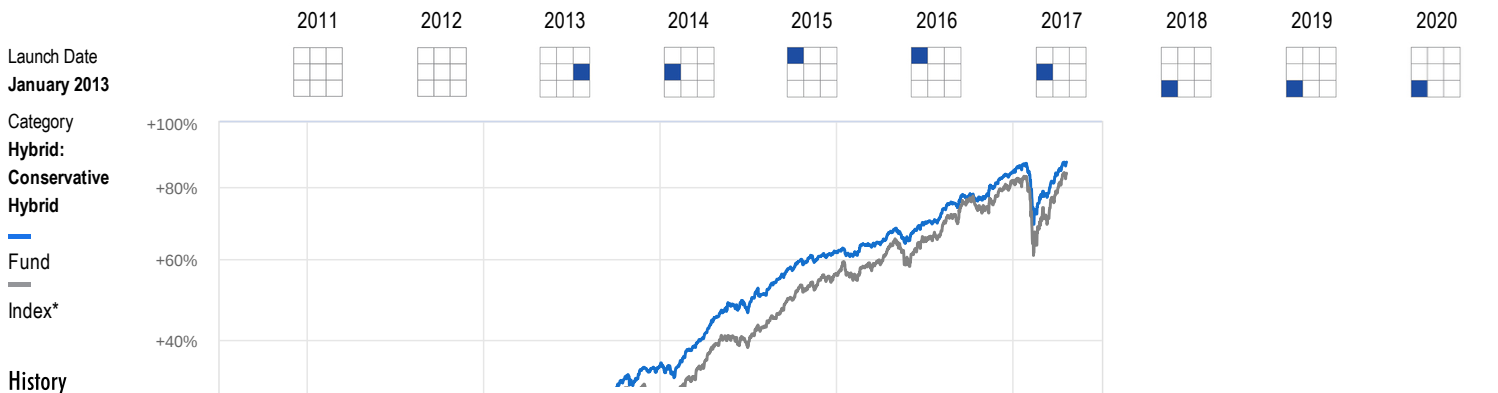


Essel Regular Savings Fund - Direct Plan - Direct



Rating	-	-	Unrated	Unrated	Unrated	★★★★★	★★★★★	★★★★	★★★★★	★★★★★
Nav(₹)	-	-	12.97	14.82	16.08	17.66	19.33	20.29	22.03	22.3909
Quartile Ranking				4	1	3	3	1	3	
Total Return(%)	-	-	--	14.29	8.48	9.87	9.43	4.94	8.58	1.63
Index*	-	-	6.28	17.41	3.93	8.30	11.71	6.05	9.59	1.47
Rank (Funds/Category)	-	-	-/-	42/47	5/44	30/47	35/48	8/37	19/36	26/39
Net Assets (₹Cr)	-	-	82	85	74	78	72	44	37	35

Suitability

Conservative hybrid funds invest roughly a quarter of your money in equity shares and the rest in bonds. These funds are suitable for those who cannot withstand too much volatility in the value of their investments and are content with moderate returns which are slightly higher than returns from fixed income options.

They may also suit those looking for a regular income from their accumulation. The debt portion of these funds provides a moderate, but steady stream of income. The small equity allocation though adds a bit of volatility, but helps boost returns to keep up with the rate of inflation over the long term.

Invest only if your investment horizon is three years or more. To derive dependable income with some degree of inflation protection, invest your accumulated savings in these funds gradually over at least a few months, and then maintain a withdrawal rate in the range of 4-6 per cent of the value of your investment every year.

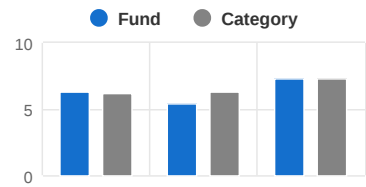
Taxability of earnings:

Capital gains: If the mutual fund units are sold after 3 years from the date of investment, gains are taxed at the rate of 20% after providing the benefit of inflation indexation. If the mutual fund units are sold within 3 years from the date of investment, entire amount of gain is added to the investors' income and taxed according to the applicable slab rate. No tax is to be paid as long as you continue to hold the units.

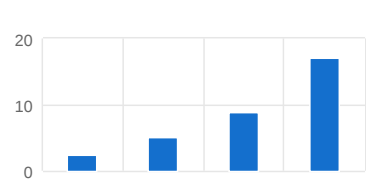
Dividends: Dividends are added to the income of the investors and taxed according to their respective tax slabs. Further, if an investor's dividend income exceeds Rs. 5,000 in a financial year, the fund house also deducts a TDS of 10% before distributing the dividend.

Expense Ratio (%)

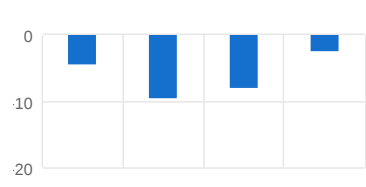
Trailing Returns (%)



Best (Period)



Worst (Period)



Risk Measures

	Fund	Index*	Cat Avg
Standard Deviation	4.98	6.56	7.10
Sharpe Ratio	0.04	0.16	0.00

Investment Information

AMC: Essel Finance AMC Ltd.
 Website: <http://www.esselfinance.com>
 Registrar: KFin Technologies Pvt Ltd.
 Min Inv (₹): 1,000
 Min SIP Inv (₹): 500
 Exit Load: For units in excess of 15% of the inv...
Nav
 Growth: 22.3909
 Dividend: 13.6805
 Quarterly:

Debt Fund Style



Portfolio Characteristics

Avg maturity	0.35
52 week high	0.70
52 week low	0.35
YTM	3.53
Credit quality	AAA

Top Holdings Debt (%)

Company	Assets
ICICI Bank 18/12/2020	13.36%
7.40% Power Finance Corp. ...	11.90%
8.36% REC 22/09/2020	11.68%
Union Bank of India 20/07/2020	11.68%
8.80% HDB Financial Service...	10.74%

Top Rating

AAA	34.33
A1+	25.04
Cash Equivalent	14.73

Equity Fund Style



Portfolio Characteristics

Avg Mkt Cap	1,03,882
PB / PE	2.47/26.04
Large-cap	14.88
Mid-cap	18.98
Small-cap	7.76

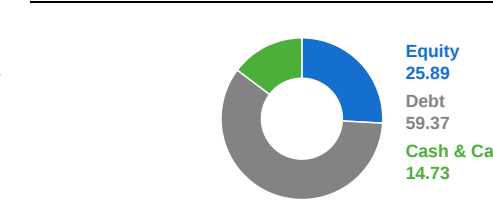
Top Holdings Equity (%)

Company	Assets
13.36% Grid Trust	13.36%
11.90% eLiance Industries	11.90%
11.68% ICICI Bank	11.68%
11.68% DFC Bank	11.68%
10.74% Airtel	10.74%

Top Sector Weights (%)

Financial	6.90
Engineering	3.82
Energy	3.50
FMCG	2.09
Healthcare	1.80

Top 5 Holdings (%) Asset Allocation (%)



All data as on 07-Aug-2020

*VR MIP TRI