

# INVESTMENT'Z INSIGHT

Monthly Investment Update November 2018

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## ASSET PROFILE

## FUND PERFORMANCE SUMMARY

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November 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	16.45
Corporate bonds rated AA or above by Crisil*	0 - 50	13.50
Money market and other liquid assets	0 - 40	15.84
Infrastructure sector as defined by the IRDA	0 - 40	1.81
Listed equities	0 - 100	48.39
Net Current Assets*		4.02
<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>		
HDFC Bank Limited	Financial and Insurance Activities	5.69%
ITC Limited	Manufacture of Tobacco Products	4.00%
Infosys Limited	Computer Programming, Consultancy and Related Activities	3.80%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	3.67%
Hindalco Industries Limited	Manufacture of Basic Metals	2.52%
ICICI Bank Limited	Financial and Insurance Activities	2.23%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	1.96%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	1.81%
Nestle India Limited	Manufacture of Food Products	1.80%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	1.75%
Others		19.15%
<b>Corporate Bond</b>		
7.83% LIC Housing Finance Ltd NCD (MD 25/09/2026) (Put Date 26/11/2020)	AAA	4.68%
8.90% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	2.39%
10.63 IOT NCD Series IV-STRIP-6 (MD 20/09/2028)	AAA	1.53%
9.27% IRFC Ltd. Series 76 (MD 10/05/2021)	AAA	0.21%
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%
<b>Sovereign</b>		
7.17% GOI (MD 08/01/2028)	SOV	10.79%
7.35% GOI ( MD 22/06/2024)	SOV	3.35%
6.84% GOI (MD 19/12/2022)	SOV	1.51%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	0.73%
7.80% GOI (MD 11/04/2021)	SOV	0.07%
<b>Money Market, Deposits &amp; Other</b>		
<b>Total</b>		<b>100.00%</b>

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	1.78%	-0.14%	4.43%	9.98%	9.66%	11.51%
Benchmark	3.72%	2.48%	5.69%	11.14%	10.00%	9.29%

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

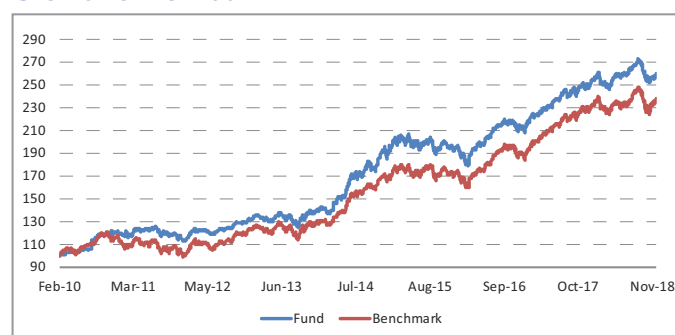
### Fund Details

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 30-November-18	25.9908		
AUM (Rs. Cr)	147.94		
Equity	48.39%		
Debt	47.60%		
Net current asset	4.02%		

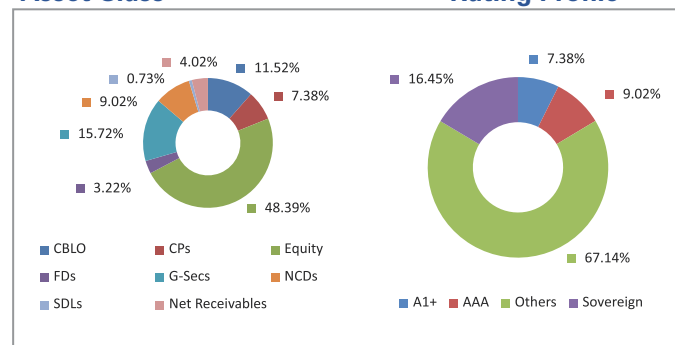
### Quantitative Indicators

Modified Duration	2.57
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### Growth of Rs. 100

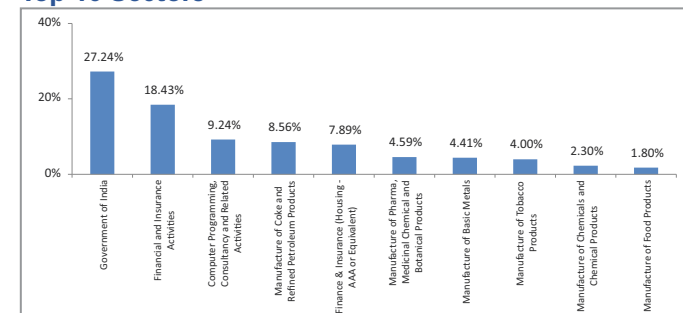


### Asset Class



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

November 2018

## Group Equity Index Fund

### Fund Objective

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

### Portfolio Allocation

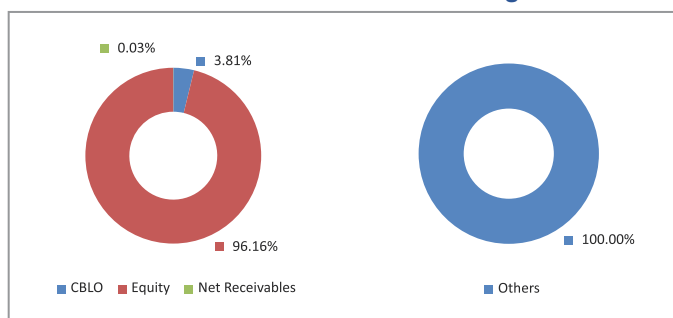
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	3.81
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	96.16
Net Current Assets*		0.03
<b>Total</b>		<b>100.00</b>

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

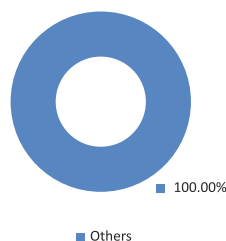
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>96.16%</b>
HDFC Bank Limited	Financial and Insurance Activities	8.73%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	8.04%
Infosys Limited	Computer Programming, Consultancy and Related Activities	7.62%
ITC Limited	Manufacture of Tobacco Products	7.25%
ICICI Bank Limited	Financial and Insurance Activities	5.38%
Hindustan Unilever Limited	Manufacture of Chemicals and Chemical Products	5.28%
Larsen & Toubro Limited	Civil Engineering (Infra)	4.36%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	3.81%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.73%
Asian Paints Limited	Manufacture of Chemicals and Chemical Products	2.35%
Others		39.63%
<b>Money Market, Deposits &amp; Other</b>		<b>3.84%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



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

### Performance

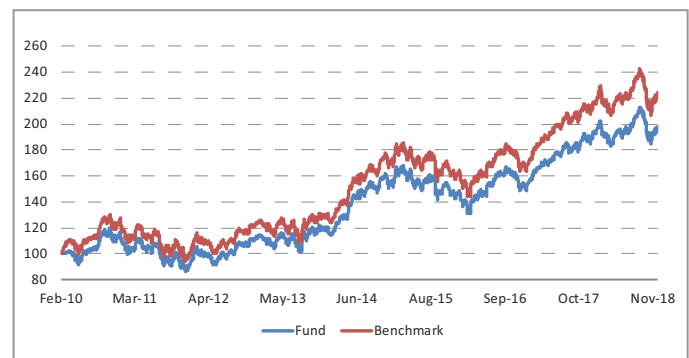
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	3.62%	1.67%	5.07%	13.33%	10.01%	8.08%
Benchmark	4.72%	1.31%	6.36%	15.00%	11.07%	9.64%

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

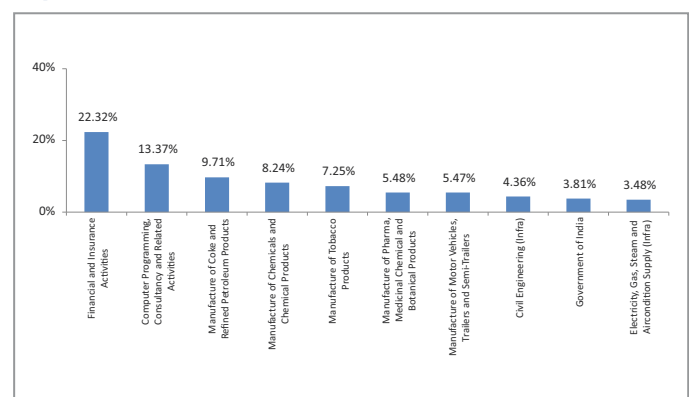
### Fund Details

Description	
SFIN Number	ULGF00822/02/10GREQTYINDX116
Launch Date	19-Feb-10
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	28
Debt	-
Hybrid	25
NAV as on 30-November-18	19.7824
AUM (Rs. Cr)	41.51
Equity	96.16%
Debt	3.81%
Net current asset	0.03%

### Growth of Rs. 100



### Top 10 Sectors



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

November 2018

## Group Debt Fund

### Fund Objective

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

### Portfolio Allocation

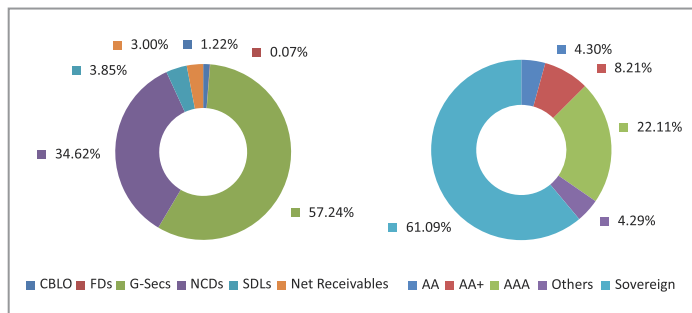
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 100	61.09
Corporate bonds rated AA or above by Crisil*	0 - 100	34.69
Money market and other liquid assets	0 - 40	1.22
Listed equities - NIL		-
Net Current Assets*		3.00
<b>Total</b>		<b>100.00</b>

\*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>34.62%</b>
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	5.97%
8.57% India Bulls Housing Finance Ltd (MD 30/03/2022)	AAA	3.66%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	3.10%
8.95% Crompton Greaves Consumer Electricals Limited NCD (MD 24/06/2021)	AA	3.07%
9.71% Tata Motors NCD (MD 01/10/2019)	AA+	3.04%
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	2.21%
9.10% Dewan Housing Finance Corporation Limited (MD 16/08/2019)	AAA	1.83%
10.09% MRF Limited (MD 27/05/2021)	AA+	1.27%
8.61 LIC Housing Finance Ltd NCD (MD 11/12/2019) (Put Option 11/12/2015)	AAA	1.23%
Others		6.49%
<b>Sovereign</b>		<b>61.09%</b>
7.17% GOI (MD 08/01/2028)	SOV	38.58%
7.35% GOI (MD 22/06/2024)	SOV	16.21%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	3.85%
6.84% GOI (MD 19/12/2022)	SOV	2.45%
<b>Money Market, Deposits &amp; Other</b>		<b>4.29%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



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

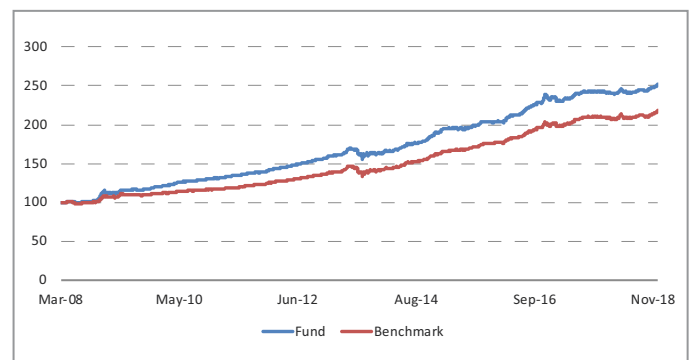
### Fund Details

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 30-November-18	25.1971
AUM (Rs. Cr)	162.67
Equity	-
Debt	97.00%
Net current asset	3.00%

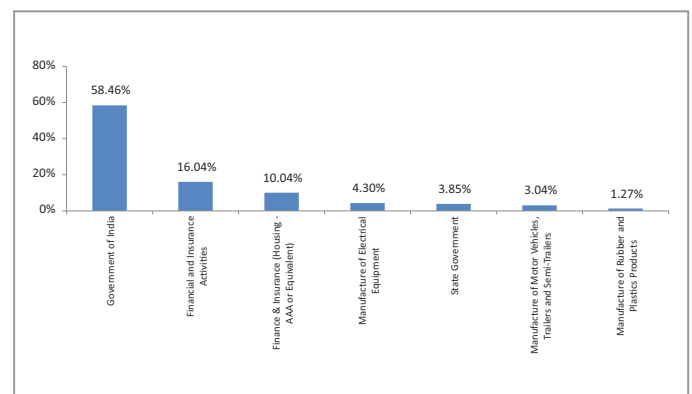
### Quantitative Indicators

Modified Duration	4.46
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### Growth of Rs. 100



### Top 10 Sectors



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	1.57%	4.38%	3.72%	2.83%	7.39%	9.03%
Benchmark	1.86%	4.28%	3.77%	3.81%	7.41%	7.55%

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

November 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	95.26
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		4.74
<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

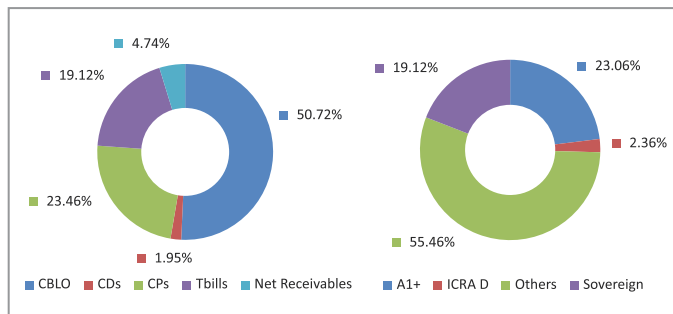
Description	
SFIN Number	ULGF00503/11/08GRLIQUFUND116
Launch Date	01-Nov-08
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 30-November-18	21.2541
AUM (Rs. Cr)	21.76
Equity	-
Debt	95.26%
Net current asset	4.74%

### Quantitative Indicators

Modified Duration	0.21
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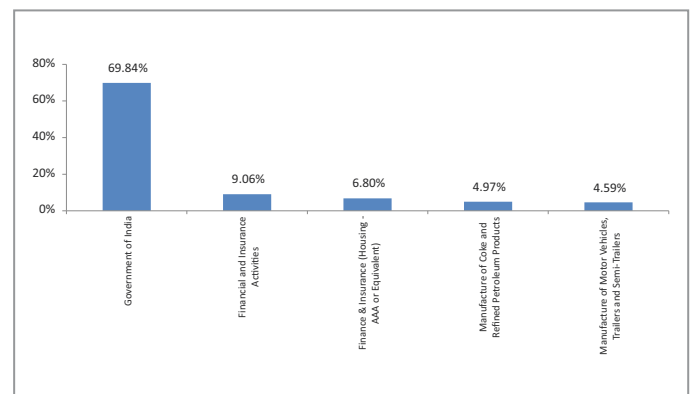
### Asset Class

### 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	-3.93%	-3.23%	-0.50%	2.76%	4.45%	7.76%
Benchmark	0.64%	3.84%	7.45%	7.04%	7.23%	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

November 2018

## Group Short Term Debt Fund

### Fund Objective

To earn moderate returns.

### Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	76.65
Corporate bonds rated AA or above by Crisil*	0 - 100	7.61
Money market and other liquid assets	0 - 40	-
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		15.74
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Sovereign</b>		<b>76.65%</b>
8.12% GOI (MD 10/12/2020)	SOV	61.49%
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	15.16%
<b>Money Market, Deposits &amp; Other</b>		<b>23.35%</b>
<b>Total</b>		<b>100.00%</b>

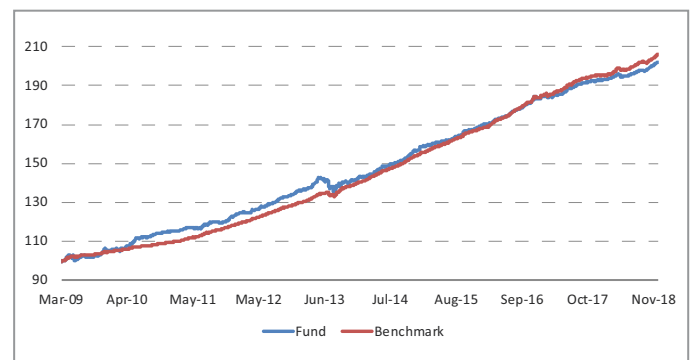
### Fund Details

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	24
NAV as on 30-November-18	20.2133
AUM (Rs. Cr)	0.28
Equity	-
Debt	84.26%
Net current asset	15.74%

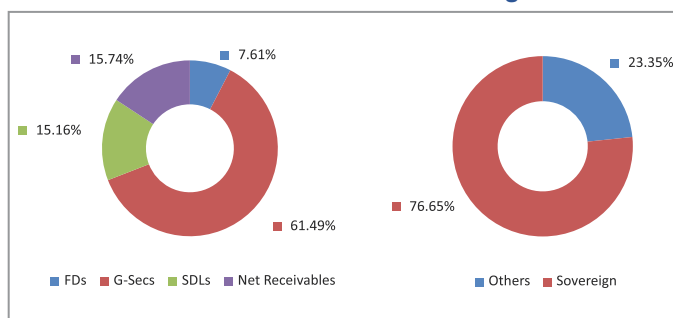
### Quantitative Indicators

Modified Duration	1.62
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### Growth of Rs. 100

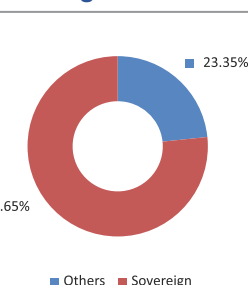


### Asset Class

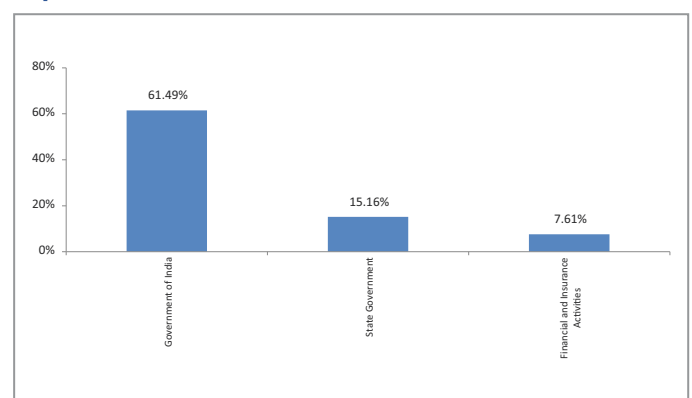


\*Others includes Equity, CBLO, Net receivable/payable and FD

### 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	0.93%	3.62%	4.97%	4.84%	6.54%	7.50%
Benchmark	1.18%	4.00%	5.64%	5.79%	7.36%	7.72%

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



November 2018

## Stable Gain Fund

### Fund Objective

To provide moderate risk with moderate returns.

### Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	43.73
Corporate bonds rated AA or above by Crisil*	0 - 40	12.20
Money market and other liquid assets	0 - 20	12.03
Infrastructure sector as defined by the IRDA	0 - 25	4.24
Listed equities	0 - 35	24.86
Net Current Assets*		2.94
<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>24.86%</b>
HDFC Bank Limited	Financial and Insurance Activities	3.46%
Marico Limited	Manufacture of Food Products	2.73%
ITC Limited	Manufacture of Tobacco Products	1.95%
Wipro Limited	Computer Programming, Consultancy and Related Activities	1.94%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	1.36%
Hindustan Petroleum Corporation Limited	Manufacture of Coke and Refined Petroleum Products	1.32%
ICICI Bank Limited	Financial and Insurance Activities	1.30%
Yes Bank Limited	Financial and Insurance Activities	1.13%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	1.00%
MRF Limited	Manufacture of Rubber and Plastics Products	0.93%
Others		7.73%
<b>Corporate Bond</b>		<b>15.61%</b>
8.65% NABARD NCD (MD 08/06/2028)	AAA	2.44%
8.27% RECL Ltd NCD (MD 06/02/2025)	AAA	2.15%
7.17% Reliance Industries Limited NCD (MD 08/11/2022)	AAA	2.09%
8.90% Dewan Housing Finance Corporation Limited Ltd. (MD 04/06/2021)	AAA	1.33%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	1.33%
8.0505% Chola mandalam Investment & Finance Co. Ltd NCD (MD 25/10/2019)	AA+	1.31%
8.00% Shriram Transport Finance Company Ltd NCD (MD 12/06/2020)	AA+	1.30%
9.3219% Tata Capital Ltd NCD (MD 18/12/2019)	AA+	0.88%
7.85% Chola mandalam Invnt 8Fin Co NCD(MD08082019) (C-08082018)	AA+	0.87%
9.45% HDFC Ltd (MD 21/08/2019) (Put Date 21/09/2015)	AAA	0.84%
Others		1.07%
<b>Sovereign</b>		<b>43.27%</b>
7.35% GOI ( MD 22/06/2024)	SOV	15.19%
8.71% Uttar Pradesh SDL (MD 17/10/2028)	SOV	7.58%

Company/Issuer	Sector/Rating	Exposure (%)
8.58% Gujarat SDL (MD 23/01/2023)	SOV	4.44%
7.98% Karnataka SDL (14/10/2025)	SOV	4.29%
8.05% Tamilnadu SDL (MD 18/04/2023)	SOV	4.29%
8.60% Rajasthan SDL (MD 06/11/2028)	SOV	2.66%
8.21% Haryana Special SDL(MD 31/03/2023)	SOV	2.19%
8.92% TAMIL NADU SDL (MD 08/08/2022)	SOV	0.90%
8.20% GOI Oil (MD 15/09/2024)	SOV	0.89%
7.17% GOI (MD 08/01/2028)	SOV	0.85%
<b>Money Market, Deposits &amp; Other</b>		<b>16.25%</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	24
NAV as on 30-November-18	39.6758		
AUM (Rs. Cr)	228.50		
Equity	24.86%		
Debt	72.20%		
Net current asset	2.94%		

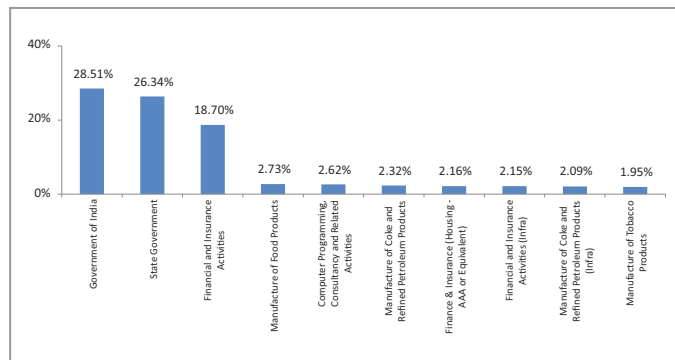
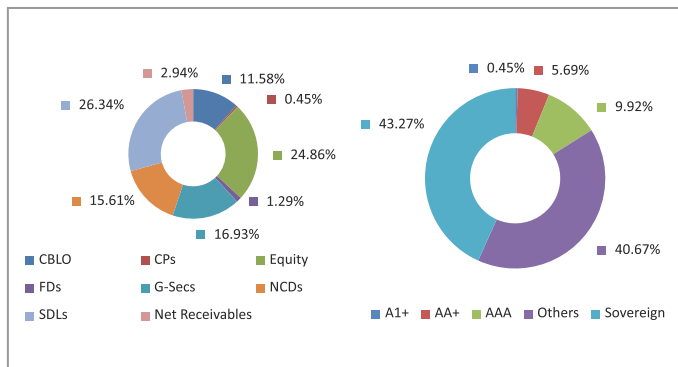
### Quantitative Indicators

Modified Duration	3.64
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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	2.40%	3.40%	3.40%	6.76%	8.76%	10.28%
Benchmark	-	-	-	-	-	-

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

November 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	47.44
Corporate bonds rated AA or above by Crisil*	0 - 30	14.32
Money market and other liquid assets	0 - 20	8.46
Infrastructure sector as defined by the IRDA	0 - 25	7.91
Listed equities	0 - 20	15.89
Net Current Assets*		5.98
<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>15.89%</b>
HDFC Bank Limited	Financial and Insurance Activities	2.45%
Wipro Limited	Computer Programming, Consultancy and Related Activities	1.32%
Marico Limited	Manufacture of Food Products	1.16%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	1.10%
Infosys Limited	Computer Programming, Consultancy and Related Activities	1.00%
MRF Limited	Manufacture of Rubber and Plastics Products	0.80%
ICICI Bank Limited	Financial and Insurance Activities	0.70%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	0.68%
Mahanagar Gas Limited	Electricity, Gas, Steam and Aircondition Supply (Infra)	0.52%
IndusInd Bank Limited	Financial and Insurance Activities	0.51%
Others		5.67%
<b>Corporate Bond</b>		<b>17.97%</b>
8.27% RECL Ltd NCD (MD 06/02/2025)	AAA	3.90%
9.20% Cholamandalam Inv & Fin Co. Ltd NCD (MD 20/05/2019)	AA+	3.10%
8.23% RECL Ltd NCD (MD 23/01/2025)	AAA	1.77%
8.90% Dewan Housing Finance Corporation Limited Ltd. (MD 04/06/2021)	AAA	1.60%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	1.60%
7.17% Reliance Industries Limited NCD (MD 08/11/2022)	AAA	1.45%
7.85% Cholamandalam Inv & Fin Co NCD (MD 08/08/2019) (C-08082018)	AA+	0.93%
8.65% NABARD NCD (MD 08/06/2028)	AAA	0.70%
9.3219% Tata Capital Ltd NCD (MD 18/12/2019)	AA+	0.65%
8.86% Power Finance Corporation Ltd NCD (MD 04/03/2020)	AAA	0.36%
Others		1.90%
<b>Sovereign</b>		<b>47.44%</b>
8.40% GOI (MD 28/07/2024)	SOV	7.20%
7.17% GOI (MD 08/01/2028)	SOV	6.75%
8.71% Uttar Pradesh SDL (MD 17/10/2028)	SOV	5.73%
8.21% Haryana Special SDL (MD 31/03/2023)	SOV	5.04%
8.60% Rajasthan SDL (MD 06/11/2028)	SOV	4.31%
8.21% Haryana Uday SDL (31/03/2024)	SOV	3.93%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	2.47%
8.58% Gujarat SDL (MD 31/10/2028)	SOV	2.34%
7.77% Tamil Nadu Uday SDL (MD 22/02/2024)	SOV	2.11%
8.66% Uttar Pradesh SDL (MD 31/10/2028)	SOV	1.83%
Others		5.73%
<b>Money Market, Deposits &amp; Other</b>		<b>18.69%</b>
<b>Total</b>		<b>100.00%</b>

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	2.00%	4.34%	5.15%	6.51%	8.52%	9.52%
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

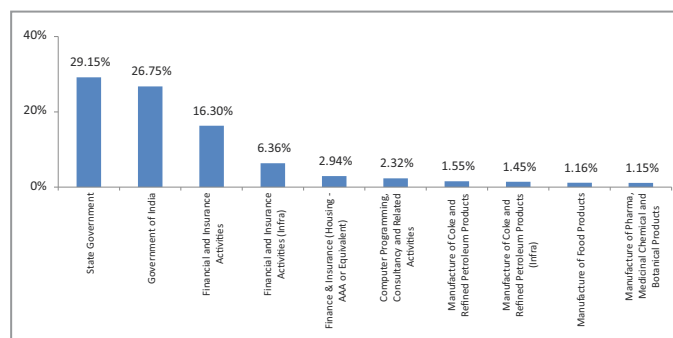
### Fund Details

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 30-November-18	36.1423
AUM (Rs. Cr)	1,386.60
Equity	15.89%
Debt	78.13%
Net current asset	5.98%

### Quantitative Indicators

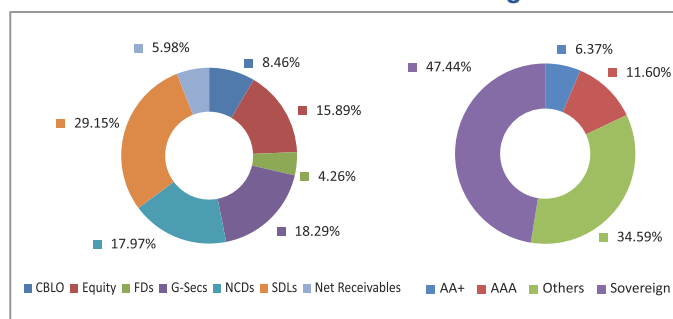
Modified Duration	3.97
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### Top 10 Sectors



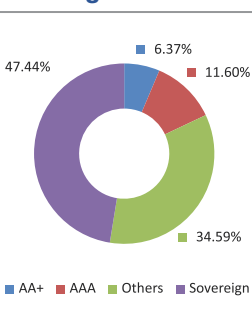
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Asset Class



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

### Rating Profile



November 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	30.90
Corporate bonds rated AA or above by Crisil	0 - 50	12.60
Money market and other liquid assets	0 - 20	9.76
Infrastructure sector*	0 - 25	3.15
Listed equities	0 - 50	41.33
Net Current Assets*		2.25
<b>Total</b>		<b>100.00</b>

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

\* Including Fixed Deposits

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>41.33%</b>
HDFC Bank Limited	Financial and Insurance Activities	4.36%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	4.04%
Nestle India Limited	Manufacture of Food Products	2.98%
ITC Limited	Manufacture of Tobacco Products	2.92%
IndusInd Bank Limited	Financial and Insurance Activities	2.56%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	2.48%
Hindalco Industries Limited	Manufacture of Basic Metals	1.74%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	1.71%
Yes Bank Limited	Financial and Insurance Activities	1.70%
BASF India Limited	Manufacture of Chemicals and Chemical Products	1.54%
Others		15.31%
<b>Corporate Bond</b>		<b>15.75%</b>
8.69% LIC Housing Finance Ltd NCD (MD 17/05/2019)	AAA	6.30%
8.61% Sundaram Finance Ltd. (MD 12/04/2019)	AAA	6.29%
8.53% PFC Ltd NCD (MD 24/07/2020)	AAA	3.15%
<b>Sovereign</b>		<b>30.90%</b>
7.17% GOI (MD 08/01/2028)	SOV	25.77%
8.21% Haryana Uday SDL (31/03/2024)	SOV	4.69%
6.84% GOI (MD 19/12/2022)	SOV	0.44%
<b>Money Market, Deposits &amp; Other</b>		<b>12.01%</b>
<b>Total</b>		<b>100.00%</b>

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	2.19%	-3.18%	0.58%	6.44%	7.39%	11.95%
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

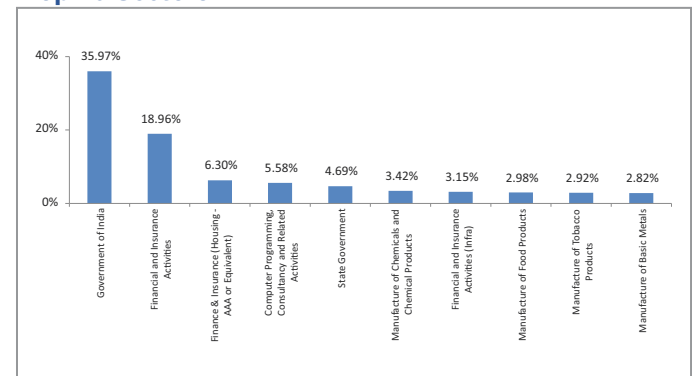
### Fund Details

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 30-November-18	48.7622
AUM (Rs. Cr)	3.17
Equity	41.33%
Debt	56.42%
Net current asset	2.25%

### Quantitative Indicators

Modified Duration	3.36
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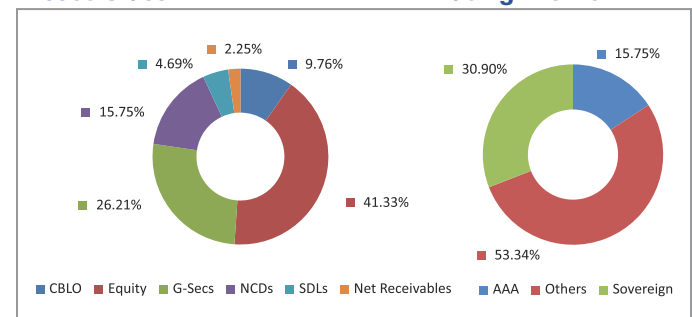
### Top 10 Sectors



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

### Asset Class

### Rating Profile



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

November 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	95.27
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	4.51
Net Current Assets*		0.22
<b>Total</b>		<b>100.00</b>

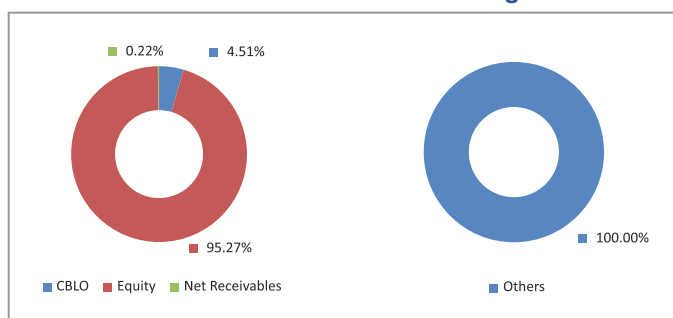
\*Net current asset represents net of receivables and payables for investments held.

\*\*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

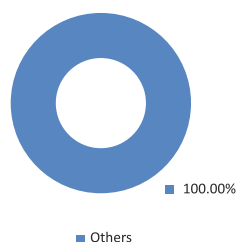
Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>95.27%</b>
HDFC Bank Limited	Financial and Insurance Activities	8.53%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	7.54%
Infosys Limited	Computer Programming, Consultancy and Related Activities	7.40%
ITC Limited	Manufacture of Tobacco Products	7.08%
ICICI Bank Limited	Financial and Insurance Activities	5.31%
Hindustan Unilever Limited	Manufacture of Chemicals and Chemical Products	5.17%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	4.40%
Larsen & Toubro Limited	Civil Engineering (Infra)	4.25%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.66%
Tata Consultancy Services Limited	Computer Programming, Consultancy and Related Activities	2.44%
Others		39.50%
<b>Money Market, Deposits &amp; Other</b>		<b>4.73%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



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

### Rating Profile



### Performance

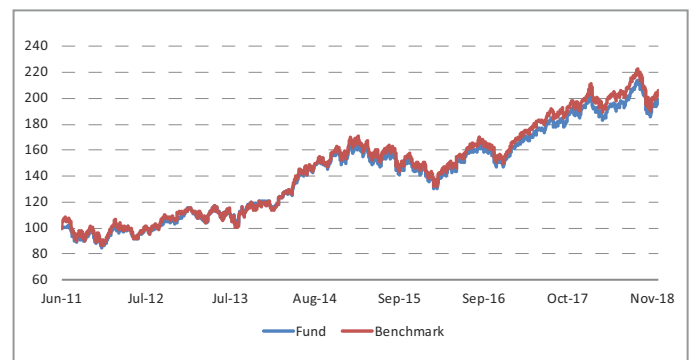
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	3.62%	2.13%	5.85%	14.26%	10.69%	9.69%
Benchmark	4.72%	1.31%	6.36%	15.00%	11.07%	10.20%

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

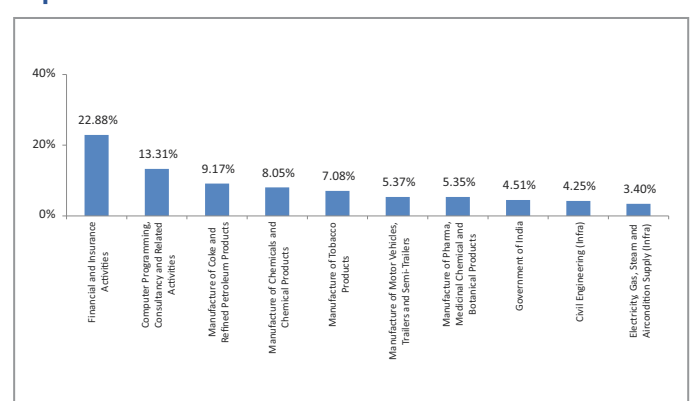
### Fund Details

Description	
SFIN Number	ULGF01118/04/11GRBLUECHIP116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	28
Debt	-
Hybrid	25
NAV as on 30-November-18	19.9229
AUM (Rs. Cr)	7.98
Equity	95.27%
Debt	4.51%
Net current asset	0.22%

### Growth of Rs. 100



### Top 10 Sectors



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

November 2018

## Group Equity Fund

### Fund Objective

To provide capital appreciation through investment in equity shares.

### Portfolio Allocation

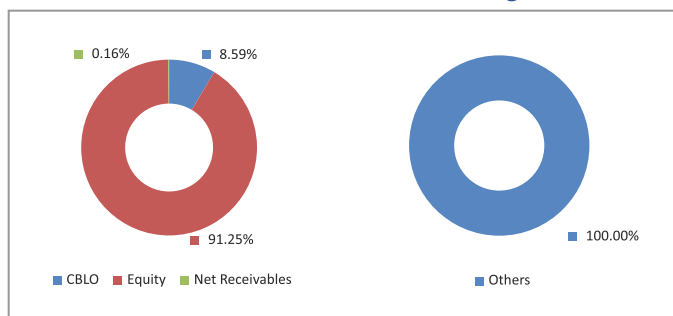
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	91.25
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	8.59
Net Current Assets*		0.16
<b>Total</b>		<b>100.00</b>

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

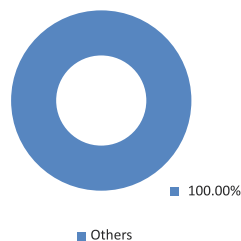
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>91.25%</b>
HDFC Bank Limited	Financial and Insurance Activities	9.38%
Infosys Limited	Computer Programming, Consultancy and Related Activities	7.32%
ITC Limited	Manufacture of Tobacco Products	6.94%
ICICI Bank Limited	Financial and Insurance Activities	4.98%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	4.81%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	4.38%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	2.96%
Nestle India Limited	Manufacture of Food Products	2.95%
Hindalco Industries Limited	Manufacture of Basic Metals	2.92%
Pfizer Limited	Manufacture of Pharma, Medicinal Chemical and Botanical Products	2.65%
Others		41.96%
<b>Money Market, Deposits &amp; Other</b>		<b>8.75%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



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

### Performance

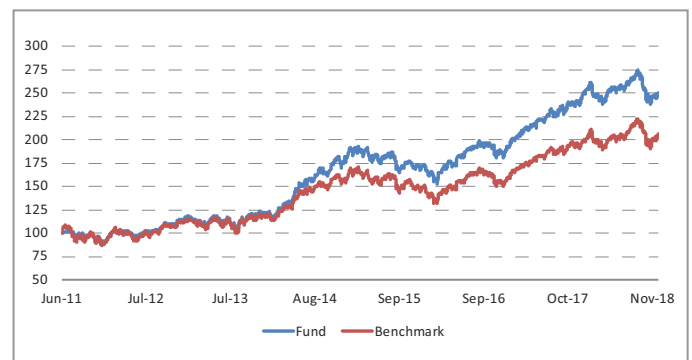
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	2.42%	-2.54%	4.38%	15.49%	13.04%	13.09%
Benchmark	4.72%	1.31%	6.36%	15.00%	11.07%	10.20%

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

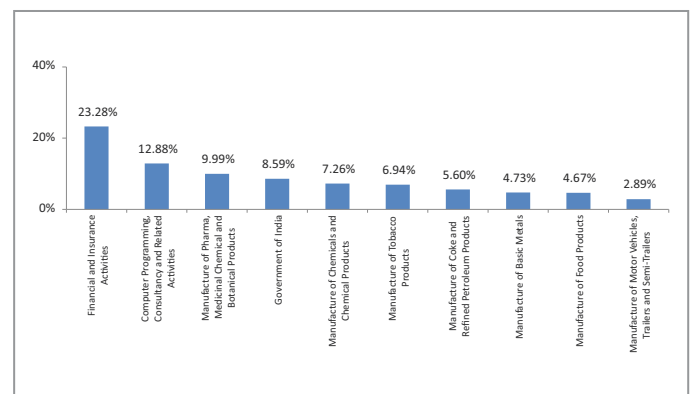
### Fund Details

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-November-18	24.9967
AUM (Rs. Cr)	42.37
Equity	91.25%
Debt	8.59%
Net current asset	0.16%

### Growth of Rs. 100



### Top 10 Sectors



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

November 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>19.10%</b>
8.90% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	6.66%
9.95 % Food Corporation of India (MD 07/03/2022)	AAA	5.48%
9.35% RECL NCD (MD 15/06/2022)	AAA	3.38%
7.20% PGC NCD (MD 21/12/2021)	AAA	1.59%
8.95% HDFC Ltd (MD 19/10/2020)	AAA	1.33%
8.50% IRFC Ltd (MD 22/06/2020)	AAA	0.66%
<b>Sovereign</b>		<b>37.25%</b>
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	9.59%
7.35% GOI ( MD 22/06/2024)	SOV	8.23%
7.68% GOI (MD 15/12/2023)	SOV	8.20%
8.89% Maharastra SDL (MD 05/10/2021)	SOV	7.89%
7.17% GOI (MD 08/01/2028)	SOV	1.85%
7.80% GOI (MD 11/04/2021)	SOV	0.81%
8.94% Gujarat SDL (MD 07/03/2022)	SOV	0.68%
<b>Money Market, Deposits &amp; Other</b>		<b>43.65%</b>
<b>Total</b>		<b>100.00%</b>

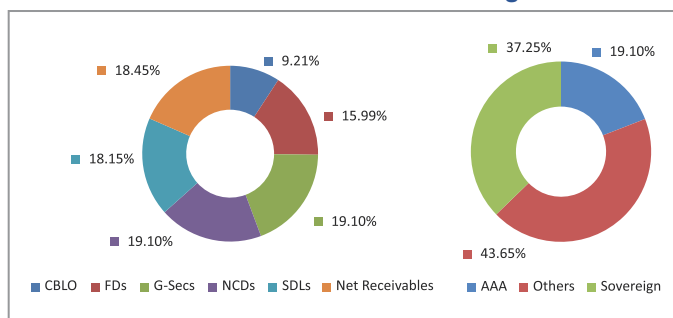
### Fund Details

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	24
NAV as on 30-November-18	16.7696
AUM (Rs. Cr)	30.40
Equity	-
Debt	81.55%
Net current asset	18.45%

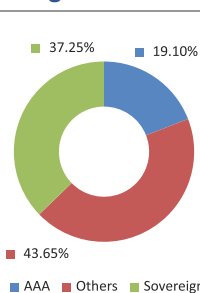
### Quantitative Indicators

Modified Duration	2.26
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### Asset Class

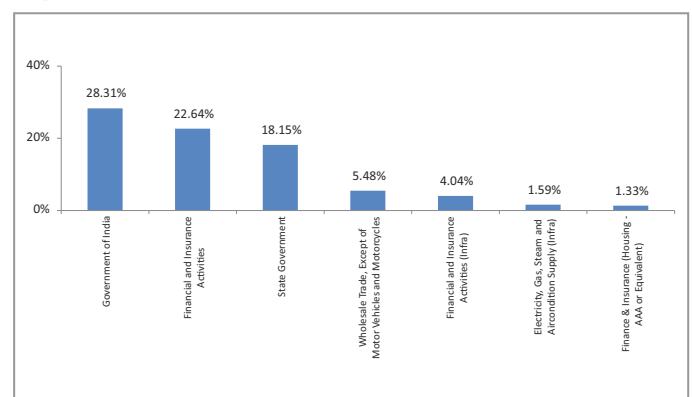


### Rating Profile



\*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	1.14%	4.11%	5.16%	4.78%	5.62%	7.08%
Benchmark	-	-	-	-	-	-

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

November 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	61.57
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	25.20
Net Current Assets*		13.23
<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>		<b>17.56%</b>
9.64% Power Grid Corporation Ltd. G ( MD 31/05/2021)	AAA	5.23%
9.40% HDFC Ltd. (MD 13/04/2021)	AAA	4.16%
8.88% LIC Housing Finance Ltd (MD 13/10/2020)	AAA	4.11%
8.37% Rural Electrification Corporation Limited NCD (14/08/2020)	AAA	4.07%
<b>Sovereign</b>		<b>44.01%</b>
8.94% Gujarat SDL (MD 07/03/2022)	SOV	16.73%
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	13.97%
8.15% GOI (MD 11/06/2022)	SOV	10.09%
8.89% Maharashtra SDL (MD 05/10/2021)	SOV	3.21%
<b>Money Market, Deposits &amp; Other</b>		<b>38.43%</b>
<b>Total</b>		<b>100.00%</b>

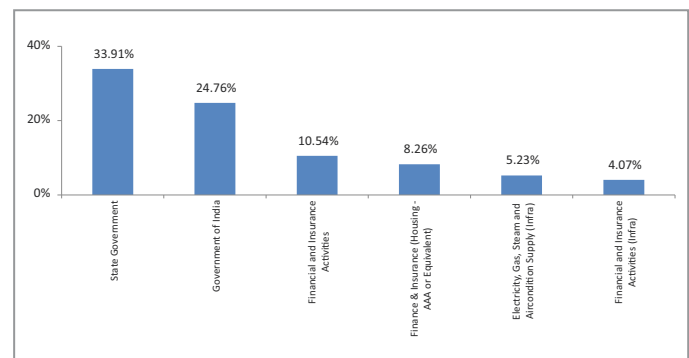
### Fund Details

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	24
NAV as on 30-November-18	18.2075	
AUM (Rs. Cr)	4.91	
Equity	-	
Debt	86.77%	
Net current asset	13.23%	

### Quantitative Indicators

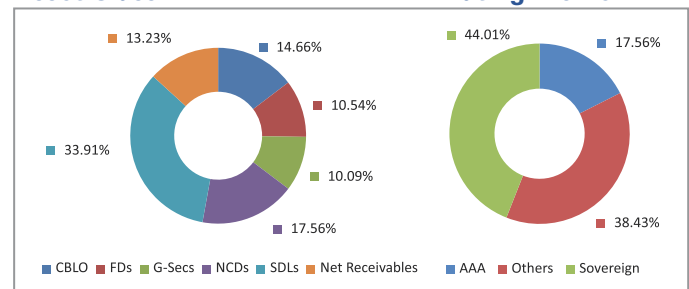
Modified Duration	1.76
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### Top 10 Sectors

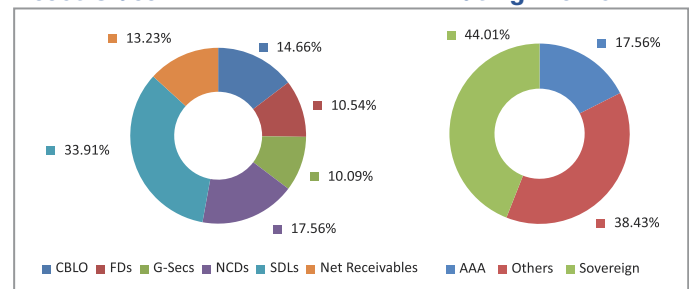


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### 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	0.97%	3.81%	4.49%	5.35%	7.23%	8.38%
Benchmark	-	-	-	-	-	-

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



November 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	96.85
Net Current Assets*		3.15
<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>		<b>40.50%</b>
9.64% Power Grid Corporation Ltd. F (MD 31/05/2020)	AAA	6.86%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	6.53%
8.88% LIC Housing Finance Ltd (MD 13/10/2020)	AAA	6.53%
8.72% Shriram Transport Finance Co Ltd NCD (MD 27/03/2023)	AA+	5.39%
8.95% HDFC Ltd (MD 19/10/2020)	AAA	4.36%
9.71% Tata Motors NCD (MD 01/10/2019)	AA+	4.36%
8.0505% Cholamandalam Investment & Finance Co. Ltd NCD (MD 25/10/2019)	AA+	4.30%
8.75 HDFC Ltd NCD (MD 13/01/2020)	AAA	2.17%
<b>Sovereign</b>		<b>46.77%</b>
8.78% Gujarat SDL (MD 21/12/2021)	SOV	43.51%
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	3.16%
8.27% GOI (MD 09/06/2020)	SOV	0.10%
<b>Money Market, Deposits &amp; Other</b>		<b>12.74%</b>
<b>Total</b>		<b>100.00%</b>

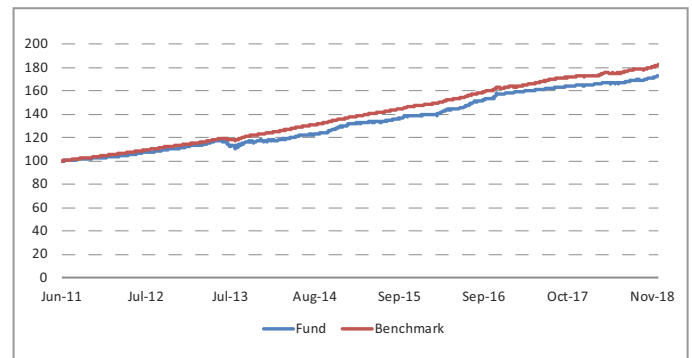
### Fund Details

Description	
SFIN Number	ULGF01218/04/11GRSHTRDE02116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Short Term Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 30-November-18	17.3078
AUM (Rs. Cr)	9.26
Equity	-
Debt	96.85%
Net current asset	3.15%

### Quantitative Indicators

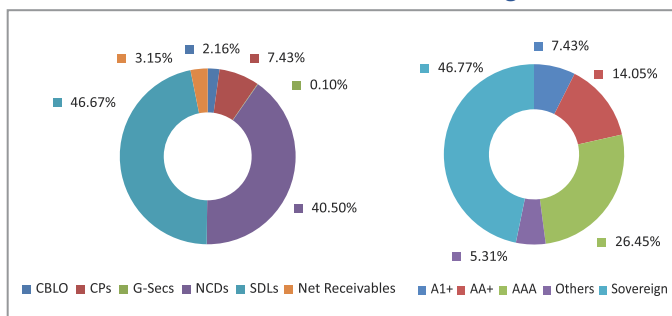
Modified Duration	1.92
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### Growth of Rs. 100



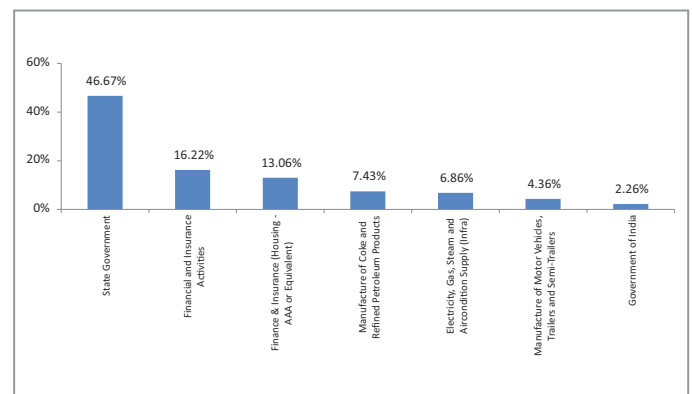
### Asset Class

### Rating Profile



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

### Top 10 Sectors



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	1.22%	3.82%	5.00%	4.90%	7.66%	7.64%
Benchmark	1.18%	4.00%	5.64%	5.79%	7.36%	8.39%

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

November 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	96.84
Money Market instrument	0 - 60	-
Net Current Assets*		3.16
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>30.85%</b>
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	7.54%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	5.29%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	2.88%
7.39% LIC Housing Finance Ltd NCD (MD 30/08/2022)	AAA	2.61%
8.72% Shriram Transport Finance Co Ltd NCD (MD 27/03/2023)	AA+	1.66%
9.95 % Food Corporation of India (MD 07/03/2022)	AAA	1.56%
8.75% Bajaj Finance Ltd NCD (MD 14/08/2026)	AAA	1.43%
7.85% Cholamandalam Invst &Fin Co NCD(MD08082019)(C-08082018)	AA+	1.42%
7.68% Fullerton India Credit Co Ltd S 56 NCD (MD 14/08/2020)	AAA	1.41%
8.85% Bajaj Finance Limited NCD (MD 15/07/2026)	AAA	1.08%
Others		3.97%
<b>Sovereign</b>		<b>65.51%</b>
7.17% GOI (MD 08/01/2028)	SOV	39.87%
7.35% GOI ( MD 22/06/2024)	SOV	21.76%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	3.88%
<b>Money Market, Deposits &amp; Other</b>		<b>3.64%</b>
<b>Total</b>		<b>100.00%</b>

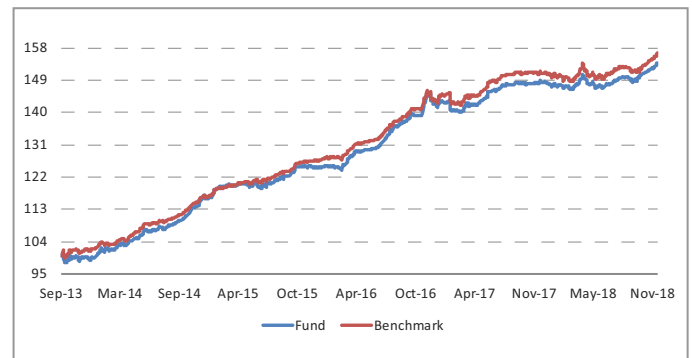
### Fund Details

Description	
SFIN Number	ULGF01924/06/13GRDEBTFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 30-November-18	15.3898
AUM (Rs. Cr)	701.76
Equity	-
Debt	96.84%
Net current asset	3.16%

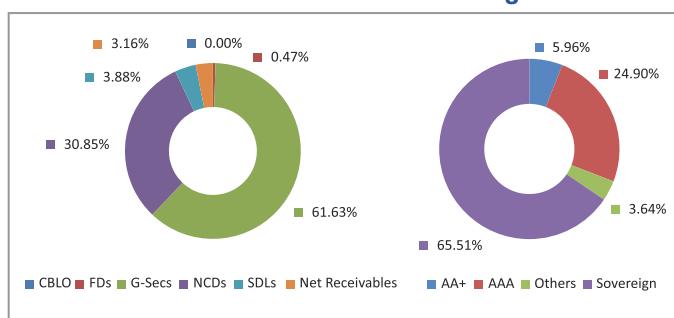
### Quantitative Indicators

Modified Duration	4.79
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### Growth of Rs. 100

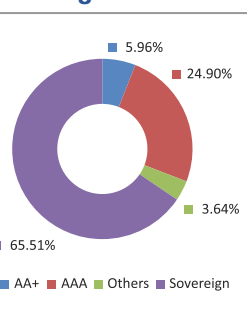


### Asset Class

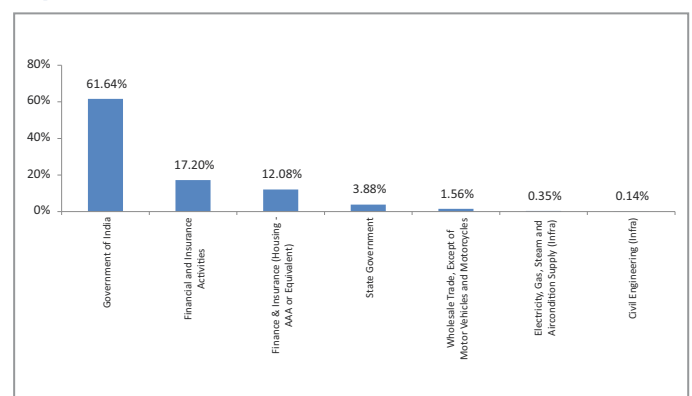


\*Others includes Equity, CBLO, Net receivable/payable and FD

### 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	1.64%	4.41%	3.79%	2.98%	7.28%	8.62%
Benchmark	1.86%	4.28%	3.77%	3.81%	7.41%	8.98%

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

November 2018

## Group Short Term Debt Fund-III

### Fund Objective

To earn moderate returns.

### Portfolio Allocation

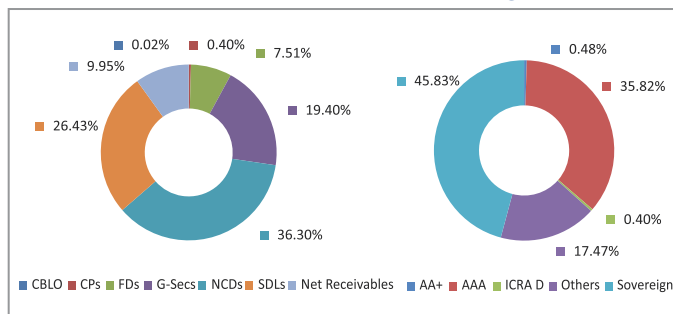
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	40 - 100	89.64
Money Market instrument	0 - 60	0.41
Net Current Assets*		9.95
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>36.30%</b>
8.65% HDFC Ltd NCD (MD 18/09/2020)	AAA	7.95%
8.80% Power Grid Corporation Ltd NCD (MD 29/09/2020)	AAA	5.97%
8.68% LIC Housing Finance Ltd (MD 30/03/2020)	AAA	5.40%
8.50% IRFC Ltd (MD 22/06/2020)	AAA	4.93%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	4.77%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	3.19%
8.69% LIC Housing Finance Ltd NCD (MD 17/05/2019)	AAA	1.27%
8.30% HDB Financial Services Ltd NCD (MD 09/08/2019)	AAA	1.27%
7.38% Kotak Mahindra Prime Ltd NCD (MD 18/10/2019)	AAA	0.71%
9.71% Tata Motors NCD (MD 01/10/2019)	AA+	0.32%
Others		0.53%
<b>Sovereign</b>		<b>45.83%</b>
9.51% Maharashtra SDL (MD 11/09/2023)	SOV	16.78%
8.12% GOI (MD 10/12/2020)	SOV	15.78%
8.78% Gujarat SDL (MD 21/12/2021)	SOV	9.65%
8.27% GOI (MD 09/06/2020)	SOV	2.58%
7.80% GOI (MD 11/04/2021)	SOV	1.04%
<b>Money Market, Deposits &amp; Other</b>		<b>17.87%</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	0.33%	2.63%	4.50%	5.19%	6.68%	7.27%
Benchmark	1.18%	4.00%	5.64%	5.79%	7.36%	8.43%

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

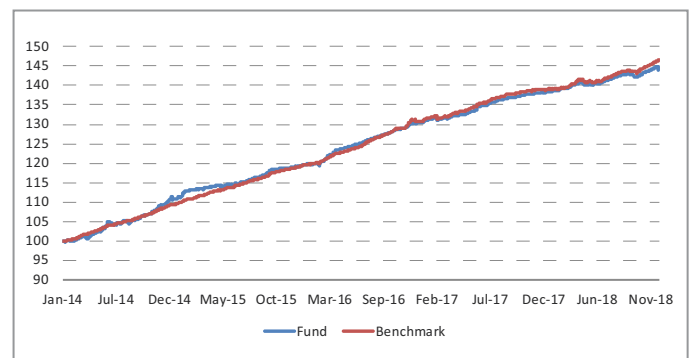
### Fund Details

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 30-November-18	14.4206
AUM (Rs. Cr)	63.14
Equity	-
Debt	90.05%
Net current asset	9.95%

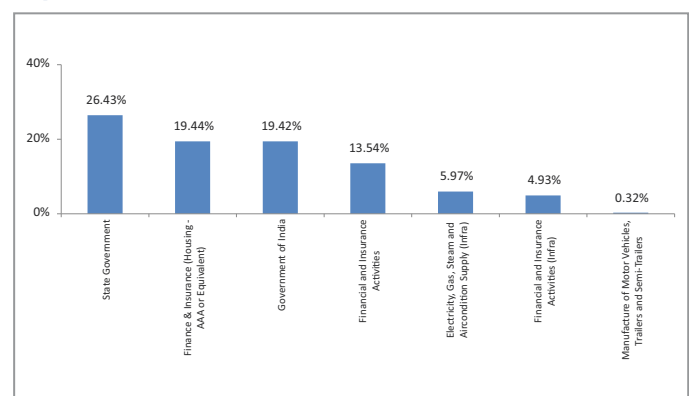
### Quantitative Indicators

Modified Duration	2.13
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### Growth of Rs. 100



### Top 10 Sectors



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

November 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	88.54
Net Current Assets*		11.46
<b>Total</b>		<b>100.00</b>

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

### Portfolio

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

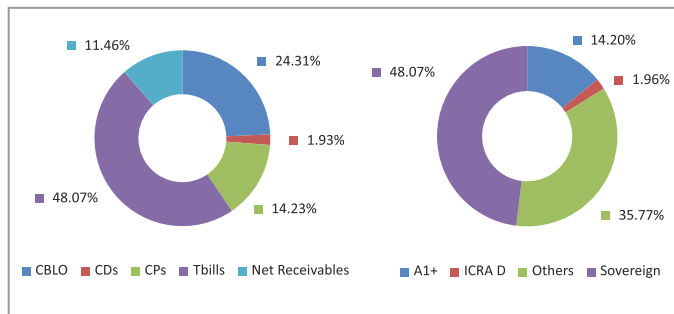
### Fund Details

Description	
SFIN Number	ULGF02124/06/13GRLIQUFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 30-November-18	13.0396
AUM (Rs. Cr)	24.88
Equity	-
Debt	88.54%
Net current asset	11.46%

### Quantitative Indicators

Modified Duration	0.42
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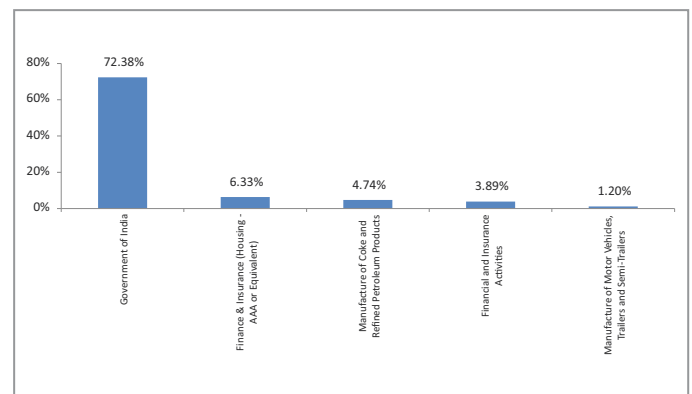
### Asset Class



\*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	-3.28%	-2.98%	-0.26%	2.76%	4.45%	5.22%
Benchmark	0.64%	3.84%	7.45%	7.04%	7.23%	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

November 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	92.58
Money market instruments, Cash, Mutual funds	0 - 40	3.57
Net Current Assets*		3.85
<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>17.77%</b>
7.7948% Kotak Mahindra Prime Ltd NCD (MD 16/07/2020)	AAA	7.89%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	6.45%
8.57% India Bulls Housing Finance Ltd (MD 30/03/2022)	AAA	1.34%
9.95 % Food Corporation of India (MD 07/03/2022)	AAA	0.83%
10.00% Shriram Transport Finance Company Ltd (MD 15/07/2019)	AA+	0.60%
8.45% Bajaj Finance Ltd NCD (MD 29/09/2026)	AAA	0.39%
8.72% Shriram Transport Finance Co Ltd NCD (MD 27/03/2023)	AA+	0.26%
<b>Sovereign</b>		<b>73.50%</b>
7.17% GOI (MD 08/01/2028)	SOV	51.20%
7.35% GOI ( MD 22/06/2024)	SOV	14.40%
6.84% GOI (MD 19/12/2022)	SOV	3.98%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	3.93%
<b>Money Market, Deposits &amp; Other</b>		<b>8.73%</b>
<b>Total</b>		<b>100.00%</b>

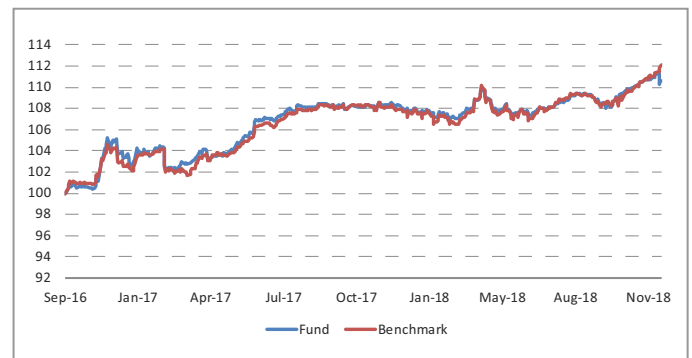
### Fund Details

Description	
SFIN Number	ULGF02202/03/15GRDEBTFU03116
Launch Date	29-Sep-16
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 30-November-18	11.0594
AUM (Rs. Cr)	75.34
Equity	-
Debt	96.15%
Net current asset	3.85%

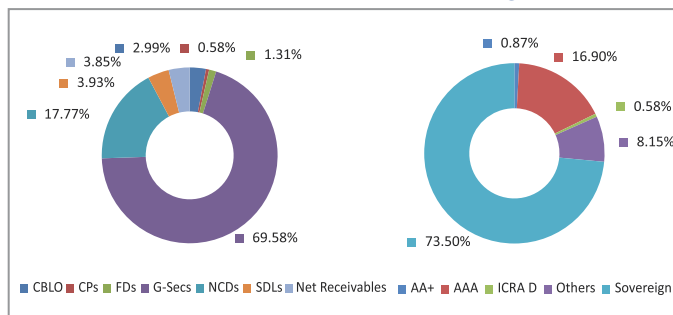
### Quantitative Indicators

Modified Duration	4.91
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### Growth of Rs. 100

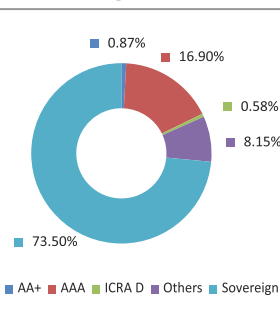


### Asset Class

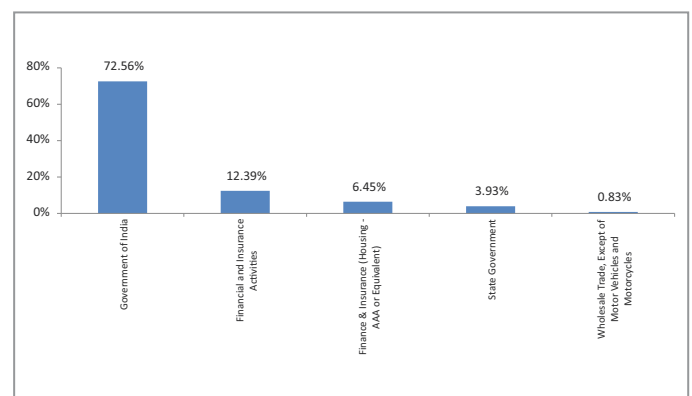


\*Others includes Equity, CBLO, Net receivable/payable and FD

### 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	0.39%	2.67%	2.12%	2.74%	-	4.75%
Benchmark	1.86%	4.28%	3.77%	3.81%	-	5.43%

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

November 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	23.63
Debt and Debt related securities, Money Market instrument/Mutual Funds	40 - 100	72.57
Net Current Assets*		3.80
<b>Total</b>		<b>100.00</b>

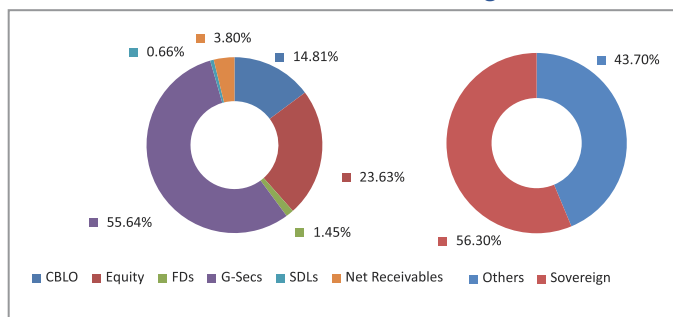
\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>23.63%</b>
HDFC Bank Limited	Financial and Insurance Activities	2.39%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	2.21%
ITC Limited	Manufacture of Tobacco Products	1.69%
Nestle India Limited	Manufacture of Food Products	1.67%
IndusInd Bank Limited	Financial and Insurance Activities	1.41%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	1.36%
Hindalco Industries Limited	Manufacture of Basic Metals	0.96%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	0.94%
Yes Bank Limited	Financial and Insurance Activities	0.93%
BASF India Limited	Manufacture of Chemicals and Chemical Products	0.85%
Others		9.24%
<b>Sovereign</b>		<b>56.30%</b>
7.17% GOI (MD 08/01/2028)	SOV	52.34%
6.84% GOI (MD 19/12/2022)	SOV	3.30%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	0.66%
<b>Money Market, Deposits &amp; Other</b>		<b>20.06%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class

### Rating Profile



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

### Performance

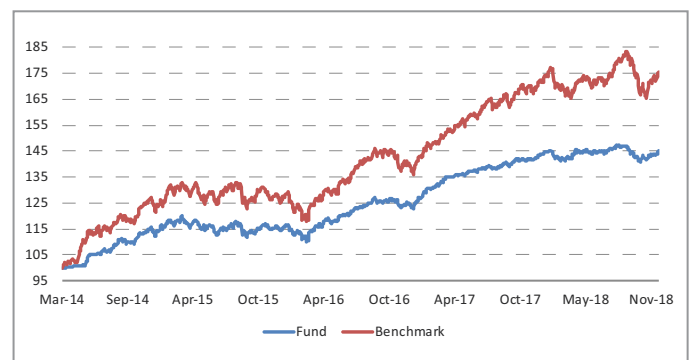
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	1.99%	-0.13%	2.29%	7.95%	7.72%	8.27%
Benchmark	3.72%	2.48%	5.69%	11.14%	10.00%	10.70%

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

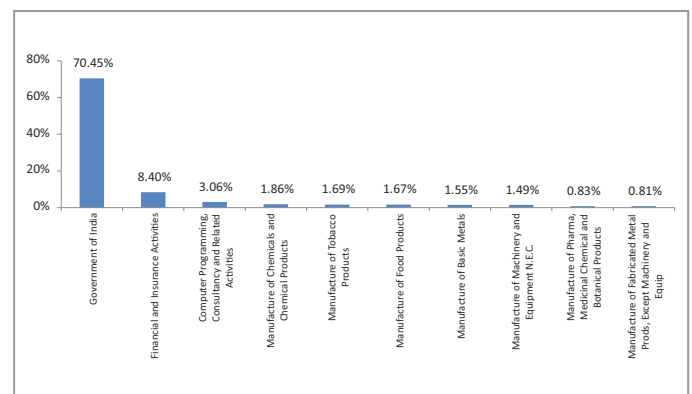
### Fund Details

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 30-November-18	14.5108
AUM (Rs. Cr)	1.48
Equity	23.63%
Debt	72.57%
Net current asset	3.80%

### Growth of Rs. 100



### Top 10 Sectors



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

November 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	92.94
Money market instruments, Mutual funds*	0 - 60	-
Net Current Assets*		7.06
<b>Total</b>		<b>100.00</b>

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

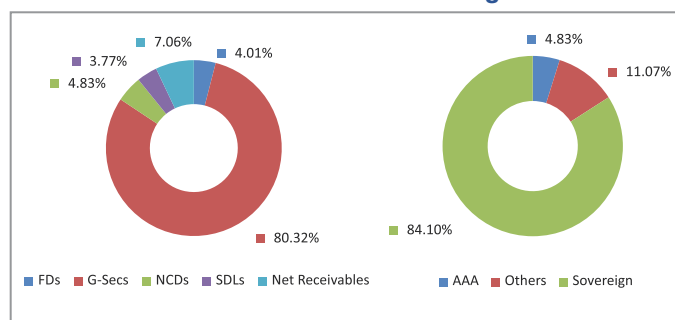
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Corporate Bond</b>		<b>4.83%</b>
8.75 HDFC Ltd NCD (MD 13/01/2020)	AAA	4.83%
<b>Sovereign</b>		<b>84.10%</b>
7.17% GOI (MD 08/01/2028)	SOV	40.26%
7.80% GOI (MD 11/04/2021)	SOV	23.86%
7.35% GOI (MD 22/06/2024)	SOV	12.42%
6.84% GOI (MD 19/12/2022)	SOV	3.78%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	3.77%
<b>Money Market, Deposits &amp; Other</b>		<b>11.07%</b>
<b>Total</b>		<b>100.00%</b>

### Fund Details

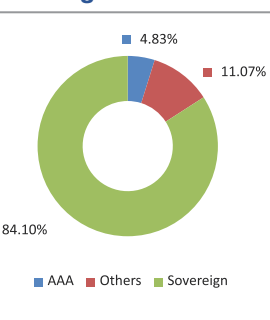
Description	
SFIN Number	ULGF02518/08/16GRDBTPENFU116
Launch Date	01-Sep-17
Face Value	10
Risk Profile	LOW
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 30-November-18	10.3764
AUM (Rs. Cr)	1.04
Equity	-
Debt	92.94%
Net current asset	7.06%

### Asset Class

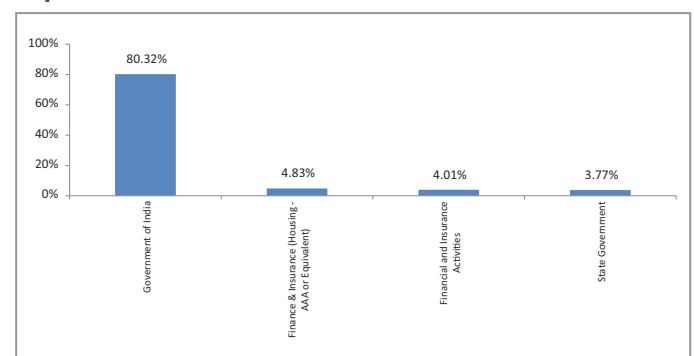


\*Others includes Equity, CBLO, Net receivable/payable and FD

### 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	1.43%	4.10%	4.23%	-	-	3.01%
Benchmark	1.86%	4.28%	3.77%	-	-	3.56%

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