



FUND FACT SHEET
as of 31st Jan 2016

Equity Markets

Index	Return
Sensex	24870.7 (-4.1%)
Nifty	7563.5 (-4.7%)
Nifty Midcap 100	12469.1 (-6.9%)

Performance

- The month of January saw a severe sell-off in the market on the back of poor Chinese economic data and further devaluation of the Chinese currency
- The poor global cues along with a lacklustre results of the 3rd Quarter barring a few companies, with benchmark indices losing close to 4.1% for January
- VIX rose significantly in month of January reaching a high of 21 as on back of increased volatility due to global sell off
- For January the FII flows were once again negative with close to -11403 Cr of outflow
- The best performing sector was IT with Nifty IT rising by 0.21% for the month
- The worst performing sector was realty with Nifty realty index falling by -11.04%

Global

- Chinese market had steep correction of 23 % on poor economic data of China indicating further weakening of Chinese economy
- Western markets had a bad month as poor Chinese market led to global sell-off and markets were down and had a fall of 3 to 8% for January
- Crude continued its downward slide with a decline of close to 7% for the month of January

Outlook

- The focus for equity markets will be on further global cues to look for some turn around in the global markets.
- Markets could be range bound, with a negative bias

Debt Markets

	Change
IGB 7.72 (Yield %)	7.78(+2bps)
IGB 8.40 (Yield %)	7.88(+0bps)
INR/USD (Rs)	67.79(-2.42%)

Performance:

- The month started better for the debt market with 10 year yields easing to 7.73. However on back of worsening global conditions the yield rose to 7.81
- The corporate bond market continue worsening as AAA - G-sec spread increased to 80-90 bps compared to 60-70 bps in December
- 5 Year On-shore OIS declined for January ending the month at the 6.72 vs. 6.96 in December
- The rupee depreciated by 2.8% against the dollar for the month of January
- For January the debt FII flow was positive for the month with 2300 Cr inflow
- The liquidity injection by the RBI increased in month of January with repo borrowing averaging to 1334 Cr compared 988 Cr for the previous month

Economy

- The CPI inflation numbers came in at 5.61% for January compared to 5.41% for December
- The PMI number for manufacturing at 49.1 was lower than December the services PMI came in at 53.6 higher than the previous month
- The IIP numbers for October came in at -3.2% sharply lower than previous month of 9.8% on the. The auto sales came in marginally lower than in November

Outlook

- We expect no policy changes in the upcoming RBI policy meet with inflation coming near the upper band of governor Rajan's target of 4-6%.
- We expect the yield for the month to remain stable and expect it to stay in the range of 7.70 to 7.90

Group Bond Fund

*Fund Fact Sheet as on 31st Jan 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

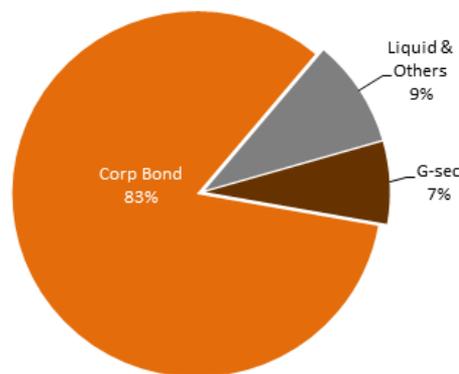
Asset Allocation Pattern

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

NAV (Net Asset Value)



Asset Allocation

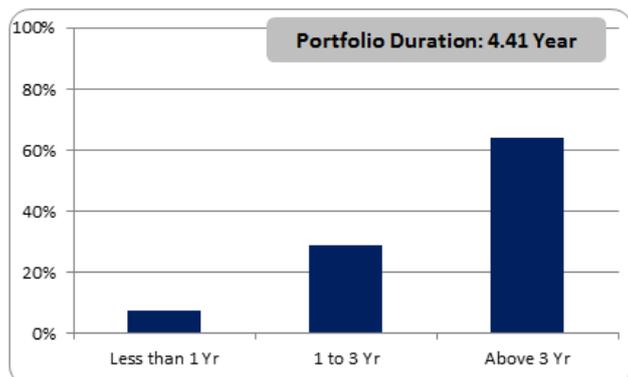


Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	4.0%	7.2%	11.3%	9.8%	9.9%
Benchmark	4.3%	7.3%	11.2%	8.6%	8.6%

Benchmark: Crisil Composite Bond Fund Index

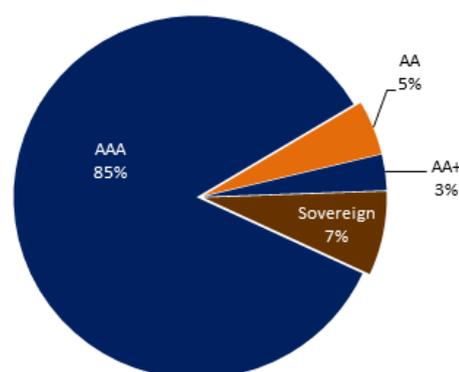
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Fixed Income Portfolio Maturity



*% of fixed income investment

Debt Rating Profile



*% of fixed income investment

Group Balancer Fund

*Fund Fact Sheet as on 31st Jan 2016

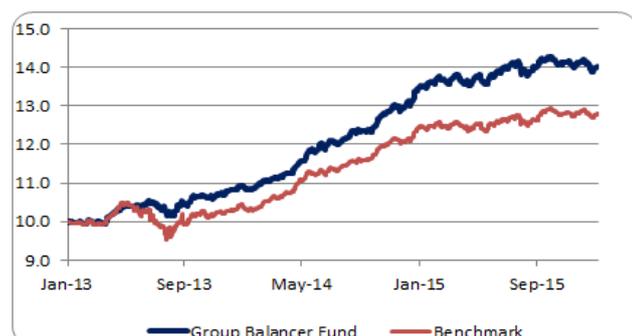
Fund Objective

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)



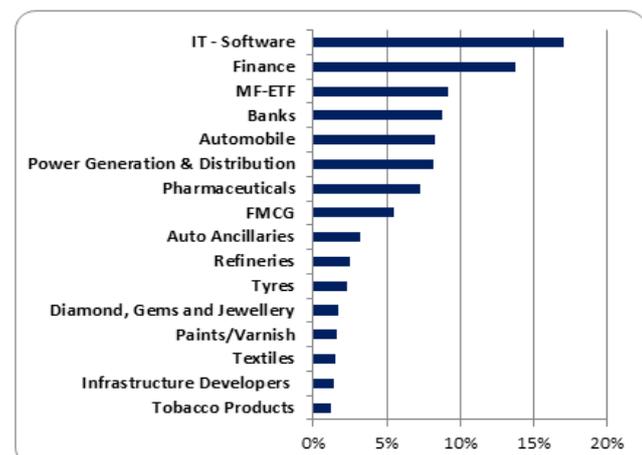
Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	0.3%	3.9%	13.7%	11.9%	11.9%
Benchmark	1.4%	2.5%	11.4%	8.6%	8.6%

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

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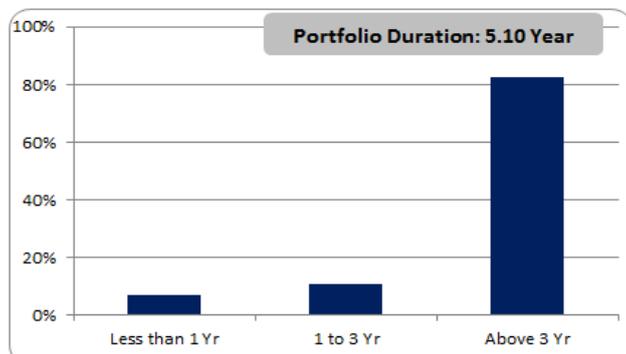
- Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

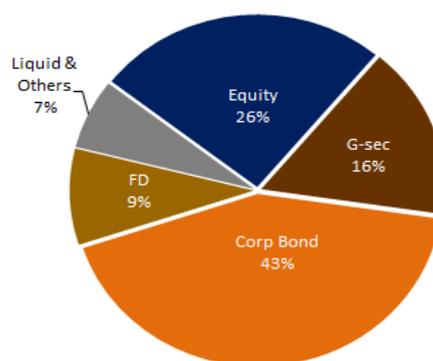


* % of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

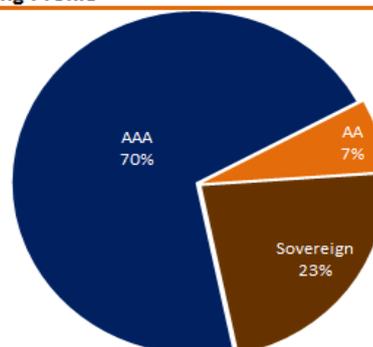


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	9%
MARUTI	6%
TCS	6%
HINDUNILVR	5%
TORNTPOWER	4%
POLARIS	4%
MINDTREE	3%
HDFC	3%
CHOLAFIN	3%
AXISBANK	3%

* % of equity investment

Debt Rating Profile



* % of fixed income investment

Group Growth Fund

*Fund Fact Sheet as on 31st Jan 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

Asset Allocation Pattern

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

NAV (Net Asset Value)



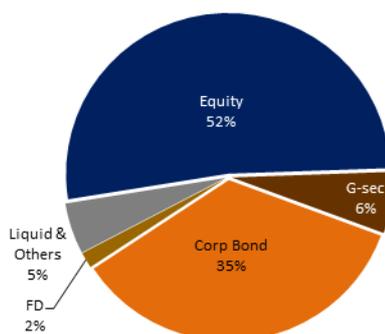
Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	-2.6%	0.3%	15.7%	13.8%	13.7%
Benchmark	-1.4%	-2.2%	11.5%	8.5%	8.5%

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

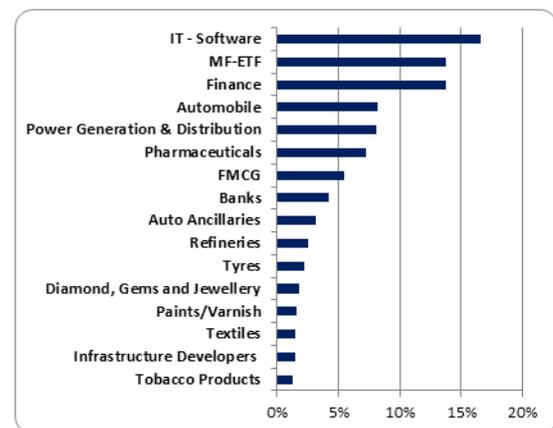
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- Past Performance is not indicative of future performance.

Asset Allocation



Sector Allocation



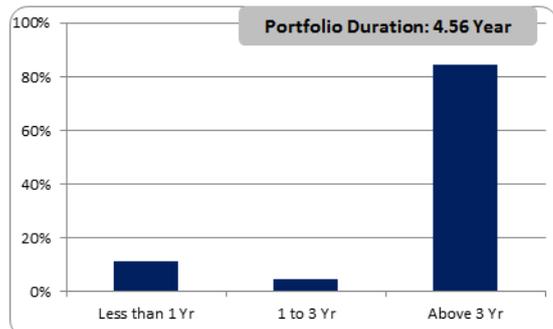
*% of equity investment

Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	14%
MARUTI	6%
TCS	6%
HINDUNILVR	5%
TORNTPOWER	4%
MINDTREE	3%
HDFC	3%
CHOLAFIN	3%
POLARIS	3%
RELIANCE	3%

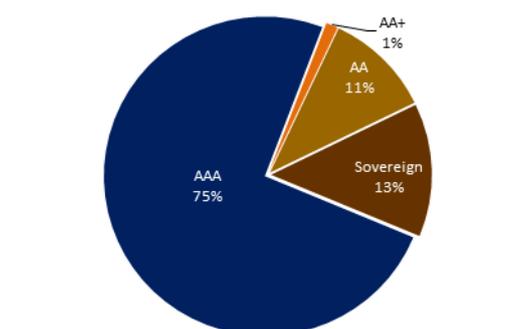
*% of equity investment

Fixed Income Portfolio Maturity



*% of fixed income investment

Debt Rating Profile



*% of fixed income investment

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