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These recommended portfolios were created on February 26, 2010. They will undergo a change whenever our outlook on the equity market changes or we review our recommended funds' list. The last revamp took place on December 14, 2018 due to a review of our recommended funds.

- Date of inception of portfolios: February 26, 2010
- Unless specified, all the returns stated are on a month-on-month basis
- The target allocation for the specific portfolio June change depending on our views on the market
- In all the portfolios, we currently hold a neutral position in equities
- At the end of the performance report, the internal benchmark for these portfolios is mentioned

1. Conservative Portfolio

Total Investment:	Rs. 100,000	Portfolio CAGR Since Inception:	8.70%
<i>Portfolio Value:</i>	Rs.217,764	<i>Portfolio Return (May 2019):</i>	1.34%
		<i>Benchmark Return (May 2019):</i>	1.86%

Portfolio Allocation:

90%: Bond funds

10%: Equity funds

Portfolio Components:

Debt Funds

Reliance Liquid Fund (Liquid): 0.63%

HDFC Short Term Debt Fund (Short Duration): 1.23%

Aditya Birla Sun Life Corporate Bond Fund (Corporate Bond): 1.35%

Franklin India Credit Risk Fund (Credit Risk): 1.17%

Equity Funds

ICICI Prudential Bluechip Fund (Large Cap): 1.53%

SBI BlueChip Fund (Large Cap): 3.42%

2. Moderately Conservative Portfolio

<i>Total Investment:</i>	Rs. 100,000	<i>Portfolio CAGR Since Inception:</i>	9.54%
<i>Portfolio Value:</i>	Rs.234,015	<i>Portfolio Return (May 2019):</i>	1.75%
		<i>Benchmark Return (May 2019):</i>	1.69%

Portfolio Allocation:

70%: Bond funds

30%: Equity funds

Portfolio Components:

Debt Funds

Reliance Liquid Fund (Liquid): 0.63%

HDFC Short Term Debt Fund (Short Duration): 1.23%

Aditya Birla SL Corporate Bond Fund (Corporate Bond): 1.35%

Franklin India Credit Risk Fund (Credit Risk): 1.17%

Equity Funds

ICICI Prudential Bluechip Fund (Large Cap): 1.53%

SBI BlueChip Fund (Large Cap): 3.42%

Kotak Standard Multicap Fund (Multi Cap): 3.31%

3. Balanced Portfolio

<i>Total Investment:</i>	Rs. 100,000	<i>Portfolio CAGR Since Inception:</i>	10.43%
<i>Portfolio Value:</i>	Rs.252,304	<i>Portfolio Return (May 2019):</i>	1.82%
		<i>Benchmark Return (May 2019):</i>	1.59%

Portfolio Allocation:

50%: Bond funds

50%: Equity funds

*Portfolio Components:***Debt Funds**

Reliance Liquid Fund (Liquid): 0.63%

HDFC Short Term Debt Fund (Short Duration): 1.23%

Aditya Birla SL Corporate Bond Fund (Corporate Bond): 1.35%

Franklin India Credit Risk Fund (Credit Risk): 1.17%

Equity Funds

ICICI Prudential Bluechip Fund (Large Cap): 1.53%

Kotak Standard Multicap Fund (Multi Cap): 3.31%

L & T Midcap Fund (Mid Cap): 1.50%

4. Moderately Aggressive Portfolio

<i>Total Investment:</i>	<i>Rs. 100,000</i>	<i>Portfolio CAGR Since Inception:</i>	<i>12.33%</i>
<i>Portfolio Value:</i>	<i>Rs.295,856</i>	<i>Portfolio Return (May 2019):</i>	<i>2.46%</i>
		<i>Benchmark Return (May 2019):</i>	<i>1.54%</i>

Portfolio Allocation:

30%: Bond funds

70%: Equity funds

*Portfolio Components:***Debt Funds**

Reliance Liquid Fund (Liquid): 0.63%

HDFC Short Term Debt Fund (Short Duration): 1.23%

Franklin India Credit Risk Fund (Credit Risk): 1.17%

Equity Funds

Aditya Birla Sun Life Frontline Equity Fund (Large Cap): 1.48%

Kotak Standard Multicap Fund (Multi Cap): 3.31%

L & T Midcap Fund (Mid Cap): 1.50%

Reliance Small Cap Fund (Small Cap): 3.25%

ICICI Prudential Banking & Financial Services (Sectoral/Thematic): 5.99%

5. Aggressive Portfolio

<i>Total Investment:</i>	Rs. 100,000	<i>Portfolio CAGR Since Inception:</i>	13.37%
<i>Portfolio Value:</i>	Rs.322,577	<i>Portfolio Return (May 2019):</i>	2.85%
		<i>Benchmark Return (May 2019):</i>	1.50%

Portfolio Allocation:

10%: Bond funds
90%: Equity funds

Portfolio Components:

Debt Funds

Reliance Liquid Fund (Liquid): 0.63%
HDFC Short Term Debt Fund (Short Duration): 1.23%
Franklin India Credit Risk Fund (Credit Risk): 1.17%

Equity Funds

Aditya Birla Sun Life Frontline Equity Fund (Large Cap): 1.48%
Kotak Standard Multicap Fund (Multi Cap):3.31%
L & T Midcap Fund (Mid Cap): 1.50%
Reliance Small Cap Fund (Small Cap): 3.25%
ICICI Prudential Banking & Financial Services (Sectoral/Thematic): 5.99%
Kotak Infrastructure & Economic Reform (Infrastructure): 6.42%

6. Moderately Aggressive (Global) Portfolio:

<i>Total Investment:</i>	<i>Rs. 100,000</i>	<i>Portfolio CAGR Since Inception:</i>	<i>11.49%</i>
<i>Portfolio Value:</i>	<i>Rs.275,935</i>	<i>Portfolio Return (May 2019):</i>	<i>0.81%</i>
		<i>Benchmark Return (May 2019):</i>	<i>-5.00%</i>

Portfolio Allocation:

30%: Bond funds
 45%: Domestic Equity funds
 25%: Global Equity funds

Portfolio Components:

Debt Funds

Reliance Liquid Fund (Liquid): 0.63%
 HDFC Short Term Debt Fund (Short Duration): 1.23%
 Franklin India Credit Risk Fund (Credit Risk): 1.17%

Equity Funds

Aditya Birla Sun Life Frontline Equity Fund (Large Cap): 1.48%
 Kotak Standard Multicap Fund (Multi Cap): 3.31%
 L & T Midcap Fund (Mid Cap): 1.50%
 Reliance Small Cap Fund (Small Cap): 3.25%
 ICICI Prudential Banking & Financial Services (Sectoral/Thematic): 5.99%

Overseas Funds

Franklin India Feeder - Franklin U.S. Opp. (FOFs Overseas): -5.09%
 Franklin Asian Equity Fund (FOFs Overseas): -7.75%

7. Aggressive (Global) Portfolio:

<i>Total Investment:</i>	<i>Rs. 100,000</i>	<i>Portfolio CAGR Since Inception:</i>	<i>11.98%</i>
<i>Portfolio Value:</i>	<i>Rs.287,366</i>	<i>Portfolio Return (May 2019):</i>	<i>0.86%</i>
		<i>Benchmark Return (May 2019):</i>	<i>-5.02%</i>

Portfolio Allocation:

10%: Bond funds

60%: Domestic Equity funds

30%: Global Equity funds

Currently, the equity exposure is 60% to domestic equity funds and 30% to global equity funds.

*Portfolio Components:***Debt Funds**

Reliance Liquid Fund (Liquid): 0.63%

HDFC Short Term Debt Fund (Short Duration): 1.23%

Franklin India Credit Risk Fund (Credit Risk): 1.17%

Equity Funds

Aditya Birla Sun Life Frontline Equity Fund (Large Cap): 1.48%

Kotak Standard Multicap Fund (Multi Cap): 3.31%

L & T Midcap Fund (Mid Cap): 1.50%

Reliance Small Cap Fund (Small Cap): 3.25%

ICICI Prudential Banking & Financial Services (Sectoral/Thematic): 5.99%

Kotak Infrastructure & Economic Reform (Infrastructure): 6.42%

Overseas Funds

Franklin India Feeder - Franklin U.S. Opp. (FOFs Overseas): -5.09%

Franklin Asian Equity Fund (FOFs Overseas): -7.75%

Our Benchmark Index

Benchmark Index*	Conservative	M Conservative	Balanced	M Aggressive	Aggressive	M Aggressive (Global)	Aggressive (Global)
Crisil Composite Bond Fund Index	90%	70%	50%	30%	10%	30%	10%
S&P BSE 100	10%	30%	50%	70%	90%	45%	60%
MSCI World Index	0%	0%	0%	0%	0%	25%	30%

* Benchmark Indices created using Neutral allocation

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