

INVESTMENT'Z INSIGHT

Monthly Investment Update January 2019

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ASSET PROFILE

FUND PERFORMANCE SUMMARY

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January 2019

Group Asset Allocation Fund

Fund Objective

To realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash. The fund strategy will be to adjust the mix between these asset classes to capitalize on the changing financial markets and economic conditions.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 50	20.60
Corporate bonds rated AA or above by Crisil*	0 - 50	14.28
Money market and other liquid assets	0 - 40	6.19
Infrastructure sector as defined by the IRDA	0 - 40	1.88
Listed equities	0 - 100	54.12
Net Current Assets*		2.93
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		
HDFC Bank Limited	Financial and Insurance Activities	6.02%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	4.23%
Infosys Limited	Computer Programming, Consultancy and Related Activities	4.20%
ITC Limited	Manufacture of Tobacco Products	3.56%
ICICI Bank Limited	Financial and Insurance Activities	2.63%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	2.50%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	2.26%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	2.06%
Nestle India Limited	Manufacture of Food Products	1.99%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	1.78%
Others		22.88%
Corporate Bond		
7.83% LIC Housing Finance Ltd NCD (MD 25/09/2026) (Put Date 26/11/2020)	AAA	2.86%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	2.86%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	2.16%
NOVO X Trust - Locomotive Series S (MD 15/04/2020)	AAA	1.96%
10.63 IOT NCD Series IV-STRIP-6 (MD 20/09/2028)	AAA	1.60%
8.10% Shriram Transport Finance Company Ltd NCD (MD 29/05/2020)	AA+	0.84%
8.90% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	0.24%
9.27% IRFC Ltd. Series 76 (MD 10/05/2021)	AAA	0.22%
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%
Others		0.07%
Sovereign		
7.17% GOI (MD 08/01/2028)	SOV	16.42%
7.35% GOI (MD 22/06/2024)	SOV	1.76%
6.84% GOI (MD 19/12/2022)	SOV	1.58%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	0.77%
7.80% GOI (MD 11/04/2021)	SOV	0.07%
Money Market, Deposits & Other		12.34%
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.32%	-1.82%	0.97%	8.68%	11.28%	11.39%
Benchmark	-0.13%	-1.37%	1.24%	9.90%	11.11%	9.15%

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

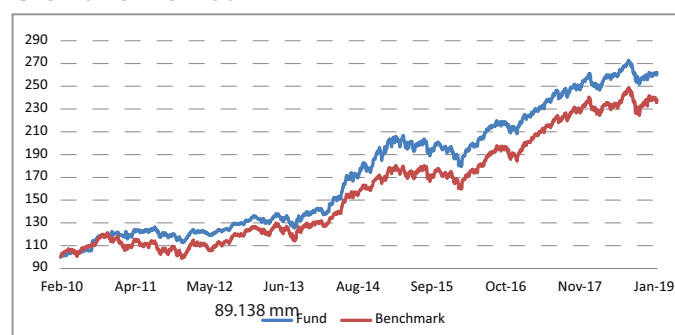
Fund Details

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-January-19	26.2165		
AUM (Rs. Cr)	142.70		
Equity	54.12%		
Debt	42.96%		
Net current asset	2.93%		

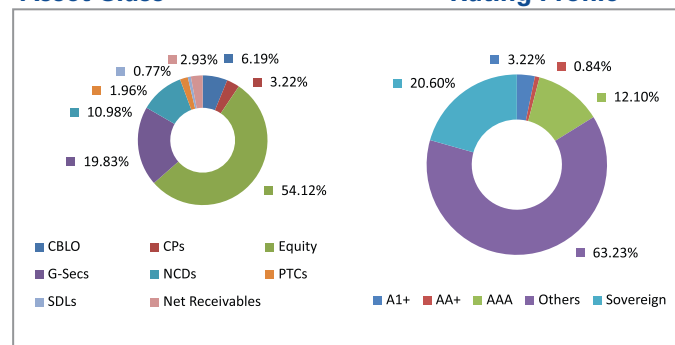
Quantitative Indicators

Modified Duration	3.61
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Growth of Rs. 100

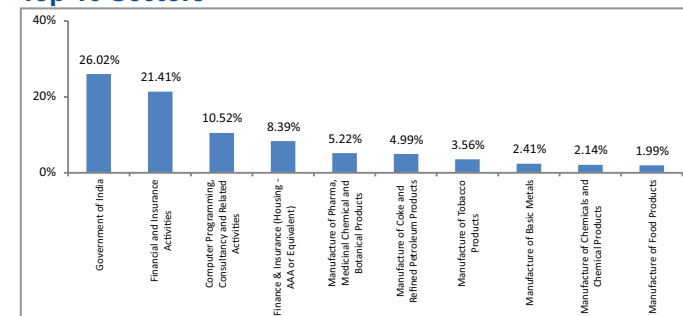


Asset Class



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

January 2019

Group Equity Index Fund

Fund Objective

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

Portfolio Allocation

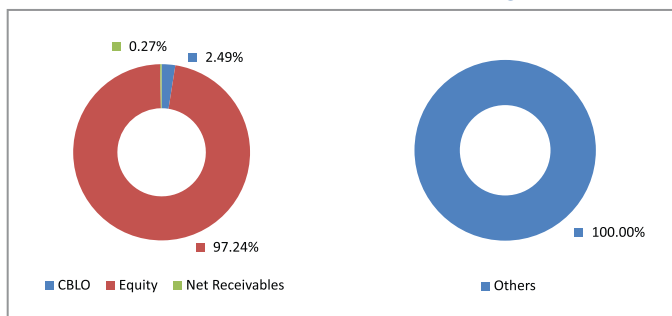
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	2.49
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	97.24
Net Current Assets*		0.27
Total		100.00

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

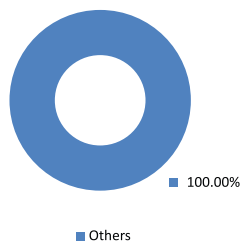
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		97.24%
Infosys Limited	Computer Programming, Consultancy and Related Activities	8.94%
HDFC Bank Limited	Financial and Insurance Activities	8.92%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	8.59%
ITC Limited	Manufacture of Tobacco Products	7.08%
ICICI Bank Limited	Financial and Insurance Activities	5.77%
Hindustan Unilever Limited	Manufacture of Chemicals and Chemical Products	5.55%
Larsen & Toubro Limited	Civil Engineering (Infra)	4.18%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	3.84%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.37%
Asian Paints Limited	Manufacture of Chemicals and Chemical Products	2.58%
Others		38.41%
Money Market, Deposits & Other		2.76%
Total		100.00%

Asset Class



Rating Profile



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

Performance

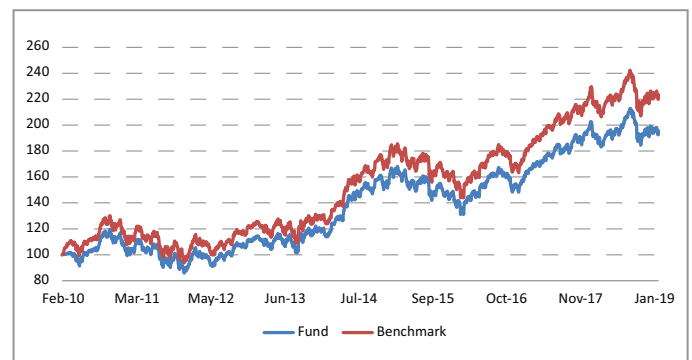
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.67%	-4.83%	-2.33%	10.55%	11.32%	7.79%
Benchmark	-0.29%	-4.63%	-1.78%	12.48%	12.68%	9.40%

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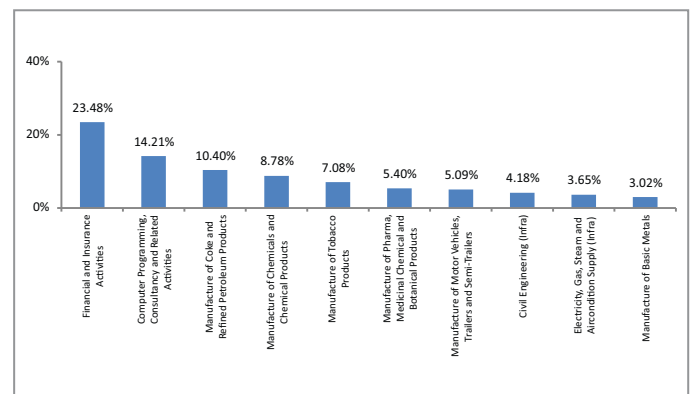
Fund Details

Description	
SFIN Number	ULGF00822/02/10GREQTYINDX116
Launch Date	19-Feb-10
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	28
Debt	-
Hybrid	25
NAV as on 31-January-19	19.5798
AUM (Rs. Cr)	39.72
Equity	97.24%
Debt	2.49%
Net current asset	0.27%

Growth of Rs. 100



Top 10 Sectors



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

January 2019

Group Debt Fund

Fund Objective

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

Portfolio Allocation

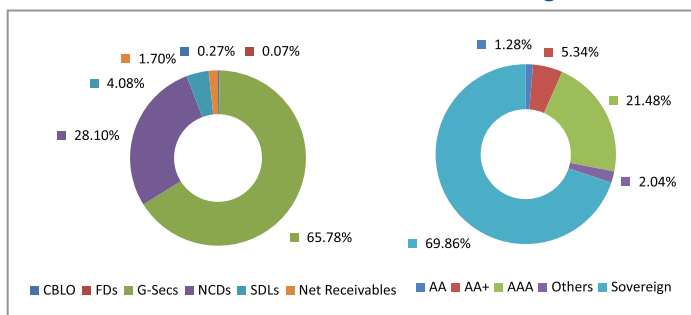
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 100	69.86
Corporate bonds rated AA or above by Crisil*	0 - 100	28.17
Money market and other liquid assets	0 - 40	0.27
Listed equities - NIL		-
Net Current Assets*		1.70
Total		100.00

*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		28.10%
8.80% LIC Housing Finance Ltd NCD (MD 25/01/2029)	AAA	3.93%
8.57% India Bulls Housing Finance Ltd (MD 30/03/2022)	AAA	3.84%
8.45% Bajaj Finance Ltd NCD (MD 29/09/2026)	AAA	2.88%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	2.66%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	2.20%
10.09% MRF Limited (MD 27/05/2021)	AA+	1.33%
8.61 LIC Housing Finance Ltd NCD (MD 11/12/2019) (Put Option 11/12/2015)	AAA	1.29%
8.95% Crompton Greaves Consumer Electricals Limited NCD (MD 24/06/2020)	AA	1.28%
7.7948% Kotak Mahindra Prime Ltd NCD (MD 16/07/2020)	AAA	1.27%
7.39% LIC Housing Finance Ltd NCD (MD 30/08/2022)	AAA	1.19%
Others		6.24%
Sovereign		69.86%
7.17% GOI (MD 08/01/2028)	SOV	46.15%
7.35% GOI (MD 22/06/2024)	SOV	17.06%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	4.08%
6.84% GOI (MD 19/12/2022)	SOV	2.58%
Money Market, Deposits & Other		2.04%
Total		100.00%

Asset Class



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

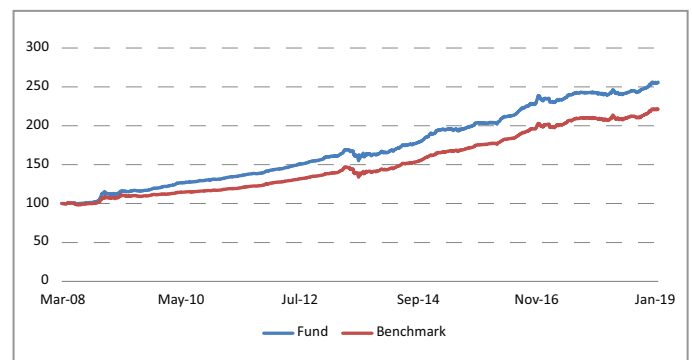
Fund Details

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 31-January-19	25.6564
AUM (Rs. Cr)	156.25
Equity	-
Debt	98.30%
Net current asset	1.70%

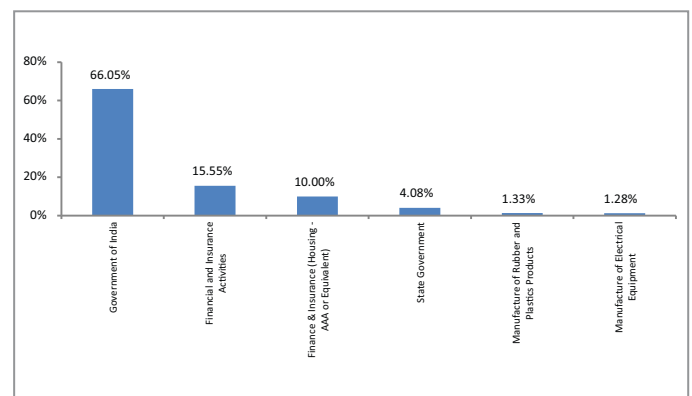
Quantitative Indicators

Modified Duration	5.02
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Growth of Rs. 100



Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.40%	4.96%	6.32%	4.43%	7.82%	9.07%
Benchmark	0.18%	4.66%	6.42%	4.78%	7.67%	7.60%

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

January 2019

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	97.38
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		2.62
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%

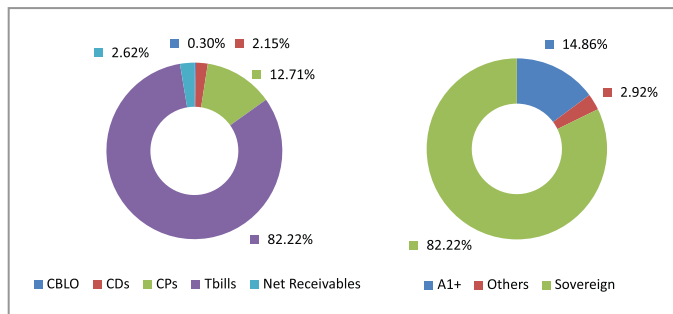
Fund Details

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-January-19	21.4884
AUM (Rs. Cr)	20.05
Equity	-
Debt	97.38%
Net current asset	2.62%

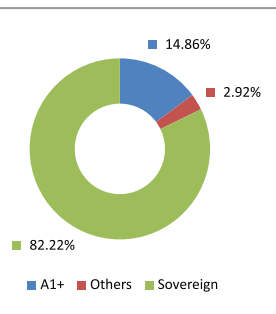
Quantitative Indicators

Modified Duration	0.65
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Asset Class

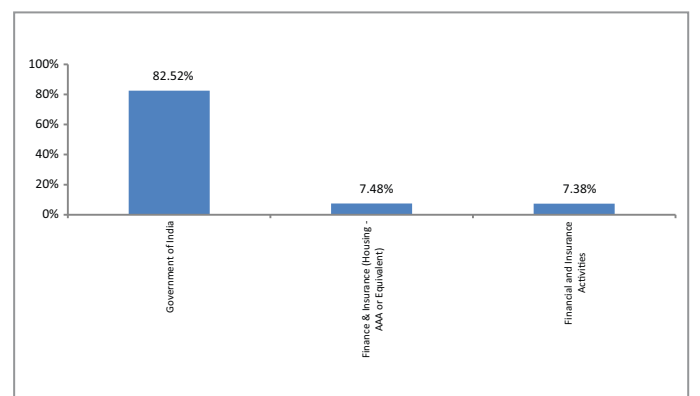


Rating Profile



*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	0.51%	-3.20%	-0.32%	2.74%	4.38%	7.74%
Benchmark	0.63%	3.85%	7.68%	7.18%	7.27%	7.54%

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

January 2019

Group Short Term Debt Fund

Fund Objective

To earn moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	77.43
Corporate bonds rated AA or above by Crisil*	0 - 100	7.95
Money market and other liquid assets	0 - 40	-
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		14.62
Total		100.00

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

* Including Fixed Deposits

Portfolio

Company/Issuer	Rating	Exposure (%)
Sovereign		77.43%
8.12% GOI (MD 10/12/2020)	SOV	61.66%
8.78% Gujarat SDL (MD 21/12/2021)	SOV	7.24%
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	4.84%
9.51% Maharashtra SDL (MD 11/09/2023)	SOV	3.69%
Money Market, Deposits & Other		22.57%
Total		100.00%

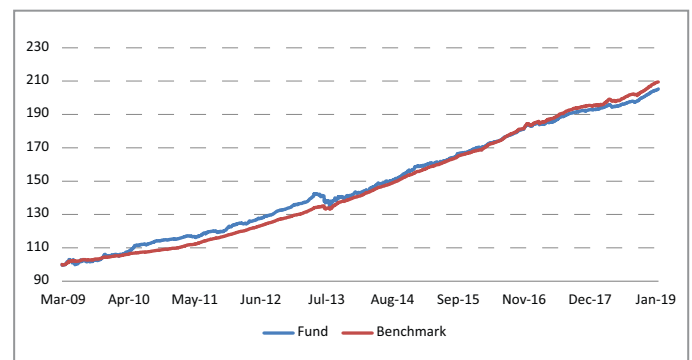
Fund Details

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-January-19	20.5271
AUM (Rs. Cr)	0.27
Equity	-
Debt	85.38%
Net current asset	14.62%

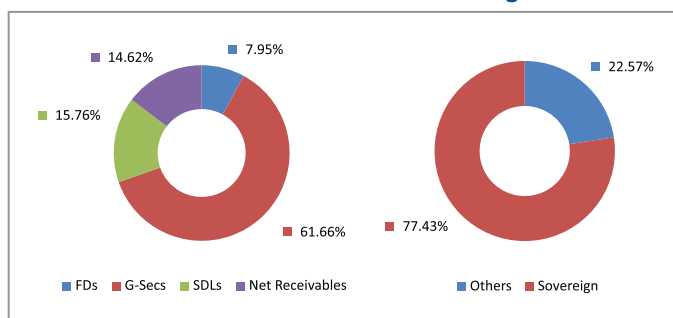
Quantitative Indicators

Modified Duration	1.75
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Growth of Rs. 100

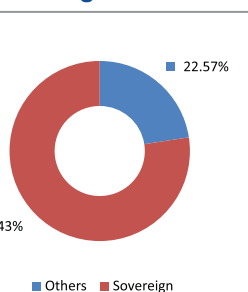


Asset Class

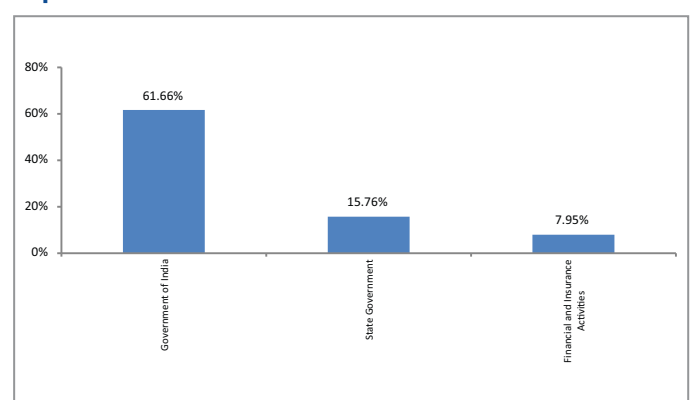


*Others includes Equity, CBLO, Net receivable/payable and FD

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	0.68%	4.11%	6.13%	5.41%	6.43%	7.54%
Benchmark	0.61%	4.14%	7.10%	6.24%	7.53%	7.76%

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

January 2019

Stable Gain Fund

Fund Objective

To provide moderate risk with moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	32.75
Corporate bonds rated AA or above by Crisil*	0 - 40	12.20
Money market and other liquid assets	0 - 20	6.97
Infrastructure sector as defined by the IRDA	0 - 25	13.43
Listed equities	0 - 35	30.99
Net Current Assets*		3.67
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		30.99%
HDFC Bank Limited	Financial and Insurance Activities	3.37%
ITC Limited	Manufacture of Tobacco Products	2.87%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	2.65%
Infosys Limited	Computer Programming, Consultancy and Related Activities	2.39%
Wipro Limited	Computer Programming, Consultancy and Related Activities	2.20%
Larsen & Toubro Limited	Civil Engineering (Infra)	1.89%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	1.52%
Hindalco Industries Limited	Manufacture of Basic Metals	1.45%
ICICI Bank Limited	Financial and Insurance Activities	1.33%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	1.31%
Others		10.01%
Corporate Bond		24.80%
8.65% Reliance Industries Limited NCD SR 1B (MD 11/12/2028)	AAA	4.41%
8.36% Power Grid Corp.of India Ltd NCD (Part red.) (MD 07/01/2029)	AAA	3.47%
8.65% NABARD NCD (MD 08/06/2028)	AAA	2.45%
8.27% RECL Ltd NCD (MD 06/02/2025)	AAA	2.16%
7.17% Reliance Industries Limited NCD (MD 08/11/2022)	AAA	2.10%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	1.33%
8.90% Dewan Housing Finance Corporation Limited Ltd. (MD 04/06/2021)	AAA	1.33%
8.0505% Cholamandalam 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%
8.30% NTPC Ltd NCD Series 67 Secured Bond (MD 15/01/2029)	AAA	1.29%
Others		3.66%
Sovereign		32.29%
8.71% Uttar Pradesh SDL (MD 17/10/2028)	SOV	7.67%
8.58% Gujarat SDL (MD 23/01/2023)	SOV	4.46%

Company/Issuer	Sector/Rating	Exposure (%)
7.98% Karnataka SDL (14/10/2025)	SOV	4.34%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	4.34%
8.60% Rajasthan SDL (MD 06/11/2028)	SOV	2.69%
8.21% Haryana Special SDL (MD 31/03/2023)	SOV	2.19%
8.50% Gujarat SDL (MD 28/11/2028)	SOV	1.34%
8.92% TAMIL NADU SDL (MD 08/08/2022)	SOV	0.90%
8.56% Tamil nadu SDL (MD 31/10/2028)	SOV	0.90%
8.20% GOI Oil (MD 15/09/2024)	SOV	0.89%
Others		2.57%
Money Market, Deposits & Other		11.92%
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-January-19	40.3324		
AUM (Rs. Cr)	229.48		
Equity	30.99%		
Debt	65.35%		
Net current asset	3.67%		

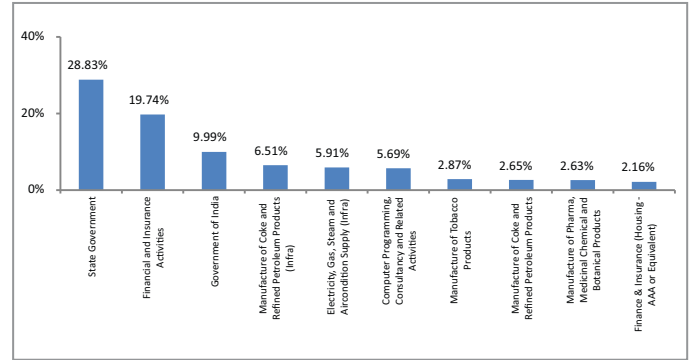
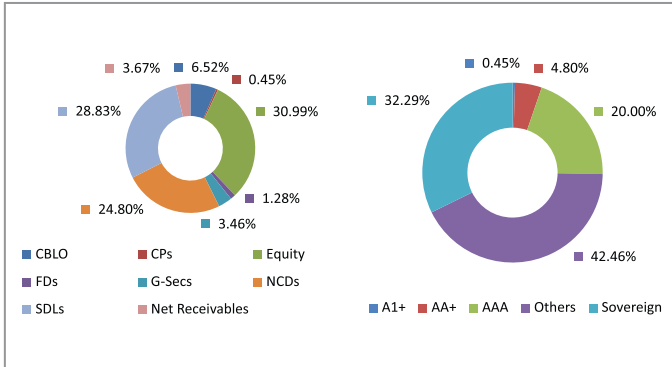
Quantitative Indicators

Modified Duration	4.25
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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	0.41%	2.16%	3.07%	6.87%	9.39%	10.27%
Benchmark	-	-	-	-	-	-

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

January 2019

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	45.41
Corporate bonds rated AA or above by Crisil*	0 - 30	13.18
Money market and other liquid assets	0 - 20	5.09
Infrastructure sector as defined by the IRDA	0 - 25	12.32
Listed equities	0 - 20	17.57
Net Current Assets*		6.44
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		17.57%
HDFC Bank Limited	Financial and Insurance Activities	2.30%
Infosys Limited	Computer Programming, Consultancy and Related Activities	1.86%
Wipro Limited	Computer Programming, Consultancy and Related Activities	1.44%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	1.28%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	0.76%
Larsen & Toubro Limited	Civil Engineering (Infra)	0.72%
MRF Limited	Manufacture of Rubber and Plastics Products	0.70%
ICICI Bank Limited	Financial and Insurance Activities	0.69%
ITC Limited	Manufacture of Tobacco Products	0.68%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	0.63%
Others		6.50%
Corporate Bond		21.40%
8.27% RECL Ltd NCD (MD 06/02/2025)	AAA	3.78%
8.36% Power Grid Corp. of India Ltd NCD (Part red.)(MD 07/01/2029)	AAA	3.24%
9.20% Cholamandalam Inv & Fin Co. Ltd NCD (MD 20/05/2019)	AA+	2.77%
8.23% RECL Ltd NCD (MD 23/01/2025)	AAA	1.71%
8.30% NTPC Ltd NCD Series 67 Secured Bond (MD 15/01/2029)	AAA	1.58%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	1.55%
8.90% Dewan Housing Finance Corporation Limited Ltd. (MD 04/06/2021)	AAA	1.55%
7.17% Reliance Industries Limited NCD (MD 08/11/2022)	AAA	1.40%
7.85% Cholamandalam Inv & Fin Co NCD(MD08082019) (C-08082018)	AA+	0.90%
8.65% NABARD NCD (MD 08/06/2028)	AAA	0.67%
Others		2.25%
Sovereign		45.41%
8.56% Tamil nadu SDL (MD 31/10/2028)	SOV	6.63%
8.71% Uttar Pradesh SDL (MD 17/10/2028)	SOV	5.60%
8.21% Haryana Special SDL (MD 31/03/2023)	SOV	4.87%
6.68% GOI (MD 17/09/2031)	SOV	4.36%
8.60% Rajasthan SDL (MD 06/11/2028)	SOV	4.21%
8.21% Haryana Uday SDL (31/03/2024)	SOV	3.82%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	2.41%
8.58% Gujarat SDL (MD 31/10/2028)	SOV	2.28%
7.77% Tamil Nadu Uday SDL (MD 22/02/2024)	SOV	2.05%
8.66% Uttar Pradesh SDL (MD 31/10/2028)	SOV	1.79%
Others		7.39%
Money Market, Deposits & Other		15.62%
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.36%	3.81%	5.98%	6.73%	9.08%	9.53%
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

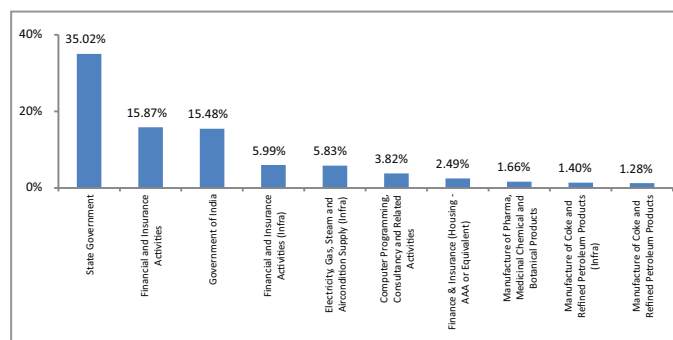
Fund Details

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-January-19	36.7524
AUM (Rs. Cr)	1,443.06
Equity	17.57%
Debt	75.99%
Net current asset	6.44%

Quantitative Indicators

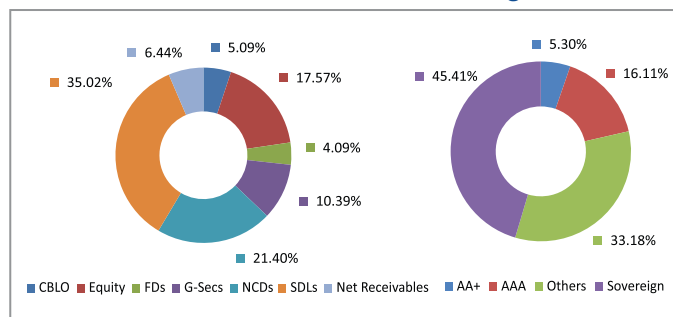
Modified Duration	4.52
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Top 10 Sectors



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

Asset Class



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

Rating Profile

January 2019

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	31.14
Corporate bonds rated AA or above by Crisil	0 - 50	12.65
Money market and other liquid assets	0 - 20	11.33
Infrastructure sector*	0 - 25	-
Listed equities	0 - 50	40.66
Net Current Assets*		4.22
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		40.66%
HDFC Bank Limited	Financial and Insurance Activities	4.25%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	4.11%
Nestle India Limited	Manufacture of Food Products	3.18%
ITC Limited	Manufacture of Tobacco Products	2.84%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	2.47%
IndusInd Bank Limited	Financial and Insurance Activities	2.36%
Yes Bank Limited	Financial and Insurance Activities	1.94%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	1.69%
Hindalco Industries Limited	Manufacture of Basic Metals	1.60%
Infosys Limited	Computer Programming, Consultancy and Related Activities	1.57%
Others		14.63%
Corporate Bond		12.65%
9.4554% Sundaram Finance Ltd. (MD 28/08/2019) (Put Option 28/12/2015)	AAA	6.36%
8.69% LIC Housing Finance Ltd NCD (MD 17/05/2019)	AAA	6.30%
Sovereign		31.14%
7.17% GOI (MD 08/01/2028)	SOV	25.96%
8.21% Haryana Uday SDL (31/03/2024)	SOV	4.74%
6.84% GOI (MD 19/12/2022)	SOV	0.45%
Money Market, Deposits & Other		15.54%
Total		100.00%

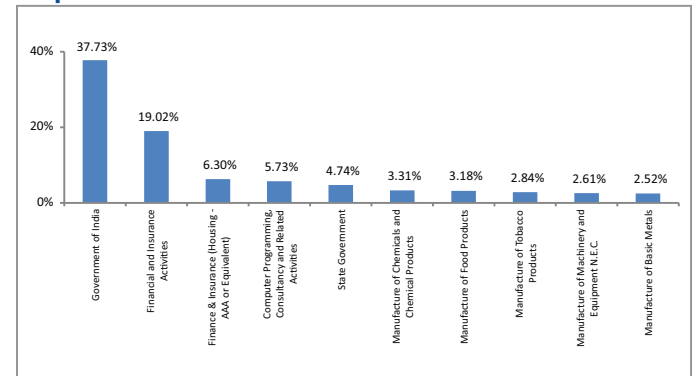
Fund Details

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-January-19	48.8511		
AUM (Rs. Cr)	3.18		
Equity	40.66%		
Debt	55.12%		
Net current asset	4.22%		

Quantitative Indicators

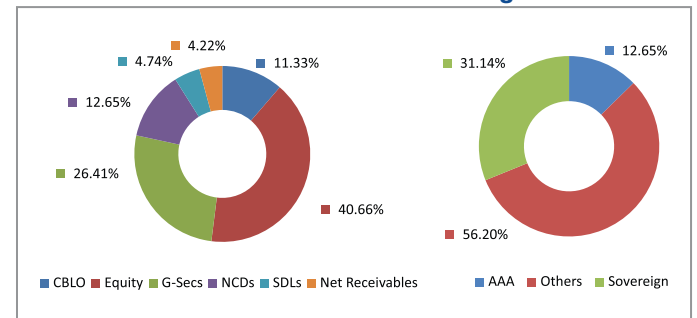
Modified Duration	3.47
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Top 10 Sectors

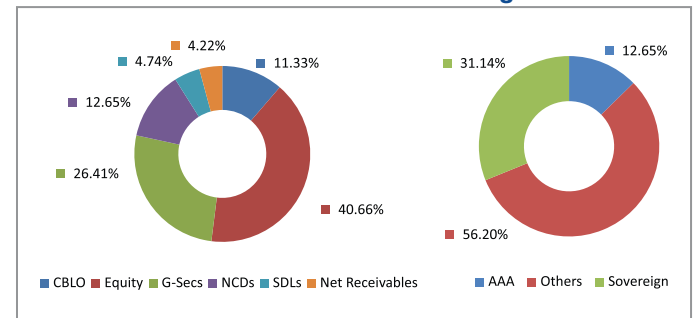


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	-0.67%	-3.58%	-1.70%	5.75%	7.89%	11.81%
Benchmark	-	-	-	-	-	-

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

January 2019

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	98.23
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	1.60
Net Current Assets*		0.17
Total		100.00

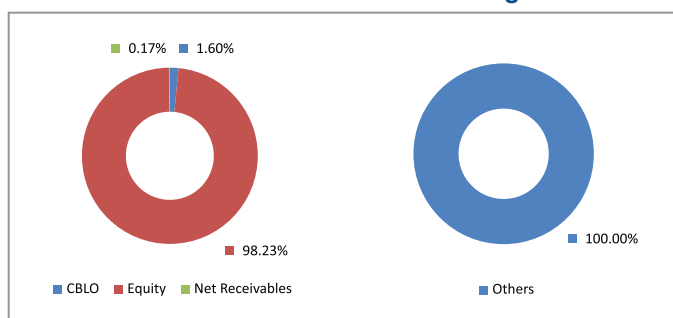
*Net current asset represents net of receivables and payables for investments held.

**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

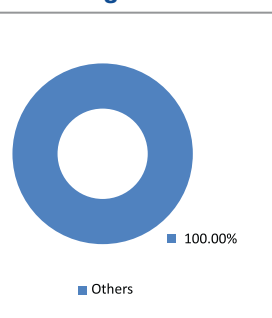
Company/Issuer	Sector/Rating	Exposure (%)
Equity		98.23%
HDFC Bank Limited	Financial and Insurance Activities	8.87%
Infosys Limited	Computer Programming, Consultancy and Related Activities	8.34%
ITC Limited	Manufacture of Tobacco Products	7.34%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	6.80%
ICICI Bank Limited	Financial and Insurance Activities	5.80%
Hindustan Unilever Limited	Manufacture of Chemicals and Chemical Products	5.53%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	4.52%
Larsen & Toubro Limited	Civil Engineering (Infra)	4.15%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.37%
Tata Consultancy Services Limited	Computer Programming, Consultancy and Related Activities	2.65%
Others		40.85%
Money Market, Deposits & Other		1.77%
Total		100.00%

Asset Class



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

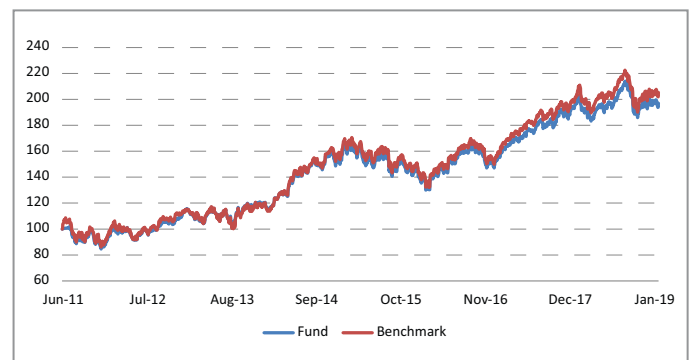
Rating Profile



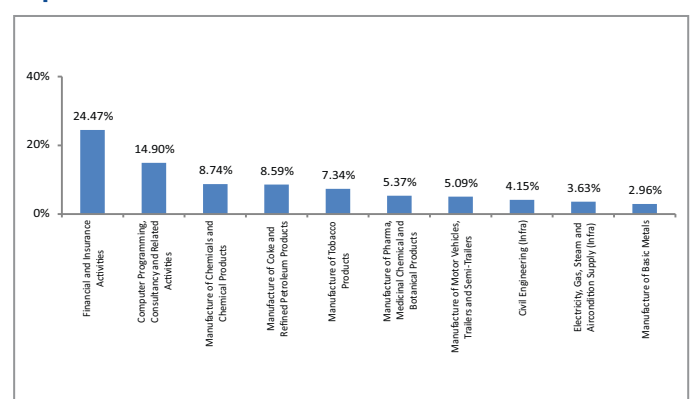
Fund Details

Description	
SFIN Number	ULGF01118/04/11GRBLUECHIP116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	28
Debt	-
Hybrid	25
NAV as on 31-January-19	19.7052
AUM (Rs. Cr)	7.50
Equity	98.23%
Debt	1.60%
Net current asset	0.17%

Growth of Rs. 100



Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.82%	-4.73%	-1.85%	11.42%	11.90%	9.31%
Benchmark	-0.29%	-4.63%	-1.78%	12.48%	12.68%	9.90%

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

January 2019

Group Equity Fund

Fund Objective

To provide capital appreciation through investment in equity shares.

Portfolio Allocation

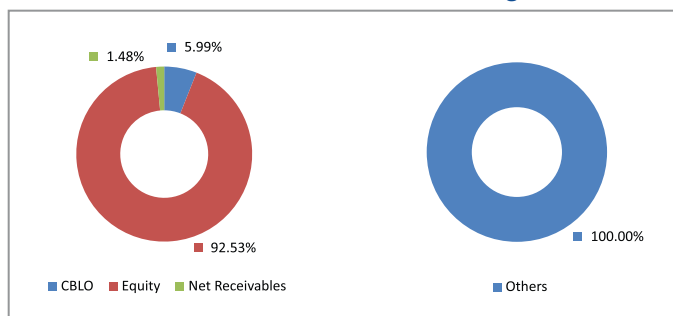
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	92.53
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	5.99
Net Current Assets*		1.48
Total		100.00

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

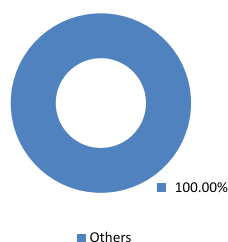
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		92.53%
HDFC Bank Limited	Financial and Insurance Activities	8.29%
Infosys Limited	Computer Programming, Consultancy and Related Activities	7.92%
ITC Limited	Manufacture of Tobacco Products	6.01%
ICICI Bank Limited	Financial and Insurance Activities	5.39%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	4.70%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	4.43%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	Mutual Fund	3.21%
Larsen & Toubro Limited	Civil Engineering (Infra)	2.80%
Pfizer Limited	Manufacture of Pharma, Medicinal Chemical and Botanical Products	2.78%
Nestle India Limited	Manufacture of Food Products	2.76%
Others		44.25%
Money Market, Deposits & Other		7.47%
Total		100.00%

Asset Class



Rating Profile



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

Performance

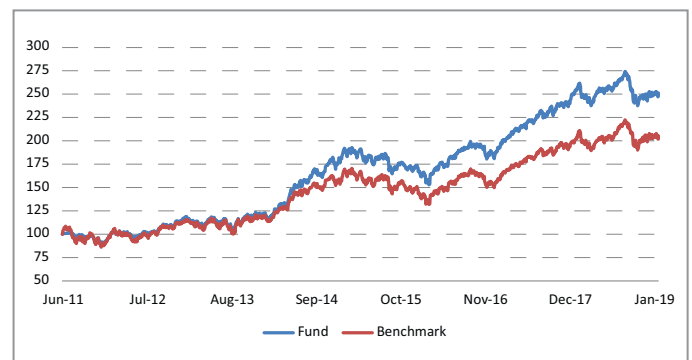
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.16%	-5.38%	-3.08%	13.06%	14.70%	12.85%
Benchmark	-0.29%	-4.63%	-1.78%	12.48%	12.68%	9.90%

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

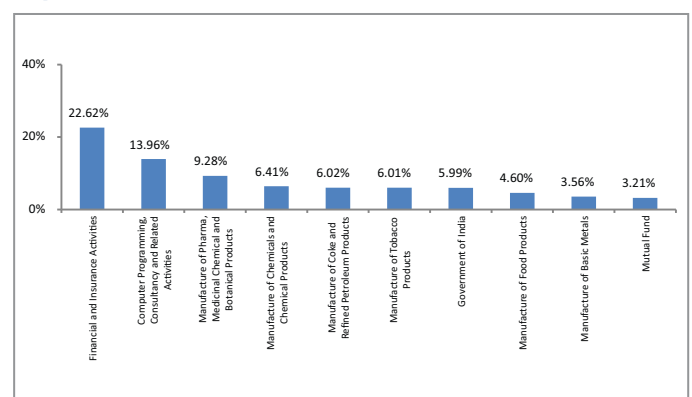
Fund Details

Description	
SFIN Number	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-January-19	25.1258
AUM (Rs. Cr)	40.93
Equity	92.53%
Debt	5.99%
Net current asset	1.48%

Growth of Rs. 100



Top 10 Sectors



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

January 2019

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	81.48
Equity and equity related instruments	0 - 50	-
Net Current Assets*		18.52
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		12.53%
9.95 % Food Corporation of India (MD 07/03/2022)	AAA	5.45%
9.35% RECL NCD (MD 15/06/2022)	AAA	3.36%
7.20% PGC NCD (MD 21/12/2021)	AAA	1.59%
8.95% HDFC Ltd (MD 19/10/2020)	AAA	1.32%
8.50% IRFC Ltd (MD 22/06/2020)	AAA	0.65%
8.90% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	0.17%
Sovereign		37.03%
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	9.49%
7.35% GOI (MD 22/06/2024)	SOV	8.22%
7.68% GOI (MD 15/12/2023)	SOV	8.18%
8.89% Maharastra SDL (MD 05/10/2021)	SOV	7.81%
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	0.67%
Money Market, Deposits & Other		50.45%
Total		100.00%

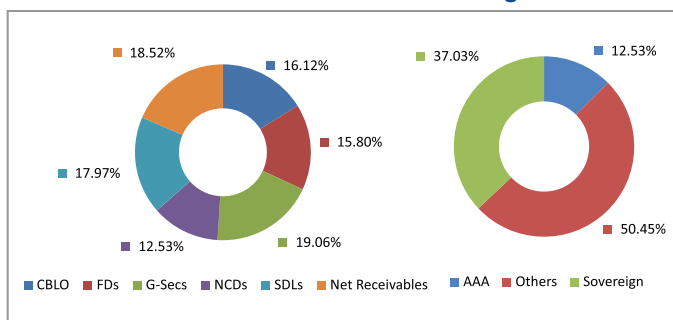
Fund Details

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-January-19	17.0164
AUM (Rs. Cr)	30.76
Equity	-
Debt	81.48%
Net current asset	18.52%

Quantitative Indicators

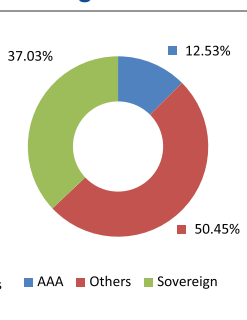
Modified Duration	1.97
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Asset Class

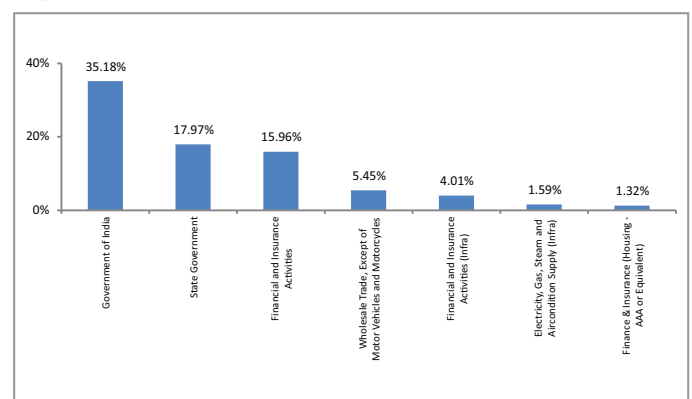


*Others includes Equity, CBLO, Net receivable/payable and FD

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	0.58%	4.37%	6.61%	5.33%	5.77%	7.12%
Benchmark	-	-	-	-	-	-

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

January 2019

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	72.67
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	13.56
Net Current Assets*		13.77
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		13.50%
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%
Sovereign		59.17%
8.94% Gujarat SDL (MD 07/03/2022)	SOV	16.79%
6.84% GOI (MD 19/12/2022)	SOV	15.08%
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	13.95%
8.15% GOI (MD 11/06/2022)	SOV	10.14%
8.89% Maharashtra SDL (MD 05/10/2021)	SOV	3.21%
Money Market, Deposits & Other		27.33%
Total		100.00%

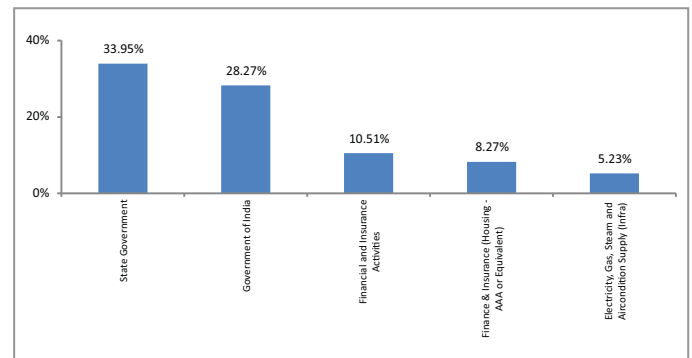
Fund Details

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-January-19	18.4607	
AUM (Rs. Cr)	4.92	
Equity	-	
Debt	86.23%	
Net current asset	13.77%	

Quantitative Indicators

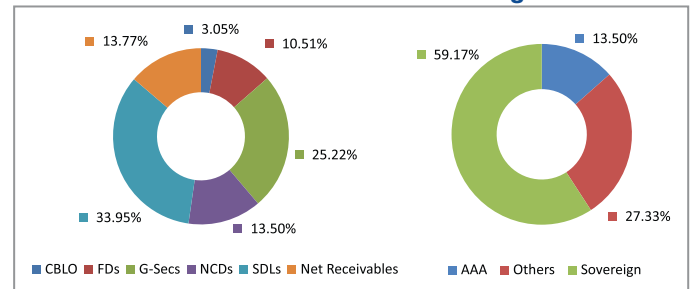
Modified Duration	2.18
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Top 10 Sectors

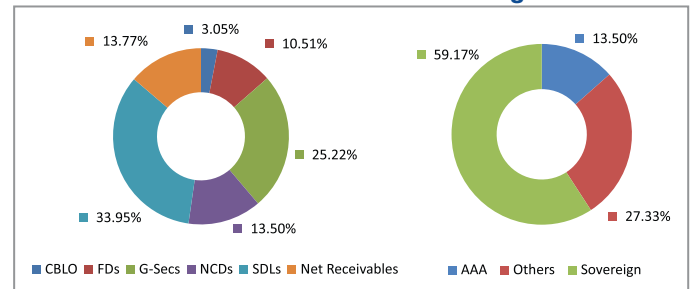


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	0.59%	3.88%	5.28%	5.84%	7.53%	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

January 2019

Group Short Term Debt Fund- II

Fund Objective

To earn moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt and debt related securities, Cash, Fixed Deposits, Money market instruments**, Mutual funds	0 - 100	97.58
Net Current Assets*		2.42
Total		100.00

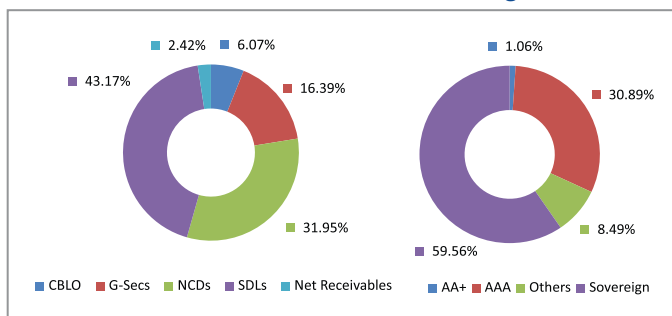
*Net current asset represents net of receivables and payables for investments held.
 **The exposure to money market instruments may be increased to 100%, keeping in view market conditions, market opportunities, and political, economic and other factors, depending on the perception of the Investment Manager.

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		31.95%
9.64% Power Grid Corporation Ltd. F (MD 31/05/2020)	AAA	6.77%
8.88% LIC Housing Finance Ltd (MD 13/10/2020)	AAA	6.45%
8.95% HDFC Ltd (MD 19/10/2020)	AAA	4.31%
8.50% IRFC Ltd (MD 22/06/2020)	AAA	4.29%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	3.78%
8.75% HDFC Ltd NCD (MD 13/01/2020)	AAA	2.14%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	2.09%
8.30% HDB Financial Services Ltd NCD (MD 09/08/2019)	AAA	1.07%
8.0505% Chola mandalam Investment & Finance Co. Ltd NCD (MD 25/10/2019)	AA+	1.06%
Sovereign		59.56%
8.78% Gujarat SDL (MD 21/12/2021)	SOV	20.70%
9.51% Maharashtra SDL (MD 11/09/2023)	SOV	19.35%
8.12% GOI (MD 10/12/2020)	SOV	16.29%
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	3.12%
8.27% GOI (MD 09/06/2020)	SOV	0.10%
Money Market, Deposits & Other		8.49%
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	0.61%	4.08%	6.13%	5.27%	7.91%	7.67%
Benchmark	0.61%	4.14%	7.10%	6.24%	7.53%	8.42%

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

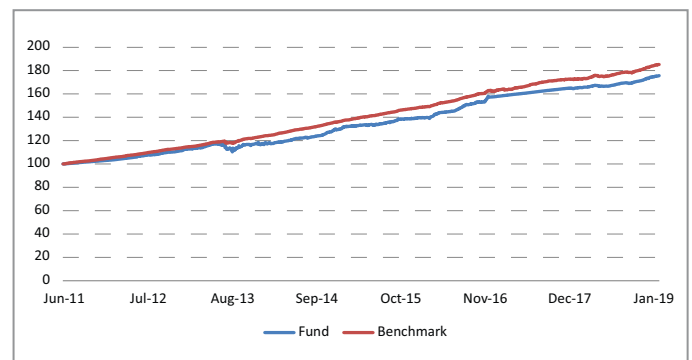
Fund Details

Description	
SFIN Number	ULGF01218/04/11GRSHTRDE02116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Short Term Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 31-January-19	17.5641
AUM (Rs. Cr)	9.39
Equity	-
Debt	97.58%
Net current asset	2.42%

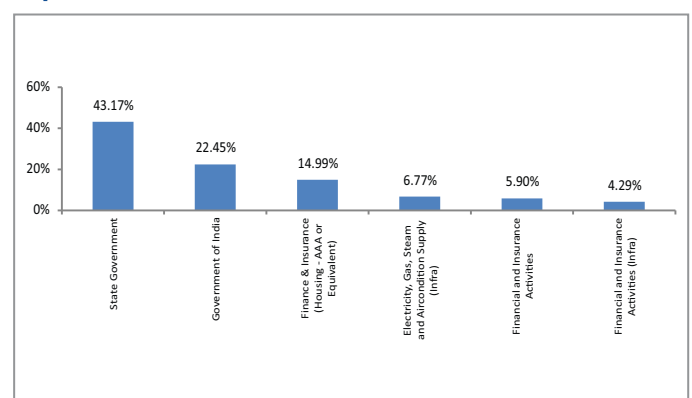
Quantitative Indicators

Modified Duration	2.04
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Growth of Rs. 100



Top 10 Sectors



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

January 2019

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	97.96
Money Market instrument	0 - 60	0.08
Net Current Assets*		1.96
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		34.18%
8.30% NTPC Ltd NCD Series 67 Secured Bond (MD 15/01/2029)	AAA	4.93%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	4.43%
8.80% LIC Housing Finance Ltd NCD (MD 25/01/2029)	AAA	2.31%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	2.13%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	2.05%
8.22% NABARD NCD (MD 13/12/2028)	AAA	1.94%
7.39% LIC Housing Finance Ltd NCD (MD 30/08/2022)	AAA	1.91%
9.95 % Food Corporation of India (MD 07/03/2022)	AAA	1.55%
8.75% Bajaj Finance Ltd NCD (MD 14/08/2026)	AAA	1.43%
7.68% Fullerton India Credit Co Ltd S 56 NCD (MD 14/08/2020)	AAA	1.40%
Others		10.09%
Sovereign		63.31%
7.17% GOI (MD 08/01/2028)	SOV	37.49%
7.35% GOI (MD 22/06/2024)	SOV	21.82%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	3.90%
6.84% GOI (MD 19/12/2022)	SOV	0.10%
Money Market, Deposits & Other		2.51%
Total		100.00%

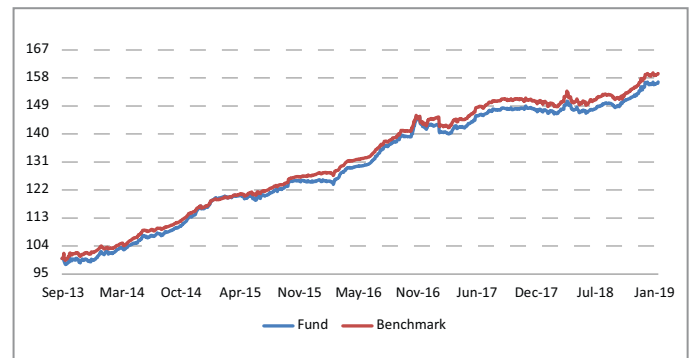
Fund Details

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-January-19	15.6700
AUM (Rs. Cr)	708.49
Equity	-
Debt	98.04%
Net current asset	1.96%

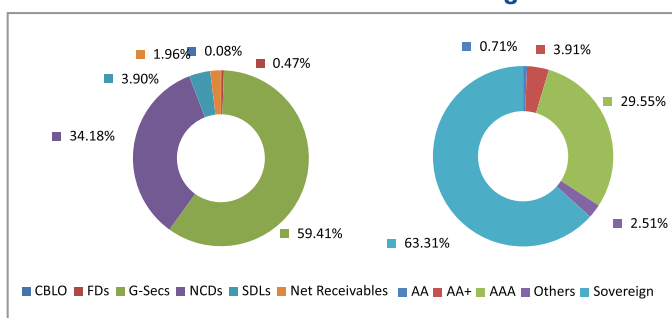
Quantitative Indicators

Modified Duration	4.98
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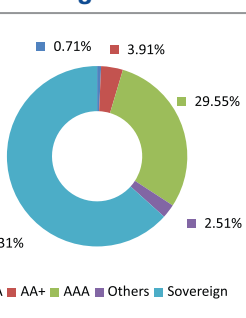
Growth of Rs. 100



Asset Class

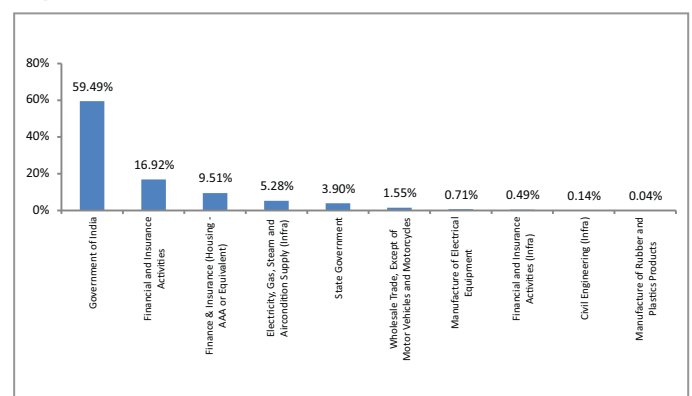


Rating Profile



*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	0.33%	4.97%	6.39%	4.74%	7.80%	8.70%
Benchmark	0.18%	4.66%	6.42%	4.78%	7.67%	9.04%

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

January 2019

Group Short Term Debt Fund-III

Fund Objective

To earn moderate returns.

Portfolio Allocation

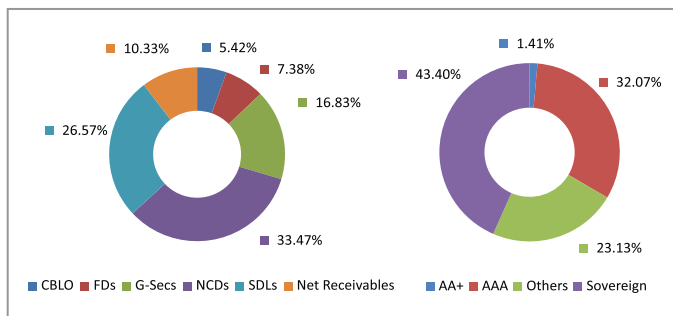
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	40 - 100	84.25
Money Market instrument	0 - 60	5.42
Net Current Assets*		10.33
Total		100.00

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

Portfolio

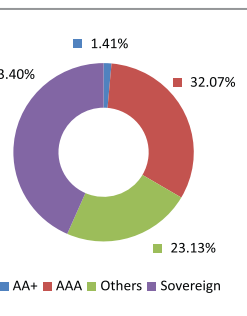
Company/Issuer	Rating	Exposure (%)
Corporate Bond		33.47%
8.65% HDFC Ltd NCD (MD 18/09/2020)	AAA	7.84%
8.80% Power Grid Corporation Ltd NCD (MD 29/09/2020)	AAA	5.89%
8.68% LIC Housing Finance Ltd (MD 30/03/2020)	AAA	5.33%
8.50% IRFC Ltd (MD 22/06/2020)	AAA	4.23%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	3.55%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	2.14%
8.69% LIC Housing Finance Ltd NCD (MD 17/05/2019)	AAA	1.25%
8.30% HDB Financial Services Ltd NCD (MD 09/08/2019)	AAA	1.09%
8.72% Shriram Transport Finance Co Ltd NCD (MD 27/03/2023)	AA+	0.78%
7.38% Kotak Mahindra Prime Ltd NCD (MD 18/10/2019)	AAA	0.70%
Others		0.68%
Sovereign		43.40%
9.51% Maharashtra SDL (MD 11/09/2023)	SOV	13.79%
8.12% GOI (MD 10/12/2020)	SOV	13.24%
8.78% Gujarat SDL (MD 21/12/2021)	SOV	12.74%
8.27% GOI (MD 09/06/2020)	SOV	2.55%
7.80% GOI (MD 11/04/2021)	SOV	1.03%
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	0.05%
Money Market, Deposits & Other		23.13%
Total		100.00%

Asset Class



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

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.63%	2.95%	5.56%	5.56%	6.93%	7.35%
Benchmark	0.61%	4.14%	7.10%	6.24%	7.53%	8.47%

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

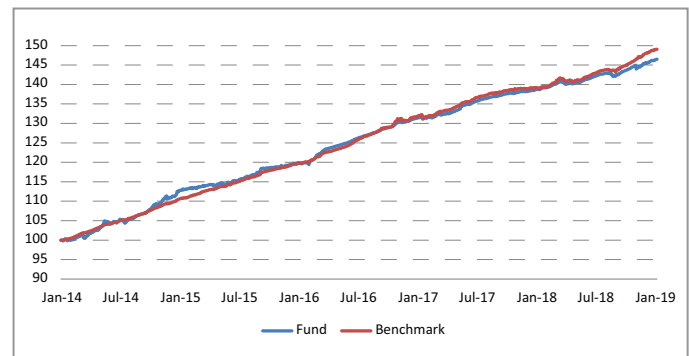
Fund Details

Description	
SFIN Number	ULGF0204/06/13GRSHTRDE03116
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-January-19	14.6518
AUM (Rs. Cr)	64.21
Equity	-
Debt	89.67%
Net current asset	10.33%

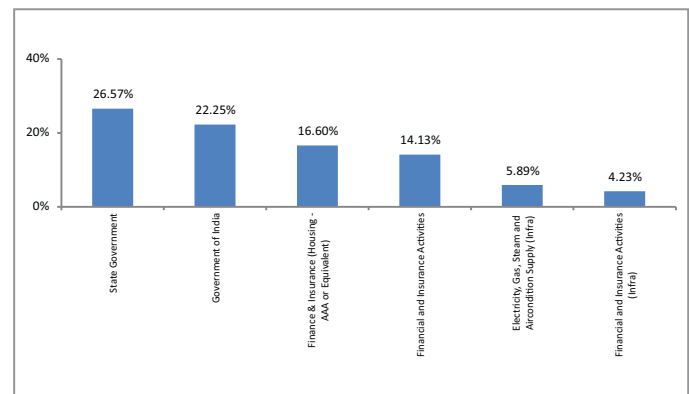
Quantitative Indicators

Modified Duration	1.87
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Growth of Rs. 100



Top 10 Sectors



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

January 2019

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	94.03
Net Current Assets*		5.97
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%

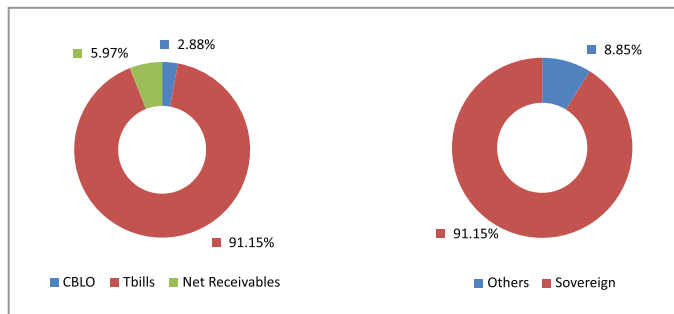
Fund Details

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-January-19	13.1815
AUM (Rs. Cr)	8.34
Equity	-
Debt	94.03%
Net current asset	5.97%

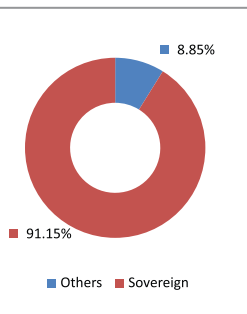
Quantitative Indicators

Modified Duration	0.63
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Asset Class

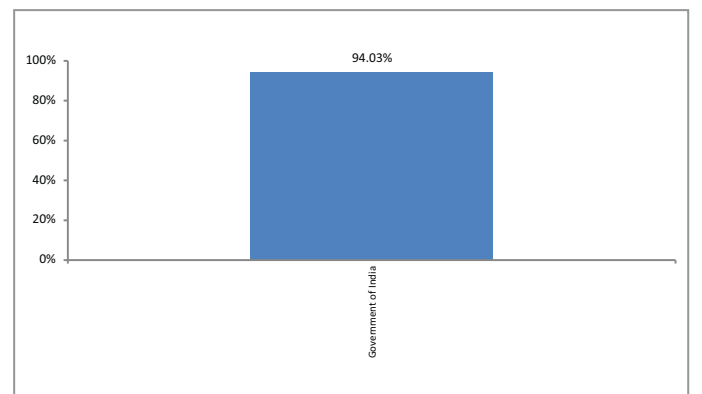


Rating Profile



*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	0.49%	-2.93%	-0.12%	2.75%	4.38%	5.26%
Benchmark	0.63%	3.85%	7.68%	7.18%	7.27%	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

January 2019

Group Debt Fund-III

Fund Objective

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

Portfolio Allocation

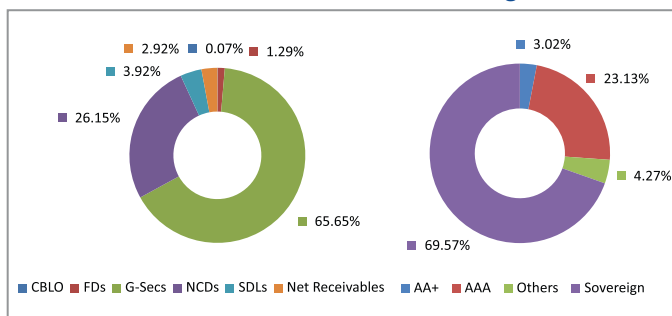
	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	60 - 100	97.02
Money market instruments, Cash, Mutual funds	0 - 40	0.07
Net Current Assets*		2.92
Total		100.00

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

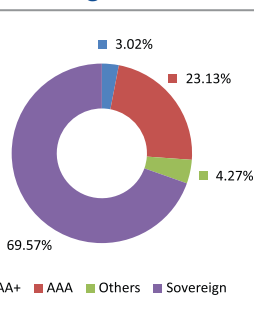
Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		26.15%
8.30% NTPC Ltd NCD Series 67 Secured Bond (MD 15/01/2029)	AAA	4.90%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	3.05%
8.80% LIC Housing Finance Ltd NCD (MD 25/01/2029)	AAA	2.67%
7.7948% Kotak Mahindra Prime Ltd NCD (MD 16/07/2020)	AAA	2.60%
8.22% NABARD NCD (MD 13/12/2028)	AAA	2.21%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	2.11%
9.39% LICHFL NCD (MD 23/08/2024) (Put Date 26/08/2015)	AAA	2.03%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	1.72%
8.57% India Bulls Housing Finance Ltd (MD 30/03/2022)	AAA	1.32%
7.85% Chola mandalam Invst & Fin Co NCD (MD08082019)(C-08082018)	AA+	1.04%
Others		2.51%
Sovereign		69.57%
7.17% GOI (MD 08/01/2028)	SOV	51.36%
7.35% GOI (MD 22/06/2024)	SOV	14.29%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	3.92%
Money Market, Deposits & Other		4.27%
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	0.22%	3.42%	4.71%	3.97%	-	5.21%
Benchmark	0.18%	4.66%	6.42%	4.78%	-	5.82%

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

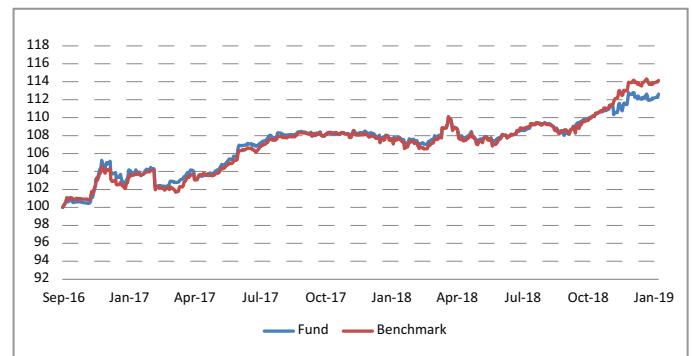
Fund Details

Description	
SFIN Number	ULGF02202/03/15GRDEBTFU03116
Launch Date	29-Sep-16
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 31-January-19	11.2615
AUM (Rs. Cr)	76.69
Equity	-
Debt	97.08%
Net current asset	2.92%

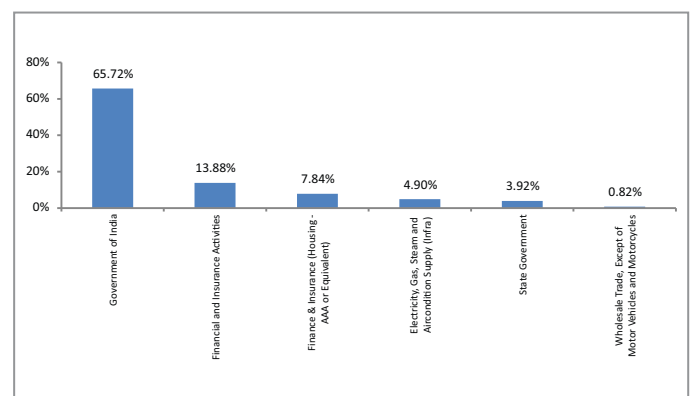
Quantitative Indicators

Modified Duration	5.41
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Growth of Rs. 100



Top 10 Sectors



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

January 2019

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	23.38
Debt and Debt related securities, Money Market instrument/Mutual Funds	40 - 100	74.03
Net Current Assets*		2.59
Total		100.00

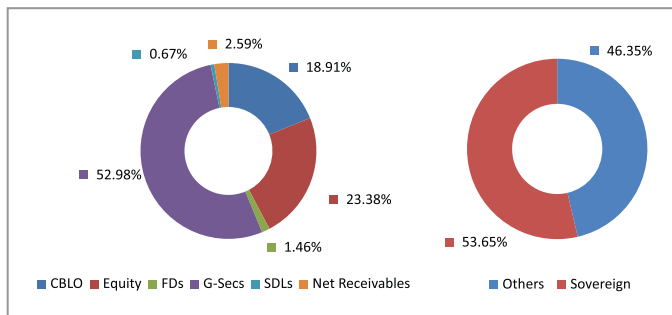
*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		23.38%
HDFC Bank Limited	Financial and Insurance Activities	2.35%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	2.26%
Nestle India Limited	Manufacture of Food Products	1.79%
ITC Limited	Manufacture of Tobacco Products	1.65%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	1.36%
IndusInd Bank Limited	Financial and Insurance Activities	1.30%
Yes Bank Limited	Financial and Insurance Activities	1.07%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	0.93%
Hindalco Industries Limited	Manufacture of Basic Metals	0.88%
Sanofi India Limited	Manufacture of Pharma, Medicinal Chemical and Botanical Products	0.87%
Others		8.92%
Sovereign		53.65%
7.17% GOI (MD 08/01/2028)	SOV	49.64%
6.84% GOI (MD 19/12/2022)	SOV	3.34%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	0.67%
Money Market, Deposits & Other		22.96%
Total		100.00%

Asset Class

Rating Profile



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

Performance

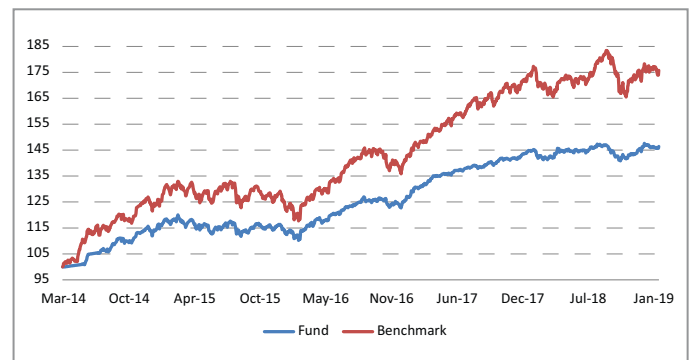
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.44%	-0.26%	1.32%	6.56%	8.61%	8.16%
Benchmark	-0.13%	-1.37%	1.24%	9.90%	11.11%	10.39%

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

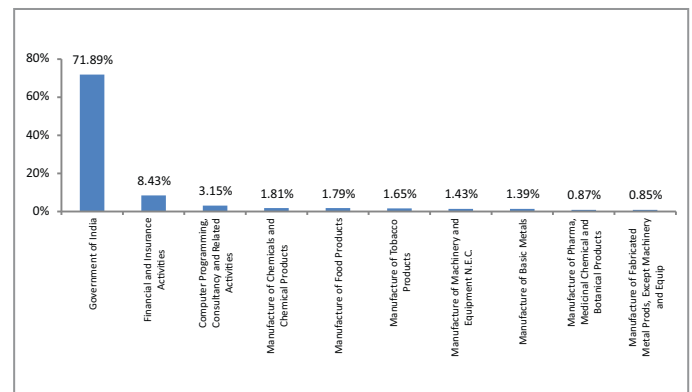
Fund Details

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-January-19	14.6380
AUM (Rs. Cr)	1.48
Equity	23.38%
Debt	74.03%
Net current asset	2.59%

Growth of Rs. 100



Top 10 Sectors



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

January 2019

Group Debt Pension Fund

Fund Objective

The investment objective of this fund is to provide accumulation of income through investment in high quality fixed income securities

Portfolio Allocation

	Stated (%)	Actual (%)
Debt	40 - 100	91.30
Money market instruments, Mutual funds*	0 - 60	2.85
Net Current Assets*		5.85
Total		100.00

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

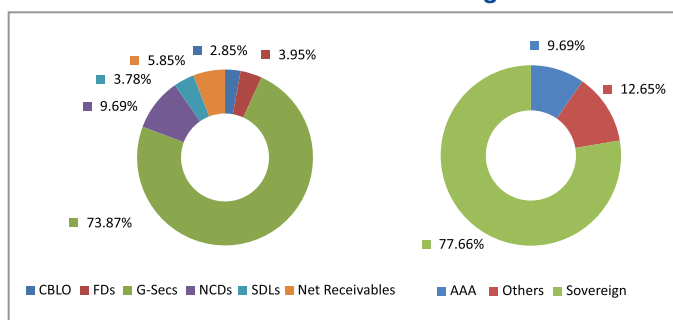
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		9.69%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	4.91%
8.75 HDFC Ltd NCD (MD 13/01/2020)	AAA	4.78%
Sovereign		77.66%
7.17% GOI (MD 08/01/2028)	SOV	57.73%
7.35% GOI (MD 22/06/2024)	SOV	12.38%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	3.78%
6.84% GOI (MD 19/12/2022)	SOV	3.76%
Money Market, Deposits & Other		12.65%
Total		100.00%

Fund Details

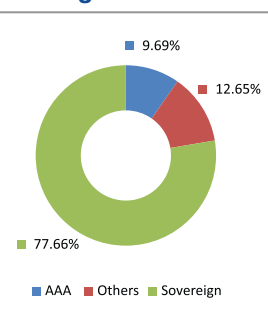
Description	
SFIN Number	ULGF02518/08/16GRDBTPENFU116
Launch Date	01-Sep-17
Face Value	10
Risk Profile	LOW
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	24
NAV as on 31-January-19	10.5227
AUM (Rs. Cr)	1.05
Equity	-
Debt	94.15%
Net current asset	5.85%

Asset Class

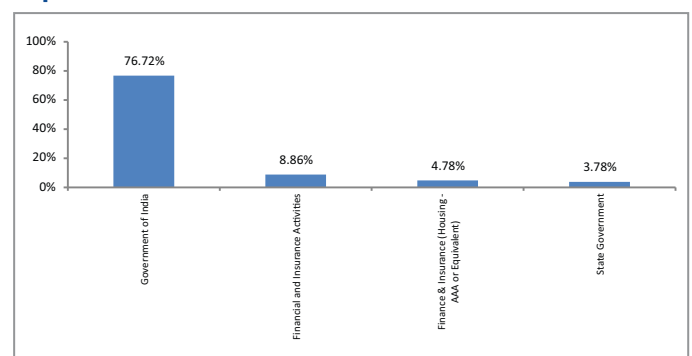


*Others includes Equity, CBLO, Net receivable/payable and FD

Rating Profile



Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.18%	4.57%	6.05%	-	-	3.66%
Benchmark	0.18%	4.66%	6.42%	-	-	3.79%

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