



FUND FACT SHEET
as of 31st October 2016

Equity Markets

Index	Return
Sensex	27930.21 (0.23%)
Nifty	8625.7 (0.17%)
Nifty Midcap 100	15912.3 (3.24%)

Performance

- India VIX ended at 15.49 for the month decreasing by 9.84%
- Foreign Institutional Investors (FIIs) stood as net sellers of Rs 4,990.12 crore in equities
- The best performing sectors were Metals (6.3%) & Real Estate (4.14%)
- The worst performing sector was IT (-2.41%)
- Monthly Nifty Averages of P/E stood at 23.31, P/BV at 3.27 & Dividend Yield was 1.28%
- The Nifty Small Cap Index increased by 4.4% during the month of October

Global

- The MSCI Emerging Market Index rose 0.18% during the month of October
- The S&P 500 Index fell 1.94% for the month
- The race between Donald Trump and Hillary Clinton is tightening significantly for the U.S. Presidency
- Strategists agree there would be a sell-off with a Trump win, however the views diverge on how the markets would trade post that

Outlook

- Weak global markets and concerns over the U.S. elections, will likely affect our markets. IT sector could possibly face immediate pressure

Debt Markets

	Change
IGB 6.97 (Yield %)	6.79 (-2bps)
IGB 7.59 (Yield %)	7.02 (-7bps)
INR/USD (Rs)	66.78(0.25%)

Performance:

- The month ended flat for the debt market with the 10 year yields closing at 6.79% end of month vs 6.81% at the end of September
- There was significant steepening of the yield curve during the month of October
- 5 Year On-shore OIS ended at 6.35% for the month of October vs 6.36% at the end of September
- The rupee appreciated by 0.25% against the dollar for the month of October
- Foreign Institutional Investors (FIIs) stood as net sellers of Rs 7,151.88 crore in debt

Economy

- The CPI inflation numbers decreased to 4.31% for September as compared to 5.05% for August
- The Nikkei Manufacturing PMI increased to 54.4 for October as compared to 52.1 for September
- The Nikkei Services PMI increased to 54.5 in October as compared to 52.0 for September
- The Monetary Policy Committee (MPC) decided at its first policy review to reduce the repo rate by 25bps to 6.25%

Outlook

- We expect the 10YR yield for the month to trend downwards and expect it to stay in the range of 6.70% to 7.00%

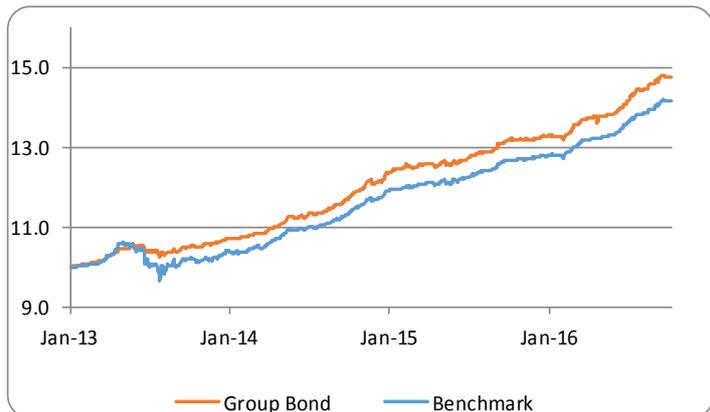
Fund Objective

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)

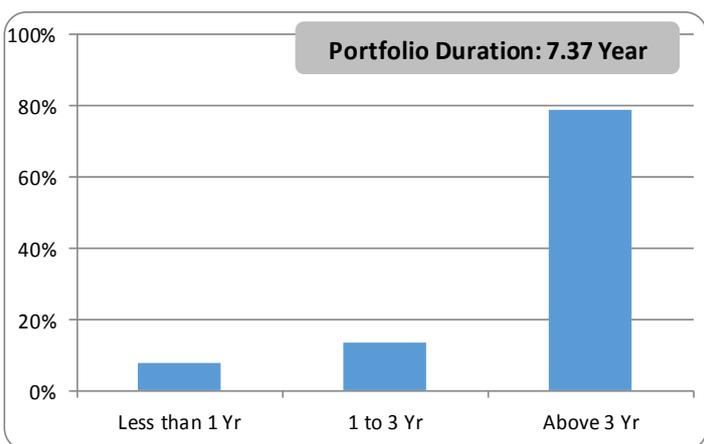


Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	7.4%	11.7%	11.7%	11.9%	10.8%
Benchmark	7.2%	11.7%	11.3%	11.5%	9.7%

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

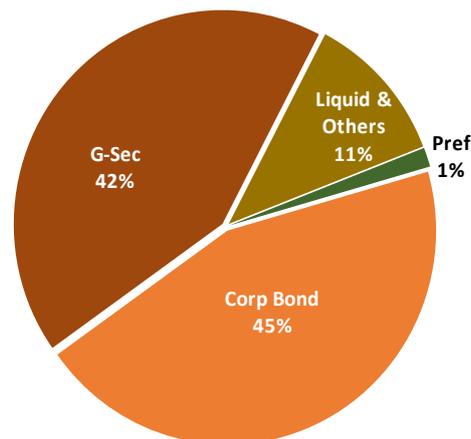


% of fixed income investment

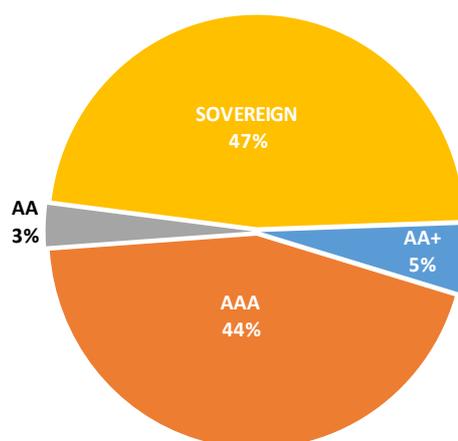
Asset Allocation Pattern

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

Asset Allocation



Debt Rating Profile



% of fixed income investment

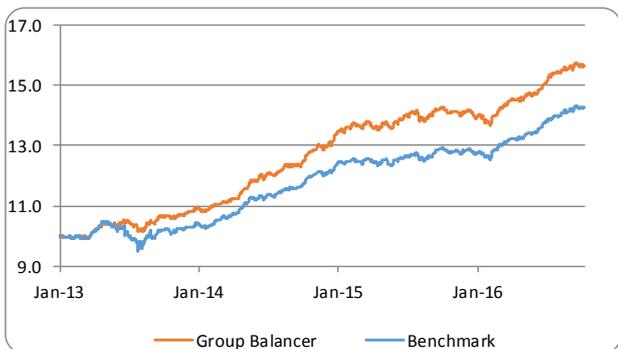
Fund Objective

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)

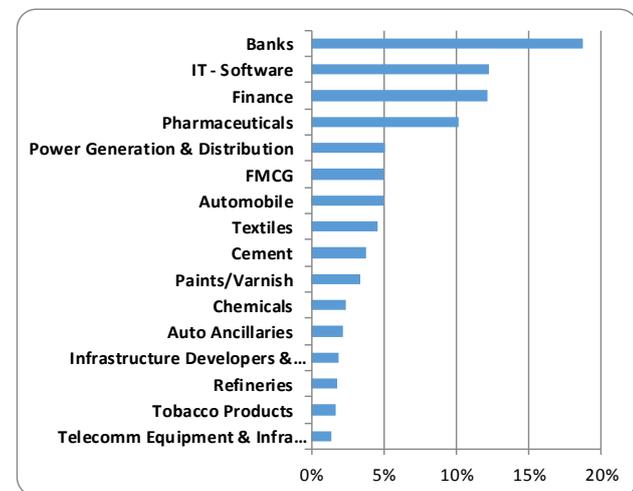


Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	7.6%	10.2%	11.2%	13.5%	12.6%
Benchmark	7.8%	10.9%	9.5%	11.6%	9.9%

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

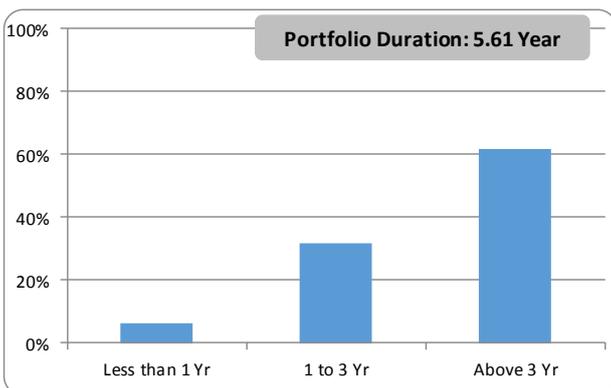
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- Past Performance is not indicative of future performance.

Sector Allocation



% of equity investment

Fixed Income Portfolio Maturity

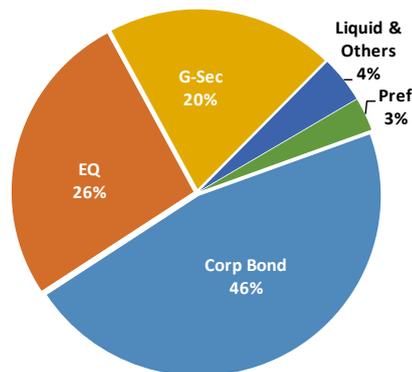


% of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

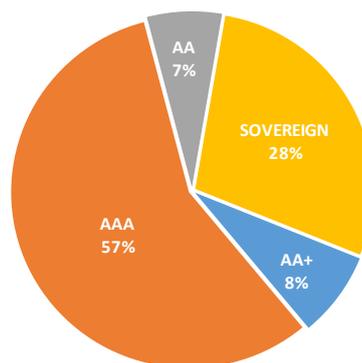


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
HDFCBANK	9%
INDUSINDBK	5%
POWERGRID	5%
GRASIM	5%
TCS	4%
INFOSYSTCH	3%
ASIANPAINT	3%
YESBANK	3%
BAJFINANCE	3%
PIDILITIND	2%

% of equity investment

Debt Rating Profile



% of fixed income investment

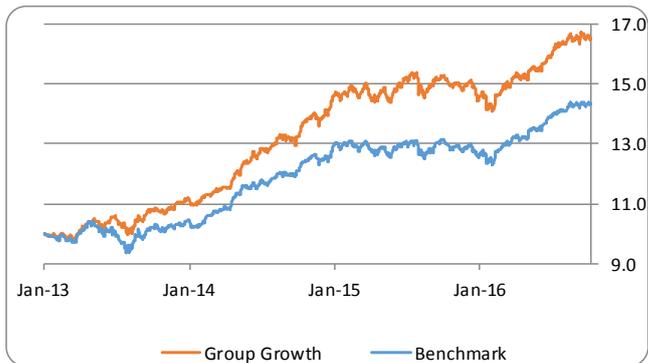
Fund Objective

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)



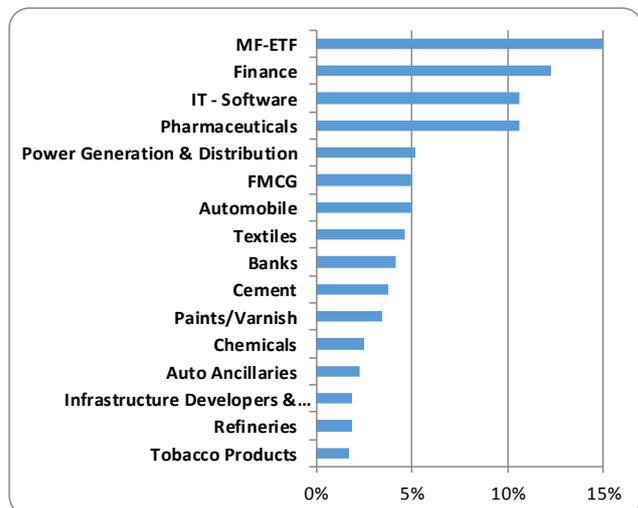
Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	8.4%	9.1%	10.4%	15.0%	14.3%
Benchmark	8.4%	10.0%	7.7%	11.6%	16.6%

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).

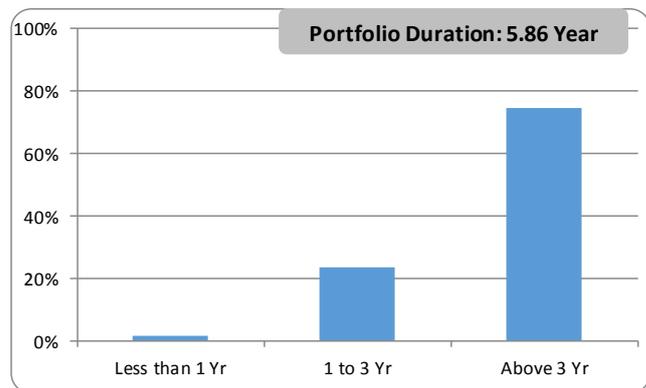
- Past Performance is not indicative of future performance.

Sector Allocation



% of equity investment

Fixed Income Portfolio Maturity

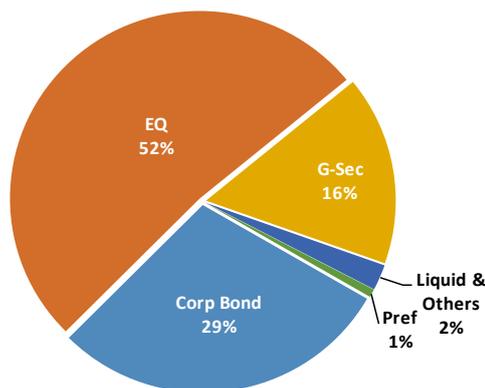


% of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

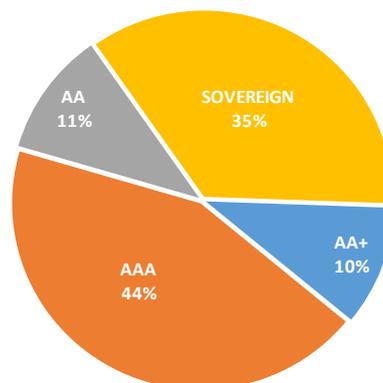


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	15%
POWERGRID	5%
GRASIM	5%
TCS	4%
INFOSYSTCH	3%
ASIANPAINT	3%
BAJFINANCE	3%
PIDILITIND	2%
ACC	2%
PEL	2%

% of equity investment

Debt Rating Profile



% of fixed income investment

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