



**FUND FACT SHEET**  
**as of 31<sup>st</sup> MAY 2015**

## Equity Markets

Index	Return
Sensex	27828.4 (+3.03%)
Nifty	8433.65 (+3.08%)
CNX Midcap	13180.7 (+3.11%)

### Performance

- The month started with continued downward trend of April with nifty reaching intraday low of 7997.15 (lowest for 2015) on back of continued poor corporate results.
- However the market rebounded post positive CPI data as well as positive global cues
- The FII outflow continued for this month as well as the net FII outflow reaching 5800 Cr
- The market remained extremely volatile for the month and the VIX reported a high of 20.7 in the month.
- Sectorally the best performing index was IT index giving a 5.22% return for the month.
- The ambiguity around MAT (Minimum Alternate Tax) kept the FIIs rattled. The FIIs continued their outflow with the net outflow of FIIs from equity was 5800 Cr

### Economy

- The inflation numbers came in at 4.87% for April compared to 5.17% for March. This increased the case for further rate cuts.
- The PMI numbers for Manufacturing - 51.3, Services – 52.4 came in lower than March.
- The IIP numbers also came in at 3% lower than 5% of February.
- The weak consumer demand still had not improved with auto sales coming in lower
- The poor monsoon forecast by IMD will lead to further concern for the market

### Outlook

- With lower inflation numbers a 25 bps rate cut from RBI seems likely. We believe this price cut has already been priced in by the market Given the below corporate earnings and poor monsoon forecasts it will be difficult for the markets to rally from this point and the nifty should stay with 7800-8600 range
- Major triggers to watch out for will be the RBI bi-monthly policy report

## Debt Markets

	Change
IGB 7.72 (Yield %)	7.64 (-4bps)
IGB 8.4 (Yield %)	7.82 (-4bps)
INR/USD (Rs)	63.85(-0.6%)

### Performance:

- Globally the rout in the debt market continued for the month of May with the yield for the US 10 year increasing from 2.12% to 2.22% and for German 10 year increasing from 0.37% to 0.60%
- There were increasing indicators that the Eurozone was heading back into deflation as well as the good performance of the US economy.
- The bearish global debt indicators were countered by better local economic numbers.

### Yields

- The 10 year G-sec price decreased initially due to better jobs data for US indicated at a FED rate hike but as the overall economy data (house sales and GDP) came in slightly negative it boosted the prices again.
- We saw a net change in yield of 4 Bps for the month of May the price gains were countered with expectations of new 10 year bond

### Liquidity

- The Liquidity conditions slightly tightened in the month of May with average repo outstanding coming in at 113600 Cr compared to 104800 Cr in April. The RBI ensured that the call rates did not spike with introduction of multiple term repos in the month

### Outlook

- For the Month of June the biggest factor will be the RBI policy announcement on 2<sup>nd</sup> June.
- A 25 bps cut may not see any positive movement in the market since it may already be factored in by the market. We may need to see a 50 bps rate cut for a rally to occur
- Greece repayments in the first week will also be a worry for all the global markets and any negative news there may lead to a further rout in debt market

## Group Bond Fund

\*Fund Fact Sheet as on 31st May 2015.

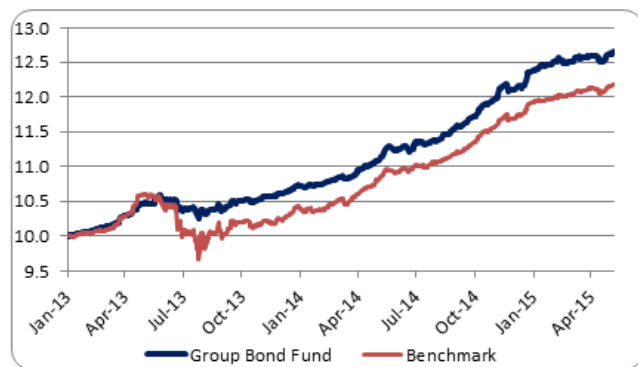
### Fund Objective

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)



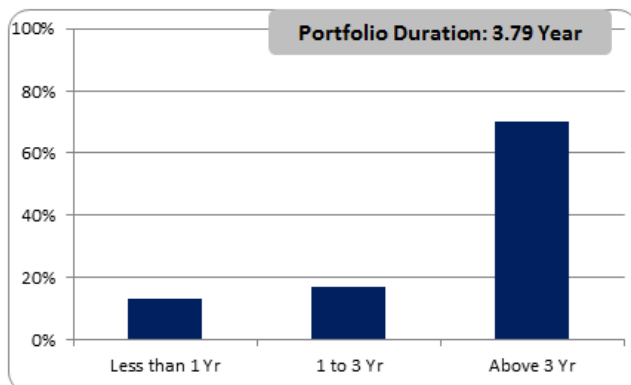
Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	1.0%	5.3%	13.5%	9.9%	10.5%
Benchmark	1.6%	4.9%	12.2%	7.4%	8.8%

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

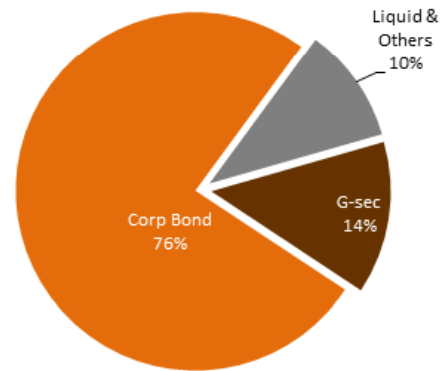


\* % of fixed income investment

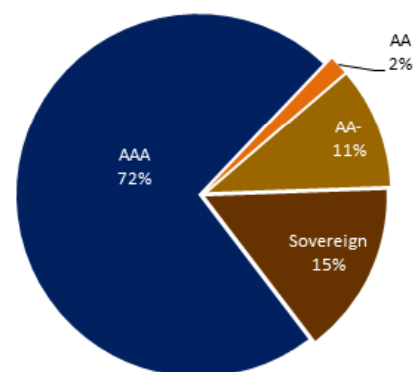
### Asset Allocation Pattern

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 May 2015.

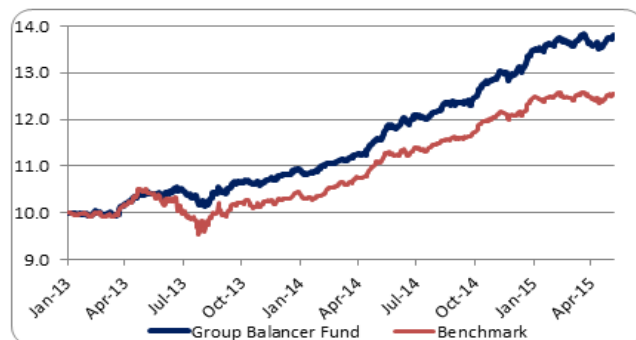
### Fund Objective

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)



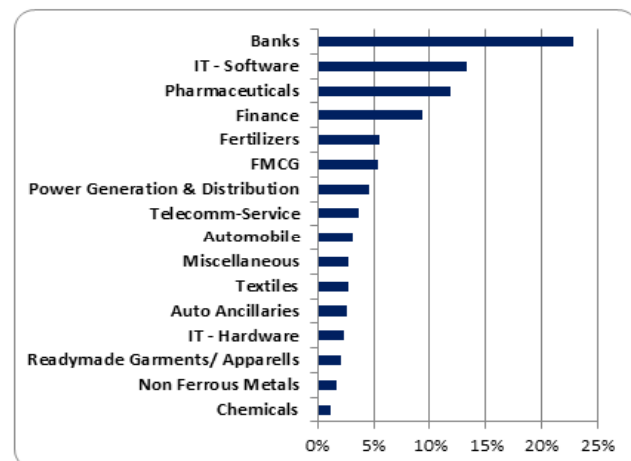
Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	1.0%	6.9%	19.5%	15.1%	14.8%
Benchmark	0.2%	3.6%	13.2%	9.7%	10.2%

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).

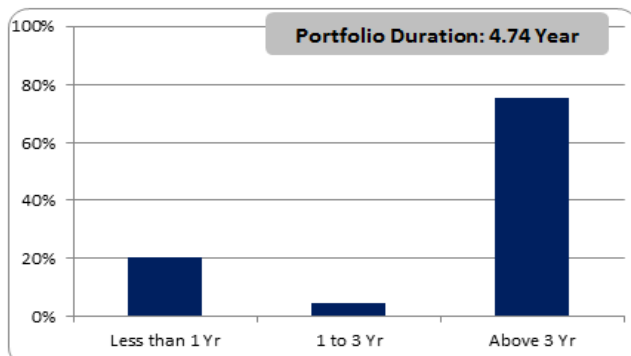
\* Past Performance is not indicative of future performance.

### Sector Allocation



\*% of equity investment

### Fixed Income Portfolio Maturity

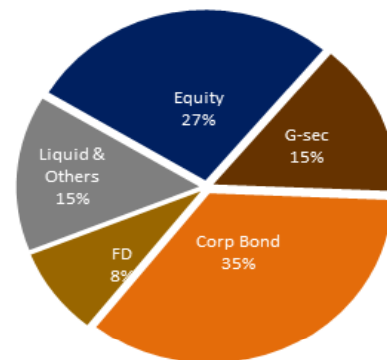


\*% of fixed income investment

### Asset Allocation Pattern

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

### Asset Allocation

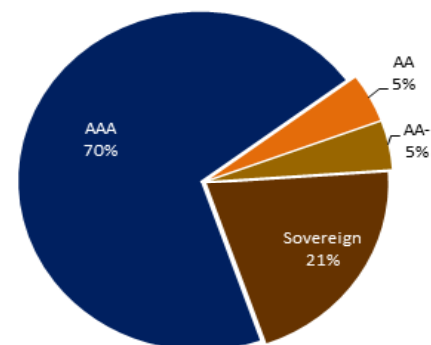


### Top 10 Equity Portfolio

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

\*% of equity investment

### Debt Rating Profile



\*% of fixed income investment

## Group Growth Fund

\*Fund Fact Sheet as on 31st May 2015.

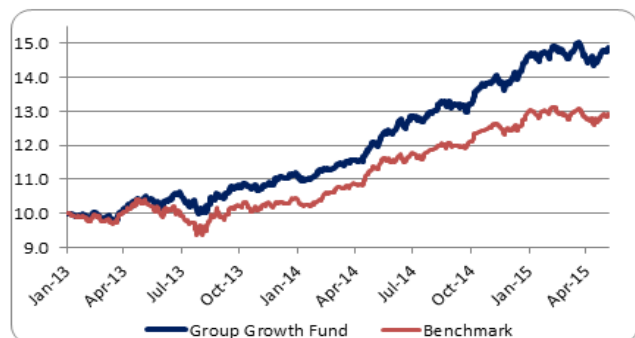
### Fund Objective

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)



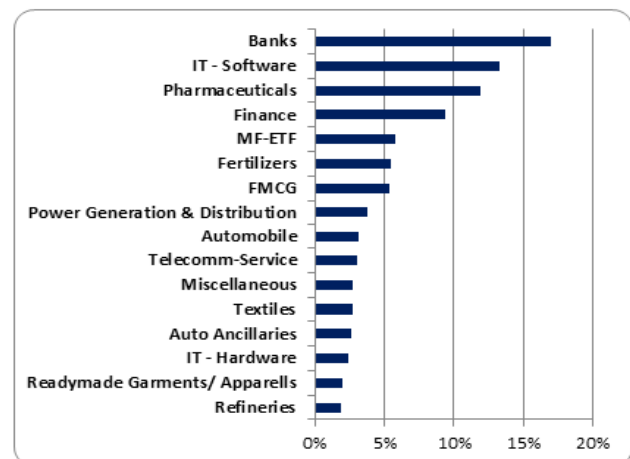
Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	0.6%	6.9%	24.2%	19.3%	18.5%
Benchmark	-1.2%	2.3%	14.2%	12.1%	11.5%

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).

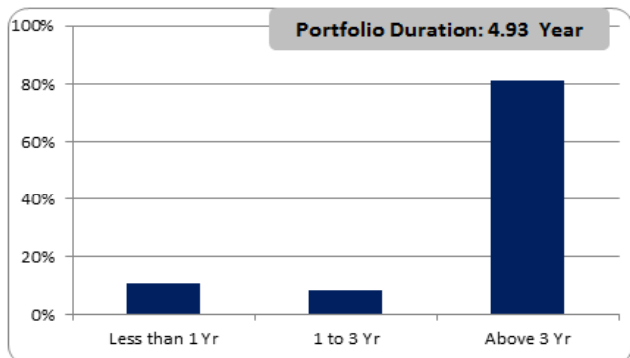
\* Past Performance is not indicative of future performance.

### Sector Allocation



\*% of equity investment

### Fixed Income Portfolio Maturity

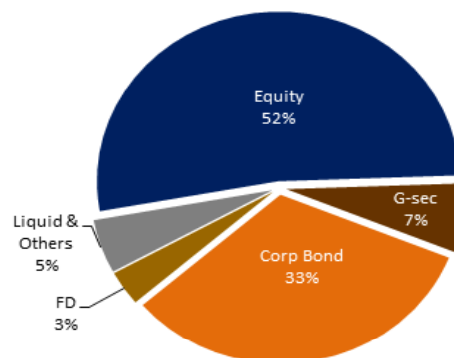


\* % of fixed income investment

### Asset Allocation Pattern

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

### Asset Allocation

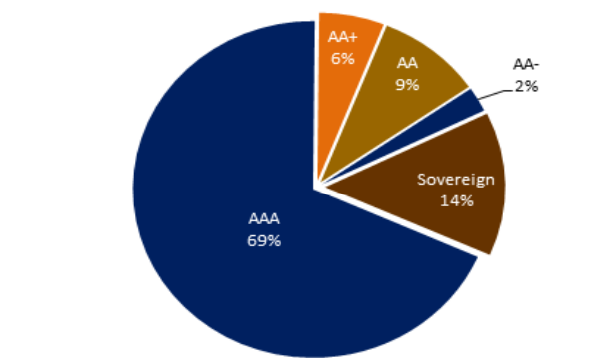


### Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEE5	6%
INFOSYSTCH	6%
HDFCBANK	5%
HINDUNILVR	5%
UNIPHOS	5%
SJVN	4%
HCLTECH	4%
HDFC	4%
AJANTPHARM	3%
BHARTIARTL	3%

\* % of equity investment

### Debt Rating Profile



\* % of fixed income investment

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