



**FUND FACT SHEET**  
**as of 30<sup>th</sup> JUN 2015**

## Equity Markets

Index	Return
Sensex	<b>27780.83 (-0.17%)</b>
Nifty	<b>8368.50 (-0.77%)</b>
CNX Midcap	<b>13009.65 (-1.2%)</b>

### Performance

- The month started with a rate cut on June 2 by RBI but the extremely hawkish outlook presented by the governor along with the drought prediction by the IMD lead to rout in the market touching a low of 7910
- The better than expected rains in June saw the market rally back to 8400 level as it reduced possibilities of a drought and market cheered rallying back recovering the earlier loss
- The news from Eurozone with Greece heading for a possible exit with the Greece PM calling a snap referendum stopping bailout talks caused some weakness and the market closed below 8400 Level
- The FII outflow continued for this month as well, the net FII outflow was USD 960.9 Million
- The market remained volatile for the month with the VIX staying above 15 for the month
- Sector wise the best performing index was energy index giving a 5.8% return for the month

### Economy

- The inflation numbers came in at 5.01% for April compared to 4.87% for March, well in line with expectations
- The PMI number for Manufacturing at 52.6 was better than April however services came in lower at 49.6 indicating a contraction in services sector
- The IIP numbers came in at 4% slightly higher than 3% of April. The weak consumer demand still had not improved indicated by the auto sales remaining flat

### Outlook

- July will see some early volatility around the Greece referendum but with India having no exposure to Greek economy there will be little long term impact
- Major Focus will be on the government to pass the important land and GST bills in the parliament session starting from July 21
- Monsoon will be of key importance to revive consumption in the rural economy
- Nifty should trade in the range of 8300 to 8800 if the Q1 results are as per expectations

## Debt Markets

	Change
IGB 7.72 (Yield %)	<b>7.86 (22bps)</b>
IGB 8.40 (Yield %)	<b>8.04 (22bps)</b>
INR/USD (Rs)	<b>63.65(+0.1%)</b>

### Performance:

- The market was extremely volatile in the debt segment as we saw two 20 bps swing in a short span of 4 weeks
- The month started with the policy cut of repo of 25 bps, however the hawkish statement and increase in inflation expectation of the central bank to 6% for January led to significant increase in interest rate expectations leading to a yield curve shift of 20 bps
- The second half of the month saw the yield recover significantly on the back of a dovish FOMC announcement regarding the US economy and better than expected monsoons with a 20% surplus for the month of June
- The last week however on the back of an uncertain Grexit we saw the yields rise again and the month ended with a 22 bps rise in the long term yields
- The FOMC outcome ensured a positive FII flow into the debt market with USD 270 Million

### Liquidity

- The liquidity conditions improved in the month of June compared to the previous month. The total LAF borrowing by the banks came down from Rupees 1000 to 500 Billion
- The excess liquidity helped keep the short term yields low as government security demand increased
- The call rates fell further in the month with average rates coming near the 6.91% rate indicating higher liquidity in the system

### Outlook

- Similar to equity markets the initial weeks will remain volatile however we expect improvements in the yield in the later part of the month
- The key concern for the debt market will be the monsoon in July which has been predicted to be below normal levels by IMD
- Key policy measures under discussion like increased FII limit and resetting the FII limit in rupee terms may lead to further market rally
- Expect yields to be in range of 7.70% to 7.90%

## Group Bond Fund

\*Fund Fact Sheet as on 30th June 2015.

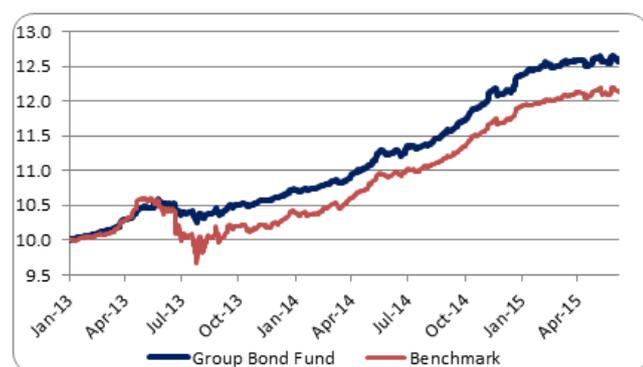
### Fund Objective

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

### NAV (Net Asset Value)

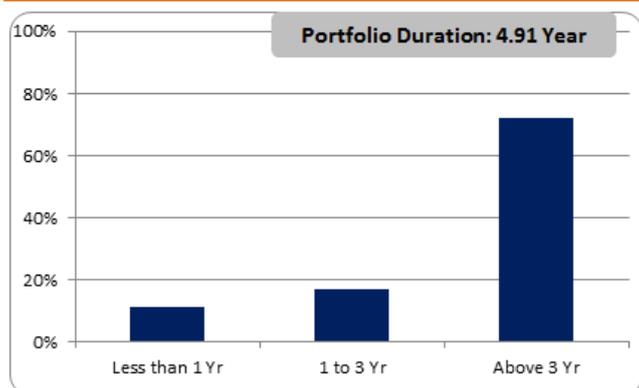


Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	0.3%	3.7%	12.0%	9.3%	10.0%
Benchmark	0.6%	3.5%	11.1%	7.8%	8.3%

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

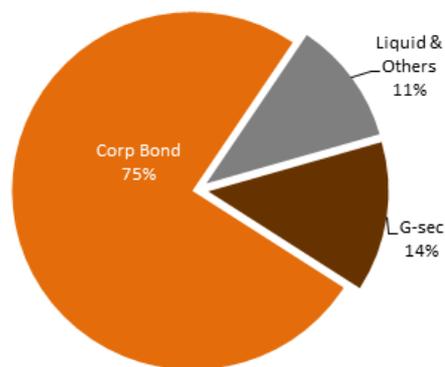


\*% of fixed income investment

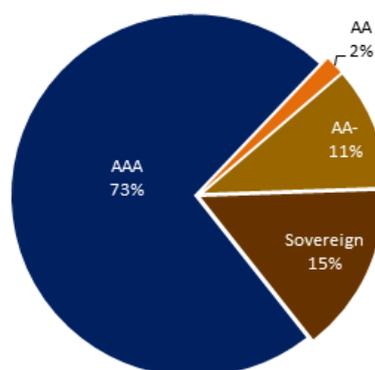
### Asset Allocation Pattern

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

### Asset Allocation



### Debt Rating Profile



\*% of fixed income investment

## Group Balancer Fund

\*Fund Fact Sheet as on 30th June 2015.

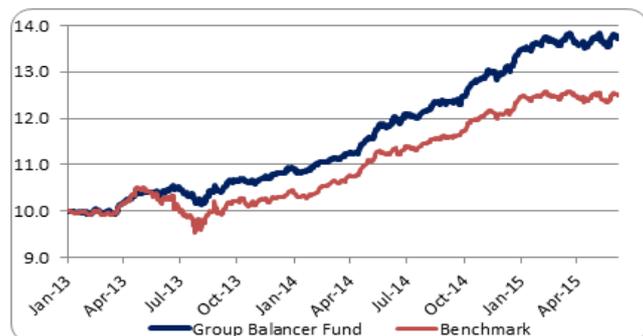
### Fund Objective

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)

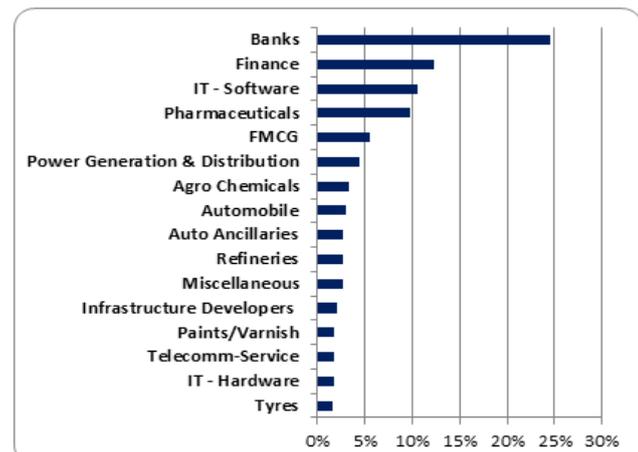


Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	0.8%	5.3%	15.8%	14.9%	14.1%
Benchmark	0.2%	3.1%	11.0%	10.3%	9.7%

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

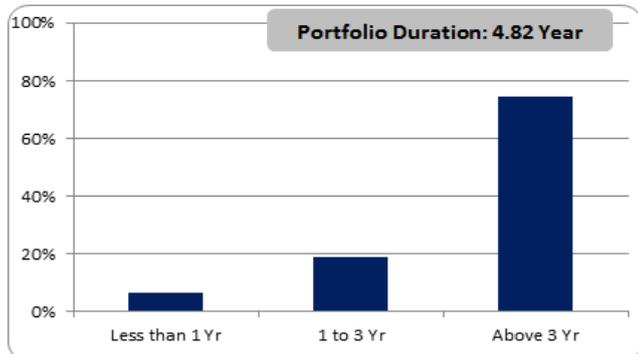
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- Past Performance is not indicative of future performance.

### Sector Allocation



\*% of equity investment

### Fixed Income Portfolio Maturity

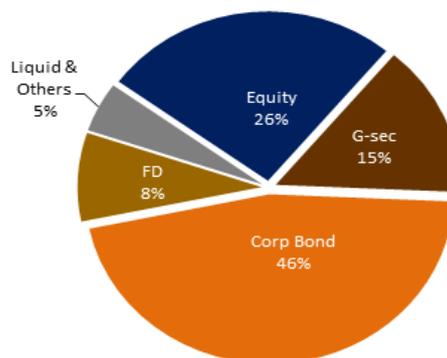


\*% of fixed income investment

### Asset Allocation Pattern

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

### Asset Allocation

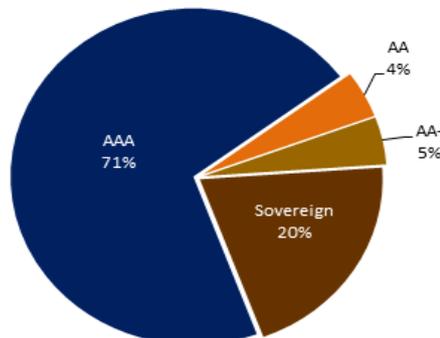


### Top 10 Equity Portfolio

Name of Stock*	Weight (%)
HDFCBANK	7%
HINDUNILVR	6%
ICICIBANK	5%
AXISBANK	5%
SBIN	5%
HCLTECH	5%
HDFC	4%
SJVN	3%
INFOSYSTCH	3%
UNIPHOS	3%

\*% of equity investment

### Debt Rating Profile



\*% of fixed income investment

## Group Growth Fund

\*Fund Fact Sheet as on 30th June 2015.

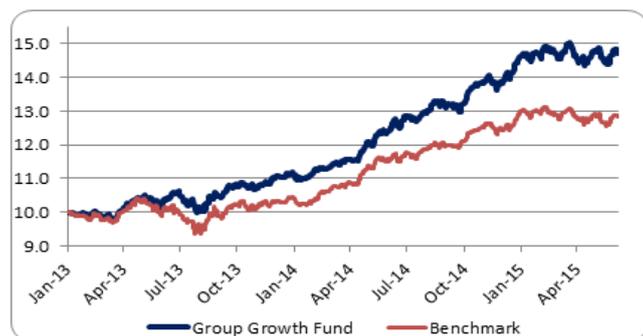
### Fund Objective

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)

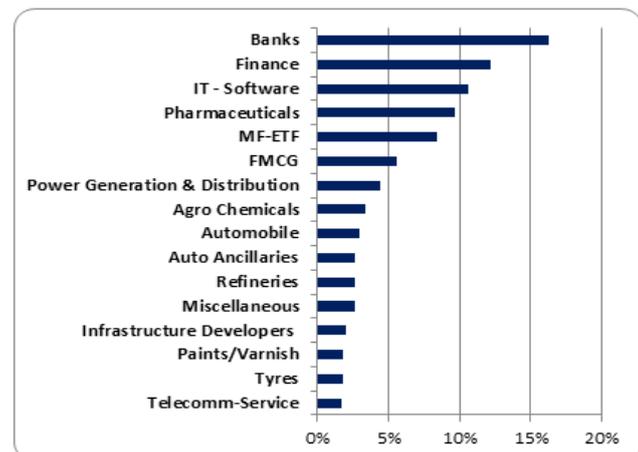


Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	0.9%	5.5%	18.0%	19.6%	17.5%
Benchmark	-0.1%	2.6%	10.9%	12.7%	10.9%

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

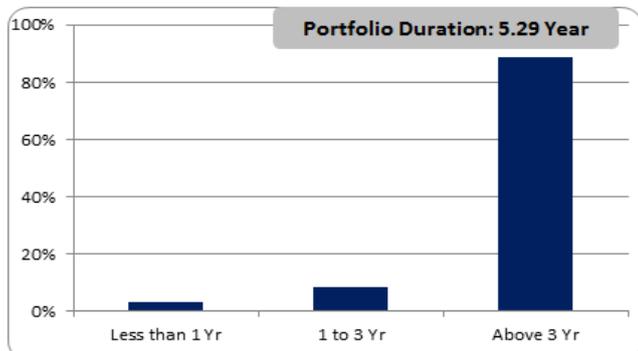
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

### Sector Allocation



\*% of equity investment

### Fixed Income Portfolio Maturity

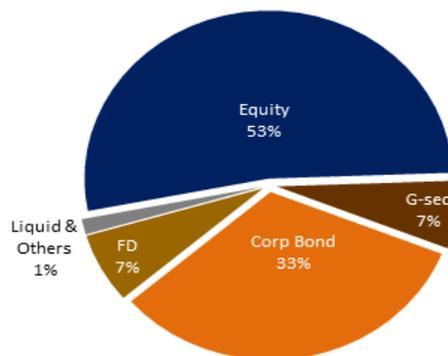


\*% of fixed income investment

### Asset Allocation Pattern

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

### Asset Allocation

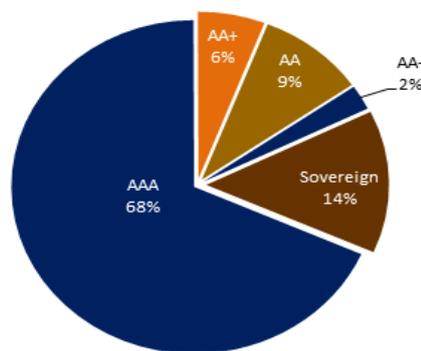


### Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEE	8%
HINDUNILVR	6%
HCLTECH	5%
HDFCBANK	5%
HDFC	4%
SJVN	3%
INFOSYSTCH	3%
UNIPHOS	3%
ICICIBANK	3%
AXISBANK	3%

\*% of equity investment

### Debt Rating Profile



\*% of fixed income investment

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Corporate Identity Number: U66010MH2009PLC197336 | IRDA Regn. No.: 147

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