

INVESTMENT'Z INSIGHT

Monthly Investment Update January 2018

Index

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January 2018

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	20.15
Corporate bonds rated AA or above by Crisil*	0 - 50	4.93
Money market and other liquid assets	0 - 40	7.71
Infrastructure sector as defined by the IRDA	0 - 40	1.65
Listed equities	0 - 100	63.22
Net Current Assets*		2.34
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		
63.22%		
HDFC Bank Limited	Financial and Insurance Activities	6.40%
Infosys Limited	Computer Programming, Consultancy and Related Activities	4.79%
ITC Limited	Manufacture of Tobacco Products	3.73%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	3.49%
Yes Bank Limited	Financial and Insurance Activities	3.25%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	2.88%
Hindalco Industries Limited	Manufacture of Basic Metals	2.82%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	2.47%
Nestle India Limited	Manufacture of Food Products	2.19%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	2.11%
Others		29.10%
Corporate Bond		
6.59%		
8.60% Tata Sons Ltd NCD (MD 22/01/2020)	AAA	3.37%
10.63 IOT NCD Series IV-STRIP-6 (MD 20/09/2028)	AAA	1.36%
11.95% HDFC Ltd (MD 26/11/2018)	AAA	1.27%
9.27% IRFC Ltd. Series 76 (MD 10/05/2021)	AAA	0.18%
8.97% Tata Sons Ltd. (MD 15/07/2020)	AAA	0.12%
7.60% NHAI Taxable Bond Series - V - (MD 18/03/2022)	AAA	0.11%
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%
Sovereign		
20.15%		
7.17% GOI (MD 08/01/2028)	SOV	19.55%
6.84% GOI (MD 19/12/2022)	SOV	0.55%
7.80% GOI (MD 11/04/2021)	SOV	0.05%
Money Market, Deposits & Other		
10.04%		
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	1.69%	5.50%	16.97%	16.79%	8.65%	12.77%
Benchmark	1.76%	6.49%	21.04%	18.66%	10.27%	11.53%

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

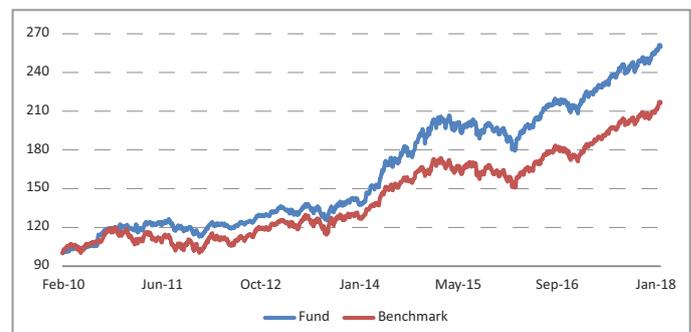
Fund Details

Description			
SFIN Number	ULGF00926/02/10GRASSALLOC116		
Launch Date	25-Feb-10		
Face Value	10		
Risk Profile	High		
Benchmark	CRISIL Hybrid 35+65 - 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 31-January-18	25.9647		
AUM (Rs. Cr)	178.31		
Equity	63.22%		
Debt	34.44%		
Net current asset	2.34%		

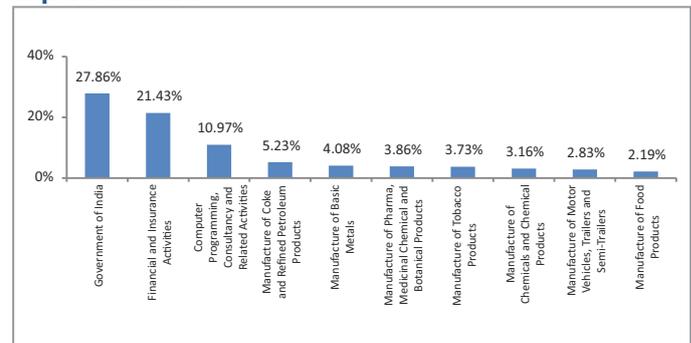
Quantitative Indicators

Modified Duration	4.47
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Growth of Rs. 100



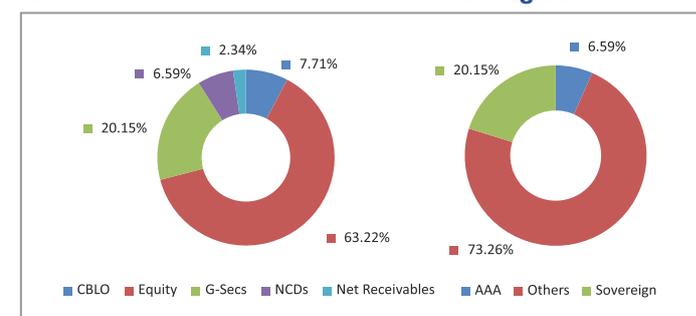
Top 10 Sectors



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

January 2018

Group Equity Index Fund

Fund Objective

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

Portfolio Allocation

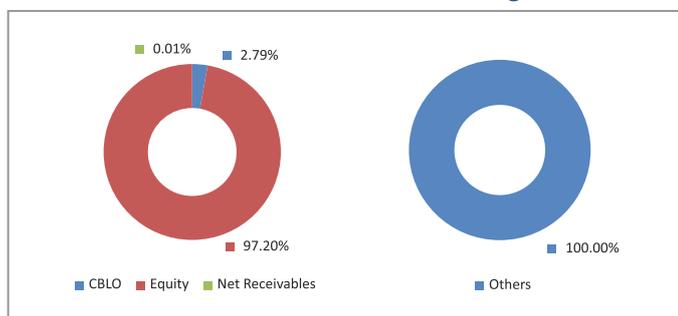
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	2.79
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	97.20
Net Current Assets*		0.01
Total		100.00

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

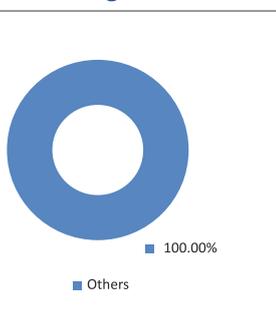
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		
97.20%		
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	8.70%
HDFC Bank Limited	Financial and Insurance Activities	8.61%
ITC Limited	Manufacture of Tobacco Products	6.03%
Infosys Limited	Computer Programming, Consultancy and Related Activities	5.57%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	4.93%
ICICI Bank Limited	Financial and Insurance Activities	4.82%
Larsen & Toubro Limited	Civil Engineering (Infra)	4.36%
Hindustan Unilever Limited	Manufacture of Chemicals and Chemical Products	4.06%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.27%
Tata Consultancy Services Limited	Computer Programming, Consultancy and Related Activities	3.11%
Others		43.73%
Money Market, Deposits & Other		
2.80%		
Total		100.00%

Asset Class



Rating Profile



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

Performance

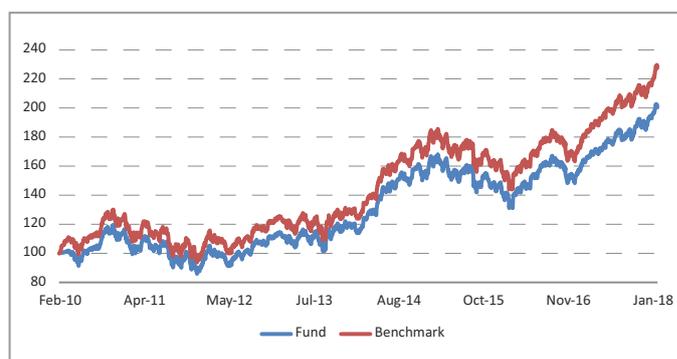
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	3.05%	8.70%	25.13%	18.81%	6.82%	9.14%
Benchmark	4.72%	9.43%	28.81%	20.65%	7.76%	10.89%

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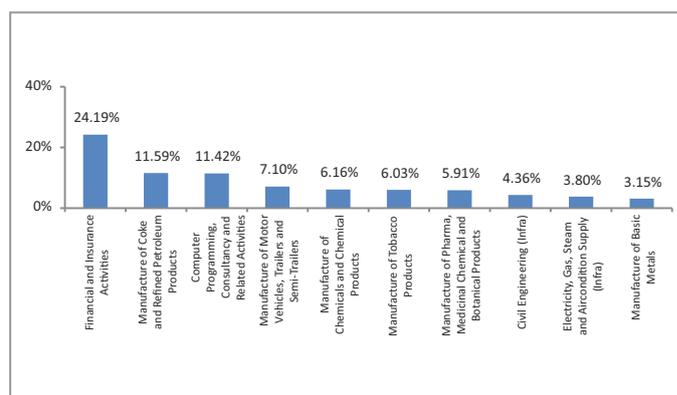
Fund Details

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 31-January-18	20.0474
AUM (Rs. Cr)	52.65
Equity	97.20%
Debt	2.79%
Net current asset	0.01%

Growth of Rs. 100



Top 10 Sectors



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

January 2018

Group Debt Fund

Fund Objective

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

Portfolio Allocation

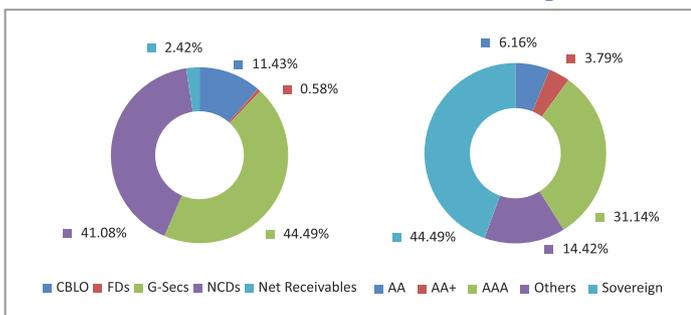
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 100	44.49
Corporate bonds rated AA or above by Crisil*	0 - 100	41.66
Money market and other liquid assets	0 - 40	11.43
Listed equities - NIL		-
Net Current Assets*		2.42
Total		100.00

*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		41.08%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	7.77%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	5.18%
8.57% India Bulls Housing Finance Ltd (MD 30/03/2022)	AAA	3.23%
8.25% Tata Sons Ltd NCD (MD 23/03/2022)	AAA	2.96%
9.71% Tata Motors NCD (MD 01/10/2019)	AA+	2.68%
8.95% Crompton Greaves Consumer Electricals Limited NCD (MD 24/06/2021)	AA	2.66%
8.12% ONGC Mangalore Petrochemicals Ltd NCD (MD 10/06/2019)	AAA	2.62%
8.45% Bajaj Finance Ltd NCD (MD 29/09/2026)	AAA	2.41%
9.10% Dewan Housing Finance Corporation Limited (MD 16/08/2019)	AAA	1.57%
7.9612% Cholamandalam Investment & Finance Co. Ltd NCD (MD 26/02/2019)	AA	1.35%
Others		8.64%
Sovereign		44.49%
8.15% GOI (MD 24/11/2026)	SOV	19.40%
7.17% GOI (MD 08/01/2028)	SOV	13.69%
7.35% GOI (MD 22/06/2024)	SOV	5.68%
8.33% GOI (MD 09/07/2026)	SOV	2.71%
7.80% GOI (MD 11/04/2021)	SOV	1.77%
8.24% GOI - 15-Feb-2027	SOV	1.24%
Money Market, Deposits & Other		14.42%
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	-0.20%	-0.25%	2.58%	8.58%	7.38%	9.35%
Benchmark	-0.29%	-0.20%	3.17%	8.30%	7.97%	7.73%

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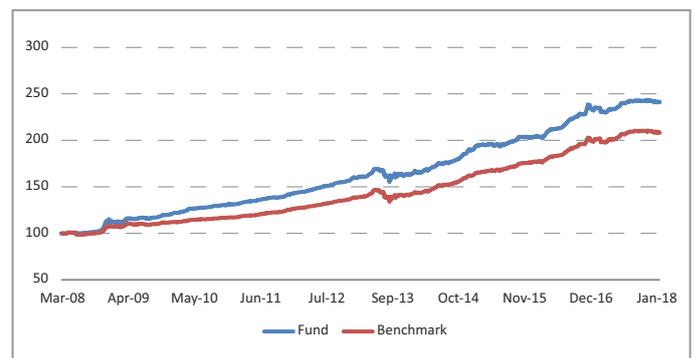
Fund Details

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 31-January-18	24.1318
AUM (Rs. Cr)	191.75
Equity	-
Debt	97.58%
Net current asset	2.42%

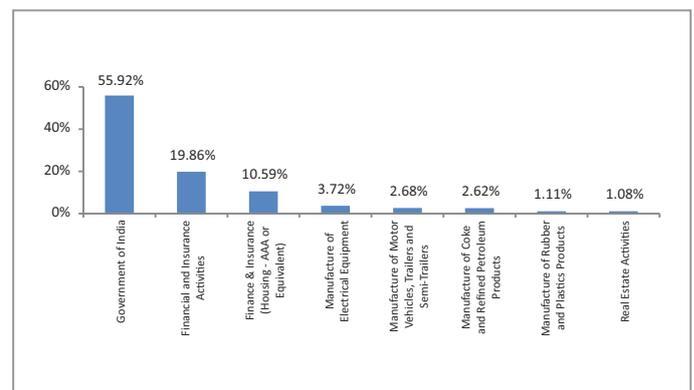
Quantitative Indicators

Modified Duration	4.02
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Growth of Rs. 100



Top 10 Sectors



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

January 2018

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	100.02
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		-0.02
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%

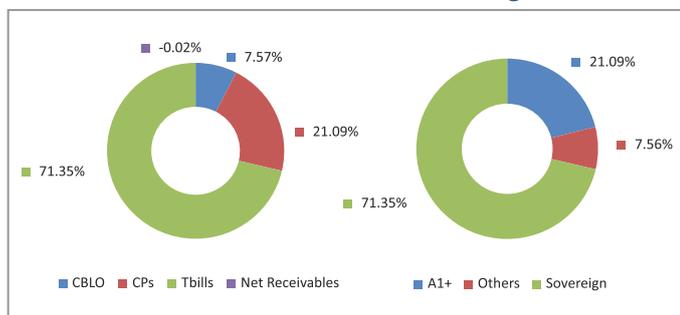
Fund Details

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 31-January-18	21.5579
AUM (Rs. Cr)	27.34
Equity	-
Debt	100.02%
Net current asset	-0.02%

Quantitative Indicators

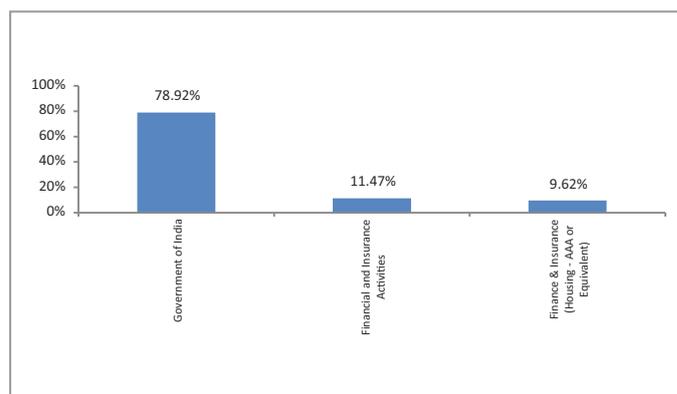
Modified Duration	0.33
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Asset Class



*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	0.47%	2.81%	5.90%	6.81%	7.25%	8.65%
Benchmark	0.54%	3.24%	6.68%	7.07%	7.39%	7.52%

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January 2018

Group Short Term Debt Fund

Fund Objective

To earn moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	77.52
Corporate bonds rated AA or above by Crisil*	0 - 100	9.44
Money market and other liquid assets	0 - 40	-
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		13.05
Total		100.00

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

* Including Fixed Deposits

Portfolio

Company/Issuer	Rating	Exposure (%)
Sovereign		77.52%
8.12% GOI (MD 10/12/2020)	SOV	77.52%
Money Market, Deposits & Other		22.48%
Total		100.00%

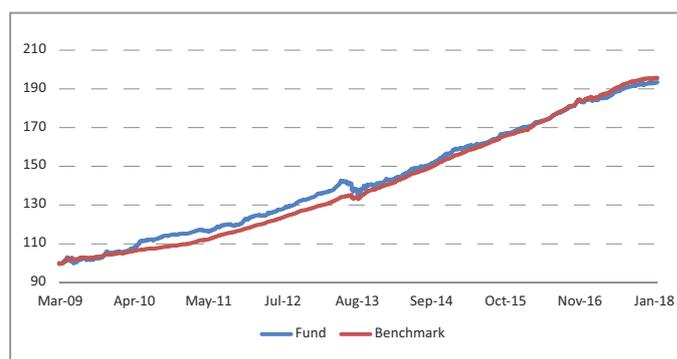
Fund Details

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 31-January-18	19.3410
AUM (Rs. Cr)	
Equity	-
Debt	86.95%
Net current asset	13.05%

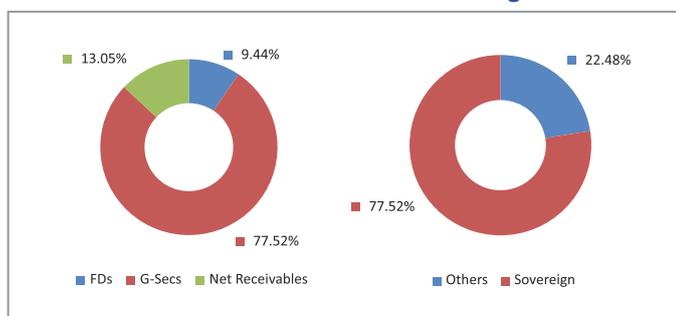
Quantitative Indicators

Modified Duration	2.23
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Growth of Rs. 100

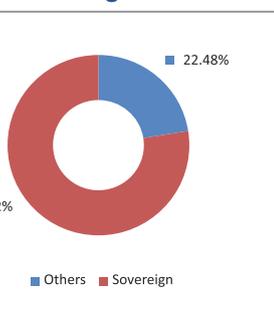


Asset Class

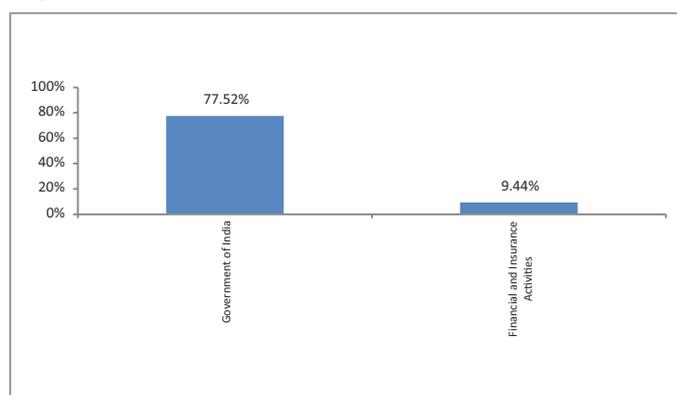


*Others includes Equity, CBLO, Net receivable/payable and FD

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	0.18%	1.82%	4.68%	6.58%	6.77%	7.69%
Benchmark	0.19%	1.79%	5.38%	7.74%	7.88%	7.83%

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January 2018

Stable Gain Fund

Fund Objective

To provide moderate risk with moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	45.40
Corporate bonds rated AA or above by Crisil*	0 - 40	15.42
Money market and other liquid assets	0 - 20	4.08
Infrastructure sector as defined by the IRDA	0 - 25	1.18
Listed equities	0 - 35	28.58
Net Current Assets*		5.35
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		
		28.58%
Chennai Petroleum Corporation Limited	Manufacture of Coke and Refined Petroleum Products	2.98%
HDFC Bank Limited	Financial and Insurance Activities	2.55%
Bharat Petroleum Corporation Limited	Manufacture of Coke and Refined Petroleum Products	2.37%
Hindustan Petroleum Corporation Limited	Manufacture of Coke and Refined Petroleum Products	2.05%
ITC Limited	Manufacture of Tobacco Products	1.91%
Mangalore Refinery and Petrochemicals Limited	Manufacture of Coke and Refined Petroleum Products	1.20%
Infosys Limited	Computer Programming, Consultancy and Related Activities	1.18%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	1.15%
Sun Pharmaceuticals Industries Limited	Manufacture of Pharma, Medicinal Chemical and Botanical Products	1.09%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	1.02%
Others		11.08%
Corporate Bond		
		15.70%
9.20% Cholamandalam Inv & Fin Co. Ltd NCD (MD 20/05/2019)	AA	3.41%
7.40% IndiaBulls Housing Finance Limited (MD 24/08/2018)	AAA	1.92%
10.90% DLF Promenade Ltd NCD (MD 11/12/2021) (CALL 12/06/2019)	AA	1.50%
9.13% Cholamandalam Investment & Finance Co. Ltd NCD (MD 05/06/2018)	AA	1.45%
8.00% Shriram Transport Finance Company Ltd NCD (MD 12/06/2020)	AA+	1.44%
8.0505% Cholamandalam Investment & Finance Co. Ltd NCD (MD 25/10/2019)	AA	1.44%
7.85% Cholamandalam Invnt & Fin Co NCD(MD08082019) (C-08082018)	AA	0.96%
7.17% Reliance Industries Limited NCD (MD 08/11/2022)	AAA	0.94%
9.45% HDFC Ltd (MD 21/08/2019) (Put Date 21/09/2015)	AAA	0.94%
9.95 % Food Corporation of India (MD 07/03/2022)	AAA	0.52%
Others		1.19%
Sovereign		
		44.88%

Company/Issuer	Sector/Rating	Exposure (%)
8.24% GOI - 15-Feb-2027	SOV	9.96%
7.17% GOI (MD 08/01/2028)	SOV	8.73%
8.58% Gujarat SDL (MD 23/01/2023)	SOV	4.97%
8.69% Tamilnadu SDL (MD 24/02/2026)	SOV	4.16%
8.83% GOI (MD 25/11/2023)	SOV	3.58%
7.88% GOI (MD 19/03/2030)	SOV	3.15%
8.21% Haryana Uday SDL (31/03/2024)	SOV	2.91%
8.21% Haryana Special SDL (MD 31/03/2023)	SOV	2.44%
8.33% GOI (MD 09/07/2026)	SOV	2.00%
8.15% GOI (MD 24/11/2026)	SOV	1.48%
Others		1.49%
Money Market, Deposits & Other		10.84%
Total		100.00%

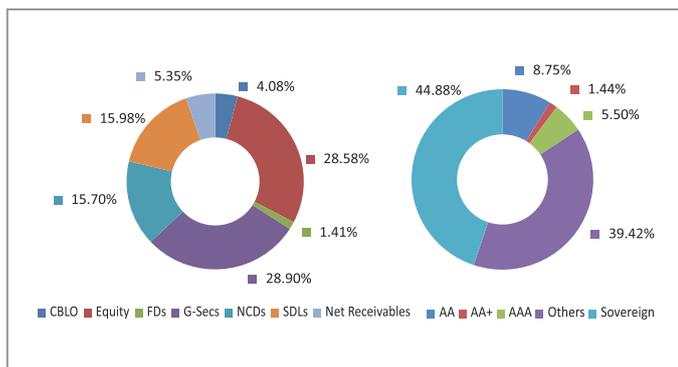
Fund Details

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 31-January-18	39.1309		
AUM (Rs. Cr)	207.98		
Equity	28.58%		
Debt	66.07%		
Net current asset	5.35%		

Quantitative Indicators

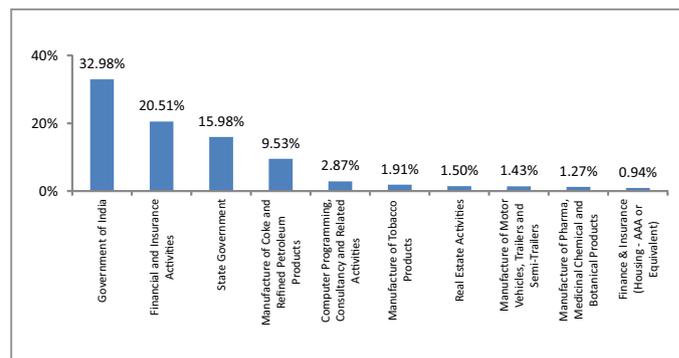
Modified Duration	4.21
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Top 10 Sectors



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	1.24%	3.18%	10.82%	12.68%	9.26%	10.84%
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

January 2018

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	58.67
Corporate bonds rated AA or above by Crisil*	0 - 30	13.54
Money market and other liquid assets	0 - 20	0.77
Infrastructure sector as defined by the IRDA	0 - 25	1.78
Listed equities	0 - 20	16.98
Net Current Assets*		8.25
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		
ITC Limited	Manufacture of Tobacco Products	1.51%
HDFC Bank Limited	Financial and Insurance Activities	1.50%
Mangalore Refinery and Petrochemicals Limited	Manufacture of Coke and Refined Petroleum Products	1.21%
Sun Pharmaceuticals Industries Limited	Manufacture of Pharma, Medicinal Chemical and Botanical Products	1.13%
Infosys Limited	Computer Programming, Consultancy and Related Activities	1.03%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	0.91%
Bharti Airtel Limited	Telecommunications (Infra)	0.86%
Hindalco Industries Limited	Manufacture of Basic Metals	0.83%
MRF Limited	Manufacture of Rubber and Plastics Products	0.63%
Hindustan Petroleum Corporation Limited	Manufacture of Coke and Refined Petroleum Products	0.62%
Others		6.75%
Corporate Bond		
16.98%		
9.20% Cholamandalam Inv & Fin Co. Ltd NCD (MD 20/05/2019)	AA	3.25%
9.13% Cholamandalam Investment & Finance Co. Ltd NCD (MD 05/06/2018)	AA	1.65%
7.40% IndiaBulls Housing Finance Limited (MD 24/08/2018)	AAA	1.34%
7.85% Cholamandalam Inv & Fin Co NCD(MD08082019)(C-08082018)	AA	0.97%
7.17% Reliance Industries Limited NCD (MD 08/11/2022)	AAA	0.66%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	0.39%
8.86% Power Finance Corporation Ltd NCD (MD 04/03/2020)	AAA	0.38%
9.65% HDFC Ltd NCD (MD 17/01/2019)	AAA	0.38%
8.67% LIC Housing Finance Ltd NCD (MD 26/08/2020)	AAA	0.31%
8.50% HDFC Ltd NCD (MD 31/08/2020)	AAA	0.30%
Others		1.28%
Sovereign		
58.67%		
8.24% GOI - 15-Feb-2027	SOV	19.89%
7.17% GOI (MD 08/01/2028)	SOV	9.95%
8.83% GOI (MD 25/11/2023)	SOV	8.02%
8.21% Haryana Special SDL (MD 31/03/2023)	SOV	5.32%
8.21% Haryana Uday SDL (31/03/2024)	SOV	5.20%
7.88% GOI (MD 19/03/2030)	SOV	2.49%
7.77% Tamil Nadu Uday SDL (MD 22/02/2024)	SOV	2.22%
8.69% Tamilnadu SDL (MD 24/02/2026)	SOV	0.99%
8.27% Madhya Pradesh SDL (MD 23/12/2025)	SOV	0.98%
8.39% Uttar Pradesh SDL (MD 27/01/2026)	SOV	0.76%
Others		2.85%
Money Market, Deposits & Other		
13.43%		
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.54%	1.78%	7.49%	10.65%	8.51%	9.80%
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

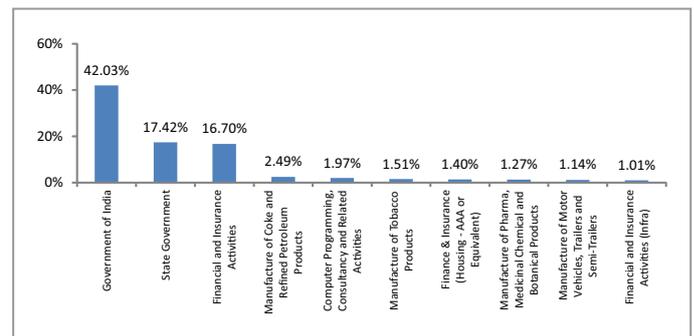
Fund Details

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 31-January-18	34.6781		
AUM (Rs. Cr)	1,338.25		
Equity	16.98%		
Debt	74.76%		
Net current asset	8.25%		

Quantitative Indicators

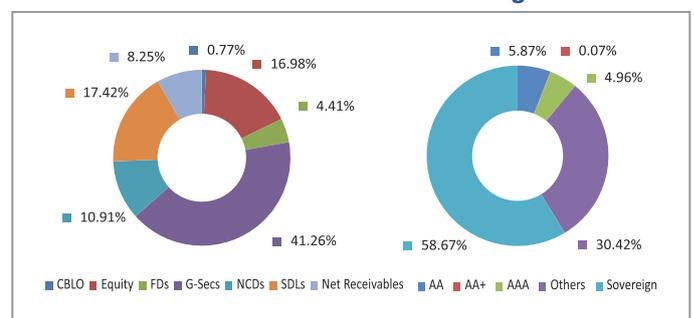
Modified Duration	4.66
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Top 10 Sectors



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

Asset Class



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

January 2018

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	32.85
Corporate bonds rated AA or above by Crisil	0 - 50	11.95
Money market and other liquid assets	0 - 20	7.09
Infrastructure sector*	0 - 25	3.01
Listed equities	0 - 50	43.16
Net Current Assets*		1.94
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		
43.16%		
HDFC Bank Limited	Financial and Insurance Activities	3.85%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	3.40%
Yes Bank Limited	Financial and Insurance Activities	3.33%
ITC Limited	Manufacture of Tobacco Products	2.60%
IndusInd Bank Limited	Financial and Insurance Activities	2.58%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	2.07%
Nestle India Limited	Manufacture of Food Products	1.94%
BASF India Limited	Manufacture of Chemicals and Chemical Products	1.93%
Hindalco Industries Limited	Manufacture of Basic Metals	1.85%
Johnson Controls - Hitachi Air Conditioning India Limited	Manufacture of Machinery and Equipment N.E.C.	1.81%
Others		17.79%
Corporate Bond		
14.96%		
8.69% LIC Housing Finance Ltd NCD (MD 17/05/2019)	AAA	5.98%
8.61% Sundaram Finance Ltd. (MD 12/04/2019)	AAA	5.97%
8.53% PFC Ltd NCD (MD 24/07/2020)	AAA	3.01%
Sovereign		
32.85%		
6.79% GOI (MD 15/05/2027)	SOV	27.96%
8.21% Haryana Uday SDL (31/03/2024)	SOV	4.47%
6.84% GOI (MD 19/12/2022)	SOV	0.42%
Money Market, Deposits & Other		
9.03%		
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.89%	3.87%	13.77%	13.02%	7.54%	12.90%
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

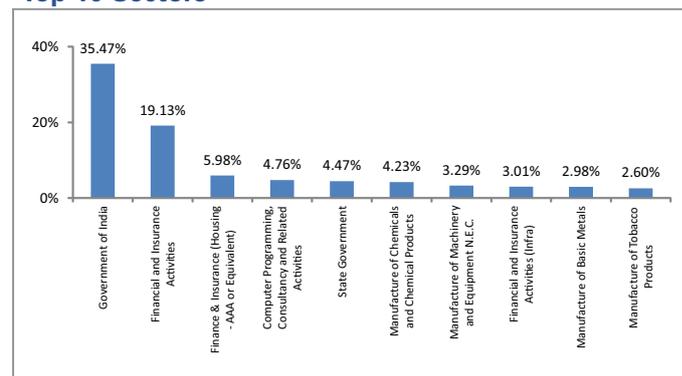
Fund Details

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 31-January-18	49.6964		
AUM (Rs. Cr)	3.39		
Equity	43.16%		
Debt	54.90%		
Net current asset	1.94%		

Quantitative Indicators

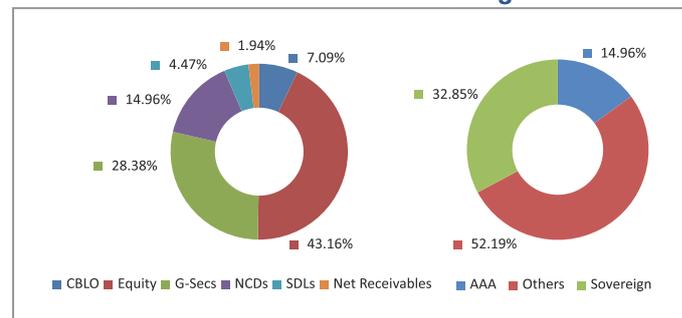
Modified Duration	4.13
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Top 10 Sectors



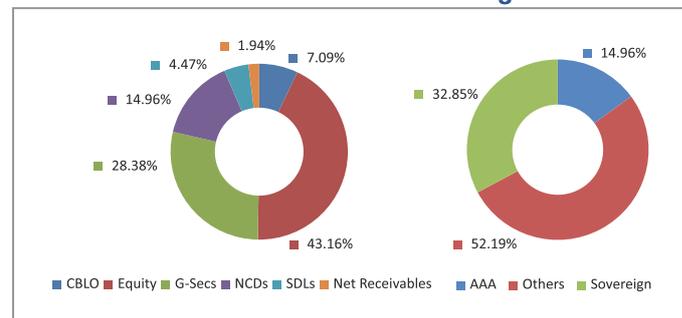
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



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

Rating Profile



January 2018

Group Blue Chip Fund

Fund Objective

To provide capital appreciation through investment in equities.

Portfolio Allocation

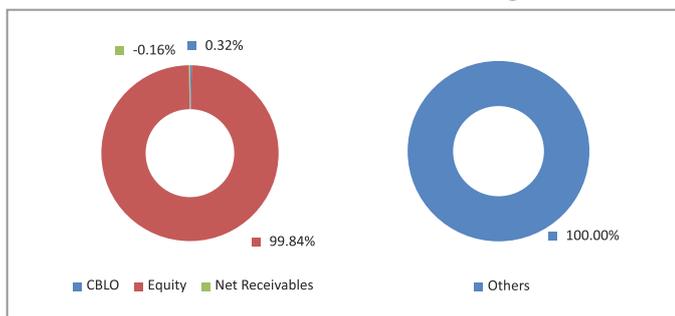
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	99.84
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	0.32
Net Current Assets*		-0.16
Total		100.00

*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.

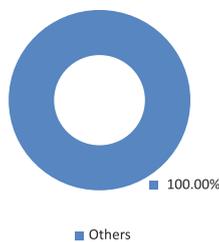
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		99.84%
HDFC Bank Limited	Financial and Insurance Activities	8.49%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	7.70%
ITC Limited	Manufacture of Tobacco Products	6.22%
Infosys Limited	Computer Programming, Consultancy and Related Activities	5.75%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	5.07%
ICICI Bank Limited	Financial and Insurance Activities	4.98%
Larsen & Toubro Limited	Civil Engineering (Infra)	4.49%
Hindustan Unilever Limited	Manufacture of Chemicals and Chemical Products	4.17%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.36%
Tata Consultancy Services Limited	Computer Programming, Consultancy and Related Activities	3.21%
Others		46.40%
Money Market, Deposits & Other		0.16%
Total		100.00%

Asset Class



Rating Profile



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

Performance

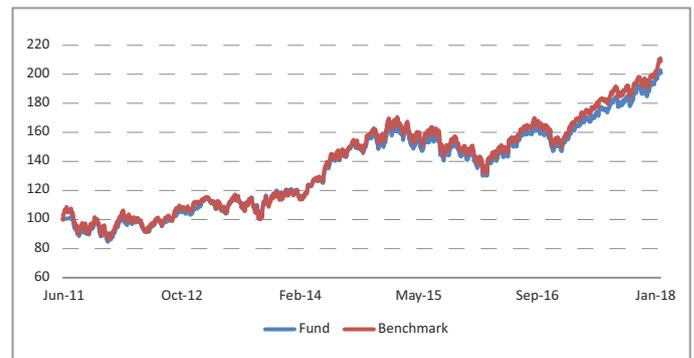
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	3.16%	9.24%	26.48%	19.45%	7.31%	11.10%
Benchmark	4.72%	9.43%	28.81%	20.65%	7.76%	11.78%

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

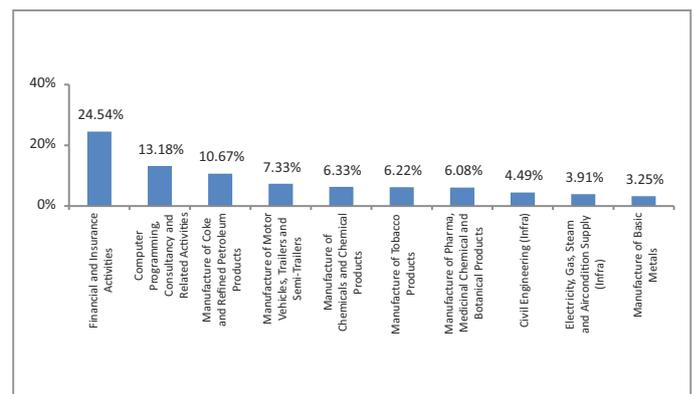
Fund Details

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 31-January-18	20.0773
AUM (Rs. Cr)	9.45
Equity	99.84%
Debt	0.32%
Net current asset	-0.16%

Growth of Rs. 100



Top 10 Sectors



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

January 2018

Group Equity Fund

Fund Objective

To provide capital appreciation through investment in equity shares.

Portfolio Allocation

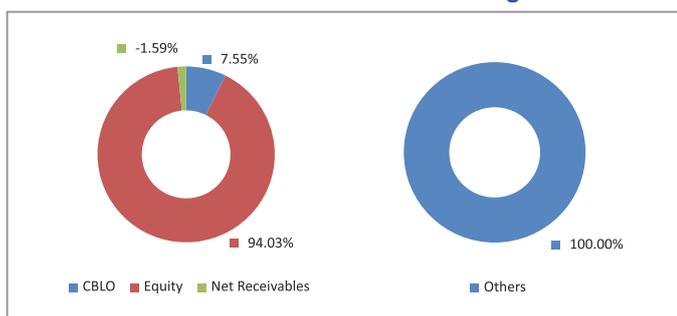
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	94.03
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	7.55
Net Current Assets*		-1.59
Total		100.00

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

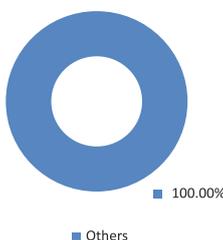
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		94.03%
HDFC Bank Limited	Financial and Insurance Activities	7.27%
Infosys Limited	Computer Programming, Consultancy and Related Activities	5.00%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	4.93%
Hindalco Industries Limited	Manufacture of Basic Metals	4.78%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	4.74%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	Mutual Fund	4.69%
Yes Bank Limited	Financial and Insurance Activities	4.65%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	3.60%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	3.60%
ITC Limited	Manufacture of Tobacco Products	3.53%
Others		47.24%
Money Market, Deposits & Other		5.97%
Total		100.00%

Asset Class



Rating Profile

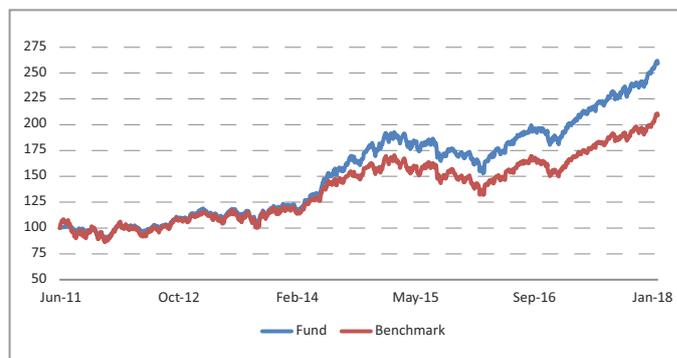


*Others includes Equity, CBLO, Net receivable/payable and FD

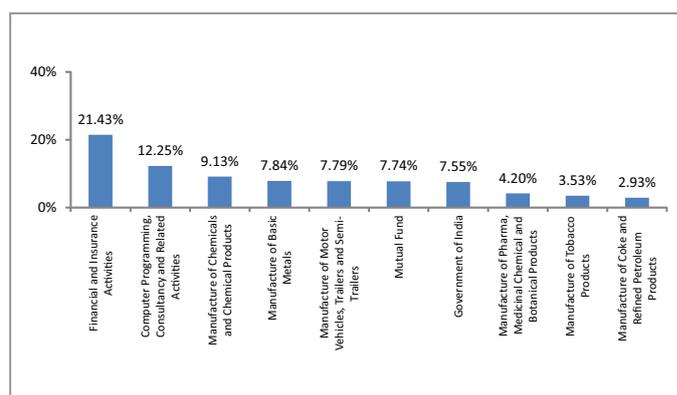
Fund Details

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 31-January-18	25.9239
AUM (Rs. Cr)	51.91
Equity	94.03%
Debt	7.55%
Net current asset	-1.59%

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	3.27%	11.75%	31.89%	24.74%	11.03%	15.48%
Benchmark	4.72%	9.43%	28.81%	20.65%	7.76%	11.78%

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

January 2018

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

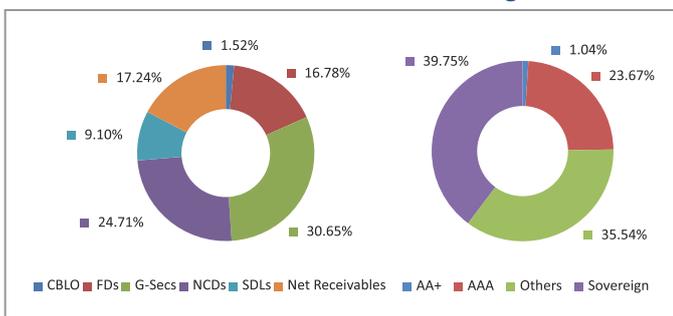
	Stated (%)	Actual (%)
Debt and debt related securities, Cash, Fixed Deposits, Money market instruments, Mutual funds	0 - 100	82.76
Equity and equity related instruments	0 - 50	-
Net Current Assets*		17.24
Total		100.00

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

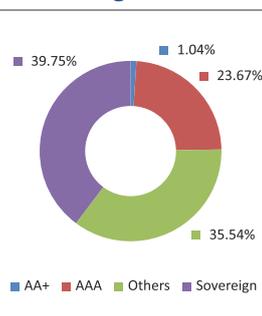
Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		24.71%
9.95 % Food Corporation of India (MD 07/03/2022)	AAA	5.93%
11.95% HDFC Ltd (MD 26/11/2018)	AAA	4.28%
9.35% RECL NCD (MD 15/06/2022)	AAA	3.64%
8.44% RECL NCD (MD 04/12/2021)	AAA	2.47%
8.82% RECL Ltd NCD (MD 12/04/2023)	AAA	1.80%
7.20% PGC NCD (MD 21/12/2021)	AAA	1.69%
8.95% HDFC Ltd (MD 19/10/2020)	AAA	1.42%
9.30% Sundaram BNP Paribas Home Finance Ltd. (MD 08/05/2018)	AA+	1.04%
7.60% NHAI Taxable Bond Series - V - (MD 18/03/2022)	AAA	1.03%
8.50% IRFC Ltd (MD 22/06/2020)	AAA	0.70%
Others		0.71%
Sovereign		39.75%
7.68% GOI (MD 15/12/2023)	SOV	20.92%
8.24% GOI - 15-Feb-2027	SOV	8.87%
8.89% Maharashtra SDL (MD 05/10/2021)	SOV	8.38%
7.80% GOI (MD 11/04/2021)	SOV	0.86%
8.94% Gujarat SDL (MD 07/03/2022)	SOV	0.72%
Money Market, Deposits & Other		35.54%
Total		100.00%

Asset Class



Rating Profile



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

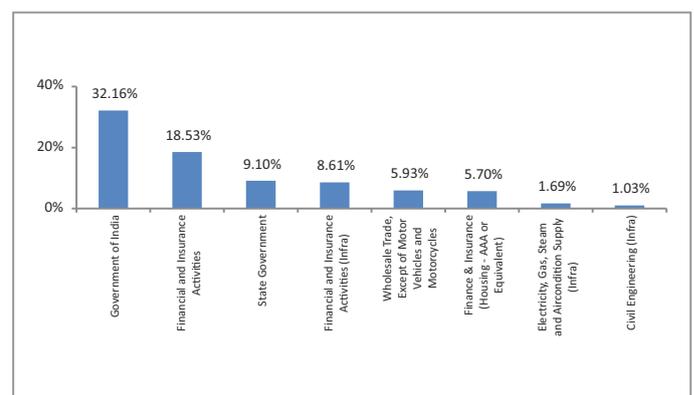
Fund Details

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 31-January-18	15.9608
AUM (Rs. Cr)	28.97
Equity	-
Debt	82.76%
Net current asset	17.24%

Quantitative Indicators

Modified Duration	2.95
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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	0.16%	1.46%	4.07%	5.35%	6.01%	7.19%
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

January 2018

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	68.91
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	19.04
Net Current Assets*		12.05
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		
Infosys Limited	Computer Programming, Consultancy and Related Activities	2.34%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	1.52%
Sun Pharmaceuticals Industries Limited	Manufacture of Pharma, Medicinal Chemical and Botanical Products	0.98%
Bata India limited	Manufacture of Leather and Related Products	0.94%
State Bank of India	Financial and Insurance Activities	0.84%
ITC Limited	Manufacture of Tobacco Products	0.54%
Cummins India Limited	Manufacture of Machinery and Equipment N.E.C.	0.46%
Idea Cellular Limited	Telecommunications (Infra)	0.41%
Castrol India Limited	Manufacture of Coke and Refined Petroleum Products	0.37%
Corporate Bond		
9.67% Tata Sons Ltd (MD 13/09/2022)	AAA	9.54%
9.38% EXIM Bank Ltd. (MD 29/09/2021)	AAA	9.38%
9.61% Power Finance Corporation Ltd. Series 75 C (MD 29/06/2021)	AAA	5.65%
9.64% Power Grid Corporation Ltd. G (MD 31/05/2021)	AAA	4.71%
9.57% IRFC Ltd (MD 31/05/2021)	AAA	3.78%
9.40% HDFC Ltd. (MD 13/04/2021)	AAA	3.74%
8.88% LIC Housing Finance Ltd (MD 13/10/2020)	AAA	3.67%
7.60% NHAI Taxable Bond Series - V - (MD 18/03/2022)	AAA	1.77%
Sovereign		
8.94% Gujarat SDL (MD 07/03/2022)	SOV	14.90%
8.15% GOI (MD 11/06/2022)	SOV	8.91%
8.89% Maharashtra SDL (MD 05/10/2021)	SOV	2.85%
Money Market, Deposits & Other		
		22.70%
Total		100.00%

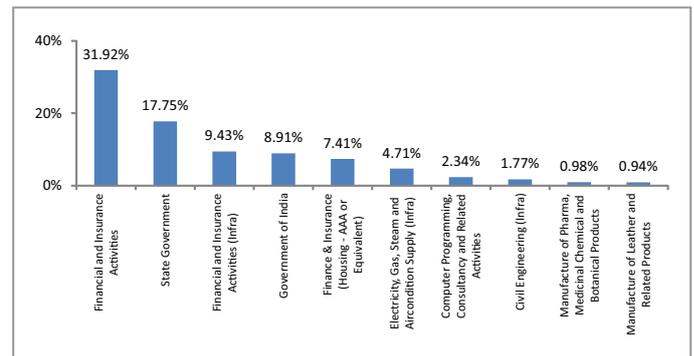
Fund Details

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	28
Hybrid	25
NAV as on 31-January-18	17.5354
AUM (Rs. Cr)	5.60
Equity	8.40%
Debt	79.55%
Net current asset	12.05%

Quantitative Indicators

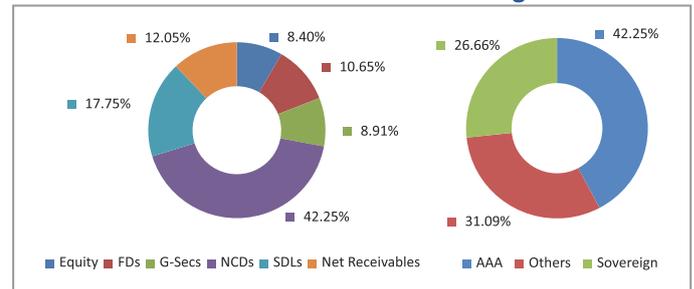
Modified Duration	2.68
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Top 10 Sectors



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	0.54%	1.92%	6.40%	8.67%	7.49%	8.86%
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

January 2018

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	96.07
Net Current Assets*		3.93
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		
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	58.48%
Money Market, Deposits & Other		
Total		100.00%

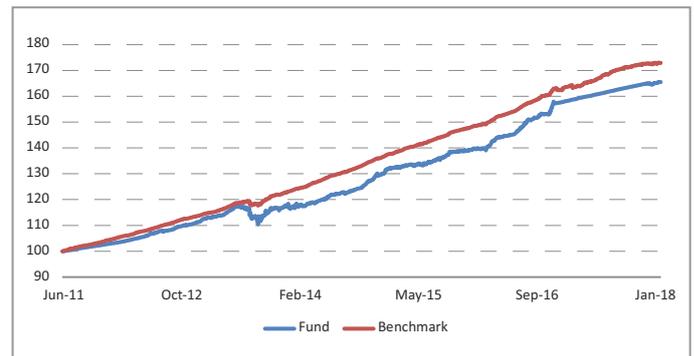
Fund Details

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 31-January-18	16.5503
AUM (Rs. Cr)	
Equity	-
Debt	96.07%
Net current asset	3.93%

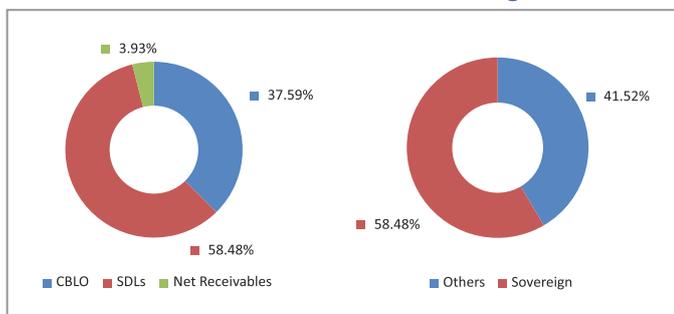
Quantitative Indicators

Modified Duration	1.13
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Growth of Rs. 100

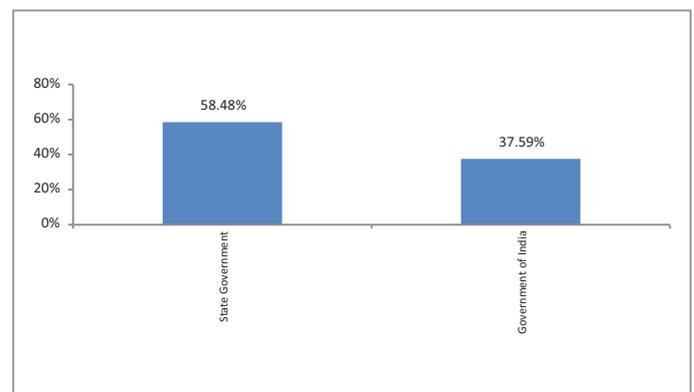


Asset Class



*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	0.50%	1.95%	4.42%	8.80%	7.82%	7.91%
Benchmark	0.19%	1.79%	5.38%	7.74%	7.88%	8.62%

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

January 2018

Group Debt Fund-II

Fund Objective

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

Portfolio Allocation

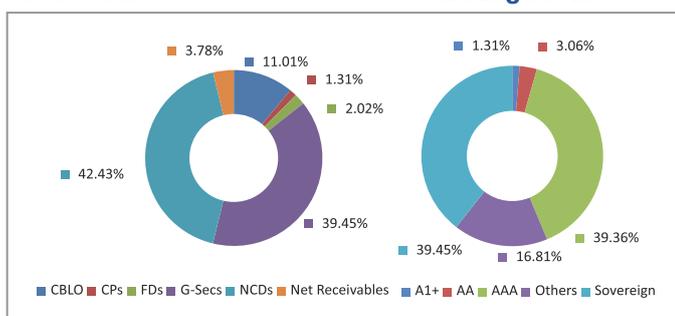
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD	40 - 100	83.90
Money Market Instrument	0 - 60	12.32
Net Current Assets*		3.78
Total		100.00

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

Portfolio

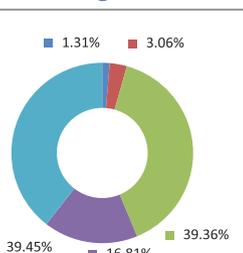
Company/Issuer	Rating	Exposure (%)
Corporate Bond		42.43%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	8.46%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	7.82%
7.15% IRFC NCD (MD 16/09/2018)	AAA	2.88%
7.39% LIC Housing Finance Ltd NCD (MD 30/08/2022)	AAA	2.77%
8.25% Tata Sons Ltd NCD (MD 23/03/2022)	AAA	2.05%
7.40% Power Finance Corporation (MD 30/09/2021)	AAA	1.71%
9.95 % Food Corporation of India (MD 07/03/2022)	AAA	1.63%
8.75% Bajaj Finance Ltd NCD (MD 14/08/2026)	AAA	1.51%
7.68% Fullerton India Credit Co Ltd S 56 NCD (MD 14/08/2020)	AAA	1.44%
7.85% Cholamandalam Invt & Fin Co NCD (MD08082019)(C-08082018)	AA	1.44%
Others		10.71%
Sovereign		39.45%
7.17% GOI (MD 08/01/2028)	SOV	20.36%
7.35% GOI (MD 22/06/2024)	SOV	9.16%
8.15% GOI (MD 24/11/2026)	SOV	4.43%
7.68% GOI (MD 15/12/2023)	SOV	1.82%
8.24% GOI - 15-Feb-2027	SOV	1.72%
8.28% GOI (MD 21/09/2027)	SOV	1.21%
8.33% GOI (MD 09/07/2026)	SOV	0.75%
Money Market, Deposits & Other		18.12%
Total		100.00%

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	-0.22%	0.02%	3.11%	8.50%	7.29%	9.23%
Benchmark	-0.29%	-0.20%	3.17%	8.30%	7.97%	9.65%

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

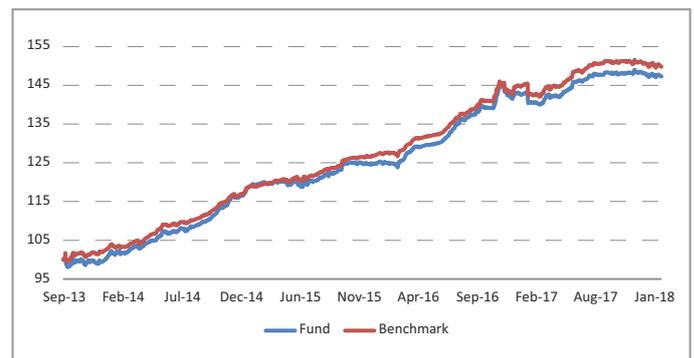
Fund Details

Description	
SFIN Number	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 31-January-18	14.7283
AUM (Rs. Cr)	692.37
Equity	-
Debt	96.22%
Net current asset	3.78%

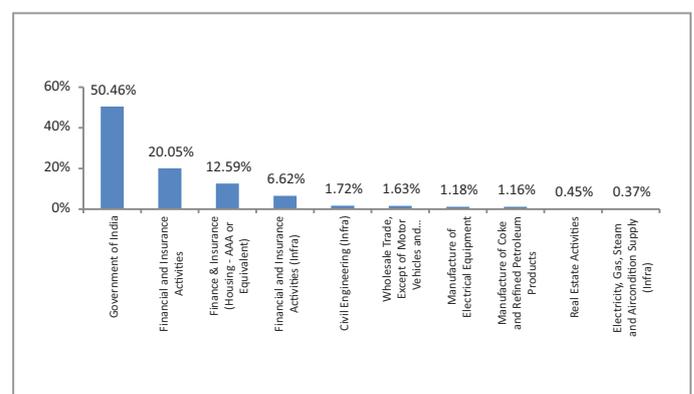
Quantitative Indicators

Modified Duration	3.93
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Growth of Rs. 100



Top 10 Sectors



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

January 2018

Group Short Term Debt Fund-III

Fund Objective

To earn moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	40 - 100	84.05
Money Market instrument	0 - 60	4.37
Net Current Assets*		11.58
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		
8.80% Power Grid Corporation Ltd NCD (MD 29/09/2020)	AAA	9.14%
8.35% Petronet LNG NCD (14/06/2018)	AA+	7.15%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	4.90%
9.10% Dewan Housing Finance Corporation Limited (MD 16/08/2019)	AAA	4.82%
8.69% LIC Housing Finance Ltd NCD (MD 17/05/2019)	AAA	1.93%
8.30% HDB Financial Services Ltd NCD (MD 09/08/2019)	AAA	1.92%
8.50% IRFC Ltd (MD 22/06/2020)	AAA	0.24%
Sovereign		
8.12% GOI (MD 10/12/2020)	SOV	36.20%
8.27% GOI (MD 09/06/2020)	SOV	4.89%
7.80% GOI (MD 11/04/2021)	SOV	1.58%
Money Market, Deposits & Other		
		27.22%
Total		100.00%

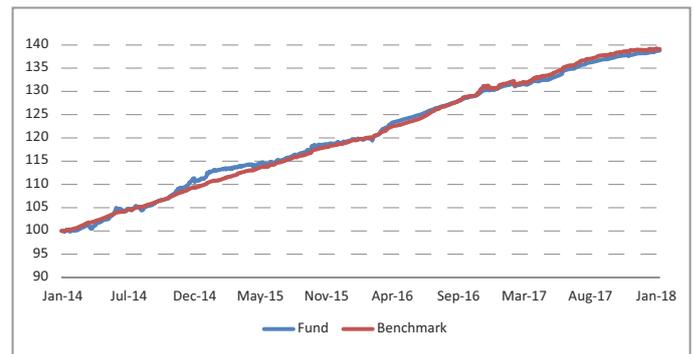
Fund Details

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 31-January-18	13.8802
AUM (Rs. Cr)	42.07
Equity	-
Debt	88.42%
Net current asset	11.58%

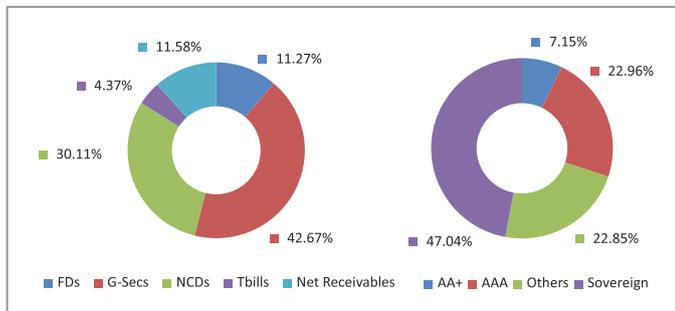
Quantitative Indicators

Modified Duration	1.77
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Growth of Rs. 100

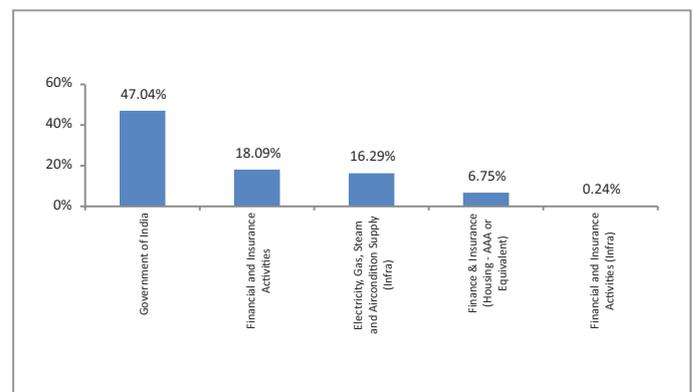


Asset Class



*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	0.31%	2.21%	5.56%	7.61%	7.11%	7.76%
Benchmark	0.19%	1.79%	5.38%	7.74%	7.88%	8.79%

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

January 2018

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 Cash, Mutual Funds	0 - 60	-
Money Market instrument	40 - 100	99.46
Net Current Assets*		0.54
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%

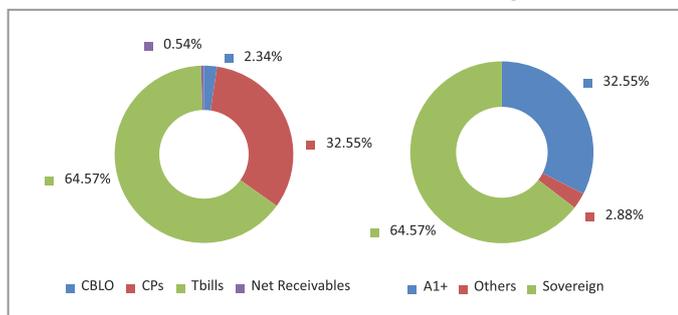
Fund Details

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 31-January-18	13.1975
AUM (Rs. Cr)	2.99
Equity	-
Debt	99.46%
Net current asset	0.54%

Quantitative Indicators

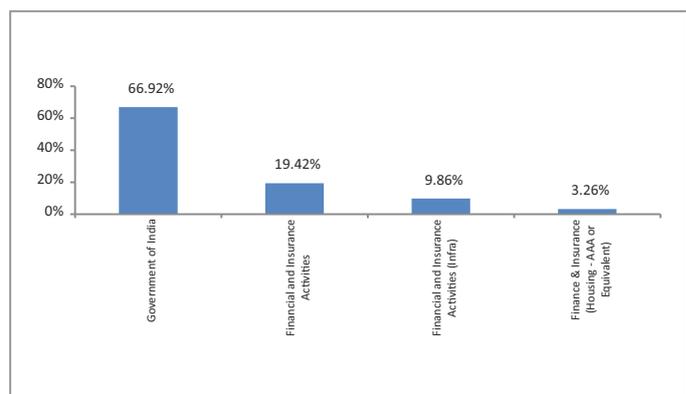
Modified Duration	0.36
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Asset Class



*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	0.47%	2.80%	5.70%	6.69%	7.24%	6.53%
Benchmark	0.54%	3.24%	6.68%	7.07%	7.39%	8.05%

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

January 2018

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	82.17
Money market instruments, Cash, Mutual funds	0 - 40	15.10
Net Current Assets*		2.73
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		17.75%
7.7948% Kotak Mahindra Prime Ltd NCD (MD 16/07/2020)	AAA	8.93%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	6.23%
8.57% India Bulls Housing Finance Ltd (MD 30/03/2022)	AAA	1.29%
9.95 % Food Corporation of India (MD 07/03/2022)	AAA	0.81%
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		63.18%
7.17% GOI (MD 08/01/2028)	SOV	19.82%
7.80% GOI (MD 11/04/2021)	SOV	18.69%
8.24% GOI - 15-Feb-2027	SOV	9.61%
8.15% GOI (MD 24/11/2026)	SOV	9.47%
7.35% GOI (MD 22/06/2024)	SOV	5.59%
Money Market, Deposits & Other		19.07%
Total		100.00%

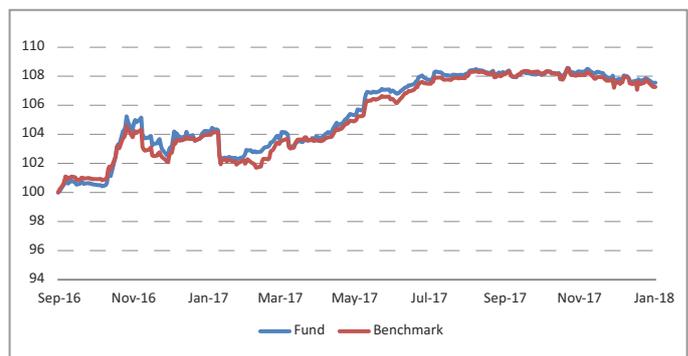
Fund Details

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 31-January-18	10.7550
AUM (Rs. Cr)	79.77
Equity	-
Debt	97.27%
Net current asset	2.73%

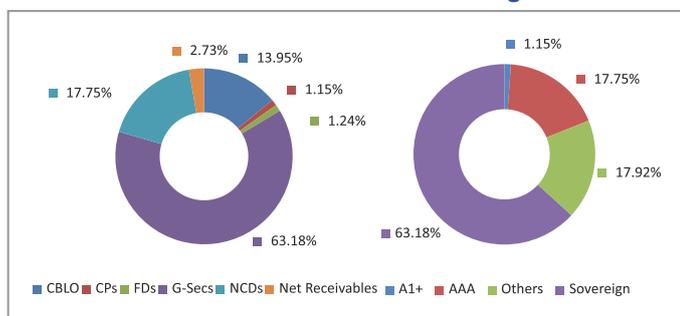
Quantitative Indicators

Modified Duration	3.97
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Growth of Rs. 100

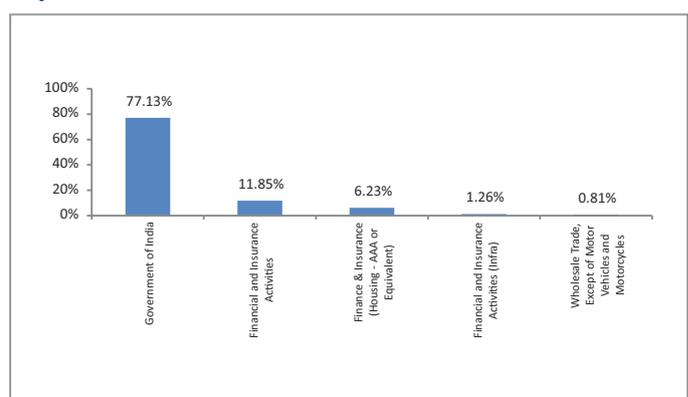


Asset Class



*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	-0.20%	-0.16%	3.23%	-	-	5.58%
Benchmark	-0.29%	-0.20%	3.17%	-	-	5.38%

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

January 2018

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	26.40
Debt and Debt related securities	40 - 100	72.23
Money Market instrument/Mutual Funds	40 - 100	-
Net Current Assets*		1.37
Total		100.00

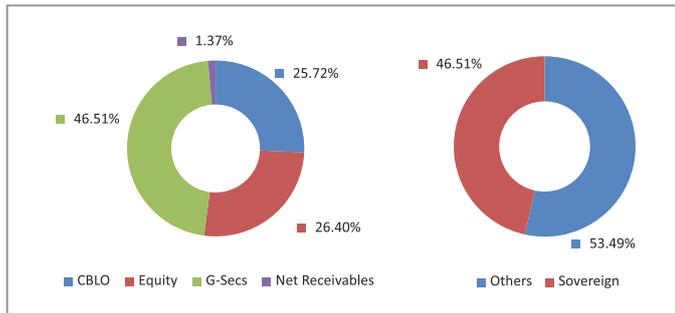
*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		
HDFC Bank Limited	Financial and Insurance Activities	2.27%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	2.00%
Yes Bank Limited	Financial and Insurance Activities	1.95%
ITC Limited	Manufacture of Tobacco Products	1.53%
IndusInd Bank Limited	Financial and Insurance Activities	1.52%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	1.22%
Nestle India Limited	Manufacture of Food Products	1.16%
BASF India Limited	Manufacture of Chemicals and Chemical Products	1.14%
Hindalco Industries Limited	Manufacture of Basic Metals	1.09%
Johnson Controls - Hitachi Air Conditioning India Limited	Manufacture of Machinery and Equipment N.E.C.	1.06%
Others		11.48%
Sovereign		
7.17% GOI (MD 08/01/2028)	SOV	46.51%
Money Market, Deposits & Other		
		27.09%
Total		100.00%

Asset Class

Rating Profile



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

Performance

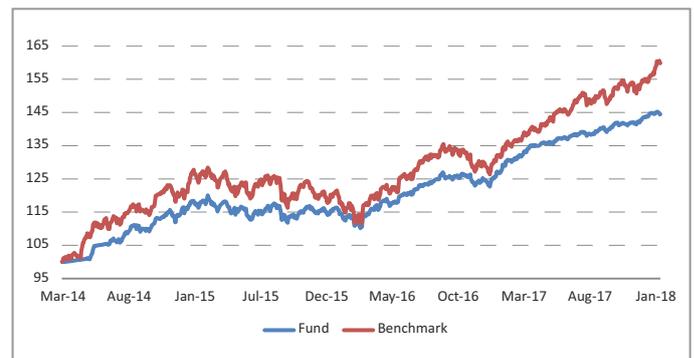
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.44%	3.86%	12.06%	12.44%	7.08%	10.01%
Benchmark	1.76%	6.49%	21.04%	18.66%	10.27%	15.68%

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

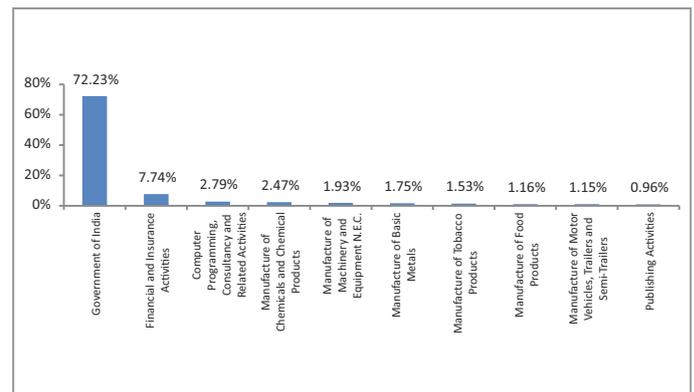
Fund Details

Description			
SFIN Number	ULGF01810/05/13GRBALCEDGA116		
Launch Date	25-Mar-14		
Face Value	10		
Risk Profile	High		
Benchmark	CRISIL Hybrid 35+65 - 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 31-January-18	14.4466		
AUM (Rs. Cr)	1.48		
Equity	26.40%		
Debt	72.23%		
Net current asset	1.37%		

Growth of Rs. 100



Top 10 Sectors



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

January 2018

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

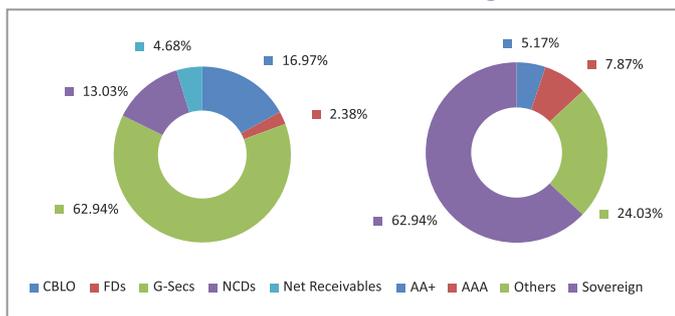
	Stated (%)	Actual (%)
Equity and Equity related securities	0 - 60	-
Debt and Debt related securities	40 - 100	78.35
Money Market instrument/Mutual Funds	40 - 100	16.97
Net Current Assets*		4.68
Total		100.00

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

Portfolio

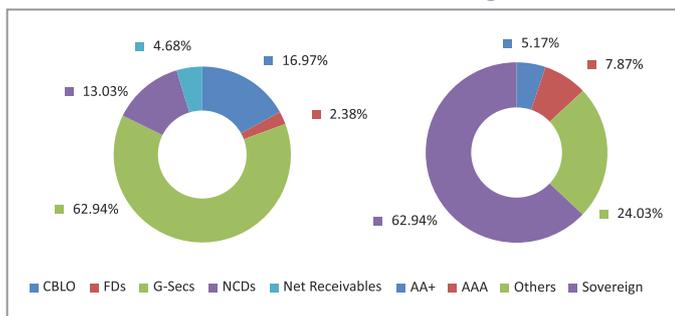
Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
9.10% Dewan Housing Finance Corporation Limited (MD 16/08/2019)	AAA	5.24%
8.10% Shriram Transport Finance Company Ltd NCD (MD 29/05/2020)	AA+	5.17%
8.75 HDFC Ltd NCD (MD 13/01/2020)	AAA	2.62%
Sovereign		
8.28% GOI (MD 21/09/2027)	SOV	31.16%
6.84% GOI (MD 19/12/2022)	SOV	18.16%
7.17% GOI (MD 08/01/2028)	SOV	12.63%
7.80% GOI (MD 11/04/2021)	SOV	1.00%
Money Market, Deposits & Other		
		24.03%
Total		100.00%

Asset Class



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

Rating Profile



Performance

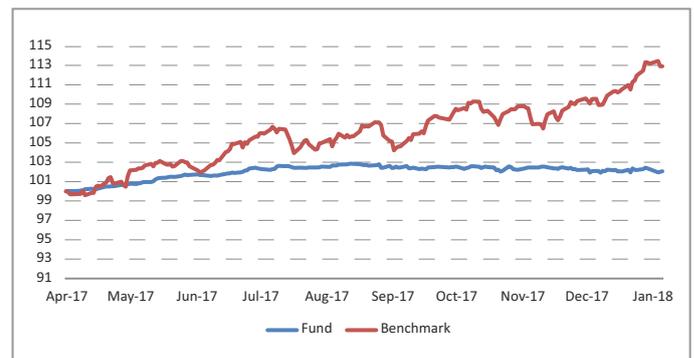
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.04%	-0.16%	-	-	-	2.05%
Benchmark	1.76%	6.49%	-	-	-	13.37%

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

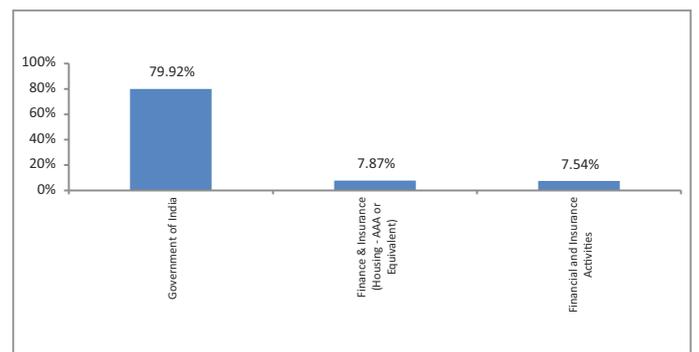
Fund Details

Description			
SFIN Number	ULGF02402/03/15GRBALCGA02116		
Launch Date	25-April-17		
Face Value	10		
Risk Profile	High		
Benchmark	CRISIL Hybrid 35+65 - 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 31-January-18	10.2054		
AUM (Rs. Cr)	1.94		
Equity	-		
Debt	95.32%		
Net current asset	4.68%		

Growth of Rs. 100



Top 10 Sectors



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

January 2018

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	81.25
Money market instruments, Mutual funds*	0 - 60	13.10
Net Current Assets*		5.65
Total		100.00

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

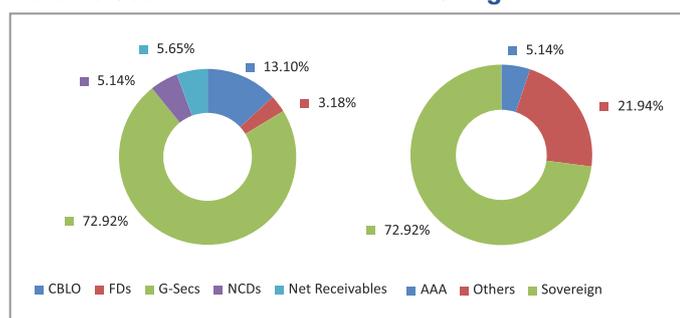
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
8.75 HDFC Ltd NCD (MD 13/01/2020)	AAA	5.14%
Sovereign		
7.17% GOI (MD 08/01/2028)	SOV	41.56%
7.80% GOI (MD 11/04/2021)	SOV	31.36%
Money Market, Deposits & Other		
Total		100.00%

Fund Details

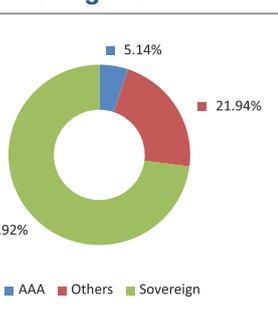
Description	
SFIN Number	ULGF02518/08/16GRDBTPENFU116
Launch Date	01-Sep-17
Face Value	10
Risk Profile	LOW
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	25
NAV as on 31-January-18	9.9220
AUM (Rs. Cr)	0.99
Equity	-
Debt	94.35%
Net current asset	5.65%

Asset Class

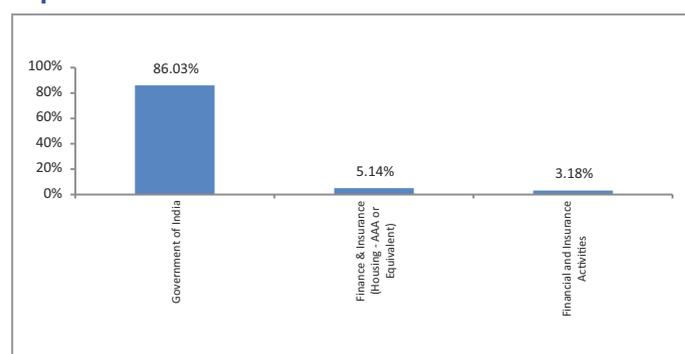


*Others includes Equity, CBLO, Net receivable/payable and FD

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	0.00%	-	-	-	-	-0.78%
Benchmark	-0.29%	-	-	-	-	-0.94%

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