

# Build a solid foundation for your investment portfolio

## with Religare Growth Fund



**If** you wish to build a diversified portfolio of investments, you should start with a foundation that provides a broad based exposure to the market. The idea being to build a core position which aims at performing consistently across all market conditions\*. Religare Growth Fund is a diversified fund which invests across market capitalization and is style neutral. This creates a core position around which you can add complementary holdings to customize your investment portfolio. So, in effect with this one simple investment option, you can build a solid foundation for your portfolio.

### Presenting Religare Growth Fund

Religare Growth Fund will invest across market cap and across sectors utilizing the bottom up approach. In addition, the fund will also take a top down view to manage risk. The fund follows a multi-cap approach i.e. it invests in large cap, mid cap as well as small cap companies. This approach allows the fund manager to build a portfolio without being constrained by a market cap focus. Rather than defining any artificial limits for investment across various market capitalization brackets, this fund attempts to represent the broad market as it exists. The fund manages its exposure to mid and small cap companies in line with market indices. By keeping risks in terms of market capitalization, in line with the market, the fund avoids a situation where it has 'too much' risk or for that matter 'too little' risk. The market capitalization exposure is reviewed quarterly.

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### Religare Growth Fund - Portfolio Characteristics

Religare Growth Fund is an 'All-Weather' and 'Multi-Strategy' equity fund. The fund intends to follow a fully invested approach and the range of investments in equities would vary between 85%-100%. In terms of sector allocations, the deviations from the benchmark index will be limited. The fund will not go overweight or underweight in any sector by more than 50%. The fund does not have any capitalization bias and the allocation will be made in line with the market indices. The Fund will not

invest more than 35% in stocks with market cap lower than the lowest market cap in the Nifty index. This limit is ascertained and the portfolio will be rebalanced on a quarterly basis. In terms of stock selection, the fund will invest across all categories of proprietary stock categorisation framework on relative attractiveness. Ideally, the portfolio will consist of 31-40 stocks.

### Who Should Invest?

- First time investors looking for equity exposure
- Investors looking for 'core foundation' for their portfolio
- Investors looking for wealth creation over the long-term

### Fund Performance (as on 30th June, 2011)

Period	Growth Option #	BSE 100 ^
6 Months\$	-5.35%	-8.16%
1 Year\$\$	8.62%	3.83%
3 Years\$\$	16.24%	11.73%
Since Inception\$\$@	7.18%	6.12%

**# Past performance may or may not be sustained in future.**

^Benchmark. \$Absolute returns \$\$Compounded Annualised.

@Inception Date: 9th Aug. 2007

## Portfolio Details (as on 30th June, 2011)

Holdings	% of Net Assets
<b>Total Equity Holdings</b>	<b>94.24%</b>
<b>Top 10 Holdings</b>	
Reliance Industries Ltd.	7.58%
ITC Ltd.	7.05%
ICICI Bank Ltd.	7.02%
Infosys Ltd.	6.38%
HDFC Bank Ltd.	6.10%
Bharti Airtel Ltd.	4.48%
Oil & Natural Gas Corporation Ltd.	3.82%
Tata Consultancy Services Ltd.	3.65%
Power Grid Corporation Ltd.	3.51%
Bank Of Baroda	3.33%

Sector Classification	% Weightage
Banks	19.96
Software	11.34
Consumer Non Durables	10.11
Petroleum Products	7.58
Pharmaceuticals	5.82
Power	5.06
Telecom - Services	4.48
Oil	3.82
Gas	2.94
Construction Project	2.71
Non - Ferrous Metals	2.34
Industrial Capital Goods	2.27
Ferrous Metals	2.17
Industrial Products	1.92
Auto	1.87
Pesticides	1.45
Media & Entertainment	1.32
Minerals/Mining	1.15
Auto Ancillaries	1.09
Leisure Facilities	1.06
Consumer Durables	1.00
Engineering Services	1.00
Healthcare Services	0.96
Finance	0.82

**Cash & Cash Equivalent** 5.76

(Sector classification as per AMFI)

## Key Facts

Type of Scheme	An Open - Ended Diversified Equity Scheme.		
Investment Objective	To generate long-term capital growth from a diversified portfolio of predominantly equity and equity- related securities		
Asset Allocation Pattern	Instruments	Indicative Allocation (% of Net Assets)	
		Minimum	Maximum
	Equity and Equity-Related Instruments	65	100
	Debt* & Money Market Instruments	0	35
			Risk Profile
			High/Medium/Low
			High
			Low to Medium
*Debt instruments may include securitised debt (excluding foreign securitised debt) upto 35% of the net assets. #Maximum exposure to derivatives shall not exceed 50% of the Net assets of the Scheme, subject to the limits as specified by SEBI, from time to time.			
Options	• Growth Option	• Dividend Payout	• Dividend Reinvestment
	( If dividend payable under dividend option is equal or less than Rs 500/- then the dividend would be compulsorily reinvested)		
Minimum Investment Amount	Lumpsum : ₹ 5,000/- per application and in multiples of ₹ 1/- thereafter		
	Systematic Investment Plan (SIP):		
	Options	Minimum Amount	Minimum Installments
	Monthly	Between ₹ 500/- per month and ₹ 1,000/- per month and in multiples of ₹ 1/- thereafter	12
		₹ 1,000/- or more per month and in multiples of ₹ 1/- thereafter	6
	Quarterly	₹ 1,500/- per quarter and in multiples of ₹ 1/- thereafter	4
Load Structure	Entry Load	Lumpsum Purchase/ SIP/ STP : Nil The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.	
	Exit Load	Lumpsum Purchase/ SIP/ STP : <b>1%</b> (if redeemed / switched out on or before 1 year from the date of allotment); <b>Nil</b> (if redeemed/switched out after 1 year from the date of allotment)	
Fund Manager	Vetri Subramaniam & Vinay Paharia		
Benchmark Index	BSE 100		

## About Religare Asset Management

With average assets under management of over **INR 113bn** (for the quarter ending June 2011), expertise that extends across equity and fixed income investments, Religare Asset Management offers you a broad range of funds designed to suit your investment needs with an aim to provide best-in-class investment products across asset classes, regions and risk spectrum with high standards of customer service.

Religare Asset Management is promoted by Religare Securities Ltd. - a wholly owned subsidiary of Religare Enterprises Ltd., which is one of India's leading integrated financial services group offering services ranging from equities, commodities and insurance broking to wealth management, investment banking, portfolio management and personal financial services.

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**Risk Factors: All mutual funds and securities investments are subject to market risks and there can be no assurance that the objective of the Scheme will be achieved.** Investment in Mutual Fund units involve investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of capital. **As with any investment in securities, the NAV of the units issued under Scheme may go up or down depending upon the factors and forces affecting the securities markets.** Past performance of the Sponsor and its affiliates / AMC / Mutual Fund and its Scheme(s) do not indicate the future performance of the Scheme of the Mutual Fund. **Religare Growth Fund, an open ended equity scheme, is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme, its future prospects and returns. Please read the Scheme Information Document and Statement of Additional Information carefully before investing. Terms of Issue:** The units will be available for subscription and redemption on all Business days at applicable NAV, subject to applicable load. NAV of the Scheme will be declared on all Business Days. **Statutory Details:** Religare Mutual Fund has been set up as a trust sponsored by Religare Securities Ltd. (liability restricted to ₹ 1,50,000) with Religare Trustee Company Ltd. as the Trustee (Trustee under the Indian Trusts Act, 1882) and with Religare Asset Management Company Ltd. as the Investment Manager.