

# INVESTMENT'Z INSIGHT

Monthly Investment Update September 2018

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September 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	19.82
Corporate bonds rated AA or above by Crisil*	0 - 50	9.83
Money market and other liquid assets	0 - 40	15.25
Infrastructure sector as defined by the IRDA	0 - 40	1.71
Listed equities	0 - 100	48.96
Net Current Assets*		4.42
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		
<b>48.96%</b>		
Infosys Limited	Computer Programming, Consultancy and Related Activities	5.48%
HDFC Bank Limited	Financial and Insurance Activities	5.14%
ITC Limited	Manufacture of Tobacco Products	4.00%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	3.80%
Hindalco Industries Limited	Manufacture of Basic Metals	2.46%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	2.20%
Tech Mahindra Limited	Computer Programming, Consultancy and Related Activities	1.86%
Nestle India Limited	Manufacture of Food Products	1.84%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	1.55%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	1.55%
Others		19.08%
<b>Corporate Bond</b>		
<b>5.55%</b>		
8.90% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	2.27%
10.63 IOT NCD Series IV-STRIP-6 (MD 20/09/2028)	AAA	1.45%
11.95% HDFC Ltd (MD 26/11/2018)	AAA	1.43%
9.27% IRFC Ltd. Series 76 (MD 10/05/2021)	AAA	0.20%
9.39% LICHFL NCD (MD 23/08/2024) (Put Date 26/08/2015)	AAA	0.07%
8.58% LIC Housing Finance Ltd NCD (MD 01/08/2025) (Put Date 03/05/2019)	AAA	0.06%
7.99% PFC Ltd NCD (MD 20/12/2022)	AAA	0.06%
<b>Sovereign</b>		
<b>19.82%</b>		
7.17% GOI (MD 08/01/2028)	SOV	13.63%
7.35% GOI ( MD 22/06/2024)	SOV	3.13%
7.37% GOI (MD 16/04/2023)	SOV	1.58%
6.84% GOI (MD 19/12/2022)	SOV	1.42%
7.80% GOI (MD 11/04/2021)	SOV	0.06%
<b>Money Market, Deposits &amp; Other</b>		
<b>25.67%</b>		
<b>Total</b>		<b>100.00%</b>

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-4.32%	4.48%	7.59%	9.78%	9.97%	11.77%
Benchmark	-4.28%	5.28%	7.86%	9.81%	9.76%	9.38%

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

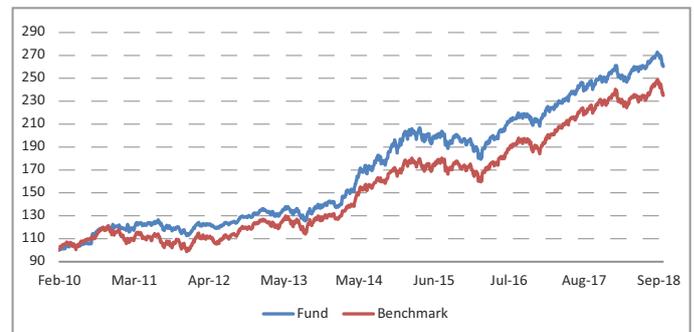
### Fund Details

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	9	25	25
NAV as on 30-September-18	26.0428		
AUM (Rs. Cr)	154.20		
Equity	48.96%		
Debt	46.62%		
Net current asset	4.42%		

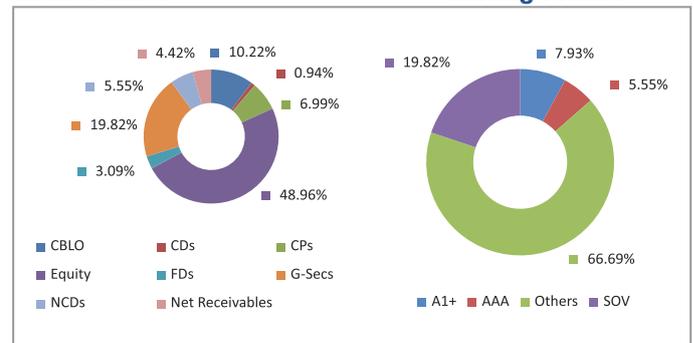
### Quantitative Indicators

Modified Duration	2.92
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### Growth of Rs. 100

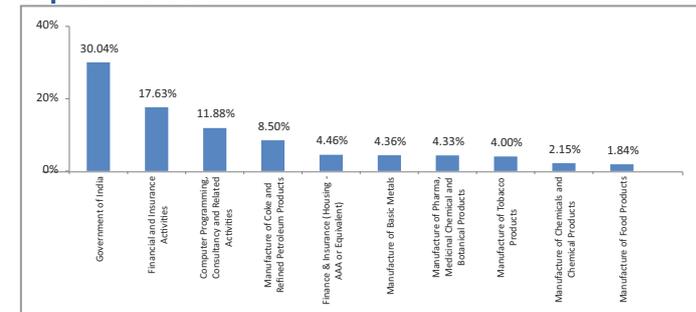


### Asset Class



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

### Top 10 Sectors



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

September 2018

## Group Equity Index Fund

### Fund Objective

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

### Portfolio Allocation

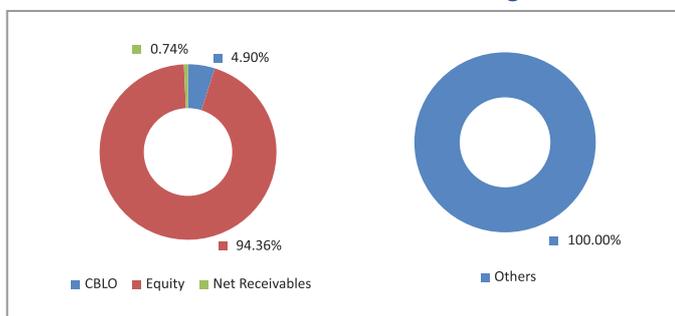
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	4.90
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	94.36
Net Current Assets*		0.74
<b>Total</b>		<b>100.00</b>

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

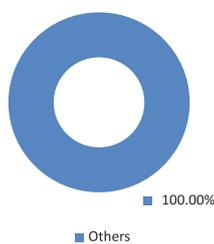
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>94.36%</b>
Infosys Limited	Computer Programming, Consultancy and Related Activities	8.32%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	8.02%
HDFC Bank Limited	Financial and Insurance Activities	7.93%
ITC Limited	Manufacture of Tobacco Products	7.27%
Hindustan Unilever Limited	Manufacture of Chemicals and Chemical Products	4.67%
ICICI Bank Limited	Financial and Insurance Activities	4.46%
Larsen & Toubro Limited	Civil Engineering (Infra)	3.73%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.44%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	3.23%
Tata Steel Limited	Manufacture of Basic Metals	2.49%
Others		40.79%
<b>Money Market, Deposits &amp; Other</b>		<b>5.64%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



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

### Performance

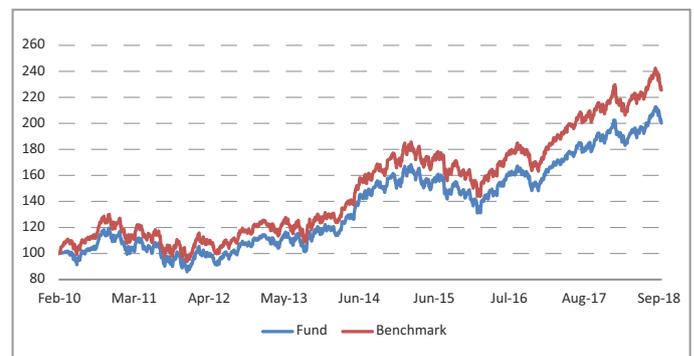
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-5.81%	8.59%	11.95%	11.59%	10.46%	8.40%
Benchmark	-6.42%	8.08%	11.67%	12.66%	11.19%	9.90%

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

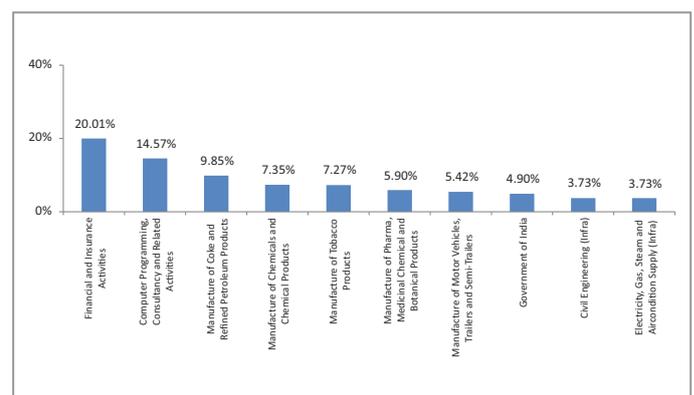
### Fund Details

Description	
SFIN Number	ULGF00822/02/10GREQTYINDX116
Launch Date	19-Feb-10
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	28
Debt	-
Hybrid	25
NAV as on 30-September-18	20.0307
AUM (Rs. Cr)	43.08
Equity	94.36%
Debt	4.90%
Net current asset	0.74%

### Growth of Rs. 100



### Top 10 Sectors



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

September 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	59.05
Corporate bonds rated AA or above by Crisil*	0 - 100	34.98
Money market and other liquid assets	0 - 40	3.35
Listed equities - NIL		-
Net Current Assets*		2.61
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		
<b>34.91%</b>		
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	6.00%
8.57% India Bulls Housing Finance Ltd (MD 30/03/2022)	AAA	3.68%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	3.13%
8.95% Crompton Greaves Consumer Electricals Limited NCD (MD 24/06/2021)	AA	3.09%
9.71% Tata Motors NCD (MD 01/10/2019)	AA+	3.09%
8.45% Bajaj Finance Ltd NCD (MD 29/09/2026)	AAA	2.74%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	2.23%
9.10% Dewan Housing Finance Corporation Limited (MD 16/08/2019)	AAA	1.86%
10.09% MRF Limited (MD 27/05/2021)	AA+	1.29%
8.61 LIC Housing Finance Ltd NCD (MD 11/12/2019) (Put Option 11/12/2015)	AAA	1.25%
Others		6.56%
<b>Sovereign</b>		
<b>59.05%</b>		
7.17% GOI (MD 08/01/2028)	SOV	34.22%
7.35% GOI ( MD 22/06/2024)	SOV	16.20%
7.37% GOI (MD 16/04/2023)	SOV	5.77%
6.84% GOI (MD 19/12/2022)	SOV	2.86%
<b>Money Market, Deposits &amp; Other</b>		
<b>6.04%</b>		
<b>Total</b>		<b>100.00%</b>

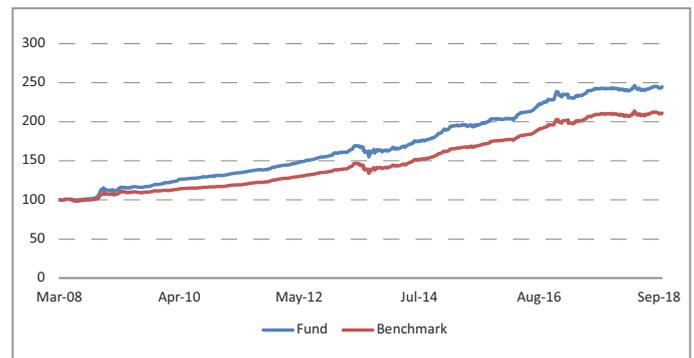
### Fund Details

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-September-18	24.5098
AUM (Rs. Cr)	159.81
Equity	-
Debt	97.39%
Net current asset	2.61%

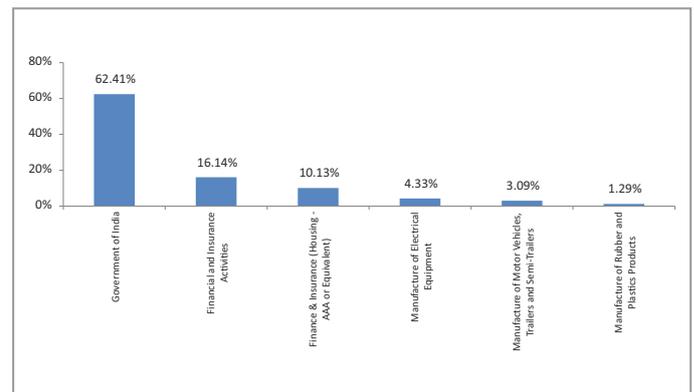
### Quantitative Indicators

Modified Duration	4.25
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### Growth of Rs. 100

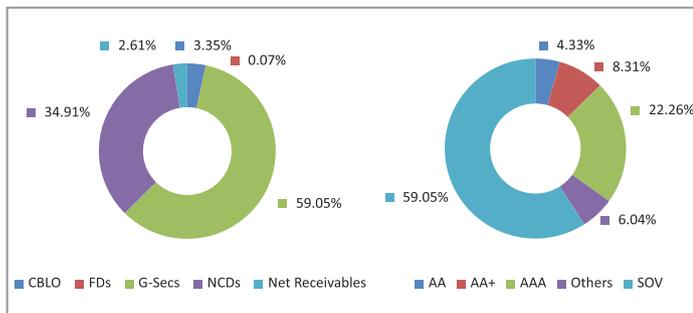


### Top 10 Sectors

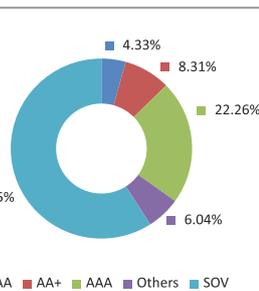


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Asset Class



### Rating Profile



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.02%	0.28%	0.89%	3.86%	6.41%	8.89%
Benchmark	-0.30%	-0.09%	0.57%	4.19%	6.57%	7.36%

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

September 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	100.08
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		-0.08
<b>Total</b>		<b>100.00</b>

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

\* Including Fixed Deposits

### Portfolio

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

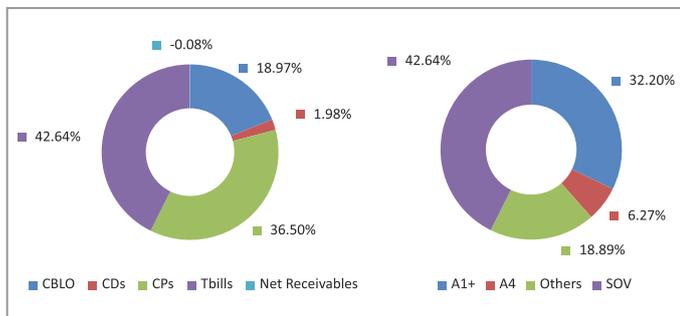
### Fund Details

Description	
SFIN Number	ULGF00503/11/08GRLIQUFUND116
Launch Date	01-Nov-08
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	25
NAV as on 30-September-18	22.0130
AUM (Rs. Cr)	24.51
Equity	-
Debt	100.08%
Net current asset	-0.08%

### Quantitative Indicators

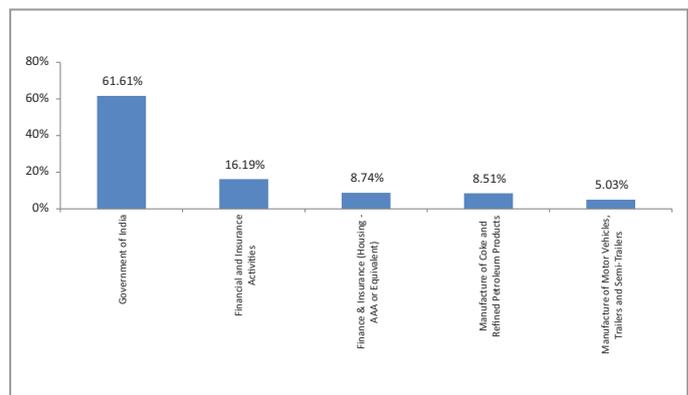
Modified Duration	0.54
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### Asset Class



\*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	-1.38%	1.19%	4.01%	5.21%	6.14%	8.28%
Benchmark	0.59%	3.66%	7.21%	6.96%	7.19%	7.52%

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

September 2018

## Group Short Term Debt Fund

### Fund Objective

To earn moderate returns.

### Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	74.84
Corporate bonds rated AA or above by Crisil*	0 - 100	7.50
Money market and other liquid assets	0 - 40	3.53
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		14.12
<b>Total</b>		<b>100.00</b>

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

\* Including Fixed Deposits

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Sovereign</b>		
8.12% GOI (MD 10/12/2020)	SOV	60.01%
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	14.83%
<b>Money Market, Deposits &amp; Other</b>		
<b>Total</b>		<b>100.00%</b>

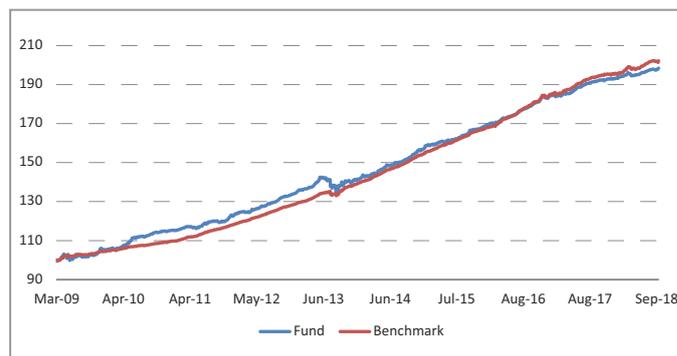
### Fund Details

Description	
SFIN Number	ULGF00628/02/09GRSHTRMDEB116
Launch Date	11-Mar-09
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Short Term Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	25
NAV as on 30-September-18	19.8399
AUM (Rs. Cr)	0.28
Equity	-
Debt	85.88%
Net current asset	14.12%

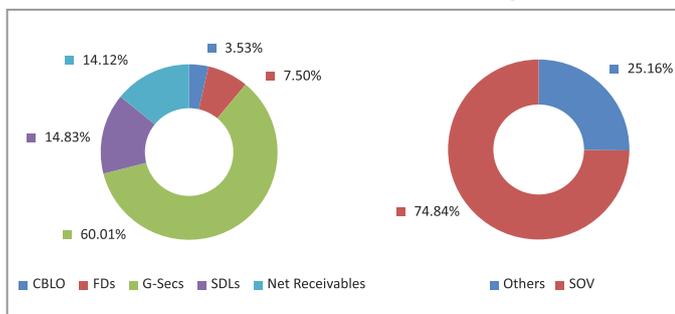
### Quantitative Indicators

Modified Duration	1.71
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### Growth of Rs. 100

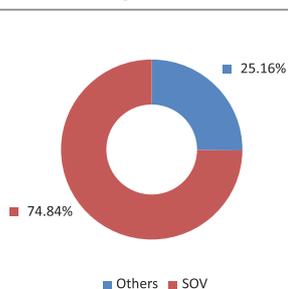


### Asset Class

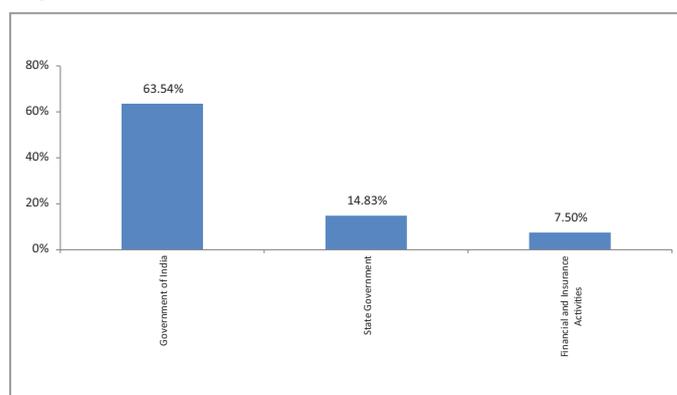


\*Others includes Equity, CBLO, Net receivable/payable and FD

### 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	0.31%	1.58%	3.57%	5.09%	6.03%	7.43%
Benchmark	-0.02%	1.90%	4.27%	5.92%	7.03%	7.64%

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

September 2018

## Stable Gain Fund

### Fund Objective

To provide moderate risk with moderate returns.

### Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	47.79
Corporate bonds rated AA or above by Crisil*	0 - 40	12.40
Money market and other liquid assets	0 - 20	2.82
Infrastructure sector as defined by the IRDA	0 - 25	3.02
Listed equities	0 - 35	31.63
Net Current Assets*		2.33
<b>Total</b>		<b>100.00</b>

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

\*Including instrument rated by other rating agencies

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>31.63%</b>
Hindustan Petroleum Corporation Limited	Manufacture of Coke and Refined Petroleum Products	3.16%
HDFC Bank Limited	Financial and Insurance Activities	2.98%
Marico Limited	Manufacture of Food Products	2.61%
ICICI Bank Limited	Financial and Insurance Activities	2.52%
Sun Pharmaceuticals Industries Limited	Manufacture of Pharma, Medicinal Chemical and Botanical Products	2.42%
ITC Limited	Manufacture of Tobacco Products	2.08%
Wipro Limited	Computer Programming, Consultancy and Related Activities	1.90%
Infosys Limited	Computer Programming, Consultancy and Related Activities	1.74%
Yes Bank Limited	Financial and Insurance Activities	1.26%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	1.23%
Others		9.73%
<b>Corporate Bond</b>		<b>14.57%</b>
8.65% NABARD NCD (MD 08/06/2028)	AAA	2.46%
8.27% RECL Ltd NCD (MD 06/02/2025)	AAA	2.17%
8.90% Dewan Housing Finance Corporation Limited Ltd. (MD 04/06/2021)	AAA	1.35%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	1.35%
8.0505% Cholamandalam Investment & Finance Co. Ltd NCD (MD 25/10/2019)	AA+	1.33%
8.00% Shriram Transport Finance Company Ltd NCD (MD 12/06/2020)	AA+	1.32%
9.3219% Tata Capital Ltd NCD (MD 18/12/2019)	AA+	0.90%
7.85% Cholamandalam Invnt & Fin Co NCD(MD08082019) (C-08082018)	AA+	0.89%
9.45% HDFC Ltd (MD 21/08/2019) (Put Date 21/09/2015)	AAA	0.86%
7.17% Reliance Industries Limited NCD (MD 08/11/2022)	AAA	0.85%
Others		1.09%
<b>Sovereign</b>		<b>47.33%</b>
7.35% GOI ( MD 22/06/2024)	SOV	15.17%
7.17% GOI (MD 08/01/2028)	SOV	13.14%

Company/Issuer	Sector/Rating	Exposure (%)
8.58% Gujarat SDL (MD 23/01/2023)	SOV	4.48%
7.98% Karnataka SDL (14/10/2025)	SOV	4.34%
6.57% GOI (MD 05/12/2033)	SOV	3.06%
8.21% Haryana Special SDL (MD 31/03/2023)	SOV	2.21%
8.40% GOI (MD 28/07/2024)	SOV	1.81%
8.21% Haryana Uday SDL (31/03/2024)	SOV	1.32%
8.92% TAMIL NADU SDL (MD 08/08/2022)	SOV	0.91%
8.20% GOI Oil (MD 15/09/2024)	SOV	0.89%
<b>Money Market, Deposits &amp; Other</b>		<b>6.47%</b>
<b>Total</b>		<b>100.00%</b>

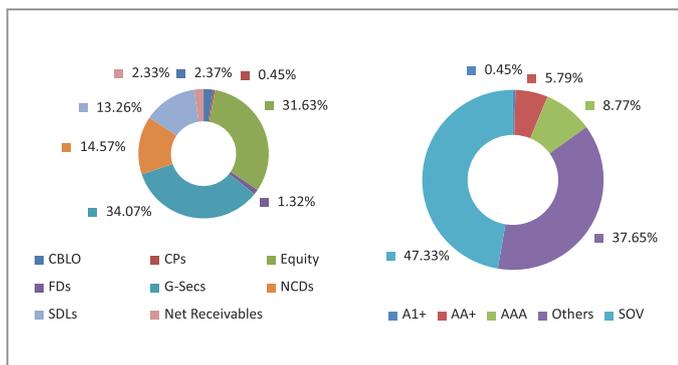
### Fund Details

Description			
SFIN Number	ULGF00115/09/04STABLEFUND116		
Launch Date	31-Oct-04		
Face Value	10		
Risk Profile	Moderate		
Benchmark	-		
Fund Manager Name	Sampath Reddy, Reshma Banda, Durgadutt Dhar		
Number of funds managed by fund manager:	Sampath Reddy	Reshma Banda	Durgadutt Dhar
Equity	19	28	-
Debt	-	-	28
Hybrid	9	25	25
NAV as on 30-September-18	38.7302		
AUM (Rs. Cr)	222.96		
Equity	31.63%		
Debt	66.04%		
Net current asset	2.33%		

### Quantitative Indicators

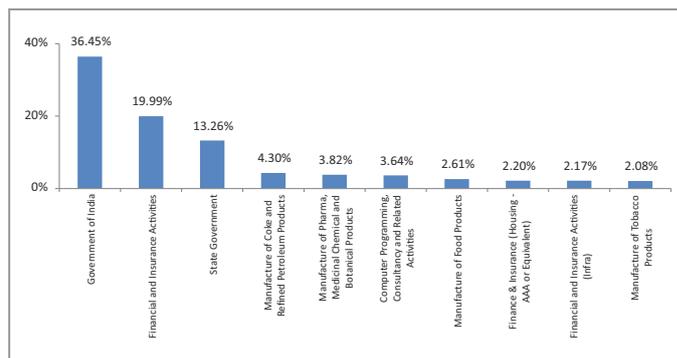
Modified Duration	4.41
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## Asset Class



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

## Top 10 Sectors



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

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-2.52%	1.04%	1.97%	6.57%	8.77%	10.21%
Benchmark	-	-	-	-	-	-

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

September 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	53.80
Corporate bonds rated AA or above by Crisil*	0 - 30	14.71
Money market and other liquid assets	0 - 20	1.09
Infrastructure sector as defined by the IRDA	0 - 25	7.21
Listed equities	0 - 20	17.51
Net Current Assets*		5.67
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		
HDFC Bank Limited	Financial and Insurance Activities	2.14%
Infosys Limited	Computer Programming, Consultancy and Related Activities	1.78%
Wipro Limited	Computer Programming, Consultancy and Related Activities	1.26%
Marico Limited	Manufacture of Food Products	1.11%
Sun Pharmaceuticals Industries Limited	Manufacture of Pharma, Medicinal Chemical and Botanical Products	1.01%
ICICI Bank Limited	Financial and Insurance Activities	0.85%
IndusInd Bank Limited	Financial and Insurance Activities	0.80%
Hindustan Petroleum Corporation Limited	Manufacture of Coke and Refined Petroleum Products	0.79%
MRF Limited	Manufacture of Rubber and Plastics Products	0.78%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	0.62%
Others		6.38%
<b>Corporate Bond</b>		
8.27% RECL Ltd NCD (MD 06/02/2025)	AAA	3.96%
9.20% Cholamandalam Inv & Fin Co. Ltd NCD (MD 20/05/2019)	AA+	3.20%
8.23% RECL Ltd NCD (MD 23/01/2025)	AAA	1.80%
8.90% Dewan Housing Finance Corporation Limited Ltd. (MD 04/06/2021)	AAA	1.64%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	1.64%
7.85% Cholamandalam Inv & Fin Co NCD(MD08082019) (C-08082018)	AA+	0.96%
8.65% NABARD NCD (MD 08/06/2028)	AAA	0.70%
9.3219% Tata Capital Ltd NCD (MD 18/12/2019)	AA+	0.67%
7.17% Reliance Industries Limited NCD (MD 08/11/2022)	AAA	0.63%
9.65% HDFC Ltd NCD (MD 17/01/2019)	AAA	0.37%
Others		1.95%
<b>Sovereign</b>		
7.17% GOI (MD 08/01/2028)	SOV	14.36%
8.40% GOI (MD 28/07/2024)	SOV	10.90%
6.57% GOI (MD 05/12/2033)	SOV	7.43%
8.28% GOI (MD 21/09/2027)	SOV	5.24%
8.21% Haryana Special SDL (MD 31/03/2023)	SOV	5.12%
8.21% Haryana Uday SDL (31/03/2024)	SOV	4.51%
7.77% Tamil Nadu Uday SDL (MD 22/02/2024)	SOV	2.15%
8.20% GOI OIL (MD 12/02/2024)	SOV	1.33%
8.20% GOI Oil (MD 15/09/2024)	SOV	0.89%
7.35% GOI ( MD 22/06/2024)	SOV	0.72%
Others		1.14%
<b>Money Market, Deposits &amp; Other</b>		
		11.16%
<b>Total</b>		<b>100.00%</b>

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-1.02%	2.17%	3.25%	6.75%	7.92%	9.44%
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

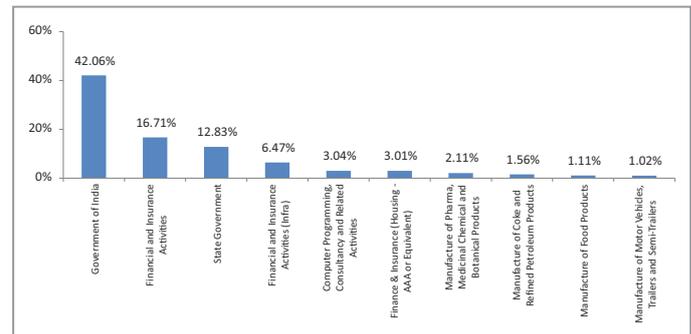
### Fund Details

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	9	25	25
NAV as on 30-September-18	35.2386		
AUM (Rs. Cr)	1,344.27		
Equity	17.51%		
Debt	76.81%		
Net current asset	5.67%		

### Quantitative Indicators

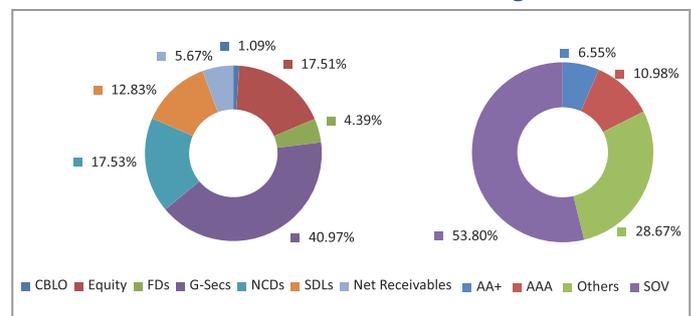
Modified Duration	4.69
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### Top 10 Sectors



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

### Asset Class



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

September 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	30.37
Corporate bonds rated AA or above by Crisil	0 - 50	12.69
Money market and other liquid assets	0 - 20	9.85
Infrastructure sector*	0 - 25	3.16
Listed equities	0 - 50	42.17
Net Current Assets <sup>#</sup>		1.76
<b>Total</b>		<b>100.00</b>

<sup>#</sup>Net current asset represents net of receivables and payables for investments held.  
\* Including Fixed Deposits

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		
<b>42.17%</b>		
HDFC Bank Limited	Financial and Insurance Activities	4.14%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	3.77%
ITC Limited	Manufacture of Tobacco Products	3.06%
MphasiS Limited	Computer Programming, Consultancy and Related Activities	2.92%
Nestle India Limited	Manufacture of Food Products	2.71%
IndusInd Bank Limited	Financial and Insurance Activities	2.68%
Yes Bank Limited	Financial and Insurance Activities	1.85%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	1.84%
BASF India Limited	Manufacture of Chemicals and Chemical Products	1.82%
Hindalco Industries Limited	Manufacture of Basic Metals	1.78%
Others		15.59%
<b>Corporate Bond</b>		
<b>15.85%</b>		
8.69% LIC Housing Finance Ltd NCD (MD 17/05/2019)	AAA	6.35%
8.61% Sundaram Finance Ltd. (MD 12/04/2019)	AAA	6.34%
8.53% PFC Ltd NCD (MD 24/07/2020)	AAA	3.16%
<b>Sovereign</b>		
<b>30.37%</b>		
7.17% GOI (MD 08/01/2028)	SOV	25.26%
8.21% Haryana Uday SDL (31/03/2024)	SOV	4.67%
6.84% GOI (MD 19/12/2022)	SOV	0.44%
<b>Money Market, Deposits &amp; Other</b>		
<b>11.60%</b>		
<b>Total</b>		<b>100.00%</b>

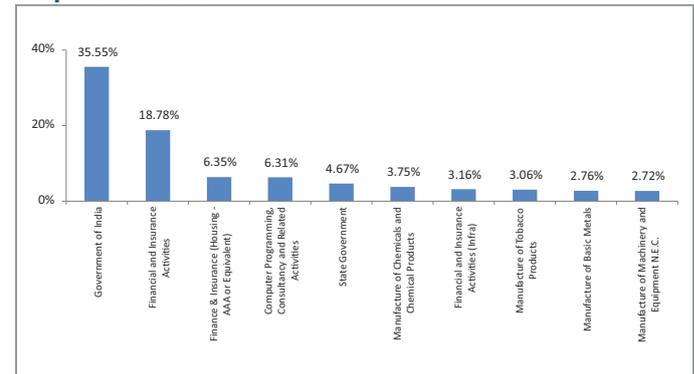
### Fund Details

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	9	25	25
NAV as on 30-September-18	48.3636		
AUM (Rs. Cr)	3.15		
Equity	42.17%		
Debt	56.07%		
Net current asset	1.76%		

### Quantitative Indicators

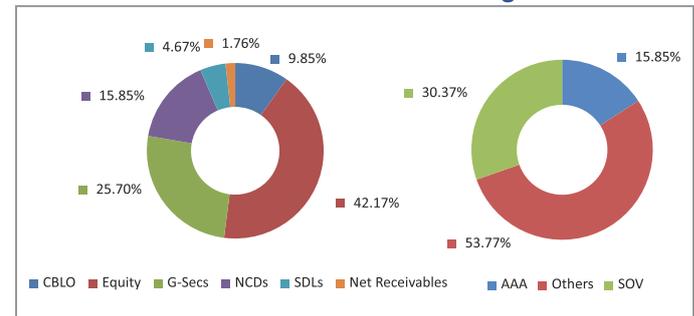
Modified Duration	3.52
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### Top 10 Sectors



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	-4.83%	-0.80%	1.12%	7.47%	7.64%	12.03%
Benchmark	-	-	-	-	-	-

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

September 2018

## Group Blue Chip Fund

### Fund Objective

To provide capital appreciation through investment in equities.

### Portfolio Allocation

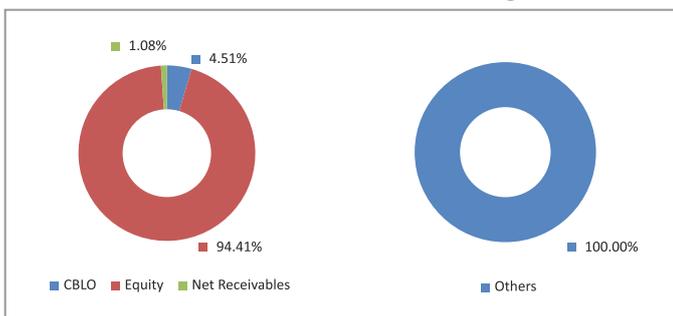
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	94.41
Debt and debt related securities /Cash /Money Market instruments*/Fixed Deposit and Mutual funds	0 - 40	4.51
Net Current Assets*		1.08
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.  
\*\*The exposure to money market instruments may be increased to 100%, keeping in view market conditions, market opportunities, and political, economic and other factors, depending on the perception of the Investment Manager.

### Portfolio

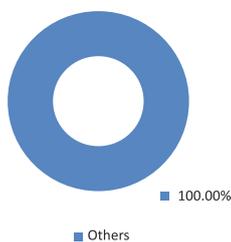
Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>94.41%</b>
Infosys Limited	Computer Programming, Consultancy and Related Activities	8.20%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	7.90%
HDFC Bank Limited	Financial and Insurance Activities	7.81%
ITC Limited	Manufacture of Tobacco Products	7.17%
Hindustan Unilever Limited	Manufacture of Chemicals and Chemical Products	4.60%
ICICI Bank Limited	Financial and Insurance Activities	4.44%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	3.77%
Larsen & Toubro Limited	Civil Engineering (Infra)	3.67%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.41%
Tata Consultancy Services Limited	Computer Programming, Consultancy and Related Activities	2.63%
Others		40.81%
<b>Money Market, Deposits &amp; Other</b>		<b>5.59%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



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

### Rating Profile



### Performance

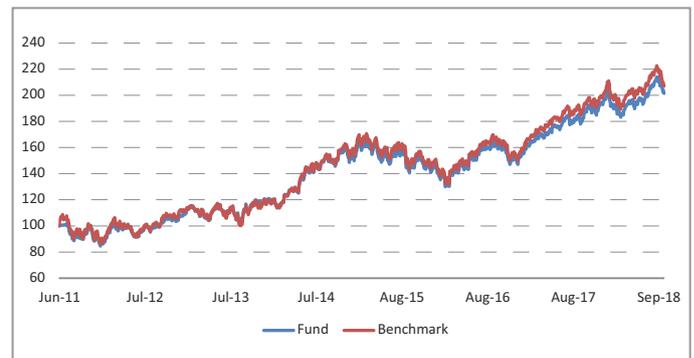
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-5.79%	9.07%	12.67%	12.50%	11.05%	10.10%
Benchmark	-6.42%	8.08%	11.67%	12.66%	11.19%	10.52%

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

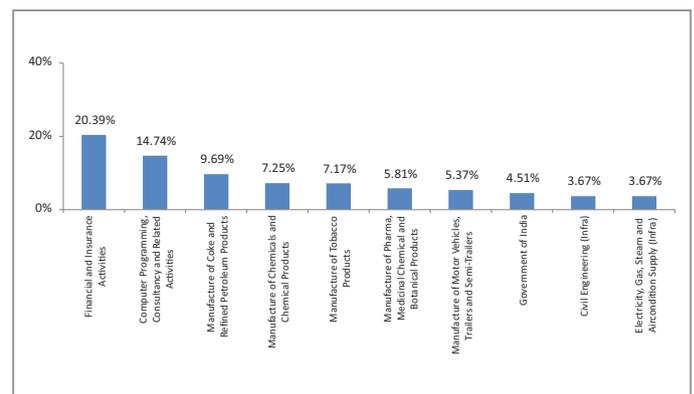
### Fund Details

Description	
SFIN Number	ULGF01118/04/11GRBLUECHIP116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	28
Debt	-
Hybrid	25
NAV as on 30-September-18	20.1497
AUM (Rs. Cr)	8.21
Equity	94.41%
Debt	4.51%
Net current asset	1.08%

### Growth of Rs. 100



### Top 10 Sectors



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

September 2018

## Group Equity Fund

### Fund Objective

To provide capital appreciation through investment in equity shares.

### Portfolio Allocation

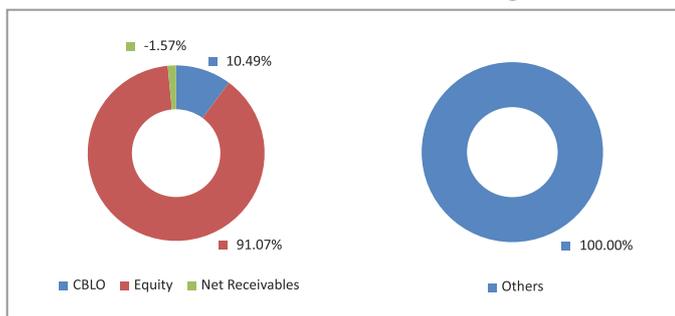
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	91.07
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	10.49
Net Current Assets*		-1.57
<b>Total</b>		<b>100.00</b>

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

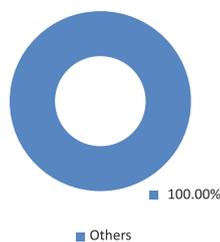
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>91.07%</b>
HDFC Bank Limited	Financial and Insurance Activities	8.43%
Infosys Limited	Computer Programming, Consultancy and Related Activities	8.20%
ITC Limited	Manufacture of Tobacco Products	6.90%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	5.38%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	4.16%
ICICI Bank Limited	Financial and Insurance Activities	3.51%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	3.13%
Hindalco Industries Limited	Manufacture of Basic Metals	2.78%
Pfizer Limited	Manufacture of Pharma, Medicinal Chemical and Botanical Products	2.76%
Yes Bank Limited	Financial and Insurance Activities	2.70%
Others		43.11%
<b>Money Market, Deposits &amp; Other</b>		<b>8.93%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



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

### Performance

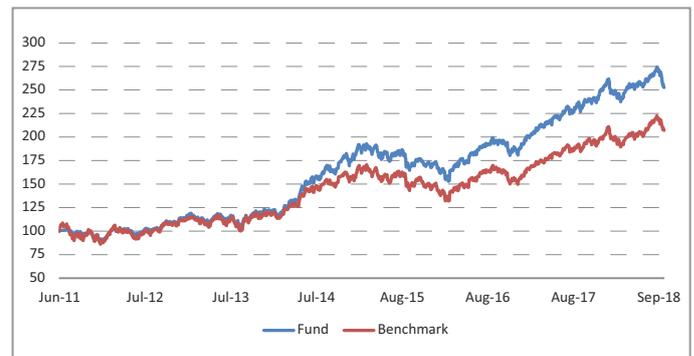
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-7.65%	5.06%	9.94%	14.38%	13.73%	13.58%
Benchmark	-6.42%	8.08%	11.67%	12.66%	11.19%	10.52%

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

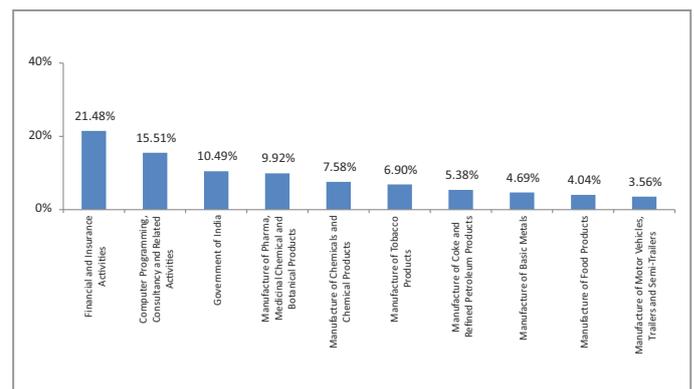
### Fund Details

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    28
Debt	-    -
Hybrid	9    25
NAV as on 30-September-18	25.2814
AUM (Rs. Cr)	44.41
Equity	91.07%
Debt	10.49%
Net current asset	-1.57%

### Growth of Rs. 100



### Top 10 Sectors



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

September 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	81.55
Equity and equity related instruments	0 - 50	-
Net Current Assets*		18.45
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>23.22%</b>
8.90% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	6.69%
9.95 % Food Corporation of India (MD 07/03/2022)	AAA	5.51%
11.95% HDFC Ltd (MD 26/11/2018)	AAA	4.03%
9.35% RECL NCD (MD 15/06/2022)	AAA	3.39%
7.20% PGC NCD (MD 21/12/2021)	AAA	1.60%
8.95% HDFC Ltd (MD 19/10/2020)	AAA	1.34%
8.50% IRFC Ltd (MD 22/06/2020)	AAA	0.67%
<b>Sovereign</b>		<b>37.45%</b>
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	9.66%
7.35% GOI ( MD 22/06/2024)	SOV	8.15%
7.68% GOI (MD 15/12/2023)	SOV	8.12%
8.89% Maharastra SDL (MD 05/10/2021)	SOV	7.91%
7.37% GOI (MD 16/04/2023)	SOV	1.63%
7.80% GOI (MD 11/04/2021)	SOV	0.82%
8.94% Gujarat SDL (MD 07/03/2022)	SOV	0.68%
7.17% GOI (MD 08/01/2028)	SOV	0.50%
<b>Money Market, Deposits &amp; Other</b>		<b>39.33%</b>
<b>Total</b>		<b>100.00%</b>

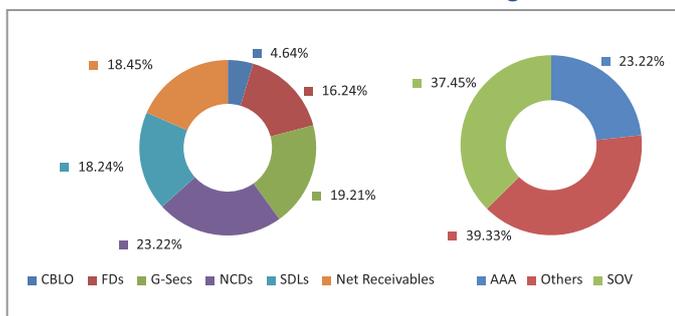
### Fund Details

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-September-18	16.4255
AUM (Rs. Cr)	29.93
Equity	-
Debt	81.55%
Net current asset	18.45%

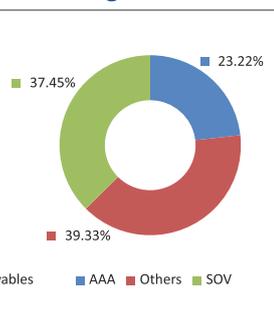
### Quantitative Indicators

Modified Duration	2.34
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### Asset Class

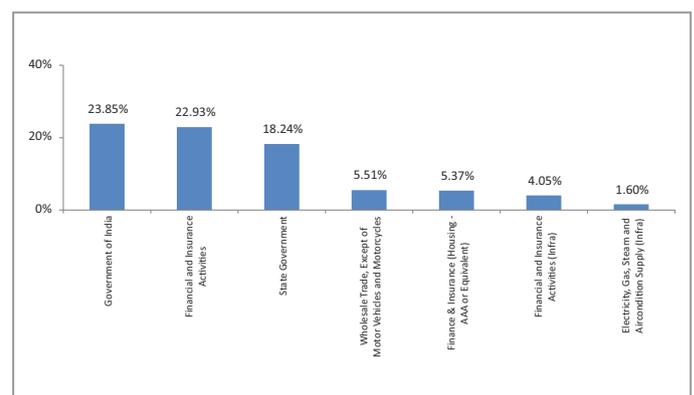


### Rating Profile



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

### Top 10 Sectors



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.27%	1.62%	3.56%	4.83%	5.28%	6.94%
Benchmark	-	-	-	-	-	-

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

September 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	60.95
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	25.45
Net Current Assets*		13.60
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.  
 \*\*The exposure to money market instruments may be increased to 100%, keeping in view market conditions, market opportunities, and political, economic and other factors, depending on the perception of the Investment Manager.

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Corporate Bond</b>		
9.64% Power Grid Corporation Ltd. G ( MD 31/05/2021)	AAA	5.19%
9.40% HDFC Ltd. (MD 13/04/2021)	AAA	4.13%
8.88% LIC Housing Finance Ltd (MD 13/10/2020)	AAA	4.09%
8.37% Rural Electrification Corporation Limited NCD (14/08/2020)	AAA	4.05%
<b>Sovereign</b>		
8.94% Gujarat SDL (MD 07/03/2022)	SOV	16.50%
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	13.88%
8.15% GOI (MD 11/06/2022)	SOV	9.94%
8.89% Maharashtra SDL (MD 05/10/2021)	SOV	3.17%
<b>Money Market, Deposits &amp; Other</b>		
		<b>39.05%</b>
<b>Total</b>		<b>100.00%</b>

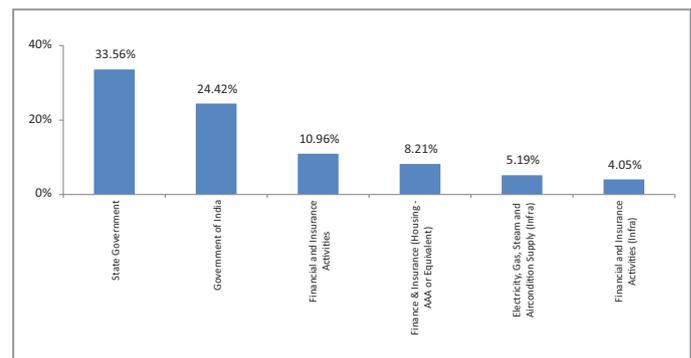
### Fund Details

Description		
SFIN Number	ULGF01421/06/11RETNSHIELD116	
Launch Date	21-Jun-11	
Face Value	10	
Risk Profile	Moderate	
Benchmark	-	
Fund Manager Name	Reshma Banda, Durgadutt Dhar	
Number of funds managed by fund manager:	Reshma Banda	Durgadutt Dhar
Equity	28	-
Debt	-	28
Hybrid	25	25
NAV as on 30-September-18	17.8778	
AUM (Rs. Cr)	4.90	
Equity	-	
Debt	86.40%	
Net current asset	13.60%	

### Quantitative Indicators

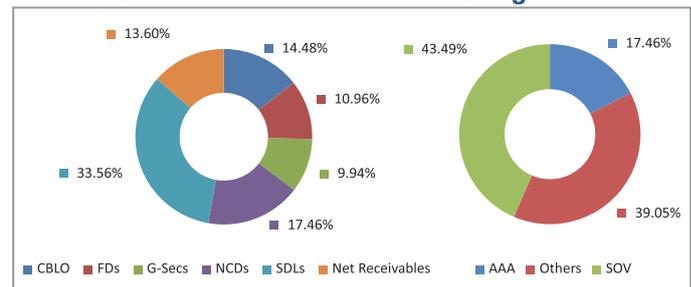
Modified Duration	1.88
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### Top 10 Sectors

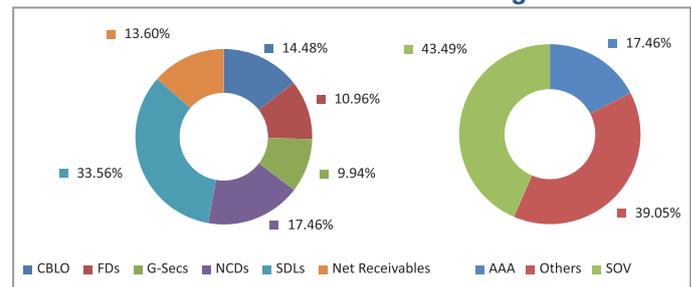


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### 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	0.19%	1.42%	3.47%	5.66%	6.92%	8.30%
Benchmark	-	-	-	-	-	-

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

September 2018

## Group Short Term Debt Fund- II

### Fund Objective

To earn moderate returns.

### Portfolio Allocation

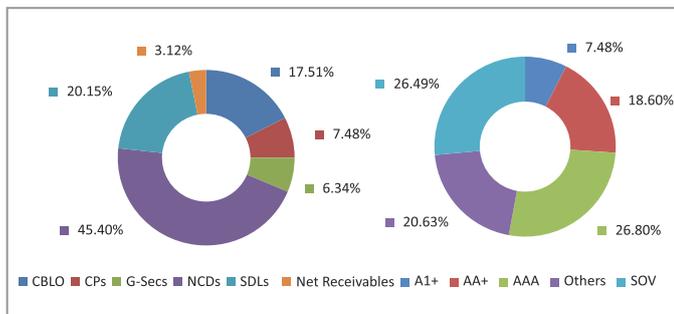
	Stated (%)	Actual (%)
Debt and debt related securities, Cash, Fixed Deposits, Money market instruments**, Mutual funds	0 - 100	96.88
Net Current Assets*		3.12
<b>Total</b>		<b>100.00</b>

\*Net current asset represents net of receivables and payables for investments held.  
 \*\*The exposure to money market instruments may be increased to 100%, keeping in view market conditions, market opportunities, and political, economic and other factors, depending on the perception of the Investment Manager.

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		
8.72% Shriram Transport Finance Co Ltd NCD (MD 27/03/2023)	AA+	7.59%
9.64% Power Grid Corporation Ltd. F ( MD 31/05/2020)	AAA	6.97%
9.71% Tata Motors NCD (MD 01/10/2019)	AA+	6.65%
8.88% LIC Housing Finance Ltd (MD 13/10/2020)	AAA	6.62%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	6.59%
8.95% HDFC Ltd (MD 19/10/2020)	AAA	4.42%
8.0505% Cholamandalam Investment & Finance Co. Ltd NCD (MD 25/10/2019)	AA+	4.36%
8.75% HDFC Ltd NCD (MD 13/01/2020)	AAA	2.20%
<b>Sovereign</b>		
8.78% Gujarat SDL (MD 21/12/2021)	SOV	16.95%
7.17% GOI (MD 08/01/2028)	SOV	6.24%
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	3.20%
8.27% GOI (MD 09/06/2020)	SOV	0.10%
<b>Money Market, Deposits &amp; Other</b>		
		<b>28.11%</b>
<b>Total</b>		<b>100.00%</b>

### 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%	1.65%	3.77%	5.52%	7.07%	7.54%
Benchmark	-0.02%	1.90%	4.27%	5.92%	7.03%	8.30%

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

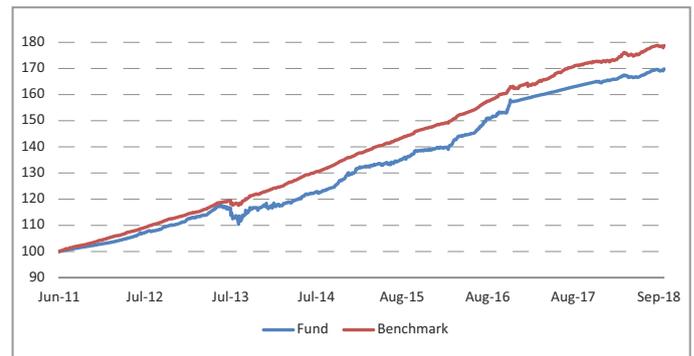
### Fund Details

Description	
SFIN Number	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-September-18	16.9794
AUM (Rs. Cr)	9.08
Equity	-
Debt	96.88%
Net current asset	3.12%

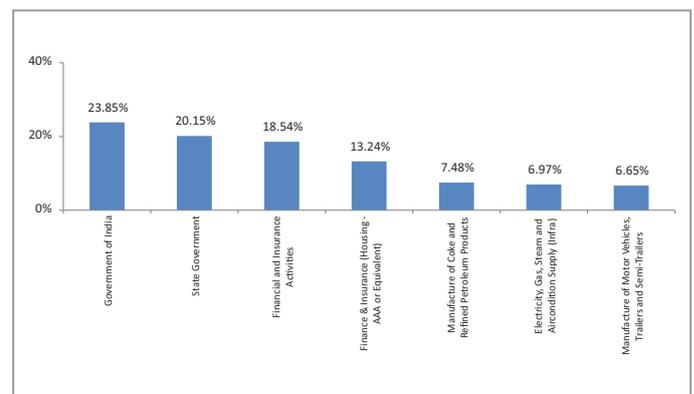
### Quantitative Indicators

Modified Duration	1.83
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### Growth of Rs. 100



### Top 10 Sectors



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

September 2018

## Group Debt Fund-II

### Fund Objective

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

### Portfolio Allocation

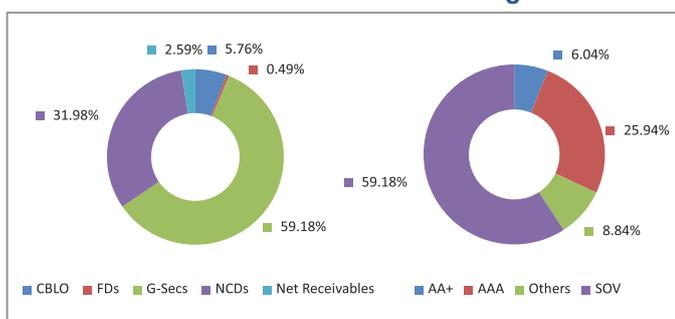
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD	40 - 100	91.65
Money Market instrument	0 - 60	5.76
Net Current Assets*		2.59
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>31.98%</b>
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	7.62%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	5.35%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	2.92%
7.39% LIC Housing Finance Ltd NCD (MD 30/08/2022)	AAA	2.71%
8.72% Shriram Transport Finance Co Ltd NCD (MD 27/03/2023)	AA+	1.68%
9.95 % Food Corporation of India (MD 07/03/2022)	AAA	1.58%
7.85% Cholamandalam Invnt &Fin Co NCD(MD08082019) (C-08082018)	AA+	1.44%
8.75% Bajaj Finance Ltd NCD (MD 14/08/2026)	AAA	1.44%
7.68% Fullerton India Credit Co Ltd S 56 NCD (MD 14/08/2020)	AAA	1.43%
8.85% Bajaj Finance Limited NCD (MD 15/07/2026)	AAA	1.09%
Others		4.72%
<b>Sovereign</b>		<b>59.18%</b>
7.17% GOI (MD 08/01/2028)	SOV	30.49%
7.35% GOI ( MD 22/06/2024)	SOV	21.70%
7.37% GOI (MD 16/04/2023)	SOV	6.99%
<b>Money Market, Deposits &amp; Other</b>		<b>8.84%</b>
<b>Total</b>		<b>100.00%</b>

### 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	0.02%	0.26%	1.02%	3.93%	6.30%	8.31%
Benchmark	-0.30%	-0.09%	0.57%	4.19%	6.57%	8.63%

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

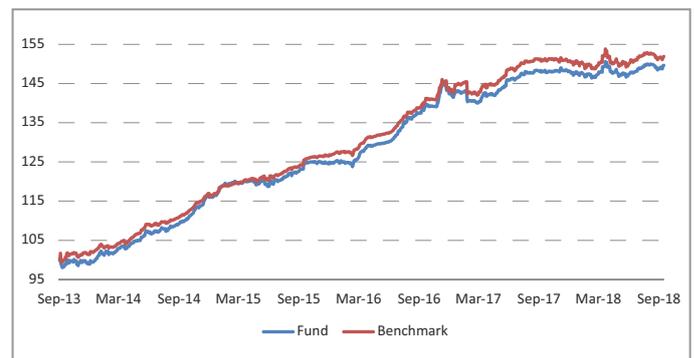
### Fund Details

Description	
SFIN Number	ULGF01924/06/13GRDEBTJU02116
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-September-18	14.9634
AUM (Rs. Cr)	685.74
Equity	
Debt	97.41%
Net current asset	
	2.59%

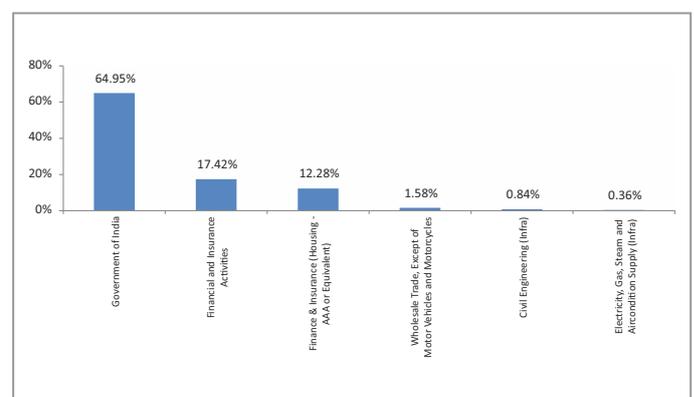
### Quantitative Indicators

Modified Duration	4.29
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### Growth of Rs. 100



### Top 10 Sectors



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

September 2018

## Group Short Term Debt Fund-III

### Fund Objective

To earn moderate returns.

### Portfolio Allocation

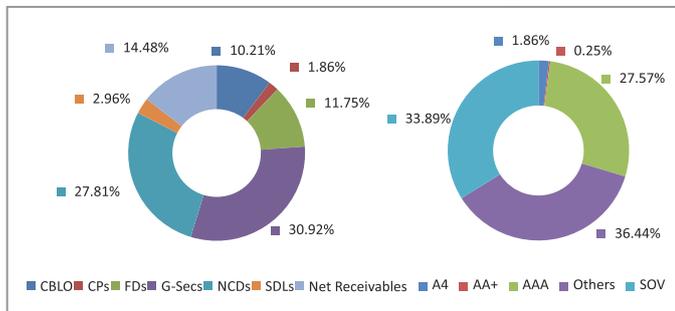
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	40 - 100	73.45
Money Market Instrument	0 - 60	12.07
Net Current Assets*		14.48
<b>Total</b>		<b>100.00</b>

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

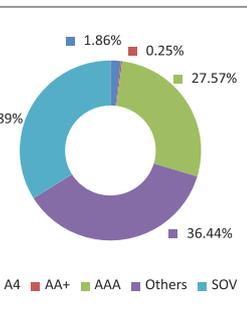
### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		
8.80% Power Grid Corporation Ltd NCD (MD 29/09/2020)	AAA	9.30%
8.50% IRFC Ltd (MD 22/06/2020)	AAA	7.68%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	4.94%
8.69% LIC Housing Finance Ltd NCD (MD 17/05/2019)	AAA	1.98%
8.30% HDB Financial Services Ltd NCD (MD 09/08/2019)	AAA	1.97%
7.38% Kotak Mahindra Prime Ltd NCD (MD 18/10/2019)	AAA	1.10%
11.50% ICICI Bank Ltd (MD 05/01/2019)	AAA	0.50%
7.9612% Cholamandalam Investment & Finance Co. Ltd NCD (MD 26/02/2019)	AA+	0.25%
9.10% Dewan Housing Finance Corporation Limited (MD 16/08/2019)	AAA	0.08%
<b>Sovereign</b>		
8.12% GOI (MD 10/12/2020)	SOV	24.43%
8.27% GOI (MD 09/06/2020)	SOV	4.88%
8.78% Gujarat SDL (MD 21/12/2021)	SOV	2.96%
7.80% GOI (MD 11/04/2021)	SOV	1.61%
<b>Money Market, Deposits &amp; Other</b>		
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.27%	1.53%	4.00%	5.48%	6.41%	7.27%
Benchmark	-0.02%	1.90%	4.27%	5.92%	7.03%	8.30%

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

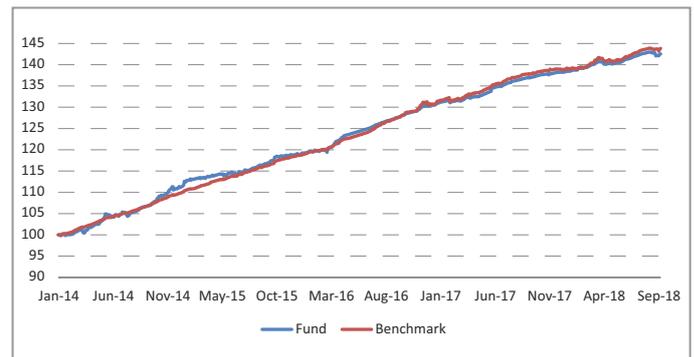
### Fund Details

Description	
SFIN Number	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-September-18	14.2535
AUM (Rs. Cr)	40.35
Equity	-
Debt	85.52%
Net current asset	14.48%

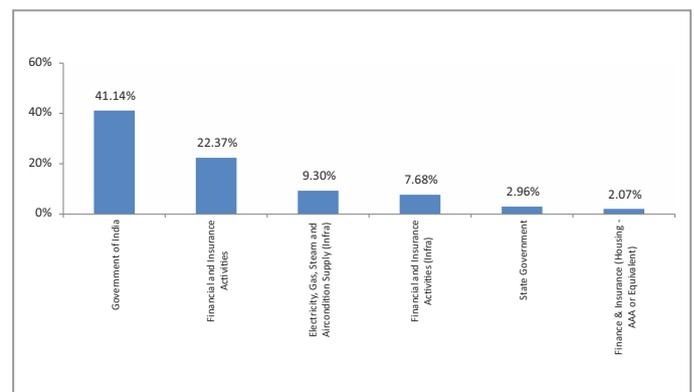
### Quantitative Indicators

Modified Duration	1.52
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### Growth of Rs. 100



### Top 10 Sectors



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

September 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

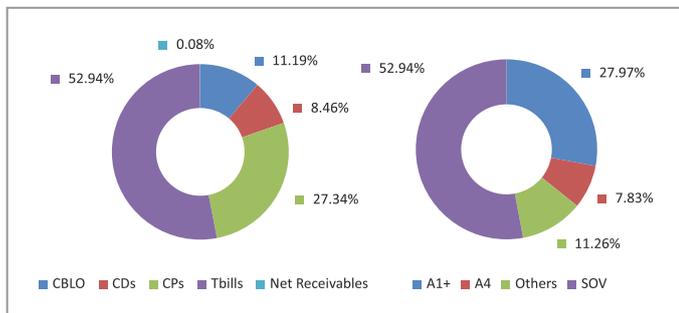
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	0 - 60	-
Money Market instrument	40 - 100	99.92
Net Current Assets <sup>#</sup>		0.08
<b>Total</b>		<b>100.00</b>

<sup>#</sup>Net current asset represents net of receivables and payables for investments held.

### Portfolio

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

### Asset Class



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

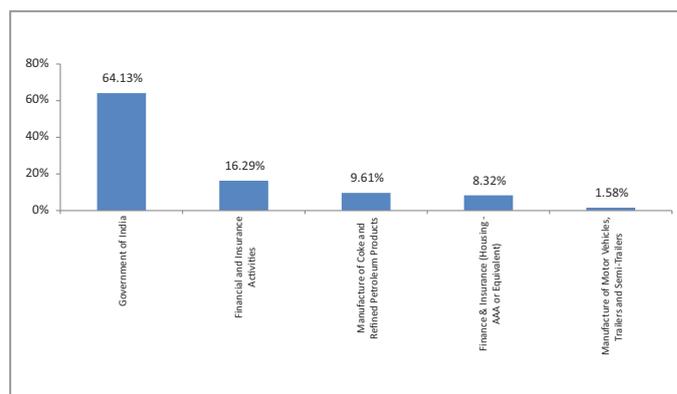
### Fund Details

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-September-18	13.4169
AUM (Rs. Cr)	18.68
Equity	-
Debt	99.92%
Net current asset	0.08%

### Quantitative Indicators

Modified Duration	0.54
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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	-1.73%	0.76%	3.59%	4.92%	5.92%	5.99%
Benchmark	0.59%	3.66%	7.21%	6.96%	7.19%	7.98%

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

September 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	93.82
Money market instruments, Cash, Mutual funds	0 - 40	2.73
Net Current Assets*		3.45
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>17.26%</b>
7.7948% Kotak Mahindra Prime Ltd NCD (MD 16/07/2020)	AAA	8.56%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	6.22%
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	0.80%
8.45% Bajaj Finance Ltd NCD (MD 29/09/2026)	AAA	0.38%
<b>Sovereign</b>		<b>75.27%</b>
7.17% GOI (MD 08/01/2028)	SOV	40.22%
7.35% GOI ( MD 22/06/2024)	SOV	13.47%
7.80% GOI (MD 11/04/2021)	SOV	13.08%
7.37% GOI (MD 16/04/2023)	SOV	4.75%
6.84% GOI (MD 19/12/2022)	SOV	3.75%
<b>Money Market, Deposits &amp; Other</b>		<b>7.47%</b>
<b>Total</b>		<b>100.00%</b>

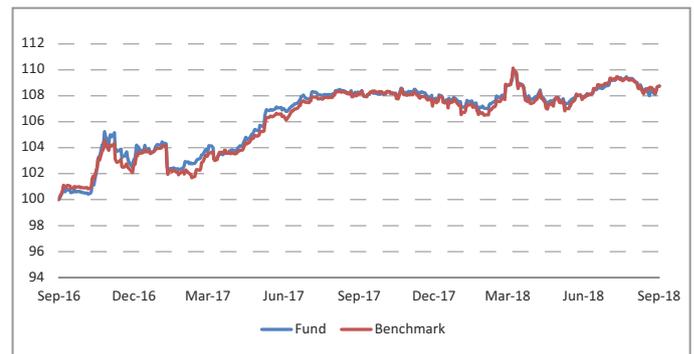
### Fund Details

Description	
SFIN Number	ULGF02202/03/15GRDEBTU03116
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-September-18	10.8748
AUM (Rs. Cr)	77.04
Equity	-
Debt	96.55%
Net current asset	3.45%

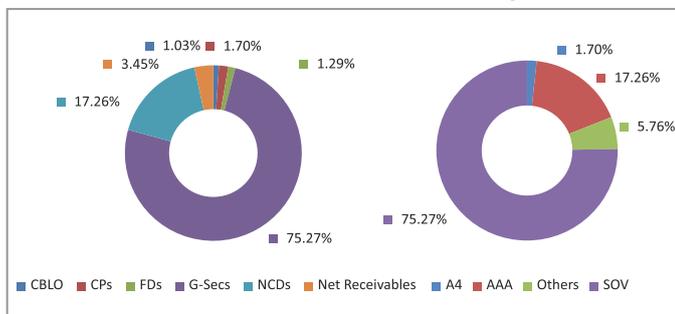
### Quantitative Indicators

Modified Duration	4.42
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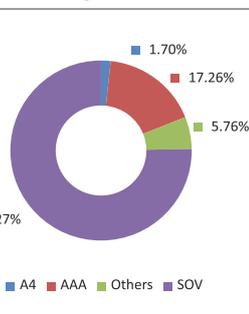
### Growth of Rs. 100



### Asset Class

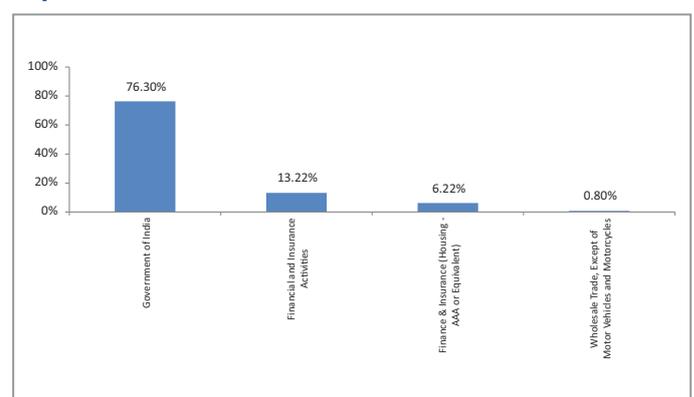


### Rating Profile



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

### Top 10 Sectors



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.36%	-0.06%	0.48%	4.25%	-	4.28%
Benchmark	-0.30%	-0.09%	0.57%	4.19%	-	4.28%

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

September 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

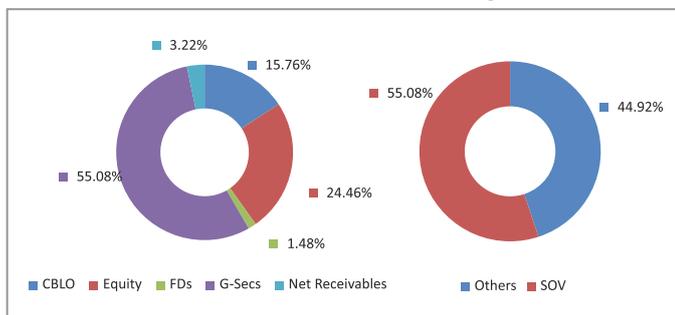
	Stated (%)	Actual (%)
Equity and Equity related securities	0 - 60	24.46
Debt and Debt related securities, Money Market instrument/Mutual Funds	40 - 100	72.32
Net Current Assets*		3.22
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>24.46%</b>
HDFC Bank Limited	Financial and Insurance Activities	2.30%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	2.08%
ITC Limited	Manufacture of Tobacco Products	1.79%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	1.62%
Nestle India Limited	Manufacture of Food Products	1.53%
IndusInd Bank Limited	Financial and Insurance Activities	1.48%
Yes Bank Limited	Financial and Insurance Activities	1.03%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	1.02%
BASF India Limited	Manufacture of Chemicals and Chemical Products	1.01%
Hindalco Industries Limited	Manufacture of Basic Metals	0.99%
Others		9.61%
<b>Sovereign</b>		<b>55.08%</b>
7.17% GOI (MD 08/01/2028)	SOV	51.79%
6.84% GOI (MD 19/12/2022)	SOV	3.28%
<b>Money Market, Deposits &amp; Other</b>		<b>20.46%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



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

### Performance

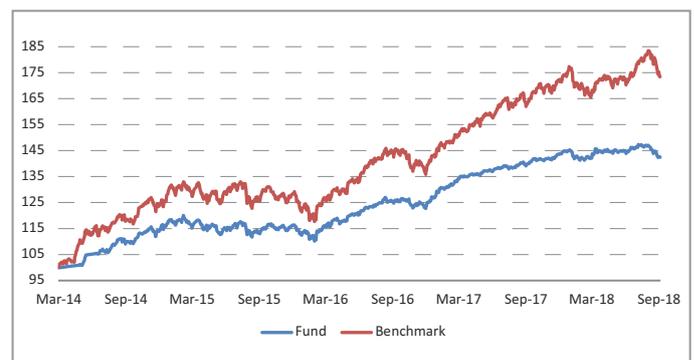
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-2.82%	-0.63%	1.94%	6.76%	7.72%	8.15%
Benchmark	-4.28%	5.28%	7.86%	9.81%	9.76%	10.92%

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

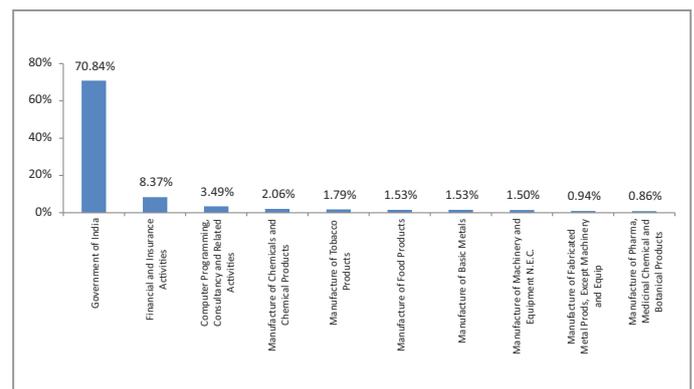
### Fund Details

Description			
SFIN Number	ULGF01810/05/13GRBALCEDGA116		
Launch Date	25-Mar-14		
Face Value	10		
Risk Profile	High		
Benchmark	CRISIL Balanced Fund – Aggressive Index		
Fund Manager Name	Sampath Reddy, Reshma Banda, Durgadutt Dhar		
Number of funds managed by fund manager:	Sampath Reddy	Reshma Banda	Durgadutt Dhar
Equity	19	28	-
Debt	-	-	28
Hybrid	9	25	25
NAV as on 30-September-18	14.2496		
AUM (Rs. Cr)	1.46		
Equity	24.46%		
Debt	72.32%		
Net current asset	3.22%		

### Growth of Rs. 100



### Top 10 Sectors



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

September 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

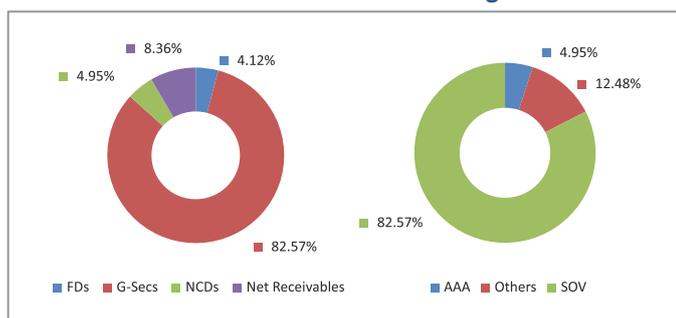
	Stated (%)	Actual (%)
Debt	40 - 100	91.64
Money market instruments, Mutual funds*	0 - 60	-
Net Current Assets <sup>#</sup>		8.36
<b>Total</b>		<b>100.00</b>

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

### Portfolio

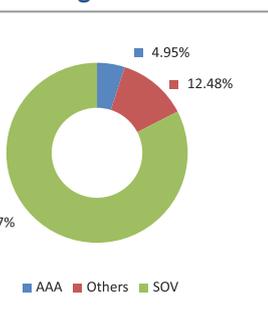
Company/Issuer	Sector/Rating	Exposure (%)
<b>Corporate Bond</b>		
8.75 HDFC Ltd NCD (MD 13/01/2020)	AAA	4.95%
<b>Sovereign</b>		
7.17% GOI (MD 08/01/2028)	SOV	39.28%
7.80% GOI (MD 11/04/2021)	SOV	24.17%
7.35% GOI (MD 22/06/2024)	SOV	12.44%
6.84% GOI (MD 19/12/2022)	SOV	3.80%
7.37% GOI (MD 16/04/2023)	SOV	2.89%
<b>Money Market, Deposits &amp; Other</b>		
<b>Total</b>		<b>100.00%</b>

### Asset Class



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

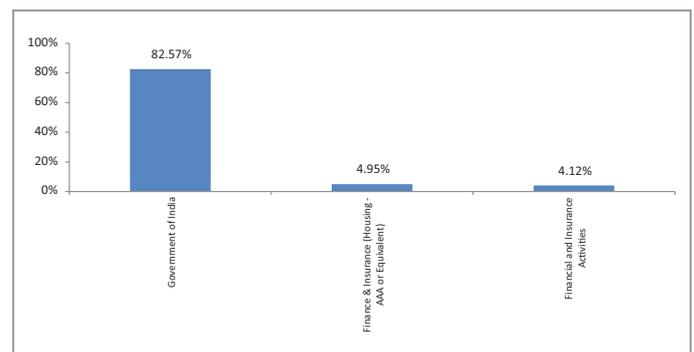
### Rating Profile



### 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-September-18	10.1011
AUM (Rs. Cr)	1.01
Equity	-
Debt	91.64%
Net current asset	8.36%

### 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	0.21%	0.53%	1.15%	-	-	0.94%
Benchmark	-0.30%	-0.09%	0.57%	-	-	0.43%

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