



Monthly Factsheet  
November 2013



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.)

**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

|                          |                    |
|--------------------------|--------------------|
| <b>NAV (29-11-2013)</b>  | : ₹ 632.7854       |
| <b>Date of allotment</b> | : October 18, 2011 |
| <b>Net AUM</b>           | : ₹ 870 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 # :** 0.08

**Tracking Error :** 0.11% p.a.

**Standard deviation :** 15.20 % annualized

**Beta# :** 1.01

**Sharpe Ratio\* :** -0.16 Annualized

# Based on 1 Year monthly data history.

\*Risk free returns based on 365-days-T-bill cut-off of Rs. 8.8383 as on November 29, 2013.

**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 35 years, with 13 years of experience in the financial services industry.

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

## Top 10 Holdings as on November 30, 2013

| Name of Instrument             | Industry              | % to Net Assets |
|--------------------------------|-----------------------|-----------------|
| ITC Ltd.                       | Consumer Non Durables | 8.72%           |
| Infosys Ltd.                   | Software              | 8.00%           |
| Reliance Industries Ltd.       | Petroleum Products    | 6.94%           |
| HDFC Ltd.                      | Finance               | 6.35%           |
| ICICI Bank Ltd.                | Banks                 | 6.11%           |
| HDFC Bank Ltd.                 | Banks                 | 6.05%           |
| Tata Consultancy Services Ltd. | Software              | 5.06%           |
| Larsen & Toubro Ltd.           | Construction Project  | 4.21%           |
| Tata Motors Ltd.               | Auto                  | 3.55%           |
| ONGC Ltd.                      | Oil                   | 2.62%           |
| <b>Top 10 Equity Holding</b>   |                       | <b>57.61%</b>   |
| Total Equity Holding           |                       | 99.62%          |
| Net Cash & Cash Equivalent     |                       | 0.38%           |
| <b>Total</b>                   |                       | <b>100%</b>     |

## Scheme Performance

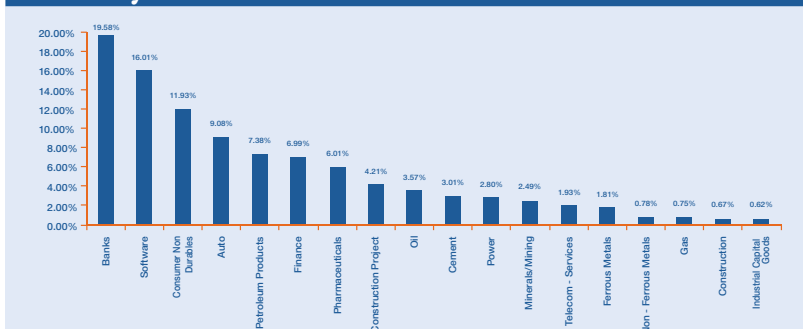
| Particulars            | September 28, 2012 to September 30, 2013 | CAGR since inception | Current Value of Standard Investment if ₹10,000 was invested on inception date |
|------------------------|--|----------------------|--|
| IIFL Nifty ETF         | 1.86%                                    | 8.15%                | 11657  |
| Benchmark*             | 0.56%                                    | 6.86%                | 11385  |
| Additional Benchmark** | 3.29%                                    | 8.01%                | 11626  |

\* S&P CNX Nifty \*\* BSE Sensex

As on September 30, 2013

Past performance may or may not be sustained in future.

## Industry Allocations\*



\*Industry allocations as per AMFI classifications.

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

# IIFL Dividend Opportunities Index Fund

An Open-ended Index Fund



High Risk (Brown)



The product is suitable for investors who are seeking:

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

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

## Scheme Details

NAV (29-11-2013) :

Regular Plan Growth option : ₹10.6927

Regular Plan Dividend option : ₹10.6927

Direct Plan Growth option : ₹10.7483

Direct Plan Dividend option : ₹10.7483

Date of allotment

? Regular Plan : June 26, 2012

? Direct Plan : January 2, 2013

Net AUM : ₹ 2406 Lakhs

Dematerialization : D-mat option available

Load Structure:

Entry Load: Nil;

Exit Load :1% for exit (repurchase/switch-out/SWP/STP) on or before 1 year from the date of allotment of units.

Exit Load (For SIP): 1% for exit (repurchase / switch-out/SWP/STP) on or before 1 year from the date of allotment of each instalment.

Minimum Application Amount :

₹5000 and in multiples of ₹100 thereafter.

Additional purchase: ₹1000 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.

Portfolio Turnover Ratio# : 0.68

Tracking Error : 0.38% p.a.

Total Expense Ratio :

Regular Plan : 1.70% p.a.

Direct Plan : 0.90% p.a.

Standard deviation : 17.92% Annualised

Beta# : 0.97

Sharpe Ratio\* : -0.72 Annualized

# Based on 1 Year monthly data history.

\*Risk free returns based on 365-days-T-bill cut-off of ₹Rs.8.8383 as on November 29, 2013.

Bloomberg code : IDVOIRG IN

## 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 Dividend Opportunities Index, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

**Benchmark:** CNX Dividend Opportunities Index

**Fund Manager:** Mr. Manish Bandi (B.Sc. CA), aged 35 years with 13 years of experience in the financial services industry.

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

## Top 10 Holdings as on November 30, 2013

| Name of Instrument           | Industry              | % to Net Assets |
|------------------------------|-----------------------|-----------------|
| ONGC Ltd.                    | Oil                   | 8.60%           |
| Hindustan Unilever Ltd.      | Consumer Non Durables | 8.11%           |
| ITC Ltd.                     | Consumer Non Durables | 8.00%           |
| NTPC Ltd.                    | Power                 | 7.70%           |
| Bajaj Auto Ltd.              | Auto                  | 7.62%           |
| Hero MotoCorp Ltd.           | Auto                  | 7.15%           |
| Coal India Ltd.              | Minerals/Mining       | 4.98%           |
| Bank of Baroda               | Banks                 | 3.51%           |
| NMDC Ltd.                    | Minerals/Mining       | 3.05%           |
| Glaxo Pharmaceuticals Ltd.   | Pharmaceuticals       | 3.03%           |
| <b>Top 10 Equity Holding</b> |                       | <b>61.75%</b>   |
| Total Equity Holding         |                       | 99.88%          |
| Net Cash & Cash Equivalent   |                       | 0.12%           |
| <b>Total</b>                 |                       | <b>100%</b>     |

## Scheme Performance

| Particulars            | September 28, 2012 to September 30, 2013 | CAGR since inception | Current Value of Standard Investment if ₹10,000 was invested on Inception date |
|------------------------|--|----------------------|--|
| IIFL Div. Opp. Fund#   | -6.93%                                   | 1.49%                | 10189  |
| Benchmark*             | -8.11%                                   | 0.05%                | 10007  |
| Additional Benchmark** | 0.56%                                    | 9.37%                | 11200  |

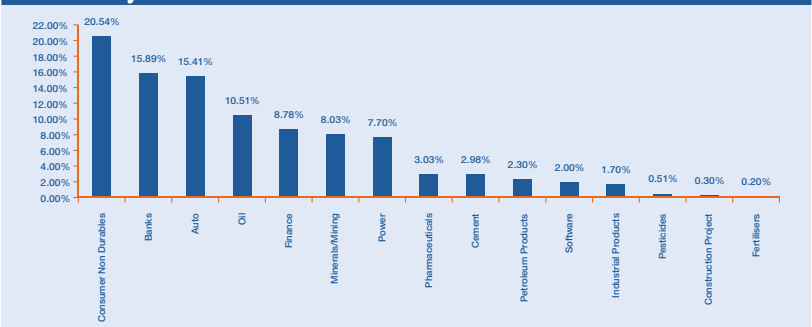
# IIFL Dividend Opportunities Index Fund \* CNX Dividend Opportunities Index \*\* CNX Nifty

Past performance may or may not be sustained in future.

As on September 30, 2013

Performance is of Regular Plan.

## 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 (29-11-2013) :

Regular Plan Growth : ₹ 9.6362

Regular Plan Bonus : ₹ 9.6362

Direct Plan Growth : ₹ 9.6572

| Dividend option | Regular Plan | Direct Plan |
|-----------------|--------------|-------------|
| Monthly         | ₹ 9.6362     | ₹ 9.6572    |
| Quarterly       | ₹ 9.6362     | -           |
| Half yearly     | ₹ 9.6362     | ₹ 9.6572    |

Date of allotment : June 24, 2013

Net AUM : ₹ 3247 Lakhs

Dematerialization : D-mat option available

Load Structure :

Entry Load : Nil,

Exit Load : 0.50% if redeemed on or before 6 months otherwise Nil

Exit Load (For SIP): 0.50% for exit (repurchase/switch-out/SWP/STP) on or before 6 months from the date of allotment of each instalment.

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%

Modified Duration : 5.56 yrs

Average Maturity : 9.63 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. Rahul Aggarwal

Mr. Rahul Aggarwal, aged 31 years, is a PGDM from IIM Calcutta, B.E. (Computer Science) and Certified FRM (Financial Risk Manager). He has over 8 years of experience including experience in capital markets, especially on fixed income, credit risk, trading and portfolio management.

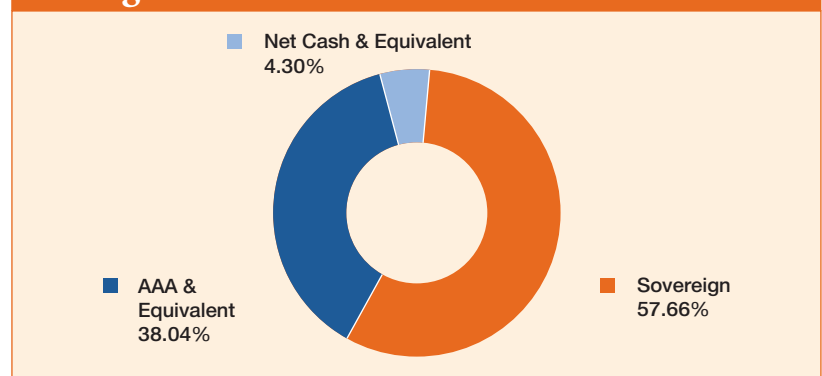
Mr. Aggarwal has been managing the current fund since its inception.

## Holdings as on November 30, 2013

| Company/Issuer                          | Rating     | %NAV           |
|---|------------|----------------|
| <b>Government Securities</b>            |            |                |
| GOI 08.28%                              | SOVEREIGN  | 43.22%         |
| GOI 08.33%                              | SOVEREIGN  | 14.44%         |
| <b>Non Convertible Debentures</b>       |            |                |
| HDFC Ltd.                               | CRISIL AAA | 15.32%         |
| REC Ltd.                                | ICRA AAA   | 14.72%         |
| IDFC Ltd.                               | ICRA AAA   | 8.00%          |
| CBLO / Reverse Repo & Net Current Asset |            | 4.30%          |
| <b>Total</b>                            |            | <b>100.00%</b> |

Performance of the scheme is not published since the scheme has not completed 12 Months.

## Rating Profile



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

# IIFL Short Term Income Fund

An Open ended Income Scheme



Low Risk (Blue)



The product is suitable for investors who are seeking:

- Income over short to medium term
- Investments primarily in money market and short term debt instruments.

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

## Scheme Details

**NAV (29-11-2013) :**

**Regular Plan Growth** : ₹10.1928

**Direct Plan Growth** : ₹10.1939

| Dividend option | Regular Plan | Direct Plan |
|-----------------|--------------|-------------|
| Monthly         | ₹10.1928     | -           |
| Quarterly       | -            | -           |
| Half yearly     | ₹10.1928     | -           |

| Dividend option | Regular Plan | Direct Plan |
|-----------------|--------------|-------------|
| Monthly         | ₹10.1928     | -           |
| Quarterly       | -            | -           |
| Half yearly     | ₹10.1928     | -           |

| Dividend option | Regular Plan | Direct Plan |
|-----------------|--------------|-------------|
| Monthly         | ₹10.1928     | -           |
| Quarterly       | -            | -           |
| Half yearly     | ₹10.1928     | -           |

| Dividend option | Regular Plan | Direct Plan |
|-----------------|--------------|-------------|
| Monthly         | ₹10.1928     | -           |
| Quarterly       | -            | -           |
| Half yearly     | ₹10.1928     | -           |

**Date of allotment** : Sept. 20, 2013

**Net AUM** : ₹ 2133 Lakhs

**Dematerialization** : D-mat option available

**Load Structure :**

**Entry Load** : Nil,

**Exit Load** : 0.50% if redeemed on or before 3 months otherwise Nil

**Exit Load (For SIP)**: 0.50% for exit (repurchase/switch-out/SWP/STP) on or before 3 months from the date of allotment of each instalment.

**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 : 0.50 % p.a.

Direct Plan : 0.45 % p.a.

**Asset Allocation :**

Money Market & Debt Instruments : 80% - 100% (Maturity <3 Years)

Debt Market Instruments : 0% - 20% (Maturity <5 Years)

**Modified Duration** : 0.27 yrs

**Average Maturity** : 0.29 Yrs

**Bloomberg code** : IIFSTDG IN

## About the Scheme

**Objective** : The investment objective of the scheme is to seek to generate income and capital appreciation through investment in debt instruments and money market instruments and to achieve stable returns over shorter-term investment horizons

**Benchmark** : CRISIL Short Term Bond Fund Index.

**Fund Manager** : Mr. Rahul Aggarwal

Mr. Rahul Aggarwal, aged 31 years, is a PGDM from IIM Calcutta, B.E. (Computer Science) and Certified FRM (Financial Risk Manager). He has over 8 years of experience including experience in capital markets, especially on fixed income, credit risk, trading and portfolio management.

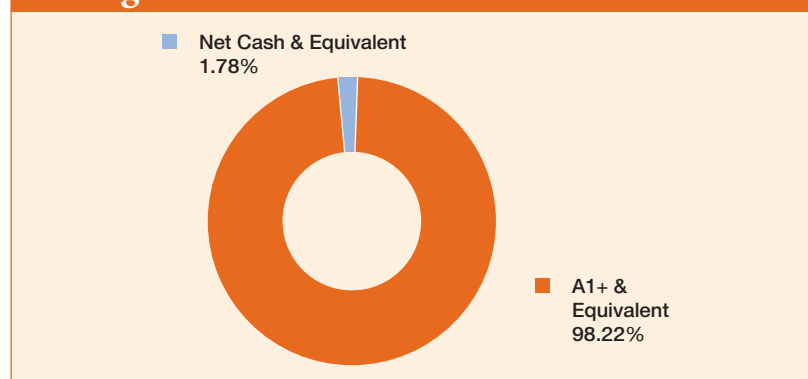
Mr. Aggarwal has been managing the current fund since its inception.

## Holdings as on November 30, 2013

| Company/Issuer                          | Rating     | %NAV           |
|---|------------|----------------|
| <b>Certificate of Deposit</b>           |            |                |
| Bank of Baroda                          | ICRA A1+   | 22.96%         |
| Punjab National Bank                    | CARE A1+   | 22.82%         |
| Canara Bank                             | CRISIL A1+ | 22.79%         |
| State Bank Of Patiala                   | ICRA A1+   | 22.79%         |
| Oriental Bank Of Commerce               | CRISIL A1+ | 6.86%          |
| CBLO / Reverse Repo & Net Current Asset |            | 1.78%          |
| <b>Total</b>                            |            | <b>100.00%</b> |

Performance of the scheme is not published since the scheme has not completed 12 Months.

## Rating Profile



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

# IIFL Liquid Fund

An Open-ended Liquid Scheme



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 |
|---|--|---|

## Scheme Details

**NAV (29-11-2013) :**

**Regular Plan Growth** : ₹1003.7002

**Direct Plan Growth** : ₹1003.7251

| Dividend option | Regular Plan | Direct Plan |
|-----------------|--------------|-------------|
|-----------------|--------------|-------------|

|                             |          |   |
|-----------------------------|----------|---|
| Daily Dividend Reinvestment | ₹1000.00 | - |
|-----------------------------|----------|---|

|        |           |   |
|--------|-----------|---|
| Weekly | ₹1003.700 | - |
|--------|-----------|---|

|             |            |   |
|-------------|------------|---|
| Fortnightly | ₹1003.7002 | - |
|-------------|------------|---|

|         |            |   |
|---------|------------|---|
| Monthly | ₹1003.7002 | - |
|---------|------------|---|

|           |   |   |
|-----------|---|---|
| Quarterly | - | - |
|-----------|---|---|

|             |   |           |
|-------------|---|-----------|
| Half yearly | - | ₹1003.725 |
|-------------|---|-----------|

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

**Net AUM** : ₹ 3006 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%.

## 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. Rahul Aggarwal

Mr. Rahul Aggarwal, aged 31 years, is a PGDM from IIM Calcutta, B.E. (Computer Science) and Certified FRM (Financial Risk Manager). He has over 8 years of experience including experience in capital markets, especially on fixed income, credit risk, trading and portfolio management.

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

## Holdings as on November 30, 2013

| Company/Issuer           | Rating | %NAV        |
|--------------------------|--------|-------------|
| CBLO & Net Current Asset |        | 100.00%     |
| <b>Total</b>             |        | <b>100%</b> |

Performance of the scheme is not published since the scheme has not completed 12 Months.

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