



**FUND FACT SHEET**  
**as of 31<sup>st</sup> July 2016**

## Equity Markets

Index	Return
Sensex	<b>28051.86 (3.9%)</b>
Nifty	<b>8638.5 (4.2%)</b>
Nifty Midcap 100	<b>14772.75 (6.9%)</b>

### 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 %)	<b>7.16 (-29bps)</b>
IGB 7.72 (Yield %)	<b>7.22 (-37bps)</b>
INR/USD (Rs)	<b>66.99(0.78%)</b>

### 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 9<sup>th</sup> 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%

## Bond Fund

### Fund Objective

To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

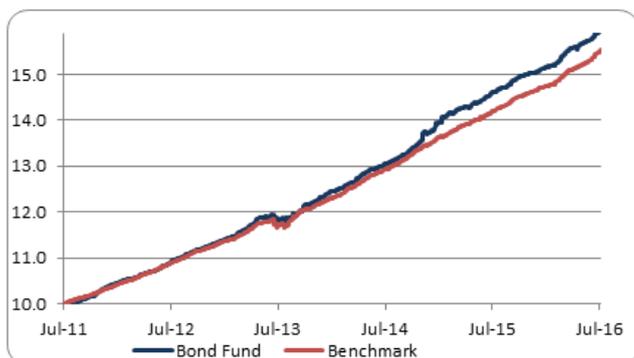
### Fund Information

SFIN No.	ULIF00317/08/11BONDFUND147
Launch Date	28-Jul-11
Face Value	10
Risk Profile	Low to Medium

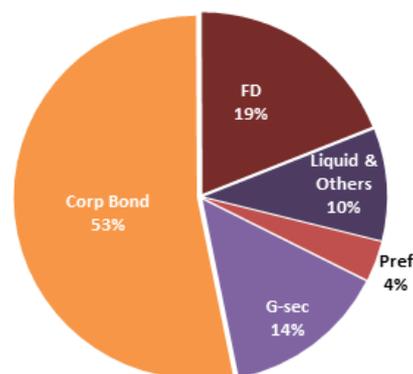
### Asset Allocation Pattern

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

### NAV (Net Asset Value)



### Asset Allocation

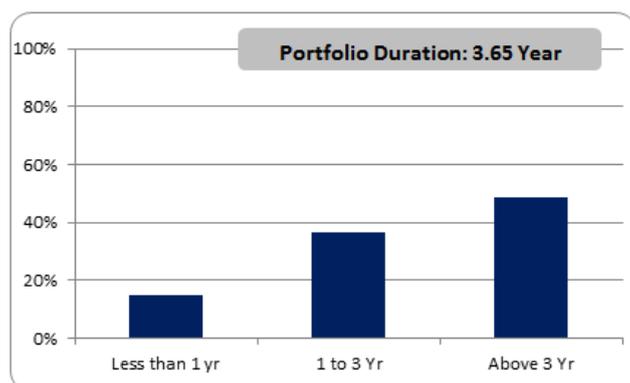


Period	1 Year	2 Year	3 Year	4Year	Inception
Fund Return	9.4%	10.7%	10.6%	10.0%	9.8%
Benchmark	9.4%	9.5%	9.9%	9.3%	9.2%

Benchmark: Crisil Short Term Bond Fund Index

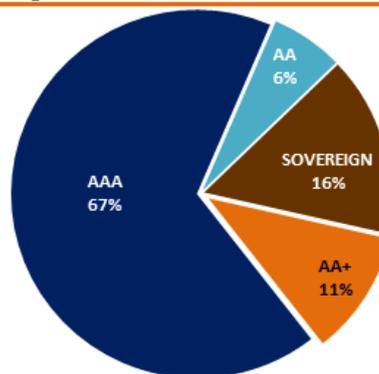
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

### Fixed Income Portfolio Maturity



\* % of fixed income investment

### Debt Rating Profile



\* % of fixed income investment

## Money Market Fund

### Fund Objective

To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

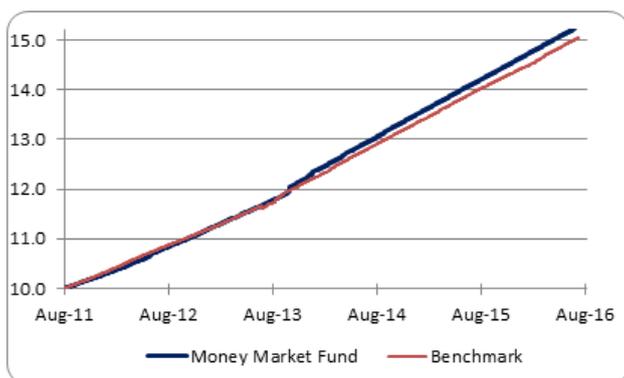
### Fund Information

SFIN No.	ULIF00425/08/11MONEYMARKET147
Launch Date	25-Aug-11
Face Value	10
Risk Profile	Low

### Asset Allocation Pattern

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

### NAV (Net Asset Value)

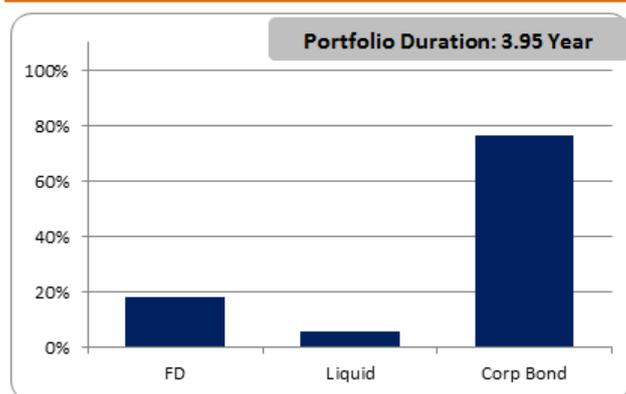


Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	8.3%	8.6%	9.3%	9.1%	9.0%
Benchmark	7.8%	8.3%	8.9%	8.6%	8.6%

Benchmark: Crisil Liquid Fund Index

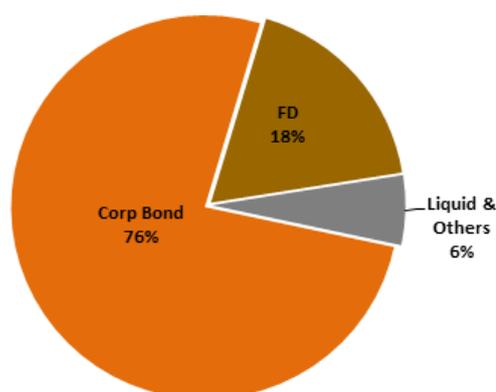
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### Asset Class Duration

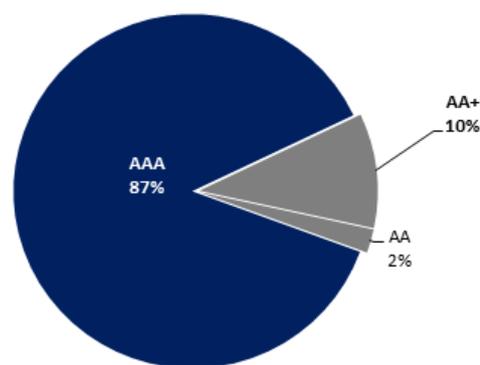


\*% of fixed income investment

### Asset Allocation (Actual)



### Debt Rating Profile



\*% of fixed income investment

## Equity Large Cap Fund

### Fund Objective

To provide high equity exposure targeting higher returns in the long term.

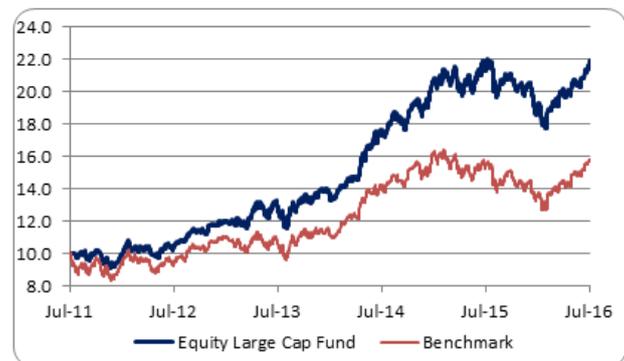
### Fund Information

SFIN No.	ULIF00118/08/11EQLARGECAP147
Launch Date	28-Jul-11
Face Value	10
Risk Profile	High

### Asset Allocation Pattern

Equity and Equity related Instruments	60% - 100%
Debt and Money market Instruments	0% - 40%

### NAV (Net Asset Value)

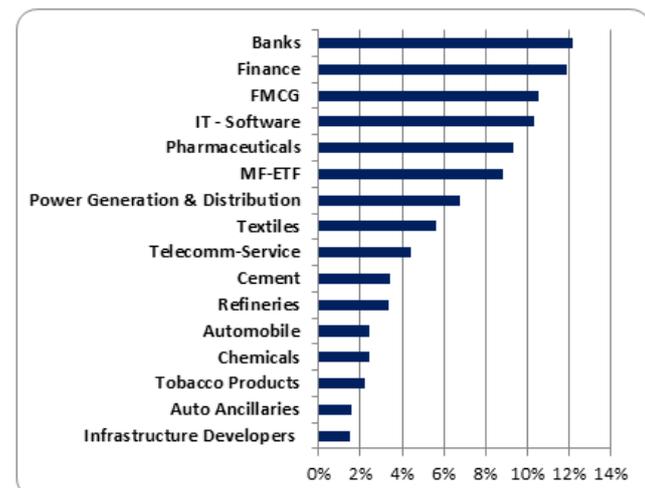


Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	0.8%	11.9%	20.4%	20.0%	16.9%
Benchmark	1.2%	5.8%	14.6%	13.4%	9.5%

Benchmark: Nifty

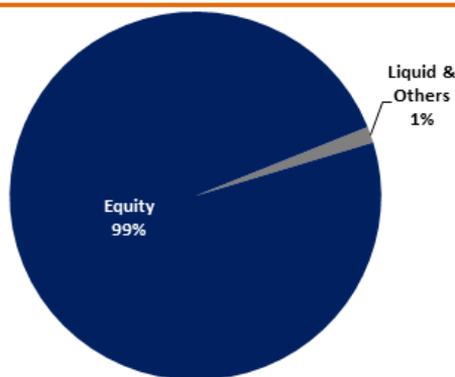
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### Sector Allocation



\* % of equity investment

### Asset Allocation



### Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	9%
HDFCBANK	5%
POWERGRID	5%
GRASIM	5%
HINDUNILVR	4%
BAJFINANCE	3%
RELIANCE	3%
INDUSINDBK	3%
BHARTIARTL	3%
MARICO	3%

\* % of equity investment

## Equity Top 250 Fund

### Fund Objective

To provide equity exposure targeting higher returns (through long term capital gains).

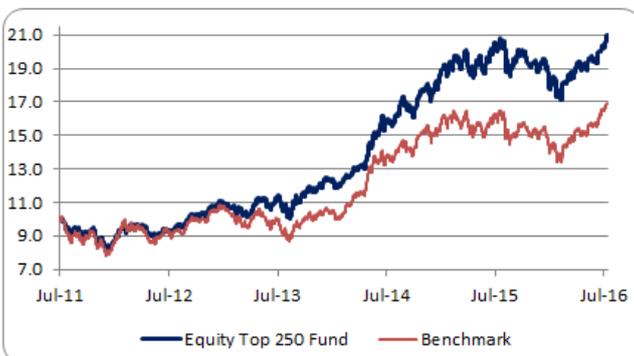
### Fund Information

SFIN No.	ULIF0027/07/11EQTOP250147
Launch Date	20-Jul-11
Face Value	10
Risk Profile	High

### Asset Allocation Pattern

Equity and Equity related Instruments	60% - 100%
Debt and Money market Instruments	0% - 40%

### NAV (Net Asset Value)

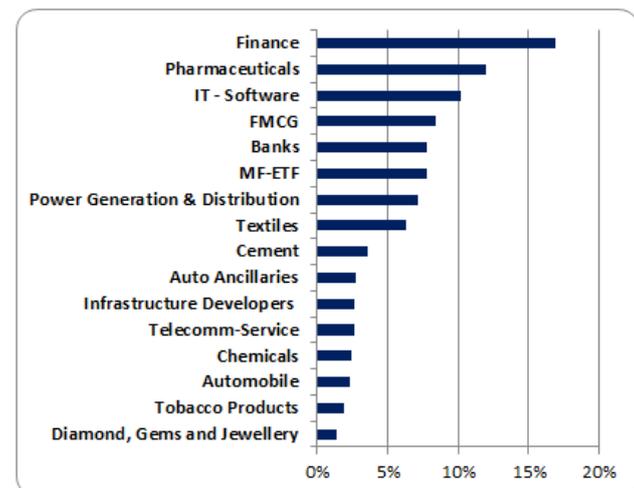


Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	2.4%	14.9%	24.8%	22.6%	15.8%
Benchmark	4.5%	11.2%	21.8%	16.7%	11.0%

Benchmark: 50% Nifty & 50% CNXMIDCAP

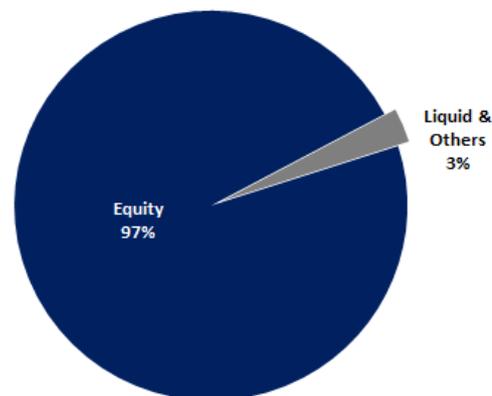
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- Past Performance is not indicative of future performance.

### Sector Allocation



\*% of equity investment

### Asset Allocation



### Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	8%
GRASIM	4%
RPOWER	4%
RELCAPITAL	4%
MINDTREE	3%
BAJFINANCE	3%
POWERGRID	3%
HDFCBANKSPLIT	3%
CHOLAFIN	3%
MARICO	3%

\*% of equity investment

## Managed Fund

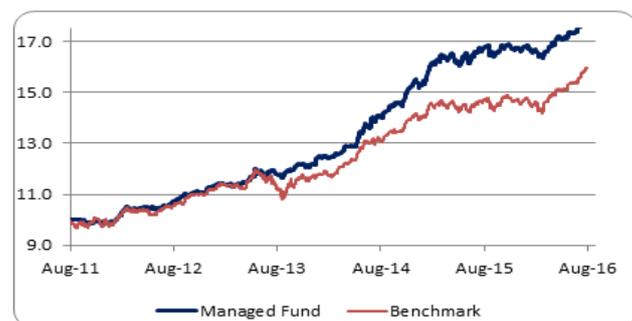
### Fund Objective

This fund uses the expertise of the company fund manager to decide on the asset allocation between Equity and Debt / Money market instruments along with stock selection.

### Fund Information

SFIN No.	ULIF00618/08/11MANAGED147
Launch Date	03-Aug-11
Face Value	10
Risk Profile	Medium

### NAV (Net Asset Value)

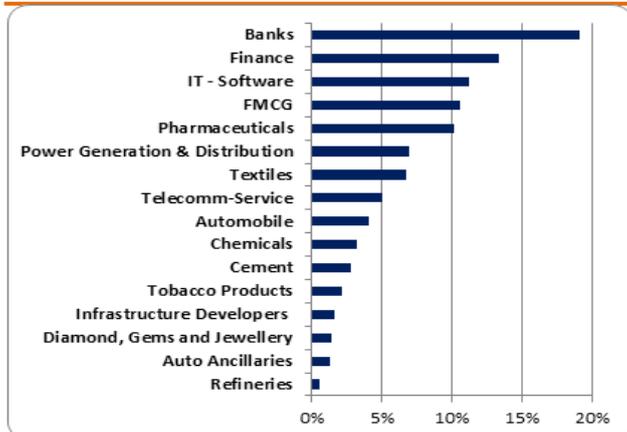


Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	8.0%	13.3%	15.4%	14.0%	12.6%
Benchmark	8.5%	10.0%	12.3%	10.9%	9.8%

Benchmark: 30% Nifty +70% Crisil Composite Bond Fund Index

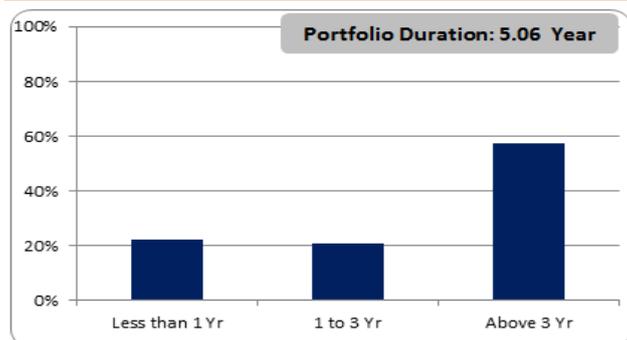
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### Sector Allocation



\*% of equity investment

### Fixed Income Portfolio Maturity

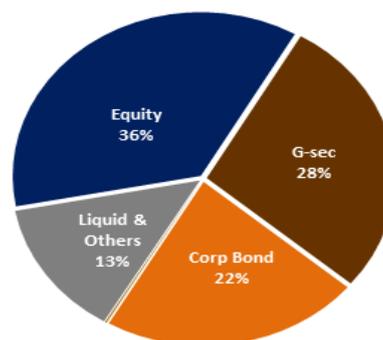


\*% of fixed income investment

### Asset Allocation Pattern

Equity and Equity related Instruments	0% - 40%
Debt and Money market Instruments	60% - 100%

### Asset Allocation

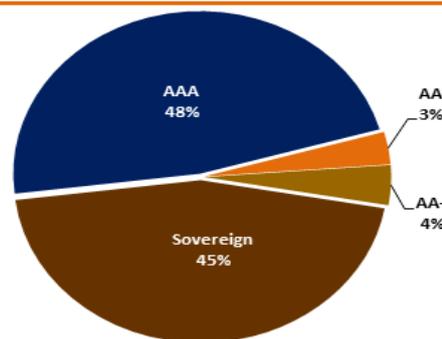


### Top 10 Equity Portfolio

Name of Stock*	Weight (%)
HDFCBANK	9%
INDUSINDBK	6%
GRASIM	6%
BAJFINANCE	5%
POWERGRID	5%
HINDUNILVR	3%
BHARTIARTL	3%
MARICO	3%
PIDILITIND	3%
DABUR	3%

\*% of equity investment

### Debt Rating Profile



\*% of fixed income investment

## Price Earning Based Fund

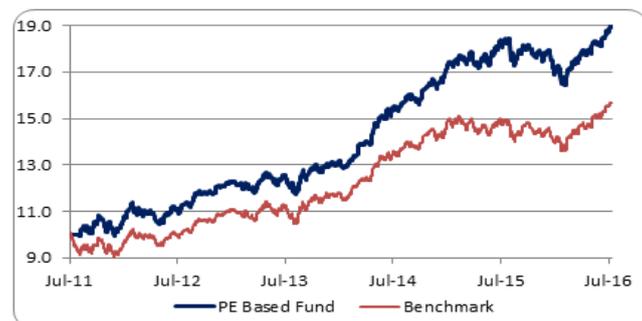
### Fund Objective

To provide a platform to make asset allocation between Equity and Debt / Money market instruments depending on the Nifty index P/E ratio.

### Fund Information

SFIN No.	ULIF00526/08/11PEBASED147
Launch Date	22-Jul-11
Face Value	10
Risk Profile	Medium to High

### NAV (Net Asset Value)

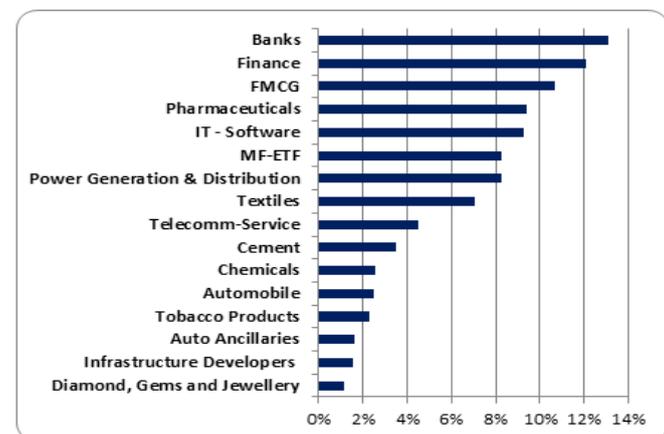


Period	1 Year	2 Year	3 Year	4 Year	Inception
Fund Return	4.1%	11.1%	16.0%	14.4%	13.7%
Benchmark	5.2%	7.8%	12.8%	11.8%	9.3%

Benchmark: 55% Nifty & 45% Crisil Short Term Bond Fund Index

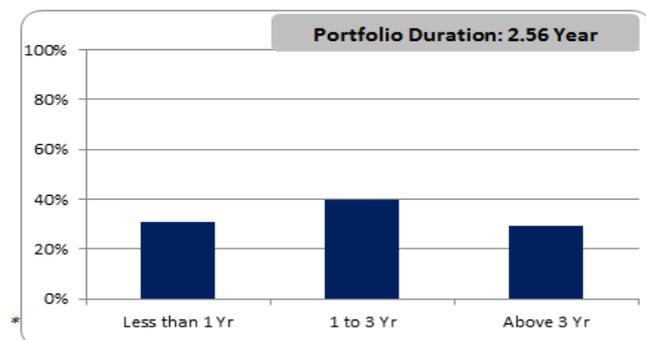
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### Sector Allocation



\* % of equity investment

### Fixed Income Portfolio Maturity

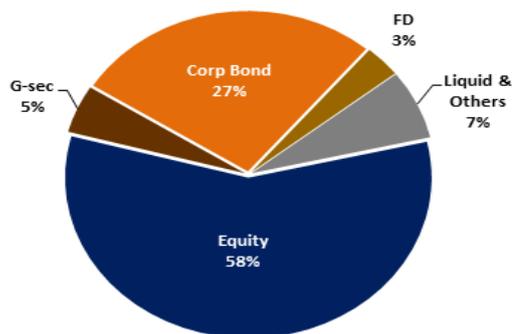


\* % of fixed income investment

### Asset Allocation Pattern

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

### Asset Allocation

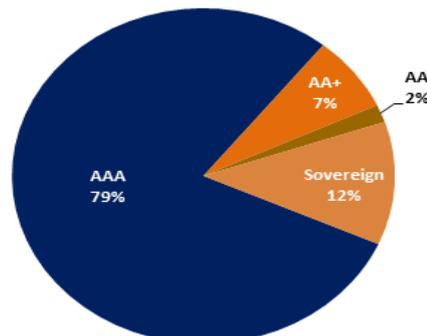


### Top 10 Equity Portfolio

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

\* % of equity investment

### Debt Rating Profile



\* % of fixed income investment

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Email : [care@edelweisstokio.in](mailto:care@edelweisstokio.in) | Website: <http://www.edelweisstokio.in>

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