

ELSS

Details as on January 31, 2019

Type of Scheme

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.

Current Investment Philosophy

Seeks to maintain balance between large cap companies and mid cap companies. Endeavors to invest in potential leaders. Invest in companies with potential of high growth prospects over medium term (2-3 years). Generally, the fund has two or three sector calls at a time. They are mostly in-line of emerging market trends. Small percentage of portfolio is invested in contrarian calls.

Significant percent of outstanding equity of the scheme is invested in high conviction mid-cap companies. Significant allocation/exposure is taken in Multinational Companies (MNC's). Attempt to have a balanced portfolio on a macro basis, allocating to themes like Domestic, Consumption & Defensive.

Date of Allotment

September 21, 2005

Fund Manager

Ashwani Kumar

Benchmark

S&P BSE 100

Fund Size

Monthly Average: ₹ 9,971.48 Cr

Month End: ₹ 9,799.30 Cr

NAV as on January 31, 2019

Growth Plan	₹	52.3102
Dividend Plan	₹	17.7352
Annual Dividend Plan	₹	11.0565
Direct - Growth Plan	₹	54.8890
Direct - Dividend Plan	₹	21.8816
Direct - Annual Dividend Plan	₹	11.3407

Volatility Measures

Standard Deviation	5.26
Beta	1.14
Sharpe Ratio	0.04

Note: The above measures have been calculated using monthly rolling returns for 36 months period with 6.50% risk free return (FBIIL Overnight MIBOR as on 31/01/2019).

Portfolio Turnover (Times) 0.76

Total Expense Ratio[^]

Regular/Other than Direct	2.25
Direct	1.25

Load structure

Entry Load: Nil

Exit Load: Nil

Please refer page no. 78 for explanation on symbol: ^ @ and ** wherever available

Portfolio as on January 31, 2019

Company/Issuer	% of Assets
Auto	
TVS Motor Company Limited*	5.10
Tata Motors Limited*	4.99
Ashok Leyland Limited	1.93
Auto Ancillaries	
Federal-Mogul Goetze (India) Limited.	2.35
Wheels India Limited	1.48
Banks	
State Bank of India*	7.82
Bank of Baroda	3.00
Canara Bank	2.60
Axis Bank Limited	2.59
ICICI Bank Limited	2.01
HDFC Bank Limited	1.81
Chemicals	
Linde India Limited	1.46
Construction Project	
Larsen & Toubro Limited*	3.24
Consumer Non Durables	
ITC Limited*	4.73
Ferrous Metals	
Tata Steel Limited*	6.02

Company/Issuer	% of Assets
Hotels, Resorts And Other Recreational Activities	
The Indian Hotels Company Limited	1.57
Industrial Capital Goods	
Honeywell Automation India Limited*	4.42
ABB India Limited*	4.27
Siemens Limited	2.77
GE T&D India Limited	1.98
Cochin Shipyard Limited	1.54
Industrial Products	
Vesuvius India Limited	1.62
KSB Limited	1.31
Bharat Forge Limited	1.26
Petroleum Products	
Reliance Industries Limited*	4.51
Bharat Petroleum Corporation Limited	2.54
Hindustan Petroleum Corporation Limited	2.49
Software	
Infosys Limited*	5.71
Equity Less Than 1% of Corpus	12.40
Cash and Other Receivables	0.50
Grand Total	100.00

*Top 10 Holdings

SIP - If you invested ₹ 10000 every month in RTSF

	Since Inception	10 Years	5 Years	3 Years	1 Year
Total Amount Invested (₹)	1,610,000	1,200,000	600,000	360,000	120,000
Market Value (₹)	3,993,803	2,336,248	666,927	351,757	110,149
Scheme Return (%)	12.69	12.83	4.22	-1.52	-15.41
B: S&P BSE 100 (TRI) Return (%)	N.A.	11.82	10.31	10.35	0.83
AB: S&P BSE Sensex (TRI) Return (%)	N.A.	11.87	11.02	12.74	5.02
Inception Date: September 21, 2005					

N.A.: Since TRI data is not available prior to 29/06/2007 & 31/05/2007 for S&P BSE 100 & S&P BSE Sensex, performance for such period is not provided.

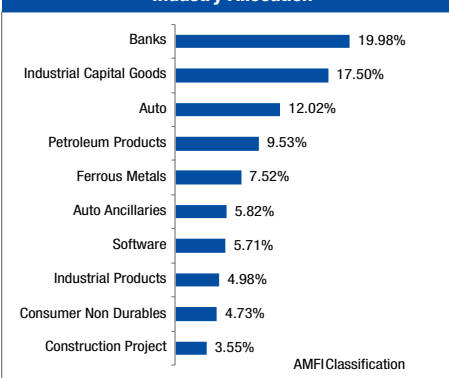
Past performance may or may not be sustained in future. It is assumed that a SIP of ₹10,000 each executed on 10th of every month including the first installment in the Growth option of the Fund. Returns on SIP and Benchmark are annualized and cumulative investment return for cash flows resulting out of uniform and regular monthly subscriptions have been worked out on excel spreadsheet function known as XIRR. Load has not been taken into consideration.

B: Benchmark, AB: Additional Benchmark, TRI: Total Return Index

TRI - Total Returns Index reflects the returns on the index arising from (a) constituent stock price movements and (b) dividend receipts from constituent index stocks, thereby showing a true picture of returns.

For scheme performance refer page 59-66. For Fund manager wise scheme performance refer page 67-70.

Industry Allocation



Dividend History

Record Date	Rate (₹/ Unit)	Cum Dividend NAV	Ex-Dividend NAV
Dividend Plan			
26-Sep-18	0.35	18.9787	18.5786
26-Jun-18	0.53	19.4235	18.8235
14-Mar-18	0.60	22.2716	21.6716
Direct - Dividend Plan			
26-Sep-18	0.35	23.2553	22.8553
26-Jun-18	0.53	23.6122	23.0122
14-Mar-18	0.60	26.8731	26.2731

Past performance may or may not be sustained in future. Pursuant to dividend payment, NAV falls to the extent of payout & statutory levy (if applicable). Face Value-₹10.

Product Label

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in equity and equity related securities

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

