



FUND FACT SHEET
as of 31st Oct 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 upward trend seen at the end of last month, on the back of a dovish RBI policy (cut policy rates by 50 bps against market expectations of 25 bps)
- Momentum in the market petered out in the second half of the month as corporate earnings continued to be subdued
- 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
- 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

- European and US markets ended 7-10% positive for the month of October 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

- Bihar election results will be keenly watched by the market. A positive result for the NDA would cheer the markets as it would give the Central Government more elbow room to push through the reform agenda
- Corporate results being lacklustre, Nifty is likely to be range bound between 7700 and 8300, barring any significant global triggers

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 month
- Yields came under pressure as good employment data in the US increased the probability of a FED rate hike in December
- 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 31st Oct 2015.

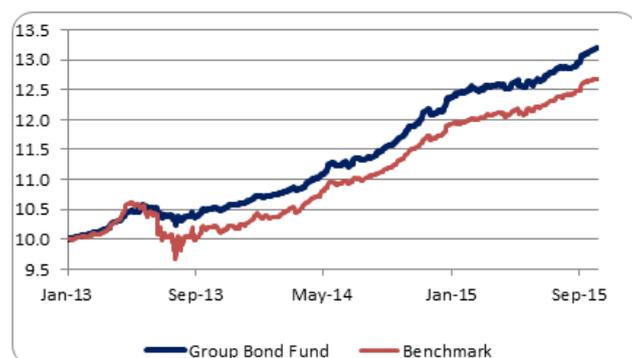
Fund Objective

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)

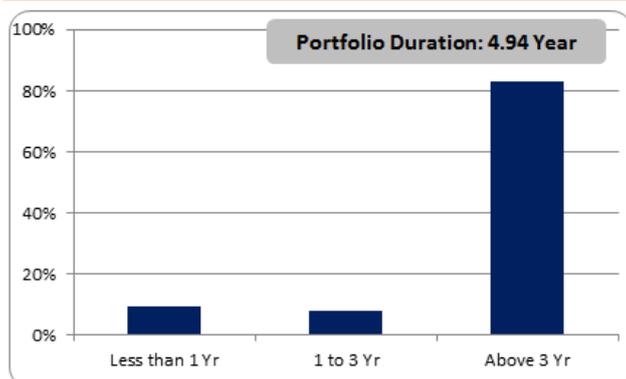


Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	3.2%	4.9%	11.7%	11.9%	10.5%
Benchmark	3.0%	4.7%	11.0%	11.3%	8.9%

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

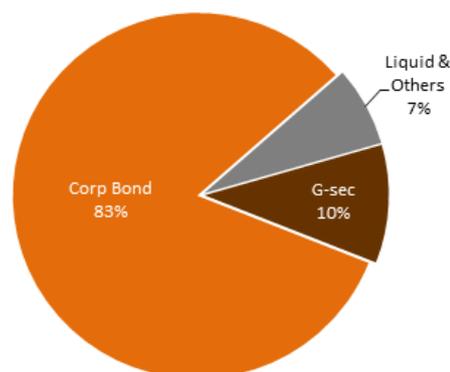


*% of fixed income investment

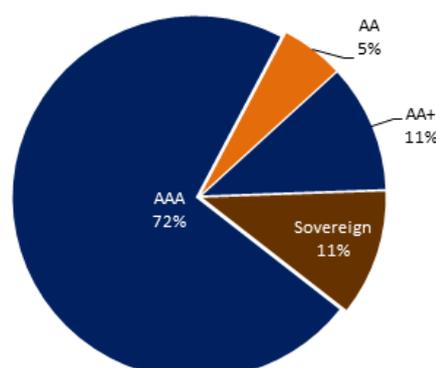
Asset Allocation Pattern

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 Oct 2015.

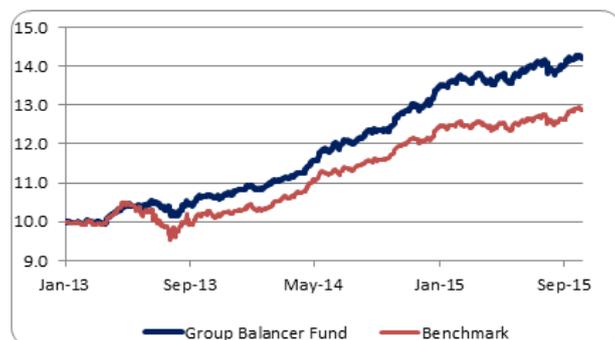
Fund Objective

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)



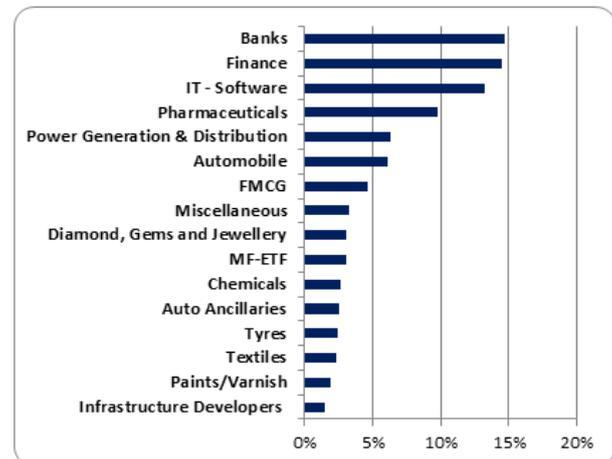
Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	0.9%	4.4%	12.1%	15.2%	13.5%
Benchmark	1.4%	3.6%	8.2%	11.9%	9.5%

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).

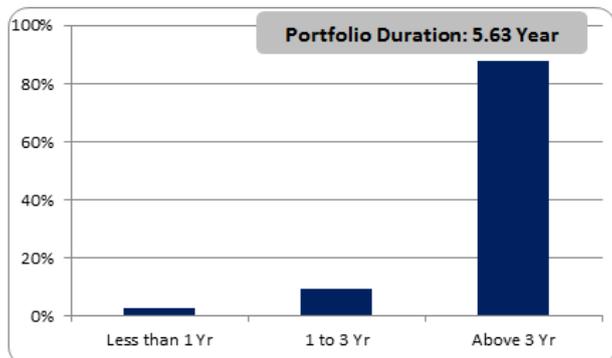
- Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

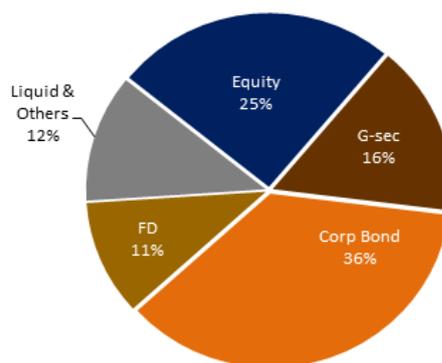


*% of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

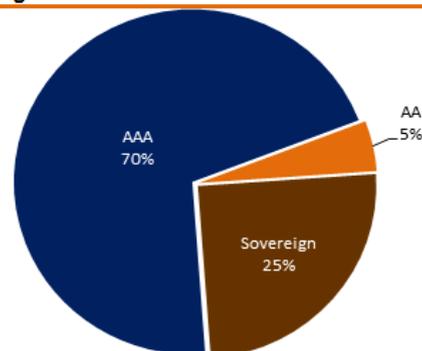


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
HDFC	7%
HDFCBANK	5%
MARUTI	5%
TCS	4%
ICICIBANK	4%
HCLTECH	4%
HINDUNILVR	4%
DRREDDY	3%
SBIN	3%
SJVN	3%

*% of equity investment

Debt Rating Profile



*% of fixed income investment

Group Growth Fund

*Fund Fact Sheet as on 31st Oct 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.	ULGF00105/09/11FGrowth147
Launch Date	25-Jan-13
Face Value	10
Risk Profile	High

NAV (Net Asset Value)



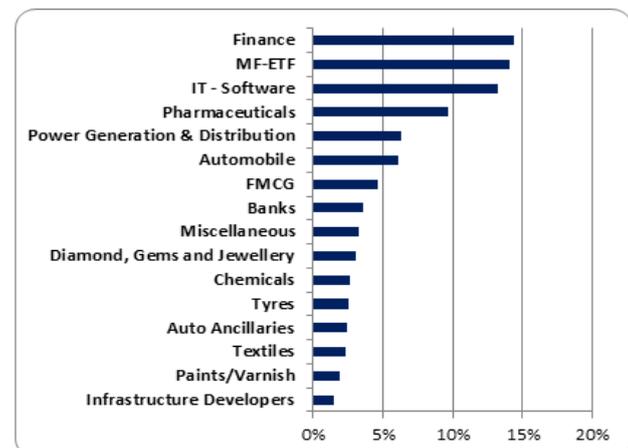
Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	-0.7%	4.5%	11.7%	18.1%	16.2%
Benchmark	-0.3%	2.4%	5.4%	12.3%	10.0%

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).

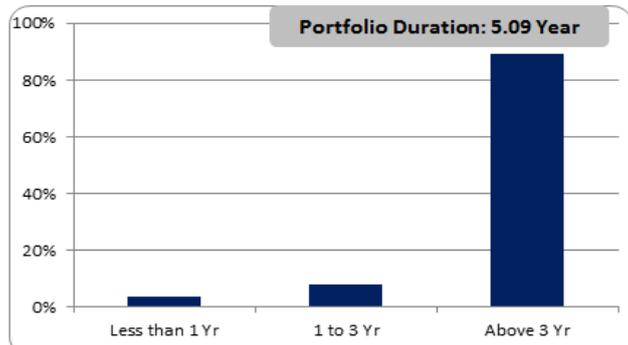
- Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

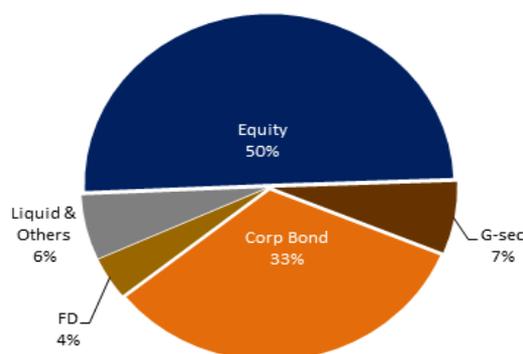


*% of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

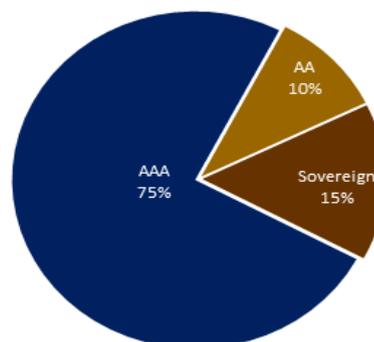


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEE	14%
MARUTI	5%
TCS	4%
HCLTECH	4%
HINDUNILVR	4%
CHOLAFIN	3%
SHRIRAMCIT	3%
DRREDDY	3%
SJVN	3%
HDFC	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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