

# INVESTMENT'Z INSIGHT

Monthly Investment Update September 2017

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## Fund Performance Summary

## ASSET PROFILE

Asset Class	Asset Allocation	Cash Fund	Debt Funds	Hybrid Funds	Index Funds	Equity
Equity Shares	54.94%	0.00%	0.00%	20.20%	98.87%	88.71%
Money Market Instruments	13.61%	93.57%	14.51%	4.77%	1.13%	4.19%
Fixed Deposits	0.00%	6.43%	1.43%	5.46%	0.00%	0.00%
Non Convertible Debentures	6.30%	0.00%	26.26%	17.58%	0.00%	0.00%
Govt Securities	25.16%	0.00%	57.81%	51.99%	0.00%	0.00%
Equity ETF	0.00%	0.00%	0.00%	0.00%	0.00%	7.10%
Grand Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

## FUND PERFORMANCE SUMMARY

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September 2017

## Group Asset Allocation Fund

### Fund Objective

To realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash. The fund strategy will be to adjust the mix between these asset classes to capitalize on the changing financial markets and economic conditions.

### Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 50	28.71
Corporate bonds rated AA or above by Crisil*	0 - 50	5.75
Money market and other liquid assets	0 - 40	15.53
Infrastructure sector as defined by the IRDA	0 - 40	1.44
Listed equities	0 - 100	62.70
Net Current Assets*		-14.12
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.  
\*Including instruments rated by Other Rating agencies.

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>62.70%</b>
HDFC Bank Limited	Financial and Insurance Activities	4.46%
Hindalco Industries Limited	Manufacture of Basic Metals	3.43%
Yes Bank Limited	Financial and Insurance Activities	3.24%
Infosys Limited	Computer Programming, Consultancy and Related Activities	2.99%
ITC Limited	Manufacture of Tobacco Products	2.98%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.96%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	2.46%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	2.41%
ICICI Bank Limited	Financial and Insurance Activities	2.26%
Nestle India Limited	Manufacture of Food Products	2.13%
Others		33.39%
<b>Corporate Bond</b>		<b>7.18%</b>
8.60% Tata Sons Ltd NCD (MD 22/01/2020)	AAA	3.25%
10.63 IOT NCD Series IV-STRIP-6 (MD 20/09/2028)	AAA	1.44%
11.95% HDFC Ltd (MD 26/11/2018)	AAA	1.24%
7.90% HDFC Ltd NCD (MD 24/08/2026)	AAA	1.09%
9.39% LICHL NCD (MD 23/08/2024) (Put Date 26/08/2015)	AAA	0.06%
9.67% Tata Sons Ltd (MD 13/09/2022)	AAA	0.06%
8.58% LIC Housing Finance Ltd NCD (MD 01/08/2025) (Put Date 03/05/2019)	AAA	0.06%
<b>Sovereign</b>		<b>28.71%</b>
6.68% GOI (MD 17/09/2031)	SOV	14.67%
6.79% GOI (MD 15/05/2027)	SOV	14.04%
<b>Money Market, Deposits &amp; Other</b>		<b>1.41%</b>
<b>Total</b>		<b>100.00%</b>

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.70%	5.67%	12.03%	11.18%	10.80%	12.34%
Benchmark	-0.83%	5.95%	11.80%	10.72%	8.57%	9.58%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

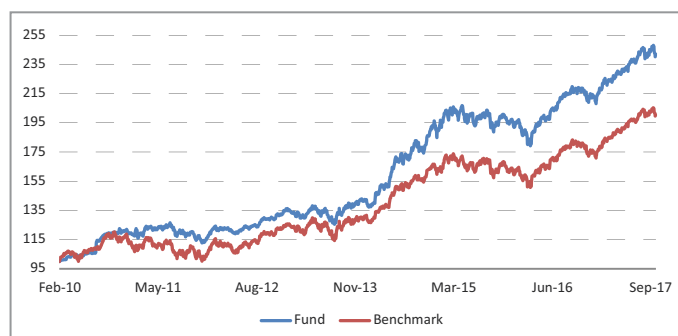
### Fund Details

Description			
SFIN Number	ULGF00926/02/10GRASSALLOC116		
Launch Date	25-Feb-10		
Face Value	10		
Risk Profile	High		
Benchmark	CRISIL Balanced Fund - Aggressive Index		
Fund Manager Name	Sampath Reddy, Reshma Banda, Durgadutt Dhar		
Number of funds managed by fund manager:	Sampath Reddy	Reshma Banda	Durgadutt Dhar
Equity	19	28	-
Debt	-	-	29
Hybrid	10	25	25
NAV as on 30-September-17	24.2067		
AUM (Rs. Cr)	187.81		
Equity	62.70%		
Debt	51.42%		
Net current asset	-14.12%		

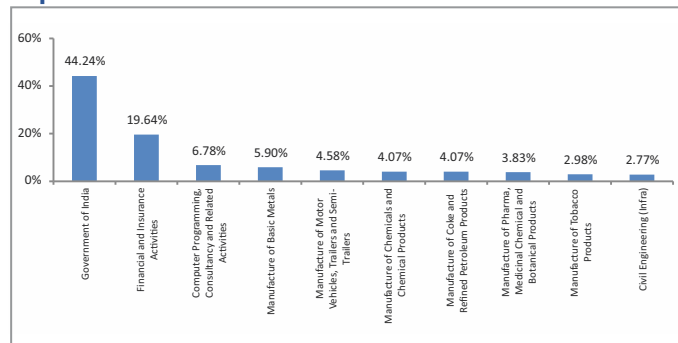
### Quantitative Indicators

Modified Duration	4.86
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### Growth of Rs. 100



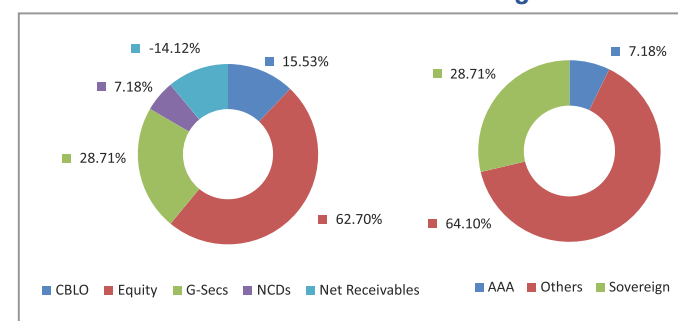
### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Asset Class

### Rating Profile



\*Others includes Equity, CBLO, Net receivable/payable and FD

September 2017

## Group Equity Index Fund

### Fund Objective

To provide capital appreciation through investment in equities forming part of NSE NIFTY.

### Portfolio Allocation

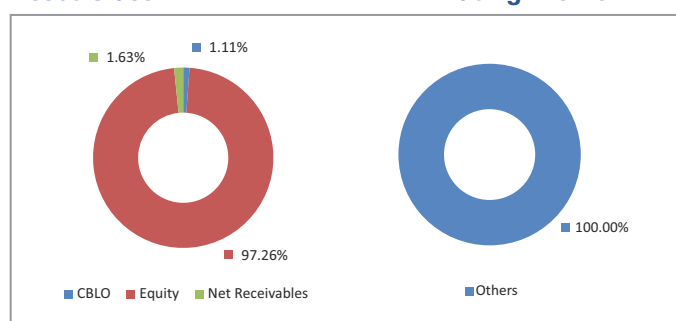
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	1.11
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	97.26
Net Current Assets*		1.63
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

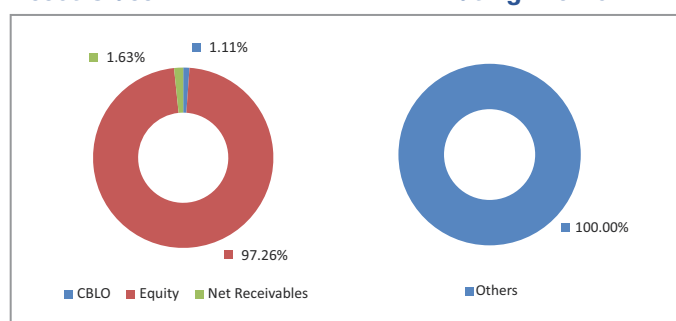
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>97.26%</b>
HDFC Bank Limited	Financial and Insurance Activities	8.41%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	7.70%
ITC Limited	Manufacture of Tobacco Products	6.85%
Infosys Limited	Computer Programming, Consultancy and Related Activities	4.96%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	4.93%
ICICI Bank Limited	Financial and Insurance Activities	4.32%
Larsen & Toubro Limited	Civil Engineering (Infra)	3.94%
Hindustan Unilever Limited	Manufacture of Chemicals and Chemical Products	3.85%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.17%
Tata Motors Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.79%
Others		46.34%
<b>Money Market, Deposits &amp; Other</b>		<b>2.74%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



\*Others includes Equity, CBLO, Net receivable/payable and FD

### Performance

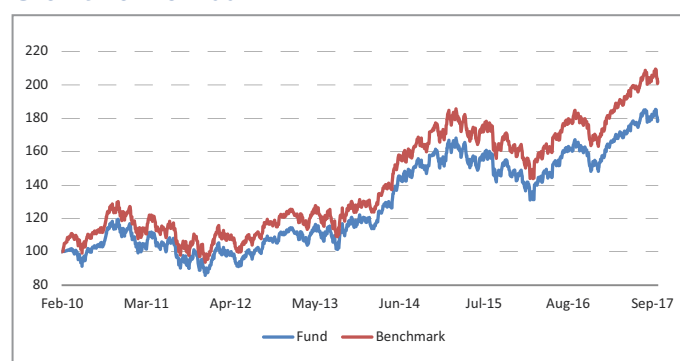
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-1.28%	5.18%	11.23%	9.72%	5.63%	7.94%
Benchmark	-1.30%	6.70%	13.67%	10.95%	7.11%	9.67%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

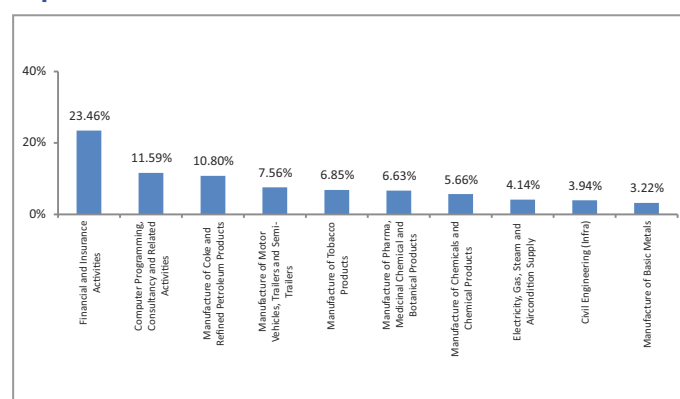
### Fund Details

Description	
SFIN Number	ULGF00822/02/10GREQTYINDX116
Launch Date	19-Feb-10
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	28
Debt	-
Hybrid	25
NAV as on 30-September-17	17.8927
AUM (Rs. Cr)	54.80
Equity	97.26%
Debt	1.11%
Net current asset	1.63%

### Growth of Rs. 100



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

September 2017

## Group Debt Fund

### Fund Objective

To provide stable returns through investment in various fixed income securities.

### Portfolio Allocation

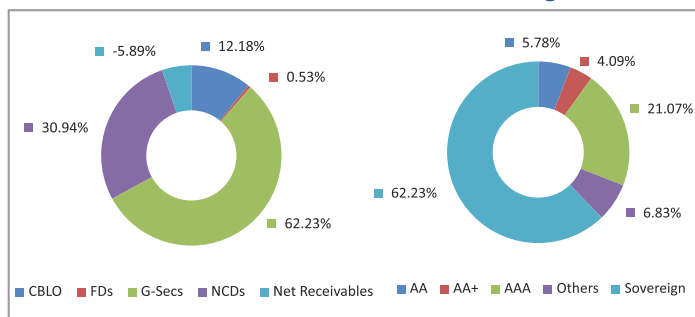
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 100	62.23
Corporate bonds rated AA or above by Crisil*	0 - 100	31.47
Money market and other liquid assets	0 - 40	12.18
Listed equities - NIL		-
Net Current Assets*		-5.89
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.  
\*Including Fixed Deposits and instruments rated by Other Rating Agencies

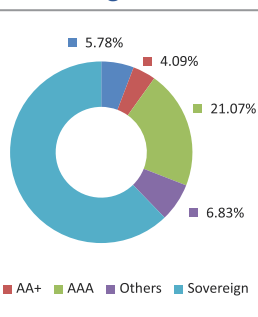
### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>30.94%</b>
8.25% Tata Sons Ltd NCD (MD 23/03/2022)	AAA	5.02%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	3.15%
8.57% India Bulls Housing Finance Ltd (MD 30/03/2022)	AAA	3.07%
9.71% Tata Motors NCD (MD 01/10/2019)	AA+	2.52%
8.95% Crompton Greaves Consumer Electricals Limited NCD (MD 24/06/2021)	AA	2.50%
8.12% ONGC Mangalore Petrochemicals Ltd NCD (MD 10/06/2019)	AAA	2.45%
8.45% Bajaj Finance Ltd NCD (MD 29/09/2026)	AAA	2.31%
9.10% Dewan Housing Finance Corporation Limited (MD 16/08/2019)	AAA	1.48%
8.90% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	1.28%
7.9612% Cholamandalam Investment & Finance Co. Ltd NCD (MD 26/02/2019)	AA	1.26%
Others		5.90%
<b>Sovereign</b>		<b>62.23%</b>
6.79% GOI (MD 15/05/2027)	SOV	28.71%
8.15% GOI (MD 24/11/2026)	SOV	21.30%
8.24% GOI - 15-Feb-2027	SOV	9.35%
7.80% GOI (MD 11/04/2021)	SOV	1.67%
8.26% GOI (MD 02/08/2027)	SOV	1.20%
<b>Money Market, Deposits &amp; Other</b>		<b>6.83%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



\*Others includes Equity, CBLO, Net receivable/payable and FD

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.07%	3.83%	6.93%	9.27%	10.64%	9.77%
Benchmark	0.04%	4.43%	7.94%	9.69%	10.64%	8.10%

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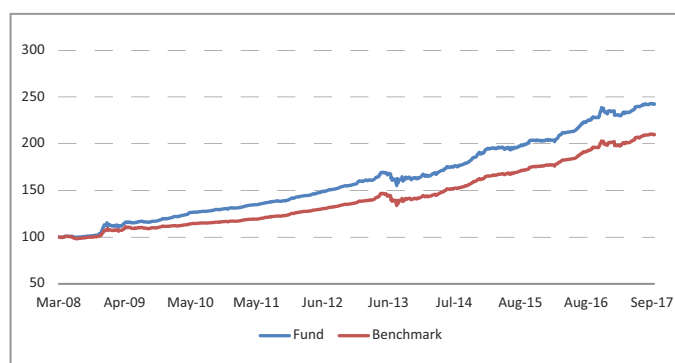
### Fund Details

Description	
SFIN Number	ULGF00426/03/08GRDEBTFUND116
Launch Date	26-Mar-08
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	25
NAV as on 30-September-17	24.2945
AUM (Rs. Cr)	207.31
Equity	-
Debt	105.89%
Net current asset	-5.89%

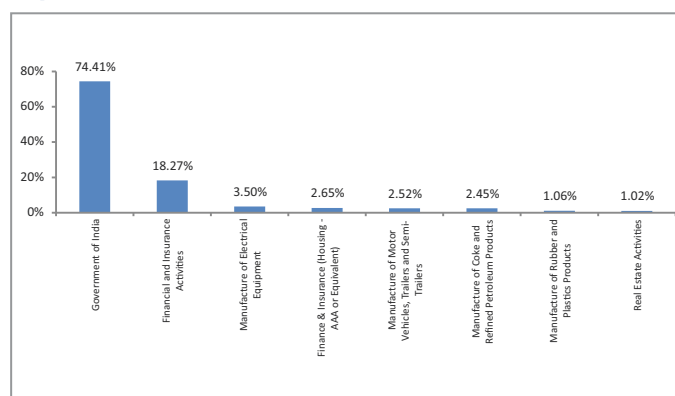
### Quantitative Indicators

Modified Duration	4.74
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### Growth of Rs. 100



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

September 2017

## Group Liquid Fund

### Fund Objective

To provide stable returns through investment in various fixed deposits, money market Instruments and short term debt instruments.

### Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil*	0 - 20	7.95
Money market and other liquid assets	0 - 100	90.55
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		1.49
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

\* Including Fixed Deposits

### Portfolio

Company/Issuer	Rating	Exposure (%)
Money Market, Deposits & Other		100.00%
<b>Total</b>		<b>100.00%</b>

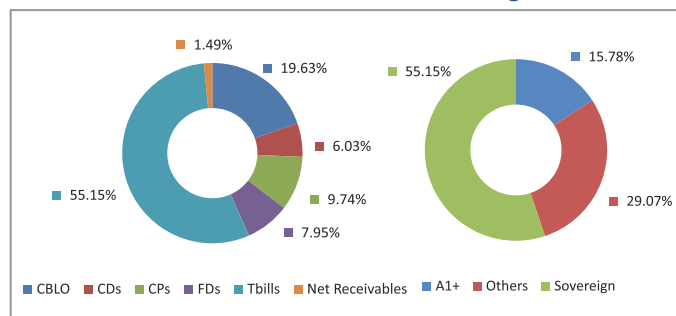
### Fund Details

Description	
SFIN Number	ULGF00503/11/08GRLIQUFUND116
Launch Date	01-Nov-08
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	25
NAV as on 30-September-17	21.1649
AUM (Rs. Cr)	31.43
Equity	-
Debt	98.51%
Net current asset	1.49%

### Quantitative Indicators

Modified Duration	0.44
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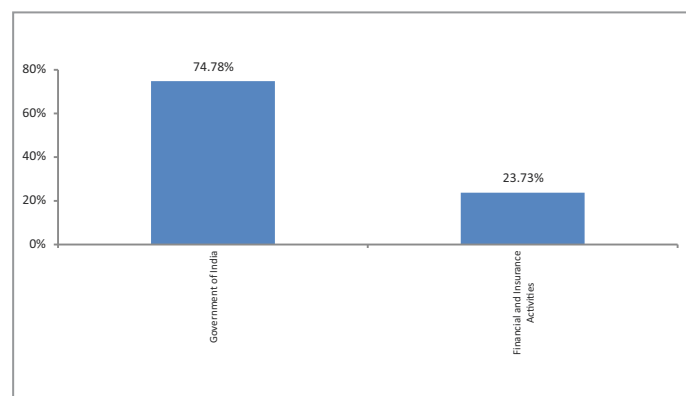
### Asset Class



\*Others includes Equity, CBLO, Net receivable/payable and FD

### Rating Profile

### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.46%	2.94%	6.43%	7.23%	7.58%	8.77%
Benchmark	0.52%	3.31%	6.70%	7.19%	7.64%	7.56%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

September 2017

## Group Short Term Debt Fund

### Fund Objective

To earn moderate returns.

### Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	76.84
Corporate bonds rated AA or above by Crisil*	0 - 100	9.20
Money market and other liquid assets	0 - 40	-
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		13.95
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

\* Including Fixed Deposits

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Sovereign</b>		<b>76.84%</b>
8.12% GOI (MD 10/12/2020)	SOV	76.84%
<b>Money Market, Deposits &amp; Other</b>		<b>23.16%</b>
<b>Total</b>		<b>100.00%</b>

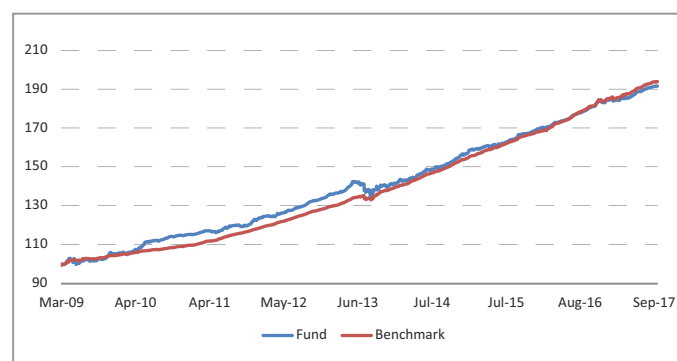
### Fund Details

Description	
SFIN Number	ULGF00628/02/09GRSHTRMDEB116
Launch Date	11-Mar-09
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Short Term Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	25
NAV as on 30-September-17	19.1568
AUM (Rs. Cr)	0.45
Equity	-
Debt	86.05%
Net current asset	13.95%

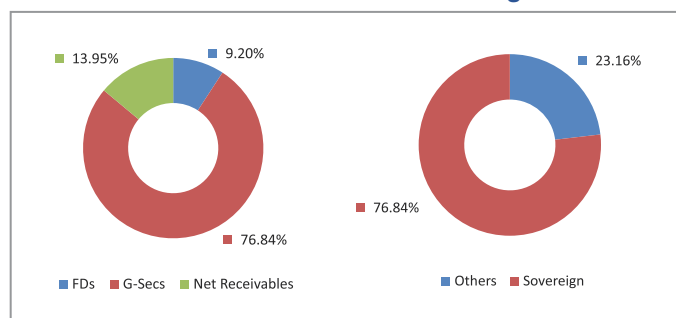
### Quantitative Indicators

Modified Duration	2.70
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### Growth of Rs. 100

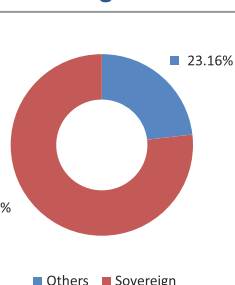


### Asset Class

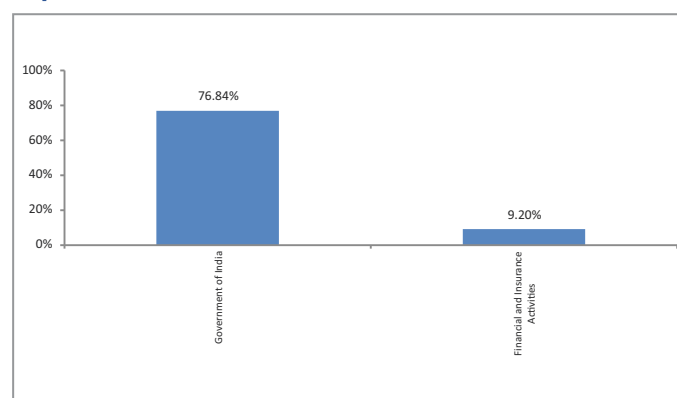


\*Others includes Equity, CBLO, Net receivable/payable and FD

### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.30%	3.31%	6.64%	7.29%	8.12%	7.89%
Benchmark	0.32%	3.75%	7.60%	8.44%	8.92%	8.04%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance



September 2017

## Stable Fund

### Fund Objective

To provide moderate risk with moderate returns.

### Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	45.24
Corporate bonds rated AA or above by Crisil*	0 - 40	15.36
Money market and other liquid assets	0 - 20	4.32
Infrastructure sector as defined by the IRDA	0 - 25	2.89
Listed equities	0 - 35	27.45
Net Current Assets*		4.73
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

\*Including instrument rated by other rating agencies

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>27.45%</b>
Nestle India Limited	Manufacture of Food Products	2.69%
HDFC Bank Limited	Financial and Insurance Activities	2.49%
Infosys Limited	Computer Programming, Consultancy and Related Activities	1.94%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	1.49%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	1.39%
ITC Limited	Manufacture of Tobacco Products	1.15%
Yes Bank Limited	Financial and Insurance Activities	1.14%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	1.13%
ICICI Bank Limited	Financial and Insurance Activities	1.02%
IndusInd Bank Limited	Financial and Insurance Activities	1.01%
Others		11.99%
<b>Corporate Bond</b>		<b>17.29%</b>
9.20% Cholamandalam Inv & Fin Co. Ltd NCD (MD 20/05/2019)	AA	3.74%
8.28% POWER FINANCE CORPORATION LTD NCD (MD 04/09/2018)	AAA	2.16%
7.40% IndiaBulls Housing Finance Limited (MD 24/08/2018)	AAA	2.09%
10.90% DLF Promenade Ltd NCD (MD 11/12/2021) (CALL 12/06/2019)	AA	1.65%
8.00% Shriram Transport Finance Company Ltd NCD (MD 12/06/2020)	AA+	1.59%
8.0505% Cholamandalam Investment & Finance Co. Ltd NCD (MD 25/10/2019)	AA	1.58%
7.85% Cholamandalam Invnt & Fin Co NCD(MD08082019) (C-08082018)	AA	1.05%
9.45% HDFC Ltd (MD 21/08/2019) (Put Date 21/09/2015)	AAA	1.03%
9.95 % Food Corporation of India (MD 07/03/2022)	AAA	0.57%
9.28% Power Finance Corporation Ltd NCD (MD 28/12/2017)	AAA	0.47%
Others		1.36%
<b>Sovereign</b>		<b>44.67%</b>

Company/Issuer	Sector/Rating	Exposure (%)
8.60% GOI (MD 02/06/2028)	SOV	17.84%
8.69% Tamilnadu SDL (MD 24/02/2026)	SOV	5.73%
8.58% Gujarat SDL (MD 23/01/2023)	SOV	5.52%
8.27% KARNATAKA SDL (MD 13/01/2026)	SOV	3.29%
8.21% Haryana Uday SDL (31/03/2024)	SOV	3.24%
7.74% TAMIL NADU UDAY SDL (MD 22/02/2026)	SOV	2.65%
6.68% GOI (MD 17/09/2031)	SOV	1.95%
8.26% MAHARASHTRA SDL (MD 12/08/2025)	SOV	1.69%
8.92% TAMIL NADU SDL (MD 08/08/2022)	SOV	1.11%
8.44% Uttar Pradesh UDAY SDL (MD 29/03/2029)	SOV	1.11%
Others		0.53%
<b>Money Market, Deposits &amp; Other</b>		<b>10.59%</b>
<b>Total</b>		<b>100.00%</b>

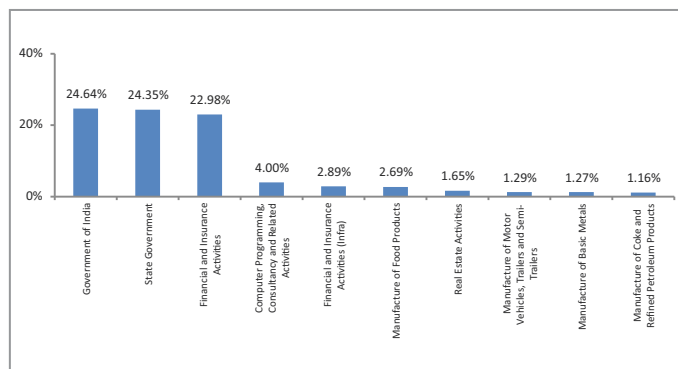
### Fund Details

Description			
SFIN Number	ULGF00115/09/04STABLEFUND116		
Launch Date	31-Oct-04		
Face Value	10		
Risk Profile	Moderate		
Benchmark	-		
Fund Manager Name	Sampath Reddy, Reshma Banda, Durgadutt Dhar		
Number of funds managed by fund manager:	Sampath Reddy	Reshma Banda	Durgadutt Dhar
Equity	19	28	-
Debt	-	-	29
Hybrid	10	25	25
NAV as on 30-September-17	37.9827		
AUM (Rs. Cr)	192.14		
Equity	27.45%		
Debt	67.82%		
Net current asset	4.73%		

### Quantitative Indicators

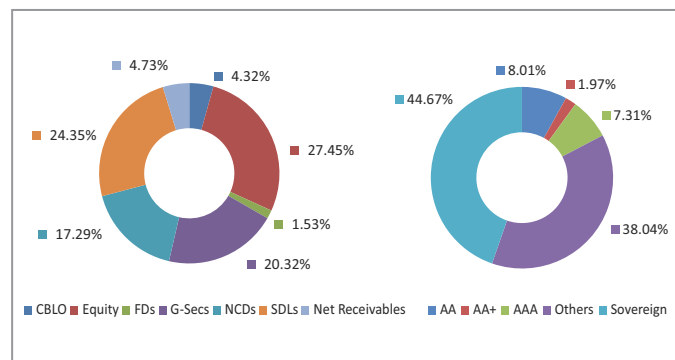
Modified Duration	4.51
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## Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

## Asset Class



\*Others includes Equity, CBLO, Net receivable/payable and FD

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.03%	4.63%	11.38%	12.33%	11.16%	10.88%
Benchmark	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

September 2017

## Secure Fund

### Fund Objective

To provide very low principal risk with stable returns.

### Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 90	50.62
Corporate bonds rated AA or above by Crisil*	0 - 30	20.20
Money market and other liquid assets	0 - 20	4.21
Infrastructure sector as defined by the IRDA	0 - 25	1.26
Listed equities	0 - 20	18.21
Net Current Assets*		5.49
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.  
\*Including instrument rated by other rating agencies

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>18.21%</b>
HDFC Bank Limited	Financial and Insurance Activities	1.49%
Infosys Limited	Computer Programming, Consultancy and Related Activities	1.40%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	1.19%
MRF Limited	Manufacture of Rubber and Plastics Products	0.89%
ITC Limited	Manufacture of Tobacco Products	0.86%
Hindalco Industries Limited	Manufacture of Basic Metals	0.85%
Nestle India Limited	Manufacture of Food Products	0.76%
Axis Bank Limited	Financial and Insurance Activities	0.72%
L&T Finance Holdings Limited	Financial and Insurance Activities	0.69%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	0.68%
Others		8.70%
<b>Corporate Bond</b>		<b>16.47%</b>
9.20% Cholamandalam Inv & Fin Co. Ltd NCD (MD 20/05/2019)	AA	3.63%
8.35% HDFC Ltd (MD 13/05/2026) (Put Date 13/11/2017)	AAA	2.17%
8.5687% Sundaram Finance Ltd. (MD 19/03/2018)	AA+	1.82%
7.40% Indiabulls Housing Finance Limited (MD 24/08/2018)	AAA	1.49%
7.83% LIC Housing Finance Ltd NCD (MD 25/09/2026) (Put Date 26/11/2020)	AAA	1.10%
7.85% Cholamandalam Invnt & Fin Co NCD(MD08082019) (C-08082018)	AA	1.07%
8.65% HDFC Ltd NCD (MD 18/09/2020)	AAA	0.86%
8.60% LIC Housing Finance Ltd NCD Option I (MD 26/02/2021)	AAA	0.48%
9.95 % Food Corporation of India (MD 07/03/2022)	AAA	0.45%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	0.43%
Others		2.97%
<b>Sovereign</b>		<b>50.17%</b>
8.60% GOI (MD 02/06/2028)	SOV	23.37%
8.21% Haryana Uday SDL (31/03/2024)	SOV	5.88%
8.09% Andhra Pradesh SDL (MD 15/06/2026)	SOV	3.51%
8.27% KARNATAKA SDL (MD 13/01/2026)	SOV	3.03%
8.21% Uttar Pradesh Uday SDL (29/03/2026)	SOV	3.01%
6.68% GOI (MD 17/09/2031)	SOV	2.85%
7.77% Tamil Nadu Uday SDL (MD 22/02/2024)	SOV	2.51%
8.69% Tamilnadu SDL (MD 24/02/2026)	SOV	1.51%
8.27% Madhya Pradesh SDL (MD 23/12/2025)	SOV	1.13%
8.64% Uttar Pradesh UDAY SDL (MD 29/03/2028)	SOV	0.89%
Others		2.47%
<b>Money Market, Deposits &amp; Other</b>		<b>15.15%</b>
<b>Total</b>		<b>100.00%</b>

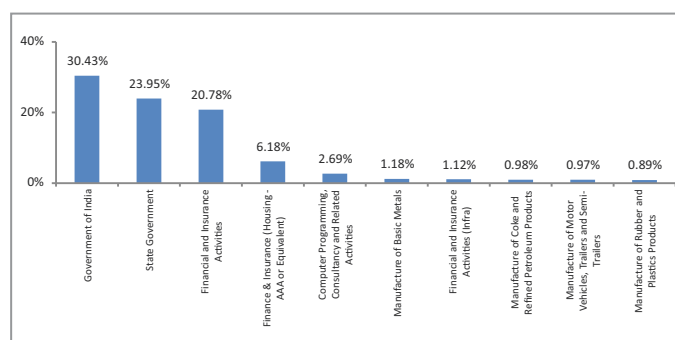
### Fund Details

Description	
SFIN Number	ULGF00215/10/04SECUREFUND116
Launch Date	15-Oct-04
Face Value	10
Risk Profile	Moderate
Benchmark	-
Fund Manager Name	Sampath Reddy, Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Sampath Reddy Reshma Banda Durgadutt Dhar
Equity	19 28 -
Debt	- - 29
Hybrid	10 25 25
NAV as on 30-September-17	34.1297
AUM (Rs. Cr)	1,216.15
Equity	18.21%
Debt	76.30%
Net current asset	5.49%

### Quantitative Indicators

Modified Duration	4.96
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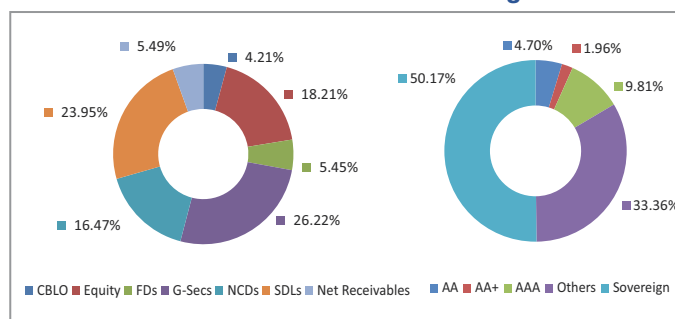
### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Asset Class

### Rating Profile



\*Others includes Equity, CBLO, Net receivable/payable and FD

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.06%	4.30%	10.36%	10.33%	10.58%	9.93%
Benchmark	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

September 2017

## Accelerated Fund

### Fund Objective

To provide enhanced returns over a period of time together with volatility in the return.

### Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 50	35.11
Corporate bonds rated AA or above by Crisil	0 - 50	12.39
Money market and other liquid assets	0 - 20	7.57
Infrastructure sector*	0 - 25	3.14
Listed equities	0 - 50	39.92
Net Current Assets*		1.87
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

\* Including Fixed Deposits

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>39.92%</b>
HDFC Bank Limited	Financial and Insurance Activities	3.56%
Yes Bank Limited	Financial and Insurance Activities	3.37%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	3.16%
IndusInd Bank Limited	Financial and Insurance Activities	2.54%
ITC Limited	Manufacture of Tobacco Products	2.54%
Nestle India Limited	Manufacture of Food Products	1.92%
Hindalco Industries Limited	Manufacture of Basic Metals	1.78%
Johnson Controls - Hitachi Air Conditioning India Limited	Manufacture of Machinery and Equipment N.E.C.	1.48%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	1.47%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	1.42%
Others		16.67%
<b>Corporate Bond</b>		<b>15.54%</b>
8.69% LIC Housing Finance Ltd NCD (MD 17/05/2019)	AAA	6.22%
8.61% Sundaram Finance Ltd. (MD 12/04/2019)	AA+	6.18%
8.53% PFC Ltd NCD (MD 24/07/2020)	AAA	3.14%
<b>Sovereign</b>		<b>35.11%</b>
6.79% GOI (MD 26/12/2029)	SOV	29.94%
8.21% Haryana Uday SDL (31/03/2024)	SOV	4.72%
6.84% GOI (MD 19/12/2022)	SOV	0.44%
<b>Money Market, Deposits &amp; Other</b>		<b>9.44%</b>
<b>Total</b>		<b>100.00%</b>

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.33%	5.06%	14.23%	11.06%	9.48%	12.93%
Benchmark	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

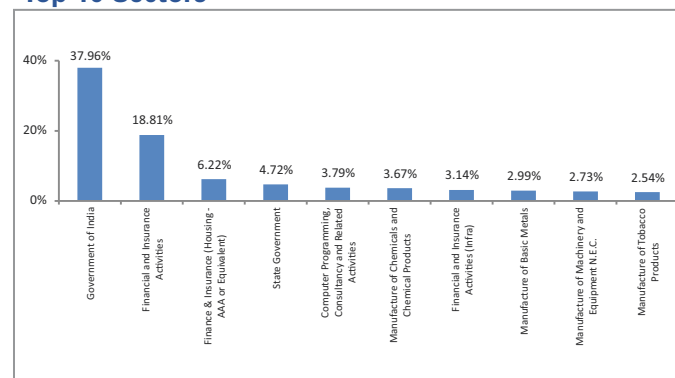
### Fund Details

Description			
SFIN Number	ULGF00318/11/04ACCELFUND116		
Launch Date	18-Nov-04		
Face Value	10		
Risk Profile	High		
Benchmark	-		
Fund Manager Name	Sampath Reddy, Reshma Banda, Durgadutt Dhar		
Number of funds managed by fund manager:	Sampath Reddy	Reshma Banda	Durgadutt Dhar
Equity	19	28	-
Debt	-	-	29
Hybrid	10	25	25
NAV as on 30-September-17	47.8297		
AUM (Rs. Cr)	3.30		
Equity	39.92%		
Debt	58.22%		
Net current asset	1.87%		

### Quantitative Indicators

Modified Duration	5.00
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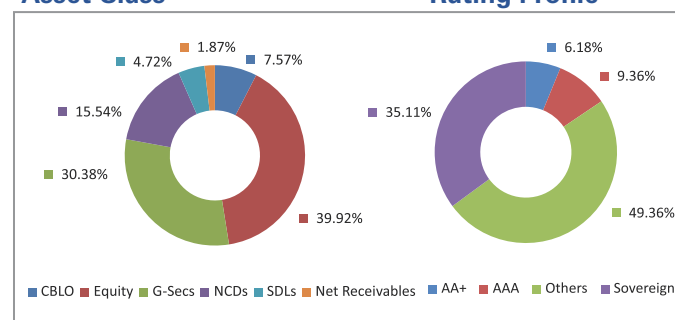
### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Asset Class

### Rating Profile



\*Others includes Equity, CBLO, Net receivable/payable and FD

September 2017

## Group Blue Chip Fund

### Fund Objective

To provide capital appreciation through investment in equities.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	96.90
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	1.40
Net Current Assets*		1.70
<b>Total</b>		<b>100.00</b>

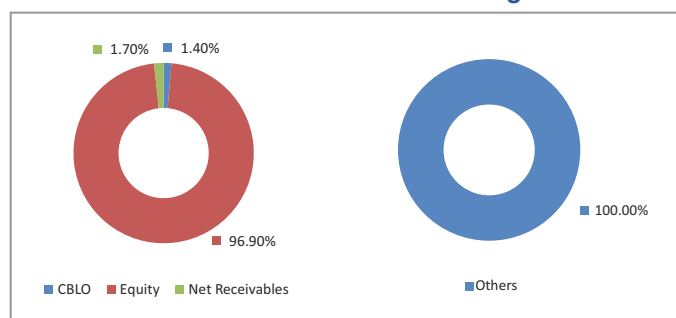
\*Net current asset represents net of receivables and payables for investments held.

\*\*The exposure to money market instruments may be increased to 100%, keeping in view market conditions, market opportunities, and political, economic and other factors, depending on the perception of the Investment Manager.

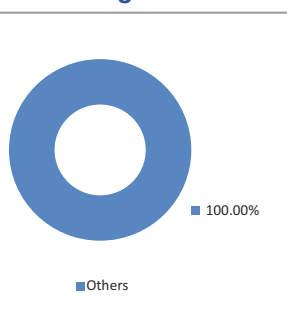
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>96.90%</b>
HDFC Bank Limited	Financial and Insurance Activities	8.38%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	7.67%
ITC Limited	Manufacture of Tobacco Products	6.83%
Infosys Limited	Computer Programming, Consultancy and Related Activities	4.95%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	4.91%
ICICI Bank Limited	Financial and Insurance Activities	4.31%
Larsen & Toubro Limited	Civil Engineering (Infra)	3.92%
Hindustan Unilever Limited	Manufacture of Chemicals and Chemical Products	3.84%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.16%
Tata Motors Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.78%
Others		46.15%
<b>Money Market, Deposits &amp; Other</b>		<b>3.10%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



\*Others includes Equity, CBLO, Net receivable/payable and FD

### Performance

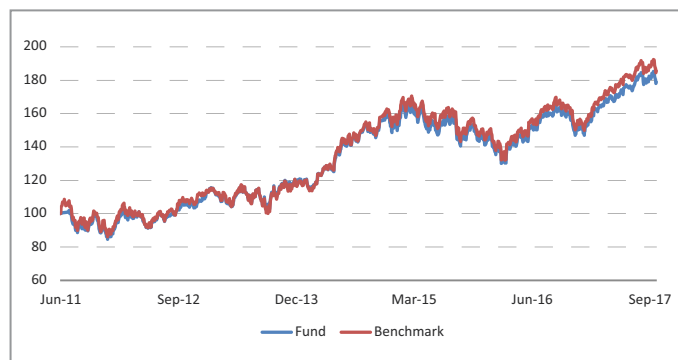
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-1.30%	5.78%	12.32%	10.25%	6.04%	9.70%
Benchmark	-1.30%	6.70%	13.67%	10.95%	7.11%	10.34%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

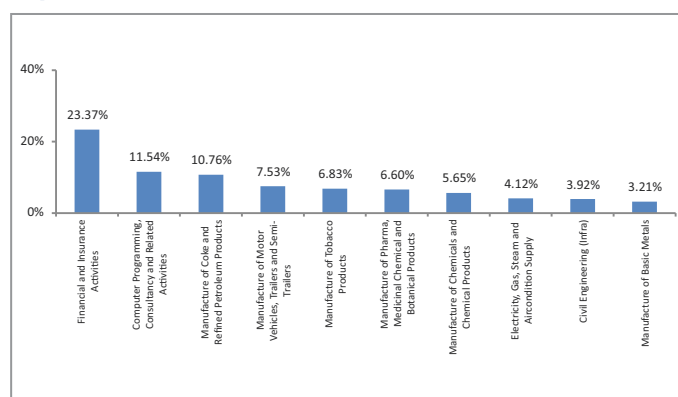
### Fund Details

Description	
SFIN Number	ULGF01118/04/11GRBLUECHIP116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	28
Debt	-
Hybrid	25
NAV as on 30-September-17	17.8839
AUM (Rs. Cr)	10.02
Equity	96.90%
Debt	1.40%
Net current asset	1.70%

### Growth of Rs. 100



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

September 2017

## Group Equity Fund

### Fund Objective

To provide capital appreciation through investment in equity shares.

### Portfolio Allocation

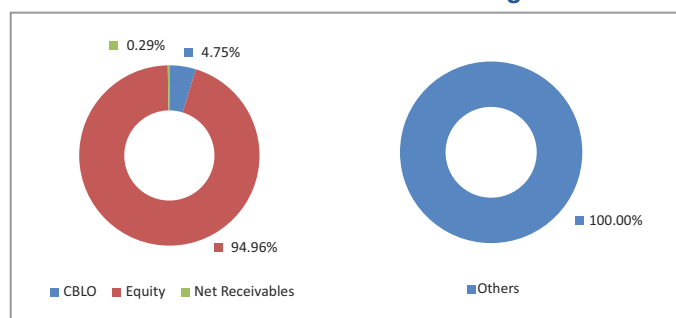
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	94.96
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	4.75
Net Current Assets*		0.29
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

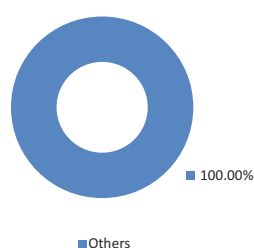
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>94.96%</b>
HDFC Bank Limited	Financial and Insurance Activities	6.93%
Hindalco Industries Limited	Manufacture of Basic Metals	5.28%
Yes Bank Limited	Financial and Insurance Activities	4.93%
Infosys Limited	Computer Programming, Consultancy and Related Activities	4.92%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	Mutual Fund	4.73%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	4.62%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	4.45%
IndusInd Bank Limited	Financial and Insurance Activities	4.23%
R*Shares Bank BeES	Mutual Fund	3.84%
ITC Limited	Manufacture of Tobacco Products	3.78%
Others		47.25%
<b>Money Market, Deposits &amp; Other</b>		<b>5.04%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile

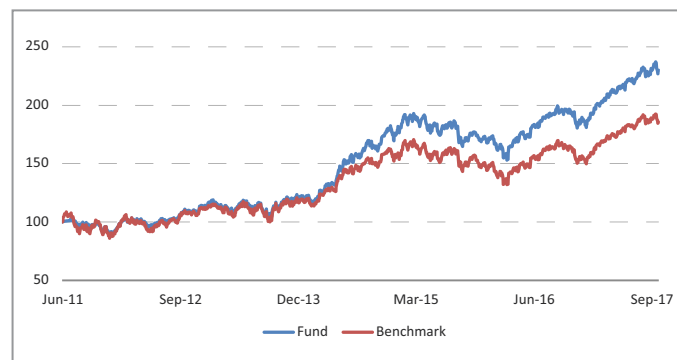


\*Others includes Equity, CBLO, Net receivable/payable and FD

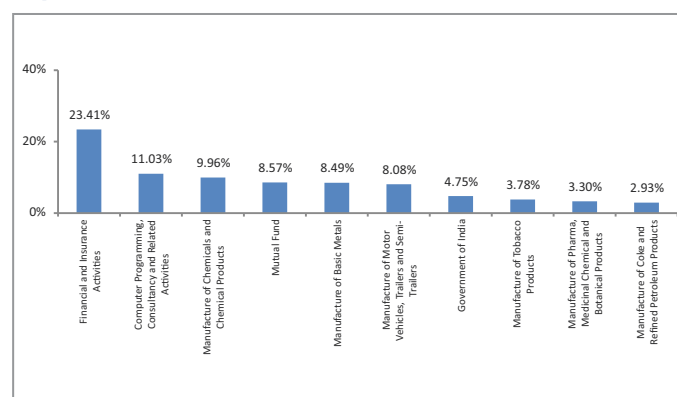
### Fund Details

Description	
SFIN Number	ULGF01018/04/11GREQTYFUND116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Sampath Reddy, Reshma Banda
Number of funds managed by fund manager:	Sampath Reddy Reshma Banda
Equity	19 28
Debt	- -
Hybrid	10 25
NAV as on 30-September-17	22.9964
AUM (Rs. Cr)	47.12
Equity	94.96%
Debt	4.75%
Net current asset	0.29%

### Growth of Rs. 100



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.19%	8.39%	19.00%	15.67%	11.60%	14.17%
Benchmark	-1.30%	6.70%	13.67%	10.95%	7.11%	10.34%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

September 2017

## Group Growth Fund- II

### Fund Objective

The investment objective of the fund is to provide minimum unit price growth @ 7.35% p.a. compounded annually at the fund closure date by investing in a suitable mix of assets.

### Portfolio Allocation

	Stated (%)	Actual (%)
Debt and debt related securities, Cash, Fixed Deposits, Money market instruments, Mutual funds	0 - 100	84.01
Equity and equity related instruments	0 - 50	-
Net Current Assets*		15.99
<b>Total</b>		<b>100.00</b>

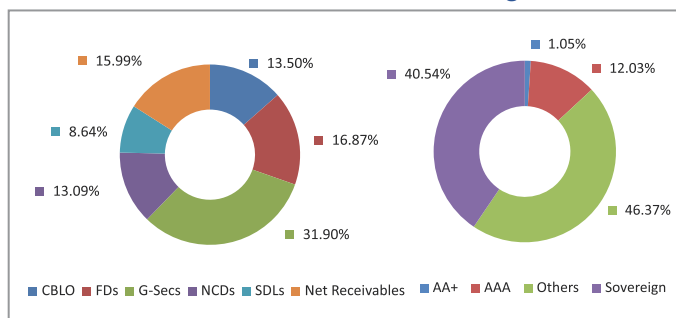
\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>13.09%</b>
11.95% HDFC Ltd (MD 26/11/2018)	AAA	4.39%
8.44% RECL NCD (MD 04/12/2021)	AAA	2.54%
8.82% RECL Ltd NCD (MD 12/04/2023)	AAA	1.86%
8.95% HDFC Ltd (MD 19/10/2020)	AAA	1.46%
7.60% NHAI Taxable Bond Series - V - (MD 18/03/2022)	AAA	1.06%
9.30% Sundaram BNP Paribas Home Finance Ltd. (MD 08/05/2018)	AA+	1.05%
9.38% EXIM Bank Ltd. (MD 29/09/2021)	AAA	0.37%
9.25% Bajaj Finance Limited (MD 03/05/2018)	AAA	0.35%
<b>Sovereign</b>		<b>40.54%</b>
7.68% GOI (MD 15/12/2023)	SOV	21.75%
8.24% GOI - 15-Feb-2027	SOV	9.27%
8.89% Maharashtra SDL (MD 05/10/2021)	SOV	8.64%
7.80% GOI (MD 11/04/2021)	SOV	0.88%
<b>Money Market, Deposits &amp; Other</b>		<b>46.37%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class

### Rating Profile



\*Others includes Equity, CBLO, Net receivable/payable and FD

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.19%	3.78%	6.12%	6.15%	6.90%	7.48%
Benchmark	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

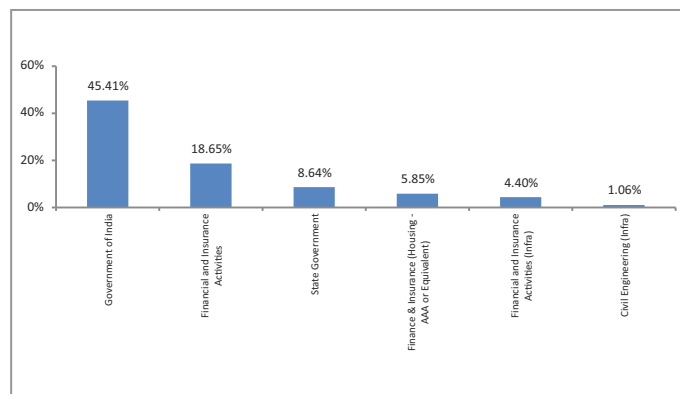
### Fund Details

Description	
SFIN Number	ULGF01311/05/11GRGROWFU02116
Launch Date	11-May-11
Face Value	10
Risk Profile	Low
Benchmark	-
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	25
NAV as on 30-September-17	15.8616
AUM (Rs. Cr)	28.80
Equity	-
Debt	84.01%
Net current asset	15.99%

### Quantitative Indicators

Modified Duration	3.21
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### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

September 2017

## Group Return Shield Fund

### Fund Objective

To provide capital appreciation with reasonable risk by investing in a suitable mix of debt and equities

### Portfolio Allocation

	Stated (%)	Actual (%)
Debt and Debt related securities	50 - 100	68.94
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	20.22
Net Current Assets*		10.84
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

\*\*The exposure to money market instruments may be increased to 100%, keeping in view market conditions, market opportunities, and political, economic and other factors, depending on the perception of the Investment Manager.

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>6.32%</b>
Infosys Limited	Computer Programming, Consultancy and Related Activities	1.58%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	1.17%
Bata India limited	Manufacture of Leather and Related Products	0.80%
Sun Pharmaceuticals Industries Limited	Manufacture of Pharma, Medicinal Chemical and Botanical Products	0.73%
State Bank of India	Financial and Insurance Activities	0.59%
ITC Limited	Manufacture of Tobacco Products	0.45%
Cummins India Limited	Manufacture of Machinery and Equipment N.E.C.	0.41%
Castrol India Limited	Manufacture of Coke and Refined Petroleum Products	0.30%
Idea Cellular Limited	Telecommunications (Infra)	0.29%
<b>Corporate Bond</b>		<b>41.16%</b>
9.67% Tata Sons Ltd (MD 13/09/2022)	AAA	8.50%
9.38% EXIM Bank Ltd. (MD 29/09/2021)	AAA	8.30%
9.61% Power Finance Corporation Ltd. Series 75 C (MD 29/06/2021)	AAA	6.66%
9.64% Power Grid Corporation Ltd. G (MD 31/05/2021)	AAA	6.25%
9.57% IRFC Ltd (MD 31/05/2021)	AAA	3.34%
9.40% HDFC Ltd. (MD 13/04/2021)	AAA	3.31%
8.88% LIC Housing Finance Ltd (MD 13/10/2020)	AAA	3.24%
7.60% NHAI Taxable Bond Series - V - (MD 18/03/2022)	AAA	1.57%
<b>Sovereign</b>		<b>27.77%</b>
8.94% Gujarat SDL (MD 07/03/2022)	SOV	16.49%
8.15% GOI (MD 11/06/2022)	SOV	7.99%
8.89% Maharastra SDL (MD 05/10/2021)	SOV	3.29%
<b>Money Market, Deposits &amp; Other</b>		<b>24.74%</b>
<b>Total</b>		<b>100.00%</b>

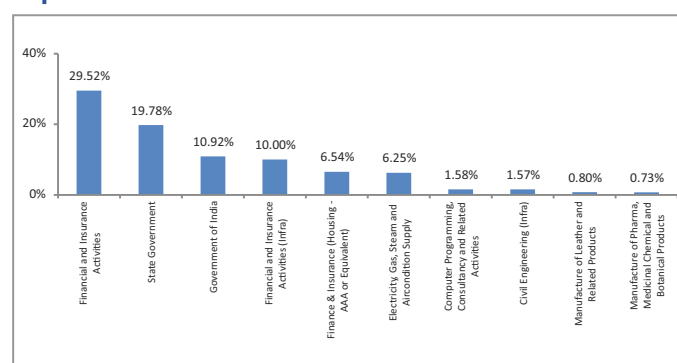
### Fund Details

Description	
SFIN Number	ULGF01421/06/11RETNSHIELD116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Moderate
Benchmark	-
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda Durgadutt Dhar
Equity	28
Debt	-
Hybrid	25
NAV as on 30-September-17	17.2787
AUM (Rs. Cr)	6.48
Equity	6.32%
Debt	82.83%
Net current asset	10.84%

### Quantitative Indicators

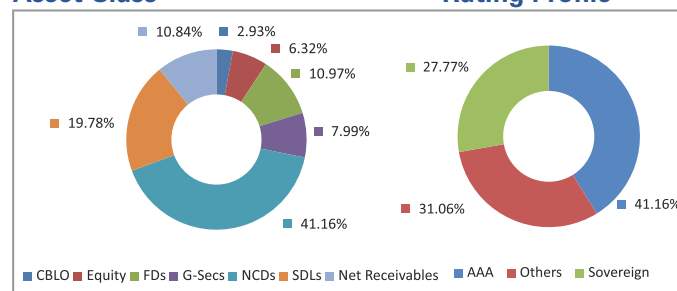
Modified Duration	3.24
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### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Asset Class



\*Others includes Equity, CBLO, Net receivable/payable and FD

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.05%	3.41%	7.89%	8.68%	9.24%	9.10%
Benchmark	-	-	-	-	-	-

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance



September 2017

## Group Short Term Debt Fund- II

### Fund Objective

To earn moderate returns.

### Portfolio Allocation

	Stated (%)	Actual (%)
Debt and debt related securities, Cash, Fixed Deposits, Money market instruments**, Mutual funds	0 - 100	96.97
Net Current Assets*		3.03
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

\*\*The exposure to money market instruments may be increased to 100%, keeping in view market conditions, market opportunities, and political, economic and other factors, depending on the perception of the Investment Manager.

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Money Market, Deposits &amp; Other</b>		<b>100.00%</b>
<b>Total</b>		<b>100.00%</b>

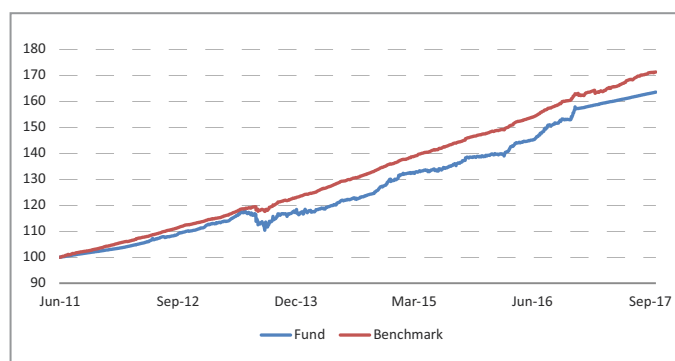
### Fund Details

Description	
SFIN Number	ULGF01218/04/11GRSHTRDE02116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Short Term Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	25
NAV as on 30-September-17	16.3622
AUM (Rs. Cr)	0.59
Equity	-
Debt	96.97%
Net current asset	3.03%

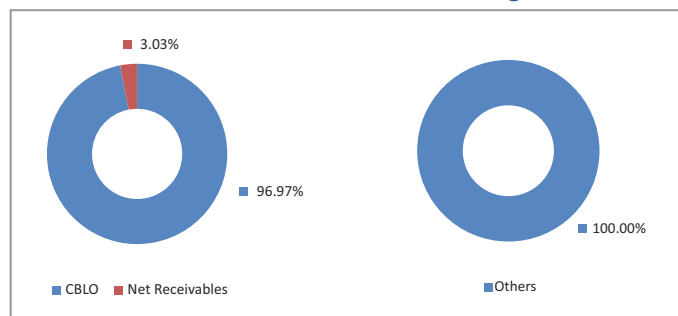
### Quantitative Indicators

Modified Duration	0.00
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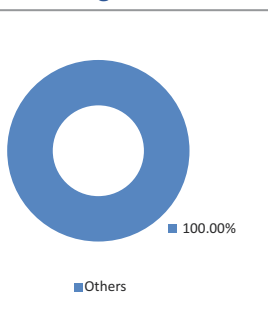
### Growth of Rs. 100



### Asset Class

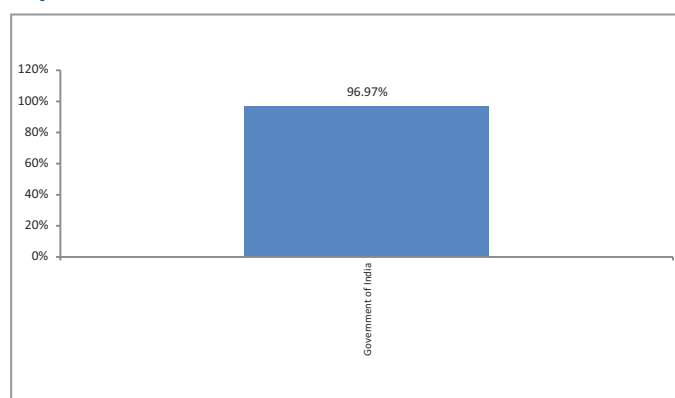


### Rating Profile



\*Others includes Equity, CBLO, Net receivable/payable and FD

### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.37%	2.42%	7.29%	8.76%	9.58%	8.15%
Benchmark	0.32%	3.75%	7.60%	8.44%	8.92%	8.96%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

September 2017

## Group Debt Fund-II

### Fund Objective

To provide stable returns through investment in various fixed income securities.

### Portfolio Allocation

	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD	40 - 100	90.96
Money Market instrument	0 - 60	16.06
Net Current Assets*		-7.02
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>30.12%</b>
7.60% NHA Taxable Bond Series - V - (MD 18/03/2022)	AAA	3.69%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	3.54%
7.39% LIC Housing Finance Ltd NCD (MD 30/08/2022)	AAA	2.86%
8.25% Tata Sons Ltd NCD (MD 23/03/2022)	AAA	2.12%
7.40% Power Finance Corporation (MD 30/09/2021)	AAA	1.76%
8.75% Bajaj Finance Ltd NCD (MD 14/08/2026)	AAA	1.57%
7.68% Fullerton India Credit Co Ltd S 56 NCD (MD 14/08/2020)	AAA	1.48%
7.85% Cholamandalam Invst & Fin Co NCD (MD08082019) (C-08082018)	AA	1.46%
8.90% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	1.39%
8.85% Bajaj Finance Limited NCD (MD 15/07/2026)	AAA	1.18%
Others		9.08%
<b>Sovereign</b>		<b>59.79%</b>
6.79% GOI (MD 15/05/2027)	SOV	33.29%
8.24% GOI - 15-Feb-2027	SOV	18.00%
8.15% GOI (MD 24/11/2026)	SOV	7.87%
8.26% GOI (MD 02/08/2027)	SOV	0.63%
<b>Money Market, Deposits &amp; Other</b>		<b>10.09%</b>
<b>Total</b>		<b>100.00%</b>

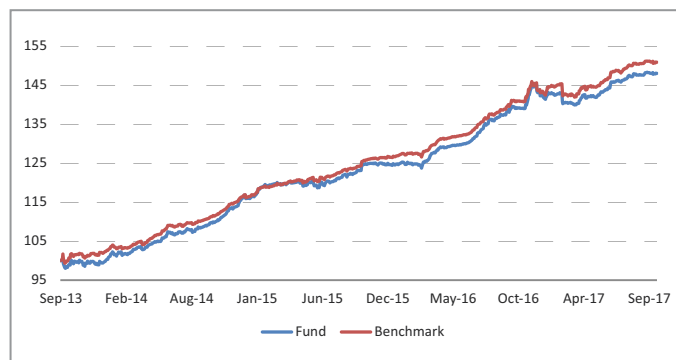
### Fund Details

Description	
SFIN Number	ULGF01924/06/13GRDEBTFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	25
NAV as on 30-September-17	14.8120
AUM (Rs. Cr)	687.88
Equity	-
Debt	107.02%
Net current asset	-7.02%

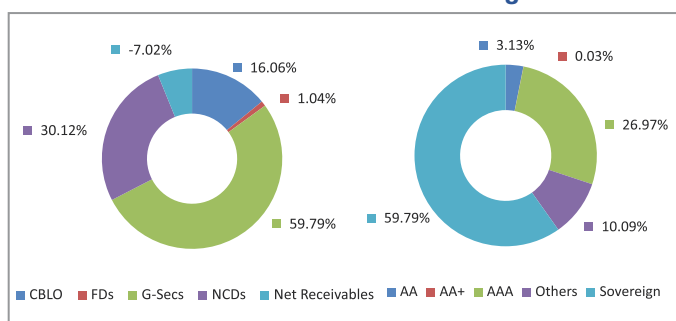
### Quantitative Indicators

Modified Duration	4.76
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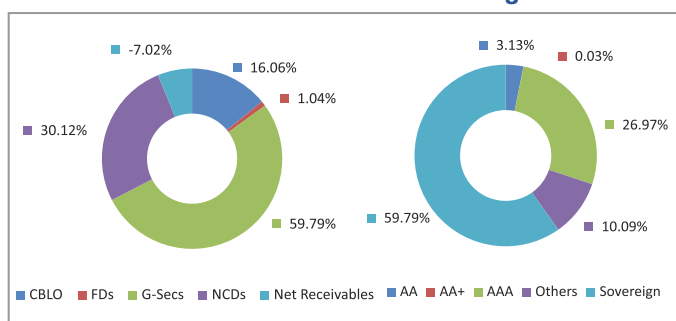
### Growth of Rs. 100



### Asset Class

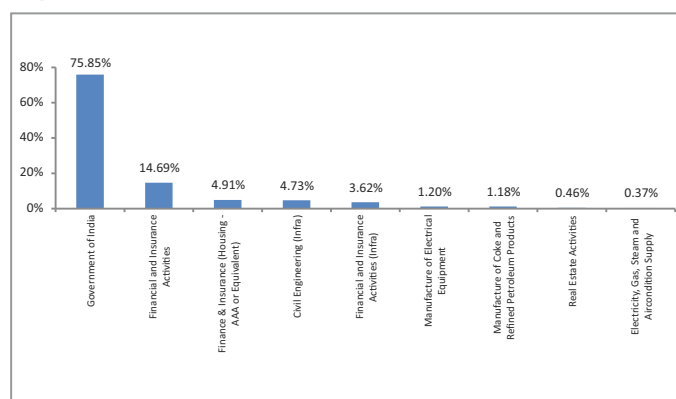


### Rating Profile



\*Others includes Equity, CBLO, Net receivable/payable and FD

### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.09%	3.94%	6.92%	9.04%	10.48%	10.19%
Benchmark	0.04%	4.43%	7.94%	9.69%	10.64%	10.72%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

September 2017

## Group Short Term Debt Fund-III

### Fund Objective

To earn moderate returns.

### Portfolio Allocation

	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD	40 - 100	75.45
Money Market instrument	0 - 60	13.01
Net Current Assets*		11.54
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>15.00%</b>
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	5.26%
9.10% Dewan Housing Finance Corporation Limited (MD 16/08/2019)	AAA	5.14%
8.30% HDB Financial Services Ltd NCD (MD 09/08/2019)	AAA	2.55%
8.69% LIC Housing Finance Ltd NCD (MD 17/05/2019)	AAA	2.05%
<b>Sovereign</b>		<b>45.51%</b>
8.12% GOI (MD 10/12/2020)	SOV	38.61%
8.27% GOI (MD 09/06/2020)	SOV	5.21%
7.80% GOI (MD 11/04/2021)	SOV	1.69%
<b>Money Market, Deposits &amp; Other</b>		<b>39.49%</b>
<b>Total</b>		<b>100.00%</b>

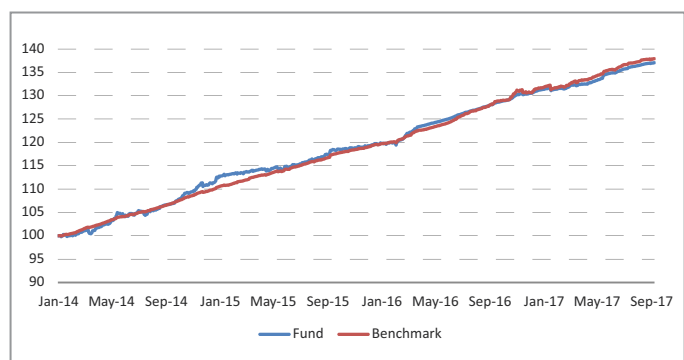
### Fund Details

Description	
SFIN Number	ULGF02024/06/13GRSHTRDE03116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Short Term Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	25
NAV as on 30-September-17	13.7059
AUM (Rs. Cr)	40.09
Equity	-
Debt	88.46%
Net current asset	11.54%

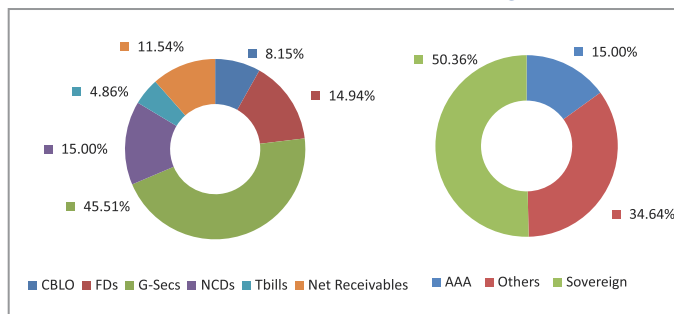
### Quantitative Indicators

Modified Duration	2.14
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### Growth of Rs. 100

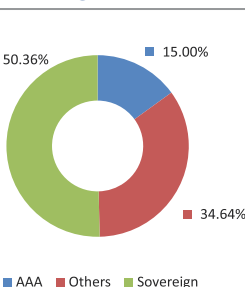


### Asset Class

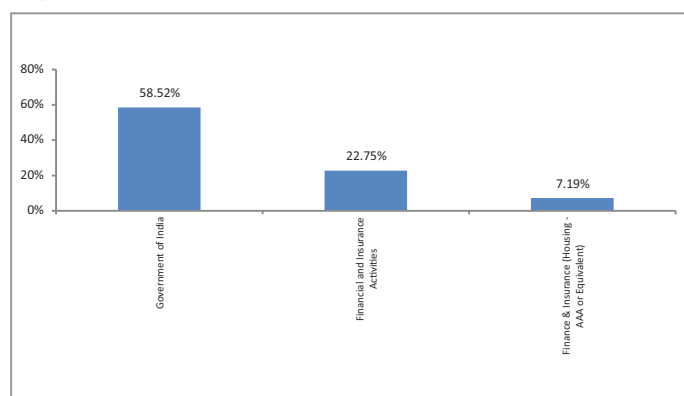


\*Others includes Equity, CBLO, Net receivable/payable and FD

### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.36%	3.63%	6.99%	7.64%	8.70%	8.10%
Benchmark	0.32%	3.75%	7.60%	8.44%	8.92%	9.32%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

September 2017

## Group Liquid Fund-II

### Fund Objective

To provide stable returns through investment in various fixed deposits, money market Instruments and short term debt instruments.

### Portfolio Allocation

	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD	0 - 60	-
Cash, Mutual Funds	0 - 60	-
Money Market instrument	40 - 100	99.77
Net Current Assets*		0.23
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Rating	Exposure (%)
Money Market, Deposits & Other		100.00%
<b>Total</b>		<b>100.00%</b>

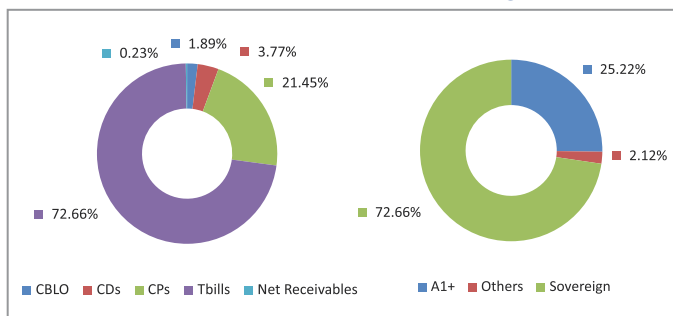
### Fund Details

Description	
SFIN Number	ULGF02124/06/13GRLIQUFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	25
NAV as on 30-September-17	12.9525
AUM (Rs. Cr)	7.94
Equity	-
Debt	99.77%
Net current asset	0.23%

### Quantitative Indicators

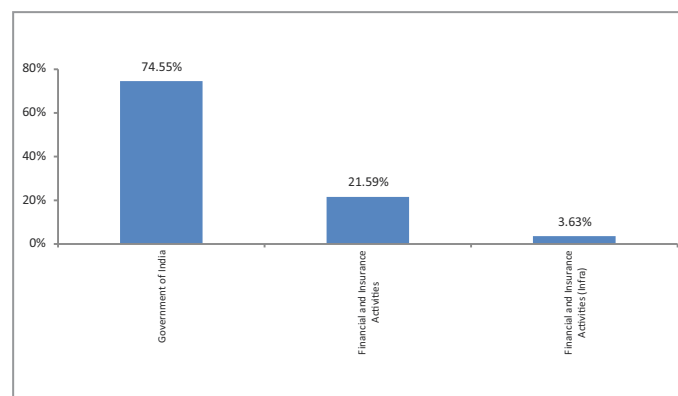
Modified Duration	0.67
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### Asset Class



\*Others includes Equity, CBLO, Net receivable/payable and FD

### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.44%	2.76%	6.27%	7.11%	7.57%	6.60%
Benchmark	0.52%	3.31%	6.70%	7.19%	7.64%	8.18%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

September 2017

## Group Debt Fund-III

### Fund Objective

To provide stable returns through investment in various fixed income securities.

### Portfolio Allocation

	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	60 - 100	84.97
Money market instruments, Cash, Mutual funds	0 - 40	17.47
Net Current Assets*		-2.44
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>5.90%</b>
8.57% India Bulls Housing Finance Ltd (MD 30/03/2022)	AAA	5.38%
8.45% Bajaj Finance Ltd NCD (MD 29/09/2026)	AAA	0.40%
0% Rural Electrification Corporation Ltd (MD 15/12/2020)	AAA	0.11%
<b>Sovereign</b>		<b>77.82%</b>
6.79% GOI (MD 15/05/2027)	SOV	41.48%
7.80% GOI (MD 11/04/2021)	SOV	12.67%
8.24% GOI - 15-Feb-2027	SOV	12.30%
8.15% GOI (MD 24/11/2026)	SOV	11.36%
<b>Money Market, Deposits &amp; Other</b>		<b>16.29%</b>
<b>Total</b>		<b>100.00%</b>

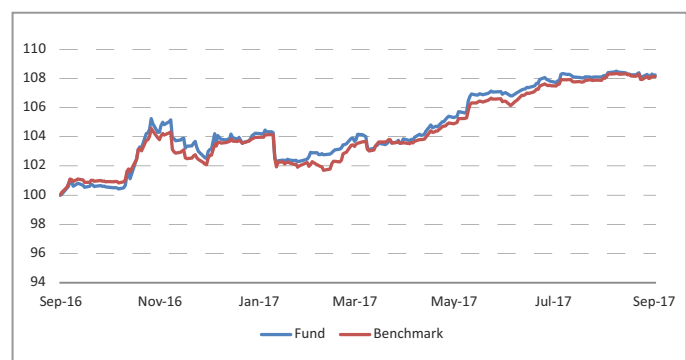
### Fund Details

Description	
SFIN Number	ULGF02202/03/15GRDEBTFU03116
Launch Date	29-Sep-16
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	25
NAV as on 30-September-17	10.8229
AUM (Rs. Cr)	78.79
Equity	-
Debt	102.44%
Net current asset	-2.44%

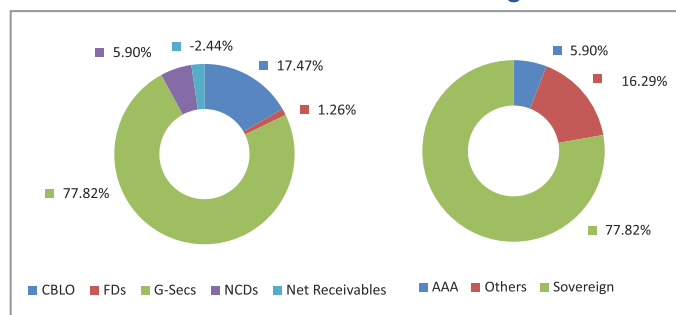
### Quantitative Indicators

Modified Duration	4.89
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### Growth of Rs. 100

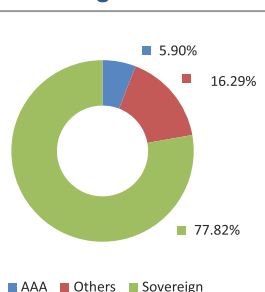


### Asset Class

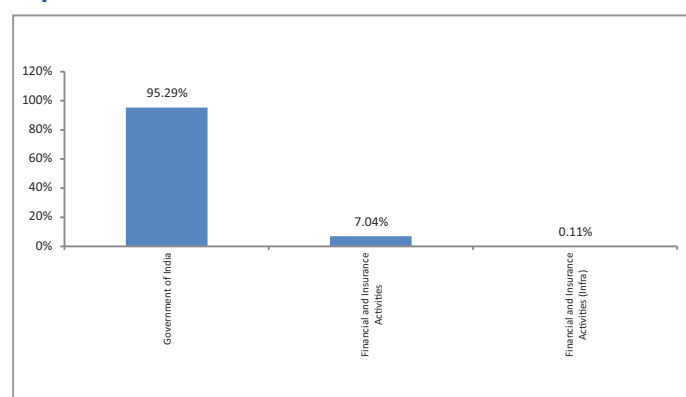


\*Others includes Equity, CBLO, Net receivable/payable and FD

### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.02%	3.90%	8.16%	-	-	8.21%
Benchmark	0.04%	4.43%	7.94%	-	-	8.11%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

September 2017

## Group Balanced Gain Fund

### Fund Objective

To provide capital appreciation, subject to minimum guaranteed unit price at fund closure. The fund strategy would be to achieve potential upside by investing adequately in debt securities, equities, mutual funds and highly rated debentures.

### Portfolio Allocation

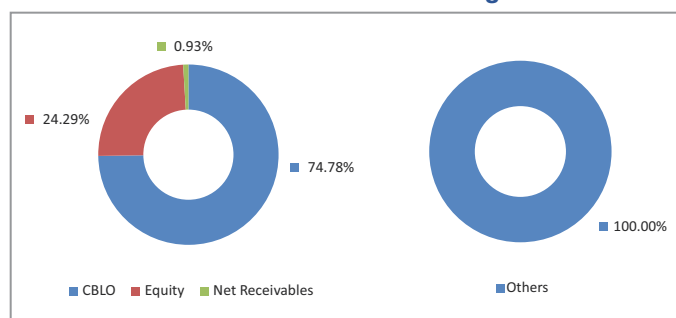
	Stated (%)	Actual (%)
Equity and Equity related securities	0 - 60	24.29
Debt and Debt related securities	40 - 100	-
Money Market instrument/Mutual Funds	40 - 100	74.78
Net Current Assets*		0.93
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

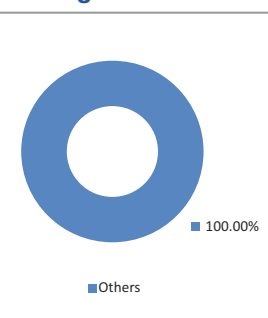
Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>24.29%</b>
HDFC Bank Limited	Financial and Insurance Activities	2.09%
Yes Bank Limited	Financial and Insurance Activities	1.98%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	1.85%
IndusInd Bank Limited	Financial and Insurance Activities	1.49%
ITC Limited	Manufacture of Tobacco Products	1.49%
Nestle India Limited	Manufacture of Food Products	1.15%
Hindalco Industries Limited	Manufacture of Basic Metals	1.04%
Johnson Controls - Hitachi Air Conditioning India Limited	Manufacture of Machinery and Equipment N.E.C.	0.87%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	0.86%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	0.83%
Others		10.65%
<b>Money Market, Deposits &amp; Other</b>		<b>75.71%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



\*Others includes Equity, CBLO, Net receivable/payable and FD

### Rating Profile



### Performance

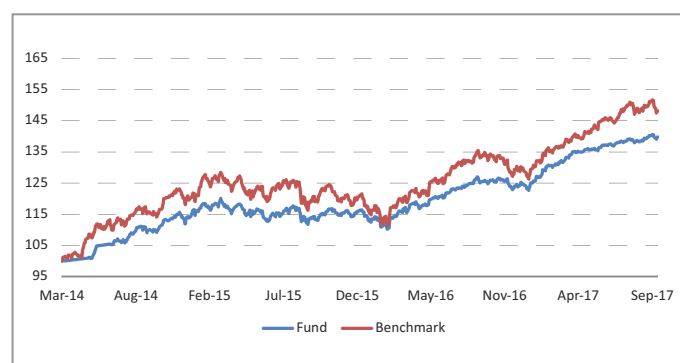
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.49%	3.50%	11.81%	10.73%	8.31%	9.98%
Benchmark	-0.83%	5.95%	11.80%	10.72%	8.57%	11.80%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

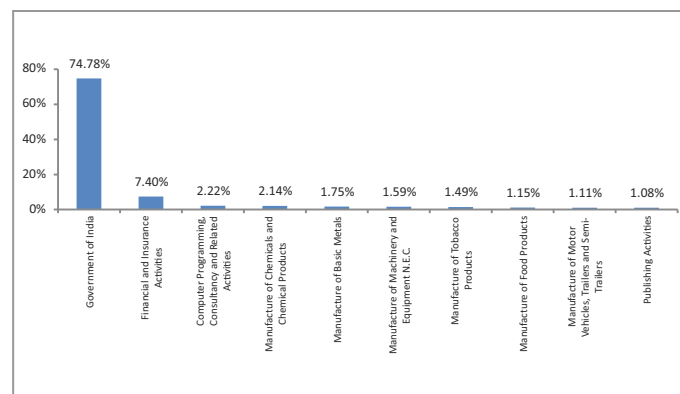
### Fund Details

Description	
SFIN Number	ULGF01810/05/13GRBALCEDGA116
Launch Date	25-Mar-14
Face Value	10
Risk Profile	High
Benchmark	CRISIL Balanced Fund - Aggressive Index
Fund Manager Name	Sampath Reddy, Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Sampath Reddy Reshma Banda Durgadutt Dhar
Equity	19 28 -
Debt	- - 29
Hybrid	10 25 25
NAV as on 30-September-17	13.9790
AUM (Rs. Cr)	1.44
Equity	24.29%
Debt	74.78%
Net current asset	0.93%

### Growth of Rs. 100



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

September 2017

## Group Balanced Gain Fund II

### Fund Objective

To provide capital appreciation, subject to minimum guaranteed unit price at fund closure. The fund strategy would be to achieve potential upside by investing adequately in debt securities, equities, mutual funds and highly rated debentures.

### Portfolio Allocation

	Stated (%)	Actual (%)
Equity and Equity related securities	0 - 60	-
Debt and Debt related securities	40 - 100	65.89
Money Market instrument/Mutual Funds	40 - 100	32.36
Net Current Assets*		1.75
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

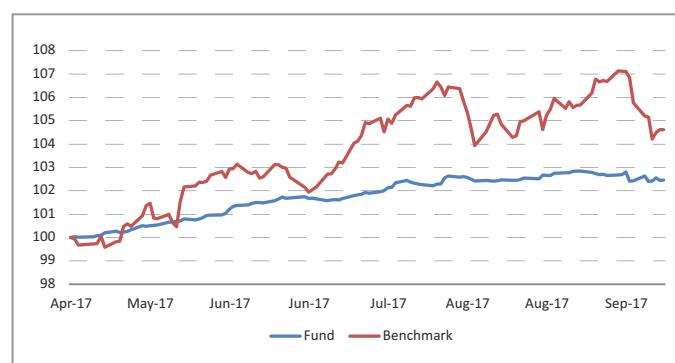
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Sovereign</b>		<b>65.89%</b>
8.28% GOI (MD 21/09/2027)	SOV	65.89%
<b>Money Market, Deposits &amp; Other</b>		<b>34.11%</b>
<b>Total</b>		<b>100.00%</b>

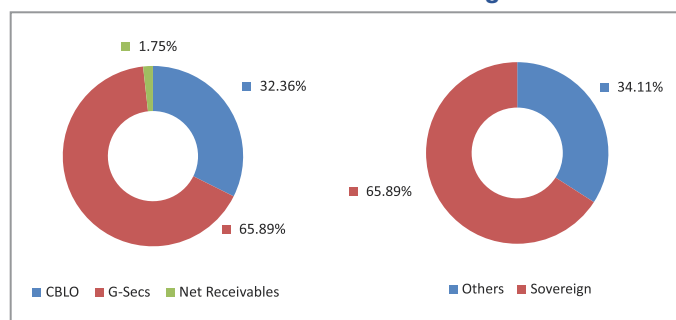
### Fund Details

Description			
SFIN Number	ULGF02402/03/15GRBALCGA02116		
Launch Date	25-April-17		
Face Value	10		
Risk Profile	High		
Benchmark	CRISIL Balanced Fund - Aggressive Index		
Fund Manager Name	Sampath Reddy, Reshma Banda, Durgadutt Dhar		
Number of funds managed by fund manager:	Sampath Reddy	Reshma Banda	Durgadutt Dhar
Equity	19	28	-
Debt	-	-	29
Hybrid	10	25	25
NAV as on 30-September-17	10.2461		
AUM (Rs. Cr)	0.96		
Equity	-		
Debt	98.25%		
Net current asset	1.75%		

### Growth of Rs. 100

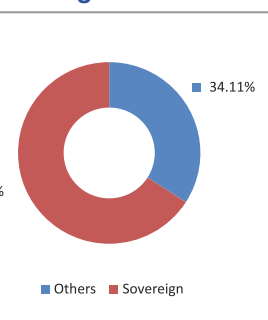


### Asset Class

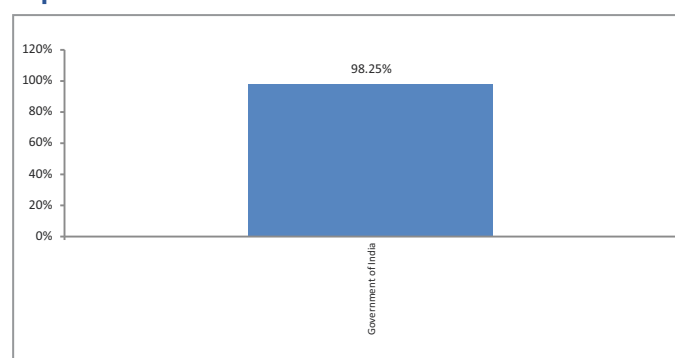


\*Others includes Equity, CBLO, Net receivable/payable and FD

### Rating Profile



### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.19%	-	-	-	-	2.46%
Benchmark	-0.83%	-	-	-	-	4.91%

Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

September 2017

## Group Debt Pension Fund

### Fund Objective

The investment objective of this fund is to provide accumulation of income through investment in high quality fixed income securities

### Portfolio Allocation

	Stated (%)	Actual (%)
Debt	40-100	65.66
Money market instruments, Mutual funds*	0 - 60	47.05
Net Current Assets*		-12.71
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.

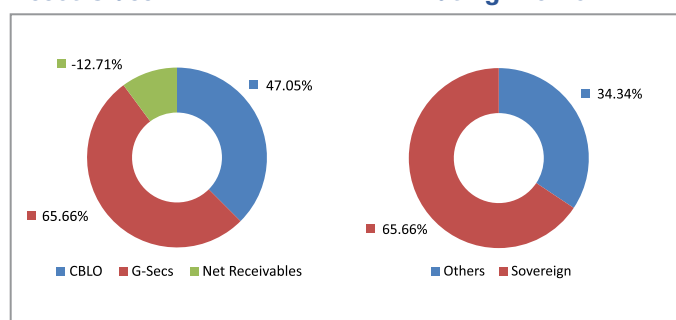
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Sovereign</b>		<b>65.66%</b>
6.79% GOI (MD 15/05/2027)	SOV	65.66%
<b>Money Market, Deposits &amp; Other</b>		<b>34.34%</b>
<b>Total</b>		<b>100.00%</b>

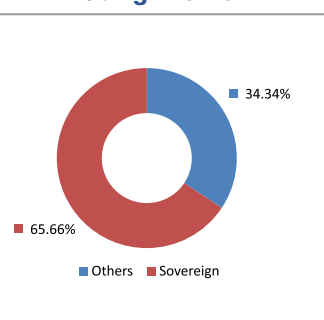
### Fund Details

Description	
SFIN Number	ULGF02518/08/16GRDBTPENFU116
Launch Date	01-Sep-17
Face Value	10
Risk Profile	LOW
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	25
NAV as on 30-September-17	9.9865
AUM (Rs. Cr)	1.00
Equity	-
Debt	112.71%
Net current asset	-12.71%

### Asset Class

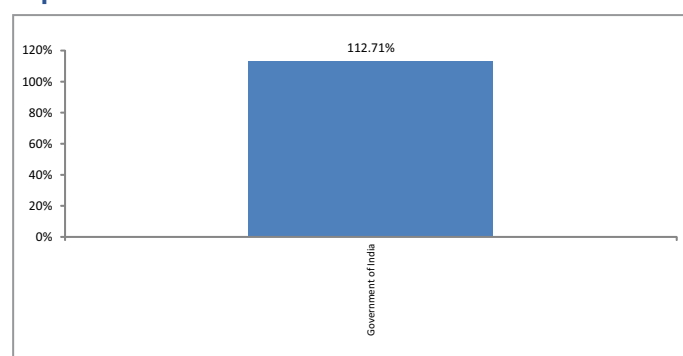


### Rating Profile



\*Others includes Equity, CBLO, Net receivable/payable and FD

### Top 10 Sectors



Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.