



**FUND FACT SHEET**  
**as of 31<sup>st</sup> March 2016**

## Equity Markets

Index	Return
Sensex	<b>25341.9 (10.2%)</b>
Nifty	<b>7738.4 (10.8%)</b>
Nifty Midcap 100	<b>12752.6 (10.3%)</b>

### Performance

- The month of March saw a sharp bounce back in the market compared to lack lustre last two months, with Nifty and Sensex giving 10% returns for the month.
- A good budget provided by the Finance ministry led to a massive rally for the month of March.
- The VIX cooled significantly in month of March reaching a low of 16.33 as we saw continued fall in volatility in March
- For February the FII inflows rose sharply with the total FII inflows for the month being close to 27000 Cr beating the trend of last few months
- The best performing sector was realty with nifty realty index rising by 20% for the month
- The worst performing sector was pharma with nifty pharma index falling by -1.60%

### Global

- The Chinese market ended up for the month recovering almost 8 % in the month.
- The US market was positive for the month with S&P 500 gaining over 5% for march
- The European markets were mixed with various indexes gaining 1 to 5% for march
- There was a recovery in Crude with a rise of close to 10% for the month of March

### Outlook

- With a relatively calmed global scenario major focus will be on the earnings season, with significant focus on bank concerning their NPA numbers post clean-up
- With reasonably good global headwinds we expect the positive trend to continue with nifty ranging between 7500–8200 for the month of April.

## Debt Markets

	Change
IGB 7.59 (Yield %)	<b>7.46(-16bps)</b>
IGB 7.72 (Yield %)	<b>7.69(-10bps)</b>
INR/USD (Rs)	<b>66.25(3.28%)</b>

### Performance:

- The month was extremely good for the debt market with the 10 year yields easing by 16 basis points to 7.46 level
- The corporate bond market eased as AAA - G-sec spread returned to 80-90 bps compared to 100-110 bps in February
- 5 Year On-shore OIS eased for March ending the month at the 6.61 vs. 6.70 in February
- The rupee appreciated by 3.28% against the dollar for the month of March
- For March the debt FII flow was positive for the month with 1600 Cr outflow
- The liquidity injection by the RBI increased in month of March with repo borrowing averaging to 1892 Cr compared 1568 Cr for the previous month

### Economy

- The CPI inflation numbers came in at 5.26% for March compared to 5.69% for February
- The PMI number for manufacturing at 52.4 was higher than February the services PMI came in at 54.3 higher than the previous month
- The IIP numbers for December came in at -1.3% higher than previous month of -3.2%. The auto sales came in marginally lower than in December

### Outlook

- The main focus will be the upcoming policy meet which is expected to have 25 – 50 bps rate cut by the governor.
- We expect the yield for the month to trend downwards keeping rate cuts in perspective and expect it to stay in the range of 7.30 to 7.50

## Group Bond Fund

\*Fund Fact Sheet as on 31st March 2016

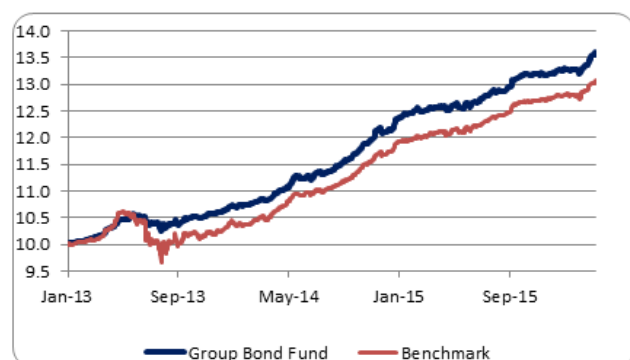
### Fund Objective

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

### NAV (Net Asset Value)

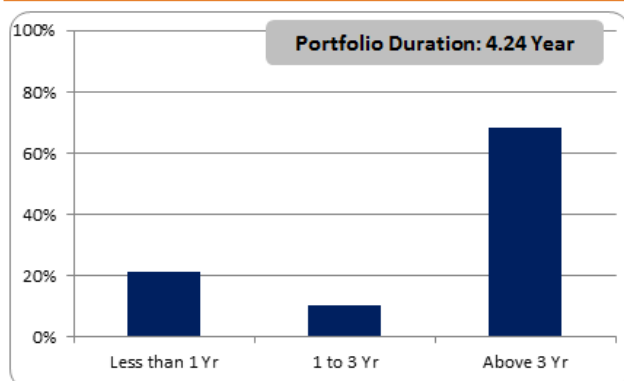


Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	4.0%	8.3%	11.9%	10.3%	10.1%
Benchmark	3.7%	8.2%	11.4%	9.0%	8.8%

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

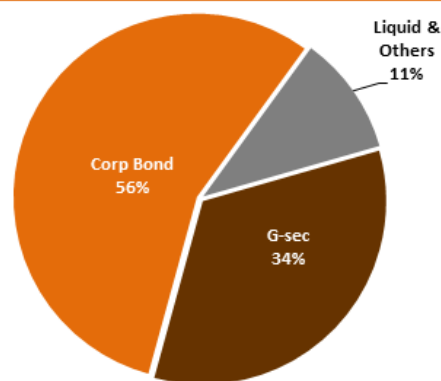


\*% of fixed income investment

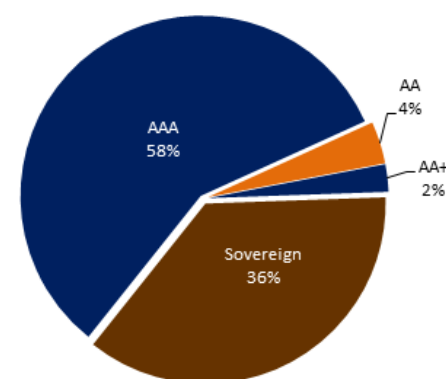
### Asset Allocation Pattern

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 March 2016

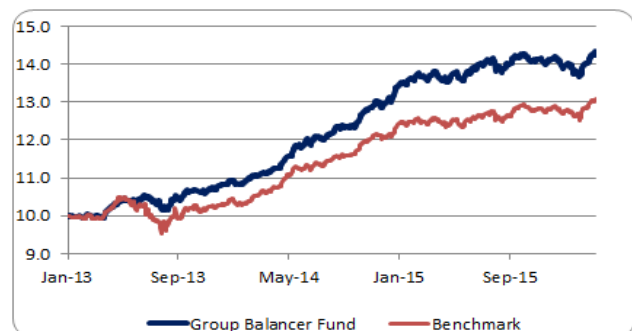
### Fund Objective

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)

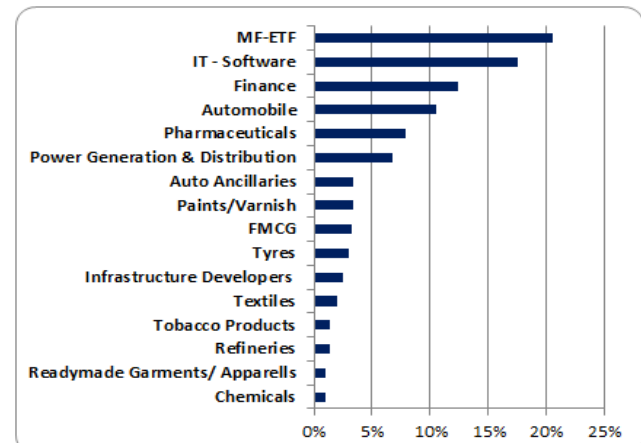


Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	1.4%	5.1%	13.5%	12.8%	12.0%
Benchmark	2.8%	4.8%	10.8%	9.6%	8.8%

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

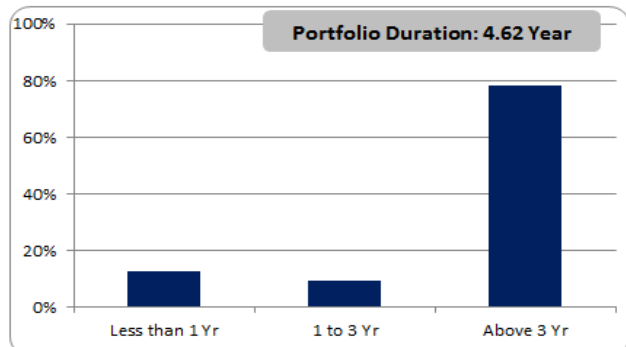
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- Past Performance is not indicative of future performance.

### Sector Allocation



\*% of equity investment

### Fixed Income Portfolio Maturity

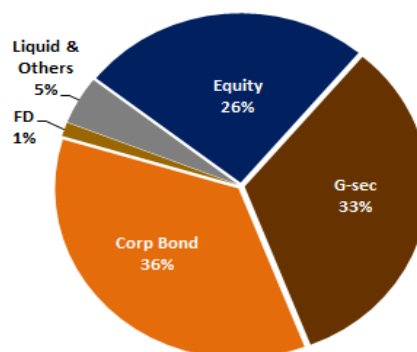


\*% of fixed income investment

### Asset Allocation Pattern

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

### Asset Allocation

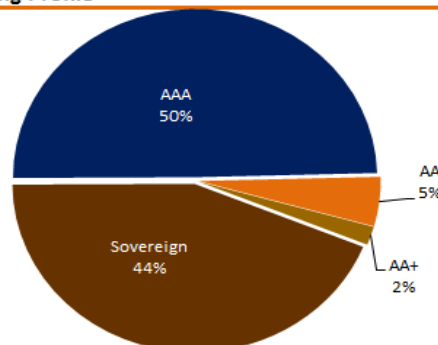


### Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEE	21%
TCS	7%
MARUTI	5%
TATAMOTORS	4%
INFOSYSTCH	4%
TORNTPOWER	3%
MRF	3%
MINDTREE	3%
PEL	3%
HDFC	3%

\*% of equity investment

### Debt Rating Profile



\*% of fixed income investment

## Group Growth Fund

\*Fund Fact Sheet as on 31st March 2016

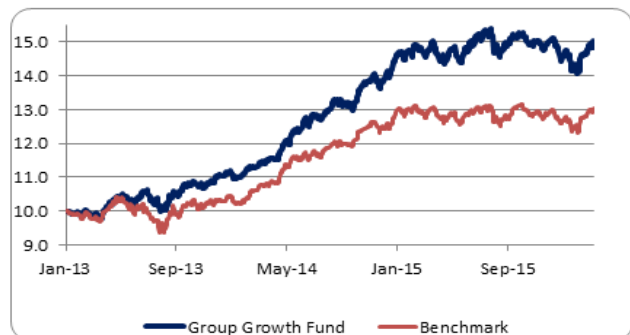
### Fund Objective

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)

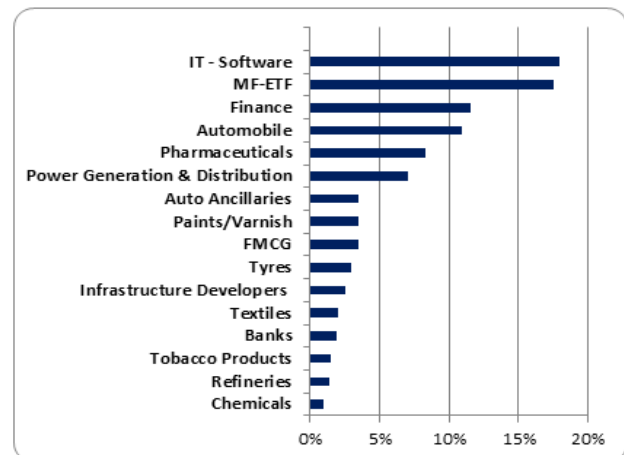


Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	-0.7%	2.5%	14.7%	14.9%	13.7%
Benchmark	1.8%	1.4%	10.1%	10.0%	8.7%

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

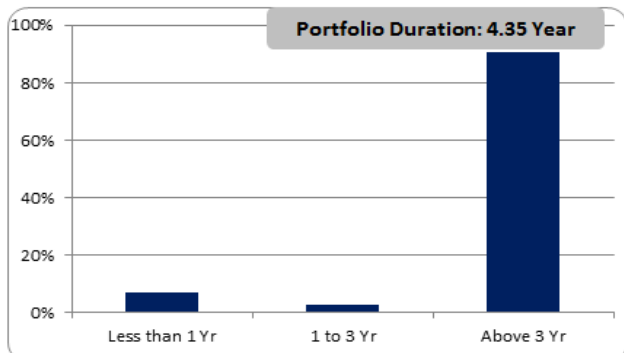
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

### Sector Allocation



\*% of equity investment

### Fixed Income Portfolio Maturity

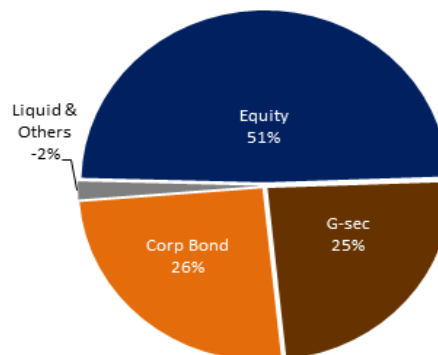


\*% of fixed income investment

### Asset Allocation Pattern

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

### Asset Allocation

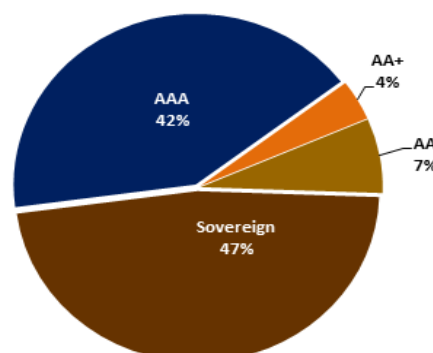


### Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEE	18%
TCS	7%
MARUTI	6%
TATAMOTORS	4%
INFOSYSTCH	4%
TORNTPOWER	3%
MINDTREE	3%
MRF	3%
PEL	3%
HINDUNILVR	3%

\*% of equity investment

### Debt Rating Profile



\*% of fixed income investment

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