



FUND FACT SHEET
as of 30th April 2016

Equity Markets

Index	Return
Sensex	25606.62 (1.04%)
Nifty	7849.80 (1.43%)
Nifty Midcap 100	13195.30 (3.47%)

Performance

- IT stocks results turned out much better than expected and indices rose sharply during the month
- For the top-five players in the domestic Auto market according to April sales, the growth in domestic sales has been 16 per cent year on year, which is highest in the last six months
- The VIX witnessed no significant change at 16.54 which implies markets were fairly stable.
- FIIs investments stood as net buyers of Rs 235.94 crore in equities was
- The best performing sector was Realty with returns at 11.66%
- The worst performing sector was IT with returns at -1%

Global

- IMF lowered its global growth estimates to 3.2% in 2016 and 3.5% in 2017
- The growth forecasts were upgraded by IMF for China, reflecting strong growth in the services sector, offsetting the weakness in manufacturing
- Nigeria, Brazil and Russia were hit maximum by low price of crude oil and performance will be much weaker than anticipated earlier

Outlook

- Auto, IT and Cement sectors are expected to perform in the upcoming month.
- Sluggish economic indicators, stresses banking sector and central bank's view indicate difficult time ahead for equity markets

Debt Markets

	Change
IGB 7.59 (Yield %)	7.436(-2bps)
IGB 7.72 (Yield %)	7.615(-7bps)
INR/USD (Rs)	66.42(.21%)

Performance:

- The month was fairly stable for the debt market with the 10 year yields spiking by 4.8 bps with closing at 7.436 end of month
- The corporate bond market improved as AAA - G-sec spread decreased to 80-85 bps compared to 90-95 bps in March
- 5 Year On-shore OIS increased for April ending the month at the 6.70 vs. 6.61 in March
- The rupee depreciated by .21% against the dollar for the month of April
- FIIs investments stood as net buyers of Rs 697.14 crore in debt
- Tax free bonds score offer 2-5% higher return for savvy investors in high tax brackets

Economy

- The CPI inflation numbers came down at 4.83% for March compared to 5.26% for February
- The PMI numbers for manufacturing at 50.5 and the services PMI at 53.7 were lower than the previous month
- According to a World Bank report, apparel manufacturing section has potential to create 1.2 million jobs in Indian and South Asian economies

Outlook

- Parliament clears Bankruptcy law, will help in development of corporate bond market in India.
- We expect the yield for the month to trend downwards and expect it to stay in the range of 7.30 to 7.50

Group Bond Fund

*Fund Fact Sheet as on 30th April 2016

Fund Objective

To provide relatively safer and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities. To provide accumulation of income through investment in various fixed income securities. The Fund seeks to minimize risk by maintaining a suitable balance between return, safety and liquidity.

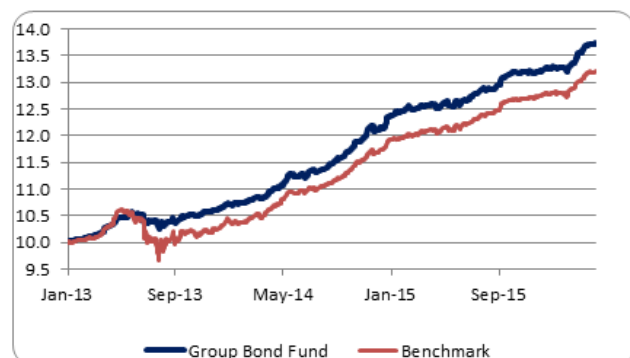
Fund Information

SFIN No.	ULGF00305/09/11GFBond147
Launch Date	25-Jan-13
Face Value	10
Risk Profile	Low to medium

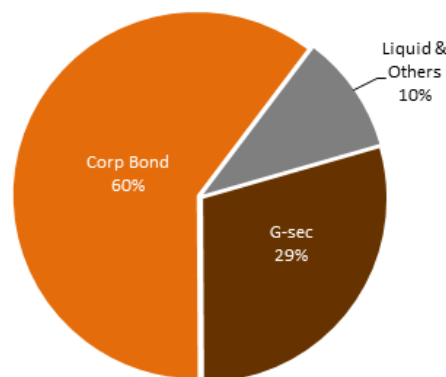
Asset Allocation Pattern

Equity and Equity related Instruments	0%
Debt and Money market Instruments	100%

NAV (Net Asset Value)



Asset Allocation

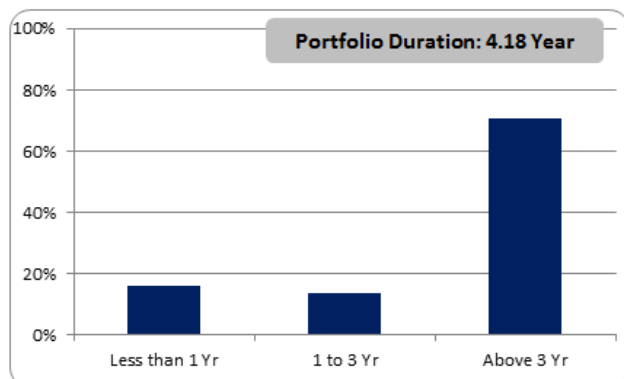


Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	4.1%	9.2%	11.9%	10.0%	10.2%
Benchmark	4.1%	9.1%	11.4%	8.6%	8.9%

Benchmark: Crisil Composite Bond Fund Index

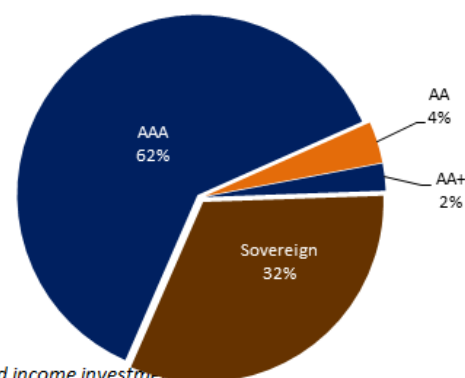
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Fixed Income Portfolio Maturity



*% of fixed income investment

Debt Rating Profile



*% of fixed income investment

Group Balancer Fund

*Fund Fact Sheet as on 30th April 2016

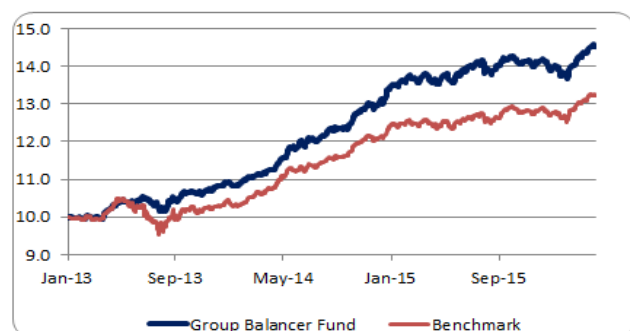
Fund Objective

To provide a balanced investment choice through a large part of funds into debt investments & a small part going to equities to enhance returns on a long term basis.

Fund Information

SFIN No.	ULGF00205/09/11GFBalancer147
Launch Date	25-Jan-13
Face Value	10
Risk Profile	Medium to High

NAV (Net Asset Value)

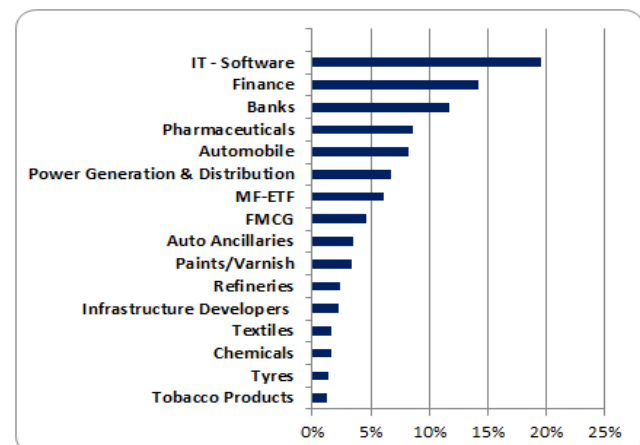


Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	2.4%	6.9%	13.7%	12.4%	12.1%
Benchmark	2.9%	6.5%	10.9%	9.0%	8.9%

Benchmark: 20% Nifty +80% Crisil Composite Bond Fund Index

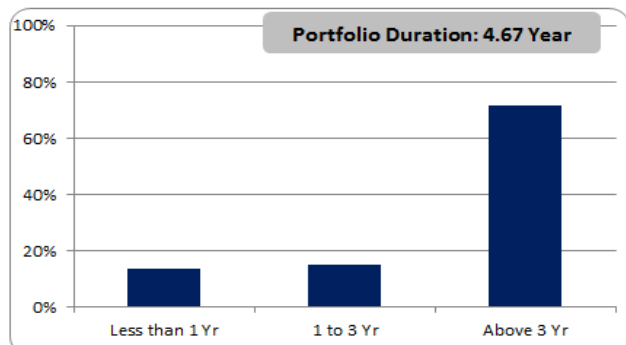
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Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

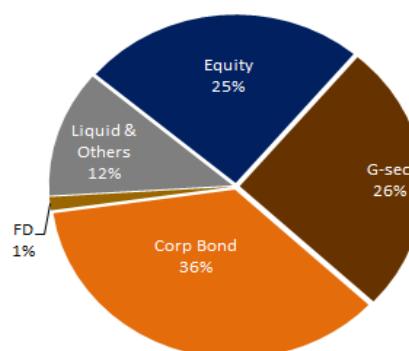


*% of fixed income investment

Asset Allocation Pattern

Equity and Equity related Instruments	0% - 30%
Debt and Money market Instruments	70% - 100%

Asset Allocation

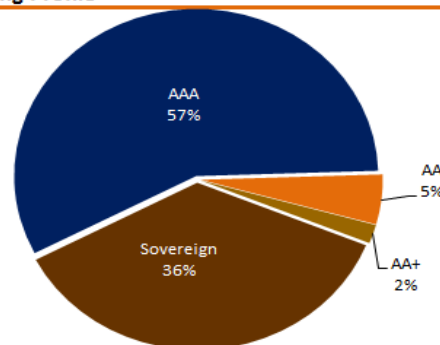


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
MARUTI	7%
TCS	7%
INFOSYSTCH	7%
BANKBEEES	6%
HINDUNILVR	4%
HDFCBANK	4%
AXISBANK	4%
MINDTREE	3%
TORNTPOWER	3%
HDFC	3%

*% of equity investment

Debt Rating Profile



*% of fixed income investment

Group Growth Fund

*Fund Fact Sheet as on 30th April 2016

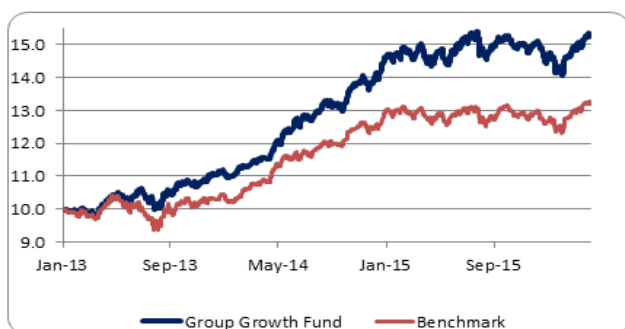
Fund Objective

To provide equity exposure targeting higher returns in the long term. To provide blend of capital appreciation by predominantly investing in equities of blue chip companies and fixed return by investing in debt & money market instruments.

Fund Information

SFIN No.	ULGF00105/09/11GFGrowth147
Launch Date	25-Jan-13
Face Value	10
Risk Profile	High

NAV (Net Asset Value)



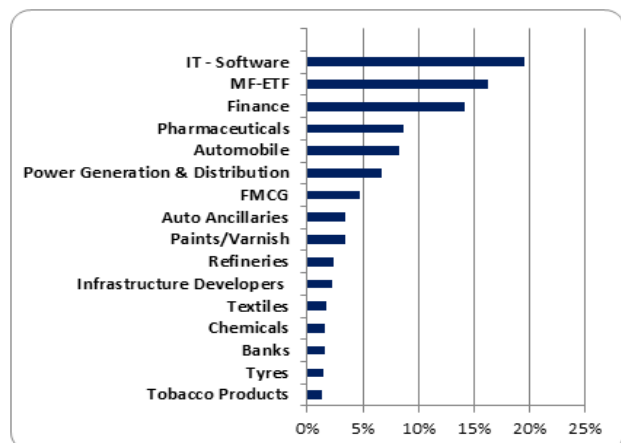
Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	0.7%	5.2%	15.1%	14.4%	13.8%
Benchmark	1.5%	4.0%	10.4%	9.4%	8.9%

Benchmark: 40% Nifty +60% Crisil Composite Bond Fund Index

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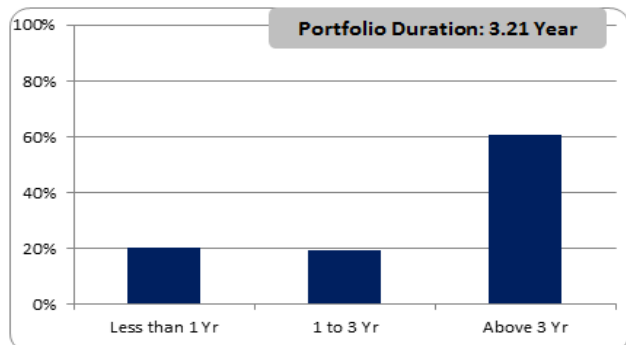
- Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

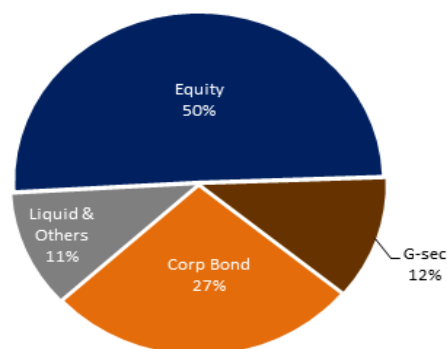


*% of fixed income investment

Asset Allocation Pattern

Equity and Equity related Instruments	20% - 60%
Debt and Money market Instruments	40% - 80%

Asset Allocation

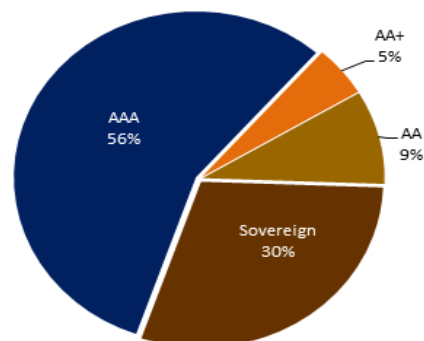


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEE5	16%
MARUTI	7%
TCS	7%
INFOSYSTCH	7%
HINDUNILVR	4%
MINDTREE	3%
TORNTPOWER	3%
HDFC	3%
CHOLAFIN	3%
PEL	3%

*% of equity investment

Debt Rating Profile



*% of fixed income investment

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