



**FUND FACT SHEET**  
**as of 30<sup>th</sup> Sep 2015**

## Equity Markets

Index	Return
Sensex	26154.8 (-0.5%)
Nifty	7948.9 (-0.3%)
CNX Midcap	13984.5 (-0.6%)

### Performance

- The August-end sharp sell-off continued in the early part of September. Nifty reached a bottom of 7558 on September wiping out all gains since last year
- Good PMI and Inflation numbers gave some momentum, however global cues kept weighing onto the Indian markets with continued fears around china and the US fed policy meet
- Post dovish FED commentary and expectations of a rate cut from RBI, markets rallied back to the 7800-8000 levels
- India VIX remained high during the month due to event uncertainty in September averaging around 23
- For September FII outflow continued to be high with close to 6000 Cr outflow
- Overall the best performing sector was realty with CNX realty Index rising by 11% for the month on the back of RBI policy giving a new lease of life to the realty sector which is stuck with large inventories

### Global

- Globally equity markets faced huge volatility due to uncertainty around Fed policy
- The global markets ended 2-3% negative for the month of September in spite of dovish Fed policy primarily on the back of increased global slowdown concerns
- The European central Bank and Bank of Japan have indicated continued support to the stimulus program which brought some late cheer to the markets helping to stem the downfall for the month

### Outlook

- With no major policy events in the coming month all eyes will be on the Q2 results season
- The RBI decision to cut repo rate by 50 bps will cheer the markets and we expect Nifty to have an upward trend for the month trading between the levels of 7800 to 8300

## Debt Markets

	Change
IGB 7.72 (Yield %)	7.53 (-25bps)
IGB 8.40 (Yield %)	7.94 (-21bps)
INR/USD (Rs)	65.59 (+1.3%)

### Performance:

- The month was one of the better ones for the debt on back of two events going in favour of the debt market
- No change in Fed policy led to the start of the rally in the bond markets
- The surprise RBI policy cut of 50 bps led to close to 25 bps fall (10 Year G-sec) in the yield for the month
- The corporate bond market saw turbulence on back of the Amtek auto default with yields significantly rising in the short term corporate bond segment
- On-shore OIS ended the month at the repo level indicating the market not expecting further rate cuts
- The RBI policy decision led to all major banks reducing lending base rates by 20 to 40 basis points
- The rupee appreciated for September on back of favourable policy decisions rising by 1.3%
- The Debt FII inflow was muted for the month to 150 Cr due to fears sparked by Amtek Auto defaulting on their bond obligations

### Economy

- The CPI inflation numbers came in at 3.66% for Aug compared to 3.78% for July, in-line with expectations
- The PMI number for manufacturing at 52.3 was marginally lower than July
- The services PMI came in at 51.8 higher than the previous month
- The IIP numbers came in at 4.2% higher than in June. June number was also revised upward by 60 bps
- The consumer demand showed minor improvement indicated by the auto sales increasing

### Outlook

- With FII debt limit increasing on 12<sup>th</sup> October, we may see some rally in G-secs around that time
- We expect the yield for the month to stay stable and move in the range of 7.45 to 7.65

## Group Bond Fund

\*Fund Fact Sheet as on 30th September 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.

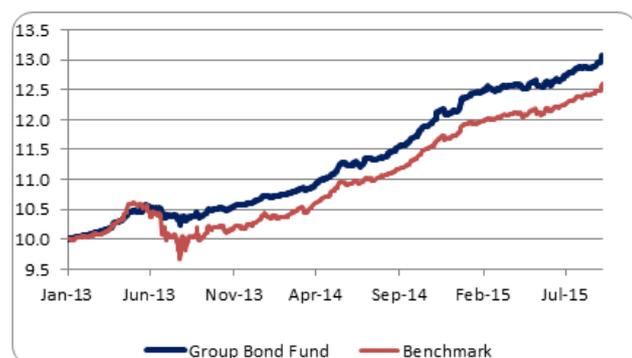
### Fund Information

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

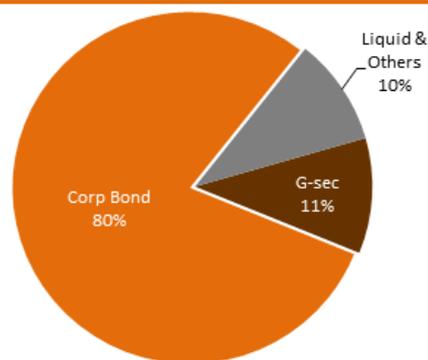
### Asset Allocation Pattern

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

### NAV (Net Asset Value)



### Asset Allocation

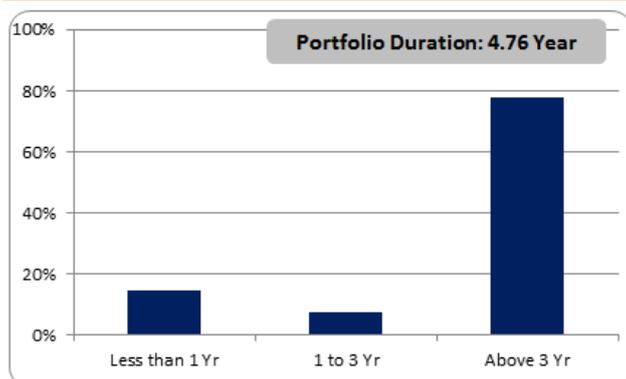


Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	3.8%	4.1%	13.0%	12.1%	10.5%
Benchmark	3.7%	4.3%	12.6%	12.1%	9.0%

Benchmark: Crisil Composite Bond Fund Index

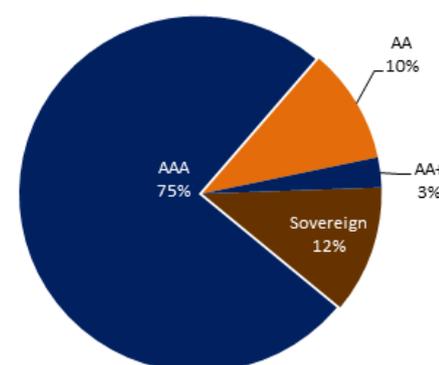
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

### Fixed Income Portfolio Maturity



\*% of fixed income investment

### Debt Rating Profile



\*% of fixed income investment

## Group Balancer Fund

\*Fund Fact Sheet as on 30th September 2015.

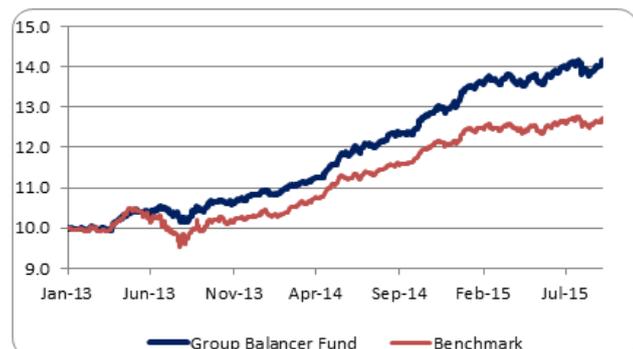
### Fund Objective

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)

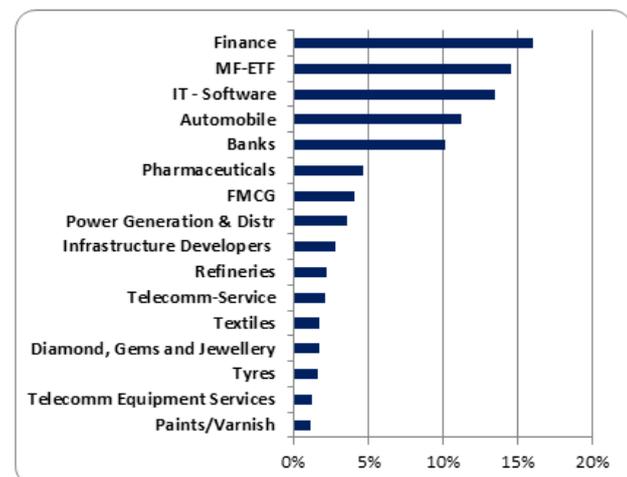


Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	2.8%	3.6%	14.4%	16.6%	13.8%
Benchmark	1.7%	1.9%	9.8%	13.2%	9.4%

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

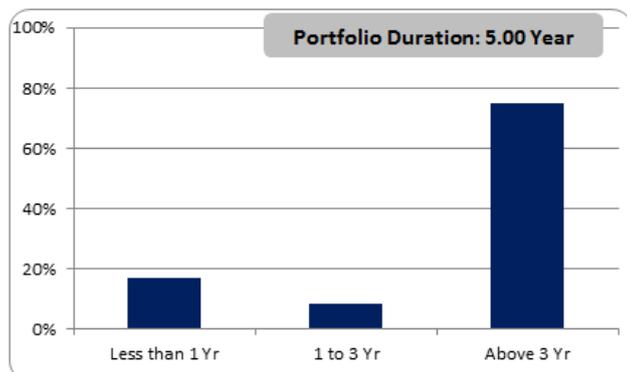
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### Sector Allocation



\*% of equity investment

### Fixed Income Portfolio Maturity

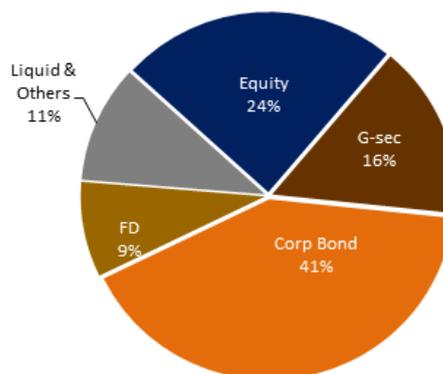


\*% of fixed income investment

### Asset Allocation Pattern

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

### Asset Allocation

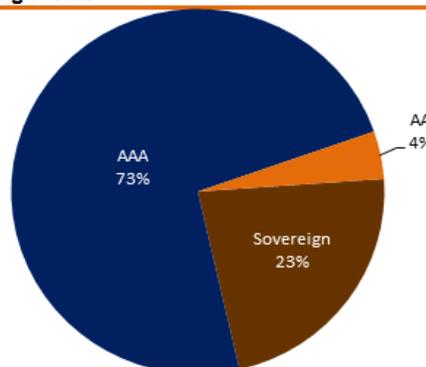


### Top 10 Equity Portfolio

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 30th September 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)

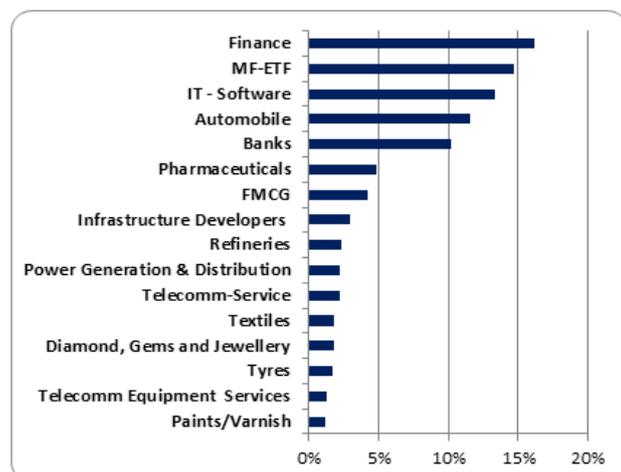


Period	3 Month	6 Month	1 Year	2 Year	Inception
Fund Return	2.3%	3.3%	14.4%	20.5%	16.7%
Benchmark	-0.3%	-0.3%	7.0%	14.3%	9.7%

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

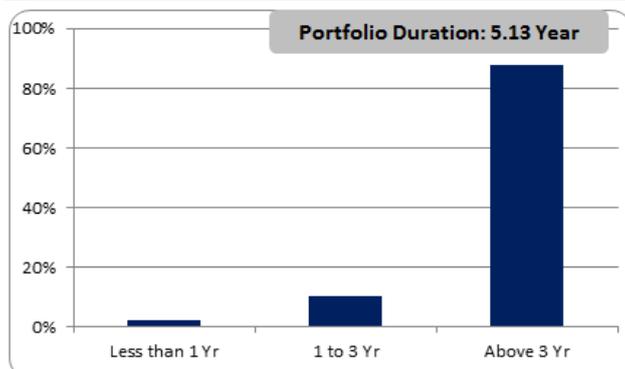
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

### Sector Allocation



\*% of equity investment

### Fixed Income Portfolio Maturity

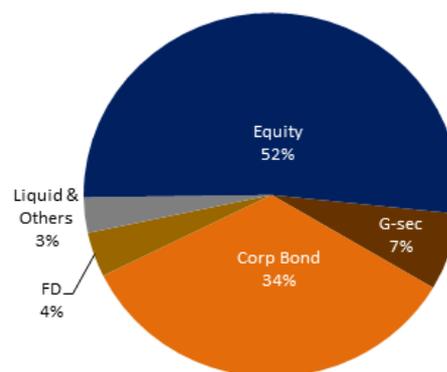


\* % of fixed income investment

### Asset Allocation Pattern

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

### Asset Allocation

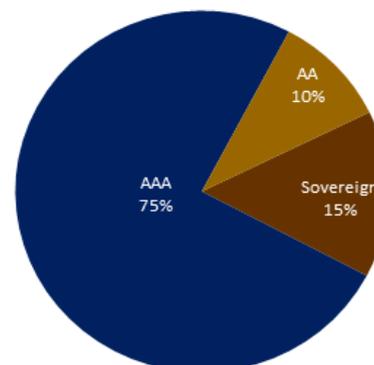


### Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	15%
MARUTI	8%
HCLTECH	5%
HDFC	4%
INFOSYSTCH	3%
ICICIBANK	3%
TCS	3%
AXISBANK	3%
HDFCBANK	3%
RELIANCE	2%

\* % 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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