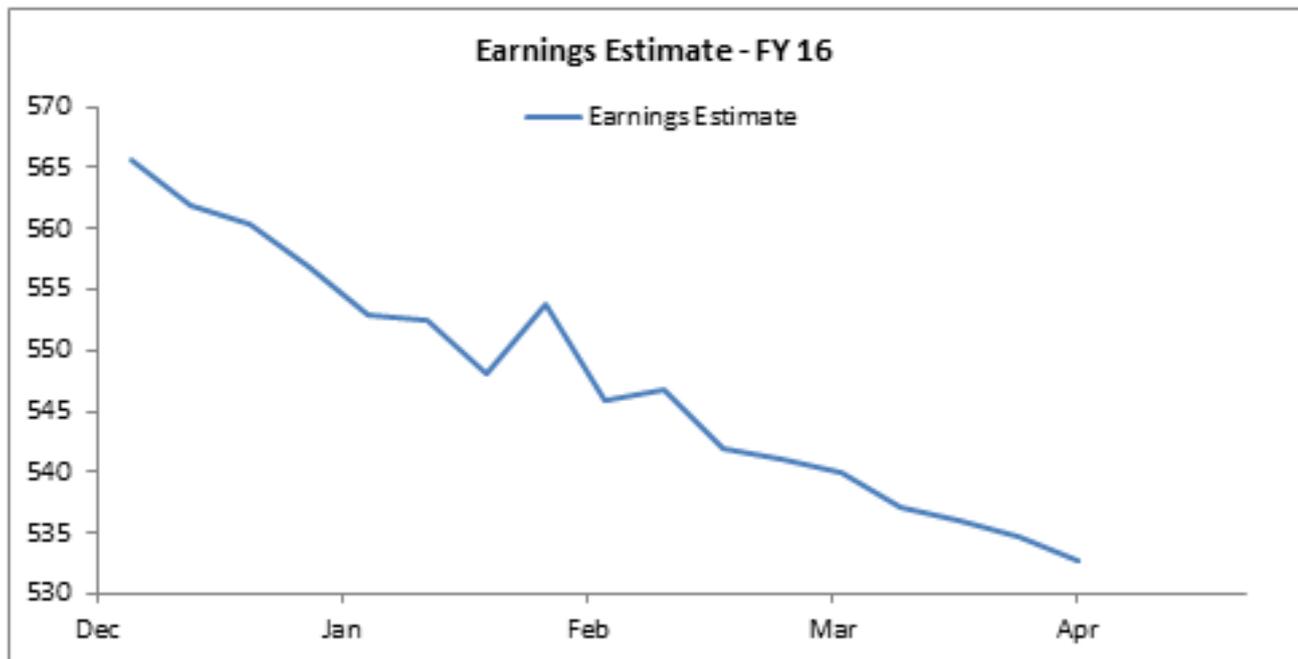




FUND FACT SHEET
as of 30th Apr 2015

Equity Market



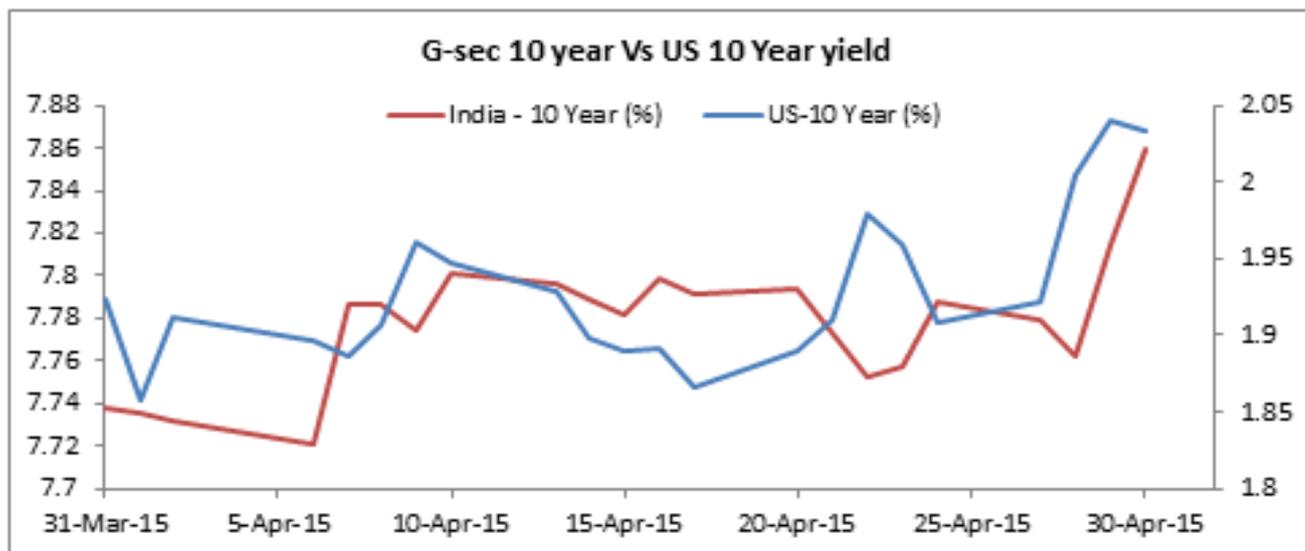
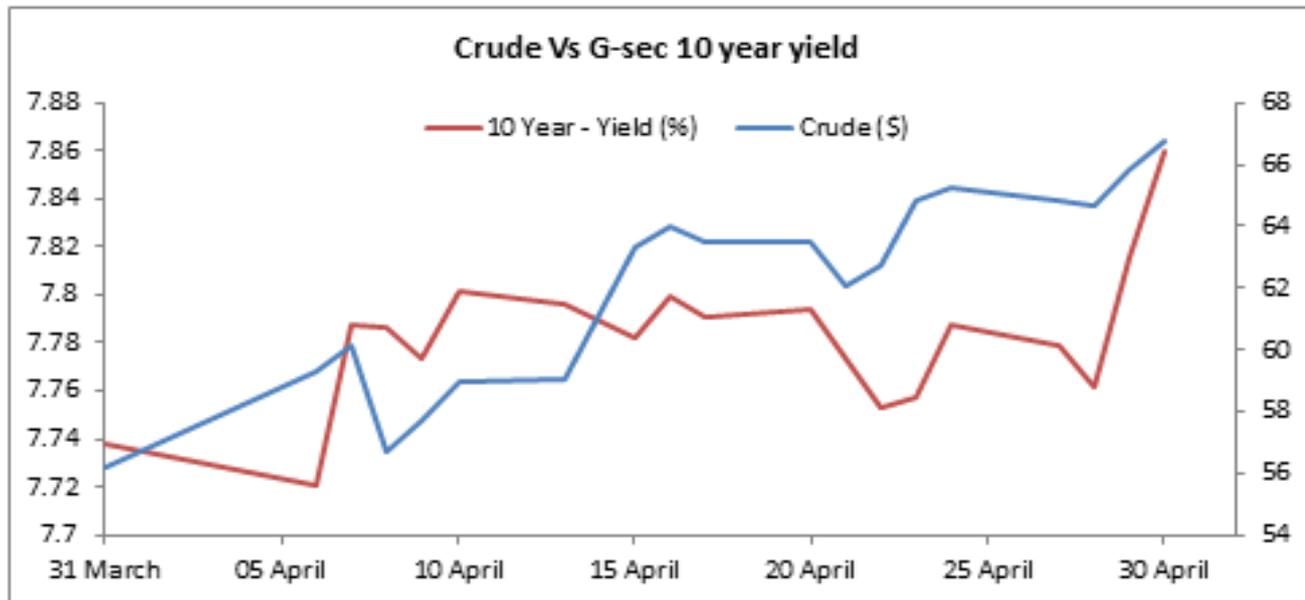
The equity market continued its poor run in the month of April with Nifty down ~5% Midcap down ~2.4%. Uncertainty around MAT, and the increasing attractiveness of other Ems relative to India led to sustained FII outflows during the month. The result season also did not get off to a great start, with most results which were announced being below analysts' expectations. The negative sentiment in the market and the uncertainty around earnings led to a downgrade of ~2% in FY16 estimates.

Uncertainty over MAT continued for the month of April and saw outflow for FIIs close to 5000 Cr (excluding the one off 17000 Cr inflow due to the Daiichi Sankyo exit from Sun Pharma which saw a net inflow close to 17000 Cr). Relative outperformance of other Ems also led to some outflow with China (SSE up ~18% in April) and Brazil (Bovespa up ~10%) seeing FII inflows.

The IT sector showed the poorest performance on back of poor results by all major companies (CNX IT fell ~8%). On the policy front we saw the continued inability of the government to push through multiple bills such as the GST and land bill. The only bright spot for the month was the continued maintenance of the sub 6% CPI inflation at the 5.19%.

For the May the major triggers to watch out for is clearing the MAT problem, government's ability to pass the GST and land bill in the parliament. Globally we need to watch out for the US job data out in May first week as well as the update on china stimulus program.

Bond Market



The yields for G-sec 10 years saw an increase of 12 bps on back of increased crude prices fuelling inflation risks. As well as global bond sell-off on back of improving inflation conditions expectations in the developed market

The major event of the month was RBI maintaining the Repo rate at 7.5% in the April 7th policy meeting waiting for further inflation news and growth pickup before further rate cuts. Globally the increasing commodity price for the month of April fuelled expectations of inflation in India as well as eased deflation fears for the developed market. This led to a global bond decline with US yield rising by 15 bps and German bonds rising by ~25 bps from April lows. The FII interest in Indian Debt market remained muted with the Net inflow for April being 3612 Cr compared to 8645 Cr for the month of March.

In May global triggers to watch out for are the US jobs data and the Greece debt repayment to IMF on May 12th. On the domestic front, the key event to look out for will be the issue of a new 10 year benchmark security by the government.

Group Bond Fund

*Fund Fact Sheet as on 30th April 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)



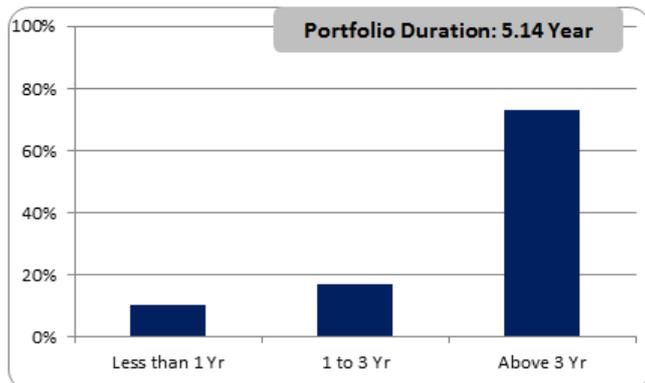
Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	1.5%	6.5%	14.7%	10.4%	10.7%
Benchmark	1.3%	6.0%	13.7%	8.3%	8.8%

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

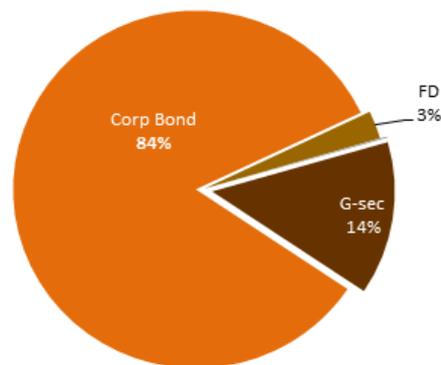


*% of fixed income investment

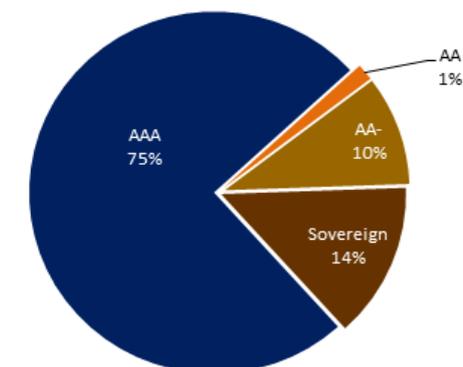
Asset Allocation Pattern

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 30th April 2015.

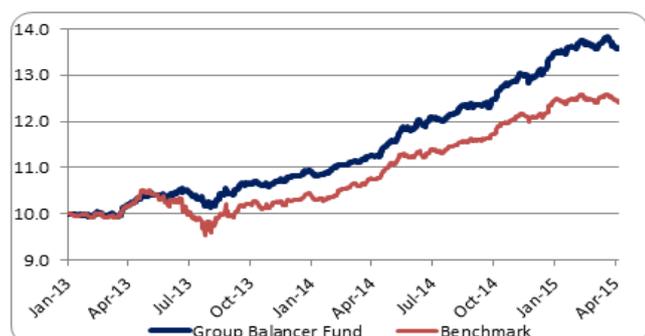
Fund Objective

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)



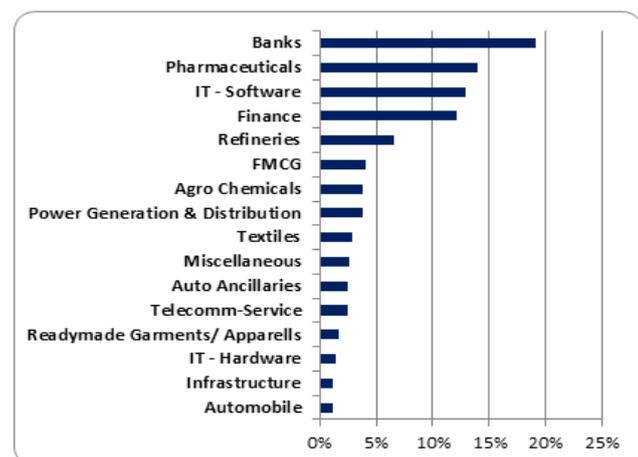
Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	0.9%	7.4%	20.9%	15.2%	14.5%
Benchmark	-0.4%	4.5%	15.5%	10.3%	10.0%

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).

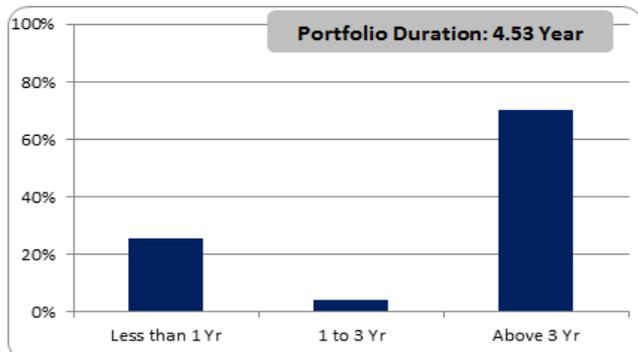
* Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

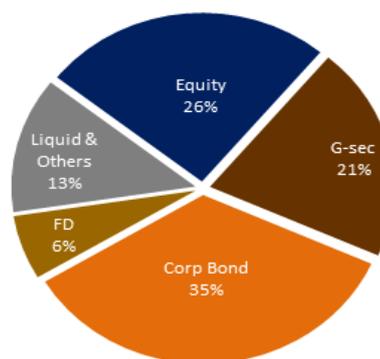


* % of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

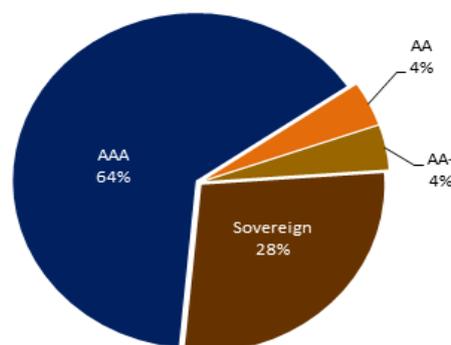


Top 10 Equity Portfolio

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

* % of equity investment

Debt Rating Profile



* % of fixed income investment

Group Growth Fund

*Fund Fact Sheet as on 30th Apr 2015.

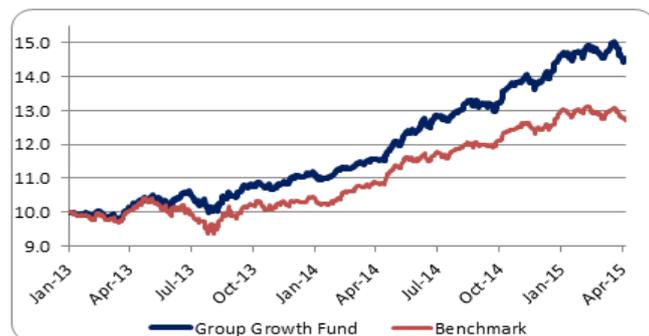
Fund Objective

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)



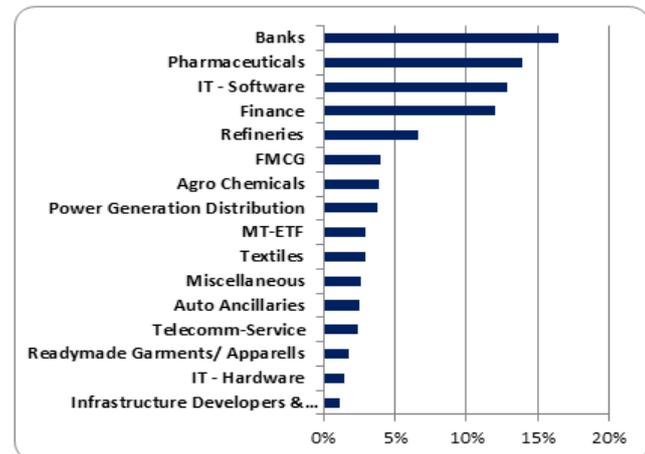
Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	-0.8%	6.8%	25.8%	19.2%	17.9%
Benchmark	-2.1%	2.9%	17.3%	12.2%	11.2%

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).

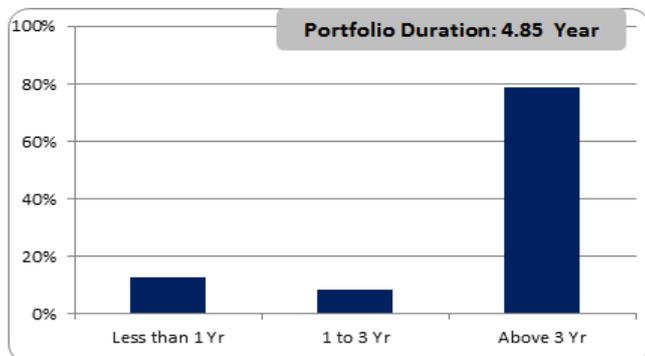
* Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

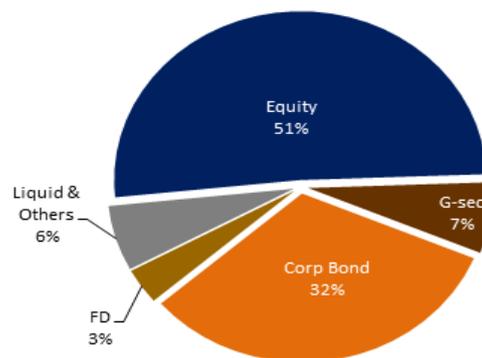


*% of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

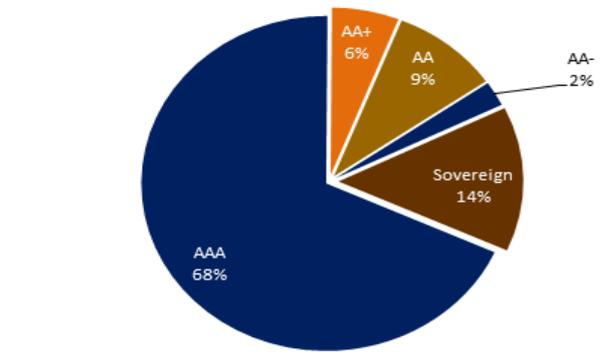


Top 10 Equity Portfolio

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

*% 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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