



FUND FACT SHEET
as of 30th September 2016

Equity Markets

Index	Return
Sensex	27865.96 (-2.06%)
Nifty	8611.15 (-1.99%)
Nifty Midcap 100	15413.1 (0.27%)

Performance

- India VIX ended at 17.18 for the month increasing by 29.73% due to geopolitical tensions
- FII investments stood as net buyers of Rs 9,336.40 crore in equities
- The best performing sectors were Auto (1.33%) & Pharmaceuticals (-0.25%)
- The worst performing sectors were Banks (-2.54%) & IT (-2.41%)
- Monthly Nifty Averages of P/E stood at 23.40, P/BV at 3.27 & Dividend Yield was 1.29%

Global

- The MSCI Emerging Market Index rose 2.21% during the month of September
- The S&P 500 Index fell 0.91% for the month
- There is heightened global uncertainty (troubled European banks, US elections, Italy referendum, December US Fed meeting) which will affect the equity markets in the coming months

Outlook

- Investment risks have gone up over the past few weeks due to increased tensions between India & Pakistan. Markets should recover if tensions normalise
- Auto sector may perform well in the coming month based 16.7% growth of car sales (YoY)

Debt Markets

	Change
IGB 7.59 (Yield %)	6.96 (-15bps)
IGB 7.72 (Yield %)	7.02 (-12bps)
INR/USD (Rs)	66.61(0.53%)

Performance:

- There was momentum in the month for the debt market with the 10 year yields closing at 6.96% end of month vs 7.11% at the end of August
- AAA(private) - G-sec spread increased to 85-115bps in September as compared to 90-100bps in August
- 5 Year On-shore OIS decreased for the month at the 6.36% vs 6.49% at the August
- The rupee appreciated by 0.53% against the dollar for the month of September
- FII investments stood as net buyers of Rs 10,577.04 crore in debt

Economy

- The CPI inflation numbers decreased to 5.05% for August as compared to 6.07% for July
- The PMI numbers for manufacturing increased to 52.6 and the services PMI increased to 54.7 in August as compared to the previous month
- The new benchmark 10YR security auctioned by the Govt. of India was issued at a yield of 6.97%, 15bps lower than the previous benchmark security

Outlook

- The inaugural policy of newly appointed RBI Governor Urjit Patel and the Monetary Policy Committee is expected to result in a 25bps cut in the repo rate.
- We expect the 10YR Off-The-Run yield for the month to trend downwards and expect it to stay in the range of 6.70% to 7.00%

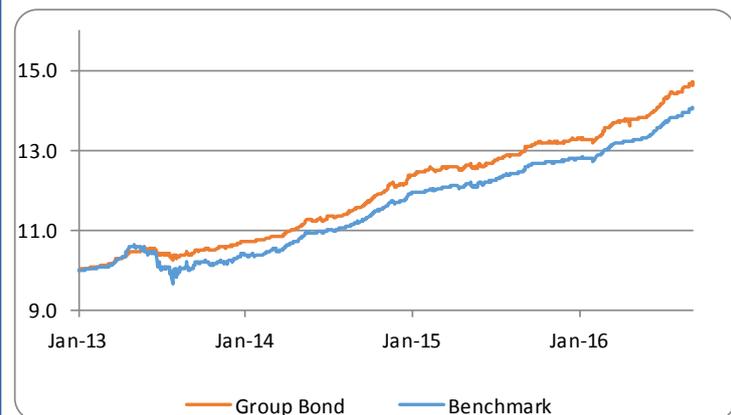
Fund Objective

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)

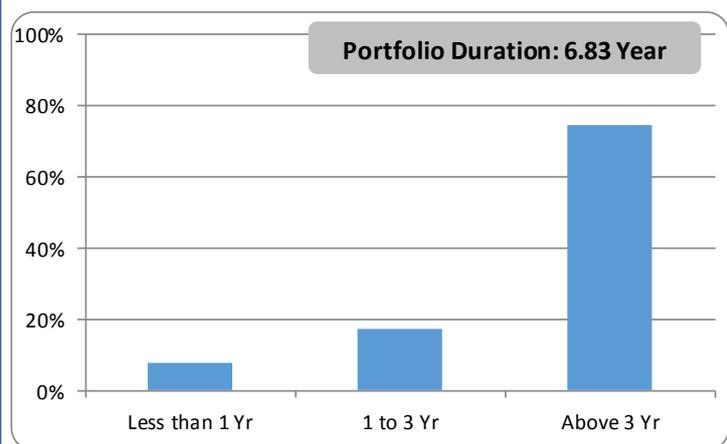


Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	8.1%	12.4%	12.7%	12.2%	11.0%
Benchmark	7.5%	11.5%	12.0%	11.9%	9.7%

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

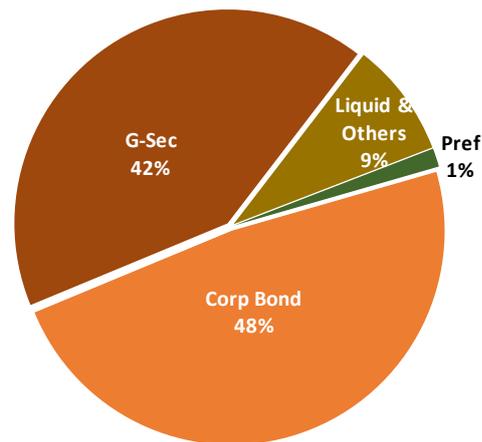


% of fixed income investment

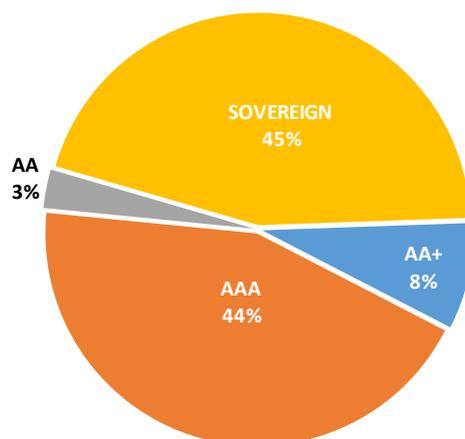
Asset Allocation Pattern

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

Asset Allocation



Debt Rating Profile



% of fixed income investment

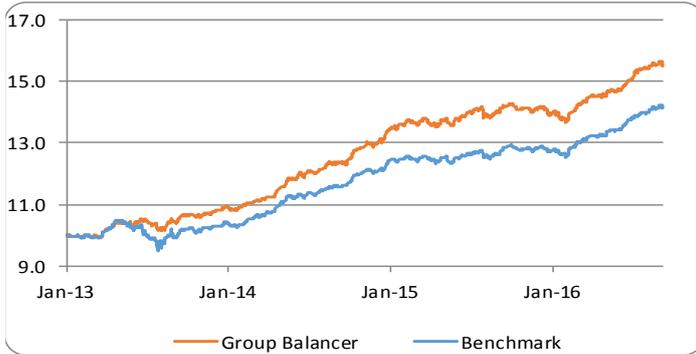
Fund Objective

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)

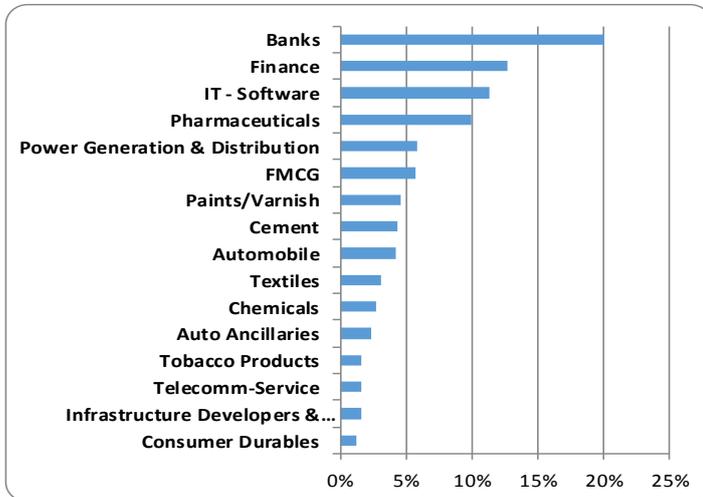


Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	8.6%	10.1%	12.2%	14.4%	12.8%
Benchmark	8.3%	11.3%	10.6%	12.6%	9.9%

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

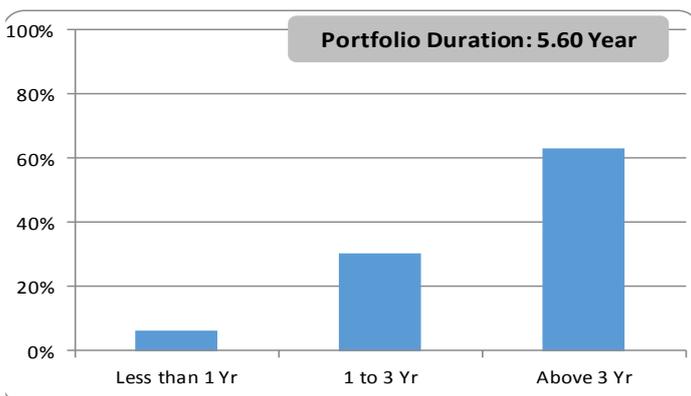
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Sector Allocation



% of equity investment

Fixed Income Portfolio Maturity

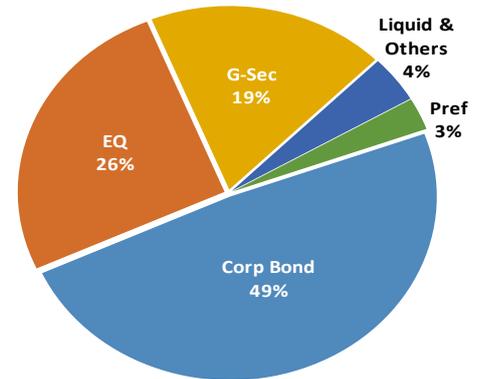


% of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

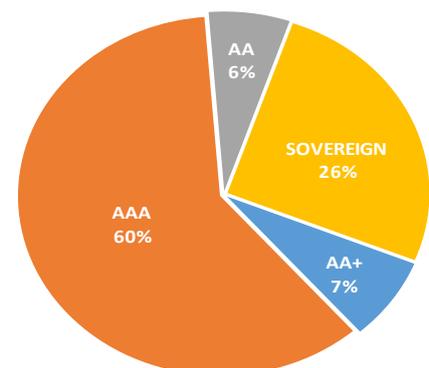


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
HDFCBANK	9%
INDUSINDBK	6%
POWERGRID	6%
TCS	4%
ASIANPAINT	4%
GRASIM	3%
BAJFINANCE	3%
YESBANK	3%
PIDILITIND	3%
ACC	3%

% of equity investment

Debt Rating Profile



% of fixed income investment

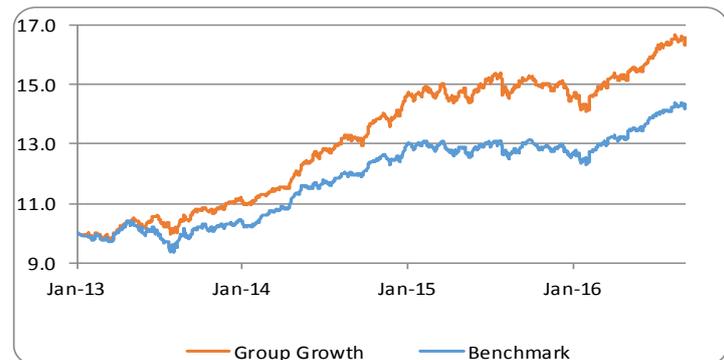
Fund Objective

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)

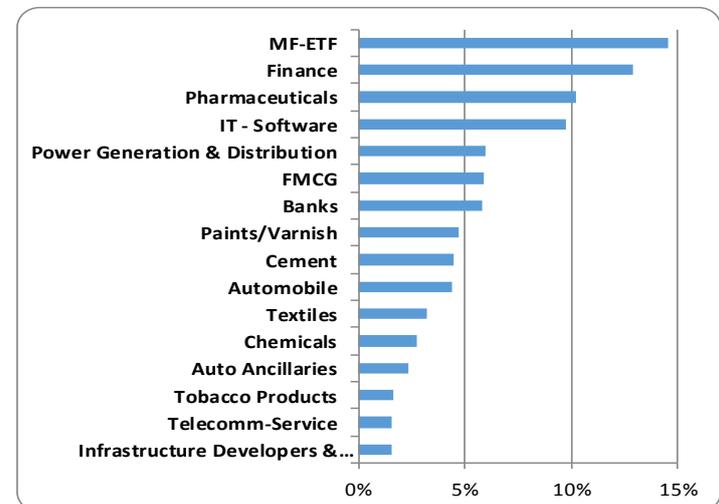


Period	6 Month	1 Year	2 Year	3 Year	Inception
Fund Return	9.4%	8.7%	11.5%	16.4%	14.5%
Benchmark	9.1%	11.1%	9.0%	13.2%	15.3%

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

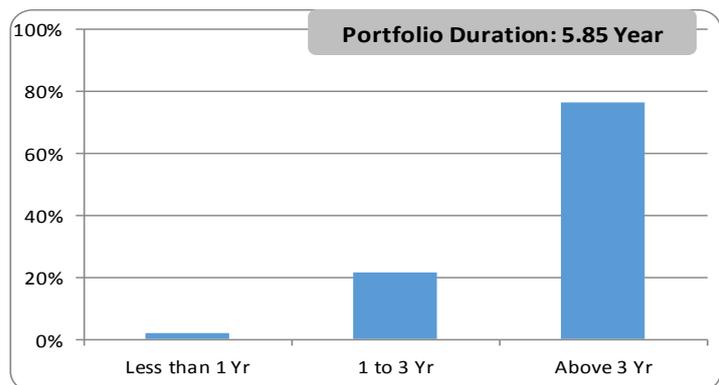
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Sector Allocation



% of equity investment

Fixed Income Portfolio Maturity

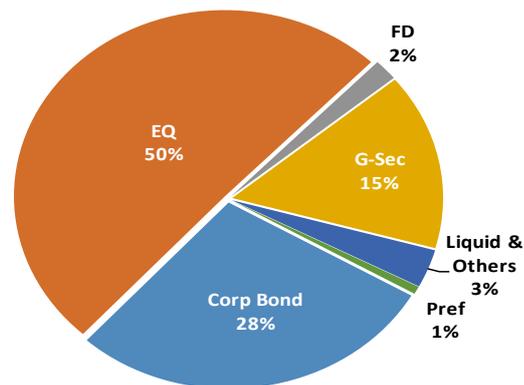


% of fixed income investment

Asset Allocation Pattern

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

Asset Allocation

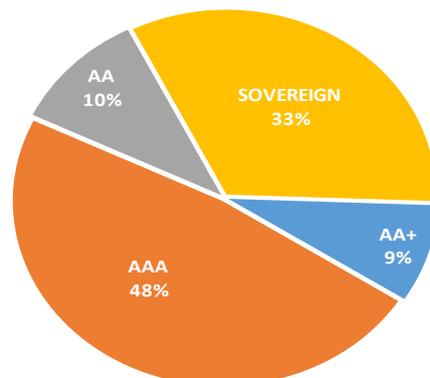


Top 10 Equity Portfolio

Name of Stock*	Weight (%)
BANKBEES	14%
POWERGRID	6%
TCS	5%
ASIANPAINT	4%
GRASIM	3%
BAJFINANCE	3%
PIDILITIND	3%
HDFCBANK	3%
ACC	3%
INFOSYSTCH	2%

% of equity investment

Debt Rating Profile



% of fixed income investment

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