

INVESTMENT'Z INSIGHT

Monthly Investment Update October 2018

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ASSET PROFILE

Asset Class	Asset Allocation Funds	Cash Funds	Debt Funds	Hybrid Funds	Index Funds	Equity Funds
Equity Shares	49.12%	0.00%	0.00%	20.53%	94.73%	90.33%
Money Market Instruments	34.79%	100.00%	36.37%	6.56%	5.27%	9.67%
Fixed Deposits	3.33%	0.00%	0.94%	4.47%	0.00%	0.00%
Non Convertible Debentures	5.99%	0.00%	31.85%	19.30%	0.00%	0.00%
Govt Securities	6.76%	0.00%	30.84%	49.14%	0.00%	0.00%
Grand Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

FUND PERFORMANCE SUMMARY

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October 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	6.50
Corporate bonds rated AA or above by Crisil*	0 - 50	10.21
Money market and other liquid assets	0 - 40	30.40
Infrastructure sector as defined by the IRDA	0 - 40	1.78
Listed equities	0 - 100	47.19
Net Current Assets*		3.92
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		47.19%
Infosys Limited	Computer Programming, Consultancy and Related Activities	5.34%
HDFC Bank Limited	Financial and Insurance Activities	5.08%
ITC Limited	Manufacture of Tobacco Products	3.90%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	3.32%
Hindalco Industries Limited	Manufacture of Basic Metals	2.44%
Tech Mahindra Limited	Computer Programming, Consultancy and Related Activities	1.92%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	1.91%
Nestle India Limited	Manufacture of Food Products	1.69%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	1.61%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	1.58%
Others		18.39%
Corporate Bond		5.76%
8.90% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	2.36%
10.63 IOT NCD Series IV-STRIP-6 (MD 20/09/2028)	AAA	1.51%
11.95% HDFC Ltd (MD 26/11/2018)	AAA	1.48%
9.27% IRFC Ltd. Series 76 (MD 10/05/2021)	AAA	0.20%
9.39% LICHL 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	0.07%
7.99% PFC Ltd NCD (MD 20/12/2022)	AAA	0.07%
Sovereign		6.50%
7.35% GOI (MD 22/06/2024)	SOV	3.29%
7.37% GOI (MD 16/04/2023)	SOV	1.65%
6.84% GOI (MD 19/12/2022)	SOV	1.49%
7.80% GOI (MD 11/04/2021)	SOV	0.06%
7.17% GOI (MD 08/01/2028)	SOV	0.01%
Money Market, Deposits & Other		40.55%
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-1.94%	-1.81%	2.45%	8.37%	8.77%	11.40%
Benchmark	-2.80%	-1.20%	1.17%	7.97%	8.29%	8.93%

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

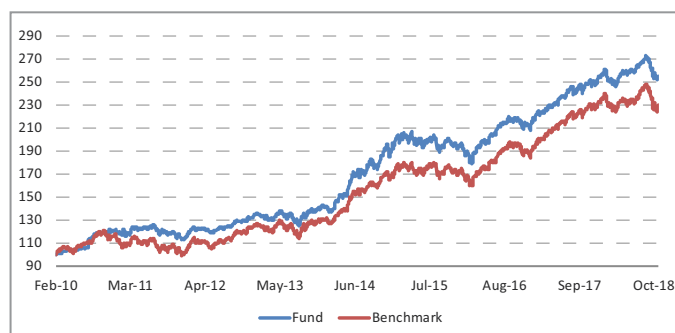
Fund Details

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 24
NAV as on 31-October-18	25.5368
AUM (Rs. Cr)	148.74
Equity	47.19%
Debt	48.89%
Net current asset	3.92%

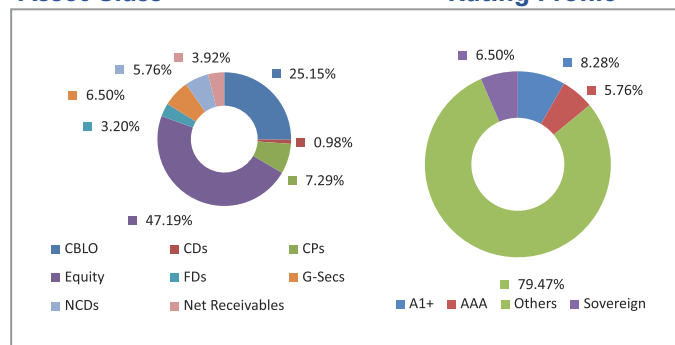
Quantitative Indicators

Modified Duration	0.99
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Growth of Rs. 100

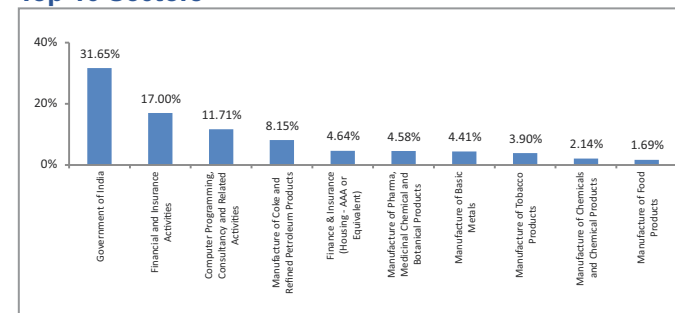


Asset Class



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

October 2018

Group Equity Index Fund

Fund Objective

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

Portfolio Allocation

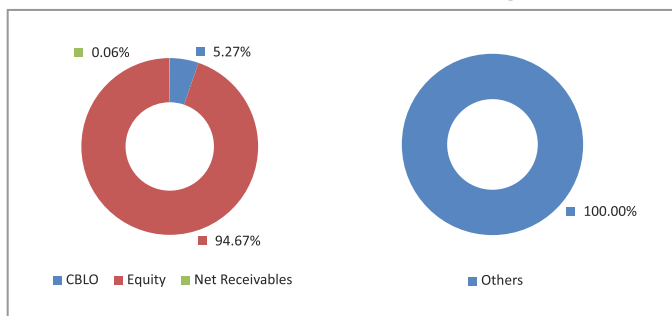
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	5.27
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	94.67
Net Current Assets*		0.06
Total		100.00

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

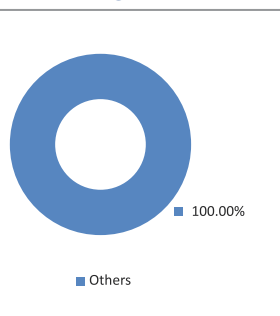
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		94.67%
HDFC Bank Limited	Financial and Insurance Activities	8.01%
Infosys Limited	Computer Programming, Consultancy and Related Activities	8.00%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	7.46%
ITC Limited	Manufacture of Tobacco Products	7.26%
ICICI Bank Limited	Financial and Insurance Activities	5.50%
Hindustan Unilever Limited	Manufacture of Chemicals and Chemical Products	4.99%
Larsen & Toubro Limited	Civil Engineering (Infra)	4.03%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	3.46%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.29%
Tata Steel Limited	Manufacture of Basic Metals	2.52%
Others		40.15%
Money Market, Deposits & Other		5.33%
Total		100.00%

Asset Class



Rating Profile



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

Performance

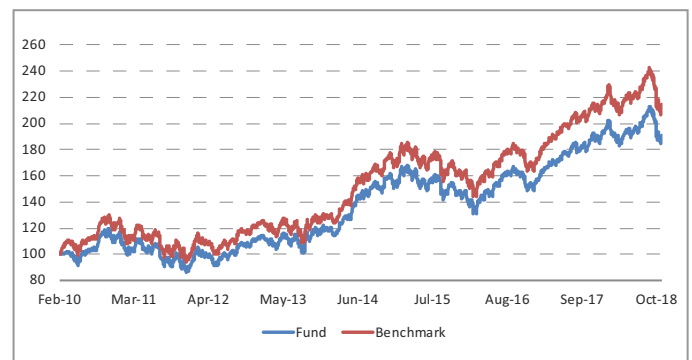
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-4.69%	-2.17%	0.20%	8.75%	8.08%	7.71%
Benchmark	-4.98%	-3.28%	0.50%	9.61%	8.78%	9.16%

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

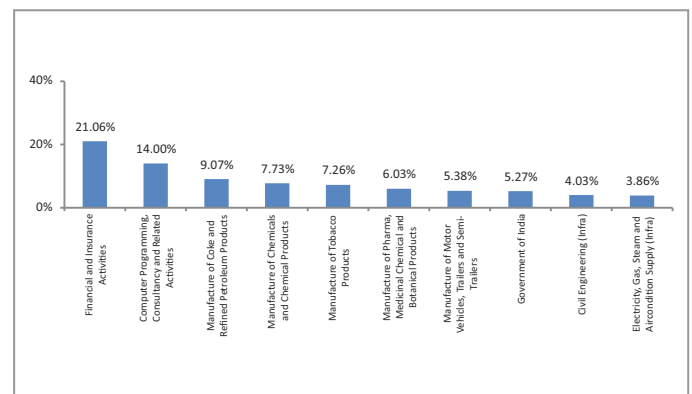
Fund Details

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 31-October-18	19.0912
AUM (Rs. Cr)	40.62
Equity	94.67%
Debt	5.27%
Net current asset	0.06%

Growth of Rs. 100



Top 10 Sectors



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

October 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	25.08
Corporate bonds rated AA or above by Crisil*	0 - 100	34.97
Money market and other liquid assets	0 - 40	38.46
Listed equities - NIL		-
Net Current Assets*		1.49
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		34.90%
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+	3.08%
8.45% Bajaj Finance Ltd NCD (MD 29/09/2026)	AAA	2.75%
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	1.85%
10.09% MRF Limited (MD 27/05/2021)	AA+	1.28%
8.61 LIC Housing Finance Ltd NCD (MD 11/12/2019) (Put Option 11/12/2015)	AAA	1.25%
Others		6.56%
Sovereign		25.08%
7.35% GOI (MD 22/06/2024)	SOV	16.37%
7.37% GOI (MD 16/04/2023)	SOV	5.82%
6.84% GOI (MD 19/12/2022)	SOV	2.89%
Money Market, Deposits & Other		40.02%
Total		100.00%

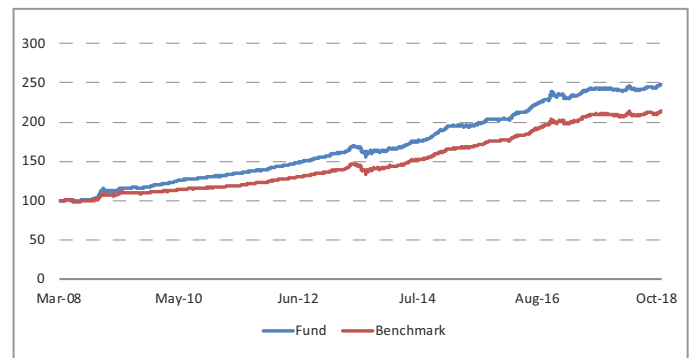
Fund Details

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	24
NAV as on 31-October-18	24.8064
AUM (Rs. Cr)	160.07
Equity	-
Debt	98.51%
Net current asset	1.49%

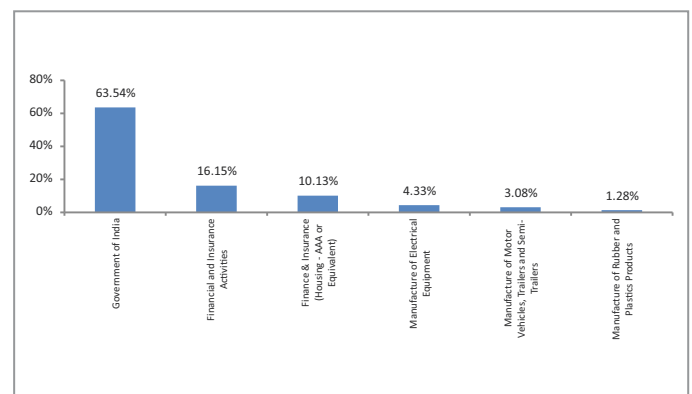
Quantitative Indicators

Modified Duration	1.94
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Growth of Rs. 100



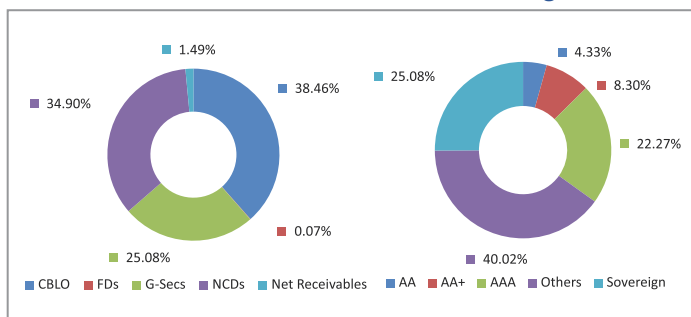
Top 10 Sectors



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	1.21%	2.53%	2.04%	4.21%	6.74%	8.94%
Benchmark	1.24%	2.44%	1.74%	4.43%	6.78%	7.43%

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

October 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	99.95
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		0.05
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%

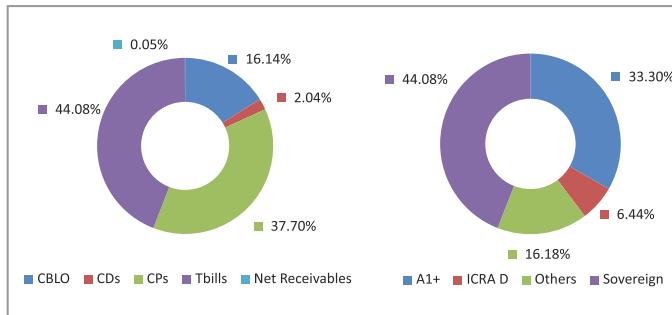
Fund Details

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	24
NAV as on 31-October-18	22.1245
AUM (Rs. Cr)	23.86
Equity	-
Debt	99.95%
Net current asset	0.05%

Quantitative Indicators

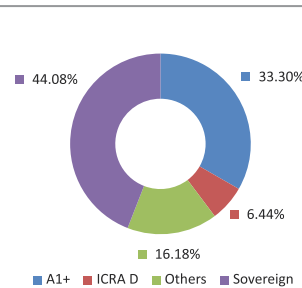
Modified Duration	0.49
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Asset Class

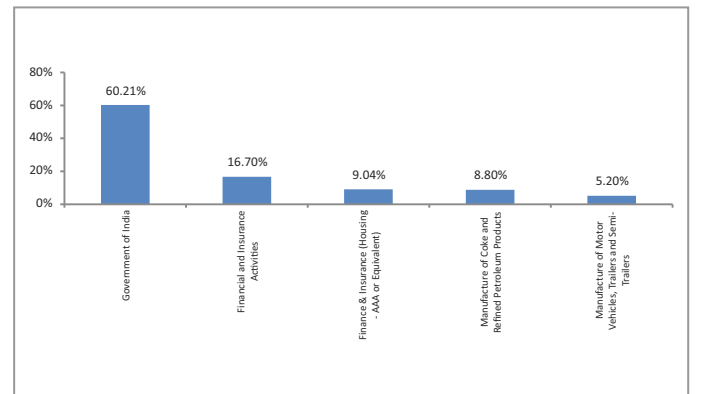


*Others includes Equity, CBLO, Net receivable/payable and FD

Rating Profile



Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.51%	1.23%	4.04%	5.15%	6.09%	8.26%
Benchmark	0.64%	3.78%	7.32%	7.01%	7.21%	7.53%

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

October 2018

Group Short Term Debt Fund

Fund Objective

To earn moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	76.91
Corporate bonds rated AA or above by Crisil*	0 - 100	7.67
Money market and other liquid assets	0 - 40	-
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		15.42
Total		100.00

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

* Including Fixed Deposits

Portfolio

Company/Issuer	Rating	Exposure (%)
Sovereign		76.91%
8.12% GOI (MD 10/12/2020)	SOV	61.67%
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	15.24%
Money Market, Deposits & Other		23.09%
Total		100.00%

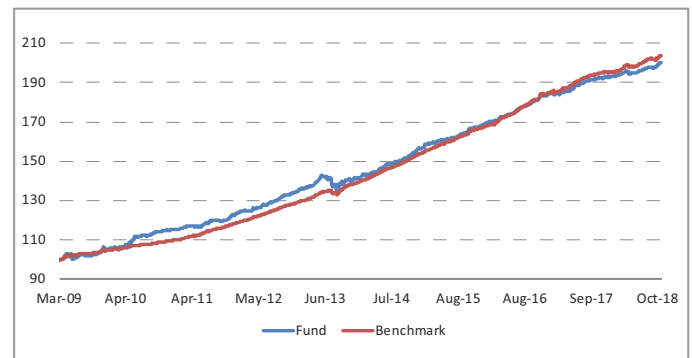
Fund Details

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	24
NAV as on 31-October-18	20.0270
AUM (Rs. Cr)	0.28
Equity	-
Debt	84.58%
Net current asset	15.42%

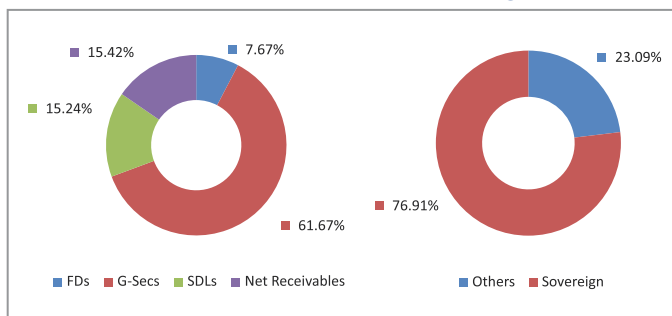
Quantitative Indicators

Modified Duration	1.70
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Growth of Rs. 100

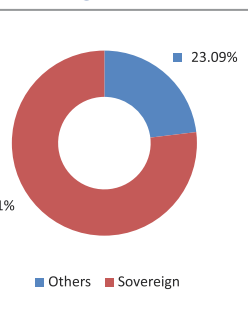


Asset Class

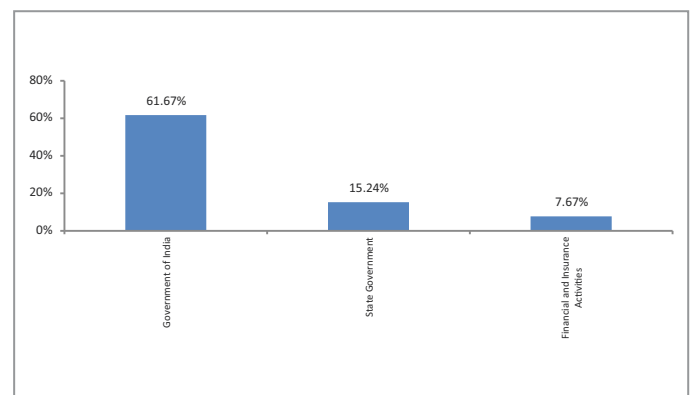


*Others includes Equity, CBLO, Net receivable/payable and FD

Rating Profile



Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.94%	2.93%	4.14%	5.18%	6.24%	7.46%
Benchmark	0.81%	2.93%	4.69%	5.98%	7.11%	7.66%

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

October 2018

Stable Gain Fund

Fund Objective

To provide moderate risk with moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	45.51
Corporate bonds rated AA or above by Crisil*	0 - 40	12.43
Money market and other liquid assets	0 - 20	1.90
Infrastructure sector as defined by the IRDA	0 - 25	4.30
Listed equities	0 - 35	30.60
Net Current Assets*		5.27
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		30.60%
HDFC Bank Limited	Financial and Insurance Activities	3.18%
ICICI Bank Limited	Financial and Insurance Activities	2.92%
Hindustan Petroleum Corporation Limited	Manufacture of Coke and Refined Petroleum Products	2.81%
Marico Limited	Manufacture of Food Products	2.52%
Sun Pharmaceuticals Industries Limited	Manufacture of Pharma, Medicinal Chemical and Botanical Products	2.25%
Wipro Limited	Computer Programming, Consultancy and Related Activities	2.03%
ITC Limited	Manufacture of Tobacco Products	1.96%
Yes Bank Limited	Financial and Insurance Activities	1.29%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	1.24%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	0.93%
Others		9.46%
Corporate Bond		15.87%
8.65% NABARD NCD (MD 08/06/2028)	AAA	2.48%
8.27% RECL Ltd NCD (MD 06/02/2025)	AAA	2.18%
7.17% Reliance Industries Limited NCD (MD 08/11/2022)	AAA	2.12%
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% Chola mandalam 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 Invt & 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%
Others		1.09%
Sovereign		45.05%
7.35% GOI (MD 22/06/2024)	SOV	15.34%
7.17% GOI (MD 08/01/2028)	SOV	6.00%

Company/Issuer	Sector/Rating	Exposure (%)
8.58% Gujarat SDL (MD 23/01/2023)	SOV	4.51%
8.71% Uttar Pradesh SDL (MD 17/10/2028)	SOV	4.50%
7.98% Karnataka SDL (14/10/2025)	SOV	4.35%
6.57% GOI (MD 05/12/2033)	SOV	3.11%
8.21% Haryana Special SDL (MD 31/03/2023)	SOV	2.22%
8.40% GOI (MD 28/07/2024)	SOV	1.84%
8.73% KARNATAKA SDL (MD 24/10/2033)	SOV	1.36%
8.92% TAMIL NADU SDL (MD 08/08/2022)	SOV	0.91%
Others		0.90%
Money Market, Deposits & Other		8.49%
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	9	25	24
NAV as on 31-October-18	38.7460		
AUM (Rs. Cr)	223.08		
Equity	30.60%		
Debt	64.14%		
Net current asset	5.27%		

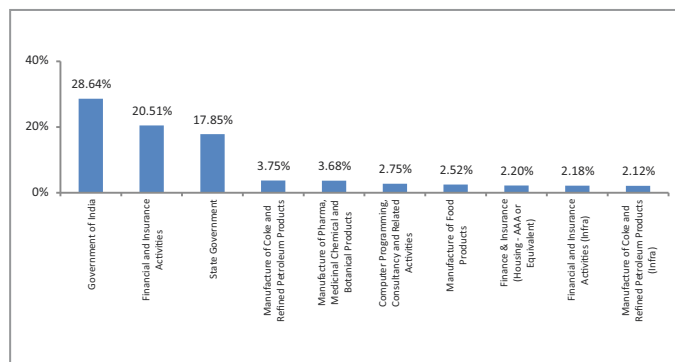
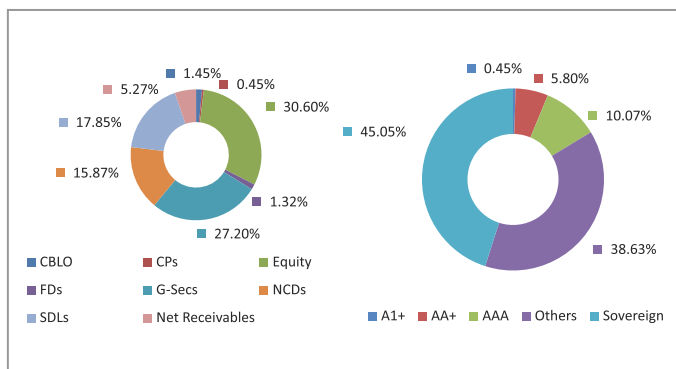
Quantitative Indicators

Modified Duration	4.41
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Asset Class

Rating Profile

Top 10 Sectors



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

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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.04%	0.74%	1.16%	6.31%	8.24%	10.15%
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

October 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	46.29
Corporate bonds rated AA or above by Crisil*	0 - 30	14.65
Money market and other liquid assets	0 - 20	6.80
Infrastructure sector as defined by the IRDA	0 - 25	8.04
Listed equities	0 - 20	17.74
Net Current Assets*		6.48
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		17.74%
HDFC Bank Limited	Financial and Insurance Activities	2.26%
Wipro Limited	Computer Programming, Consultancy and Related Activities	1.38%
Marico Limited	Manufacture of Food Products	1.07%
Infosys Limited	Computer Programming, Consultancy and Related Activities	1.06%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	1.02%
ICICI Bank Limited	Financial and Insurance Activities	0.98%
Sun Pharmaceuticals Industries Limited	Manufacture of Pharma, Medicinal Chemical and Botanical Products	0.94%
MRF Limited	Manufacture of Rubber and Plastics Products	0.78%
Hindustan Petroleum Corporation Limited	Manufacture of Coke and Refined Petroleum Products	0.70%
IndusInd Bank Limited	Financial and Insurance Activities	0.67%
Others		6.89%
Corporate Bond		18.31%
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+	3.18%
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	1.63%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	1.63%
7.17% Reliance Industries Limited NCD (MD 08/11/2022)	AAA	1.47%
7.85% Cholamandalam Inv & Fin Co NCD(MD08082019) (C-08082018)	AA+	0.95%
8.65% NABARD NCD (MD 08/06/2028)	AAA	0.71%
9.3219% Tata Capital Ltd NCD (MD 18/12/2019)	AA+	0.67%
9.65% HDFC Ltd NCD (MD 17/01/2019)	AAA	0.37%
Others		1.94%
Sovereign		46.29%
8.40% GOI (MD 28/07/2024)	SOV	11.01%
7.17% GOI (MD 08/01/2028)	SOV	7.52%
6.57% GOI (MD 05/12/2033)	SOV	7.51%
8.21% Haryana Special SDL (MD 31/03/2023)	SOV	5.13%
8.73% KARNATAKA SDL (MD 24/10/2033)	SOV	4.96%
8.21% Haryana Uday SDL (31/03/2024)	SOV	3.99%
7.77% Tamil Nadu Uday SDL (MD 22/02/2024)	SOV	2.14%
8.20% GOI OIL (MD 12/02/2024)	SOV	1.34%
8.20% GOI Oil (MD 15/09/2024)	SOV	0.90%
7.35% GOI (MD 22/06/2024)	SOV	0.72%
Others		1.07%
Money Market, Deposits & Other		17.65%
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.55%	2.40%	3.12%	6.56%	7.83%	9.42%
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

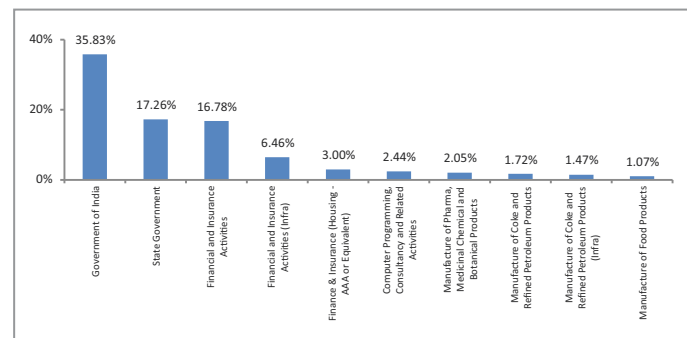
Fund Details

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 24
NAV as on 31-October-18	35.4336
AUM (Rs. Cr)	1,351.17
Equity	17.74%
Debt	75.77%
Net current asset	6.48%

Quantitative Indicators

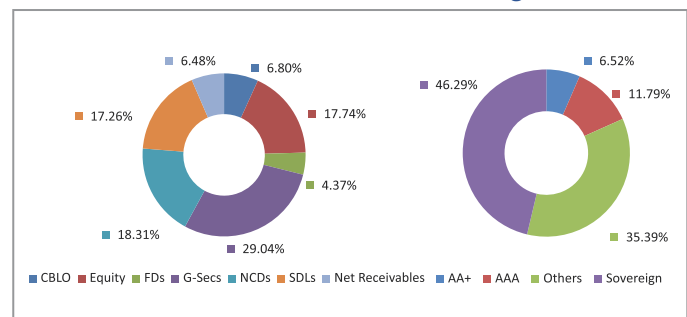
Modified Duration	4.25
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Top 10 Sectors



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

Asset Class



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

October 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	31.10
Corporate bonds rated AA or above by Crisil	0 - 50	12.87
Money market and other liquid assets	0 - 20	9.98
Infrastructure sector*	0 - 25	3.20
Listed equities	0 - 50	40.81
Net Current Assets*		2.05
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		40.81%
HDFC Bank Limited	Financial and Insurance Activities	4.00%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	3.74%
ITC Limited	Manufacture of Tobacco Products	2.92%
Nestle India Limited	Manufacture of Food Products	2.87%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	2.49%
IndusInd Bank Limited	Financial and Insurance Activities	2.29%
Yes Bank Limited	Financial and Insurance Activities	1.93%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	1.81%
Hindalco Industries Limited	Manufacture of Basic Metals	1.73%
BASF India Limited	Manufacture of Chemicals and Chemical Products	1.64%
Others		15.37%
Corporate Bond		16.07%
8.69% LIC Housing Finance Ltd NCD (MD 17/05/2019)	AAA	6.44%
8.61% Sundaram Finance Ltd. (MD 12/04/2019)	AAA	6.43%
8.53% PFC Ltd NCD (MD 24/07/2020)	AAA	3.20%
Sovereign		31.10%
7.17% GOI (MD 08/01/2028)	SOV	25.90%
8.21% Haryana Uday SDL (31/03/2024)	SOV	4.75%
6.84% GOI (MD 19/12/2022)	SOV	0.45%
Money Market, Deposits & Other		12.02%
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-1.33%	-5.28%	-1.40%	6.59%	6.53%	11.85%
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

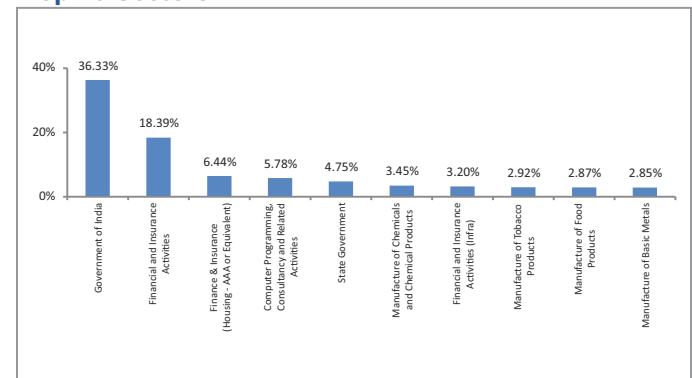
Fund Details

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	9	25	24
NAV as on 31-October-18	47.7191		
AUM (Rs. Cr)	3.11		
Equity	40.81%		
Debt	57.15%		
Net current asset	2.05%		

Quantitative Indicators

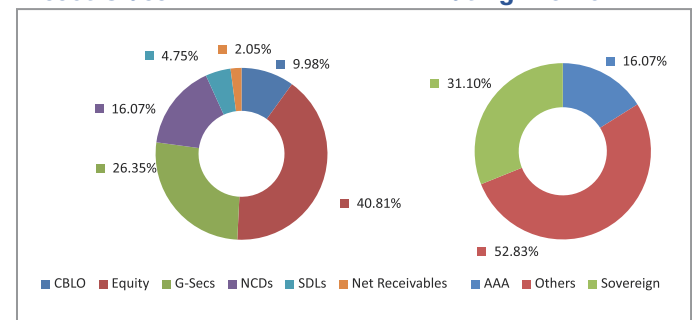
Modified Duration	3.43
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Top 10 Sectors



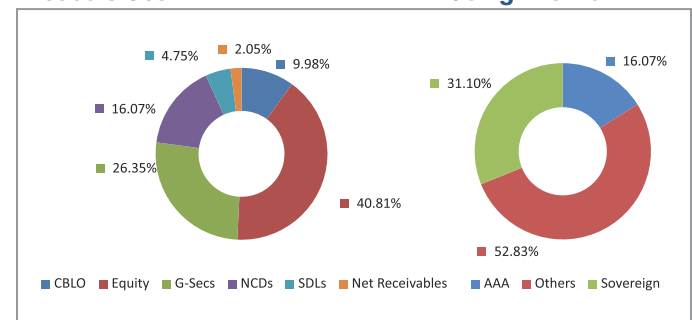
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



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

Rating Profile



October 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	93.78
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	6.02
Net Current Assets*		0.20
Total		100.00

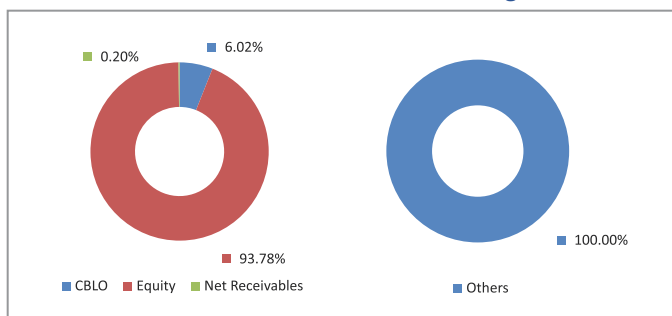
*Net current asset represents net of receivables and payables for investments held.

**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.

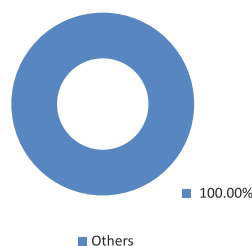
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		93.78%
HDFC Bank Limited	Financial and Insurance Activities	7.83%
Infosys Limited	Computer Programming, Consultancy and Related Activities	7.78%
ITC Limited	Manufacture of Tobacco Products	7.09%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	7.01%
ICICI Bank Limited	Financial and Insurance Activities	5.43%
Hindustan Unilever Limited	Manufacture of Chemicals and Chemical Products	4.89%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	4.00%
Larsen & Toubro Limited	Civil Engineering (Infra)	3.94%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.23%
Tata Steel Limited	Manufacture of Basic Metals	2.47%
Others		40.10%
Money Market, Deposits & Other		6.22%
Total		100.00%

Asset Class



Rating Profile

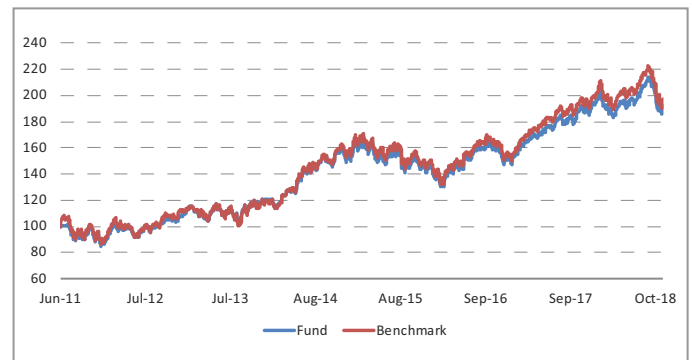


*Others includes Equity, CBLO, Net receivable/payable and FD

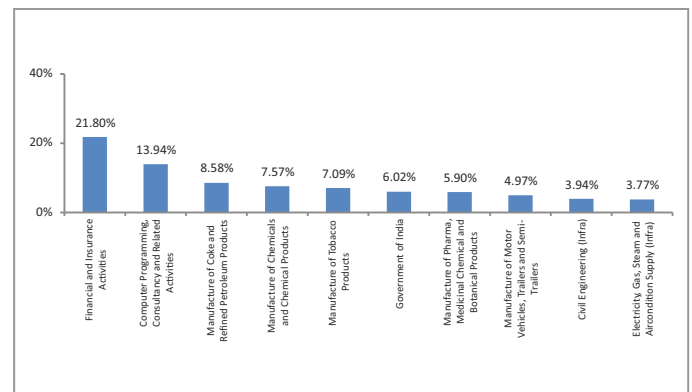
Fund Details

Description	
SFIN Number	ULGF01118/04/11GRBLUECHIP116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	28
Debt	-
Hybrid	25
NAV as on 31-October-18	19.2268
AUM (Rs. Cr)	7.80
Equity	93.78%
Debt	6.02%
Net current asset	0.20%

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	-4.58%	-1.82%	0.97%	9.68%	8.75%	9.28%
Benchmark	-4.98%	-3.28%	0.50%	9.61%	8.78%	9.63%

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

October 2018

Group Equity Fund

Fund Objective

To provide capital appreciation through investment in equity shares.

Portfolio Allocation

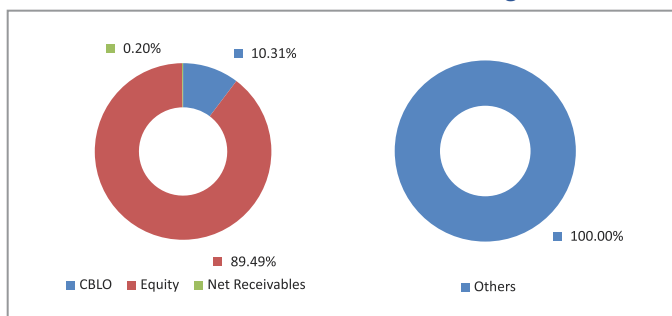
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	89.49
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	10.31
Net Current Assets*		0.20
Total		100.00

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

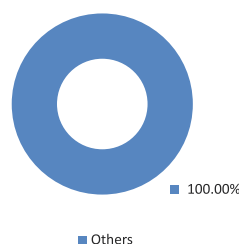
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		89.49%
HDFC Bank Limited	Financial and Insurance Activities	8.36%
Infosys Limited	Computer Programming, Consultancy and Related Activities	7.48%
ITC Limited	Manufacture of Tobacco Products	6.75%
ICICI Bank Limited	Financial and Insurance Activities	4.69%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	4.44%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	3.94%
Hindalco Industries Limited	Manufacture of Basic Metals	2.98%
Yes Bank Limited	Financial and Insurance Activities	2.94%
Pfizer Limited	Manufacture of Pharma, Medicinal Chemical and Botanical Products	2.81%
Nestle India Limited	Manufacture of Food Products	2.76%
Others		42.33%
Money Market, Deposits & Other		10.51%
Total		100.00%

Asset Class



Rating Profile

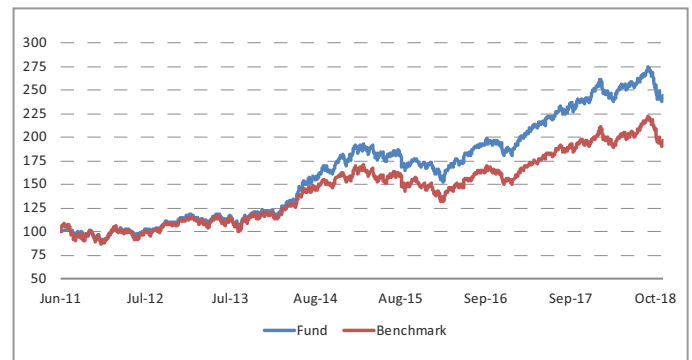


*Others includes Equity, CBLO, Net receivable/payable and FD

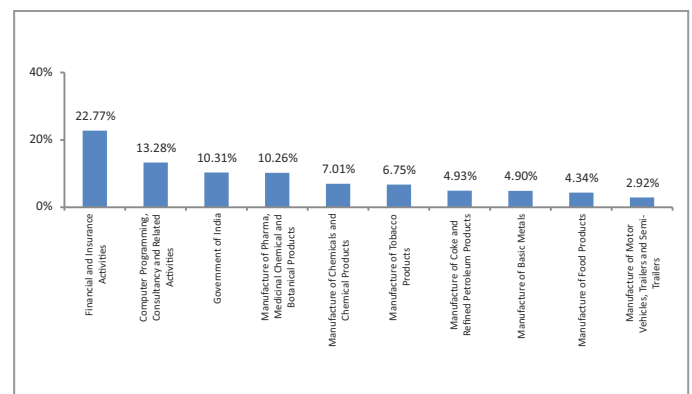
Fund Details

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	9 25
NAV as on 31-October-18	24.4052
AUM (Rs. Cr)	42.67
Equity	89.49%
Debt	10.31%
Net current asset	0.20%

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	-3.47%	-4.91%	2.47%	12.13%	11.91%	12.87%
Benchmark	-4.98%	-3.28%	0.50%	9.61%	8.78%	9.63%

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

October 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	81.66
Equity and equity related instruments	0 - 50	-
Net Current Assets*		18.34
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		23.01%
8.90% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	6.64%
9.95 % Food Corporation of India (MD 07/03/2022)	AAA	5.46%
11.95% HDFC Ltd (MD 26/11/2018)	AAA	3.98%
9.35% RECL NCD (MD 15/06/2022)	AAA	3.36%
7.20% PGC NCD (MD 21/12/2021)	AAA	1.58%
8.95% HDFC Ltd (MD 19/10/2020)	AAA	1.33%
8.50% IRFC Ltd (MD 22/06/2020)	AAA	0.66%
Sovereign		37.16%
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	9.62%
7.35% GOI (MD 22/06/2024)	SOV	8.17%
7.68% GOI (MD 15/12/2023)	SOV	8.15%
8.89% Maharastra SDL (MD 05/10/2021)	SOV	7.86%
7.37% GOI (MD 16/04/2023)	SOV	1.63%
7.80% GOI (MD 11/04/2021)	SOV	0.81%
8.94% Gujarat SDL (MD 07/03/2022)	SOV	0.67%
7.17% GOI (MD 08/01/2028)	SOV	0.25%
Money Market, Deposits & Other		39.82%
Total		100.00%

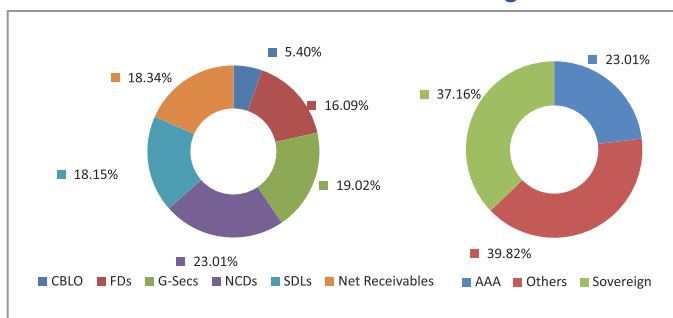
Fund Details

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	24
NAV as on 31-October-18	16.5806
AUM (Rs. Cr)	30.21
Equity	-
Debt	81.66%
Net current asset	18.34%

Quantitative Indicators

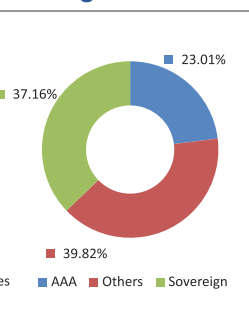
Modified Duration	2.26
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Asset Class

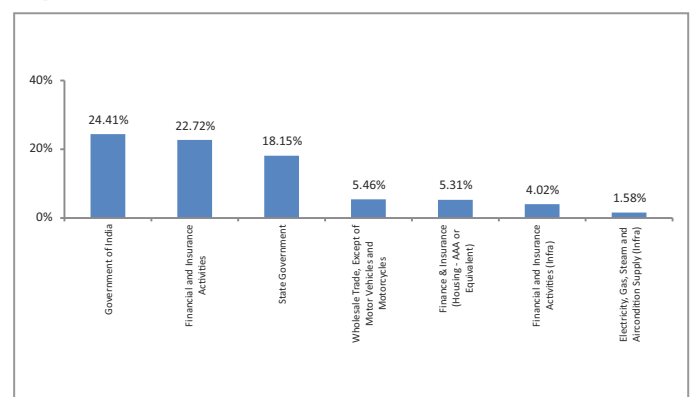


*Others includes Equity, CBLO, Net receivable/payable and FD

Rating Profile



Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.94%	3.19%	4.11%	5.09%	5.41%	6.99%
Benchmark	-	-	-	-	-	-

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

October 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	61.33
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	26.09
Net Current Assets*		12.58
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 (%)
Corporate Bond		17.48%
9.64% Power Grid Corporation Ltd. G (MD 31/05/2021)	AAA	5.20%
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	4.06%
Sovereign		43.85%
8.94% Gujarat SDL (MD 07/03/2022)	SOV	16.63%
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	13.97%
8.15% GOI (MD 11/06/2022)	SOV	10.06%
8.89% Maharashtra SDL (MD 05/10/2021)	SOV	3.19%
Money Market, Deposits & Other		38.67%
Total		100.00%

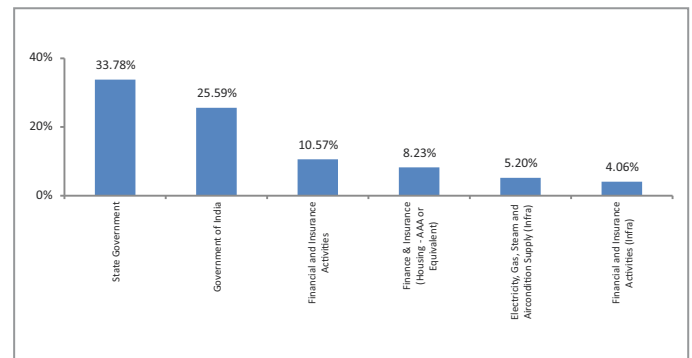
Fund Details

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	24
NAV as on 31-October-18	18.0334	
AUM (Rs. Cr)	4.90	
Equity	-	
Debt	87.42%	
Net current asset	12.58%	

Quantitative Indicators

Modified Duration	1.81
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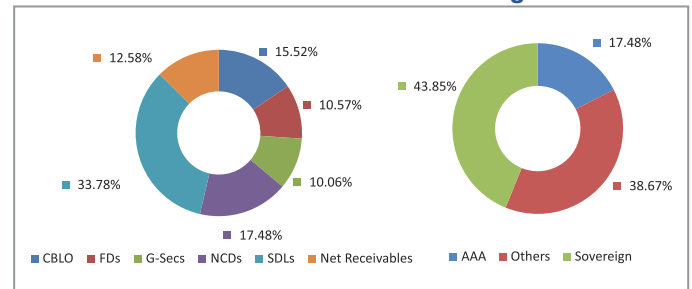
Top 10 Sectors



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	0.87%	2.72%	3.48%	5.75%	6.89%	8.33%
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

October 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	98.10
Net Current Assets*		1.90
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 (%)
Corporate Bond		45.09%
8.72% Shriram Transport Finance Co Ltd NCD (MD 27/03/2023)	AA+	7.55%
9.64% Power Grid Corporation Ltd. F (MD 31/05/2020)	AAA	6.91%
9.71% Tata Motors NCD (MD 01/10/2019)	AA+	6.60%
8.88% LIC Housing Finance Ltd (MD 13/10/2020)	AAA	6.57%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	6.55%
8.95% HDFC Ltd (MD 19/10/2020)	AAA	4.39%
8.0505% Cholamandalam Investment & Finance Co. Ltd NCD (MD 25/10/2019)	AA+	4.34%
8.75% HDFC Ltd NCD (MD 13/01/2020)	AAA	2.19%
Sovereign		20.17%
8.78% Gujarat SDL (MD 21/12/2021)	SOV	16.88%
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	3.19%
8.27% GOI (MD 09/06/2020)	SOV	0.10%
Money Market, Deposits & Other		34.74%
Total		100.00%

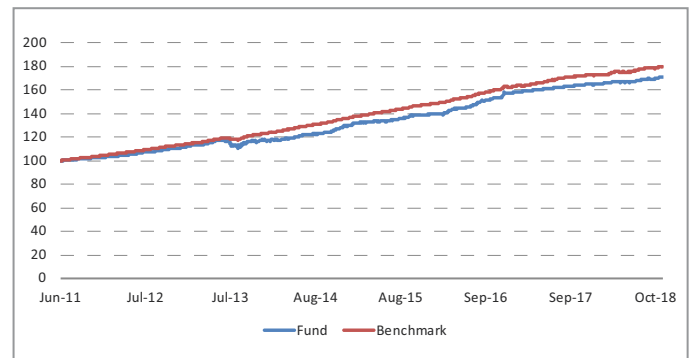
Fund Details

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	24
NAV as on 31-October-18	17.0999
AUM (Rs. Cr)	9.15
Equity	-
Debt	98.10%
Net current asset	1.90%

Quantitative Indicators

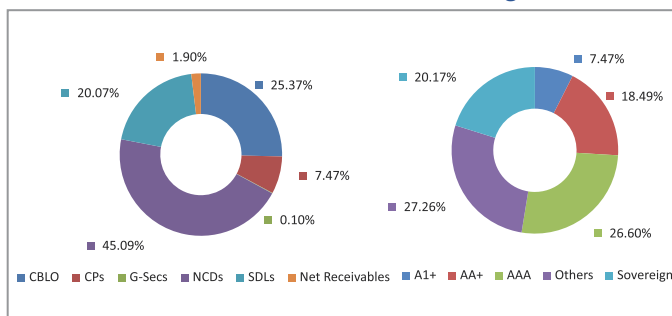
Modified Duration	1.35
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Growth of Rs. 100



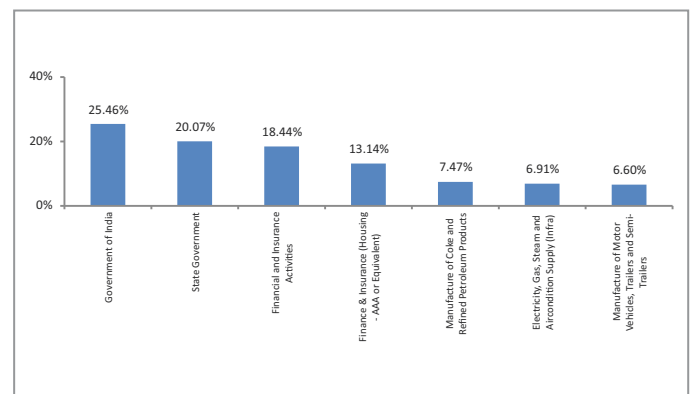
Asset Class

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	0.71%	2.62%	4.11%	5.66%	7.25%	7.55%
Benchmark	0.81%	2.93%	4.69%	5.98%	7.11%	8.32%

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

October 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	60.29
Money Market instrument	0 - 60	38.06
Net Current Assets*		1.64
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		31.06%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	7.57%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	5.31%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	2.89%
7.39% LIC Housing Finance Ltd NCD (MD 30/08/2022)	AAA	2.69%
8.72% Shriram Transport Finance Co Ltd NCD (MD 27/03/2023)	AA+	1.67%
9.95 % Food Corporation of India (MD 07/03/2022)	AAA	1.56%
8.75% Bajaj Finance Ltd NCD (MD 14/08/2026)	AAA	1.44%
7.85% Cholamandalam Invst &Fin Co NCD (MD08082019)(C-08082018)	AA+	1.43%
7.68% Fullerton India Credit Co Ltd S 56 NCD (MD 14/08/2020)	AAA	1.42%
8.85% Bajaj Finance Limited NCD (MD 15/07/2026)	AAA	1.08%
Others		3.99%
Sovereign		28.76%
7.35% GOI (MD 22/06/2024)	SOV	21.76%
7.37% GOI (MD 16/04/2023)	SOV	6.99%
Money Market, Deposits & Other		40.19%
Total		100.00%

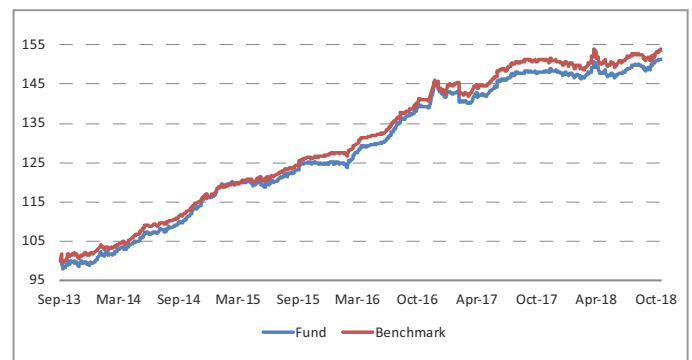
Fund Details

Description	
SFIN Number	ULGF01924/06/13GRDEBTFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 31-October-18	15.1409
AUM (Rs. Cr)	692.12
Equity	-
Debt	98.36%
Net current asset	1.64%

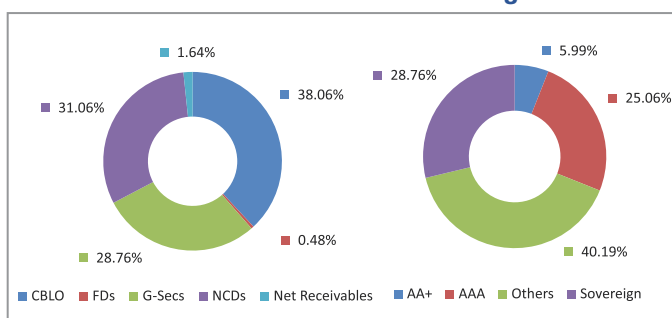
Quantitative Indicators

Modified Duration	2.19
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Growth of Rs. 100

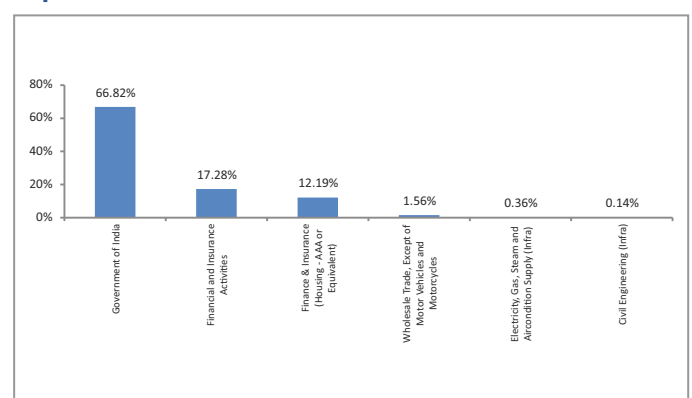


Asset Class



*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	1.19%	2.51%	2.18%	4.30%	6.61%	8.41%
Benchmark	1.24%	2.44%	1.74%	4.43%	6.78%	8.74%

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

October 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	82.57
Money Market instrument	0 - 60	8.28
Net Current Assets*		9.15
Total		100.00

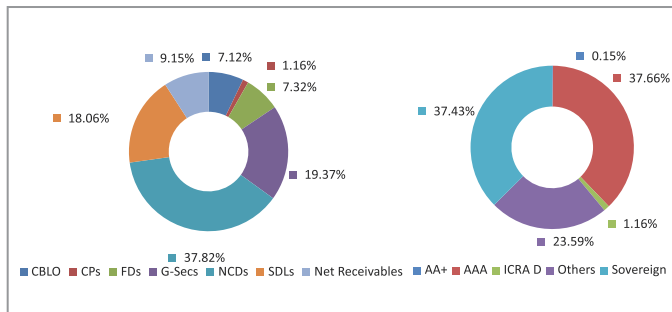
*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		37.82%
8.65% HDFC Ltd NCD (MD 18/09/2020)	AAA	7.70%
8.12% ONGC Mangalore Petrochemicals Ltd NCD (MD 10/06/2019)	AAA	7.54%
8.80% Power Grid Corporation Ltd NCD (MD 29/09/2020)	AAA	5.79%
8.68% LIC Housing Finance Ltd (MD 30/03/2020)	AAA	5.24%
8.50% IRFC Ltd (MD 22/06/2020)	AAA	4.78%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	3.09%
8.69% LIC Housing Finance Ltd NCD (MD 17/05/2019)	AAA	1.24%
8.30% HDB Financial Services Ltd NCD (MD 09/08/2019)	AAA	1.23%
7.38% Kotak Mahindra Prime Ltd NCD (MD 18/10/2019)	AAA	0.69%
11.50% ICICI Bank Ltd (MD 05/01/2019)	AAA	0.31%
Others		0.21%
Sovereign		37.43%
9.51% Maharashtra SDL (MD 11/09/2023)	SOV	16.21%
8.12% GOI (MD 10/12/2020)	SOV	15.31%
8.27% GOI (MD 09/06/2020)	SOV	3.05%
8.78% Gujarat SDL (MD 21/12/2021)	SOV	1.85%
7.80% GOI (MD 11/04/2021)	SOV	1.01%
Money Market, Deposits & Other		24.75%
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	0.83%	2.56%	4.39%	5.56%	6.62%	7.32%
Benchmark	0.81%	2.93%	4.69%	5.98%	7.11%	8.33%

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

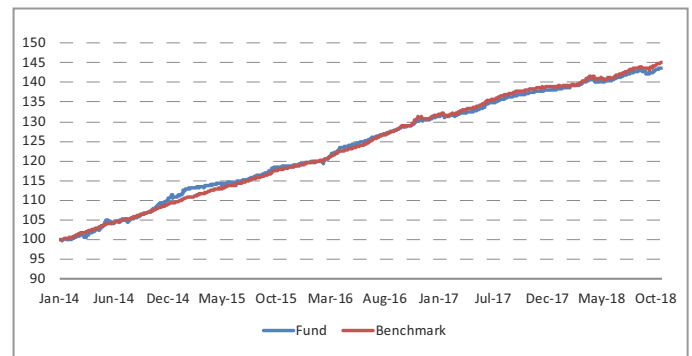
Fund Details

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	24
NAV as on 31-October-18	14.3725
AUM (Rs. Cr)	64.74
Equity	-
Debt	90.85%
Net current asset	9.15%

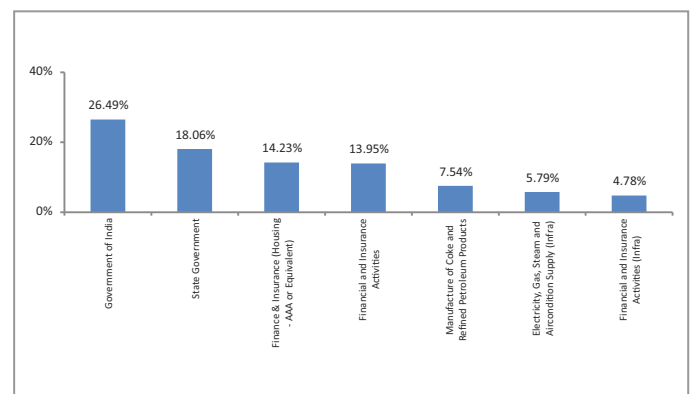
Quantitative Indicators

Modified Duration	1.79
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Growth of Rs. 100



Top 10 Sectors



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

October 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	99.91
Net Current Assets*		0.09
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%

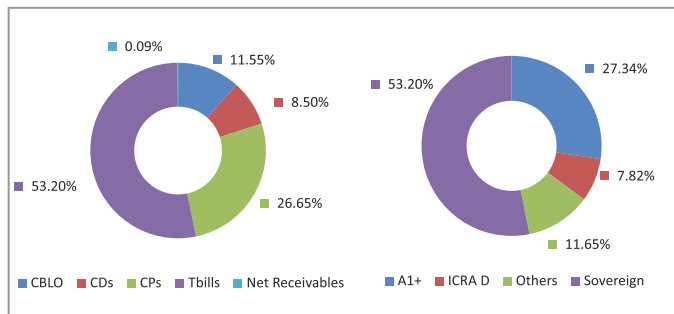
Fund Details

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	24
NAV as on 31-October-18	13.4819
AUM (Rs. Cr)	18.70
Equity	-
Debt	99.91%
Net current asset	0.09%

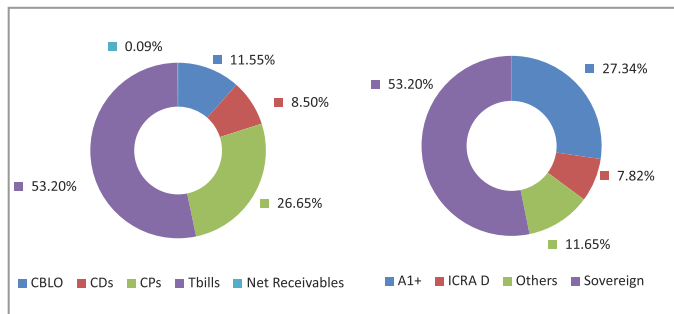
Quantitative Indicators

Modified Duration	0.46
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Asset Class

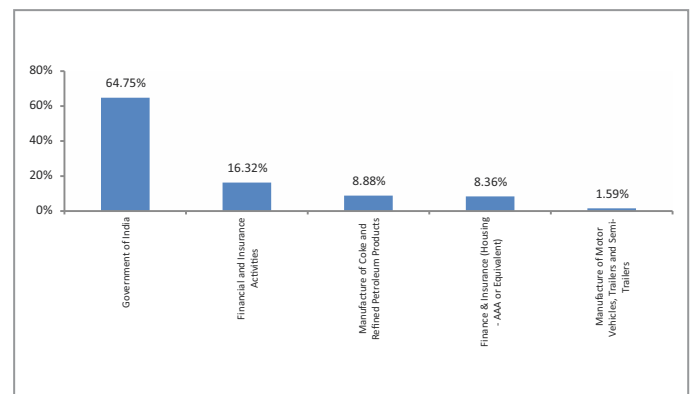


Rating Profile



*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	0.48%	0.80%	3.60%	4.80%	5.85%	5.99%
Benchmark	0.64%	3.78%	7.32%	7.01%	7.21%	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

October 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	67.01
Money market instruments, Cash, Mutual funds	0 - 40	30.57
Net Current Assets*		2.42
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		17.40%
7.7948% Kotak Mahindra Prime Ltd NCD (MD 16/07/2020)	AAA	8.62%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	6.28%
8.57% India Bulls Housing Finance Ltd (MD 30/03/2022)	AAA	1.31%
9.95 % Food Corporation of India (MD 07/03/2022)	AAA	0.81%
8.45% Bajaj Finance Ltd NCD (MD 29/09/2026)	AAA	0.38%
Sovereign		48.32%
6.84% GOI (MD 19/12/2022)	SOV	16.50%
7.35% GOI (MD 22/06/2024)	SOV	13.73%
7.80% GOI (MD 11/04/2021)	SOV	13.26%
7.37% GOI (MD 16/04/2023)	SOV	4.83%
Money Market, Deposits & Other		34.28%
Total		100.00%

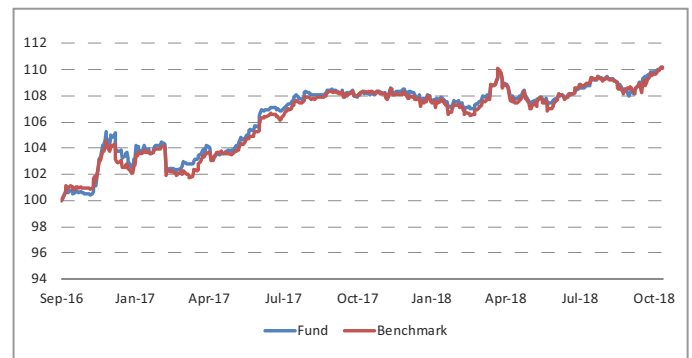
Fund Details

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	24
NAV as on 31-October-18	11.0165
AUM (Rs. Cr)	76.53
Equity	-
Debt	97.58%
Net current asset	2.42%

Quantitative Indicators

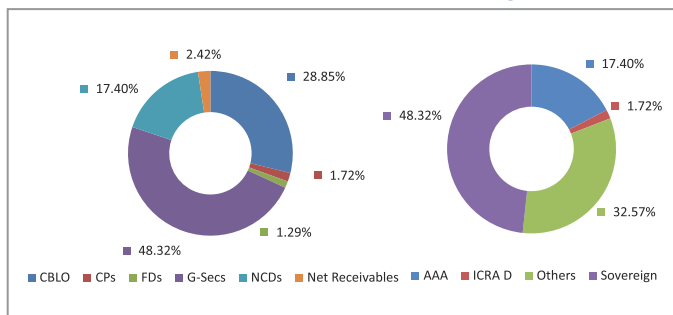
Modified Duration	2.16
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Growth of Rs. 100



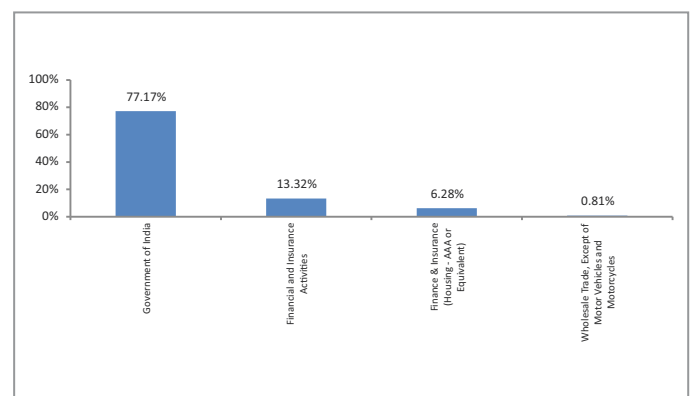
Asset Class

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	1.30%	2.21%	1.82%	4.65%	-	4.75%
Benchmark	1.24%	2.44%	1.74%	4.43%	-	4.72%

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

October 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

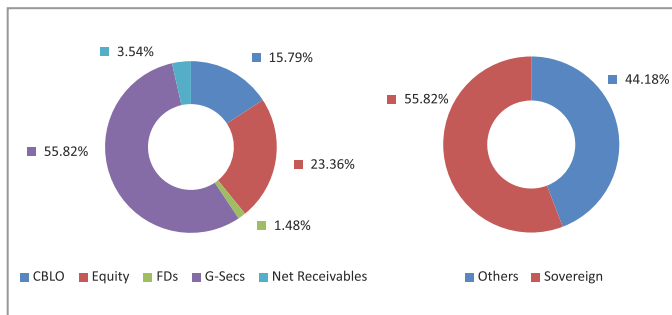
	Stated (%)	Actual (%)
Equity and Equity related securities	0 - 60	23.36
Debt and Debt related securities, Money Market instrument/Mutual Funds	40 - 100	73.10
Net Current Assets*		3.54
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		23.36%
HDFC Bank Limited	Financial and Insurance Activities	2.19%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	2.04%
ITC Limited	Manufacture of Tobacco Products	1.69%
Nestle India Limited	Manufacture of Food Products	1.60%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	1.36%
IndusInd Bank Limited	Financial and Insurance Activities	1.25%
Yes Bank Limited	Financial and Insurance Activities	1.05%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	0.99%
Hindalco Industries Limited	Manufacture of Basic Metals	0.95%
BASF India Limited	Manufacture of Chemicals and Chemical Products	0.90%
Others		9.32%
Sovereign		55.82%
7.17% GOI (MD 08/01/2028)	SOV	52.49%
6.84% GOI (MD 19/12/2022)	SOV	3.33%
Money Market, Deposits & Other		20.81%
Total		100.00%

Asset Class



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

Performance

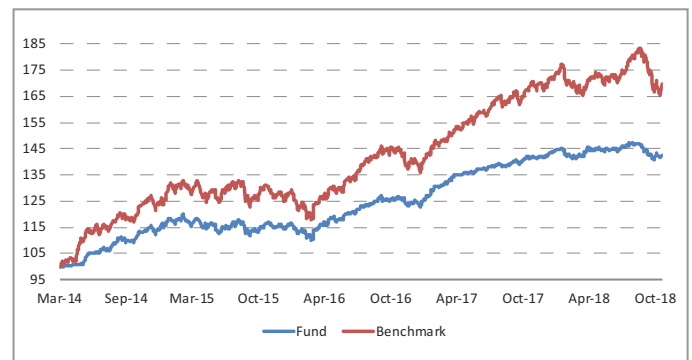
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.15%	-1.99%	0.58%	6.19%	7.05%	7.96%
Benchmark	-2.80%	-1.20%	1.17%	7.97%	8.29%	10.02%

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

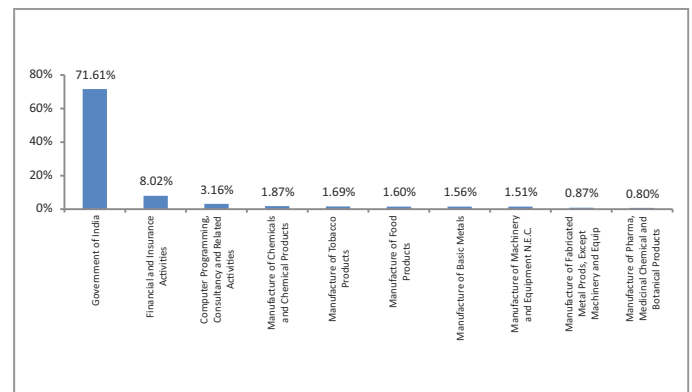
Fund Details

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, 24
NAV as on 31-October-18	14.2281
AUM (Rs. Cr)	1.46
Equity	23.36%
Debt	73.10%
Net current asset	3.54%

Growth of Rs. 100



Top 10 Sectors



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

October 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	52.08
Money market instruments, Mutual funds*	0 - 60	41.05
Net Current Assets*		6.87
Total		100.00

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

Portfolio

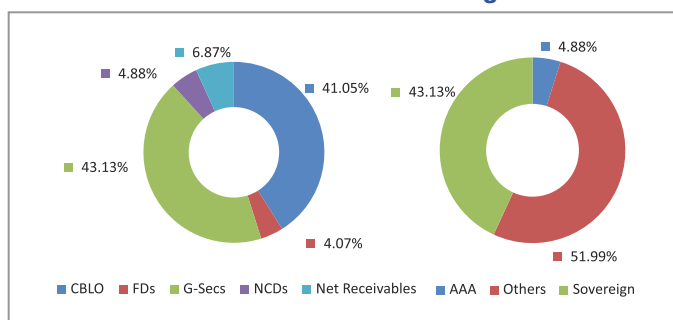
Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		4.88%
8.75 HDFC Ltd NCD (MD 13/01/2020)	AAA	4.88%
Sovereign		43.13%
7.80% GOI (MD 11/04/2021)	SOV	24.02%
7.35% GOI (MD 22/06/2024)	SOV	12.43%
6.84% GOI (MD 19/12/2022)	SOV	3.80%
7.37% GOI (MD 16/04/2023)	SOV	2.88%
Money Market, Deposits & Other		51.99%
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	24
NAV as on 31-October-18	10.2304
AUM (Rs. Cr)	1.02
Equity	-
Debt	93.13%
Net current asset	6.87%

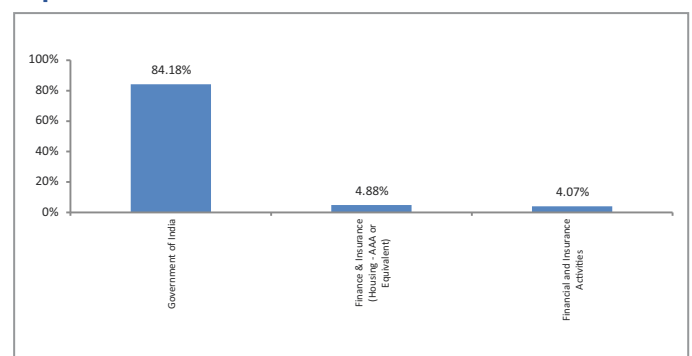
Asset Class

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	1.28%	2.87%	2.81%	-	-	1.98%
Benchmark	1.24%	2.44%	1.74%	-	-	1.68%

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