

Three types of Model Portfolio customised to suit your investment needs

Mutual Fund Schemes	Scheme Theme	Model Portfolios		
		Equity:Debt	Equity:Debt	Equity:Debt
		Aggressive %(75:25)	Moderate%(50:50)	Conservative% (25:75)
EQUITY		75%	50%	25%
HDFC Top 200 Fund	Diversified	15%	10%	5%
Reliance Equity Opportunities Fund	Diversified	15%	10%	5%
Fidelity Equity Fund	Diversified	10%	5%	5%
DSPBR Top 100 Fund	Large cap	10%	10%	5%
ICICI Prudential Focused Blue Chip Equity	Large cap	10%	10%	5%
IDFC Premier Equity Fund-A	Mid Cap	15%	5%	Nil
DEBT		25%	50%	75%
Reliance MIP* / Capital Protection	MIP / CPO	10%	15%	20%
3-6 Months FMP	Short term FMP	Nil	10%	15%
FMP (1 Yr& above)	Long Term FMP	Nil	10%	20%
HDFC Cash Mgmt Fund-Savings	Liquid	10%	10%	15%
Reliance Gold Savings Fund	Gold Fund	5%	5%	5%
Total		100%	100%	100%

- ▶ **Aggressive Model Portfolio:** This is recommended for individuals who are willing to take a high financial risk and can tolerate higher degrees of fluctuation (sharp, short-term volatility) in the value of investments for the possibility of achieving greater long-term capital appreciation.
- ▶ **Moderate Model Portfolio:** This is an intermediate risk and return portfolio that provides a blend of equities and income-oriented Schemes. Its aims to provide capital appreciation commensurate to the risk taken over medium to long term.
- ▶ **Conservative Model Portfolio:** This portfolio is geared towards preserving capital. A minimal risk investment strategy is used. Seeks to hold – but not necessarily guarantee – the principal value of an investment.

* Monthly income plan is recommended for investors looking to invest through SIP route. Capital protection oriented scheme is recommended for investors looking to make lumpsum investments.

Moreover, we believe that the success of Asset allocation is based on periodic review. All the recommended schemes in asset classes across different model portfolios are subjected to close scrutiny, thus giving you holistic investment solutions. We recommend quarterly monitoring and rebalancing if required.

Research Process: Reliance Securities deploys its independent mutual fund selection criterion to arrive at list of recommended funds using its in-house research methodologies. Our research is based on both qualitative as well as quantitative analysis of funds. The qualitative factors, among other factors, include the scheme portfolio positioning and its suitability in the prevailing market environment, fund management team and its idea generation process and the individual investment style employed by the fund manager in managing the scheme. Quantitative factors include the scheme's track record, consistency of performance over different time periods, performance measures such as risk adjusted returns, Sharpe Ratio, Information Ratio and other quantitative measures.



Recommended Mutual Fund Schemes

EQUITY		Average AUM		CAGR Returns (%)				Volatility(3 years)		
		(in Crores)	6M	1 Yrs	3 Yrs	5 Yrs	Since Inception	SD [^]	Beta	Sharpe [#]
Diversified	HDFC Top 200	9,591	-4.7	14.5	14.6	16.9	23.3	43.5	1.1	0.4
	Reliance Equity Opportunities	2,838	-5.7	12.7	15.2	13.4	23.6	56.1	1.3	0.4
	Fidelity Equity Fund	3,063	-5.0	13.5	11.6	14.8	24.0	42.4	1.0	0.3
BSE 500			-6.9	7.5	6.5	10.5				
Large cap	DSP BlackRock Top 100	2,802	-2.8	10.7	9.6	15.1	33.0	35.4	0.9	0.3
	ICICI Prudential Focussed Bluechip Equity	1,969	-2.4	17.1	NA	NA	19.4	30.6	1.0	1.3
	BSE 100		-5.0	8.6	7.0	11.3				
Mid Cap	IDFC Premier Equity Fund-A	1,806	-7.8	11.5	14.7	20.2	23.5	50.2	1.2	0.5
	BSE Mid Cap		-14.6	-1.3	-0.2	4.0				
DEBT		Annualised Returns (%)					Volatility(1 year)			
							SD [^]	Beta	Sharpe [#]	
		1 M	3 M	6 M	1 Year	3 Years				
MIP	Reliance MIP	8,393	10.6	10.8	2.2	6.6	15.0	3.8	-0.2	1.7
	Crisil MIP Index		10.0	5.6	4.8	5.1	5.9			
Liquid Fund			1 M	3 M	6 M	9 M	1 Year			
	HDFC Cash Mgmt Fund-Savings	3,978	8.3	8.3	7.8	7.3	6.8	0.7	0.1	0.3
	Crisil Liquid Fund Index		7.3	7.9	7.6	7.1	6.5			

Note: Average AUM as on 31st March 2011 includes Growth & dividend option. Returns under Equity category below 1 year are absolute and over 1 year compounded annualised. The data is as on 30/04/2010.

[^] Standard Deviation

[#] Sharpe Ratio

SIP Returns (CAGR)			
Systematic Investment Plan (Years)	1 Year	3 Year	5 year
HDFC Top 200	7.6	31.2	22.0
Reliance Equity Opportunities Fund	7.0	39.0	22.2
Fidelity Equity	5.8	29.3	19.0
BSE 500	2.0	22.0	12.6
DSP BlackRock Top 100	7.0	23.1	17.4
ICICI Prudential Focussed Bluechip Equity	12.7	NA	NA
BSE 100	3.4	21.0	12.5
IDFC Premier Equity Fund-A	4.9	35.0	27.0
BSE Mid Cap	-5.3	22.8	10.4
Reliance MIP	6.0	13.6	13.2
Crisil MIP Index	5.4	8.0	7.5

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For further information please contact:

Reliance Securities Limited, Registered Office: 11th Floor, R-Tech Park, Nirlon Complex, Western Express Highway, Goregoan (E), Mumbai- 400 063. Tel +91 22 3059 1377 | Fax +91 22 3059 1594,

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