



Monthly Factsheet  
June 2015



**Asset Management**

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

# IIFL India Growth Fund

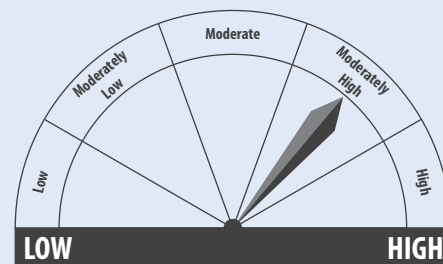
An Open-ended Equity Scheme



This product is suitable for investors who are seeking\*

- capital appreciation over long term;
- Investment predominantly in equity and equity related instruments.

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



Investors understand that the principal will be at moderately high risk

## Scheme Details

NAV (30-06-2015) :

Regular Plan Growth option : ₹10.7728

Regular Plan Dividend option : ₹10.7728

Direct Plan Growth option : ₹10.8631

Direct Plan Dividend option : ₹10.8631

Date of allotment : Oct 30, 2014

Net AUM : ₹ 19124 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.

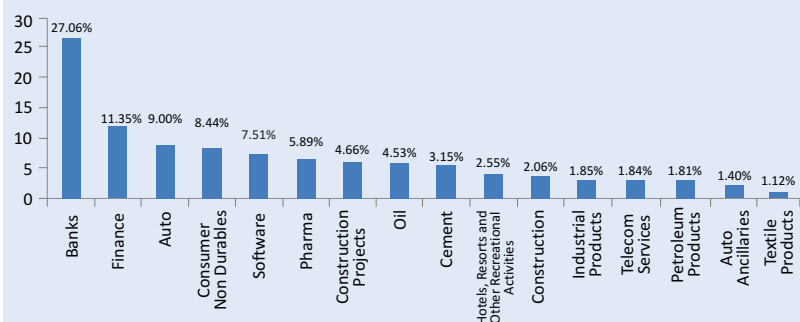
**Benchmark:** CNX Nifty Index

**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 June 30, 2015

| Name of Instrument                  | Industry  | % to Net Assets |
|-------------------------------------|---|-----------------|
| HDFC Bank Ltd                       | Banks   | 8.48%           |
| Bajaj Finance Ltd                   | Finance   | 6.83%           |
| Sun Pharmaceuticals Industries Ltd  | Pharmaceuticals                                   | 5.89%           |
| Tata Motors Ltd -DVR                | Auto  | 5.74%           |
| Kotak Mahindra Bank Ltd             | Banks   | 4.89%           |
| Axis Bank Ltd                       | Banks   | 4.88%           |
| Larsen & Toubro Ltd                 | Construction Project                              | 4.66%           |
| Oil & Natural Gas Corporation Ltd   | Oil   | 4.53%           |
| Kansai Nerolac Paints Ltd           | Consumer Non Durables                             | 4.40%           |
| HCL Technologies Ltd                | Software  | 4.33%           |
| State Bank of India                 | Banks   | 4.05%           |
| Maruti Suzuki India Ltd             | Auto  | 3.26%           |
| Tech Mahindra Ltd                   | Software  | 3.19%           |
| Grasim Industries Ltd               | Cement  | 3.15%           |
| Talwalkars Better Value Fitness Ltd | Hotels, Resorts And Other Recreational Activities | 2.55%           |
| Top 15 Equity Holding               |   | 70.84%          |
| Total Equity Holding                |   | 94.23%          |
| Net Cash & Cash Equivalent          |   | 5.77%           |
| <b>Total</b>                        |   | <b>100%</b>     |

## Industry Allocations\*



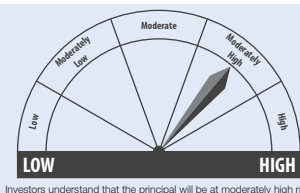
\*Industry allocations as per AMFI classifications.

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

## This 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 (30-06-2015)</b>  | : ₹ 873.1338       |
| <b>Date of allotment</b> | : October 18, 2011 |
| <b>Net AUM</b>           | : ₹ 589 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 #** : 0.12

**Tracking Error** : 0.14% p.a.

**Standard deviation** : 11.60% annualized

**Beta#** : 1

**Sharpe Ratio\*** : 0.3 Annualized

# Based on 1 Year monthly data history.

\*Risk free returns based on 365-days-T-bill Yield  
7.7061 as on June 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 June 30, 2015

| Name of Instrument                          | Industry              | % to Net Assets |
|---|-----------------------|-----------------|
| HDFC Bank Ltd                               | Banks                 | 7.04%           |
| Housing Development Finance Corporation Ltd | Finance               | 6.86%           |
| Infosys Ltd                                 | Software              | 6.60%           |
| ICICI Bank Ltd                              | Banks                 | 6.00%           |
| ITC Ltd                                     | Consumer Non Durables | 5.93%           |
| Reliance Industries Ltd                     | Petroleum Products    | 5.54%           |
| Larsen & Toubro Ltd                         | Construction Project  | 4.90%           |
| Tata Consultancy Services Ltd               | Software              | 4.38%           |
| Axis Bank Ltd                               | Banks                 | 3.21%           |
| Sun Pharmaceuticals Industries Ltd          | Pharmaceuticals       | 3.20%           |
| Top 10 Equity Holding                       |                       | 53.65%          |
| Total Equity Holding                        |                       | 99.37%          |
| Net Cash & Cash Equivalent                  |                       | 0.63%           |
| <b>Total</b>                                |                       | <b>100%</b>     |

### Scheme Performance

| Indices                | 29 June-2012<br>28 June-2013 | 28 June-2013<br>30 June-2014 | 30 June-2014<br>30 June-2015 | CAGR Since<br>Inception | PTP Return<br>(INR) |
|------------------------|------------------------------|------------------------------|------------------------------|-------------------------|---------------------|
| IIFL NIFTY ETF         | 12.06%                       | 31.74%                       | 11.24%                       | 16.01%                  | 17332.68            |
| Benchmark*             | 10.67%                       | 30.28%                       | 9.95%                        | 14.69%                  | 16612.41            |
| Additional Benchmark** | 11.28%                       | 31.03%                       | 9.31%                        | 14.64%                  | 16587.26            |

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

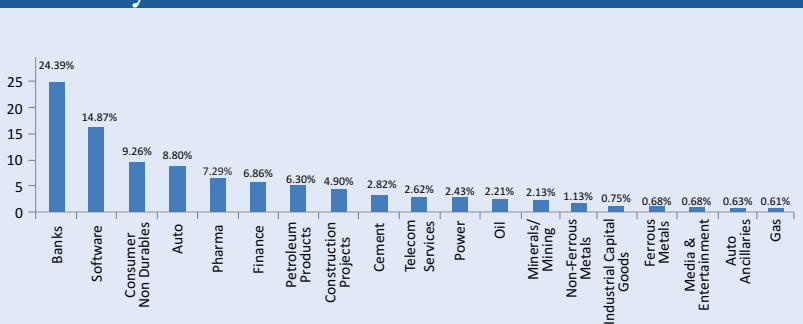
Point to Point (PTP) returns in INR is based on standard investment of INR 10,000 made on the inception date

\* CNX Nifty \*\* BSE Sensex

Past performance may or may not be sustained in future.

As on June 30, 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

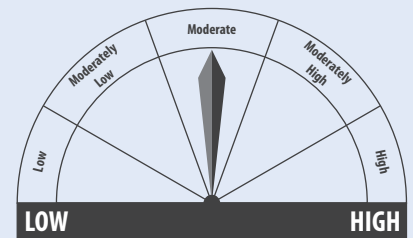
An Open ended Income Scheme



**This 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.



Investors understand that the principal will be at moderate risk

## Scheme Details

**NAV (30-06-2015) :**

**Regular Plan Growth** : ₹ 11.2937

**Regular Plan Bonus** : ₹ 11.2937

**Direct Plan Growth** : ₹ 11.4083

| Dividend option | Regular Plan | Direct Plan |
|-----------------|--------------|-------------|
| Monthly         | ₹ 10.7503    | ₹ 10.8643   |
| Quarterly       | ₹ 10.8982    | ₹ 11.0123   |
| Half yearly     | ₹ 10.8982    | -           |

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

**Net AUM** : ₹ 1109 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** : 8.13

**Modified Duration** : 7.17 Yrs

**Average Maturity** : 12.09 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 June 30, 2015

| Government Securities                   |            |             |
|---|------------|-------------|
| GOI 8.60 % 2028                         | Sovereign  | 93.47%      |
| Certificate of Deposit**                |            |             |
| Kotak Mahindra Bank Ltd                 | CRISIL A1+ | 5.37%       |
| CBLO / Reverse Repo & Net Current Asset |            |             |
|   |            | 1.16%       |
| <b>Total</b>                            |            | <b>100%</b> |

## Scheme Performance

| Indices                             | 28 June-2014 - 30 June-2015 | 30 June 2014- 30 June 2015 | Since Inception CAGR <sup>§</sup> | PTP Return |
|-------------------------------------|-----------------------------|----------------------------|-----------------------------------|------------|
| IIFL Dynamic Bond Fund-Regular plan | 10.17%                      | 6.33%                      | 6.21%                             | 11294      |
| IIFL Dynamic Bond Fund-Direct plan  | 10.73%                      | 6.89%                      | 6.74%                             | 11408      |
| Benchmark*                          | 11.10%                      | 8.08%                      | 7.83%                             | 11645      |
| Additional Benchmark**              | 11.76%                      | 4.49%                      | 4.69%                             | 10969      |

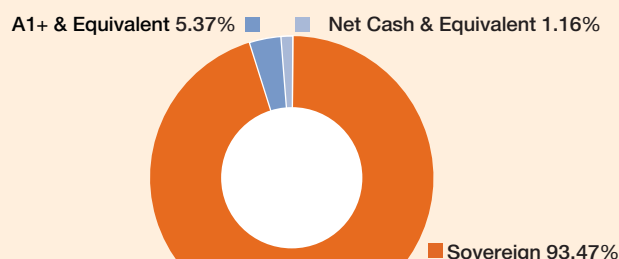
As on June 30, 2015

\* 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



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.**

# IIFL Liquid Fund

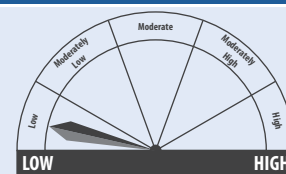
An Open-ended Liquid Scheme



This 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 advisers if in doubt about whether the product is suitable for them.



Investors understand that the principal will be at Low risk.

## Scheme Details

NAV (30-06-2015) :

Regular Plan Growth : ₹ 1138.7190

Direct Plan Growth : ₹ 1139.6521

Dividend option Regular Plan

Daily Div. Reinv. ₹ 1000.0113

Weekly ₹ 1005.0000

Date of allotment : Nov. 13, 2013

Net AUM : ₹ 7708 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 :

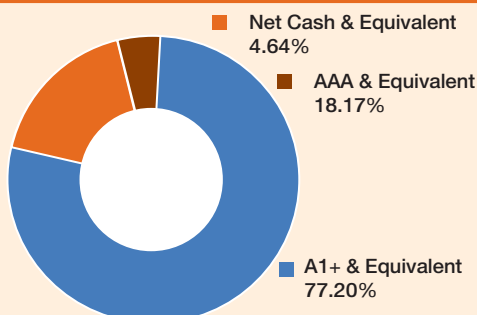
Money market and debt instruments with residual maturity up to 91days 0% - 100%.

YTM : 8.04

Modified Duration : 0.06 yrs

Average Maturity : 0.06 Yrs

## Rating Profile



## 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 June 30, 2015

| Certificate of Deposit**                            |            |                |
|---|------------|----------------|
| Punjab & Sind Bank                                  | ICRA A1+   | 6.48%          |
| Punjab & Sind Bank                                  | ICRA A1+   | 6.47%          |
| Andhra Bank   | CARE A1+   | 6.45%          |
| IDBI Bank Ltd                                       | CRISIL A1+ | 6.45%          |
| IDBI Bank Ltd                                       | CRISIL A1+ | 6.44%          |
| Kotak Mahindra Bank Ltd                             | CRISIL A1+ | 5.67%          |
| Indusind Bank Ltd                                   | CRISIL A1+ | 5.51%          |
| Axis Bank Ltd                                       | CRISIL A1+ | 3.56%          |
| Axis Bank Ltd                                       | CRISIL A1+ | 3.10%          |
| Oriental Bank of Commerce                           | CRISIL A1+ | 1.30%          |
| Commercial Paper**                                  |            |                |
| Power Finance Corporation Ltd                       | CRISIL A1+ | 6.47%          |
| Export Import Bank of India                         | CRISIL A1+ | 6.45%          |
| National Bank For Agriculture and Rural Development | CRISIL A1+ | 6.45%          |
| Export Import Bank of India                         | CRISIL A1+ | 6.42%          |
| BONDS & NCDs  |            |                |
| Housing Development Finance Corporation Ltd         | CRISIL AAA | 6.49%          |
| LIC Housing Finance Ltd                             | CRISIL AAA | 6.49%          |
| Housing Development Finance Corporation Ltd         | CRISIL AAA | 5.19%          |
| CBLO & Net Current Asset                            |            | 4.64%          |
| <b>Total</b>  |            | <b>100.00%</b> |

## Scheme Performance

| Indices                       | 30 June-2014 - 30 June-2015 | Since Inception CAGR§ | PTP Return |
|-------------------------------|-----------------------------|-----------------------|------------|
| IIFL Liquid Fund-Regular plan | 8.25%                       | 8.30%                 | 11387      |
| IIFL Liquid Fund-Direct plan  | 8.30%                       | 8.35%                 | 11397      |
| Benchmark*                    | 8.77%                       | 9.06%                 | 11518      |
| Additional Benchmark**        | 8.69%                       | 8.91%                 | 11493      |

As on June 30, 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

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