

INVESTMENT'Z INSIGHT

Monthly Investment Update February 2019

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ASSET PROFILE

FUND PERFORMANCE SUMMARY

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February 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	7.63
Corporate bonds rated AA or above by Crisil*	0 - 50	8.26
Money market and other liquid assets	0 - 40	19.66
Infrastructure sector as defined by the IRDA	0 - 40	3.92
Listed equities	0 - 100	60.07
Net Current Assets*		0.46
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	6.59%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	4.73%
Infosys Limited	Computer Programming, Consultancy and Related Activities	4.60%
ITC Limited	Manufacture of Tobacco Products	3.98%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	3.06%
ICICI Bank Limited	Financial and Insurance Activities	2.75%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	2.57%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	2.35%
Larsen & Toubro Limited	Civil Engineering (Infra)	2.02%
Yes Bank Limited	Financial and Insurance Activities	1.97%
Others		25.45%
Corporate Bond		
7.83% LIC Housing Finance Ltd NCD (MD 25/09/2026) (Put Date 26/11/2020)	AAA	2.99%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	2.27%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	2.14%
8.55% IRFC Ltd NCD (MD 21/02/2029)	AAA	1.97%
10.63 IOT NCD Series IV-STRIP-6 (MD 20/09/2028)	AAA	1.66%
NOVO X Trust - Locomotive Series S (MD 15/04/2020)	AAA	0.48%
8.90% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	0.25%
9.27% IRFC Ltd. Series 76 (MD 10/05/2021)	AAA	0.23%
9.39% LICHFL NCD (MD 23/08/2024) (Put Date 26/08/2015)	AAA	0.08%
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	6.83%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	0.80%
Money Market, Deposits & Other		
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.68%	-4.33%	3.18%	7.79%	12.97%	11.20%
Benchmark	-0.22%	-3.38%	4.54%	8.80%	12.94%	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

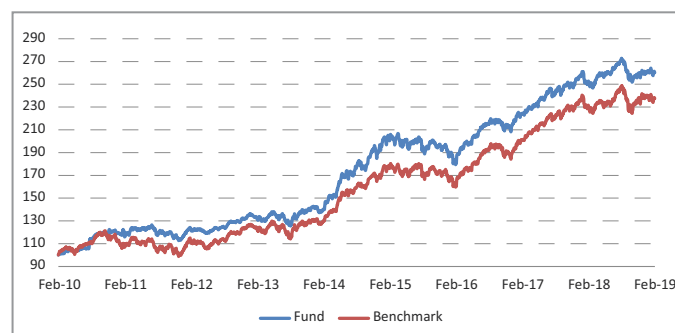
Fund Details

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 28-February-19	26.0394
AUM (Rs. Cr)	136.49
Equity	60.07%
Debt	39.47%
Net current asset	0.46%

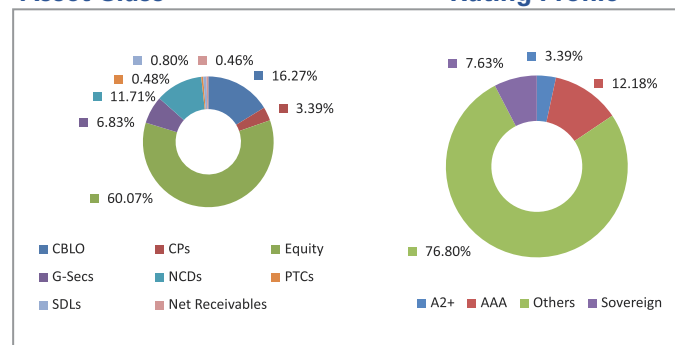
Quantitative Indicators

Modified Duration	2.24
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Growth of Rs. 100

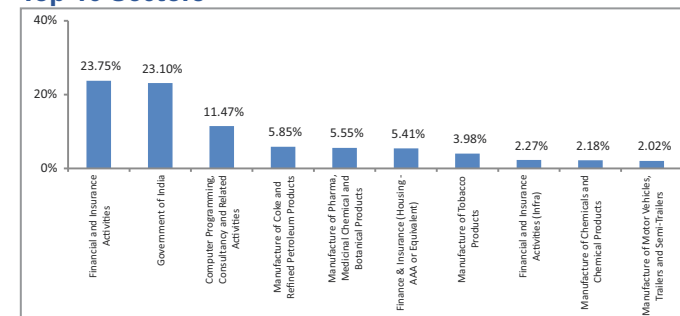


Asset Class



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

February 2019

Group Equity Index Fund

Fund Objective

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

Portfolio Allocation

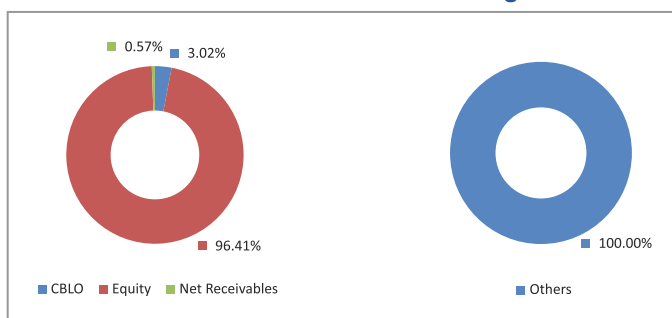
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	3.02
Infrastructure sector as defined by the IRDA	0 - 20	11.12
Listed equities	0 - 100	85.28
Net Current Assets*		0.57
Total		100.00

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

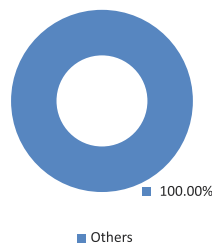
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		96.41%
Infosys Limited	Computer Programming, Consultancy and Related Activities	8.77%
HDFC Bank Limited	Financial and Insurance Activities	8.46%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	8.01%
ITC Limited	Manufacture of Tobacco Products	6.21%
Hindustan Unilever Limited	Manufacture of Chemicals and Chemical Products	5.55%
ICICI Bank Limited	Financial and Insurance Activities	5.54%
Larsen & Toubro Limited	Civil Engineering (Infra)	4.18%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	3.75%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.53%
Axis Bank Limited	Financial and Insurance Activities	2.62%
Others		39.78%
Money Market, Deposits & Other		3.59%
Total		100.00%

Asset Class



Rating Profile



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

Performance

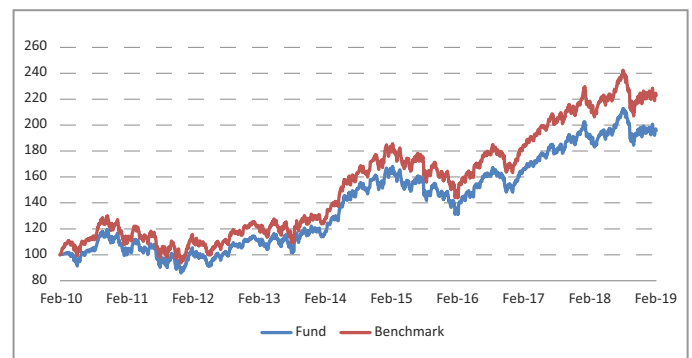
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.04%	-7.97%	2.03%	8.71%	14.23%	7.72%
Benchmark	-0.36%	-7.60%	2.86%	10.25%	15.60%	9.27%

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

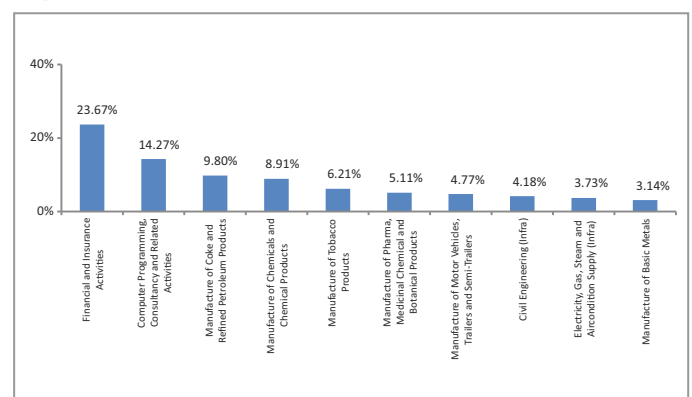
Fund Details

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 28-February-19	19.5713
AUM (Rs. Cr)	39.01
Equity	96.41%
Debt	3.02%
Net current asset	0.57%

Growth of Rs. 100



Top 10 Sectors



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

February 2019

Group Debt Fund

Fund Objective

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

Portfolio Allocation

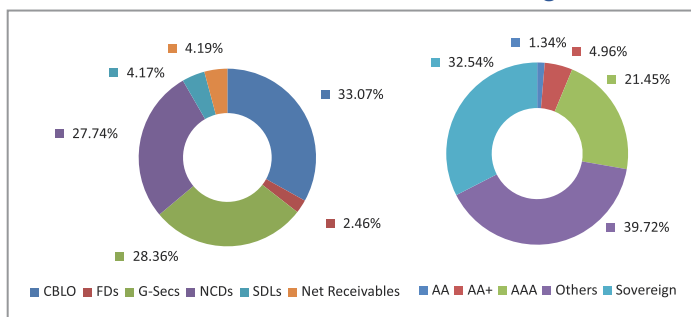
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 100	32.54
Corporate bonds rated AA or above by Crisil*	0 - 100	30.20
Money market and other liquid assets	0 - 40	33.07
Listed equities - NIL		-
Net Current Assets*		4.19
Total		100.00

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

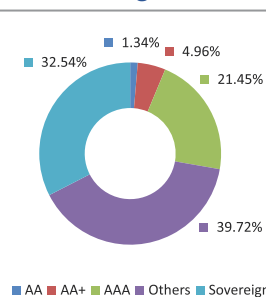
Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		27.74%
8.80% LIC Housing Finance Ltd NCD (MD 25/01/2029)	AAA	4.03%
8.57% India Bulls Housing Finance Ltd (MD 30/03/2022)	AAA	4.00%
8.45% Bajaj Finance Ltd NCD (MD 29/09/2026)	AAA	2.96%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	2.77%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	2.29%
10.09% MRF Limited (MD 27/05/2021)	AA+	1.38%
8.61% LIC Housing Finance Ltd NCD (MD 11/12/2019) (Put Option 11/12/2015)	AAA	1.34%
8.95% Crompton Greaves Consumer Electricals Limited NCD (MD 24/06/2020)	AA	1.34%
7.7948% Kotak Mahindra Prime Ltd NCD (MD 16/07/2020)	AAA	1.33%
7.39% LIC Housing Finance Ltd NCD (MD 30/08/2022)	AAA	1.24%
Others		5.07%
Sovereign		32.54%
7.17% GOI (MD 08/01/2028)	SOV	28.36%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	4.17%
Money Market, Deposits & Other		39.72%
Total		100.00%

Asset Class



Rating Profile



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

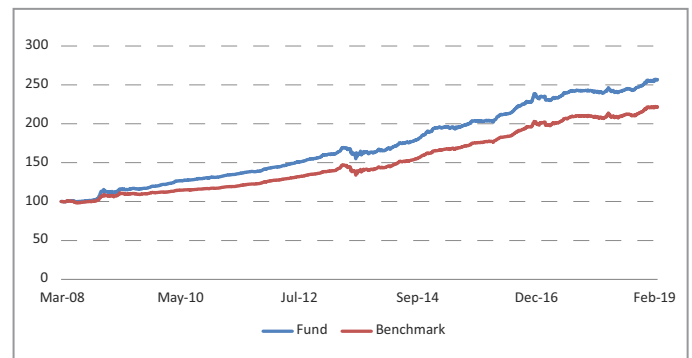
Fund Details

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 28-February-19	25.7224
AUM (Rs. Cr)	150.24
Equity	-
Debt	95.81%
Net current asset	4.19%

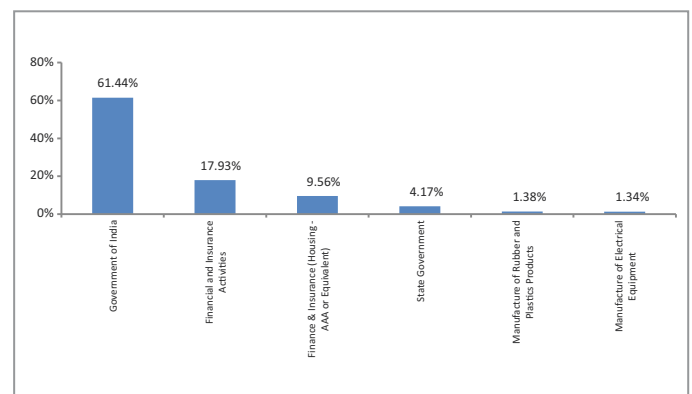
Quantitative Indicators

Modified Duration	3.13
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Growth of Rs. 100



Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.26%	4.97%	7.04%	5.41%	7.87%	9.02%
Benchmark	0.02%	4.67%	7.13%	5.68%	7.64%	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

February 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	97.29
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		2.71
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%

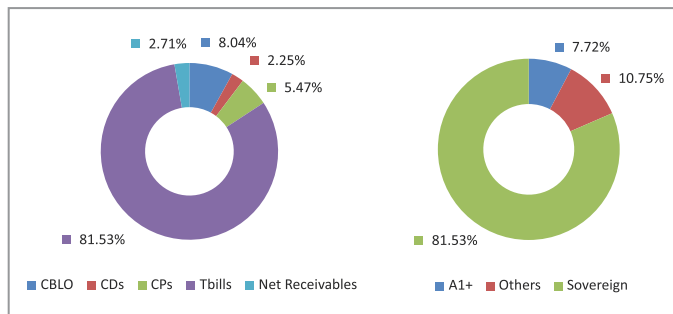
Fund Details

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 28-February-19	21.6181
AUM (Rs. Cr)	19.28
Equity	-
Debt	97.29%
Net current asset	2.71%

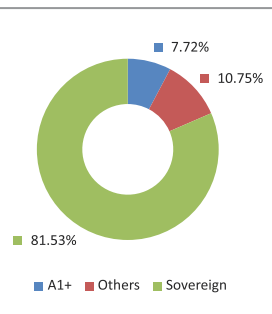
Quantitative Indicators

Modified Duration	0.49
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Asset Class

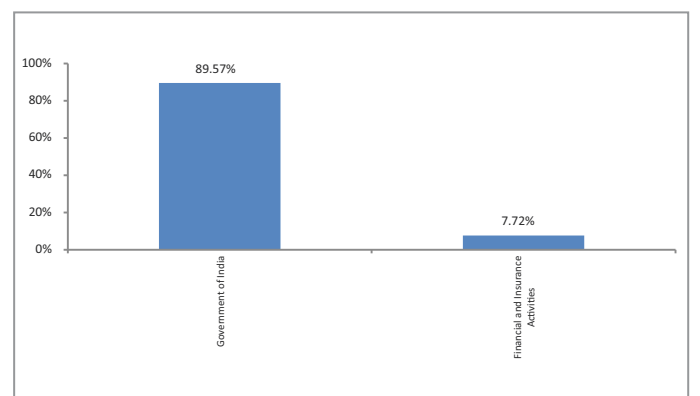


Rating Profile



*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	0.60%	-3.15%	-0.14%	2.80%	4.38%	7.75%
Benchmark	0.53%	3.75%	7.68%	7.18%	7.25%	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

Infrastructure Leasing & Financial Service Limited (IL&FS) has defaulted on repayment of commercial paper matured on 12.12.2018. Out of the total outstanding for Rs 2.05 Crs, Rs 1.54 Crs has been provided in the books & balance is part of Net Current Assets.

February 2019

Group Short Term Debt Fund

Fund Objective

To earn moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	77.50
Corporate bonds rated AA or above by Crisil*	0 - 100	7.94
Money market and other liquid assets	0 - 40	-
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		14.56
Total		100.00

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

* Including Fixed Deposits

Portfolio

Company/Issuer	Rating	Exposure (%)
Sovereign		77.50%
8.12% GOI (MD 10/12/2020)	SOV	61.69%
8.78% Gujarat SDL (MD 21/12/2021)	SOV	7.28%
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	4.83%
9.51% Maharashtra SDL (MD 11/09/2023)	SOV	3.70%
Money Market, Deposits & Other		22.50%
Total		100.00%

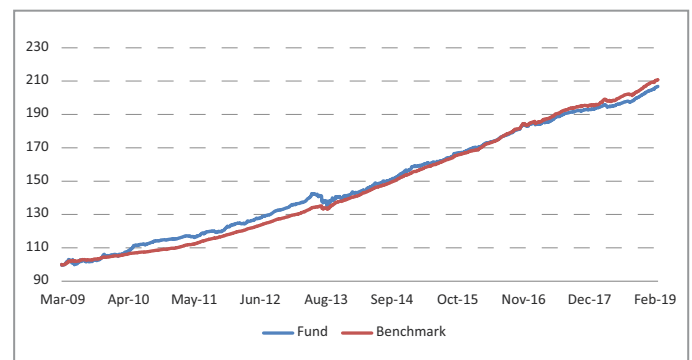
Fund Details

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 28-February-19	20.6820
AUM (Rs. Cr)	0.27
Equity	-
Debt	85.44%
Net current asset	14.56%

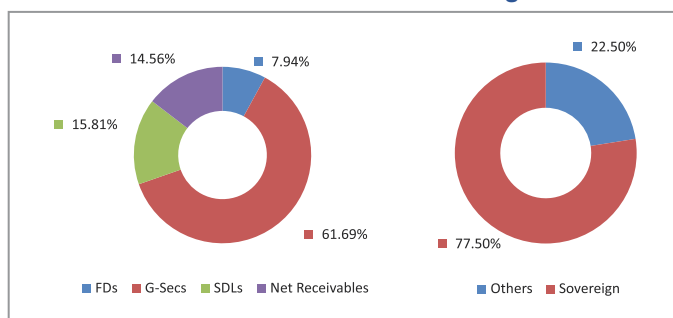
Quantitative Indicators

Modified Duration	1.67
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Growth of Rs. 100

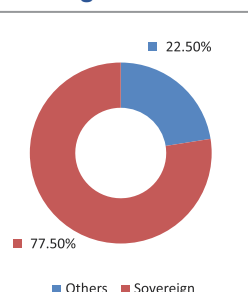


Asset Class

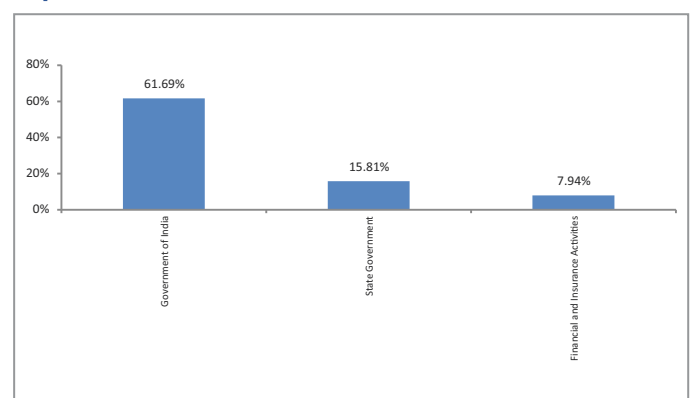


*Others includes Equity, CBLO, Net receivable/payable and FD

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	0.75%	4.57%	6.51%	5.85%	6.64%	7.56%
Benchmark	0.58%	4.20%	7.51%	6.58%	7.57%	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

February 2019

Stable Gain Fund

Fund Objective

To provide moderate risk with moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	36.11
Corporate bonds rated AA or above by Crisil*	0 - 40	10.04
Money market and other liquid assets	0 - 20	6.43
Infrastructure sector as defined by the IRDA	0 - 25	13.38
Listed equities	0 - 35	30.81
Net Current Assets*		3.23
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		30.81%
HDFC Bank Limited	Financial and Insurance Activities	3.38%
Infosys Limited	Computer Programming, Consultancy and Related Activities	3.32%
ITC Limited	Manufacture of Tobacco Products	2.85%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	2.67%
Larsen & Toubro Limited	Civil Engineering (Infra)	1.87%
ICICI Bank Limited	Financial and Insurance Activities	1.75%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	1.48%
Hindalco Industries Limited	Manufacture of Basic Metals	1.37%
Wipro Limited	Computer Programming, Consultancy and Related Activities	1.28%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	1.26%
Others		9.57%
Corporate Bond		22.60%
8.65% Reliance Industries Limited NCD SR 1B (MD 11/12/2028)	AAA	4.38%
8.36% Power Grid Corp.of India Ltd NCD (Part red.) (MD 07/01/2029)	AAA	3.45%
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	2.12%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	1.34%
8.90% Dewan Housing Finance Corporation Limited Ltd. (MD 04/06/2021)	AA+	1.33%
8.00% Shriram Transport Finance Company Ltd NCD (MD 12/06/2020)	AA+	1.31%
8.30% NTPC Ltd NCD Series 67 Secured Bond (MD 15/01/2029)	AAA	1.28%
9.3219% Tata Capital Ltd NCD (MD 18/12/2019)	AAA	0.89%
Others		1.92%
Sovereign		35.65%
8.71% Uttar Pradesh SDL (MD 17/10/2028)	SOV	7.60%
8.58% Gujarat SDL (MD 23/01/2023)	SOV	4.50%

Company/Issuer	Sector/Rating	Exposure (%)
7.98% Karnataka SDL (14/10/2025)	SOV	4.34%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	4.29%
8.60% Rajasthan SDL (MD 06/11/2028)	SOV	2.66%
7.17% GOI (MD 08/01/2028)	SOV	2.56%
8.21% Haryana Special SDL (MD 31/03/2023)	SOV	2.21%
8.50% Gujarat SDL (MD 28/11/2028)	SOV	1.33%
8.92% TAMIL NADU SDL (MD 08/08/2022)	SOV	0.91%
8.20% GOI Oil (MD 15/09/2024)	SOV	0.90%
Others		4.34%
Money Market, Deposits & Other		10.94%
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 28-February-19	40.1512		
AUM (Rs. Cr)	228.22		
Equity	30.81%		
Debt	65.96%		
Net current asset	3.23%		

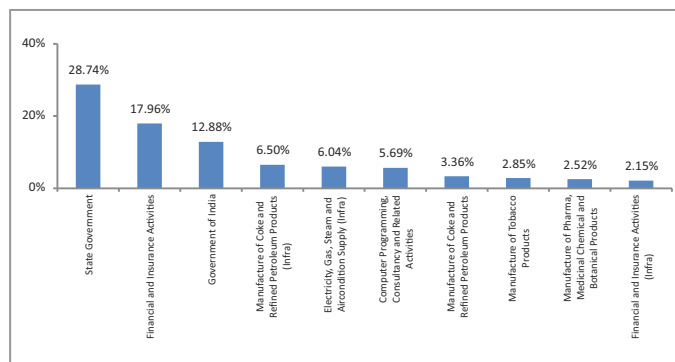
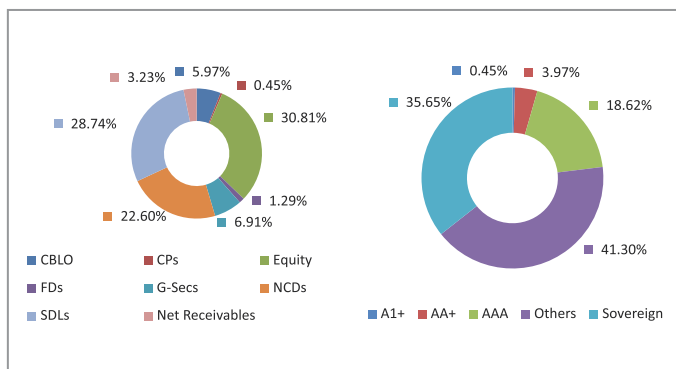
Quantitative Indicators

Modified Duration	4.44
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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	-0.45%	1.05%	4.74%	6.98%	9.80%	10.18%
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

February 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	49.52
Corporate bonds rated AA or above by Crisil*	0 - 30	9.53
Money market and other liquid assets	0 - 20	4.40
Infrastructure sector as defined by the IRDA	0 - 25	12.26
Listed equities	0 - 20	17.69
Net Current Assets*		6.60
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		17.69%
HDFC Bank Limited	Financial and Insurance Activities	2.31%
Infosys Limited	Computer Programming, Consultancy and Related Activities	2.19%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	1.29%
ICICI Bank Limited	Financial and Insurance Activities	0.96%
Wipro Limited	Computer Programming, Consultancy and Related Activities	0.86%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	0.74%
Larsen & Toubro Limited	Civil Engineering (Infra)	0.71%
ITC Limited	Manufacture of Tobacco Products	0.68%
MRF Limited	Manufacture of Rubber and Plastics Products	0.65%
Bharti Airtel Limited	Telecommunications (Infra)	0.61%
Others		6.71%
Corporate Bond		18.64%
8.27% RECL Ltd NCD (MD 06/02/2025)	AAA	3.76%
8.36% Power Grid Corp.of India Ltd NCD (Part red.)(MD 07/01/2029)	AAA	3.21%
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	1.56%
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)	AA+	1.55%
7.17% Reliance Industries Limited NCD (MD 08/11/2022)	AAA	1.41%
8.24% Power Grid Corporation (GOI Serviced) NCD (14/02/2029)	AAA	0.96%
8.65% NABARD NCD (MD 08/06/2028)	AAA	0.67%
9.3219% Tata Capital Ltd NCD (MD 18/12/2019)	AAA	0.63%
Others		1.63%
Sovereign		48.56%
8.56% Tamil nadu SDL (MD 31/10/2028)	SOV	6.55%
8.71% Uttar Pradesh SDL (MD 17/10/2028)	SOV	5.54%
8.21% Haryana Special SDL (MD 31/03/2023)	SOV	4.92%
6.68% GOI (MD 17/09/2031)	SOV	4.21%
8.60% Rajasthan SDL (MD 06/11/2028)	SOV	4.16%
8.21% Haryana Uday SDL (31/03/2024)	SOV	3.83%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	2.39%
7.17% GOI (MD 08/01/2028)	SOV	2.37%
8.58% Gujarat SDL (MD 31/10/2028)	SOV	2.26%
7.77% Tamil Nadu Uday SDL (MD 22/02/2024)	SOV	2.06%
Others		10.29%
Money Market, Deposits & Other		15.11%
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.35%	2.87%	7.05%	6.95%	9.20%	9.45%
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

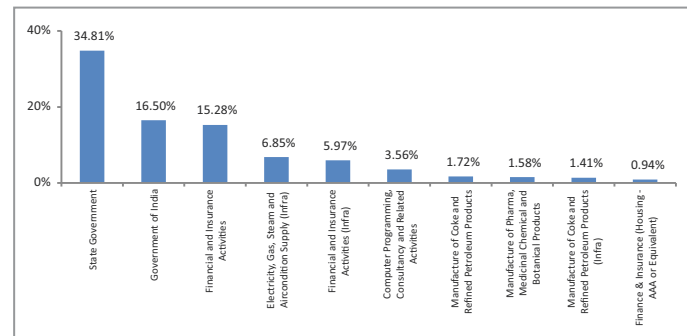
Fund Details

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 28-February-19	36.6221
AUM (Rs. Cr)	1,437.70
Equity	17.69%
Debt	75.71%
Net current asset	6.60%

Quantitative Indicators

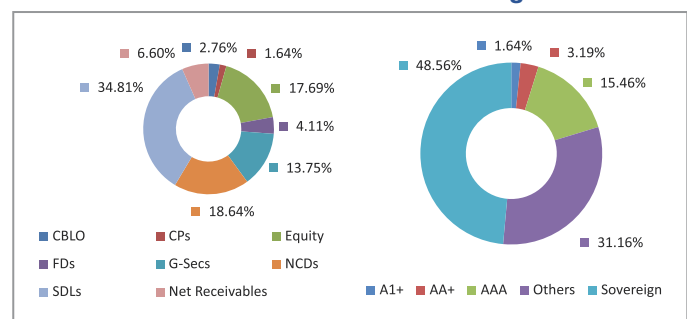
Modified Duration	4.82
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Top 10 Sectors



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

Asset Class



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

February 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	31.23
Corporate bonds rated AA or above by Crisil	0 - 50	12.75
Money market and other liquid assets	0 - 20	11.42
Infrastructure sector*	0 - 25	-
Listed equities	0 - 50	40.50
Net Current Assets*		4.09
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		40.50%
HDFC Bank Limited	Financial and Insurance Activities	4.29%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	4.00%
Nestle India Limited	Manufacture of Food Products	2.97%
ITC Limited	Manufacture of Tobacco Products	2.84%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	2.59%
IndusInd Bank Limited	Financial and Insurance Activities	2.33%
Yes Bank Limited	Financial and Insurance Activities	2.33%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	1.79%
Infosys Limited	Computer Programming, Consultancy and Related Activities	1.55%
Hindalco Industries Limited	Manufacture of Basic Metals	1.52%
Others		14.29%
Corporate Bond		12.75%
9.4554% Sundaram Finance Ltd. (MD 28/08/2019) (Put Option 28/12/2015)	AAA	6.40%
8.69% LIC Housing Finance Ltd NCD (MD 17/05/2019)	AAA	6.35%
Sovereign		31.23%
7.17% GOI (MD 08/01/2028)	SOV	26.00%
8.21% Haryana Uday SDL (31/03/2024)	SOV	4.78%
6.84% GOI (MD 19/12/2022)	SOV	0.46%
Money Market, Deposits & Other		15.52%
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.42%	-4.27%	0.00%	5.41%	8.76%	11.71%
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

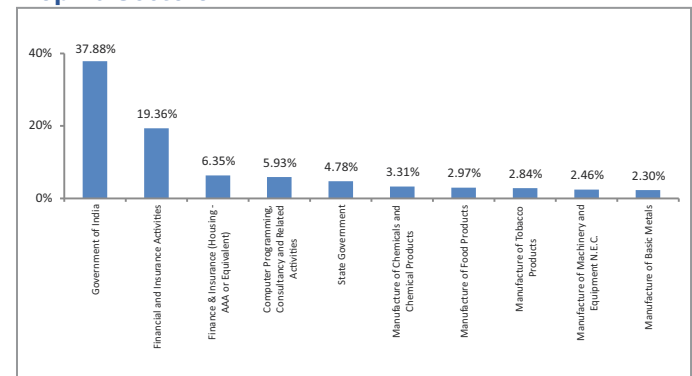
Fund Details

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 28-February-19	48.6452		
AUM (Rs. Cr)	3.15		
Equity	40.50%		
Debt	55.41%		
Net current asset	4.09%		

Quantitative Indicators

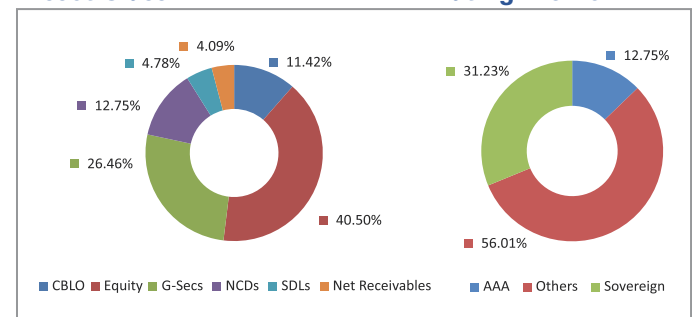
Modified Duration	3.35
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Top 10 Sectors



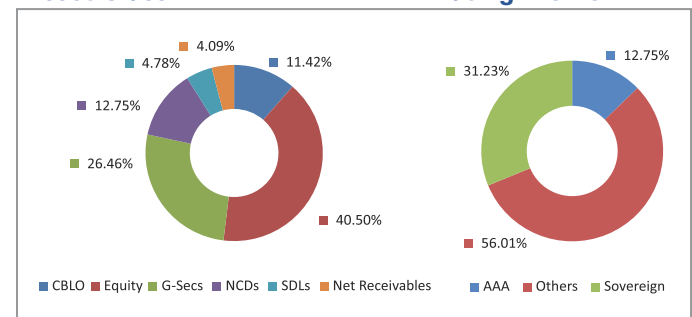
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



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

Rating Profile



February 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	97.78
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	2.01
Net Current Assets*		0.22
Total		100.00

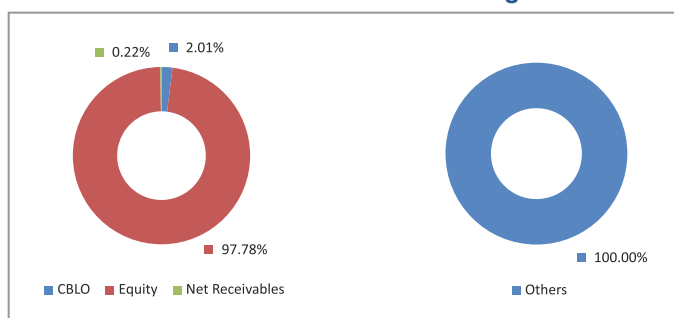
*Net current asset represents net of receivables and payables for investments held.

**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.

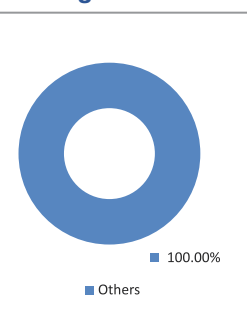
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		97.78%
HDFC Bank Limited	Financial and Insurance Activities	8.88%
Infosys Limited	Computer Programming, Consultancy and Related Activities	7.61%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	7.15%
ITC Limited	Manufacture of Tobacco Products	6.37%
ICICI Bank Limited	Financial and Insurance Activities	5.59%
Hindustan Unilever Limited	Manufacture of Chemicals and Chemical Products	5.45%
Housing Development Finance Corporation Limited	Financial and Insurance Activities	4.34%
Larsen & Toubro Limited	Civil Engineering (Infra)	4.10%
Maruti Suzuki India Limited	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.48%
Tata Consultancy Services Limited	Computer Programming, Consultancy and Related Activities	2.62%
Others		42.19%
Money Market, Deposits & Other		2.22%
Total		100.00%

Asset Class



Rating Profile



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

Performance

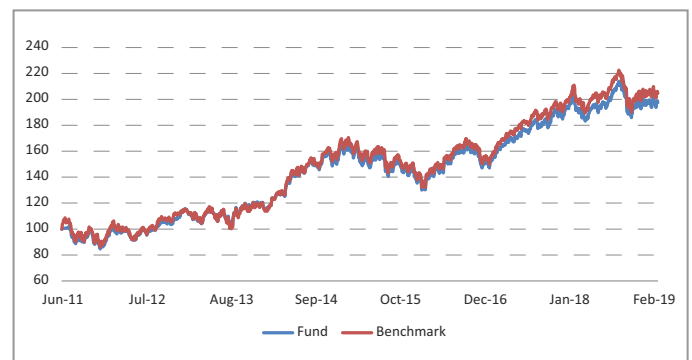
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.29%	-7.60%	3.06%	9.78%	14.89%	9.26%
Benchmark	-0.36%	-7.60%	2.86%	10.25%	15.60%	9.75%

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

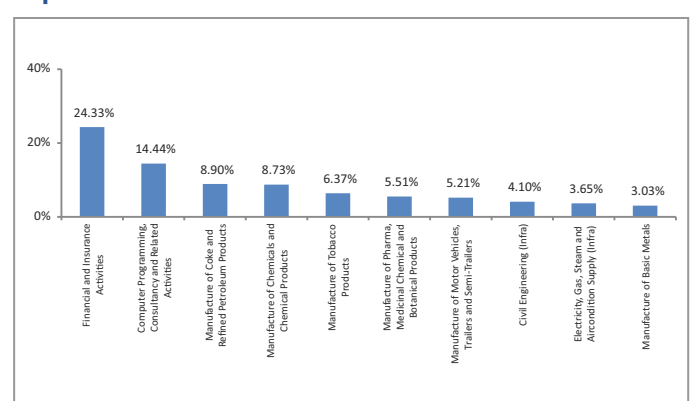
Fund Details

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 28-February-19	19.7627
AUM (Rs. Cr)	7.48
Equity	97.78%
Debt	2.01%
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'.

February 2019

Group Equity Fund

Fund Objective

To provide capital appreciation through investment in equity shares.

Portfolio Allocation

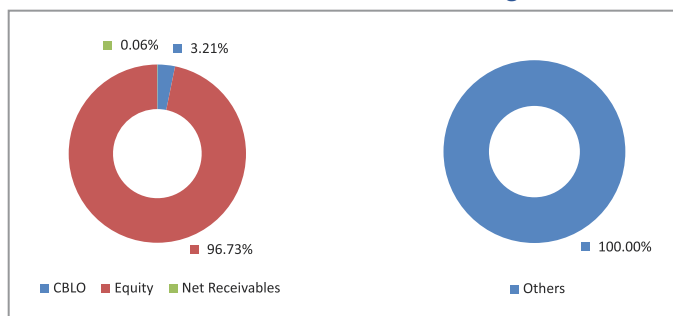
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	96.73
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	3.21
Net Current Assets [#]		0.06
Total		100.00

[#]Net current asset represents net of receivables and payables for investments held.

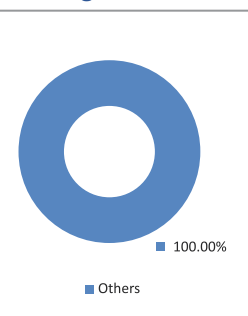
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		96.73%
Infosys Limited	Computer Programming, Consultancy and Related Activities	7.82%
HDFC Bank Limited	Financial and Insurance Activities	7.34%
Reliance Industries Limited	Manufacture of Coke and Refined Petroleum Products	6.94%
ITC Limited	Manufacture of Tobacco Products	5.80%
ICICI Bank Limited	Financial and Insurance Activities	5.15%
Kotak Mahindra MF - Kotak Banking ETF - Dividend Payout Option	Mutual Fund	4.87%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	4.47%
Axis Bank Limited	Financial and Insurance Activities	4.35%
Larsen & Toubro Limited	Civil Engineering (Infra)	3.46%
Pfizer Limited	Manufacture of Pharma, Medicinal Chemical and Botanical Products	3.09%
Others		43.43%
Money Market, Deposits & Other		3.27%
Total		100.00%

Asset Class



Rating Profile



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

Performance

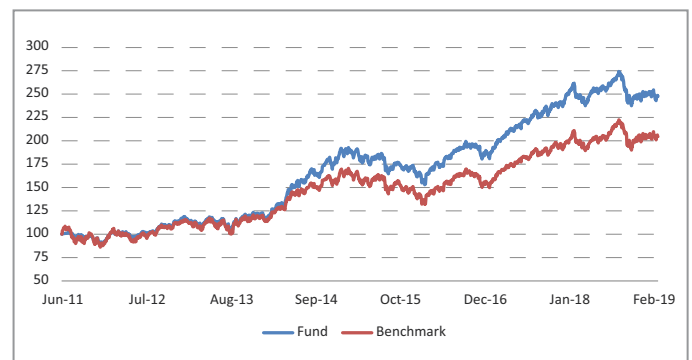
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-1.34%	-9.44%	-0.27%	10.56%	17.28%	12.52%
Benchmark	-0.36%	-7.60%	2.86%	10.25%	15.60%	9.75%

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

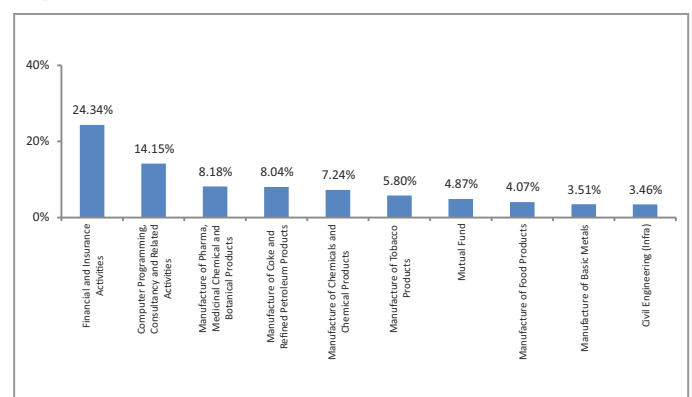
Fund Details

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 28-February-19	24.7903
AUM (Rs. Cr)	39.23
Equity	96.73%
Debt	3.21%
Net current asset	0.06%

Growth of Rs. 100



Top 10 Sectors



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

February 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	80.98
Equity and equity related instruments	0 - 50	-
Net Current Assets*		19.02
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		12.52%
9.95 % Food Corporation of India (MD 07/03/2022)	AAA	5.44%
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	1.31%
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		37.00%
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	9.48%
7.68% GOI (MD 15/12/2023)	SOV	8.20%
6.84% GOI (MD 19/12/2022)	SOV	8.16%
8.89% Maharashtra SDL (MD 05/10/2021)	SOV	7.84%
7.17% GOI (MD 08/01/2028)	SOV	1.83%
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		50.48%
Total		100.00%

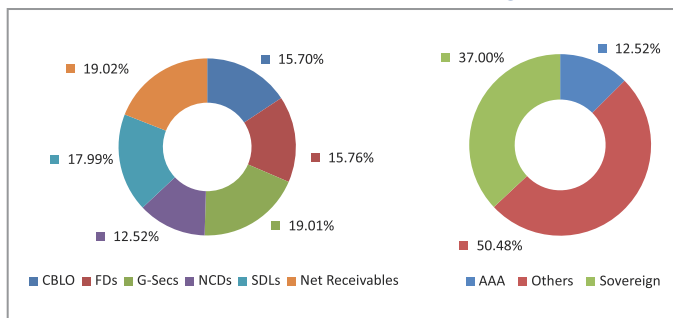
Fund Details

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 28-February-19	17.1372
AUM (Rs. Cr)	30.83
Equity	-
Debt	80.98%
Net current asset	19.02%

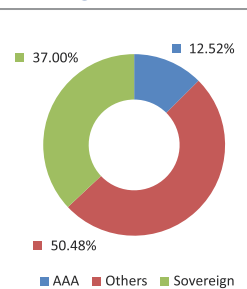
Quantitative Indicators

Modified Duration	1.82
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Asset Class

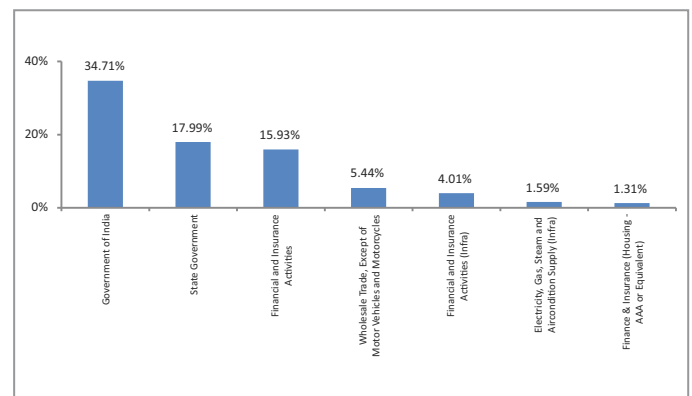


Rating Profile



*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	0.71%	4.62%	7.34%	6.29%	5.88%	7.14%
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

February 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	74.56
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	10.75
Net Current Assets*		14.69
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		13.80%
9.64% Power Grid Corporation Ltd. G (MD 31/05/2021)	AAA	5.35%
9.40% HDFC Ltd. (MD 13/04/2021)	AAA	4.25%
8.88% LIC Housing Finance Ltd (MD 13/10/2020)	AAA	4.20%
Sovereign		60.77%
8.94% Gujarat SDL (MD 07/03/2022)	SOV	17.22%
6.84% GOI (MD 19/12/2022)	SOV	15.54%
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	14.28%
8.15% GOI (MD 11/06/2022)	SOV	10.43%
8.89% Maharashtra SDL (MD 05/10/2021)	SOV	3.30%
Money Market, Deposits & Other		25.44%
Total		100.00%

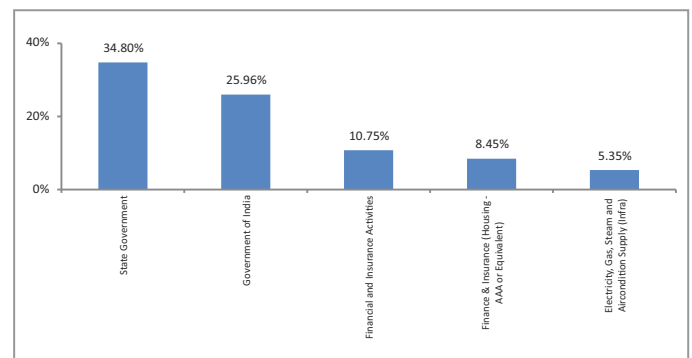
Fund Details

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 28-February-19	18.6118	
AUM (Rs. Cr)	4.82	
Equity	-	
Debt	85.31%	
Net current asset	14.69%	

Quantitative Indicators

Modified Duration	2.19
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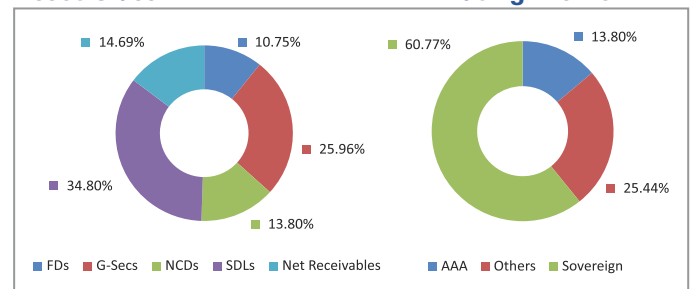
Top 10 Sectors



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	0.82%	4.31%	6.46%	6.09%	8.01%	8.41%
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

February 2019

Group Short Term Debt Fund- II

Fund Objective

To earn moderate returns.

Portfolio Allocation

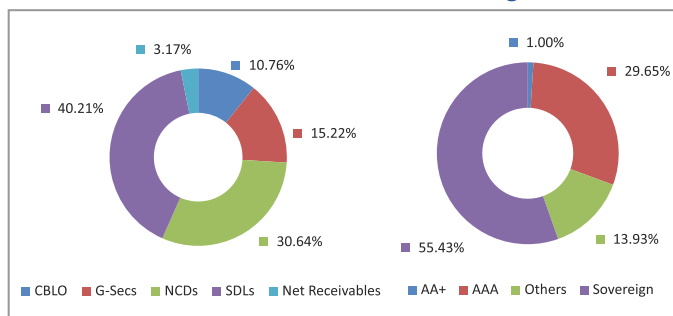
	Stated (%)	Actual (%)
Debt and debt related securities, Cash, Fixed Deposits, Money market instruments**, Mutual funds	0 - 100	96.83
Net Current Assets*		3.17
Total		100.00

*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.

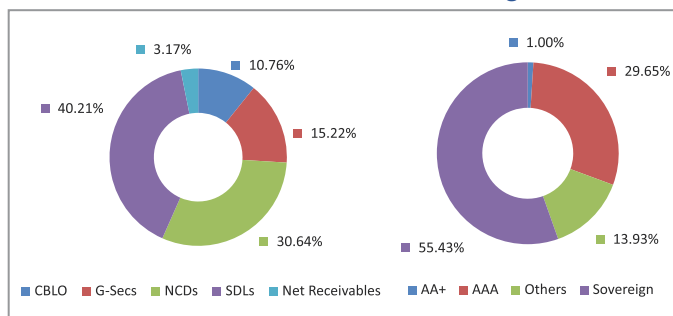
Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		30.64%
9.64% Power Grid Corporation Ltd. F (MD 31/05/2020)	AAA	6.27%
8.88% LIC Housing Finance Ltd (MD 13/10/2020)	AAA	5.98%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	4.51%
8.95% HDFC Ltd (MD 19/10/2020)	AAA	3.99%
8.50% IRFC Ltd (MD 22/06/2020)	AAA	3.97%
8.75% HDFC Ltd NCD (MD 13/01/2020)	AAA	1.99%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	1.94%
8.5935% IDFC Bank Ltd (Compounded Annually) (MD 21/10/2021)	AA+	1.00%
8.30% HDB Financial Services Ltd NCD (MD 09/08/2019)	AAA	0.99%
Sovereign		55.43%
8.78% Gujarat SDL (MD 21/12/2021)	SOV	19.32%
9.51% Maharashtra SDL (MD 11/09/2023)	SOV	18.00%
8.12% GOI (MD 10/12/2020)	SOV	15.13%
8.39% Rajasthan UDAY SDL (MD 15/03/2020)	SOV	2.89%
8.27% GOI (MD 09/06/2020)	SOV	0.09%
Money Market, Deposits & Other		13.93%
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	0.84%	4.45%	6.81%	5.50%	8.08%	7.71%
Benchmark	0.58%	4.20%	7.51%	6.58%	7.57%	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

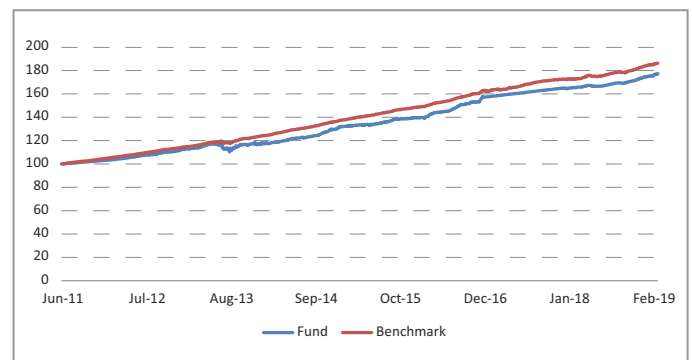
Fund Details

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 28-February-19	17.7120
AUM (Rs. Cr)	10.13
Equity	-
Debt	96.83%
Net current asset	3.17%

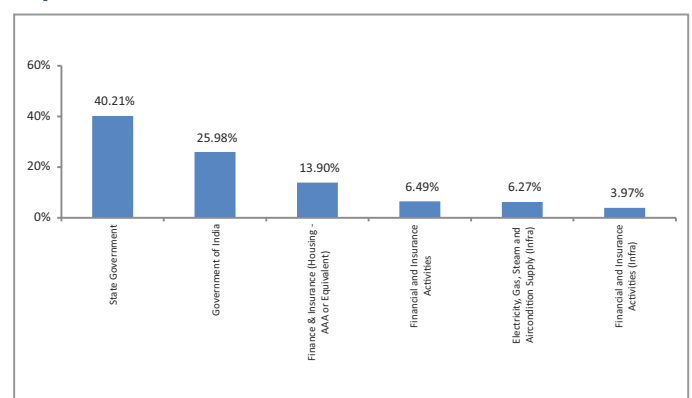
Quantitative Indicators

Modified Duration	1.89
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Growth of Rs. 100



Top 10 Sectors



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

February 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	59.87
Money Market instrument	0 - 60	36.30
Net Current Assets*		3.83
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		40.51%
8.55% IRFC Ltd NCD (MD 21/02/2029)	AAA	6.41%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	5.23%
8.30% NTPC Ltd NCD Series 67 Secured Bond (MD 15/01/2029)	AAA	4.93%
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	2.16%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	2.08%
7.39% LIC Housing Finance Ltd NCD (MD 30/08/2022)	AAA	1.95%
8.22% NABARD NCD (MD 13/12/2028)	AAA	1.94%
9.95 % Food Corporation of India (MD 07/03/2022)	AAA	1.58%
8.75% Bajaj Finance Ltd NCD (MD 14/08/2026)	AAA	1.44%
Others		10.49%
Sovereign		17.03%
7.17% GOI (MD 08/01/2028)	SOV	13.13%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	3.89%
Money Market, Deposits & Other		42.46%
Total		100.00%

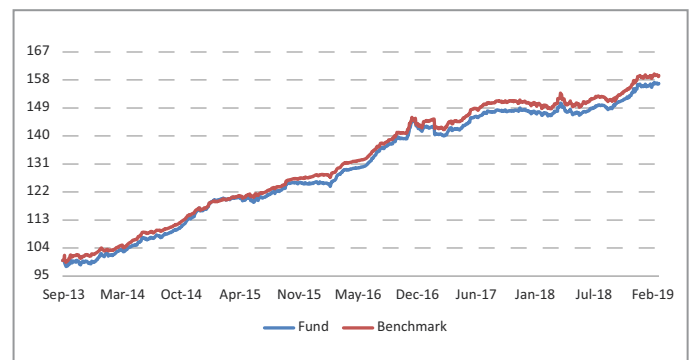
Fund Details

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 28-February-19	15.6864
AUM (Rs. Cr)	699.21
Equity	-
Debt	96.17%
Net current asset	3.83%

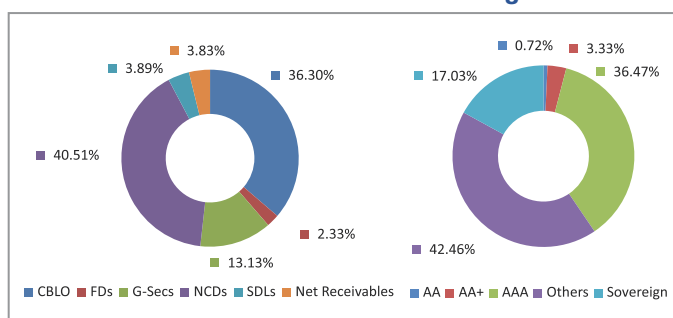
Quantitative Indicators

Modified Duration	2.90
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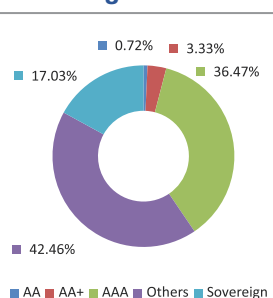
Growth of Rs. 100



Asset Class

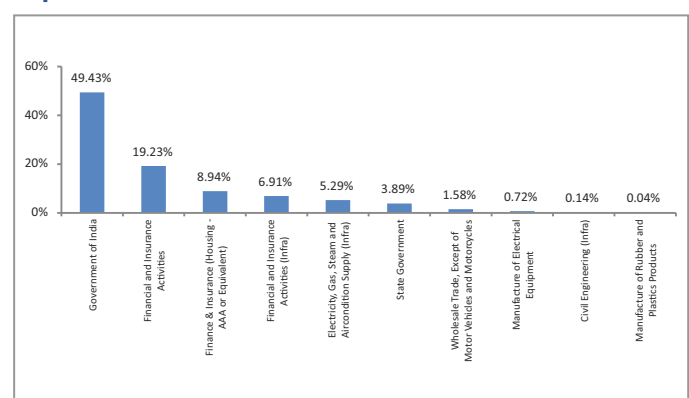


Rating Profile



*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	0.10%	4.85%	6.95%	5.59%	7.80%	8.59%
Benchmark	0.02%	4.67%	7.13%	5.68%	7.64%	8.91%

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

February 2019

Group Short Term Debt Fund-III

Fund Objective

To earn moderate returns.

Portfolio Allocation

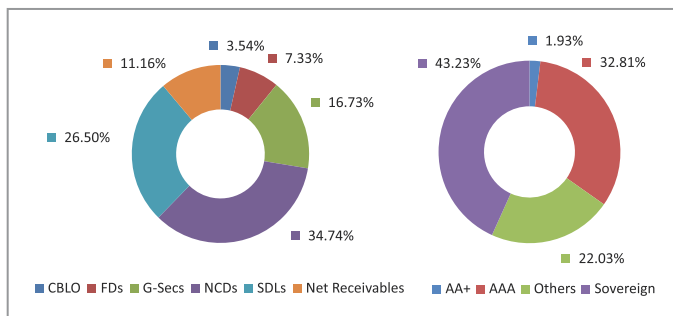
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	40 - 100	85.30
Money Market instrument	0 - 60	3.54
Net Current Assets*		11.16
Total		100.00

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

Portfolio

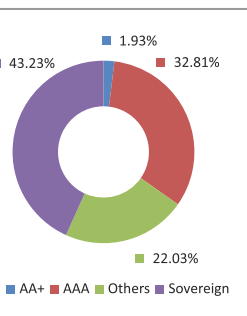
Company/Issuer	Rating	Exposure (%)
Corporate Bond		34.74%
8.65% HDFC Ltd NCD (MD 18/09/2020)	AAA	7.78%
8.80% Power Grid Corporation Ltd NCD (MD 29/09/2020)	AAA	5.85%
8.68% LIC Housing Finance Ltd (MD 30/03/2020)	AAA	5.29%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	4.55%
8.50% IRFC Ltd (MD 22/06/2020)	AAA	4.20%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	2.13%
8.69% LIC Housing Finance Ltd NCD (MD 17/05/2019)	AAA	1.24%
8.5935% IDFC Bank Ltd (Compounded Annually) (MD 21/10/2021)	AA+	1.10%
8.30% HDB Financial Services Ltd NCD (MD 09/08/2019)	AAA	1.08%
8.72% Shriram Transport Finance Co Ltd NCD (MD 27/03/2023)	AA+	0.78%
Others		0.75%
Sovereign		43.23%
9.51% Maharashtra SDL (MD 11/09/2023)	SOV	13.73%
8.12% GOI (MD 10/12/2020)	SOV	13.17%
8.78% Gujarat SDL (MD 21/12/2021)	SOV	12.73%
8.27% GOI (MD 09/06/2020)	SOV	2.53%
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		22.03%
Total		100.00%

Asset Class



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

Rating Profile



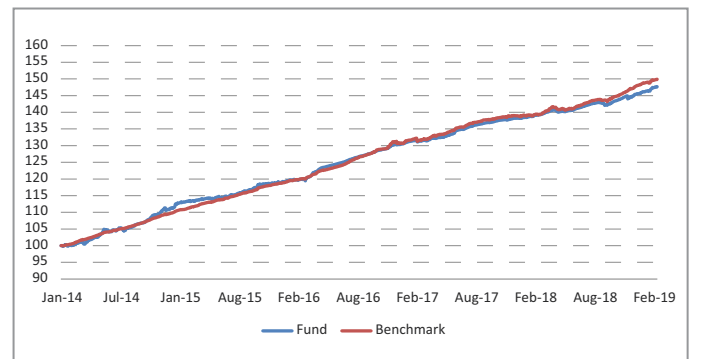
Fund Details

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 28-February-19	14.7637
AUM (Rs. Cr)	64.70
Equity	-
Debt	88.84%
Net current asset	11.16%

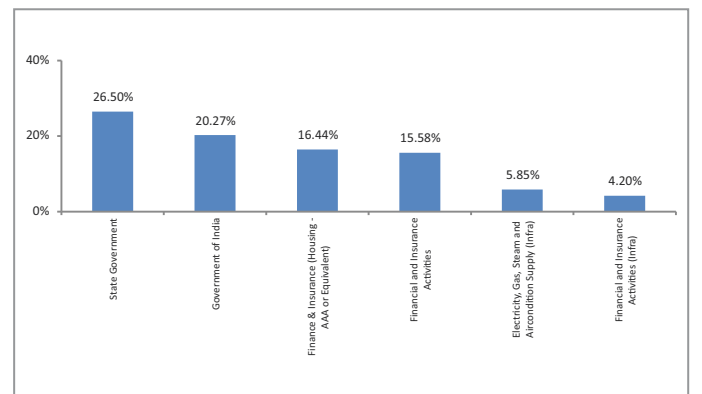
Quantitative Indicators

Modified Duration	1.85
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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	0.76%	3.30%	5.97%	5.91%	7.06%	7.39%
Benchmark	0.58%	4.20%	7.51%	6.58%	7.57%	8.46%

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

Infrastructure Leasing & Financial Service Limited (IL&FS) has defaulted on repayment of commercial paper maturing on 12.12.2018. Out of the total outstanding for Rs 1 Crs, Rs 0.75 Crs has been provided in the books & balance is part of Net Current Assets.

February 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	90.42
Net Current Assets*		9.58
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%

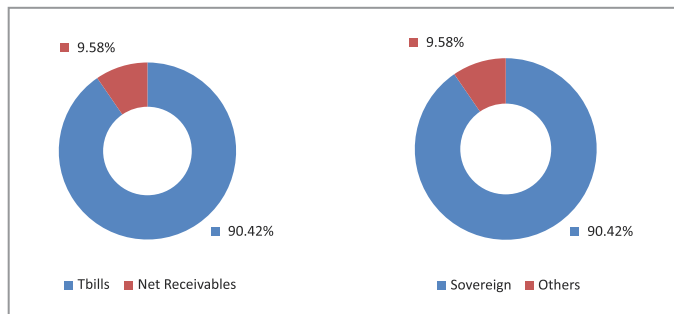
Fund Details

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 28-February-19	13.2376
AUM (Rs. Cr)	5.16
Equity	-
Debt	90.42%
Net current asset	9.58%

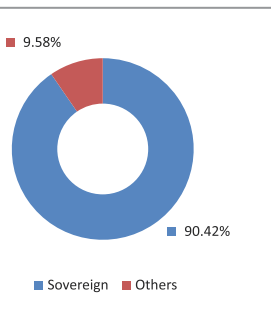
Quantitative Indicators

Modified Duration	0.64
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Asset Class

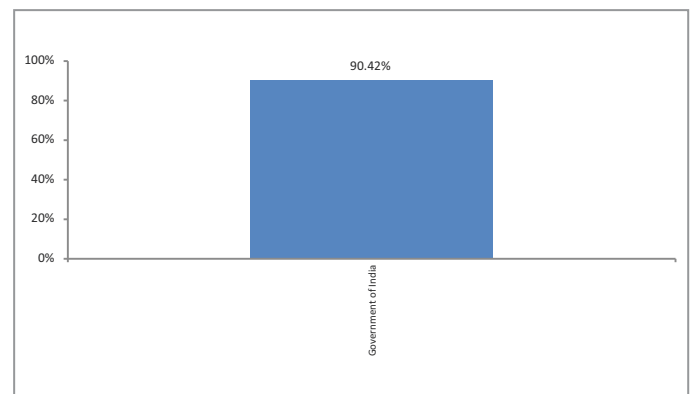


Rating Profile



*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	0.43%	-3.05%	-0.12%	2.73%	4.31%	5.27%
Benchmark	0.53%	3.75%	7.68%	7.18%	7.25%	7.97%

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

Infrastructure Leasing & Financial Service Limited (IL&FS) has defaulted on repayment of commercial paper matured on 12.12.2018. Out of the total outstanding for Rs 1.95 Crs, Rs 1.46 Crs has been provided in the books & balance is part of Net Current Assets.

February 2019

Group Debt Fund-III

Fund Objective

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

Portfolio Allocation

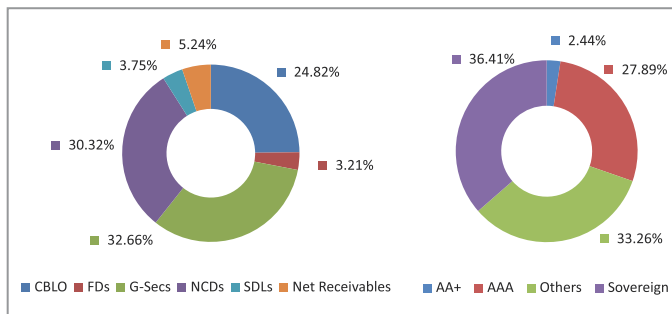
	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	60 - 100	69.94
Money market instruments, Cash, Mutual funds	0 - 40	24.82
Net Current Assets*		5.24
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		30.32%
8.55% IRFC Ltd NCD (MD 21/02/2029)	AAA	6.05%
8.30% NTPC Ltd NCD Series 67 Secured Bond (MD 15/01/2029)	AAA	4.70%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	2.97%
8.80% LIC Housing Finance Ltd NCD (MD 25/01/2029)	AAA	2.56%
7.7948% Kotak Mahindra Prime Ltd NCD (MD 16/07/2020)	AAA	2.52%
8.22% NABARD NCD (MD 13/12/2028)	AAA	2.12%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	2.05%
9.39% LICHFL NCD (MD 23/08/2024) (Put Date 26/08/2015)	AAA	1.97%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	1.67%
8.57% India Bulls Housing Finance Ltd (MD 30/03/2022)	AAA	1.29%
Others		2.43%
Sovereign		36.41%
7.17% GOI (MD 08/01/2028)	SOV	32.66%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	3.75%
Money Market, Deposits & Other		33.26%
Total		100.00%

Asset Class



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.07%	3.26%	5.21%	4.86%	-	5.07%
Benchmark	0.02%	4.67%	7.13%	5.68%	-	5.64%

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

Infrastructure Leasing & Financial Service Limited (IL&FS) has defaulted on repayment of commercial paper matured on 12.12.2018. Out of the total outstanding for Rs 1.75 Crs, Rs 1.31 Crs has been provided in the books & balance is part of Net Current Assets.

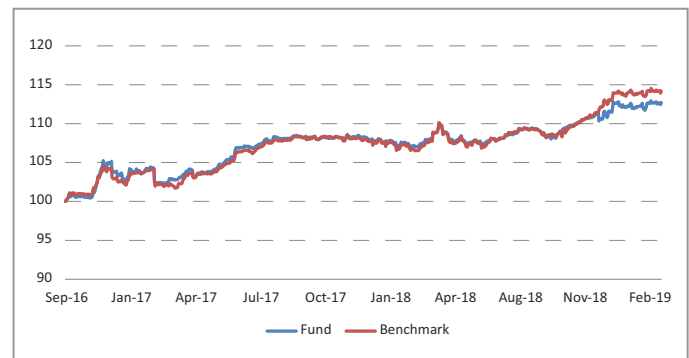
Fund Details

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 28-February-19	11.2696
AUM (Rs. Cr)	78.97
Equity	-
Debt	94.76%
Net current asset	5.24%

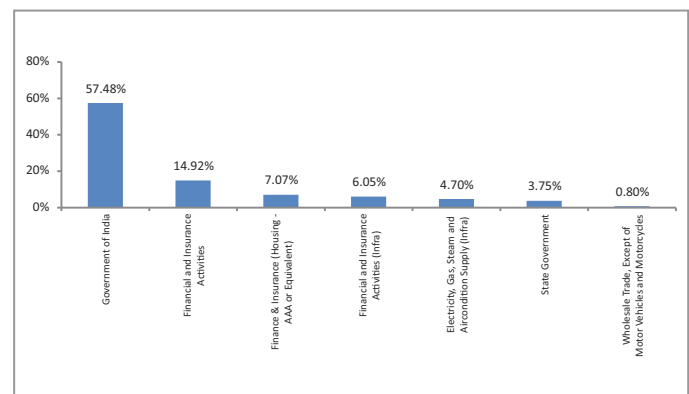
Quantitative Indicators

Modified Duration	3.91
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Growth of Rs. 100



Top 10 Sectors



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

February 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	23.19
Debt and Debt related securities, Money Market instrument/Mutual Funds	40 - 100	73.91
Net Current Assets*		2.89
Total		100.00

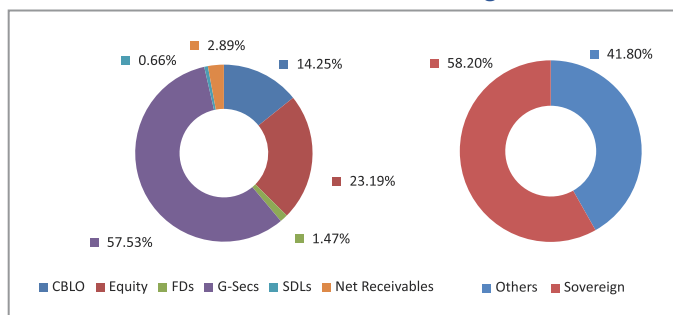
*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		23.19%
HDFC Bank Limited	Financial and Insurance Activities	2.35%
Kotak Mahindra Bank Limited	Financial and Insurance Activities	2.19%
Nestle India Limited	Manufacture of Food Products	1.66%
ITC Limited	Manufacture of Tobacco Products	1.64%
Mphasis Limited	Computer Programming, Consultancy and Related Activities	1.42%
IndusInd Bank Limited	Financial and Insurance Activities	1.28%
Yes Bank Limited	Financial and Insurance Activities	1.28%
HCL Technologies Limited	Computer Programming, Consultancy and Related Activities	0.98%
Infosys Limited	Computer Programming, Consultancy and Related Activities	0.85%
Sundram Fasteners Limited	Manufacture of Fabricated Metal Prods, Except Machinery and Equip	0.83%
Others		8.70%
Sovereign		58.20%
7.17% GOI (MD 08/01/2028)	SOV	54.15%
6.84% GOI (MD 19/12/2022)	SOV	3.38%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	0.66%
Money Market, Deposits & Other		18.61%
Total		100.00%

Asset Class

Rating Profile



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

Performance

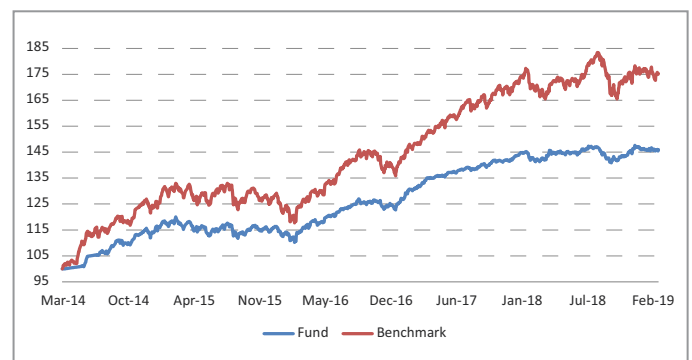
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.29%	-0.46%	2.71%	5.54%	9.69%	7.97%
Benchmark	-0.22%	-3.38%	4.54%	8.80%	12.94%	10.17%

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

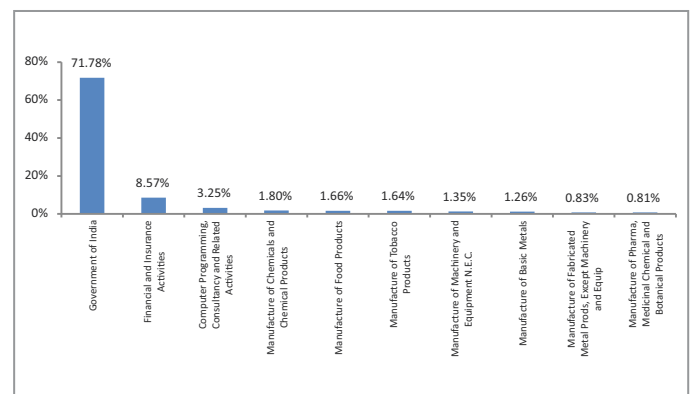
Fund Details

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 28-February-19	14.5960
AUM (Rs. Cr)	1.47
Equity	23.19%
Debt	73.91%
Net current asset	2.89%

Growth of Rs. 100



Top 10 Sectors



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

February 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

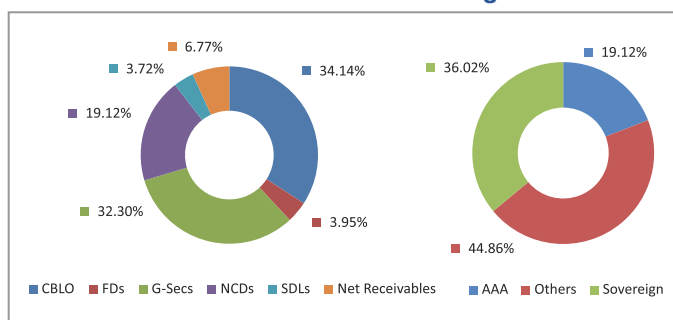
	Stated (%)	Actual (%)
Debt	40 - 100	59.08
Money market instruments, Mutual funds*	0 - 60	34.14
Net Current Assets*		6.77
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		19.12%
8.55% IRFC Ltd NCD (MD 21/02/2029)	AAA	9.43%
8.75% Indiabulls Housing Finance LTD NCD (MD 26/09/2021)	AAA	4.91%
8.75% HDFC Ltd NCD (MD 13/01/2020)	AAA	4.77%
Sovereign		36.02%
7.17% GOI (MD 08/01/2028)	SOV	32.30%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	3.72%
Money Market, Deposits & Other		44.86%
Total		100.00%

Asset Class



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

Performance

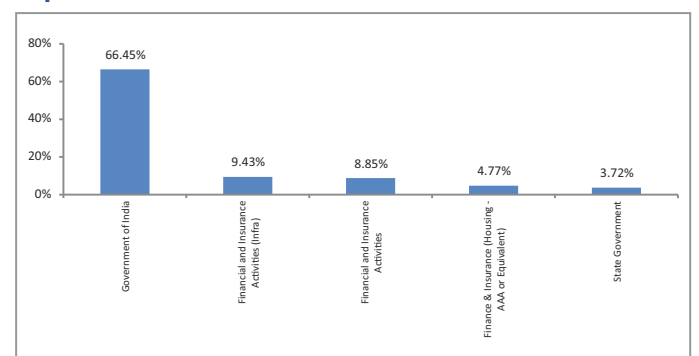
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.20%	4.60%	6.59%	-	-	3.61%
Benchmark	0.02%	4.67%	7.13%	-	-	3.61%

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	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 28-February-19	10.5434
AUM (Rs. Cr)	1.05
Equity	-
Debt	93.23%
Net current asset	6.77%

Top 10 Sectors



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