



FUND FACT SHEET
as of 31st July 2016

Equity Markets

Index	Return
Sensex	28051.86 (3.9%)
Nifty	8638.5 (4.2%)
Nifty Midcap 100	14772.75 (6.9%)

Performance

- Nifty P/E stood at 23.6 and Nifty P/B at 3.4
- Nifty Dividend Yield was 1.3%
- VIX ended at 14.9 for the month plunging 8.4%.
- FII investments stood as net buyers of Rs 11130.8 crore in equities. Indian markets receive highest FII inflows (\$120 billion) in Asia ex-Japan since 2007.
- The best performing sectors were Metal (11%) & Auto (6.9%)
- The worst performing sector was IT with returns at -1.9%

Global

- The MSCI Emerging Market Index rose 4.7% during the month of July
- The S&P 500 Index increased 3.6% for the month.

Outlook

- Cement, automobiles, auto components, rural NBFCs, agrochemicals and specialty chemicals have delivered above expectation results.
- Disappointment has mainly come in select pharmaceuticals, information technology and fast-moving consumer goods companies
- Increased chances of the GST bill getting passed during the parliament's ongoing monsoon session has enhanced investors' risk-taking appetite in the currency and equity markets

Debt Markets

	Change
IGB 7.59 (Yield %)	7.16 (-29bps)
IGB 7.72 (Yield %)	7.22 (-37bps)
INR/USD (Rs)	66.99(0.78%)

Performance

- There was a lot of momentum in the month for the debt market with the 10 year yields closing at 7.16% end of month vs 7.45% at the end of June.
- AAA(private) - G-sec spread increased to 90-100bps in July as opposed to 80-85bps in June
- 5 Year On-shore OIS decreased for July ending the month at the 6.49 vs. 6.67 in June
- The rupee appreciated by 0.78% against the dollar for the month of July
- FII investments stood as net buyers of Rs 7382.28 crore in debt

Economy

- The CPI inflation numbers flattened to 5.77% for June as compared to 5.76% for May
- The PMI numbers for manufacturing stabilised at 51.7 and the services PMI declined to 50.3 as compared to the previous month

Outlook

- Governor Rajan's is expected to leave the rates unchanged in his last bi-monthly monetary policy on 9th August 2016 before his term as RBI Governor ends in September.
- Indian Economy and markets are awaiting the result of the landmark Goods and Services Tax (GST) reform, which will be introduced in the monsoon session of parliament
- We expect the yield for the month to trend downwards and expect it to stay in the range of 7% to 7.30%

Group Bond Fund

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.

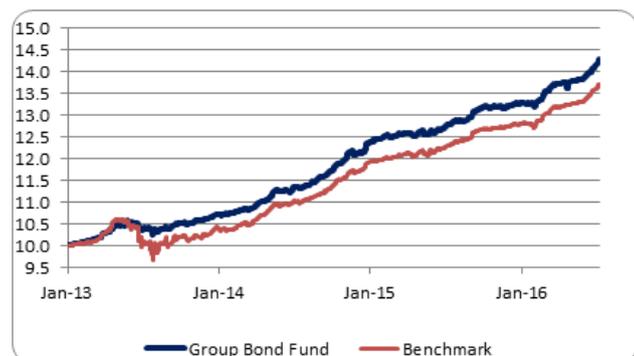
Fund Information

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

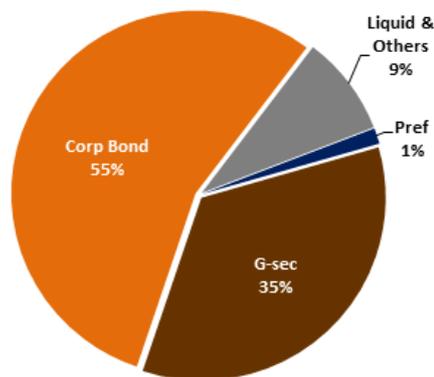
Asset Allocation Pattern

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

NAV (Net Asset Value)



Asset Allocation

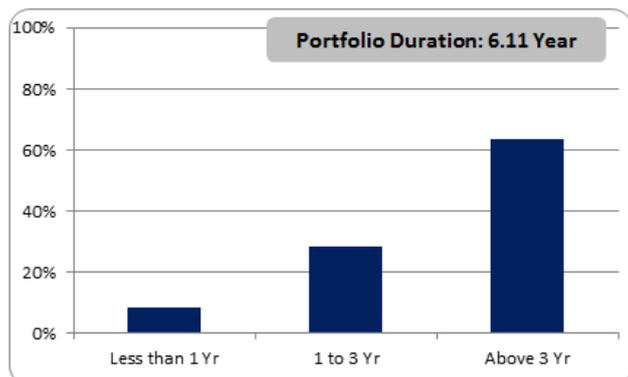


Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	7.5%	11.7%	12.1%	11.2%	10.7%
Benchmark	6.9%	11.4%	11.5%	11.0%	9.4%

Benchmark: Crisil Composite Bond Fund Index

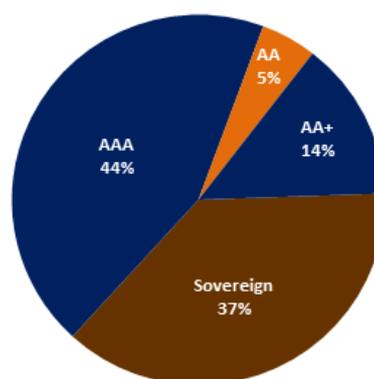
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Fixed Income Portfolio Maturity



* % of fixed income investment

Debt Rating Profile



* % of fixed income investment

Group Balancer Fund

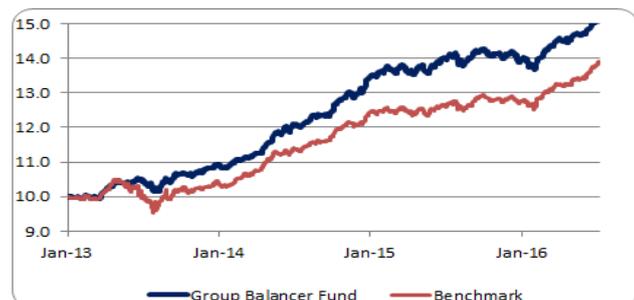
Fund Objective

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)

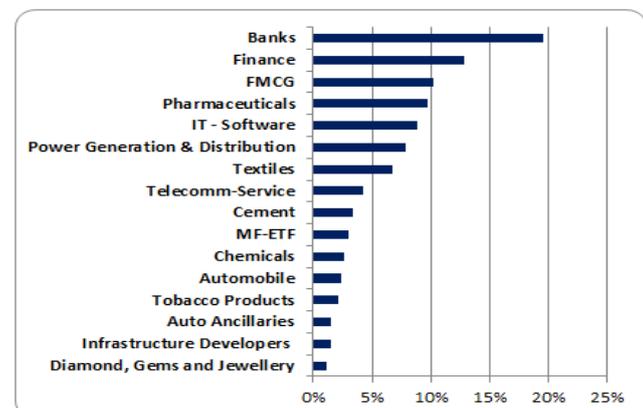


Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	9.0%	8.8%	12.5%	13.8%	12.9%
Benchmark	8.4%	9.5%	10.6%	11.9%	9.8%

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

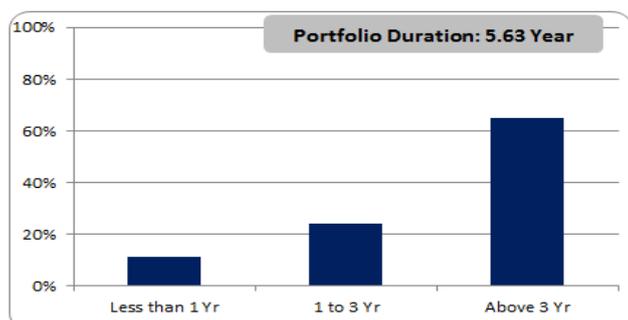
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Sector Allocation



*% of equity investment

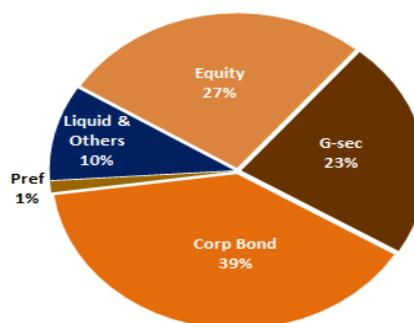
Fixed Income Portfolio Maturity



Asset Allocation Pattern

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

Asset Allocation

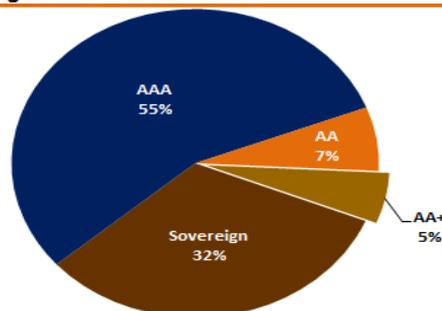


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
HDFCBANK	8%
POWERGRID	6%
GRASIM	6%
INDUSINDBK	5%
HINDUNILVR	4%
BAJFINANCE	4%
BANKBEEES	3%
YESBANK	3%
BHARTIARTL	3%
MARICO	3%

*% of equity investment

Debt Rating Profile



*% of fixed income investment

Group Growth Fund

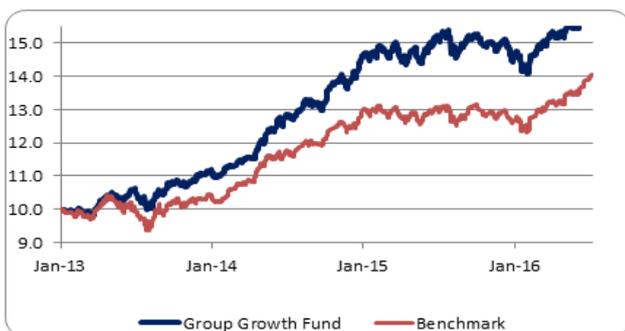
Fund Objective

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)



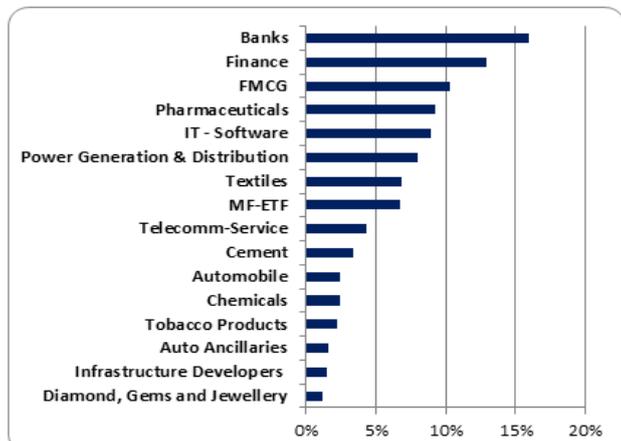
Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	10.3%	6.5%	12.5%	16.3%	14.8%
Benchmark	9.9%	7.6%	9.5%	12.7%	10.1%

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

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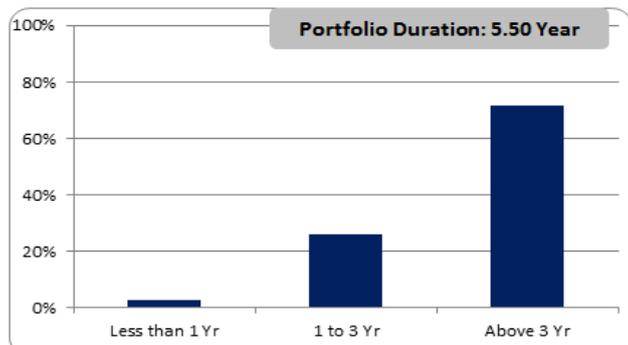
- Past Performance is not indicative of future performance.

Sector Allocation



*% of equity investment

Fixed Income Portfolio Maturity

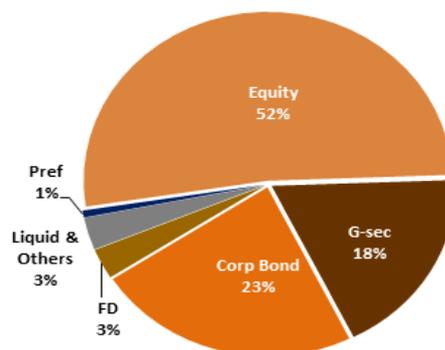


*% of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

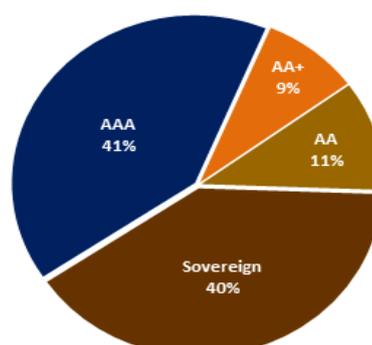


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEE	7%
HDFCBANK	7%
POWERGRID	6%
GRASIM	6%
HINDUNILVR	4%
INDUSINDBK	4%
BAJFINANCE	4%
BHARTIARTL	3%
MARICO	3%
PEL	2%

*% of equity investment

Debt Rating Profile



*% of fixed income investment

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