



Monthly Factsheet  
July 2015



**Asset Management**

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

# IIFL India Growth Fund

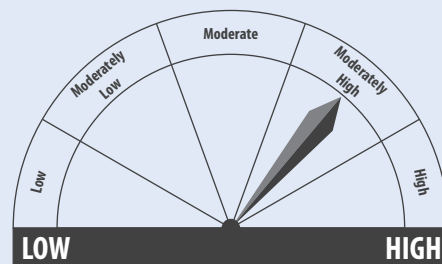
An Open-ended Equity Scheme



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 (31-07-2015) :

Regular Plan Growth option : ₹11.1763

Regular Plan Dividend option : ₹11.1763

Direct Plan Growth option : ₹11.2819

Direct Plan Dividend option : ₹11.2819

Date of allotment : Oct 30, 2014

Net AUM : ₹ 20666 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.

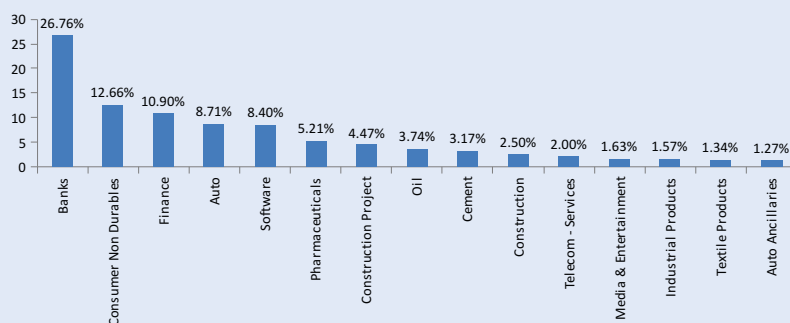
**Benchmark:** CNX Nifty Index

**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 July 31, 2015

Name of Instrument	Industry	% to Net Assets
HDFC Bank Ltd	Banks	8.39%
Bajaj Finance Ltd	Finance	6.40%
Tata Motors Ltd DVR Shares	Auto	5.41%
Sun Pharmaceuticals Industries Ltd	Pharmaceuticals	5.21%
Kansai Nerolac Paints Ltd	Consumer Non Durables	5.18%
Axis Bank Ltd	Banks	4.73%
Kotak Mahindra Bank Ltd	Banks	4.61%
HCL Technologies Ltd	Software	4.52%
Larsen & Toubro Ltd	Construction Project	4.47%
State Bank of India	Banks	4.16%
Tech Mahindra Ltd	Software	3.88%
Oil & Natural Gas Corporation Ltd	Oil	3.74%
Maruti Suzuki India Ltd	Auto	3.30%
Grasim Industries Ltd	Cement	3.17%
CCL Products India Ltd	Consumer Non Durables	3.10%
Top 15 Equity Holding		70.27%
Total Equity Holding		94.33%
Net Cash & Cash Equivalent		5.67%
<b>Total</b>		<b>100%</b>

## Industry Allocations\*



\*Industry allocations as per AMFI classifications.

IIFL Nifty fund has been merged into IIFL India Growth Fund w.e.f. 24-July-2015.

IIFL Dividend Opportunities Index Fund fund has been merged into IIFL India Growth Fund w.e.f. 06-April-2015

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

# IIFL Dynamic Bond Fund

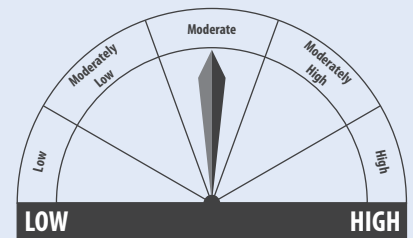
An Open ended Income Scheme



**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 (31-07-2015) :**

**Regular Plan Growth** : ₹ 11.4371

**Regular Plan Bonus** : ₹ 11.4371

**Direct Plan Growth** : ₹ 11.5581

Dividend option	Regular Plan	Direct Plan
Monthly	₹ 10.8367	₹ 10.9568
Quarterly	₹ 11.0366	₹ 11.1568
Half yearly	₹ 11.0366	-

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

**Net AUM** : ₹ 1055 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** : 8.03

**Modified Duration** : 7.63 Yrs

**Average Maturity** : 12.89 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 July 31, 2015

Sector / Rating	Percent
Sovereign	98.97%
Net Cash & Equivalent	1.03%
<b>Total</b>	<b>100%</b>

## Scheme Performance

Indices	28 June-2014 - 30 June-2015	30 June 2014- 30 June 2015	Since Inception CAGRS	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

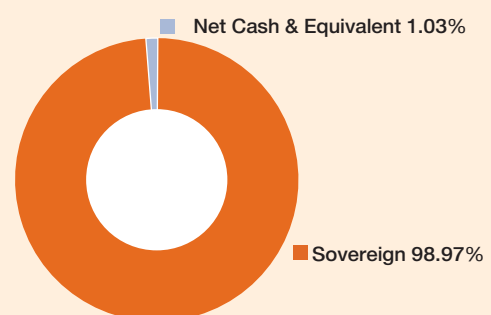
As on June 30, 2015

\* 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

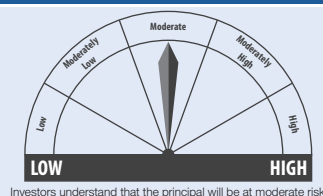
An Open-ended Liquid Scheme



**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 moderate risk

## Scheme Details

**NAV (31-07-2015) :**

**Regular Plan Growth** : ₹ 1146.0069

**Direct Plan Growth** : ₹ 1146.9945

**Dividend option** : Regular Plan

**Daily Div. Reinv.** : ₹ 1000.0000

**Weekly** : ₹ 1005.6062

**Date of allotment** : Nov. 13, 2013

**Net AUM** : ₹ 8623 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 :**

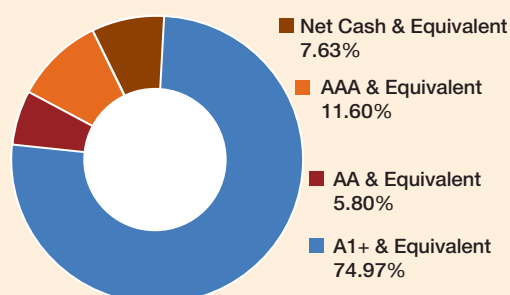
Money market and debt instruments with residual maturity up to 91days 0% - 100%.

**YTM** : 7.61

**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 July 31, 2015

Certificate of Deposit**		
Kotak Mahindra Bank Ltd	CRISIL A1+	5.80%
IDBI Bank Ltd	CRISIL A1+	5.80%
Indusind Bank Ltd	CRISIL A1+	5.77%
IDBI Bank Ltd	CRISIL A1+	5.76%
Andhra Bank	CARE A1+	5.75%
Axis Bank Ltd	CRISIL A1+	5.73%
Commercial Paper**		
Export Import Bank of India	CRISIL A1+	5.77%
LIC Housing Finance Ltd	CRISIL A1+	5.77%
Gruh Finance Ltd	CRISIL A1+	5.77%
Housing Development Finance Corporation Ltd	CRISIL A1+	5.77%
National Bank For Agriculture and Rural Development	CRISIL A1+	5.77%
Bajaj Finance Ltd	CRISIL A1+	5.76%
Power Finance Corporation Ltd	CRISIL A1+	5.75%
BONDS & NCDs		
Mahindra & Mahindra Financial Services Ltd	CRISIL AA+	5.80%
Housing Development Finance Corporation Ltd	CRISIL AAA	5.80%
LIC Housing Finance Ltd	CRISIL AAA	5.80%
CBLO & Net Current Asset		7.63%
<b>Total</b>		<b>100.00%</b>

## Scheme Performance

Indices	30 June-2014 - 30 June-2015	Since Inception CAGRS	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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