



**FUND FACT SHEET**  
**as of 30th November 2016**

## Equity Markets

| Index            | Return                   |
|------------------|--------------------------|
| Sensex           | <b>26652.81 (-4.39%)</b> |
| Nifty            | <b>8224.5 (-4.66%)</b>   |
| Nifty Midcap 100 | <b>14907.1 (-6.44%)</b>  |

### Performance

- India VIX ended at 16.85 for the month increasing by 7.09%
- Foreign Institutional Investors (FIIs) stood as net sellers of Rs 17,737 crore in equities
- The best performing sectors were IT (0.97%) & Metals (0.64%)
- The worst performing sector was Real Estate (-19.71%)
- Monthly Nifty Averages of P/E stood at 21.61, P/BV at 3.12 & Dividend Yield was 1.34%
- The Nifty Small Cap Index decreased by 10.16% during the month of November.

### Global

- The MSCI Emerging Market Index declined by 4.67% during the month of October
- The S&P 500 Index gained 3.42% for the month
- Despite an initial sharp overnight sell-off, global equity markets soared following the election of Donald Trump as the next president of the United States.

### Outlook

- Short-term concerns remain and the markets might be volatile in the coming days as the rate hike decision by US Fed is awaited.
- The government will try to get key legislations related to the Goods and Services Tax (GST) Bill passed that might help the bill getting implemented before its deadline.

## Debt Markets

|                    | Change               |
|--------------------|----------------------|
| IGB 6.97 (Yield %) | <b>6.24 (-55bps)</b> |
| IGB 7.59 (Yield %) | <b>6.36 (-52bps)</b> |
| INR/USD (Rs)       | <b>68.38(-2.41%)</b> |

### Performance:

- The month was volatile for the debt market with the 10 year yields closing at 6.24% end of month vs 6.79% at the end of October
- 5 Year On-shore OIS ended at 6.07% for the month of November vs 6.35% at the end of October
- The rupee depreciated by 2.41% against the dollar for the month of November
- Foreign Institutional Investors (FIIs) stood as net sellers of Rs 19,603 crore in debt
- The AAA-Gsec spread for the month of November was in the range of 100-120 bps

### Economy

- The CPI inflation numbers decreased to 4.20% for October as compared to 4.31% for September
- The Nikkei Manufacturing PMI decreased to 52.3 for November as compared to 54.4 for October
- The Nikkei Services PMI decreased to 46.7 in November as compared to 54.5 for October

### Outlook

- We expect the 10YR yield for the month to trend downwards and expect it to stay in the range of 6.00% to 6.30%
- We expect the Monetary Policy Committee to cut the benchmark repo rate by 25bps to 6.00%

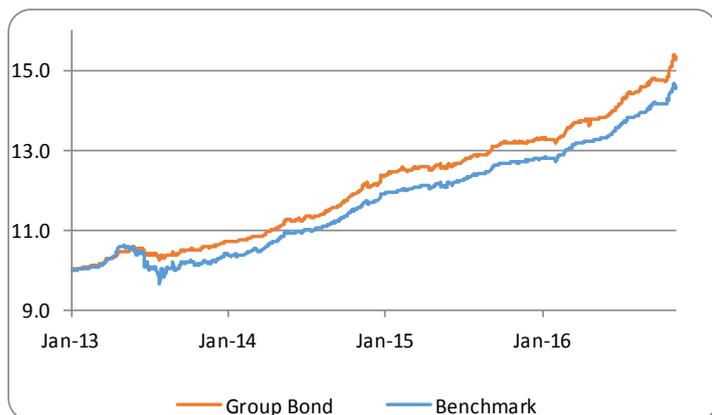
## Fund Objective

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            |

## NAV (Net Asset Value)

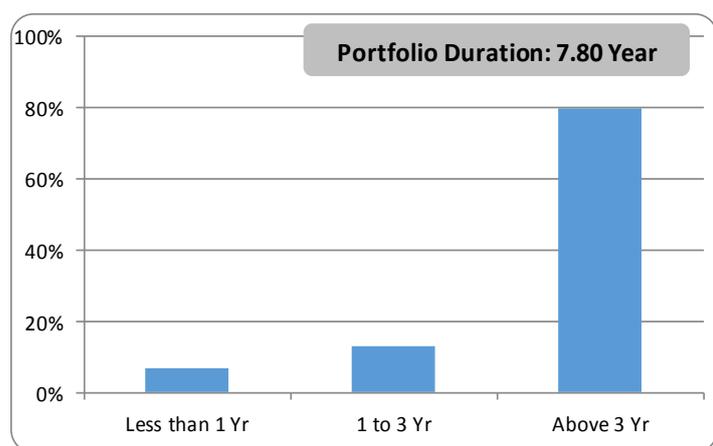


| Period      | 6 Month | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|--------|--------|--------|-----------|
| Fund Return | 11.2%   | 16.3%  | 13.0%  | 13.2%  | 11.7%     |
| Benchmark   | 10.0%   | 15.0%  | 12.1%  | 12.6%  | 10.3%     |

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

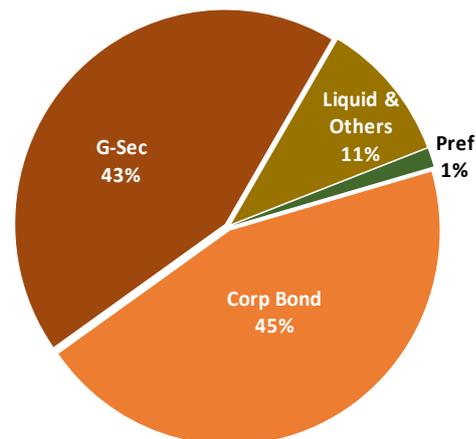


% of fixed income investment

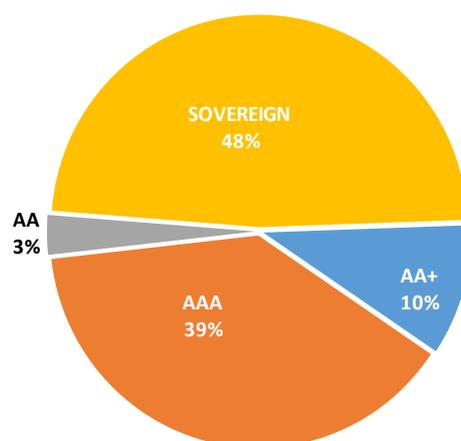
## Asset Allocation Pattern

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

## Asset Allocation



## Debt Rating Profile



% of fixed income investment

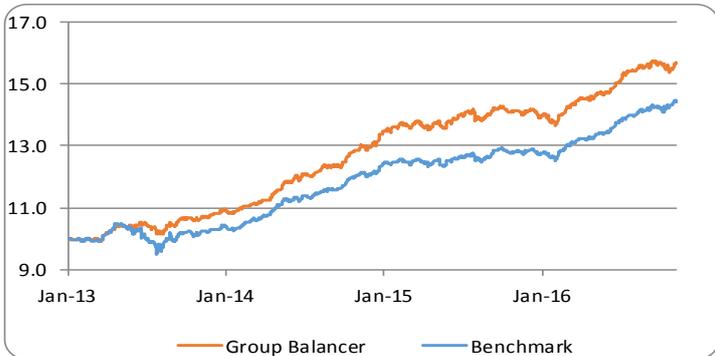
## Fund Objective

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)

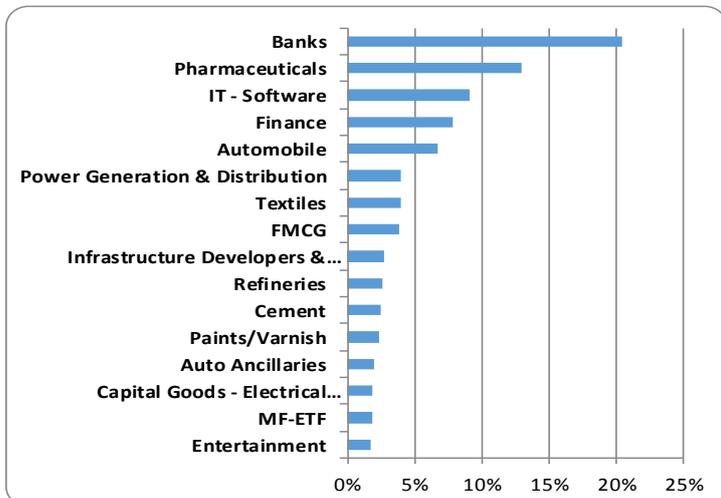


| Period      | 6 Month | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|--------|--------|--------|-----------|
| Fund Return | 7.0%    | 11.1%  | 10.3%  | 13.7%  | 12.5%     |
| Benchmark   | 8.2%    | 12.9%  | 9.3%   | 12.3%  | 10.1%     |

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

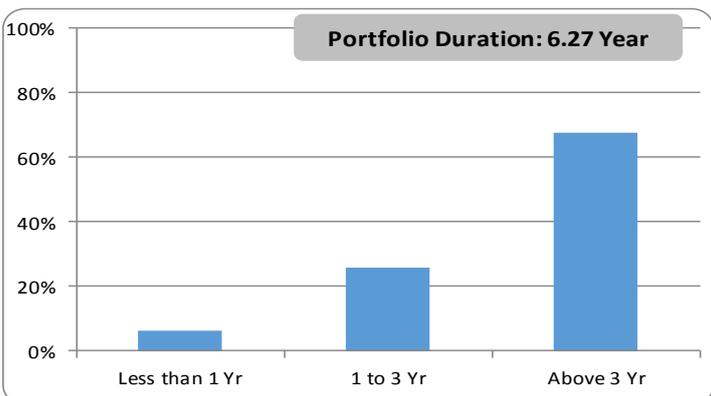
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- Past Performance is not indicative of future performance.

## Sector Allocation



% of equity investment

## Fixed Income Portfolio Maturity

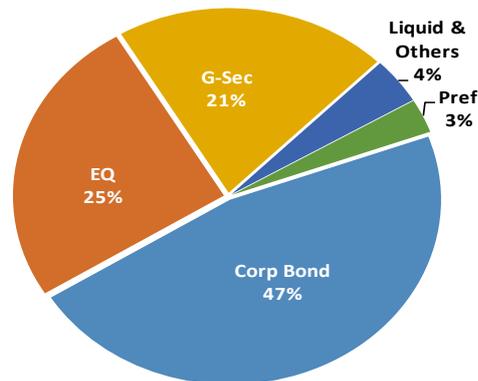


% of fixed income investment

## Asset Allocation Pattern

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

## Asset Allocation

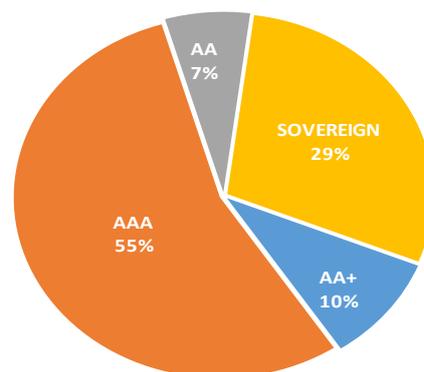


## Top 10 Equity Portfolio

| Name of Stock* | Weight (%) |
|----------------|------------|
| HDFCBANK       | 7%         |
| POWERGRID      | 4%         |
| INDUSINDBK     | 4%         |
| GRASIM         | 3%         |
| KOTAKBANK      | 3%         |
| LT             | 3%         |
| SUNPHARMA      | 3%         |
| INFOSYSTCH     | 2%         |
| TATAMOTORS     | 2%         |
| MARUTI         | 2%         |

% of equity investment

## Debt Rating Profile



% of fixed income investment

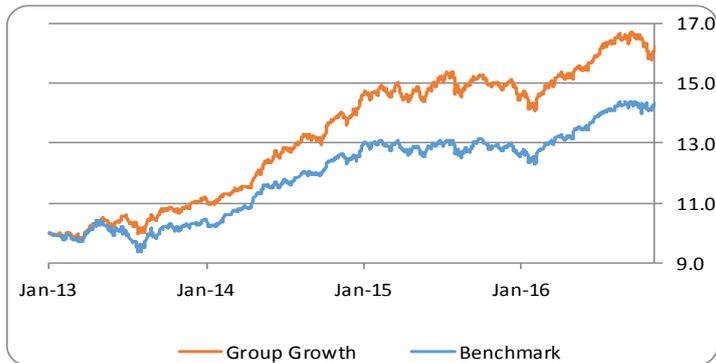
## Fund Objective

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)



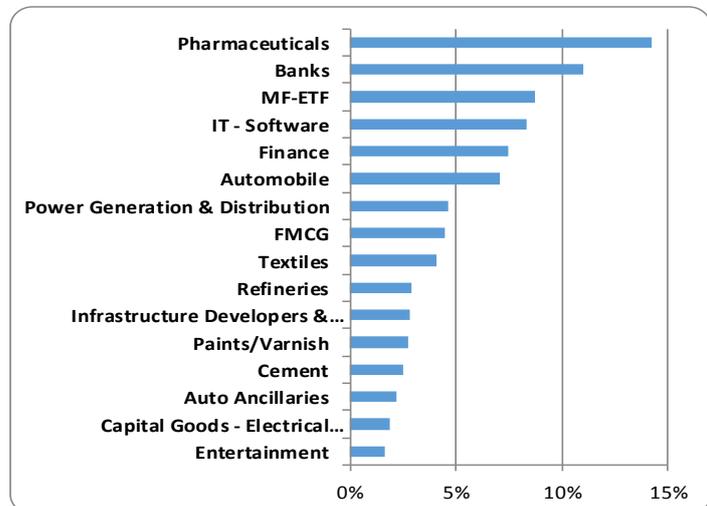
| Period      | 6 Month | 1 Year | 2 Year | 3 Year | Inception |
|-------------|---------|--------|--------|--------|-----------|
| Fund Return | 4.7%    | 7.8%   | 7.9%   | 14.5%  | 13.4%     |
| Benchmark   | 6.3%    | 10.7%  | 6.5%   | 11.9%  | 17.2%     |

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).

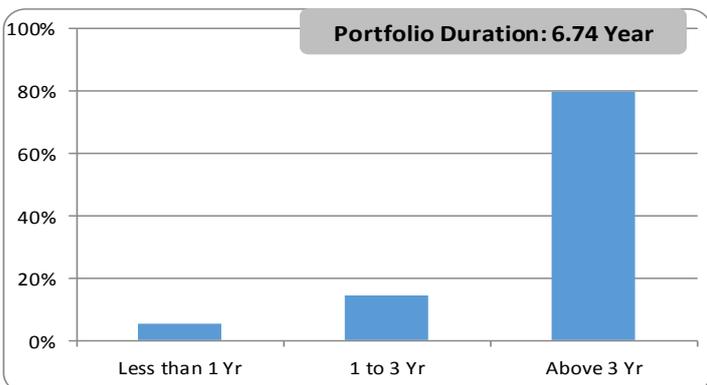
- Past Performance is not indicative of future performance.

## Sector Allocation



% of equity investment

## Fixed Income Portfolio Maturity

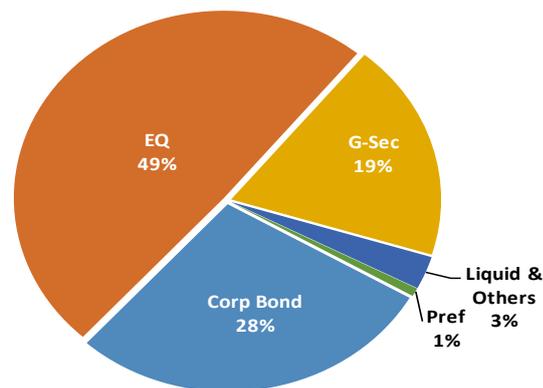


% of fixed income investment

## Asset Allocation Pattern

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

## Asset Allocation

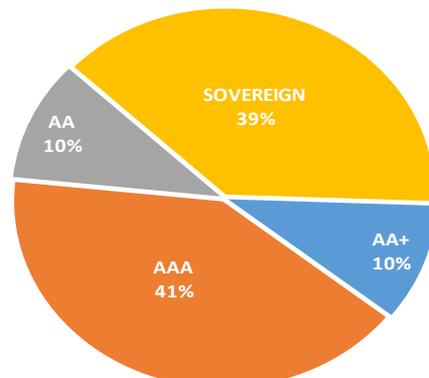


## Top 10 Equity Portfolio

| Name of Stock* | Weight (%) |
|----------------|------------|
| BANKBEESR      | 9%         |
| POWERGRID      | 4%         |
| GRASIM         | 4%         |
| HDFCBANK       | 4%         |
| LT             | 3%         |
| INFOSYSTCH     | 3%         |
| SUNPHARMA      | 3%         |
| TATAMOTORS     | 2%         |
| ASIANPAINT     | 2%         |
| MARUTI         | 2%         |

% of equity investment

## Debt Rating Profile



% of fixed income investment

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