



FUND FACT SHEET
as of 31st AUG 2015

Equity Markets

Index	Return
Sensex	26283.1 (-6.96%)
Nifty	7971.3 (-7.00%)
CNX Midcap	13059.1 (-4.87%)

Performance

- The market had one the worst months in some time with a correction of 7% for the month and also reaching a intraday low of 7680 on 25th of August
- The sharp devaluation in the equity markets started from the 21st of August as the fears that the slowdown in China was far worse than believed
- India VIX increased significantly in the last week of august reaching a peak of 33 on 25th almost doubling in a short span of 2 days indicating high volatility
- The trigger for the sharp correction in all global markets started with the Chinese yuan devaluation. China devaluing its currency by close to 4 % in a period of 3 days triggered fears in all emerging economies
- August observed massive FII outflow to the tune of 17000 Crore
- Overall the best performing index was IT with CNX IT remaining unchanged for the month due to the dollar strength

Economy

- The inflation numbers came in at 3.78% for Jun compared to 5.40% for May, below expectations
- The PMI number for Manufacturing at 52.7 was higher than May and services expanded after contraction for two months with PMI of 50.8
- The IIP numbers came in at 3.8% higher than 2.7% of May. The consumer demand showed some improvement indicated by the auto sales increasing marginally

Outlook

- The markets will continue to depend on global factors rather than local factors for the month of Sep with major US FED meeting and jobs data coming up.
- We expect high volatility to last till the Fed meeting planned for Sep 17
- We expect Nifty to have a downward trend for the month trading between the levels of 7400 to 8000

Debt Markets

	Change
IGB 7.72 (Yield %)	7.78 (-2bps)
IGB 8.40 (Yield %)	7.95 (-3bps)
INR/USD (Rs)	66.48(-3.4%)

Performance:

- This month continued to be better for the debt market as the market yields improved by another 4-5 bps midway of August however FII outflows at end of the month put the net change to 2 bps
- RBI in its August policy meet did not change policy rates, but gave indications that with supportive data, the could be scope for further cut in policy rates
- In spite of the continued weak monsoons, inflation was lower than market expectations on the back of improved food stock control by the government
- The OIS as well as the yields indicated market pricing in further rate cuts for the September 29th RBI policy meeting
- The rupee sharply devalued on back of the China devaluation. INR reached levels of ~66 last seen in 2013 during taper tantrum
- Global fears surrounding slowdown in China led to FII outflows of ~600 Cr in the debt segment

Liquidity

- The liquidity conditions continued to remain loose for the month of August. The total LAF lending by the banks to central banks increased from Rupees 88 Billion to 237 Billion Rupees
- The excess liquidity helped keep the short term yields low as government security demand increased
- The call rates stayed low in the month with average rates of 7.08% indicating higher liquidity in the system

Outlook

- The most important concern for the debt market will be the September 29th policy meeting as the investors will look to RBI to further help a stuttering economy
- We expect the yields to be lower a bit on back of the expectations of further rate cut. We see benchmark 10 year yields trading in the range of 7.60%-7.80%

Group Bond Fund

*Fund Fact Sheet as on 31st August 2015.

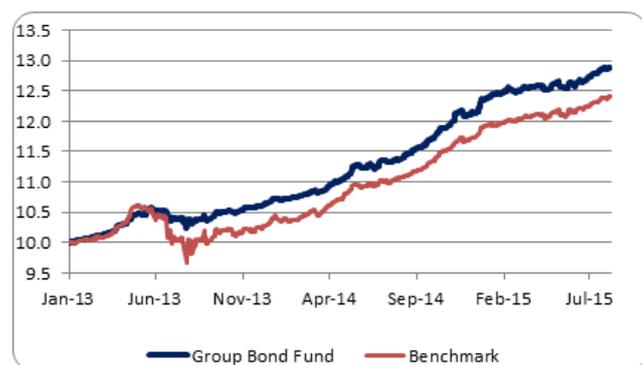
Fund Objective

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)

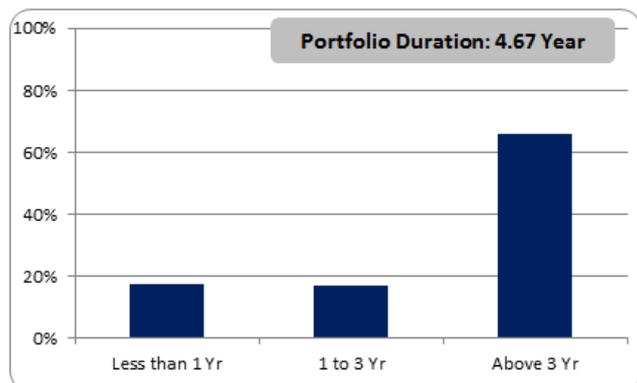


Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	1.9%	2.9%	13.1%	11.7%	10.2%
Benchmark	1.9%	3.4%	12.1%	11.9%	8.6%

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

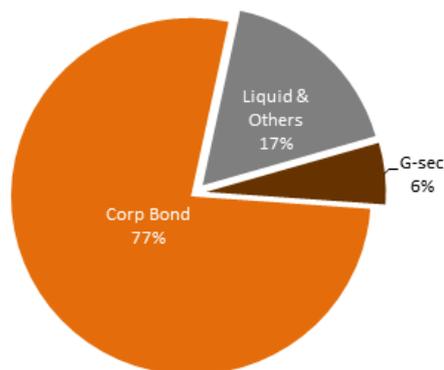


* % of fixed income investment

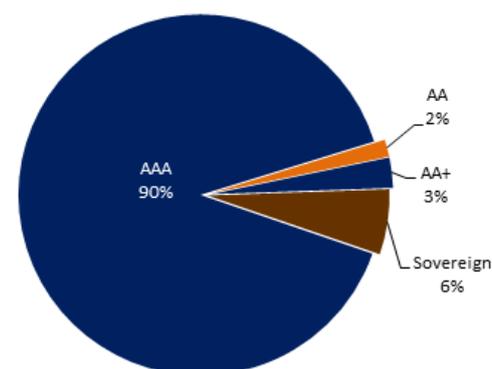
Asset Allocation Pattern

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 August 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)

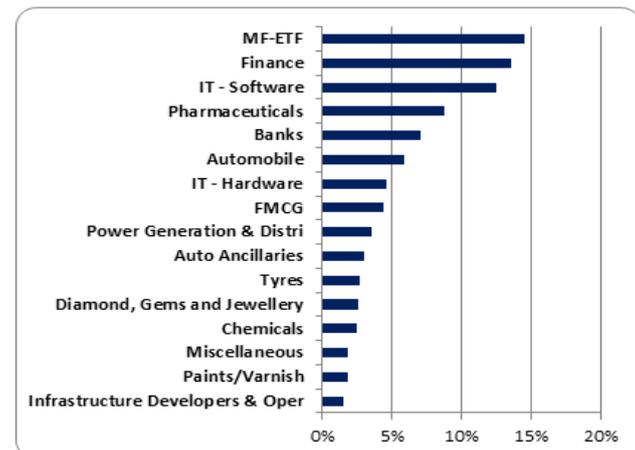


Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	1.0%	2.1%	14.6%	16.9%	13.7%
Benchmark	0.4%	0.6%	9.8%	13.8%	9.3%

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

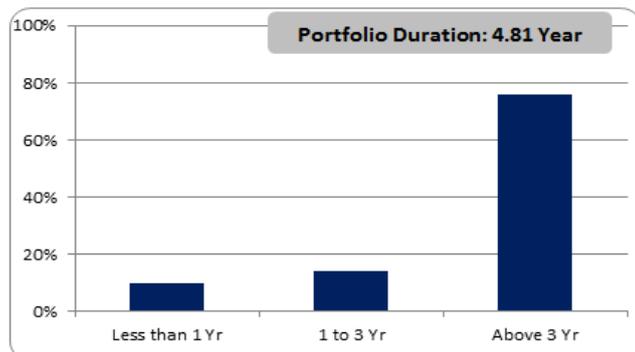
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- Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

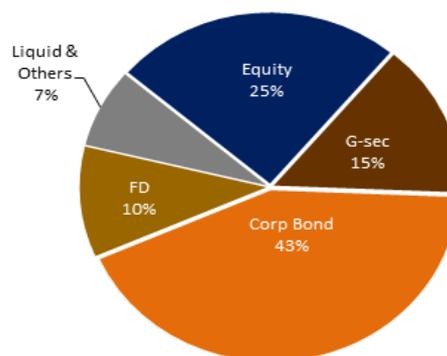


*% of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

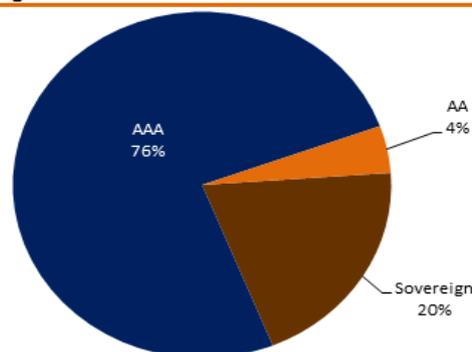


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	14%
HCLTECH	6%
MARUTI	5%
CMC	5%
HINDUNILVR	4%
HDFC	3%
MINDTREE	3%
AMARAJABAT	3%
ABBOTINDIA	3%
CHOLAFIN	3%

*% of equity investment

Debt Rating Profile



*% of fixed income investment

Group Growth Fund

*Fund Fact Sheet as on 31st August 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)

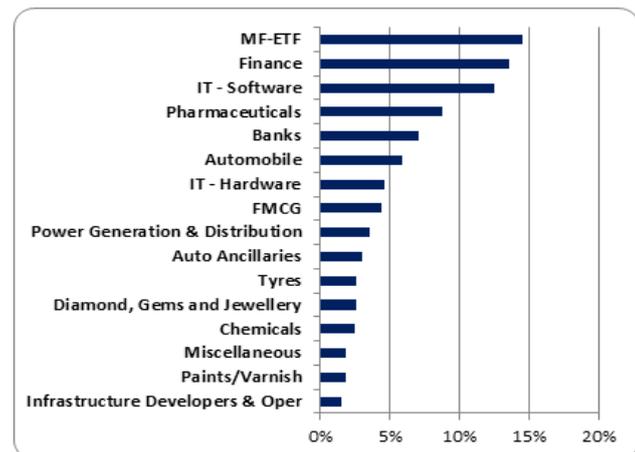


Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	0.1%	0.7%	14.5%	21.1%	16.6%
Benchmark	-1.0%	-2.2%	7.4%	15.7%	9.9%

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

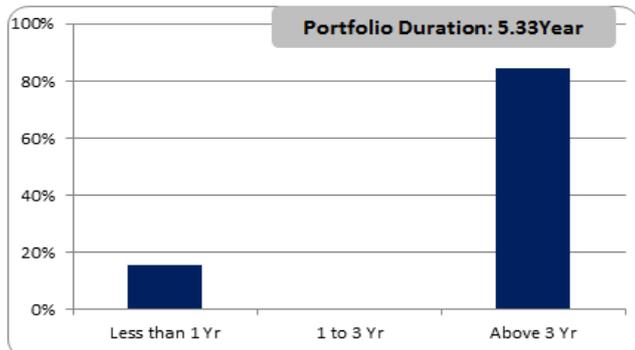
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

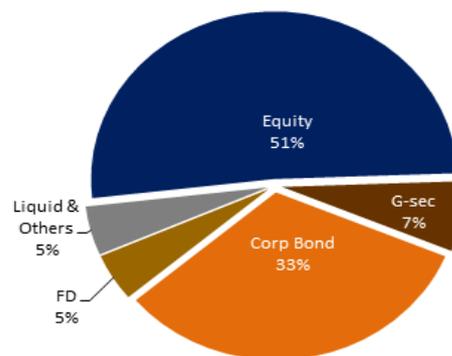


*% of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

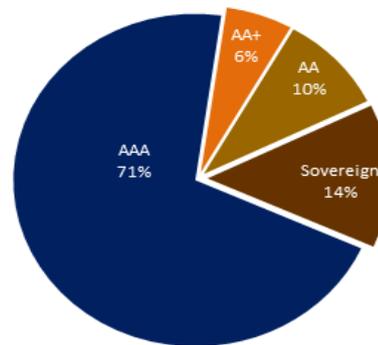


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	14%
HCLTECH	6%
MARUTI	5%
CMC	5%
HINDUNILVR	4%
HDFC	3%
MINDTREE	3%
AMARAJABAT	3%
ABBOTINDIA	3%
CHOLAFIN	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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