



FUND FACT SHEET
as of 29th Feb 2016

Equity Markets

Index	Return
Sensex	23002.0 (-7.5%)
Nifty	6987.0 (-7.6%)
Nifty Midcap 100	11558.7 (-7.3%)

Performance

- The month of February saw the continued sell-off which started in January with the market reaching a bottom 6980 for the month.
- The poor global cues along with realization of NPAs in the banking sector led to lack lustre month ending down 7.6% for the month.
- The VIX rose significantly in month of February reaching a high of 25 as we saw continued increase in volatility in February
- For January the FII flows were again negative with close to -7835 Cr of outflow
- The best performing sector was metal with nifty metal declining by only 1.50% for the month
- The worst performing sector was realty with nifty realty index falling by -15.14%

Global

- The Chinese market ended flat for the month after recovering almost 8 % intra month.
- The western markets were volatile for the month with continued global sell-off shaving of 5 to 6 % however a sharp rebound resulted in them closing almost flat for the month
- There was a minor recovery in Crude with a rise of close to 3.5% for the month of February

Outlook

- The focus for equity markets will be on the government's ability to pass reforms during this budget session.
- With a reasonably positive budget will have a positive trend for February ranging between 6900–7600 for the month of March.

Debt Markets

	Change
IGB 7.59 (Yield %)	7.62(-2bps)
IGB 7.72 (Yield %)	7.78(+1bps)
INR/USD (Rs)	68.42(-0.92%)

Performance:

- The month was extremely volatile for the debt market with the 10 year yields spiking by 25 bps before easing back to 7.62
- The corporate bond market continued worsening as AAA - G-sec spread increased to 100-110 bps compared to 80-90 bps in January
- 5 Year On-shore OIS stayed constant for February ending the month at the 6.72 vs. 6.70 in January
- The rupee depreciated by 2.8% against the dollar for the month of February
- For February the debt FII flow was negative for the month with 8100 Cr outflow
- The liquidity injection by the RBI increased in month of February with repo borrowing averaging to 1568 Cr compared 1334 Cr for the previous month

Economy

- The CPI inflation numbers came in at 5.69% for February compared to 5.61% for January
- The PMI number for manufacturing at 51.1 was higher than January the services PMI came in at 54.3 higher than the previous month
- The IIP numbers for December came in at -1.3% higher than previous month of -3.2%. The auto sales came in marginally lower than in December

Outlook

- With the government sticking to the fiscal target of 3.5% markets will start expecting further rate cuts and any positive in the inflation data could lead to further rally in the debt market.
- We expect the yield for the month to trend downwards and expect it to stay in the range of 7.50 to 7.70

Group Bond Fund

*Fund Fact Sheet as on 29th Feb 2016

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.

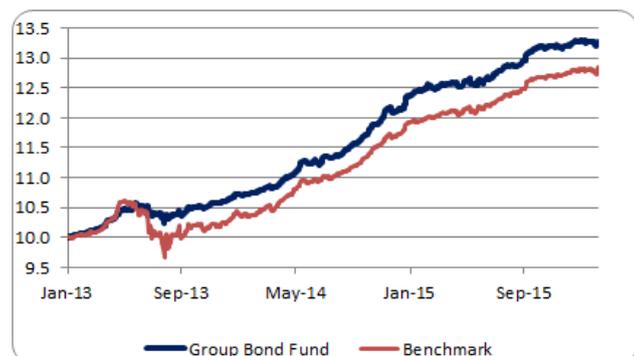
Fund Information

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

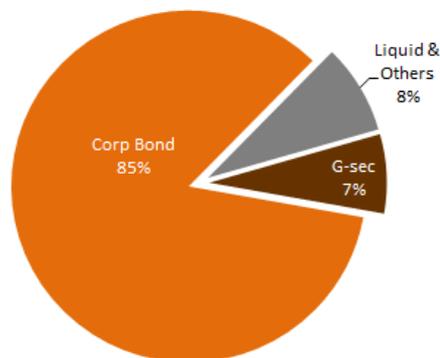
Asset Allocation Pattern

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

NAV (Net Asset Value)



Asset Allocation

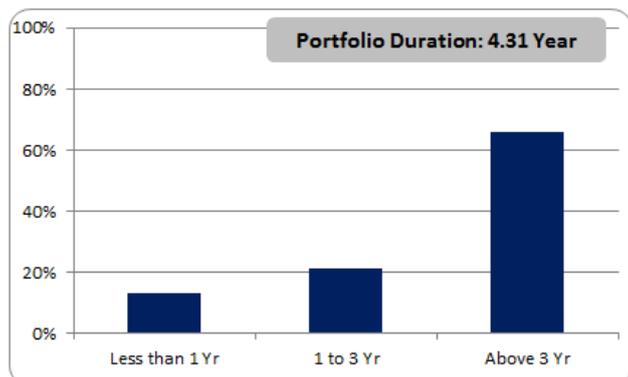


Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	3.1%	6.1%	11.1%	9.7%	9.6%
Benchmark	3.5%	7.0%	11.2%	8.5%	8.4%

Benchmark: Crisil Composite Bond Fund Index

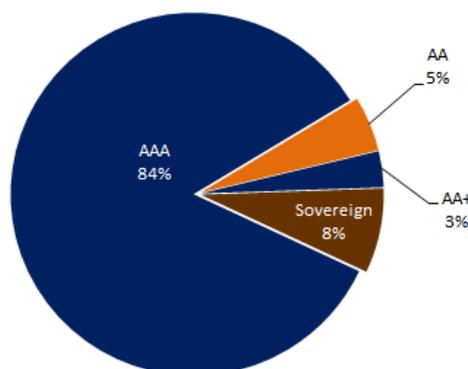
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Fixed Income Portfolio Maturity



*% of fixed income investment

Debt Rating Profile



*% of fixed income investment

Group Balancer Fund

*Fund Fact Sheet as on 29th Feb 2016

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)



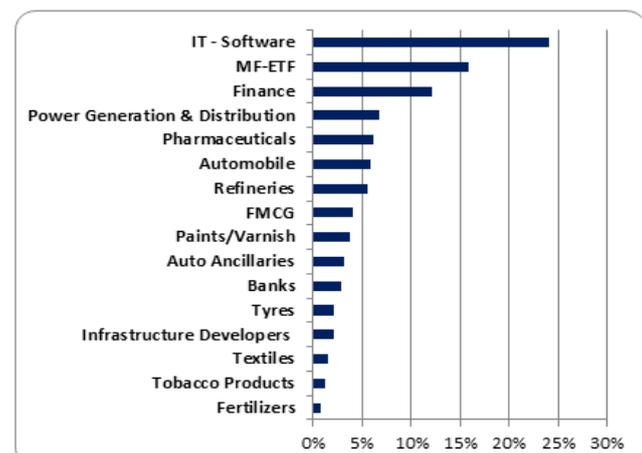
Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	-1.5%	0.6%	11.8%	11.5%	10.8%
Benchmark	0.2%	0.8%	10.2%	8.4%	7.8%

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

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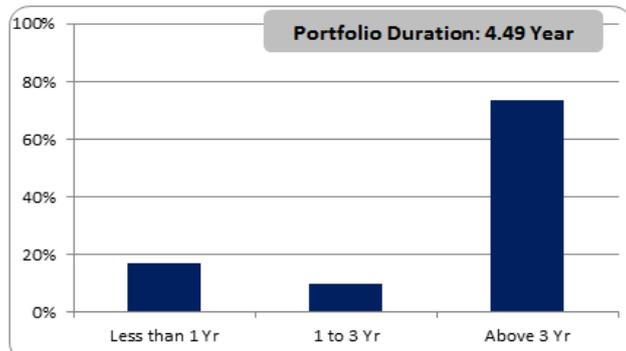
- Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

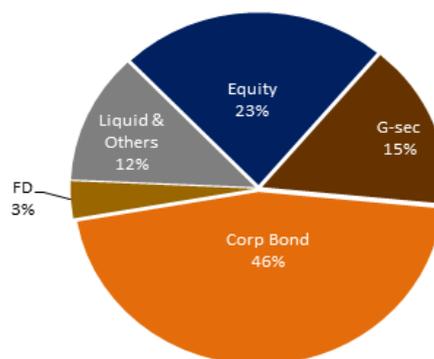


*% of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

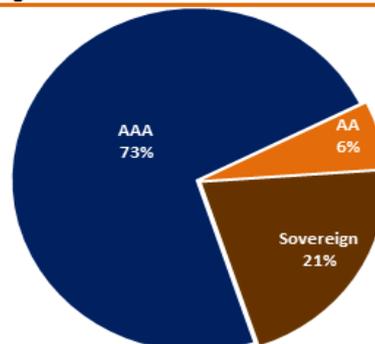


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	16%
INFOSYSTCH	7%
TCS	6%
RELIANCE	5%
MARUTI	5%
POLARIS	5%
HDFC	3%
HINDUNILVR	3%
TORNTPOWER	3%
MINDTREE	3%

*% of equity investment

Debt Rating Profile



*% of fixed income investment

Group Growth Fund

*Fund Fact Sheet as on 29th Feb 2016

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)



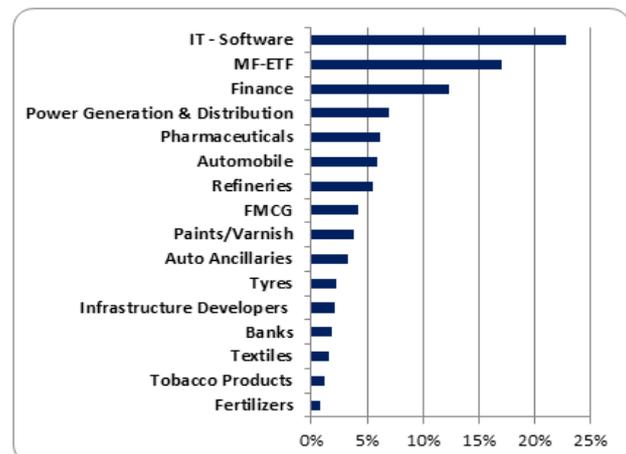
Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	-5.2%	-4.5%	12.0%	12.8%	11.8%
Benchmark	-3.0%	-5.2%	9.2%	8.2%	7.2%

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

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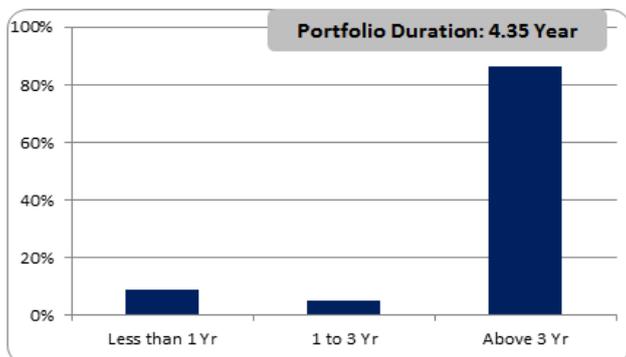
- Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

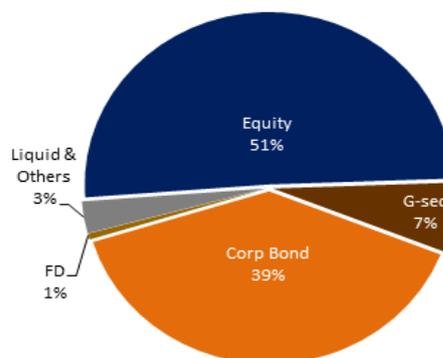


* % of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

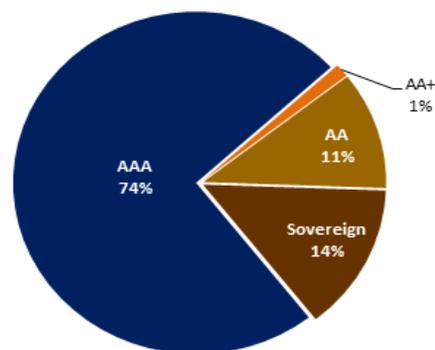


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	17%
INFOSYSTCH	7%
TCS	6%
RELIANCE	6%
MARUTI	5%
HDFC	4%
HINDUNILVR	3%
POLARIS	3%
TORNTPOWER	3%
MINDTREE	3%

* % of equity investment

Debt Rating Profile



* % of fixed income investment

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