

INVESTMENT'Z INSIGHT

Monthly Investment Update November 2017

Index

GROUP FUNDS	
Group Asset Allocation Fund	1
Group Equity Index Fund	2
Group Debt Fund	3
Group Liquid Fund	4
Group Short Term Debt Fund	5
Stable Gain Fund	6
Secure Gain Fund	8
Accelerated Gain Fund	9
Group Blue Chip Fund	10
Group Equity Fund	11
Group Growth Fund- II	12
Group Return Shield Fund	13
Group Short Term Debt Fund- II	14
Group Debt Fund-II.	15
Group Short Term Debt Fund-III	16
Group Liquid Fund-II.	17
Group Debt Fund-III	18
Group Balanced Gain Fund	19
Group Balanced Gain Fund II	20
Group Debt Pension Fund	21

ASSET PROFILE

FUND PERFORMANCE SUMMARY

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November 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	19.53
Corporate bonds rated AA or above by Crisil*	0 - 50	4.85
Money market and other liquid assets	0 - 40	5.42
Infrastructure sector as defined by the IRDA	0 - 40	1.35
Listed equities	0 - 100	68.77
Net Current Assets*		0.08
Total		100.00

*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 (%)
Equity		
HDFC Bank Limited	Financial and Insurance Activities	5.97%
Infosys Limited	Computer Programming, Consultancy and Related Activities	3.54%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.26%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	3.15%
ITC Limited	Manufacture of Tobacco Products	3.02%
Hindalco Industries Limited	Manufacture of Basic Metals	3.00%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	2.88%
ICICI Bank Limited	Financial and Insurance Activities	2.58%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	2.55%
Yes Bank Limited	Financial and Insurance Activities	2.48%
Others		36.33%
Corporate Bond		
8.60% Tata Sons Ltd NCD (MD 22/01/2020)	AAA	3.30%
10.63 IOT NCD Series IV-STRIP-6 (MD 20/09/2028)	AAA	1.35%
11.95% HDFC Ltd (MD 26/11/2018)	AAA	1.25%
8.97% Tata Sons Ltd. (MD 15/07/2020)	AAA	0.11%
9.39% LICHFL 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%
Sovereign		
6.79% GOI (MD 15/05/2027)	SOV	18.99%
6.84% GOI (MD 19/12/2022)	SOV	0.54%
Money Market, Deposits & Other		
Total		
		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.16%	5.65%	15.83%	12.37%	8.74%	12.46%
Benchmark	-0.73%	5.16%	16.88%	12.21%	7.35%	9.77%

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

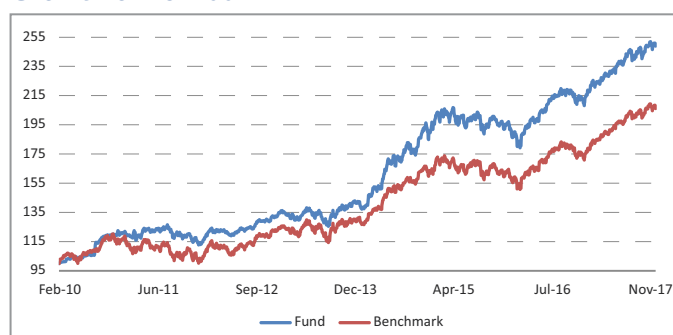
Fund Details

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	-	-	28
Hybrid	10	25	25
NAV as on 30-November-17	24.8884		
AUM (Rs. Cr)	183.54		
Equity	68.77%		
Debt	31.15%		
Net current asset	0.08%		

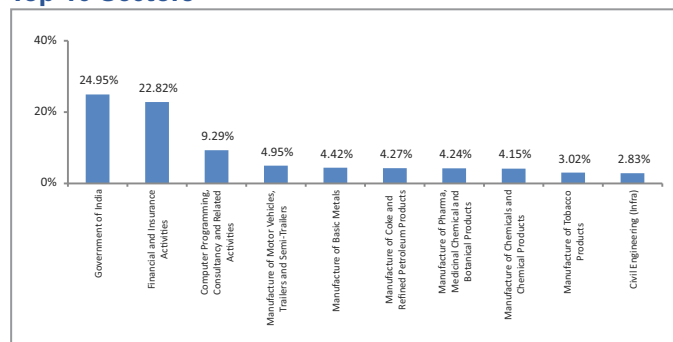
Quantitative Indicators

Modified Duration	4.74
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Growth of Rs. 100



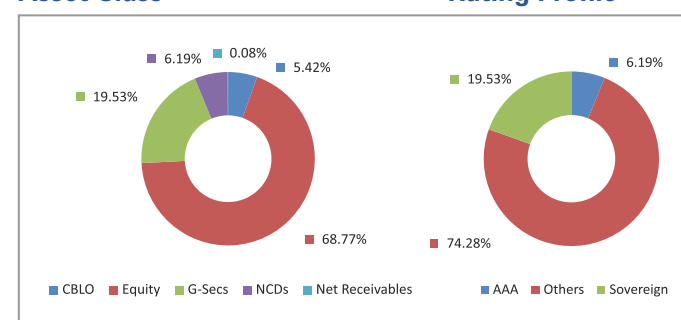
Top 10 Sectors



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

Asset Class

Rating Profile



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

November 2017

Group Equity Index Fund

Fund Objective

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

Portfolio Allocation

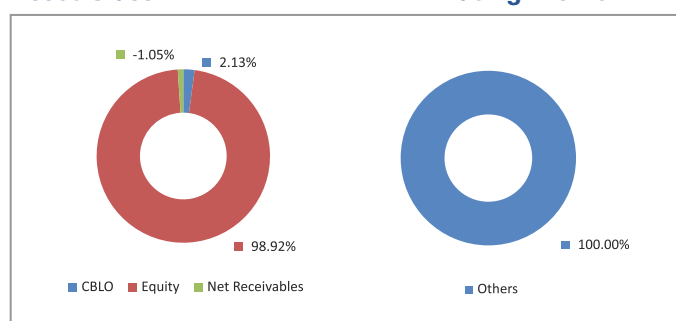
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	2.13
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	98.92
Net Current Assets*		-1.05
Total		100.00

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

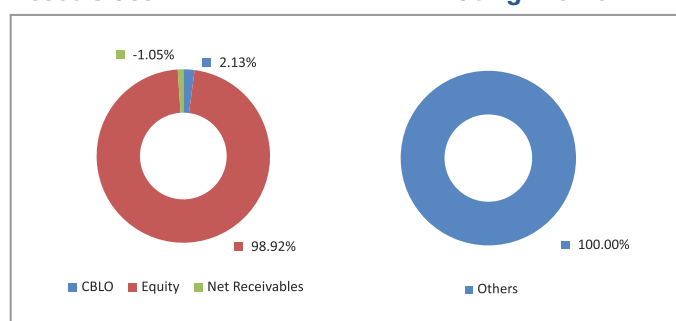
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		98.92%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	8.81%
HDFC Bank Limited	Financial and Insurance Activities	8.57%
ITC Limited	Manufacture of Tobacco Products	6.16%
Infosys Limited	Computer Programming, Consultancy and Related Activities	5.12%
ICICI Bank Limited	Financial and Insurance Activities	4.58%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	4.53%
Hindustan Unilever Limited	Manufacture of Chemicals and Chemical Products	4.03%
Larsen & Toubro Limited	Civil Engineering (Infra)	4.02%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.26%
Tata Consultancy Services Limited	Computer Programming, Consultancy and Related Activities	2.86%
Others		46.99%
Money Market, Deposits & Other		1.08%
Total		100.00%

Asset Class



Rating Profile



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

Performance

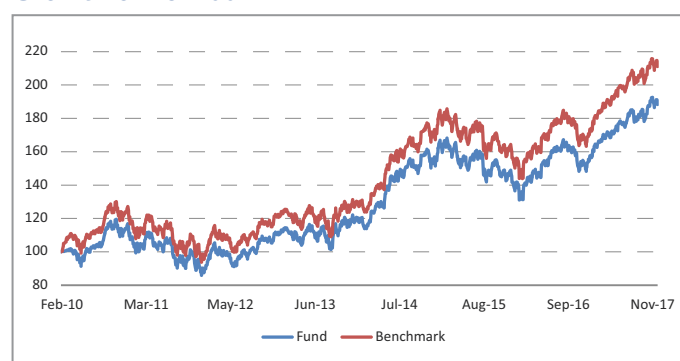
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-1.18%	6.30%	22.24%	12.57%	5.23%	8.47%
Benchmark	-1.05%	6.29%	24.34%	13.50%	5.98%	10.07%

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

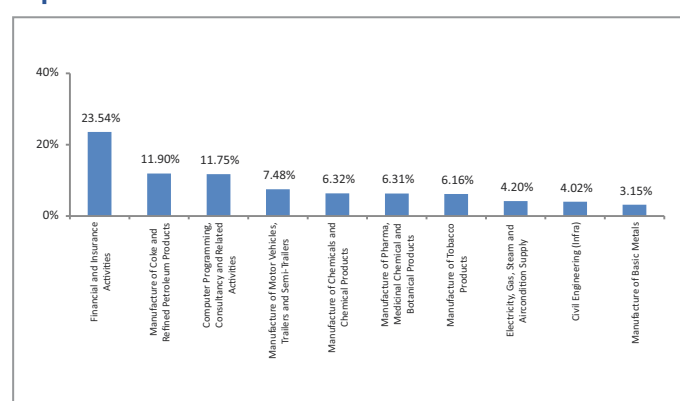
Fund Details

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-November-17	18.8281
AUM (Rs. Cr)	53.57
Equity	98.92%
Debt	2.13%
Net current asset	-1.05%

Growth of Rs. 100



Top 10 Sectors



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

November 2017

Group Debt Fund

Fund Objective

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

Portfolio Allocation

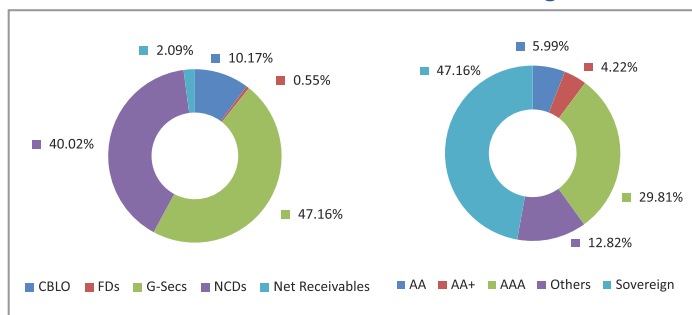
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 100	47.16
Corporate bonds rated AA or above by Crisil*	0 - 100	40.57
Money market and other liquid assets	0 - 40	10.17
Listed equities - NIL		-
Net Current Assets*		2.09
Total		100.00

*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 (%)
Corporate Bond		40.02%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	7.58%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	5.04%
8.57% India Bulls Housing Finance Ltd (MD 30/03/2022)	AAA	3.15%
8.25% Tata Sons Ltd NCD (MD 23/03/2022)	AAA	2.89%
9.71% Tata Motors NCD (MD 01/10/2019)	AA+	2.61%
8.95% Crompton Greaves Consumer Electricals Limited NCD (MD 24/06/2021)	AA	2.59%
8.12% ONGC Mangalore Petrochemicals Ltd NCD (MD 10/06/2019)	AAA	2.54%
8.45% Bajaj Finance Ltd NCD (MD 29/09/2026)	AAA	2.36%
9.10% Dewan Housing Finance Corporation Limited (MD 16/08/2019)	AAA	1.53%
8.90% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	1.31%
Others		8.41%
Sovereign		47.16%
8.15% GOI (MD 24/11/2026)	SOV	24.49%
6.79% GOI (MD 15/05/2027)	SOV	7.89%
8.33% GOI (MD 09/07/2026)	SOV	6.69%
7.73% GOI (MD 19/12/2034)	SOV	5.14%
7.80% GOI (MD 11/04/2021)	SOV	1.73%
8.26% GOI (MD 02/08/2027)	SOV	1.23%
Money Market, Deposits & Other		12.82%
Total		100.00%

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	-0.07%	2.62%	1.96%	9.27%	9.04%	9.60%
Benchmark	-0.14%	2.95%	3.85%	9.28%	9.28%	7.95%

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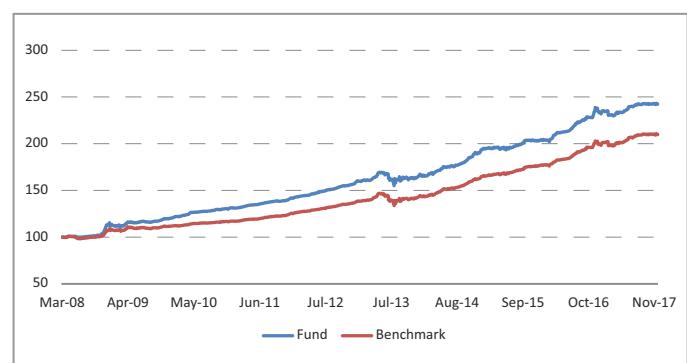
Fund Details

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	28
Hybrid	25
NAV as on 30-November-17	24.2939
AUM (Rs. Cr)	199.13
Equity	-
Debt	97.91%
Net current asset	2.09%

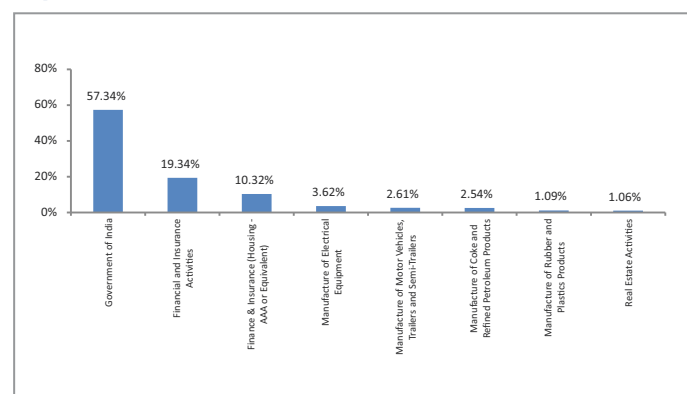
Quantitative Indicators

Modified Duration	4.46
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Growth of Rs. 100



Top 10 Sectors



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

November 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	-
Money market and other liquid assets	0 - 100	99.94
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		0.06
Total		100.00

*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%
Total		100.00%

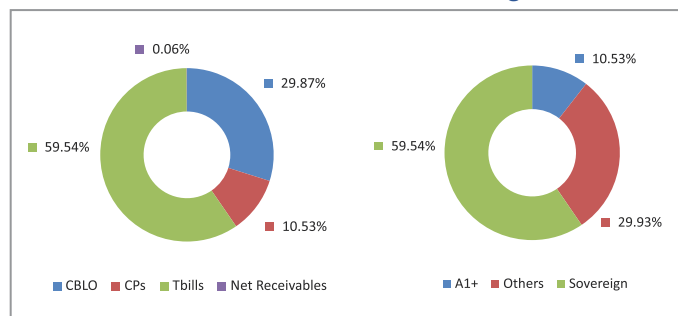
Fund Details

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	28
Hybrid	25
NAV as on 30-November-17	21.3603
AUM (Rs. Cr)	29.42
Equity	-
Debt	99.94%
Net current asset	0.06%

Quantitative Indicators

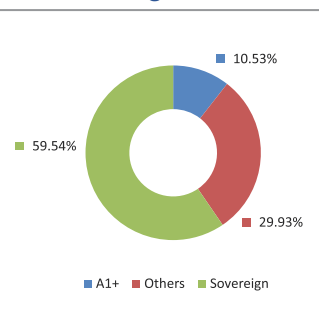
Modified Duration	0.34
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Asset Class

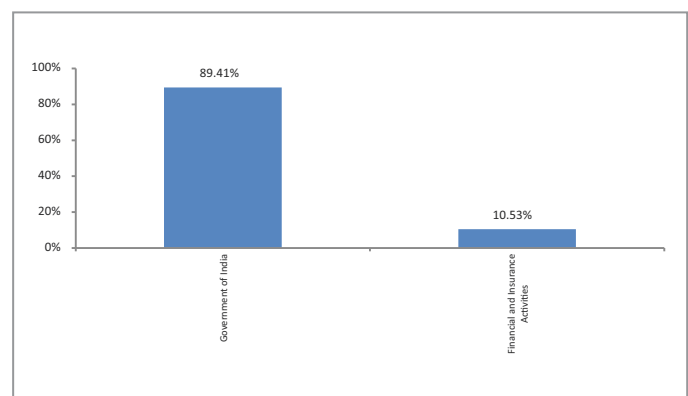


*Others includes Equity, CBLO, Net receivable/payable and FD

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	0.44%	2.86%	6.13%	7.01%	7.42%	8.71%
Benchmark	0.52%	3.28%	6.62%	7.12%	7.51%	7.54%

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November 2017

Group Short Term Debt Fund

Fund Objective

To earn moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	78.63
Corporate bonds rated AA or above by Crisil*	0 - 100	9.49
Money market and other liquid assets	0 - 40	-
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		11.89
Total		100.00

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

* Including Fixed Deposits

Portfolio

Company/Issuer	Rating	Exposure (%)
Sovereign		78.63%
8.12% GOI (MD 10/12/2020)	SOV	78.63%
Money Market, Deposits & Other		21.37%
Total		100.00%

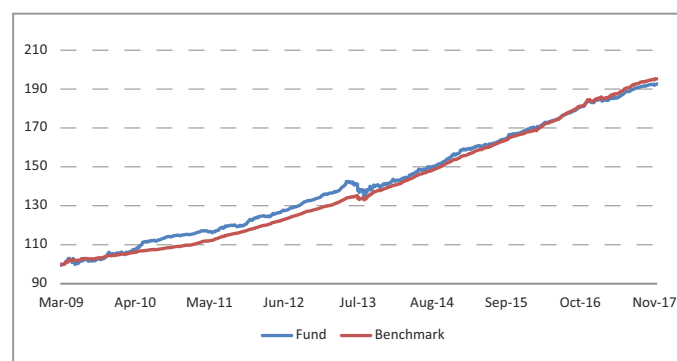
Fund Details

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	28
Hybrid	25
NAV as on 30-November-17	19.2567
AUM (Rs. Cr)	0.44
Equity	-
Debt	88.11%
Net current asset	11.89%

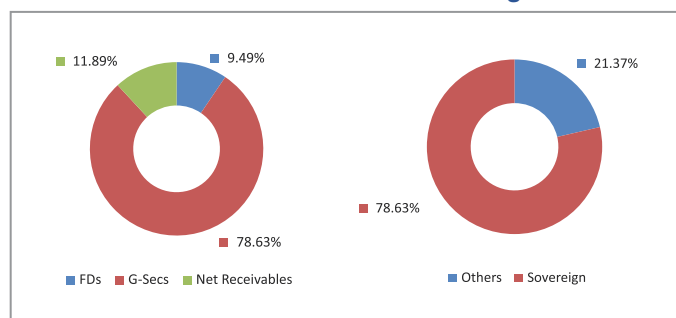
Quantitative Indicators

Modified Duration	2.28
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Growth of Rs. 100

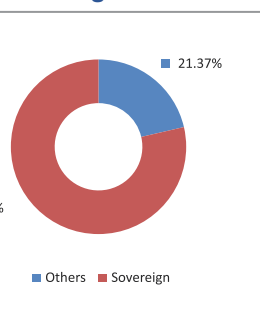


Asset Class

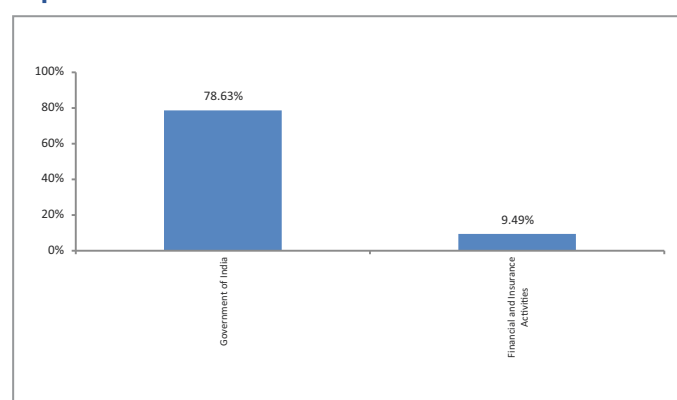


*Others includes Equity, CBLO, Net receivable/payable and FD

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	0.13%	2.86%	4.71%	7.33%	7.42%	7.80%
Benchmark	0.27%	3.27%	5.94%	8.23%	8.44%	7.97%

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November 2017

Stable Gain Fund

Fund Objective

To provide moderate risk with moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	51.03
Corporate bonds rated AA or above by Crisil*	0 - 40	16.54
Money market and other liquid assets	0 - 20	1.31
Infrastructure sector as defined by the IRDA	0 - 25	3.84
Listed equities	0 - 35	24.68
Net Current Assets*		2.60
Total		100.00

*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 (%)
Equity		24.68%
Nestle India Limited	Manufacture of Food Products	2.81%
HDFC Bank Limited	Financial and Insurance Activities	2.51%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	2.19%
Infosys Limited	Computer Programming, Consultancy and Related Activities	2.07%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	1.22%
ITC Limited	Manufacture of Tobacco Products	1.12%
IndusInd Bank Limited	Financial and Insurance Activities	0.98%
Mangalore Refinery and Petrochemicals Limited	Manufacture of Coke and Refined Petroleum Products	0.88%
GAIL (India) Limited	Electricity, Gas, Steam and Aircondition Supply	0.83%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	0.80%
Others		9.28%
Corporate Bond		19.44%
9.20% Chola mandalam Inv & Fin Co. Ltd NCD (MD 20/05/2019)	AA	3.65%
8.28% POWER FINANCE CORPORATION LTD NCD (MD 04/09/2018)	AAA	2.11%
7.40% IndiaBulls Housing Finance Limited (MD 24/08/2018)	AAA	2.05%
10.90% DLF Promenade Ltd NCD (MD 11/12/2021) (CALL 12/06/2019)	AA	1.61%
8.00% Shriram Transport Finance Company Ltd NCD (MD 12/06/2020)	AA+	1.55%
9.13% Chola mandalam Investment & Finance Co. Ltd NCD (MD 05/06/2018)	AA	1.54%
8.0505% Chola mandalam Investment & Finance Co. Ltd NCD (MD 25/10/2019)	AA	1.54%
7.85% Chola mandalam Invnt & Fin Co NCD(MD08082019) (C-08082018)	AA	1.02%
7.17% Reliance Industries Limited NCD (MD 08/11/2022)	AAA	1.01%
9.45% HDFC Ltd (MD 21/08/2019) (Put Date 21/09/2015)	AAA	1.00%
Others		2.34%
Sovereign		50.48%

Company/Issuer	Sector/Rating	Exposure (%)
8.24% GOI - 15-Feb-2027	SOV	12.44%
8.28% GOI (MD 21/09/2027)	SOV	10.33%
8.69% Tamilnadu SDL (MD 24/02/2026)	SOV	5.54%
8.58% Gujarat SDL (MD 23/01/2023)	SOV	5.39%
6.79% GOI (MD 15/05/2027)	SOV	4.01%
8.21% Haryana Uday SDL (31/03/2024)	SOV	3.15%
7.74% TAMIL NADU UDAY SDL (MD 22/02/2026)	SOV	2.57%
8.33% GOI (MD 09/07/2026)	SOV	2.18%
8.26% MAHARASHTRA SDL (MD 12/08/2025)	SOV	1.64%
8.92% TAMIL NADU SDL (MD 08/08/2022)	SOV	1.09%
Others		2.14%
Money Market, Deposits & Other		5.41%
Total		100.00%

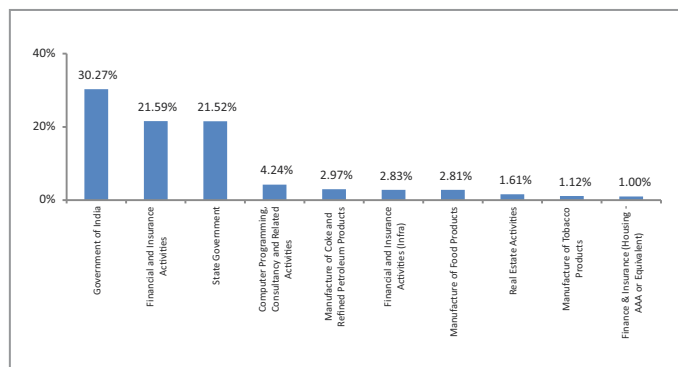
Fund Details

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	-	-	28
Hybrid	10	25	25
NAV as on 30-November-17	38.3729		
AUM (Rs. Cr)	195.76		
Equity	24.68%		
Debt	72.73%		
Net current asset	2.60%		

Quantitative Indicators

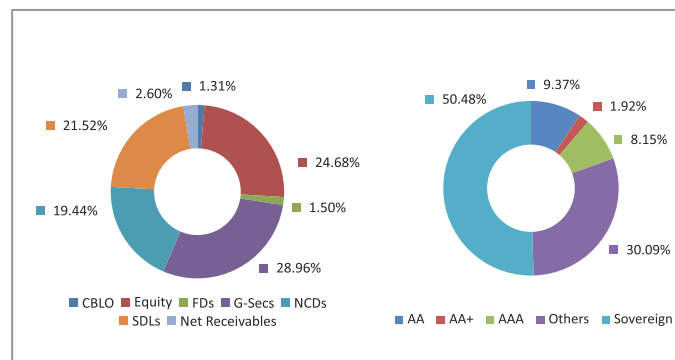
Modified Duration	4.55
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Top 10 Sectors



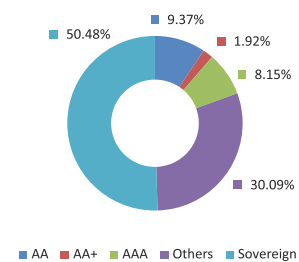
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



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

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.19%	4.17%	10.23%	11.55%	9.45%	10.82%
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

November 2017

Secure Gain Fund

Fund Objective

To provide very low principal risk with stable returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 90	57.56
Corporate bonds rated AA or above by Crisil*	0 - 30	17.92
Money market and other liquid assets	0 - 20	0.72
Infrastructure sector as defined by the IRDA	0 - 25	1.85
Listed equities	0 - 20	16.01
Net Current Assets*		5.93
Total		100.00

*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 (%)
Equity		16.01%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	1.44%
HDFC Bank Limited	Financial and Insurance Activities	1.43%
Infosys Limited	Computer Programming, Consultancy and Related Activities	1.41%
Mangalore Refinery and Petrochemicals Limited	Manufacture of Coke and Refined Petroleum Products	0.85%
ITC Limited	Manufacture of Tobacco Products	0.79%
GAIL (India) Limited	Electricity, Gas, Steam and Aircondition Supply	0.79%
Nestle India Limited	Manufacture of Food Products	0.75%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	0.70%
UltraTech Cement Limited	Manufacture of Other Non-Metallic Mineral Products	0.69%
National Aluminium Company Limited	Manufacture of Basic Metals	0.60%
Others		6.54%
Corporate Bond		15.66%
9.20% Cholamandalam Inv & Fin Co. Ltd NCD (MD 20/05/2019)	AA	3.37%
9.13% Cholamandalam Investment & Finance Co. Ltd NCD (MD 05/06/2018)	AA	1.70%
8.5687% Sundaram Finance Ltd. (MD 19/03/2018)	AA+	1.70%
7.40% IndiaBulls Housing Finance Limited (MD 24/08/2018)	AAA	1.39%
7.83% LIC Housing Finance Ltd NCD (MD 25/09/2026) (Put Date 26/11/2020)	AAA	1.02%
7.85% Cholamandalam Invnt & Fin Co NCD(MD08082019) (C-08082018)	AA	1.00%
8.65% HDFC Ltd NCD (MD 18/09/2020)	AAA	0.79%
7.17% Reliance Industries Limited NCD (MD 08/11/2022)	AAA	0.68%
8.60% LIC Housing Finance Ltd NCD Option I (MD 26/02/2021)	AAA	0.45%
9.95 % Food Corporation of India (MD 07/03/2022)	AAA	0.42%
Others		3.15%
Sovereign		57.14%
8.24% GOI - 15-Feb-2027	SOV	18.44%
8.28% GOI (MD 21/09/2027)	SOV	11.68%
8.21% Haryana Uday SDL (31/03/2024)	SOV	5.43%
6.79% GOI (MD 15/05/2027)	SOV	5.27%
8.26% GOI (MD 02/08/2027)	SOV	3.34%
8.21% Uttar Pradesh Uday SDL (29/03/2026)	SOV	2.78%
7.77% Tamil Nadu Uday SDL (MD 22/02/2024)	SOV	2.32%
8.33% GOI (MD 09/07/2026)	SOV	1.64%
8.69% Tamilnadu SDL (MD 24/02/2026)	SOV	1.39%
8.27% Madhya Pradesh SDL (MD 23/12/2025)	SOV	1.04%
Others		3.81%
Money Market, Deposits & Other		11.18%
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.03%	3.58%	7.88%	10.25%	9.17%	9.86%
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

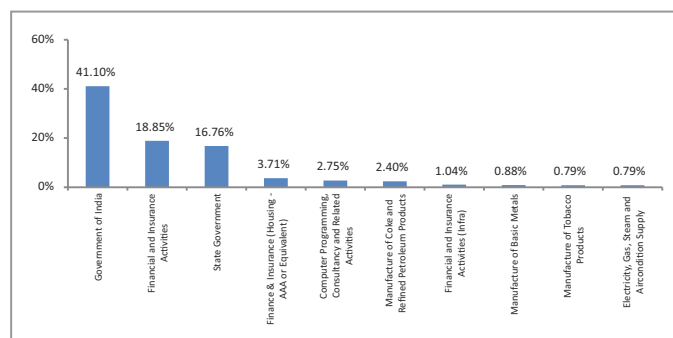
Fund Details

Description	
SFIN Number	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	- - 28
Hybrid	10 25 25
NAV as on 30-November-17	34.3713
AUM (Rs. Cr)	1,302.93
Equity	16.01%
Debt	78.06%
Net current asset	5.93%

Quantitative Indicators

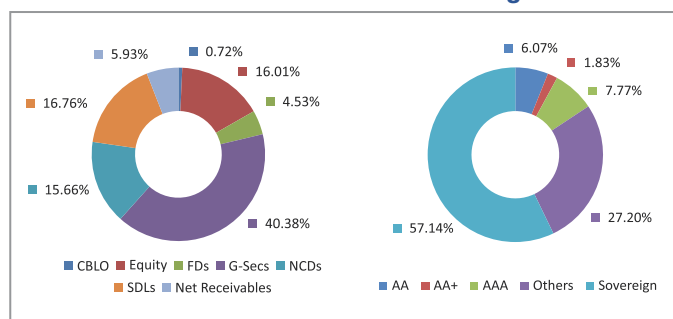
Modified Duration	4.82
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Top 10 Sectors

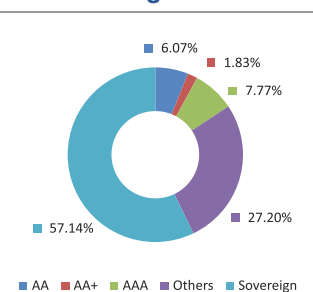


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



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

November 2017

Accelerated Gain 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	34.42
Corporate bonds rated AA or above by Crisil	0 - 50	12.27
Money market and other liquid assets	0 - 20	6.93
Infrastructure sector*	0 - 25	3.10
Listed equities	0 - 50	41.16
Net Current Assets*		2.11
Total		100.00

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

* Including Fixed Deposits

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		
HDFC Bank Limited	Financial and Insurance Activities	3.63%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	3.13%
Yes Bank Limited	Financial and Insurance Activities	2.94%
ITC Limited	Manufacture of Tobacco Products	2.50%
IndusInd Bank Limited	Financial and Insurance Activities	2.50%
Nestle India Limited	Manufacture of Food Products	2.03%
Johnson Controls - Hitachi Air Conditioning India Limited	Manufacture of Machinery and Equipment N.E.C.	1.87%
BASF India Limited	Manufacture of Chemicals and Chemical Products	1.84%
Hindalco Industries Limited	Manufacture of Basic Metals	1.77%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	1.72%
Others		17.21%
Corporate Bond		
8.69% LIC Housing Finance Ltd NCD (MD 17/05/2019)	AAA	6.15%
8.61% Sundaram Finance Ltd. (MD 12/04/2019)	AA+	6.12%
8.53% PFC Ltd NCD (MD 24/07/2020)	AAA	3.10%
Sovereign		
6.79% GOI (MD 26/12/2029)	SOV	29.34%
8.21% Haryana Uday SDL (31/03/2024)	SOV	4.65%
6.84% GOI (MD 19/12/2022)	SOV	0.43%
Money Market, Deposits & Other		
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.18%	4.72%	12.64%	10.97%	7.79%	12.87%
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

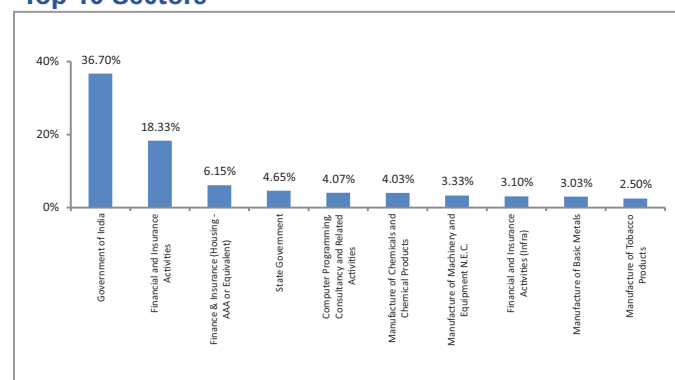
Fund Details

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	-	-	28
Hybrid	10	25	25
NAV as on 30-November-17	48.4824		
AUM (Rs. Cr)	3.32		
Equity	41.16%		
Debt	56.73%		
Net current asset	2.11%		

Quantitative Indicators

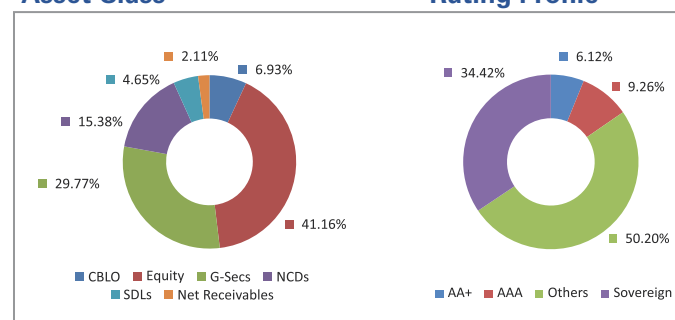
Modified Duration	4.87
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Top 10 Sectors



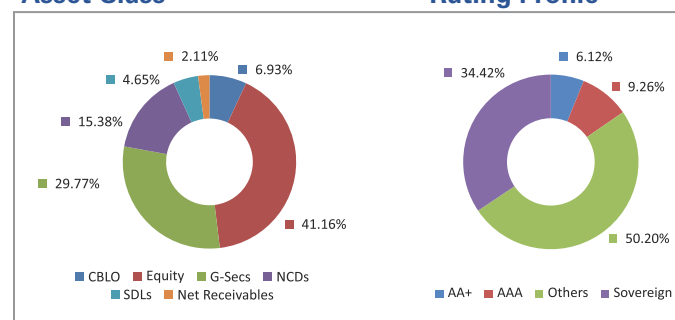
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



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

Rating Profile



November 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	99.89
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	-
Net Current Assets*		0.11
Total		100.00

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

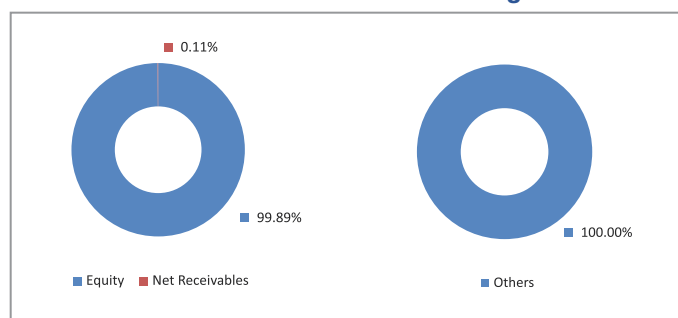
**The exposure to money market instruments may be increased to 100%, keeping in view market conditions, market opportunities, and political, economic and other factors, depending on the perception of the Investment Manager.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		99.89%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	8.87%
HDFC Bank Limited	Financial and Insurance Activities	8.36%
ITC Limited	Manufacture of Tobacco Products	6.26%
Infosys Limited	Computer Programming, Consultancy and Related Activities	5.21%
ICICI Bank Limited	Financial and Insurance Activities	4.66%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	4.59%
Larsen & Toubro Limited	Civil Engineering (Infra)	4.08%
Hindustan Unilever Limited	Manufacture of Chemicals and Chemical Products	4.07%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.31%
Tata Consultancy Services Limited	Computer Programming, Consultancy and Related Activities	2.90%
Others		47.58%
Money Market, Deposits & Other		0.11%
Total		100.00%

Asset Class

Rating Profile

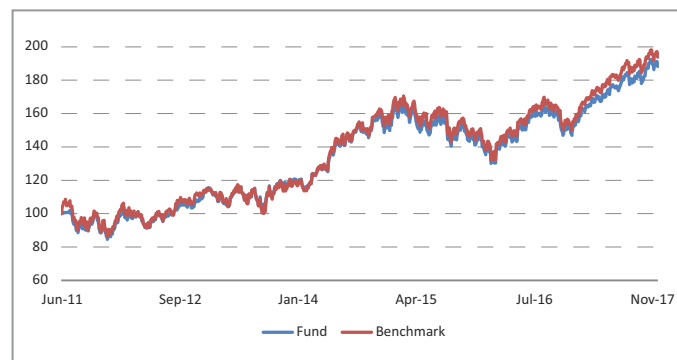


*Others includes Equity, CBLO, Net receivable/payable and FD

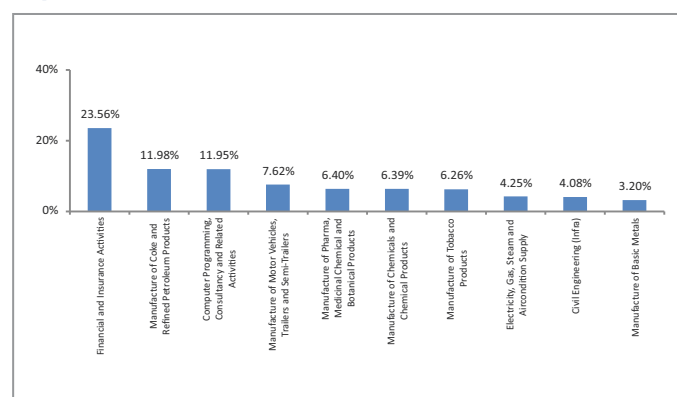
Fund Details

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-November-17	18.8224
AUM (Rs. Cr)	9.99
Equity	99.89%
Debt	-
Net current asset	0.11%

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	-1.16%	7.06%	23.34%	13.19%	5.62%	10.30%
Benchmark	-1.05%	6.29%	24.34%	13.50%	5.98%	10.81%

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

November 2017

Group Equity Fund

Fund Objective

To provide capital appreciation through investment in equity shares.

Portfolio Allocation

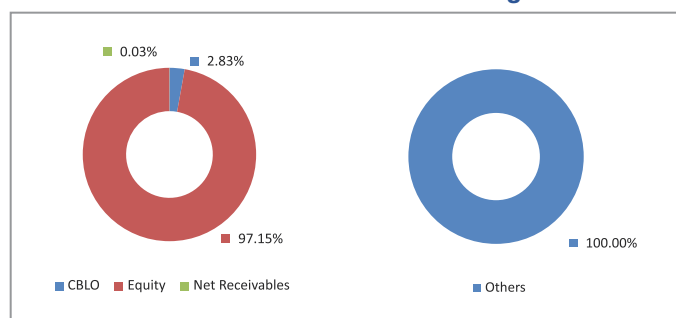
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	97.15
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	2.83
Net Current Assets*		0.03
Total		100.00

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

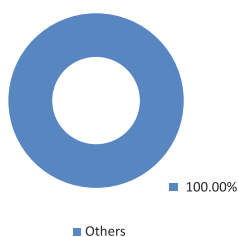
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		97.15%
HDFC Bank Limited	Financial and Insurance Activities	7.44%
Infosys Limited	Computer Programming, Consultancy and Related Activities	6.75%
Hindalco Industries Limited	Manufacture of Basic Metals	4.92%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	Mutual Fund	4.79%
Yes Bank Limited	Financial and Insurance Activities	4.67%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	4.57%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	4.56%
ITC Limited	Manufacture of Tobacco Products	3.78%
IndusInd Bank Limited	Financial and Insurance Activities	3.17%
R*Shares Bank BeES	Mutual Fund	2.99%
Others		49.50%
Money Market, Deposits & Other		2.85%
Total		100.00%

Asset Class



Rating Profile



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

Performance

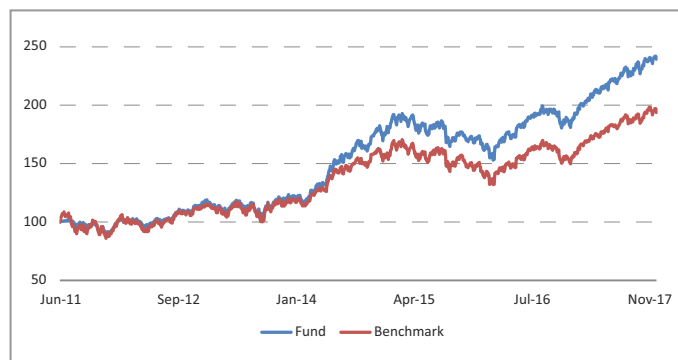
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.55%	8.59%	27.78%	17.62%	9.97%	14.50%
Benchmark	-1.05%	6.29%	24.34%	13.50%	5.98%	10.81%

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

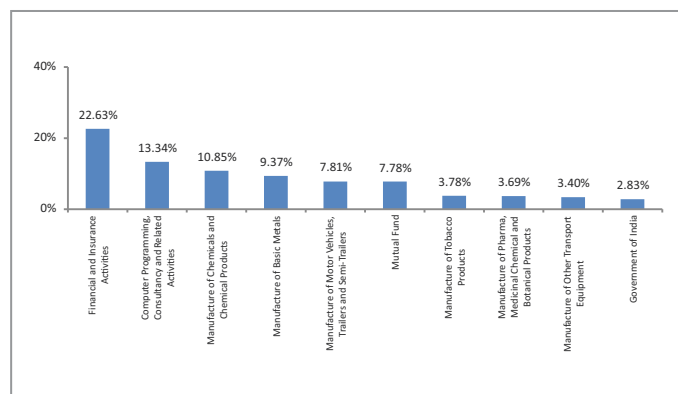
Fund Details

Description	
SFIN Number	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
Debt	-
Hybrid	10
NAV as on 30-November-17	23.9468
AUM (Rs. Cr)	48.82
Equity	97.15%
Debt	2.83%
Net current asset	0.03%

Growth of Rs. 100



Top 10 Sectors



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

November 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

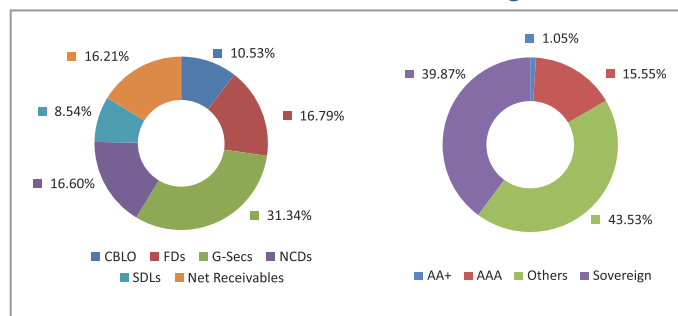
	Stated (%)	Actual (%)
Debt and debt related securities, Cash, Fixed Deposits, Money market instruments, Mutual funds	0 - 100	83.79
Equity and equity related instruments	0 - 50	-
Net Current Assets*		16.21
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		16.60%
11.95% HDFC Ltd (MD 26/11/2018)	AAA	4.34%
9.35% RECL NCD (MD 15/06/2022)	AAA	3.70%
8.44% RECL NCD (MD 04/12/2021)	AAA	2.50%
8.82% RECL Ltd NCD (MD 12/04/2023)	AAA	1.83%
8.95% HDFC Ltd (MD 19/10/2020)	AAA	1.44%
9.30% Sundaram BNP Paribas Home Finance Ltd. (MD 08/05/2018)	AA+	1.05%
7.60% NHAI Taxable Bond Series - V - (MD 18/03/2022)	AAA	1.04%
9.38% EXIM Bank Ltd. (MD 29/09/2021)	AAA	0.37%
9.25% Bajaj Finance Limited (MD 03/05/2018)	AAA	0.35%
Sovereign		39.87%
7.68% GOI (MD 15/12/2023)	SOV	21.40%
8.24% GOI - 15-Feb-2027	SOV	9.07%
8.89% Maharashtra SDL (MD 05/10/2021)	SOV	8.54%
7.80% GOI (MD 11/04/2021)	SOV	0.87%
Money Market, Deposits & Other		43.53%
Total		100.00%

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	0.13%	3.02%	4.40%	5.85%	6.50%	7.37%
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

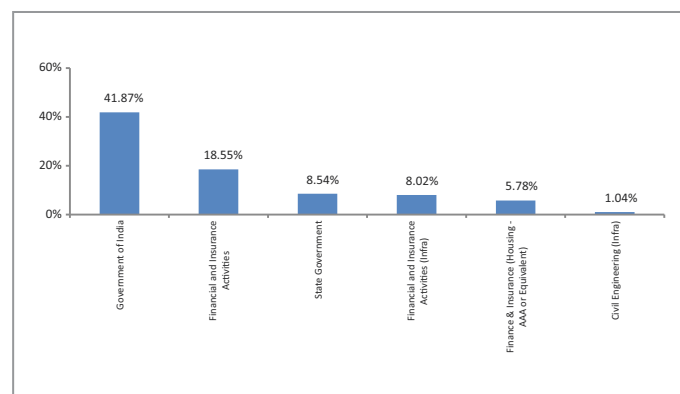
Fund Details

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	28
Hybrid	25
NAV as on 30-November-17	15.9468
AUM (Rs. Cr)	28.95
Equity	-
Debt	83.79%
Net current asset	16.21%

Quantitative Indicators

Modified Duration	2.71
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Top 10 Sectors



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

November 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	71.22
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	17.80
Net Current Assets*		10.98
Total		100.00

*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 (%)
Equity		7.21%
Infosys Limited	Computer Programming, Consultancy and Related Activities	1.84%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	1.20%
Bata India limited	Manufacture of Leather and Related Products	0.91%
Sun Pharmaceuticals Industries Limited	Manufacture of Pharma, Medicinal Chemical and Botanical Products	0.84%
State Bank of India	Financial and Insurance Activities	0.79%
ITC Limited	Manufacture of Tobacco Products	0.48%
Cummins India Limited	Manufacture of Machinery and Equipment N.E.C.	0.41%
Idea Cellular Limited	Telecommunications (Infra)	0.38%
Castrol India Limited	Manufacture of Coke and Refined Petroleum Products	0.36%
Corporate Bond		41.81%
9.67% Tata Sons Ltd (MD 13/09/2022)	AAA	8.97%
9.38% EXIM Bank Ltd. (MD 29/09/2021)	AAA	8.77%
9.64% Power Grid Corporation Ltd. G (MD 31/05/2021)	AAA	6.63%
9.61% Power Finance Corporation Ltd. Series 75 C (MD 29/06/2021)	AAA	5.31%
9.57% IRFC Ltd (MD 31/05/2021)	AAA	3.55%
9.40% HDFC Ltd. (MD 13/04/2021)	AAA	3.51%
8.88% LIC Housing Finance Ltd (MD 13/10/2020)	AAA	3.44%
7.60% NHAI Taxable Bond Series - V - (MD 18/03/2022)	AAA	1.66%
Sovereign		29.41%
8.94% Gujarat SDL (MD 07/03/2022)	SOV	17.52%
8.15% GOI (MD 11/06/2022)	SOV	8.39%
8.89% Maharashtra SDL (MD 05/10/2021)	SOV	3.50%
Money Market, Deposits & Other		21.57%
Total		100.00%

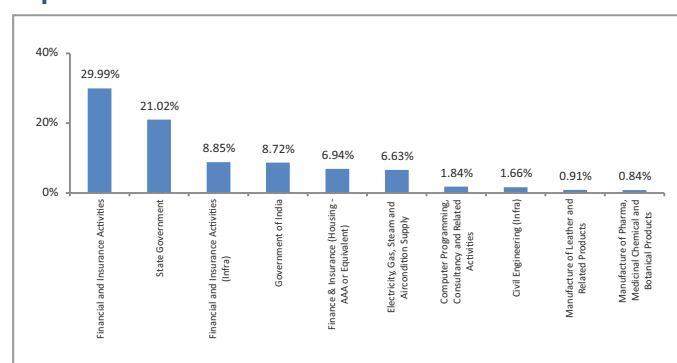
Fund Details

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-November-17	17.4254
AUM (Rs. Cr)	6.06
Equity	7.21%
Debt	81.81%
Net current asset	10.98%

Quantitative Indicators

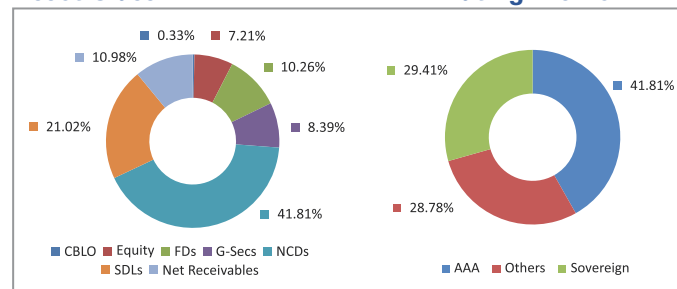
Modified Duration	2.82
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Top 10 Sectors

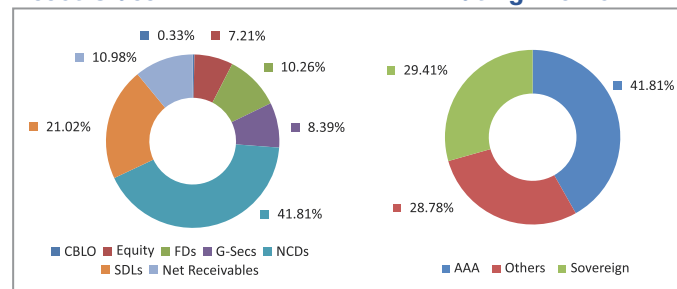


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	-0.01%	3.22%	6.21%	8.62%	8.00%	8.99%
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

November 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	97.98
Net Current Assets*		2.02
Total		100.00

*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 (%)
Sovereign		57.53%
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	57.53%
Money Market, Deposits & Other		42.47%
Total		100.00%

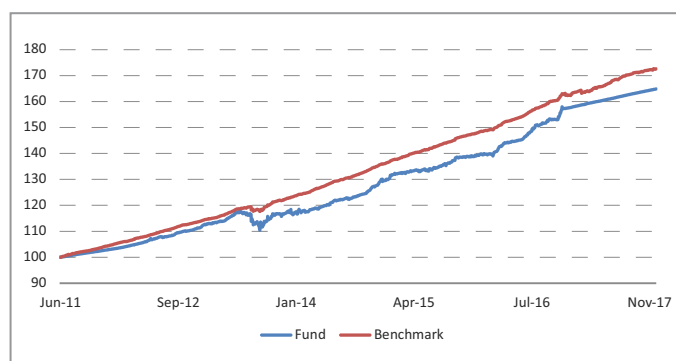
Fund Details

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	28
Hybrid	25
NAV as on 30-November-17	16.4831
AUM (Rs. Cr)	0.52
Equity	-
Debt	97.98%
Net current asset	2.02%

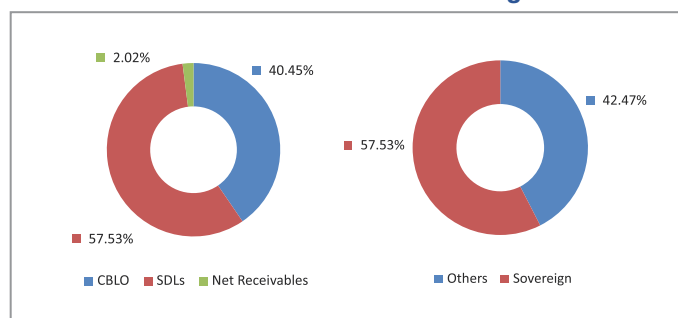
Quantitative Indicators

Modified Duration	1.19
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Growth of Rs. 100

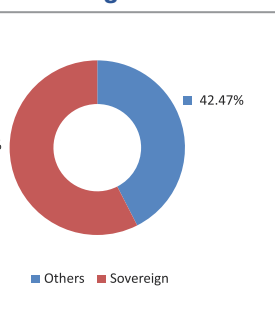


Asset Class

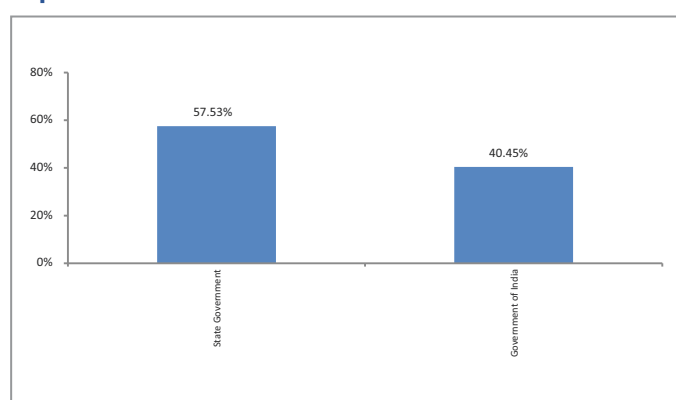


*Others includes Equity, CBLO, Net receivable/payable and FD

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%	2.39%	4.80%	9.01%	8.76%	8.06%
Benchmark	0.27%	3.27%	5.94%	8.23%	8.44%	8.83%

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

November 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	85.55
Money Market instrument	0 - 60	10.38
Net Current Assets*		4.07
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		42.53%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	8.51%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	7.89%
7.60% NHAI Taxable Bond Series - V - (MD 18/03/2022)	AAA	3.61%
7.39% LIC Housing Finance Ltd NCD (MD 30/08/2022)	AAA	2.80%
8.25% Tata Sons Ltd NCD (MD 23/03/2022)	AAA	2.07%
7.40% Power Finance Corporation (MD 30/09/2021)	AAA	1.72%
9.95 % Food Corporation of India (MD 07/03/2022)	AAA	1.64%
8.75% Bajaj Finance Ltd NCD (MD 14/08/2026)	AAA	1.53%
7.68% Fullerton India Credit Co Ltd S 56 NCD (MD 14/08/2020)	AAA	1.45%
7.85% Cholamandalam Invst &Fin Co NCD(MD08082019) (C-08082018)	AA	1.44%
Others		9.85%
Sovereign		41.02%
6.79% GOI (MD 15/05/2027)	SOV	25.49%
8.33% GOI (MD 09/07/2026)	SOV	4.60%
8.15% GOI (MD 24/11/2026)	SOV	4.54%
8.28% GOI (MD 21/09/2027)	SOV	2.00%
7.73% GOI (MD 19/12/2034)	SOV	1.47%
7.20% Maharashtra SDL (MD 09/08/2027)	SOV	1.17%
8.24% GOI - 15-Feb-2027	SOV	1.14%
8.26% GOI (MD 02/08/2027)	SOV	0.61%
Money Market, Deposits & Other		16.45%
Total		100.00%

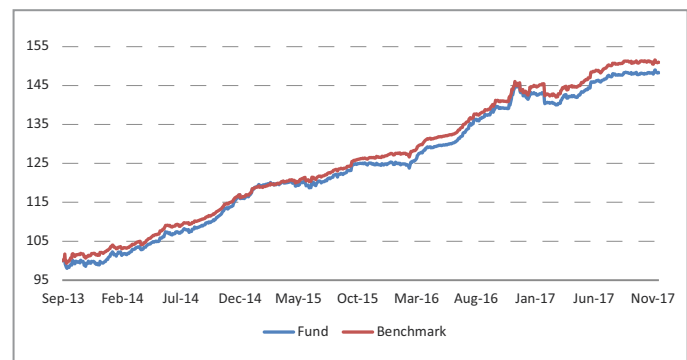
Fund Details

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	28
Hybrid	25
NAV as on 30-November-17	14.8282
AUM (Rs. Cr)	695.01
Equity	-
Debt	95.93%
Net current asset	4.07%

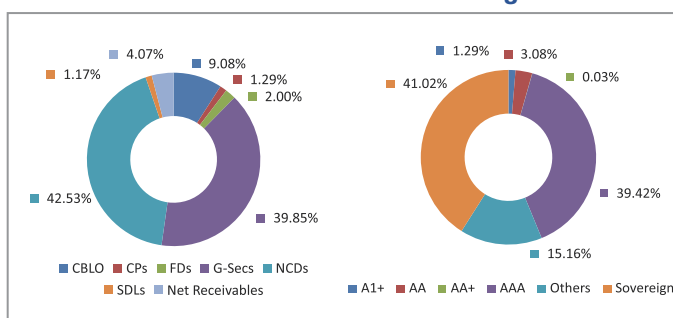
Quantitative Indicators

Modified Duration	4.42
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Growth of Rs. 100

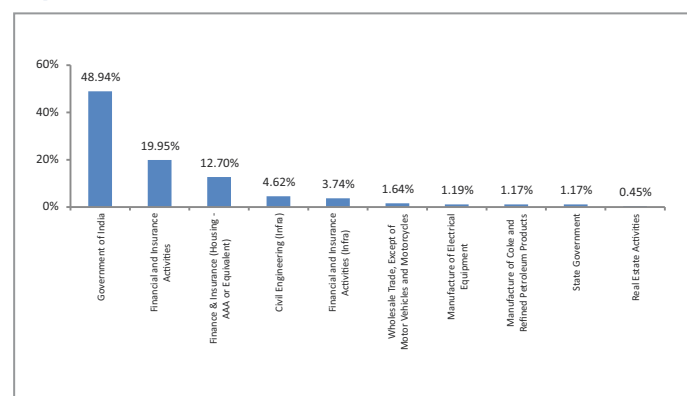


Asset Class



*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	0.07%	2.97%	2.17%	9.07%	8.97%	9.79%
Benchmark	-0.14%	2.95%	3.85%	9.28%	9.28%	10.25%

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

November 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	66.73
Money Market instrument	0 - 60	22.06
Net Current Assets*		11.21
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		13.82%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	4.82%
9.10% Dewan Housing Finance Corporation Limited (MD 16/08/2019)	AAA	4.75%
8.30% HDB Financial Services Ltd NCD (MD 09/08/2019)	AAA	2.36%
8.69% LIC Housing Finance Ltd NCD (MD 17/05/2019)	AAA	1.89%
Sovereign		41.94%
8.12% GOI (MD 10/12/2020)	SOV	35.58%
8.27% GOI (MD 09/06/2020)	SOV	4.80%
7.80% GOI (MD 11/04/2021)	SOV	1.56%
Money Market, Deposits & Other		44.24%
Total		100.00%

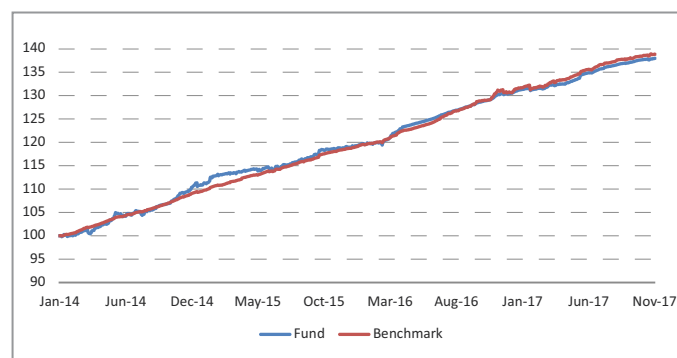
Fund Details

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	28
Hybrid	25
NAV as on 30-November-17	13.7999
AUM (Rs. Cr)	43.18
Equity	-
Debt	88.79%
Net current asset	11.21%

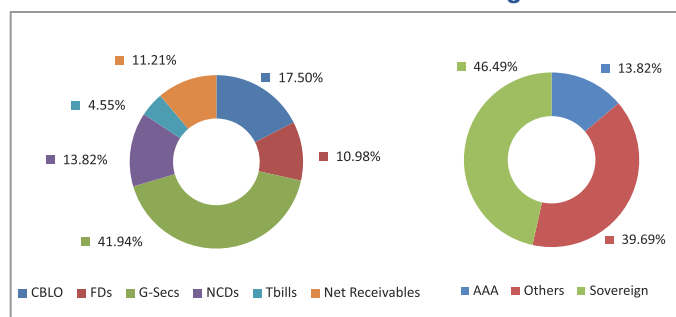
Quantitative Indicators

Modified Duration	1.53
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Growth of Rs. 100

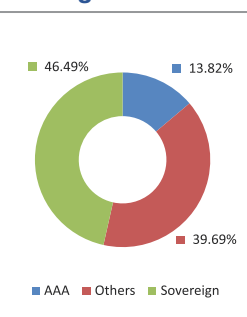


Asset Class

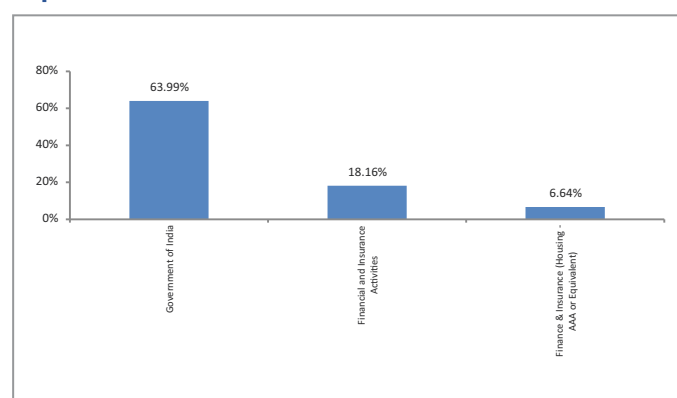


*Others includes Equity, CBLO, Net receivable/payable and FD

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	0.23%	3.31%	5.89%	7.78%	7.90%	7.94%
Benchmark	0.27%	3.27%	5.94%	8.23%	8.44%	9.11%

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

November 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	99.61
Net Current Assets*		0.39
Total		100.00

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

Portfolio

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

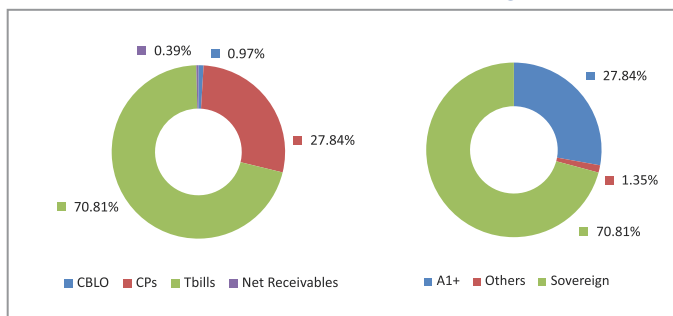
Fund Details

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	28
Hybrid	25
NAV as on 30-November-17	13.0739
AUM (Rs. Cr)	3.11
Equity	-
Debt	99.61%
Net current asset	0.39%

Quantitative Indicators

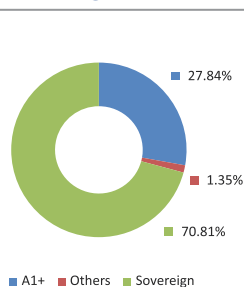
Modified Duration	0.53
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Asset Class

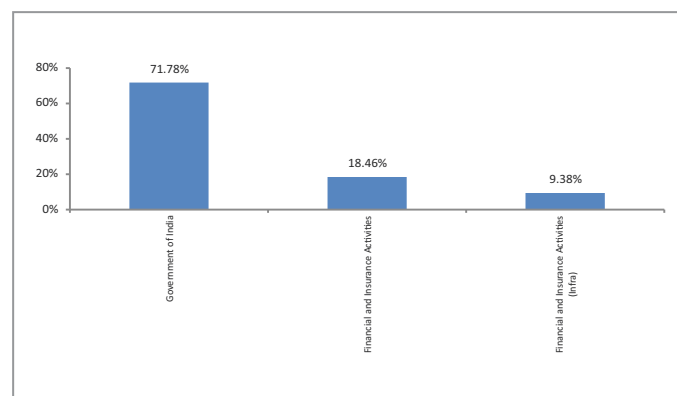


*Others includes Equity, CBLO, Net receivable/payable and FD

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%	2.74%	5.87%	6.89%	7.42%	6.56%
Benchmark	0.52%	3.28%	6.62%	7.12%	7.51%	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

November 2017

Group Debt Fund-III

Fund Objective

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

Portfolio Allocation

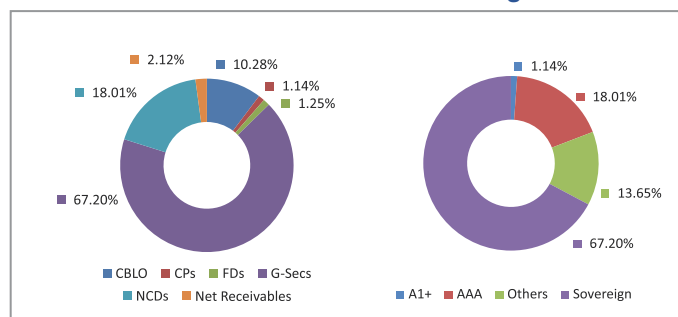
	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	60 - 100	86.45
Money market instruments, Cash, Mutual funds	0 - 40	11.43
Net Current Assets*		2.12
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		18.01%
7.7948% Kotak Mahindra Prime Ltd NCD (MD 16/07/2020)	AAA	9.04%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	6.33%
8.57% India Bulls Housing Finance Ltd (MD 30/03/2022)	AAA	1.32%
9.95 % Food Corporation of India (MD 07/03/2022)	AAA	0.82%
8.45% Bajaj Finance Ltd NCD (MD 29/09/2026)	AAA	0.39%
0% Rural Electrification Corporation Ltd (MD 15/12/2020)	AAA	0.11%
Sovereign		67.20%
7.80% GOI (MD 11/04/2021)	SOV	18.94%
8.15% GOI (MD 24/11/2026)	SOV	16.40%
6.79% GOI (MD 15/05/2027)	SOV	15.43%
8.24% GOI - 15-Feb-2027	SOV	9.85%
8.33% GOI (MD 09/07/2026)	SOV	3.35%
7.73% GOI (MD 19/12/2034)	SOV	3.22%
Money Market, Deposits & Other		14.79%
Total		100.00%

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	0.10%	2.77%	3.37%	-	-	7.06%
Benchmark	-0.14%	2.95%	3.85%	-	-	6.86%

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

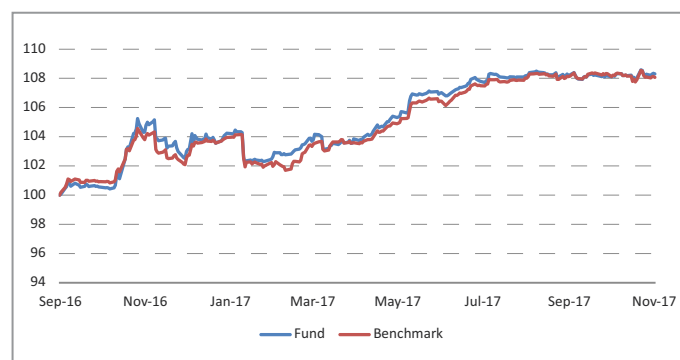
Fund Details

Description	
SFIN Number	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	28
Hybrid	25
NAV as on 30-November-17	10.8302
AUM (Rs. Cr)	79.50
Equity	-
Debt	97.88%
Net current asset	2.12%

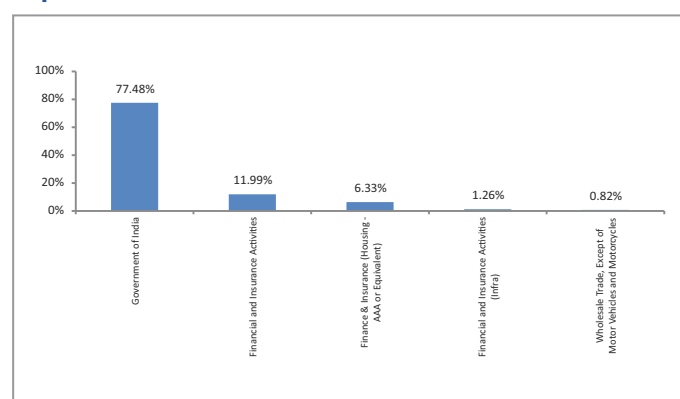
Quantitative Indicators

Modified Duration	4.42
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Growth of Rs. 100



Top 10 Sectors



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

November 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

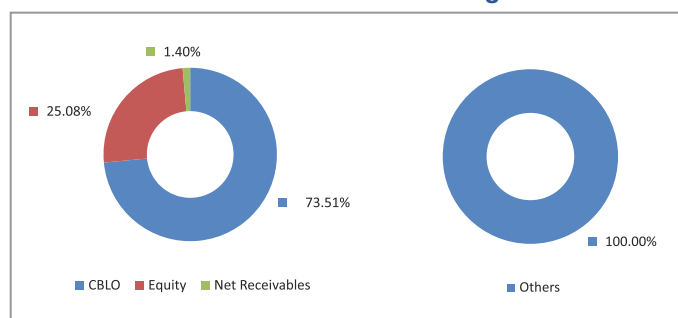
	Stated (%)	Actual (%)
Equity and Equity related securities	0 - 60	25.08
Debt and Debt related securities	40 - 100	-
Money Market instrument/Mutual Funds	40 - 100	73.51
Net Current Assets*		1.40
Total		100.00

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

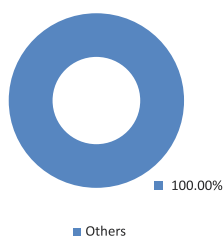
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		25.08%
HDFC Bank Limited	Financial and Insurance Activities	2.13%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	1.83%
Yes Bank Limited	Financial and Insurance Activities	1.72%
ITC Limited	Manufacture of Tobacco Products	1.46%
IndusInd Bank Limited	Financial and Insurance Activities	1.46%
Nestle India Limited	Manufacture of Food Products	1.21%
Johnson Controls - Hitachi Air Conditioning India Limited	Manufacture of Machinery and Equipment N.E.C.	1.09%
BASF India Limited	Manufacture of Chemicals and Chemical Products	1.08%
Hindalco Industries Limited	Manufacture of Basic Metals	1.04%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	1.01%
Others		11.06%
Money Market, Deposits & Other		74.92%
Total		100.00%

Asset Class



Rating Profile

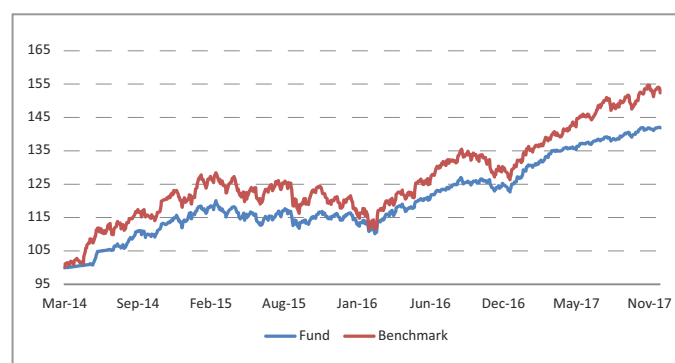


*Others includes Equity, CBLO, Net receivable/payable and FD

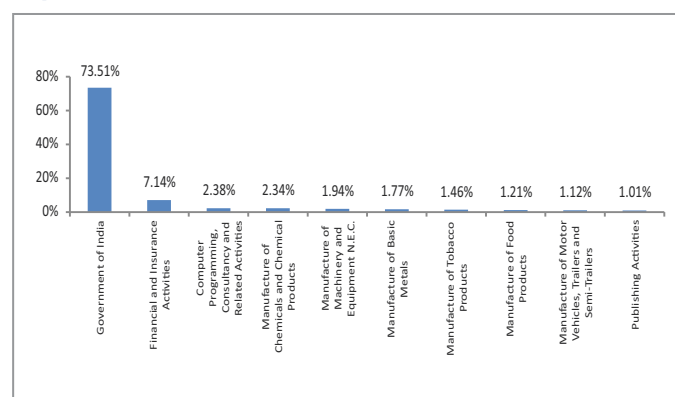
Fund Details

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	-	-	28
Hybrid	10	25	25
NAV as on 30-November-17	14.1864		
AUM (Rs. Cr)	1.45		
Equity	25.08%		
Debt	73.51%		
Net current asset	1.40%		

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	0.28%	3.82%	13.92%	10.53%	7.25%	9.95%
Benchmark	-0.73%	5.16%	16.88%	12.21%	7.35%	12.10%

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

November 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	73.02
Money Market instrument/Mutual Funds	40 - 100	24.45
Net Current Assets*		2.53
Total		100.00

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

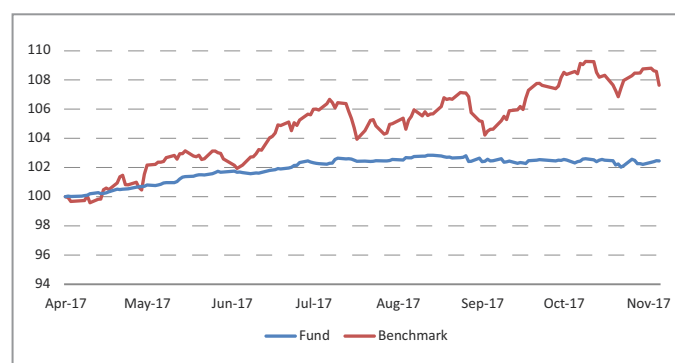
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		9.94%
9.10% Dewan Housing Finance Corporation Limited (MD 16/08/2019)	AAA	6.63%
8.75% HDFC Ltd NCD (MD 13/01/2020)	AAA	3.32%
Sovereign		63.08%
8.28% GOI (MD 21/09/2027)	SOV	39.95%
6.84% GOI (MD 19/12/2022)	SOV	23.12%
Money Market, Deposits & Other		26.98%
Total		100.00%

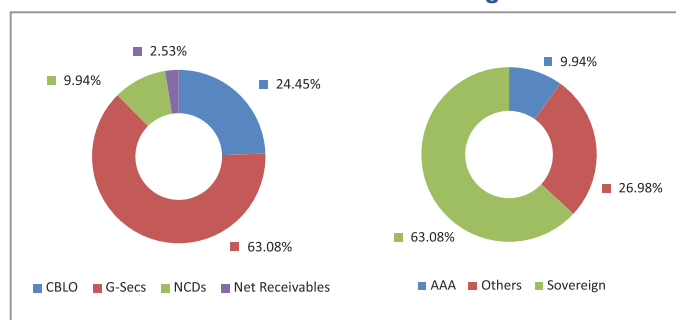
Fund Details

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	-	-	28
Hybrid	10.2446	25	25
NAV as on 30-November-17	10.2446		
AUM (Rs. Cr)	1.55		
Equity	-		
Debt	97.47%		
Net current asset	2.53%		

Growth of Rs. 100

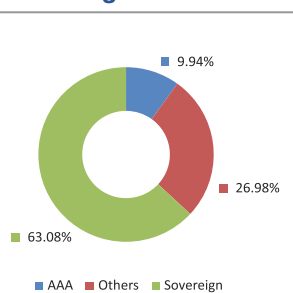


Asset Class

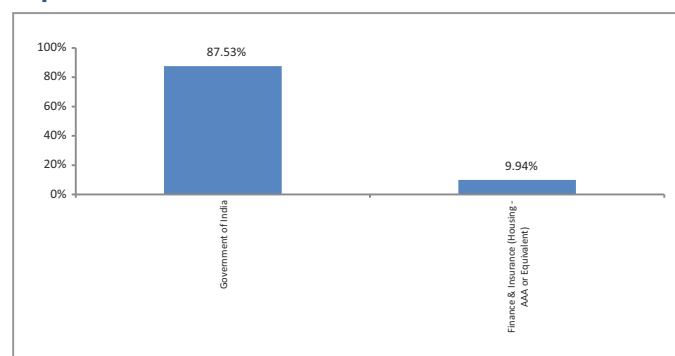


*Others includes Equity, CBLO, Net receivable/payable and FD

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	0.05%	1.59%	-	-	-	2.45%
Benchmark	-0.73%	5.16%	-	-	-	7.94%

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

November 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	89.53
Money market instruments, Mutual funds*	0 - 60	7.03
Net Current Assets*		3.44
Total		100.00

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

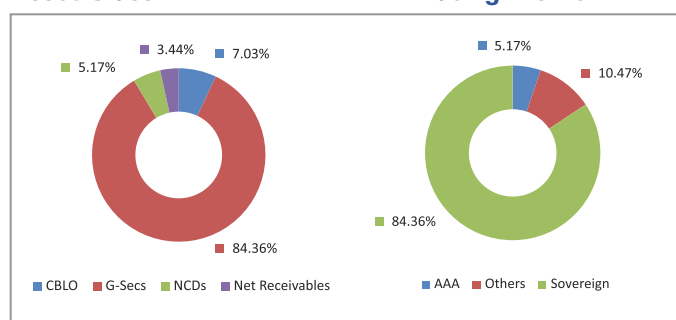
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		5.17%
8.75 HDFC Ltd NCD (MD 13/01/2020)	AAA	5.17%
Sovereign		84.36%
7.80% GOI (MD 11/04/2021)	SOV	51.76%
7.73% GOI (MD 19/12/2034)	SOV	25.70%
6.79% GOI (MD 15/05/2027)	SOV	6.90%
Money Market, Deposits & Other		10.47%
Total		100.00%

Fund Details

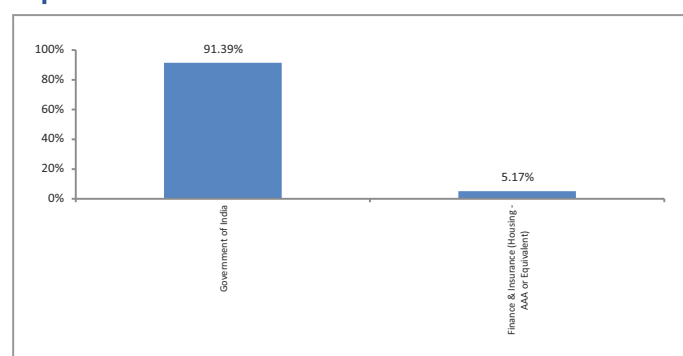
Description	
SFIN Number	ULGF02518/08/16GRDBTPENFU116
Launch Date	01-Sep-17
Face Value	10
Risk Profile	LOW
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	25
NAV as on 30-November-17	9.9553
AUM (Rs. Cr)	1.00
Equity	-
Debt	96.56%
Net current asset	3.44%

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	0.05%	-	-	-	-	-0.45%
Benchmark	-0.14%	-	-	-	-	-0.20%

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