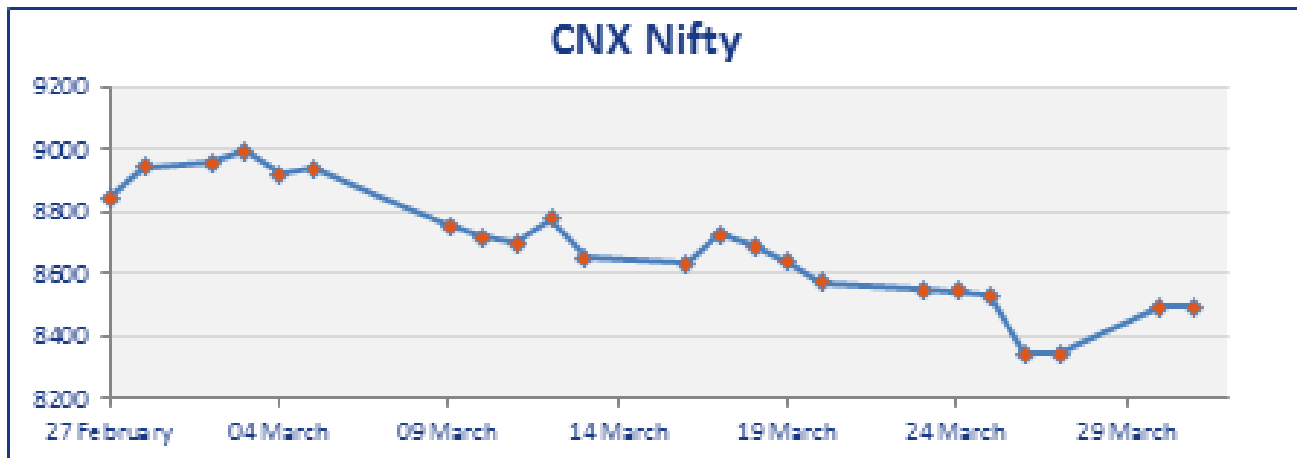




FUND FACT SHEET
as of 31st Mar 2015

Equity Market

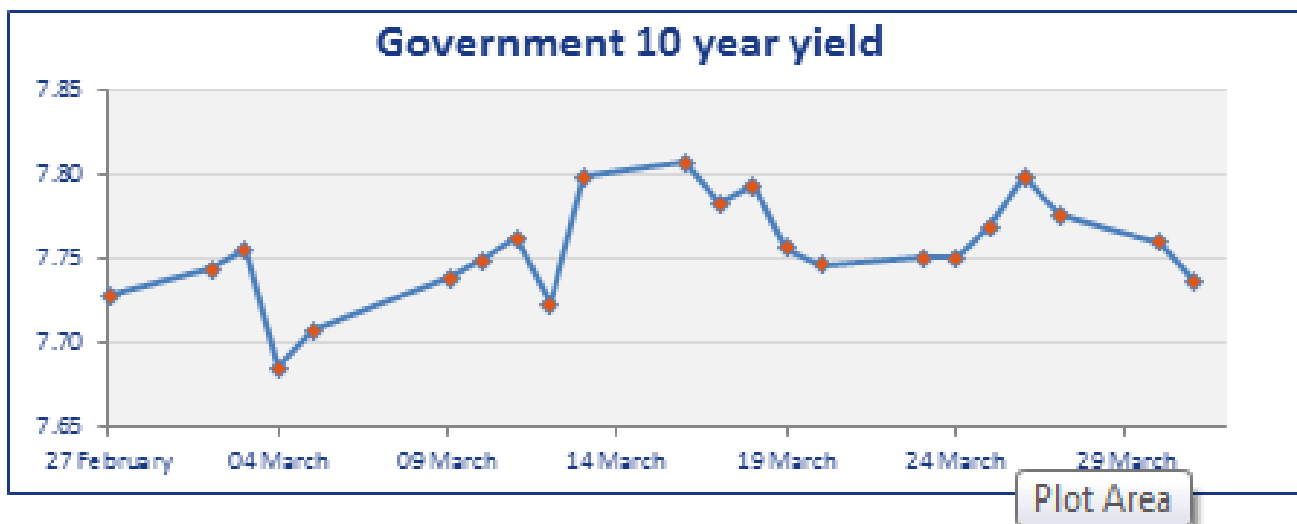


The equity markets had a poor showing in the month of March on a slew of negative news. The Nifty fell by 5% and the Mid-Cap and Small-Cap also fell by 3% and 4% respectively. It was a mix of global and local factors that led to the first major fall in the markets this year.

Globally, the strong US job data growth renewed fears of a FED interest hike. At the same time weak Q4 earnings expectations led to further decline in the market.

We expect the market to remain range bound for the month of April with a negative bias because of sentiments turning negative on account of weak monsoon and subdued Q4 earning expectations.

Bond Market



The RBI announced another off-cycle rate cut of 25bps. However, domestic bonds continued to trade in a narrow range of 7.68 to 7.81% without any appreciable effect from the rate cut mainly due to continued inflation and global pressures. Globally, the strong US dollar along with a great job growth performance fuelled expectations of an early rate hike by the Federal Reserve resulting in a decline in FII inflows into debt market. The flows decreased from 20,800 Cr to 8600 Cr putting upward pressure on the yield. Also, the CPI data of 5.37% compared to 5.20% dampened expectations and resulted in bond yields remaining high.

With low credit off take, high liquidity and inflation being around 5.37%, RBI is unlikely to cut rates in April. We can expect the government yields to remain stable. Three major potential triggers to look out for will be the monsoon in India, China's stimulus program and FED interest rate hike.

Group Bond Fund

*Fund Fact Sheet as on 31st March 2015.

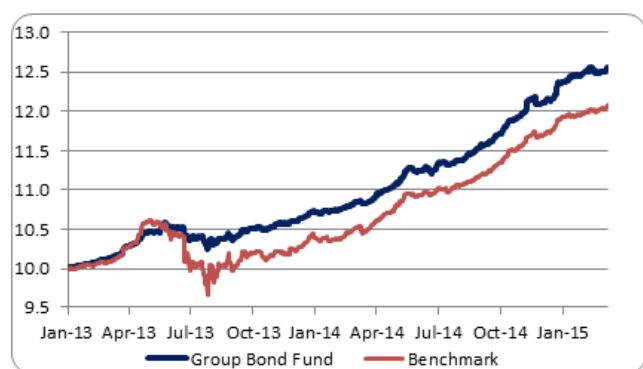
Fund Objective

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)



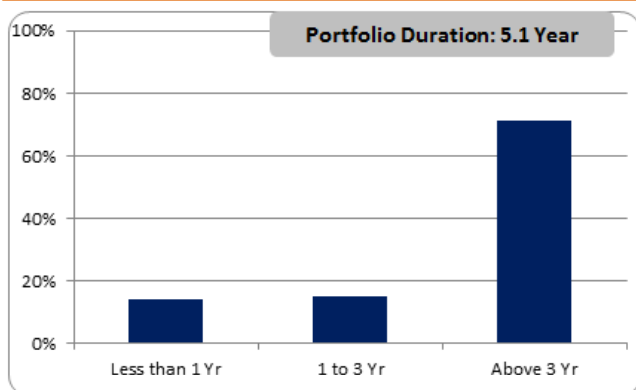
Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	3.4%	8.6%	15.6%	11.2%	11.0%
Benchmark	2.8%	7.9%	14.6%	9.3%	9.0%

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

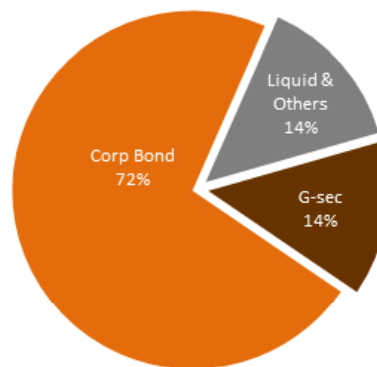


* % of fixed income investment

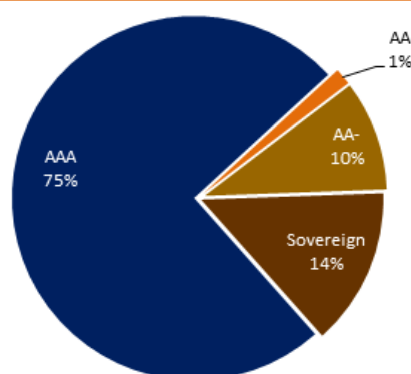
Asset Allocation Pattern

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 31st March 2015.

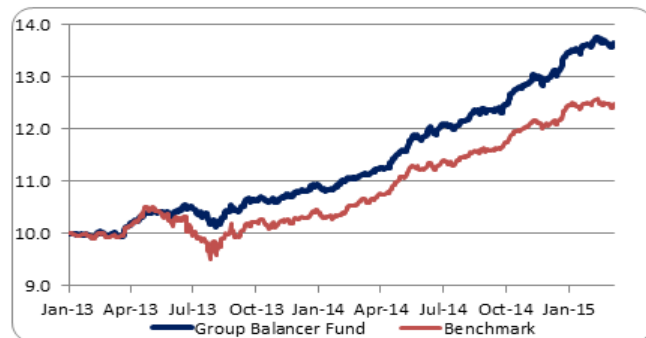
Fund Objective

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)



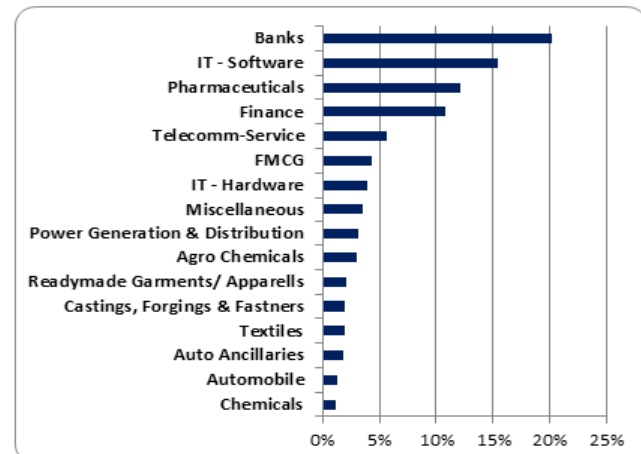
Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	4.5%	10.4%	22.7%	16.8%	15.4%
Benchmark	2.8%	7.7%	17.1%	12.0%	10.7%

Benchmark: 20% Nifty +80% 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).

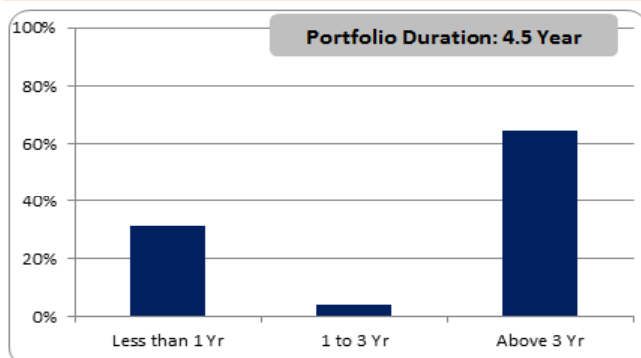
* Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

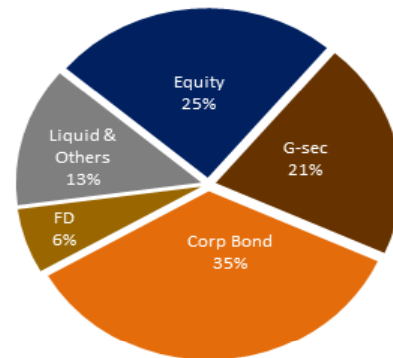


*% of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

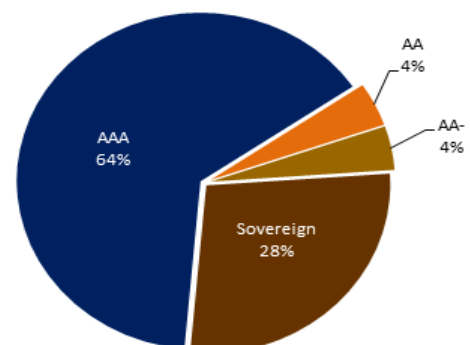


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
INFOSYSTCH	9%
ICICIBANK	7%
BHARTIARTL	6%
HDFCBANK	5%
AXISBANK	5%
HINDUNILVR	4%
APLLTD	4%
HCLTECH	4%
CMC	4%
HDFC	4%

*% of equity investment

Debt Rating Profile



*% of fixed income investment

Group Growth Fund

*Fund Fact Sheet as on 31st March 2015.

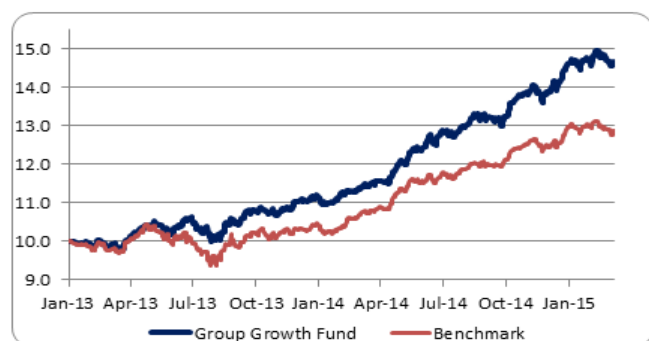
Fund Objective

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)



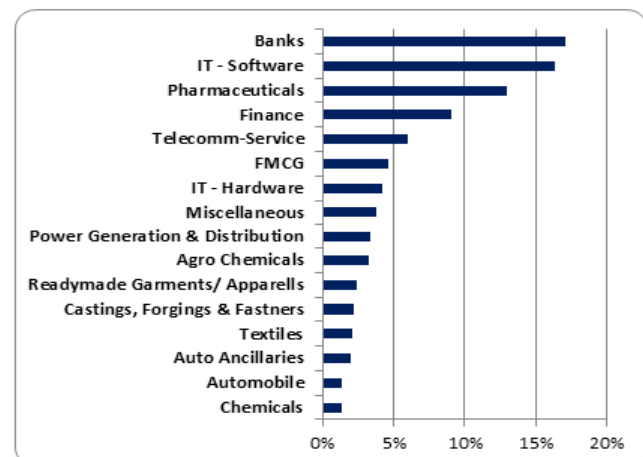
Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	4.5%	10.9%	28.3%	21.6%	19.2%
Benchmark	2.8%	7.5%	19.5%	14.6%	12.3%

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).

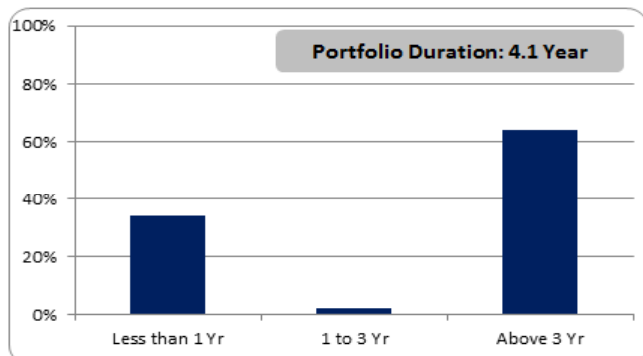
* Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

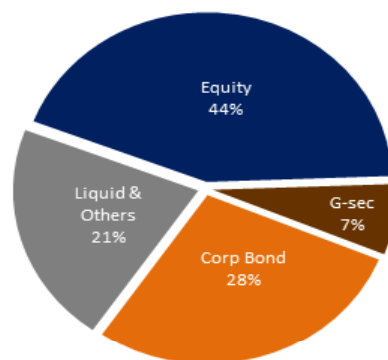


* % of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

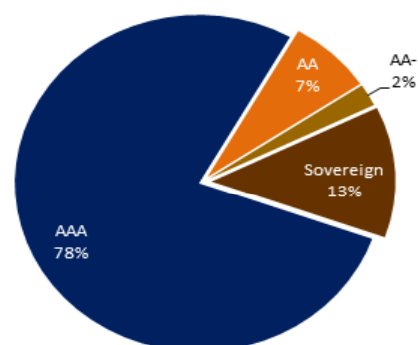


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
INFOSYSTCH	10%
ICICIBANK	6%
BHARTIARTL	6%
HINDUNILVR	5%
APLLTD	4%
HCLTECH	4%
CMC	4%
HDFCBANK	4%
AXISBANK	4%
GPPL	4%

*% of equity investment

Debt Rating Profile



* % of fixed income investment

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

Edelweiss House, Off CST Road, Kalina, Mumbai 400098

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