



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

## Equity Markets

Index	Return
Sensex	26656.8 (+1.9%)
Nifty	8065.8 (+1.5%)
CNX Midcap	13238.5 (+2.0%)

### Performance

- The month of October continued the positive trend brought in by the better than expected policy decision of RBI gaining close to 5% in the first three weeks
- Good PMI and Inflation numbers continued the momentum, for the month in the first half, however poor results showing for major companies led to a decline in index
- With major events out of the picture India VIX finally eased back below the twenty mark averaging 17.8 for the month of October
- For October FII flows turned positive after a poor August and September with FII inflows of 5000 Cr due to positive policy decisions
- Overall the best performing sector was metal with CNX metal Index rising by 8% for the month on back of increased commodities prices for the month of October

### Global

- The western markets ended 7-10% positive for the month of September on the back of increased easing by European central Bank
- The China market also rallied by 10% on back of expectations of increased easing by the Chinese government to prop up the economy
- The Crude oil prices were up 4% globally on back of steep falls in US gasoline and diesel stock

### Outlook

- The markets will be anticipating the Bihar election results as a good result may give firepower to BJP to push further reforms
- With bad results so far we expect the nifty to trend downward for the month trading between the levels of 7800 to 8300

## Debt Markets

	Change
IGB 7.72 (Yield %)	7.64(+10bps)
IGB 8.40 (Yield %)	7.94(+ 6bps)
INR/USD (Rs)	65.256(+1.1%)

### Performance:

- The month was bad for the debt market with the yields rising to 7.64 levels from the 7.53 seen in the beginning of the year
- The better data from the US and FED statements indicated a December hike leading to an increase in yields in India
- The corporate bond markets improved for the month as the AAA – G-sec spread compressed by 25 bps
- On-shore OIS ended the month at the repo level indicating the market not expecting further rate cuts
- The rupee appreciated for October on back of favourable policy decisions rising by 1.1%
- The Debt FII inflow increased for the month to 15000 Cr on back of increased limits for government securities introduced by Reserve bank of India
- The liquidity decreased in the economy with the net Repo borrowing averaging at 390 Cr compared to -38 Cr for the previous month

### Economy

- The CPI inflation numbers came in at 4.41% for Sep compared to 3.66% for Aug, in-line with expectations
- The PMI number for manufacturing at 51.2 was marginally lower than Aug, the services PMI came in at 51.3 lower than the previous month
- The IIP numbers for August came in at 6.4% higher than in July. The consumer demand showed minor improvement indicated by the auto sales increasing

### Outlook

- With no major Indian triggers in the near future the eyes will be on US data for indication of December hike
- We expect the yield for the month to increase marginally on fears of a US rate hike and move in the range of 7.55 to 7.75

## Group Bond Fund

\*Fund Fact Sheet as on 30th Nov 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.

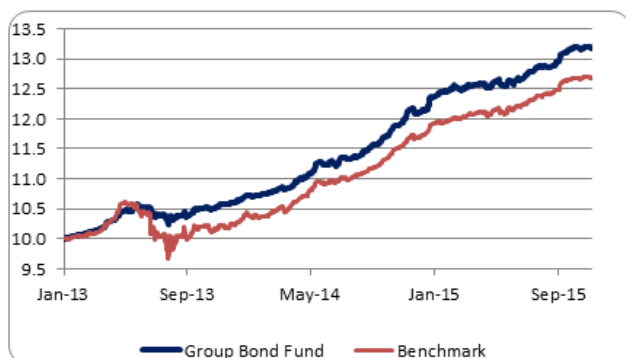
### Fund Information

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

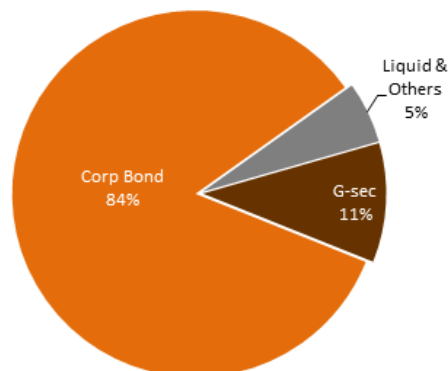
### Asset Allocation Pattern

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

### NAV (Net Asset Value)



### Asset Allocation

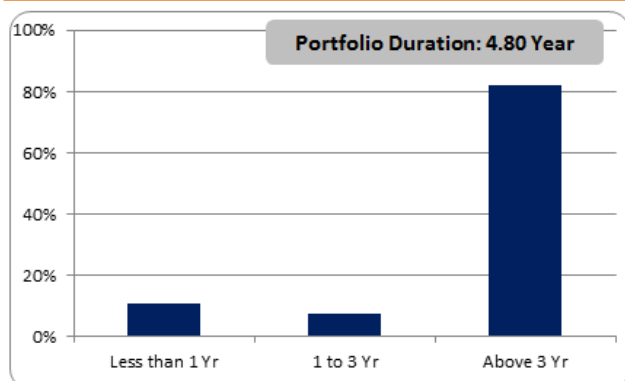


Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	2.3%	4.3%	9.8%	11.7%	10.2%
Benchmark	2.2%	4.1%	9.3%	11.4%	8.7%

Benchmark: Crisil Composite Bond Fund Index

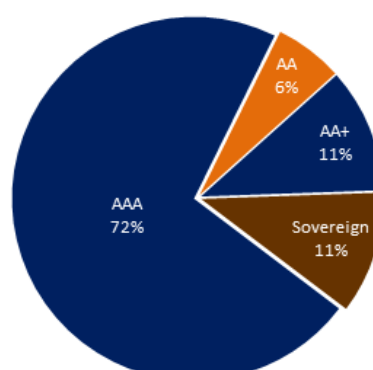
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

### Fixed Income Portfolio Maturity



\*% of fixed income investment

### Debt Rating Profile



\*% of fixed income investment

## Group Balancer Fund

\*Fund Fact Sheet as on 30th Nov 2015

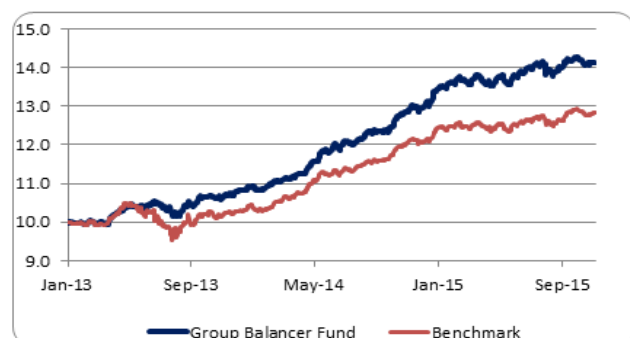
### Fund Objective

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)



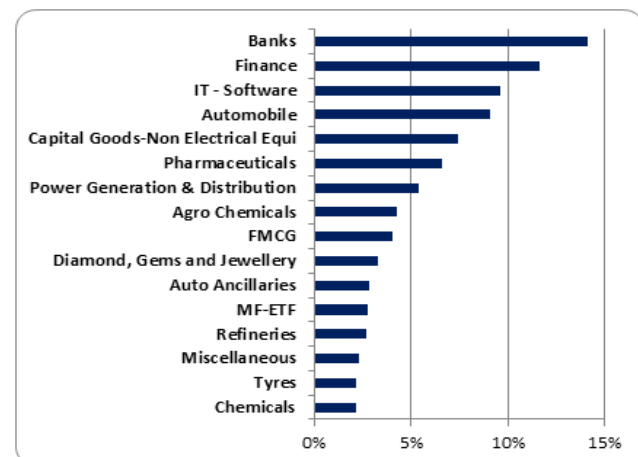
Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	1.3%	2.3%	9.4%	15.1%	12.9%
Benchmark	1.7%	2.2%	5.9%	12.0%	9.1%

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).

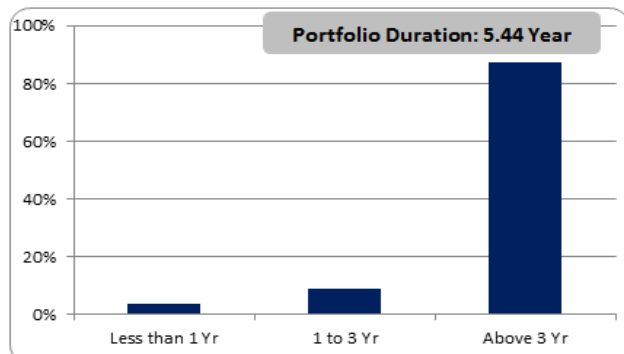
- Past Performance is not indicative of future performance.

### Sector Allocation



\*% of equity investment

### Fixed Income Portfolio Maturity

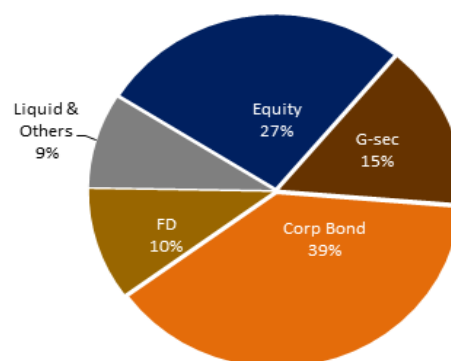


\*% of fixed income investment

### Asset Allocation Pattern

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

### Asset Allocation

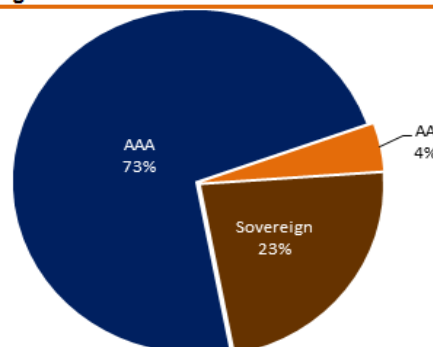


### Top 10 Equity Portfolio

Name of Stock*	Weight (%)
MBECL	7%
MARUTI	5%
SBIN	4%
ASTEC	4%
HDFCBANK	4%
M&M	4%
HINDUNILVR	3%
RAJESHEXPO	3%
HDFC	3%
CHOLAFIN	3%

\*% of equity investment

### Debt Rating Profile



\*% of fixed income investment

## Group Growth Fund

\*Fund Fact Sheet as on 30th Nov 2015

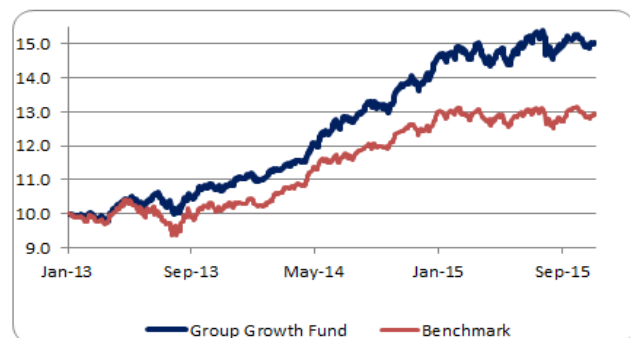
### Fund Objective

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)



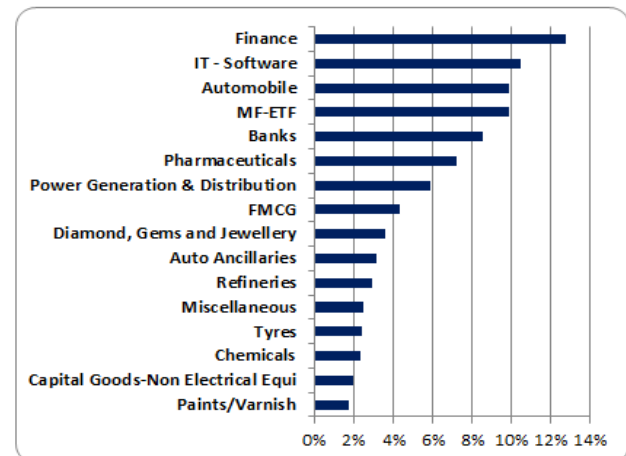
Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	1.0%	1.1%	8.0%	18.1%	15.4%
Benchmark	1.2%	0.2%	2.5%	12.4%	9.5%

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).

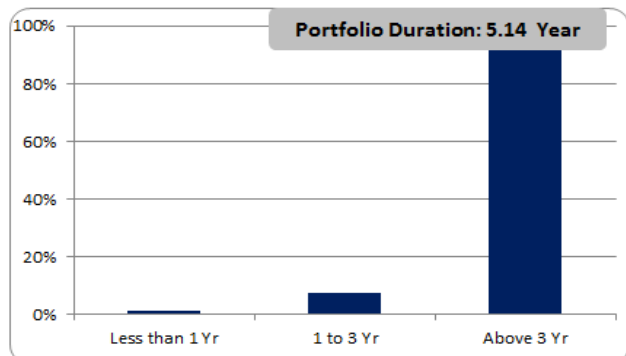
- Past Performance is not indicative of future performance.

### Sector Allocation



\*% of equity investment

### Fixed Income Portfolio Maturity

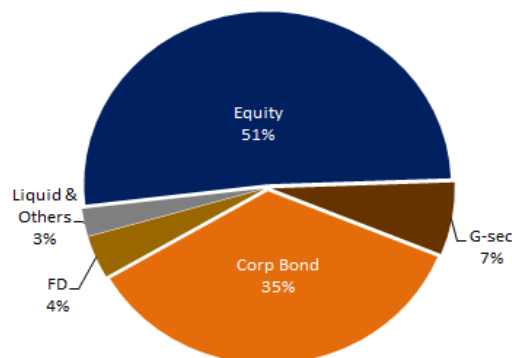


\*% of fixed income investment

### Asset Allocation Pattern

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

### Asset Allocation

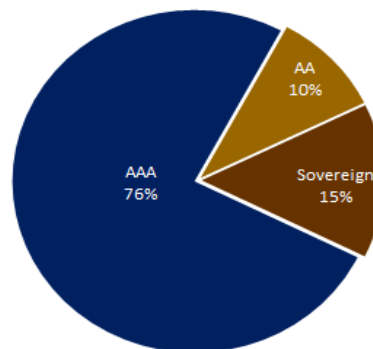


### Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	10%
MARUTI	5%
M&M	4%
HINDUNILVR	4%
RAJESHEXPO	4%
HDFC	3%
CHOLAFIN	3%
TCS	3%
MINDTREE	3%
ABBOTINDIA	3%

\*% of equity investment

### Debt Rating Profile



\*% of fixed income investment

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

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