understand that their principal will be at medium risk

**(BROWN)** investors understand that their principal will be at high risk

## Scheme Details

**NAV (30-04-2015) :**

**Regular Plan Growth option** : ₹10.7234

**Regular Plan Dividend option** : ₹10.7234

**Direct Plan Growth option** : ₹10.7907

**Direct Plan Dividend option** : ₹10.7907

**Date of allotment** : Oct 30, 2014

**Net AUM** : ₹ 17004 Lakhs

### Load Structure:

**Entry Load:** Nil; **Exit Load:** Nil

### Minimum application :

₹5000 and in multiples of ₹100 thereafter.

**Monthly SIP option:** ₹1000 per month for a minimum period of six months.

**Quarterly SIP option:** ₹1500 per quarter for a minimum period of 4 quarters.

**Plans offered** : Regular plan & Direct plan.

**Options offered** : Growth & Dividend option.

**Total Expense Ratio :**

**Regular Plan** : 2.45% p.a.

**Direct Plan** : 1.20% p.a.

**Bloomberg code:** IIFGRRG IN

## About the Scheme

**Objective:** The investment objective of the scheme is to generate long term capital appreciation for investors from a portfolio of equity and equity related securities. However there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

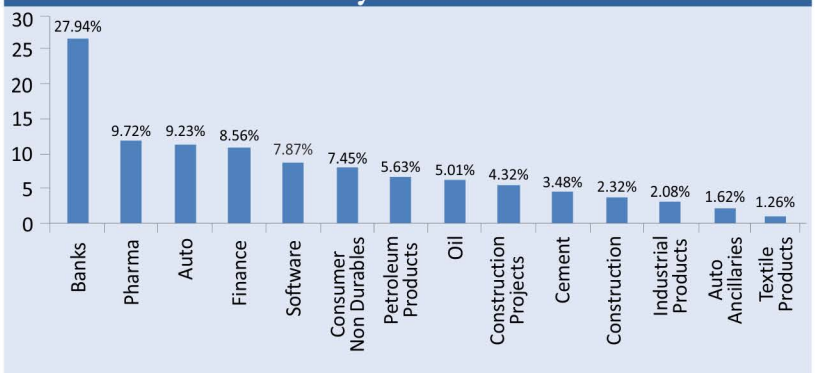
**Benchmark:** CNX Nifty Index

**Fund Manager:** Mr. Bandi, aged 37 years, is a Science graduate and a Chartered Accountant with 15 years of experience in the financial services industry. Mr. Bandi has been managing fund since its inception.

## Top 15 Holdings as on April 30, 2015

Name of Instrument	Industry	% to Net Assets
Sun Pharmaceuticals Industries Limited	Pharmaceuticals	7.11%
Bajaj Finance Limited	Finance	6.66%
HDFC Bank Limited	Banks	6.34%
Axis Bank Limited	Banks	5.58%
Tata Motors Limited - DVR	Auto	5.55%
Kotak Mahindra Bank Limited	Banks	5.11%
Oil & Natural Gas Corporation Limited	Oil	5.01%
HCL Technologies Limited	Software	4.40%
Larsen & Toubro Limited	Construction Project	4.32%
State Bank of India	Banks	4.12%
ICICI Bank Limited	Banks	3.89%
Grasim Industries Limited	Cement	3.48%
Tech Mahindra Limited	Software	3.47%
Maruti Suzuki India Limited	Auto	3.40%
Kansai Nerolac Paints Limited	Consumer Non Durables	3.39%
Top 15 Equity Holding		71.83%
Total Equity Holding		96.49%
Net Cash & Cash Equivalent		3.51%
<b>Total</b>		<b>100%</b>

## Industry Allocations\*



\*Industry allocations as per AMFI classifications.

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

High Risk (Brown)



The product is suitable for investors who are seeking\*:

- Returns that closely correspond to the total return of the CNX Nifty Index over long term
- Investment in Equity Securities comprising CNX Nifty Index

(\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.)

## Scheme Details

<b>NAV (30-04-2015)</b>	: ₹ 849.2600
<b>Date of allotment</b>	: October 18, 2011
<b>Net AUM</b>	: ₹ 573 Lakhs

### Ongoing Subscription / Redemption :

On Exchange - In round lot of 1 unit and multiple thereof.

Directly with Fund - In creation unit size (i.e. 5000 units) & multiple thereof.

**Dematerialization:** Units Available in D-mat form only.

### Load Structure :

**Entry Load:** Nil; **Exit Load:** Nil

**Plans / Options offered** : Growth option only

**Indicative Intraday NAV** : [www.iiflmf.com](http://www.iiflmf.com)

**Total Expense Ratio** : 0.25% p.a.

**Portfolio T/O Ratio #** : 0.05

**Tracking Error** : 0.15% p.a.

**Standard deviation** : 14.03% annualized

**Beta#** : 1

**Sharpe Ratio\*** : 1.12 Annualized

# Based on 1 Year monthly data history.

\*Risk free returns based on 365-days-T-bill Yield  
7.90 as on April 30, 2015

**NSE symbol** : IIFLNIFTY

**ISIN** : INF579M01019

**Bloomberg code** : IIFLNFT IS

**Reuters code** : IITF.NS

**Exchange Listed** : NSE

## About the Scheme

**Objective:** The investment objective of the scheme is to provide returns (before fees and expenses) that closely correspond to the total return of the CNX Nifty Index, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved.

**Benchmark:** CNX Nifty Index

**Fund Manager:** Mr. Manish Bandi (B.Sc. CA), aged 37 years, with 15 years of experience in the financial services industry.

Mr. Bandi has been managing the current fund since its inception.

## Top 10 Holdings as on April 30, 2015

Name of Instrument	Industry	% to Net Assets
Infosys Limited	Software	6.74%
HDFC Bank Limited	Banks	6.68%
ICICI Bank Limited	Banks	6.67%
Housing Development Finance Corporation Limited	Finance	6.40%
ITC Limited	Consumer Non Durables	6.27%
Reliance Industries Limited	Petroleum Products	4.94%
Larsen & Toubro Limited	Construction Project	4.64%
Tata Consultancy Services Limited	Software	4.38%
Axis Bank Limited	Banks	3.36%
Tata Motors Limited	Auto	3.35%
Top 10 Equity Holding		53.43%
Total Equity Holding		99.79%
Net Cash & Cash Equivalent		0.21%
<b>Total</b>		<b>100%</b>

## Scheme Performance

Indices	31 March-2012	31 March-2013	31 March-2014	31 March-2015	CAGR Since Inception	PTP Return (INR)
IIFL NIFTY ETF	8.74%	19.53%	28.10%	28.10%	17.58%	17499.29
Benchmark*	7.31%	17.98%	26.65%	26.65%	16.31%	16855.58
Additional Benchmark**	8.23%	18.85%	24.89%	24.89%	15.99%	16692.74

Since inception date: 18<sup>th</sup> October 2011

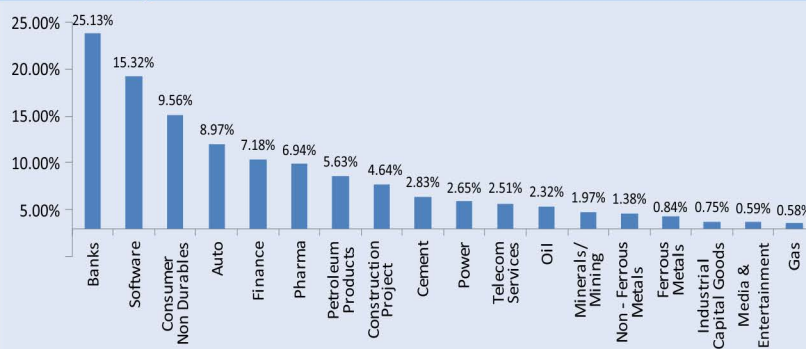
Point to Point (PTP) returns in INR is based on standard investment of INR 10,000 made on the inception date

\* CNX Nifty \*\* BSE Sensex

Past performance may or may not be sustained in future.

As on March 31, 2015

## Industry Allocations\*



\*Industry allocations as per AMFI classifications.

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

# IIFL Dynamic Bond Fund

An Open ended Income Scheme



Low Risk (Blue)



The product is suitable for investors who are seeking\*:

- Income and long term gains
- Investment in a range of debt and money market instruments of various maturities

(\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.)

## Scheme Details

**NAV (30-04-2015) :**

**Regular Plan Growth** : ₹ 11.4006

**Regular Plan Bonus** : ₹ 11.4006

**Direct Plan Growth** : ₹ 11.5068

Dividend option	Regular Plan	Direct Plan
Monthly	₹ 10.9526	₹ 11.0585
Quarterly	₹ 11.0015	₹ 11.1075
Half yearly	₹ 11.0015	-

**Date of allotment** : June 24, 2013

**Net AUM** : ₹ 1099 Lakhs

**Dematerialization** : D-mat option available

**Load Structure :**

**Entry Load** : Nil,

**Exit Load** : Nil

**Exit Load (For SIP)**: Nil

**Plans offered** : Regular Plan and Direct Plan

**Options offered (Under each plan) :**  
Dividend, Growth & Bonus

**Minimum Application Amount :**

₹10,000 and in multiples of ₹100 thereafter.  
Systematic Investment Plan (SIP) availed.

**Monthly option**- ₹1000 per month for a minimum period of six months.

**Quarterly Option** - ₹1500 per quarter for a minimum period of 4 quarters.

**Total Expense Ratio :**

Regular Plan : 1.40 % p.a.

Direct Plan : 0.90 % p.a.

**Asset Allocation :**

Debt Market Instruments : 0% - 100%

Money Market Instruments : 0% - 100%

**YTM** : 7.86

**Modified Duration** : 7.30 Yrs

**Average Maturity** : 12.62 Yrs

**Bloomberg code** : IIFDBDB IN

## About the Scheme

**Objective** : The investment objective of the scheme is to generate income and long term gains by investing in a range of debt and money market instruments of various maturities. The scheme will seek to flexibly manage its investment across the maturity spectrum with a view to optimize the risk return proposition for the investors.

**Benchmark** : CRISIL Composite Bond Fund Index.

**Fund Manager** : Mr. Amey Mashilkar

Mr. Mashilkar, aged 27 years, is MBA from IIM Bangalore. He has 3 years of experience in portfolio advisory cross fixed income, equity, real estate and commodities. Prior to Joining IIFL AMC he was associated with Kotak Wealth Management Ltd.

Mr. Mashilkar has been managing the current fund since 27-Apr-2015.

## Holdings as on April 30, 2015

Government Securities		
GOI 8.60 % 2028	Sovereign	96.35%
<b>CBLO / Reverse Repo &amp; Net Current Asset</b>		<b>3.65%</b>
<b>Total</b>		<b>100%</b>

## Scheme Performance

Indices	28 March-2014 - 31 March-2015	Since Inception CAGRS	PTP Return
IIFL Dynamic Bond Fund-Regular plan	16.09	7.95	11448
IIFL Dynamic Bond Fund-Direct plan	16.67	8.50	11550
Benchmark*	14.59	8.62	11573
Additional Benchmark**	14.57	5.37	10969

As on March 31, 2015

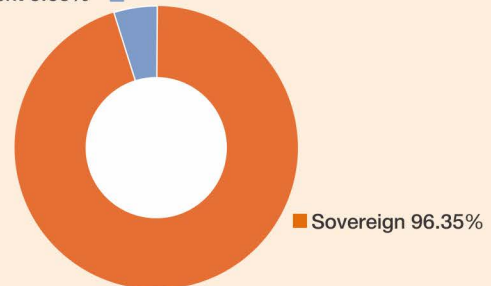
\* Crisil Composite Bond Fund Index,\*\* Crisil 10 yr Gilt Index

Point to Point (PTP) returns in INR is based on standard investment of INR 10,000 made on the inception date

†Inception date 24-June-2013

## Rating Profile

Net Cash & Equivalent 3.65%



IIFL Short term income fund has been merged into IIFL Dynamic bond fund w.e.f 22-Dec-2014  
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Low Risk (Blue)



The product is suitable for investors who are seeking\*:

- Income over short term horizon
- Investments in money market and short term debt instruments, with maturity not exceeding 91 days

(\*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.)

**Note:** Risk is represented in following colours:

 <b>(BLUE)</b> investors understand that their principal will be at low risk	 <b>(YELLOW)</b> investors understand that their principal will be at medium risk	 <b>(BROWN)</b> investors understand that their principal will be at high risk
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## Scheme Details

**NAV (30-04-2015) :**

**Regular Plan Growth** : ₹ 1123.9339

**Direct Plan Growth** : ₹ 1124.7612

Dividend option	Regular Plan	Direct Plan
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Daily Div. Reinv.	₹ 1000.0000	-
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Weekly	₹ 1005.3299	-
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**Date of allotment** : Nov. 13, 2013

**Net AUM** : ₹ 4405 Lakhs

### Load Structure :

**Entry Load** : Nil

**Exit Load** : Nil

**Plans offered** : Regular Plan and Direct Plan

**Options offered (Under each plan)** : Growth Option & Dividend Option

### Minimum Application Amount :

New Purchase - ₹ 5,000 and in multiples of ₹ 100 thereafter.

Additional purchase - ₹ 1000 and in multiples of ₹ 100 thereafter

### Total Expense Ratio :

Regular Plan : 0.25 % p.a.

Direct Plan : 0.20 % p.a.

### Asset Allocation :

Money market and debt instruments with residual maturity up to 91days 0% - 100%.

**YTM** : 8.06

**Modified Duration** : 0.04 yrs

**Average Maturity** : 0.04 Yrs

## About the Scheme

### Investment Objective:

To provide liquidity with reasonable returns in commensuration with low risk through a portfolio of money market and debt securities with residual maturity of up to 91days. However, there can be no assurance that the investment objective of the Scheme will be achieved

**Benchmark:** CRISIL Liquid Fund Index

**Fund Manager:** Mr. Amey Mashilkar

Mr. Mashilkar, aged 27 years, is MBA from IIM Bangalore. He has 3 years of experience in portfolio advisory cross fixed income, equity, real estate and commodities. Prior to Joining IIFL AMC he was associated with Kotak Wealth Management Ltd.

Mr. Mashilkar has been managing the current fund since 27-Apr-2015.

## Holdings as on April 30, 2015

Certificate of Deposit		
IDBI Bank Limited	CRISIL A1+	11.34%
Bank of Baroda	CARE A1+	11.34%
Union Bank of India	CRISIL A1+	11.33%
ICICI Bank Limited	CARE A1+	11.31%
Canara Bank	CRISIL A1+	11.27%
Punjab & Sind Bank	ICRA A1+	9.04%
Oriental Bank of Commerce	CRISIL A1+	9.03%
IndusInd Bank Limited	CRISIL A1+	5.61%
<b>CBLO &amp; Net Current Asset</b>		<b>19.73%</b>
<b>Total</b>		<b>100.00%</b>

## Scheme Performance

Indices	28 March-2014 - 31 March-2015	Since Inception CAGRS	PTP Return
IIFL Liquid Fund-Regular plan	8.39	8.34	11169
IIFL Liquid Fund-Direct plan	8.45	8.39	11177
Benchmark*	8.98	9.20	11289
Additional Benchmark**	8.84	9.04	11267

As on March 31, 2015

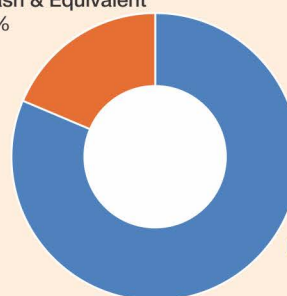
\*Crisil Liquid Fund Index,\*\* Crisil 91 Day T-Bill Index

Point to Point (PTP) returns in INR is based on standard investment of INR 10,000 made on the inception date

§Inception date 13-Nov-2013

## Rating Profile

■ Net Cash & Equivalent  
19.73%



■ A1+ & Equivalent  
80.27%

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**