



FUND FACT SHEET
as of 31st Dec 2015

Equity Markets

Index	Return
Sensex	26117.5 (-0.1%)
Nifty	7946.3 (+0.1%)
Nifty Midcap 100	13248.7 (+1.1%)

Performance

- The month of December was negative prior to fed rate decision on fears of capital outflows post rate hike, which led to a nifty low of 7610
- The dovish statement following the Fed rate hike led to a recovery in the market and the market ended flat for the month
- The VIX continued to soften, with the FED hike out of the way, reaching a bottom of 13.87 the lowest value seen in the past few months
- For December the FII flows were again negative with close to 4150 Cr of outflow
- The best performing sector was metal with nifty metal rising by 5.25% for the month
- The worst performing sector was bank with nifty bank index falling by 2.92%

Global

- The US markets had a bad month with a fall of 2% for the month of December
- The European markets saw a sharp downturn in the early part of the month on back of renewed deflation fears due to low reported inflation figures
- The Chinese market was relatively stable and remained flattish for the month
- The Crude continued its downward slide with a decline of close to 15% for the month

Outlook

- The Q3 results in January will be of importance to look for signs of recovery in the economy.
- The market will be range-bound between 7500 – 8300 for the month of January

Debt Markets

	Change
IGB 7.72 (Yield %)	7.76(-3bps)
IGB 8.40 (Yield %)	7.88(-7bps)
INR/USD (Rs)	66.15(+0.78%)

Performance:

- The month started bad for the debt market with ONTR reaching a high of 7.81 yield on anticipation of the FED rate decision however with the dovish statement we ended with a 3 bps lower yield
- The corporate bond market worsened as AAA - G-sec spread increased to 60-70 bps from 30-40 bps
- 5 Year On-shore OIS remained flattish ending the month at the 6.96
- The rupee appreciated by 0.8% against the dollar for the month of December
- For November the debt FII flow was positive for the month with 2300 Cr inflow
- The liquidity injection by the RBI increased in month of December with repo borrowing averaging to 988 Cr compared 773 for the previous month

Economy

- The CPI inflation numbers came in at 5.41% for November compared to 5.00% for September
- The PMI number for manufacturing at 50.3 was marginally lower than October the services PMI came in at 50.1 lower than the previous month
- The IIP numbers for October came in at 9.80% sharply higher than previous month of 3.60% on the back of the festive season boosting production. The auto sales came in lesser

Outlook

- We expect the yield for the month to remain stable with no major policy changes on the horizon and expect it to stay in the range of 7.70 to 7.90

Group Bond Fund

*Fund Fact Sheet as on 31st Dec 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.

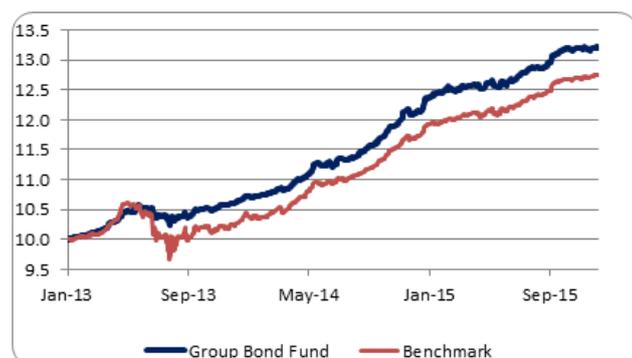
Fund Information

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

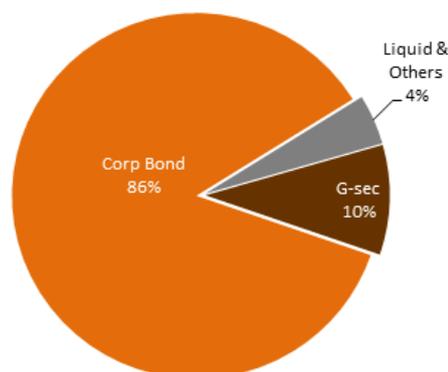
Asset Allocation Pattern

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

NAV (Net Asset Value)



Asset Allocation

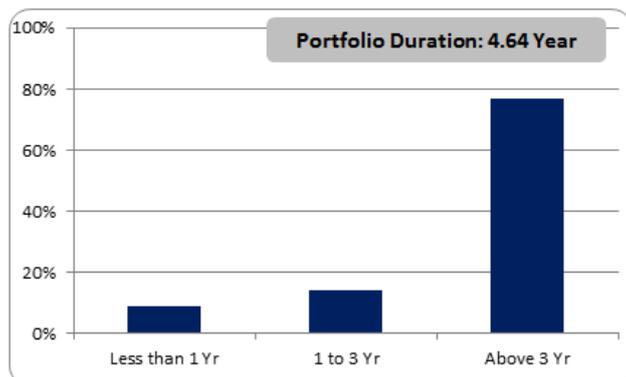


Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	1.1%	4.9%	8.8%	11.5%	10.0%
Benchmark	1.2%	5.0%	8.6%	11.4%	8.6%

Benchmark: Crisil Composite Bond Fund Index

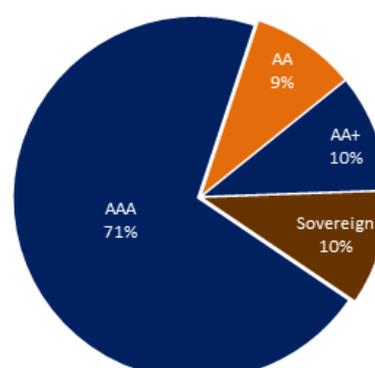
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Fixed Income Portfolio Maturity



*% of fixed income investment

Debt Rating Profile



*% of fixed income investment

Group Balancer Fund

*Fund Fact Sheet as on 31st Dec 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)



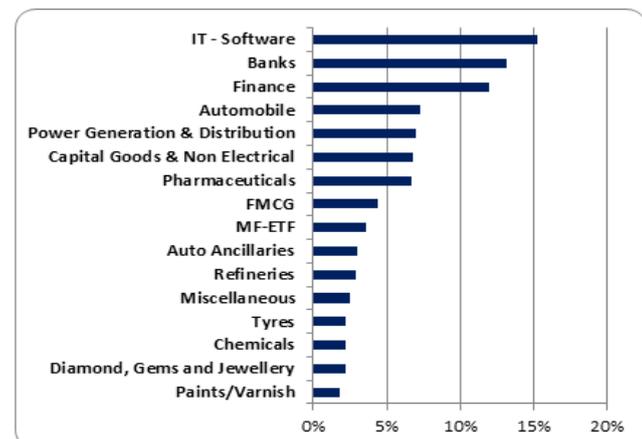
Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	0.2%	3.0%	8.5%	14.4%	12.6%
Benchmark	1.3%	3.0%	6.2%	11.8%	9.0%

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

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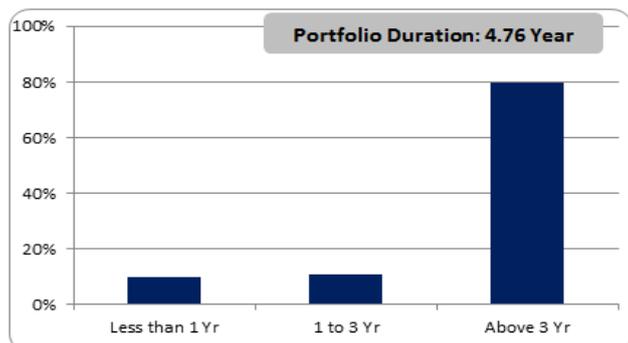
- Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

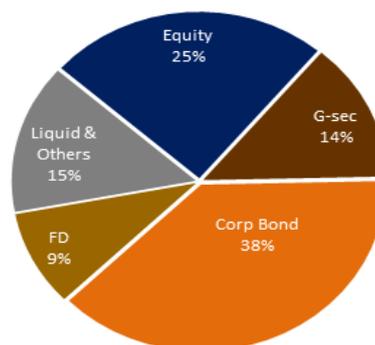


*% of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

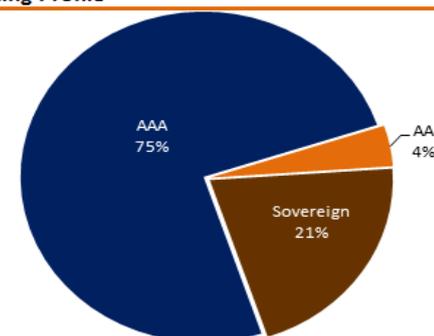


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
MBECL	7%
MARUTI	6%
TCS	5%
HDFCBANK	5%
HCLTECH	4%
BANKBEEES	4%
HINDUNILVR	4%
HDFC	4%
MINDTREE	3%
CHOLAFIN	3%

*% of equity investment

Debt Rating Profile



*% of fixed income investment

Group Growth Fund

*Fund Fact Sheet as on 31st Dec 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)

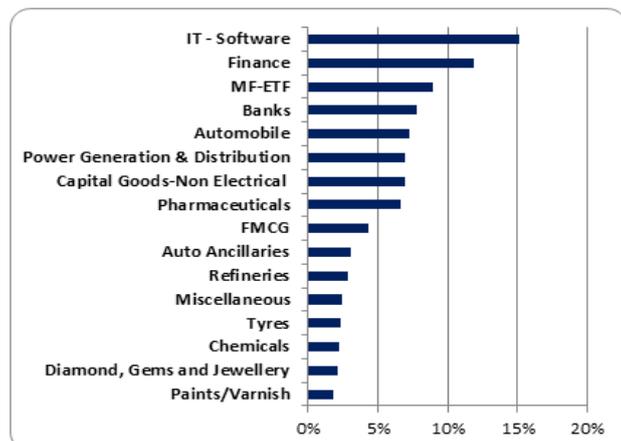


Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	-0.2%	2.0%	7.6%	16.7%	15.1%
Benchmark	1.3%	1.0%	3.7%	12.0%	9.3%

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

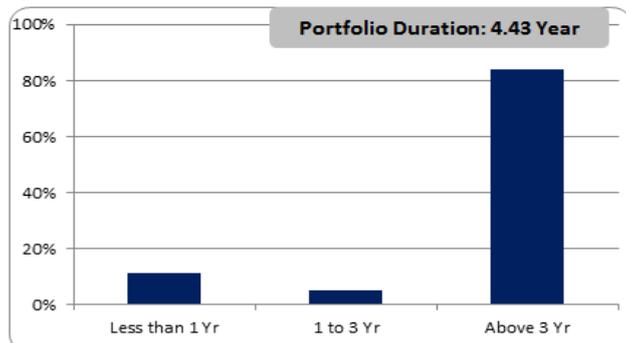
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

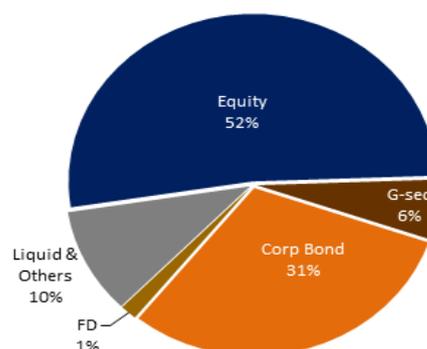


*% of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

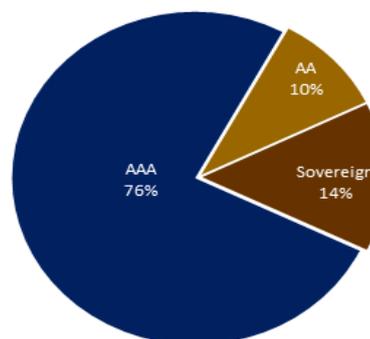


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	9%
MBECL	7%
MARUTI	6%
TCS	5%
HCLTECH	4%
HINDUNILVR	4%
HDFC	3%
MINDTREE	3%
CHOLAFIN	3%
RELIANCE	3%

*% of equity investment

Debt Rating Profile



*% of fixed income investment

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