

# INVESTMENT'Z INSIGHT

Monthly Investment Update October 2019

# Index

## GROUP FUNDS

Group Asset Allocation Fund . . . . .	1
Group Equity Index Fund . . . . .	2
Group Debt Fund . . . . .	3
Group Liquid Fund . . . . .	4
Group Short Term Debt Fund . . . . .	5
Stable Gain Fund . . . . .	6
Secure Gain Fund . . . . .	8
Accelerated Gain Fund . . . . .	9
Group Blue Chip Fund . . . . .	10
Group Equity Fund . . . . .	11
Group Growth Fund- II . . . . .	12
Group Return Shield Fund . . . . .	13
Group Short Term Debt Fund- II . . . . .	14
Group Debt Fund-II . . . . .	15
Group Short Term Debt Fund-III . . . . .	16
Group Liquid Fund-II . . . . .	17
Group Debt Fund-III . . . . .	18
Group Balanced Gain Fund . . . . .	19
Group Debt Pension Fund . . . . .	20
Group Liquid Fund-III . . . . .	21



October 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	23.38
Corporate bonds	0 - 50	4.00
Money market and other liquid assets	0 - 40	0.04
Infrastructure sector as defined by the IRDA	0 - 40	2.38
Listed equities	0 - 100	73.23
Net Current Assets*		-3.02
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.48%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.52%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.52%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.49%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	4.02%
ITC Ltd	Manufacture of Tobacco Products	4.00%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	3.35%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.15%
Housing Development Finance Corporation Ltd	Housing Industry	2.08%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	2.05%
Others		28.56%
<b>Corporate Bond</b>		
7.83% LICHF Ltd. NCD (S) (MD 25/09/2026) (P 26/11/2020)	AAA	3.80%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA	2.09%
9.27% IRFC Ltd. Series-76 NCD (S)(MD 10/05/2021)	AAA	0.29%
9.39% LICHF Ltd. NCD (S) (MD 23/08/2024) (P/C 26/08/2015)	AAA	0.10%
8.58% LICHF Ltd. NCD (S) (MD 01/08/2025) (P/C 03/05/2019)	AAA	0.10%
<b>Sovereign</b>		
6.45% GOI (MD 07/10/2029)	Central Government Securities	22.64%
7.32% GOI (MD 28/01/2024)	Central Government Securities	0.73%
<b>Money Market, Deposits &amp; Other</b>		
		-2.99%
<b>Total</b>		<b>100.00%</b>

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	1.33%	1.85%	8.30%	5.33%	8.35%	11.08%
Benchmark	2.86%	3.86%	14.51%	7.63%	10.11%	9.49%

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

DHFL total exposure as on 31st October 2019 is Rs. 0.982 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 0.982 crore exposure, which was due for maturity on 09th October 2019 and same is part of net current assets.

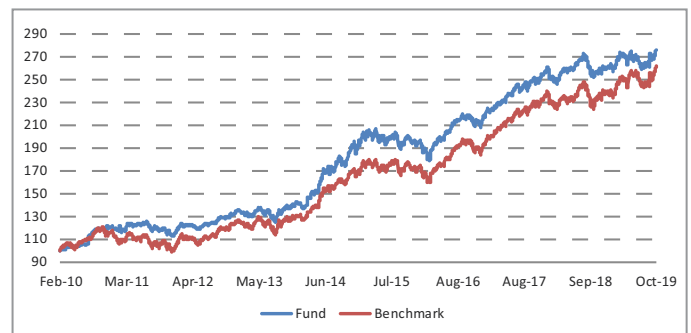
### Fund Details

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	-	-	29
Hybrid	9	25	24
NAV as on 30-September-19	27.6576		
AUM (Rs. Cr)	109.31		
Equity	73.23%		
Debt	29.79%		
Net current asset	-3.02%		

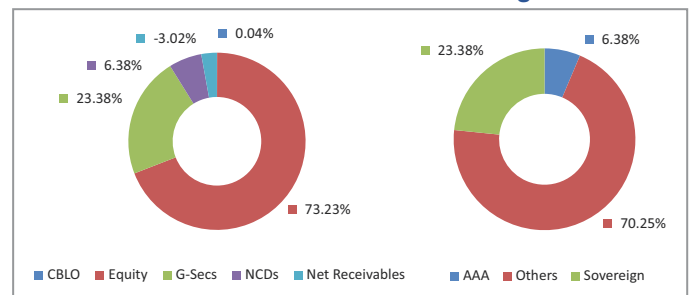
### Quantitative Indicators

Modified Duration in Years	6.09
Average Maturity in Years	8.47
Yield to Maturity in %	6.54%

### Growth of Rs. 100

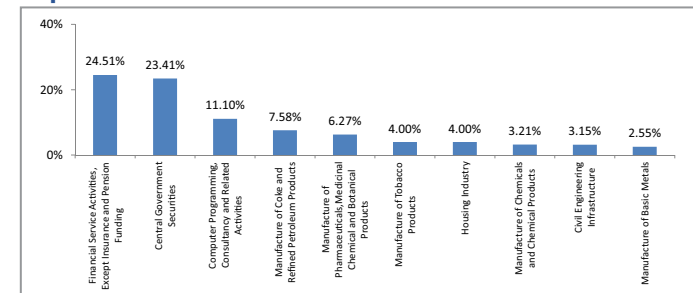


### Asset Class



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

### Top 10 Sectors



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

October 2019

## Group Equity Index Fund

### Fund Objective

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

### Portfolio Allocation

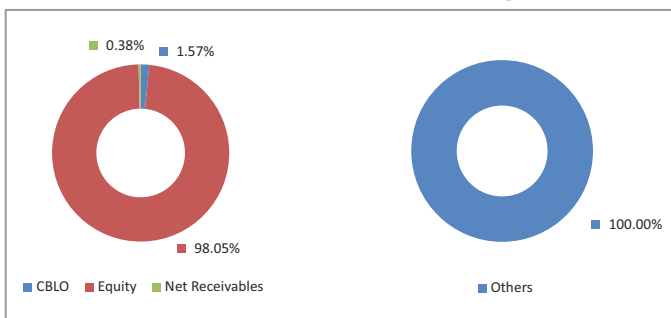
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	1.57
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	98.05
Net Current Assets*		0.38
<b>Total</b>		<b>100.00</b>

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

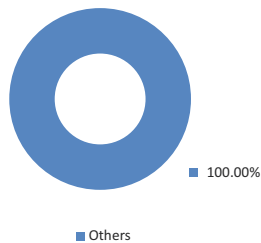
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>98.05%</b>
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.68%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.02%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	7.44%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.06%
ITC Ltd	Manufacture of Tobacco Products	5.25%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.43%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.23%
Housing Development Finance Corporation Ltd	Housing Industry	4.22%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.07%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	4.01%
Others		40.63%
<b>Money Market, Deposits &amp; Other</b>		<b>1.95%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



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

### Performance

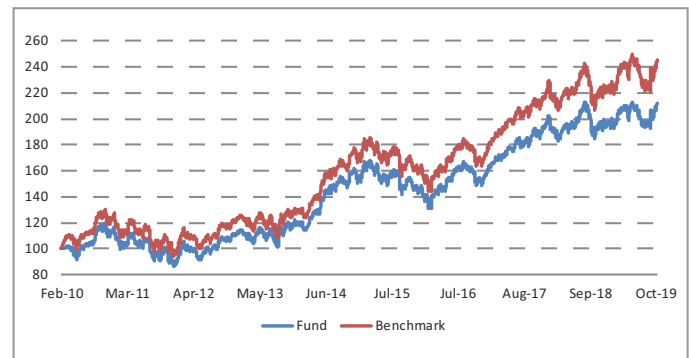
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	3.53%	1.20%	11.17%	5.54%	9.54%	8.07%
Benchmark	3.51%	1.10%	14.35%	7.20%	11.17%	9.68%

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

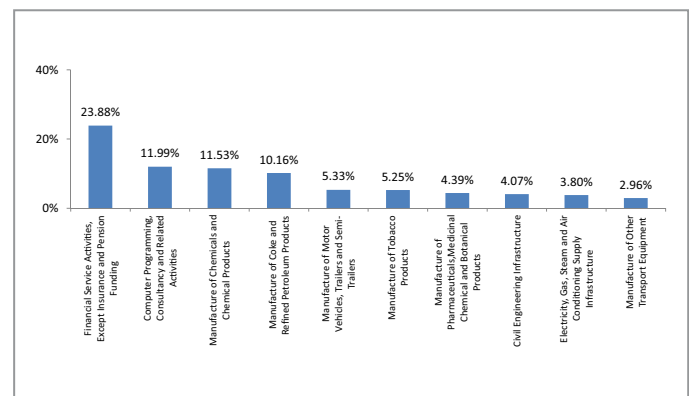
### Fund Details

Description	
SFIN Number	ULGF00822/02/10GREQTYINDX116
Launch Date	19-Feb-10
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	28
Debt	-
Hybrid	25
NAV as on 30-September-19	21.2228
AUM (Rs. Cr)	36.30
Equity	98.05%
Debt	1.57%
Net current asset	0.38%

### Growth of Rs. 100



### Top 10 Sectors



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

October 2019

## Group Debt Fund

### Fund Objective

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

### Portfolio Allocation

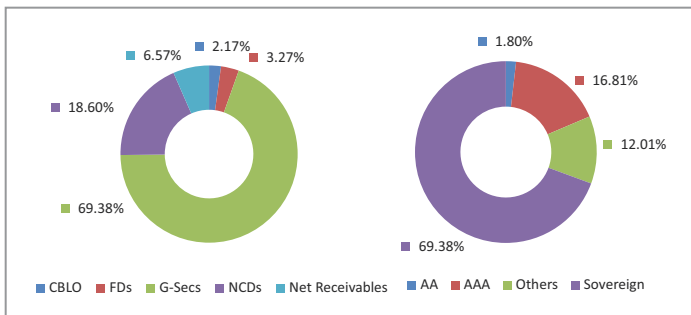
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 100	69.57
Corporate bonds	0 - 100	21.69
Money market and other liquid assets	0 - 40	2.17
Listed equities - NIL		-
Net Current Assets*		6.57
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>18.60%</b>
8.80% LIC Housing Finance Ltd NCD (S) (MD 25/01/2029)	AAA	5.73%
8.45% Bajaj Finance Ltd. NCD (U) (MD 29/09/2026)	AAA	4.17%
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	1.86%
8.95% Crompton Greaves Consumer Elec Ltd. NCD(S)(MD24/06/2020)	AA	1.80%
7.7948% Kotak Mahindra Prime Ltd NCD (S)(MD 16/07/2020)	AAA	1.79%
8.61% LICHF Ltd. NCD (S)(MD 11/12/2019) (P/C 11/12/2015)	AAA	1.15%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	0.63%
8.75 HDFC Ltd NCD (S)(MD 13/01/2020)	AAA	0.40%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA	0.38%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA	0.28%
Others		0.42%
<b>Sovereign</b>		<b>69.38%</b>
6.45% GOI (MD 07/10/2029)	Central Government Securities	48.15%
7.57% GOI (MD 17/6/2033)	Central Government Securities	11.77%
7.32% GOI (MD 28/01/2024)	Central Government Securities	9.47%
<b>Money Market, Deposits &amp; Other</b>		<b>12.01%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



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

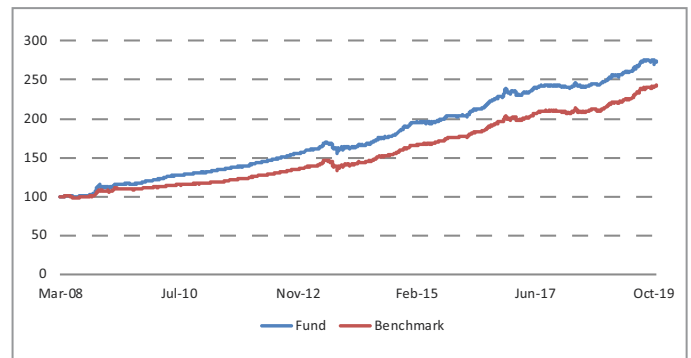
### Fund Details

Description	
SFIN Number	ULGF00426/03/08GRDEBTFUND116
Launch Date	26-Mar-08
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	24
NAV as on 30-September-19	27.4310
AUM (Rs. Cr)	112.84
Equity	-
Debt	93.43%
Net current asset	6.57%

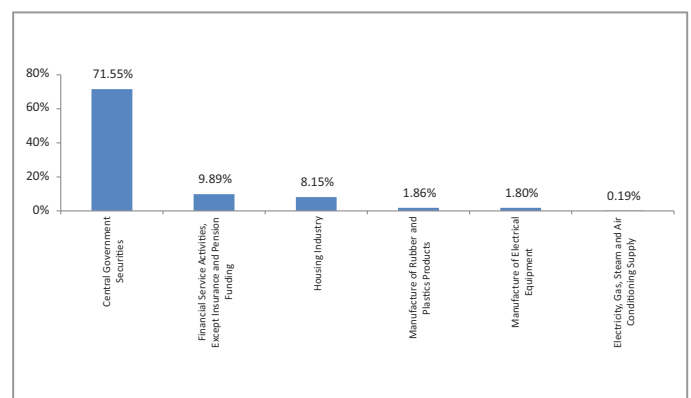
### Quantitative Indicators

Modified Duration in Years	5.91
Average Maturity in Years	8.36
Yield to Maturity in %	6.76%

### 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	-0.16%	5.17%	10.58%	6.23%	6.28%	9.08%
Benchmark	1.15%	7.65%	13.55%	7.48%	7.38%	7.94%

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

DHFL total exposure as on 31st October 2019 is Rs. 1.502 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 1.502 crore exposure, which was due for maturity on 16th August 2019 and 09th October 2019 and same is part of net current assets.

October 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	99.93
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		0.07
<b>Total</b>		<b>100.00</b>

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

### Portfolio

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

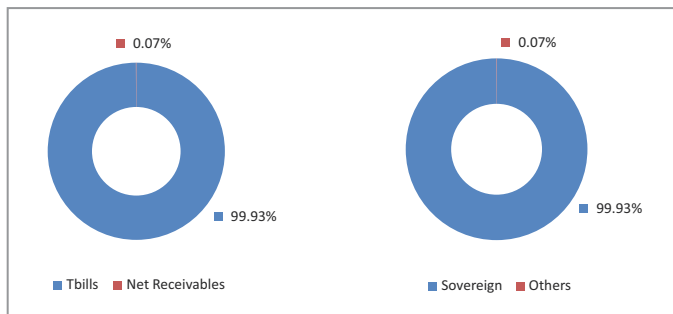
### Fund Details

Description	
SFIN Number	ULGF00503/11/08GRLIQUFUND116
Launch Date	01-Nov-08
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	24
NAV as on 31-October-19	21.8484
AUM (Rs. Cr)	14.57
Equity	-
Debt	99.93%
Net current asset	0.07%

### Quantitative Indicators

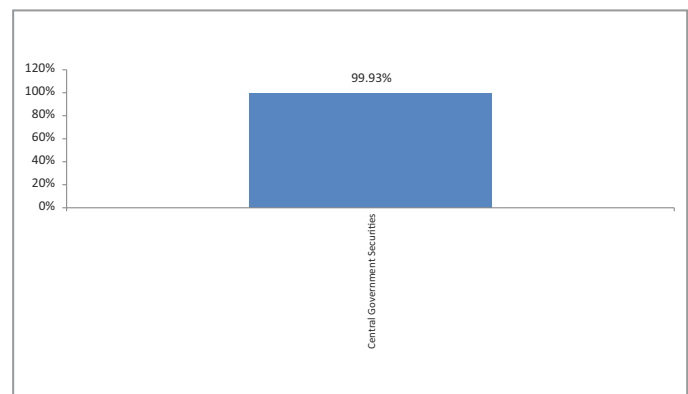
Modified Duration in Years	0.42
Average Maturity in Years	0.42
Yield to Maturity in %	5.68%

### Asset Class



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

### Top 10 Sectors



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.44%	2.86%	-1.25%	1.36%	2.98%	7.36%
Benchmark	0.52%	3.41%	7.24%	7.28%	7.09%	7.50%

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

October 2019

## Group Short Term Debt Fund

### Fund Objective

To earn moderate returns.

### Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	75.44
Corporate bonds rated AA or above by Crisil*	0 - 100	8.55
Money market and other liquid assets	0 - 40	-
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets <sup>†</sup>		16.01
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Sovereign</b>		<b>75.44%</b>
7.35% GOI (MD 22/06/2024)	Central Government Securities	75.44%
<b>Money Market, Deposits &amp; Other</b>		<b>24.56%</b>
<b>Total</b>		<b>100.00%</b>

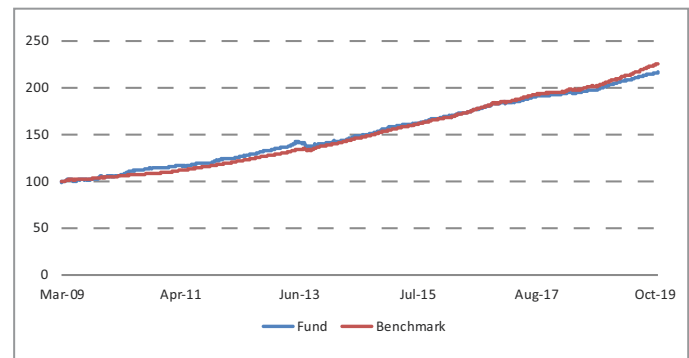
### Fund Details

Description	
SFIN Number	ULGF00628/02/09GRSHTRMDEB116
Launch Date	11-Mar-09
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Short Term Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	24
NAV as on 31-October-19	21.6869
AUM (Rs. Cr)	0.25
Equity	-
Debt	83.99%
Net current asset	16.01%

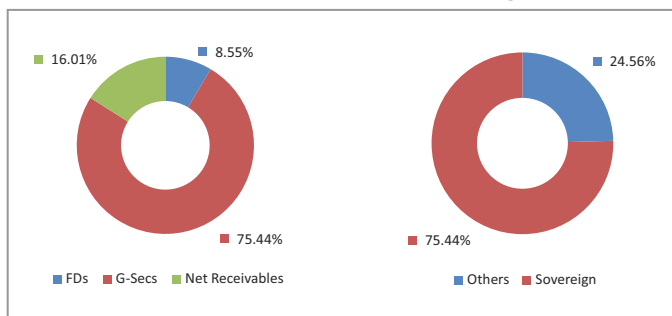
### Quantitative Indicators

Modified Duration in Years	3.46
Average Maturity in Years	4.21
Yield to Maturity in %	6.58%

### Growth of Rs. 100

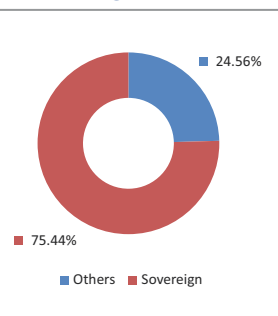


### Asset Class

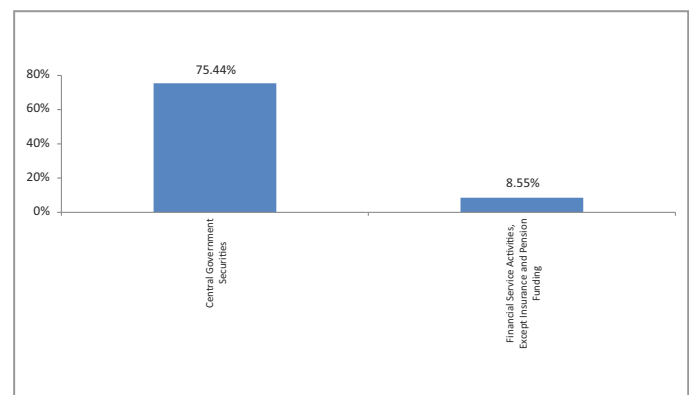


\*Others includes Equity, CBLO, Net receivable/payable and FD

### 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	0.61%	3.92%	8.29%	6.19%	6.20%	7.54%
Benchmark	1.20%	5.84%	11.08%	7.84%	7.65%	7.98%

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



October 2019

## Stable Gain Fund

### Fund Objective

To provide moderate risk with moderate returns.

### Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	35.33
Corporate bonds	0 - 40	11.94
Money market and other liquid assets	0 - 20	12.11
Infrastructure sector as defined by the IRDA	0 - 25	9.71
Listed equities	0 - 35	28.81
Net Current Assets*		2.11
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		
<b>28.81%</b>		
Infosys Ltd	Computer Programming, Consultancy and Related Activities	2.86%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	2.81%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.59%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.32%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.01%
ITC Ltd	Manufacture of Tobacco Products	1.88%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.77%
Housing Development Finance Corporation Ltd	Housing Industry	1.34%
Hindalco Industries Ltd	Manufacture of Basic Metals	1.21%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	1.14%
Others		8.88%
<b>Corporate Bond</b>		
<b>30.71%</b>		
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	8.96%
8.35% IRFC Ltd NCD (S) (MD 13/03/2029)	AAA	5.08%
7.75% LIC Housing Finance Ltd NCD (S)(MD 23/07/2024)	AAA	4.17%
8.36% PGCI Ltd NCD (Part red.) (S)(MD 06/01/2029)	AAA	3.36%
8.62% HDFC LTD (S) (MD 15/10/2020)	AAA	1.65%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S) (MD 15/01/2029)	AAA	1.27%
11.73% HDFC LTD (S) (MD 16/09/2020)	AAA	1.26%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	1.25%
7.6351% Kotak Mahindra Prime Ltd NCD (S)(MD 23/02/2023)	AAA	1.25%
8.20% GOI Oil Bond (MD 15/09/2024)	Central Government Securities	0.86%
Others		1.60%
<b>Sovereign</b>		
<b>25.08%</b>		
7.95% GOI (MD 28/08/2032)	Central Government Securities	8.67%
8.58% Gujarat SDL (MD 23/01/2023)	State Government Securities	4.28%
7.98% Karnataka SDL (14/10/2025)	State Government Securities	4.24%

Company/Issuer	Sector/Rating	Exposure (%)
8.21% Haryana Uday SDL (MD 31/03/2023)	State Government Securities	2.11%
8.83% GOI (MD 12/12/2041)	Central Government Securities	1.92%
7.73% GOI (MD 19/12/2034)	Central Government Securities	1.71%
8.92% Tamil Nadu SDL (MD 08/08/2022)	State Government Securities	0.86%
7.62% GOI (MD 15/09/2039)	Central Government Securities	0.85%
8.28% GOI (MD 21/09/2027)	Central Government Securities	0.44%
<b>Money Market, Deposits &amp; Other</b>		<b>15.40%</b>
<b>Total</b>		<b>100.00%</b>

### Fund Details

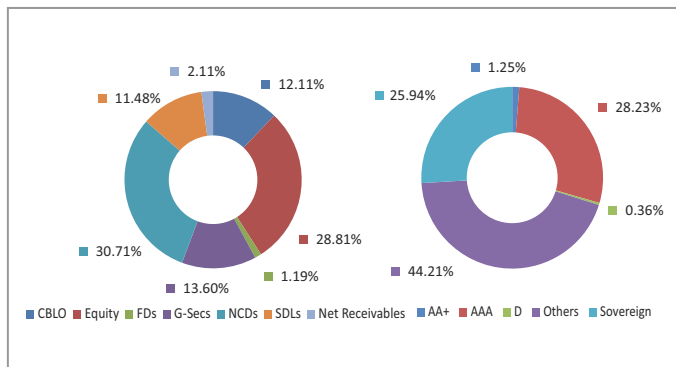
Description			
SFIN Number	ULGF00115/09/04STABLEFUND116		
Launch Date	31-Oct-04		
Face Value	10		
Risk Profile	Moderate		
Benchmark	-		
Fund Manager Name	Sampath Reddy, Reshma Banda, Durgadutt Dhar		
Number of funds managed by fund manager:	Sampath Reddy	Reshma Banda	Durgadutt Dhar
Equity	19	28	-
Debt	-	-	29
Hybrid	9	25	24
NAV as on 31-October-19	43.4169		
AUM (Rs. Cr)	247.82		
Equity	28.81%		
Debt	69.08%		
Net current asset	2.11%		

### Quantitative Indicators

Modified Duration in Years	4.34
Average Maturity in Years	6.64
Yield to Maturity in %	6.93%

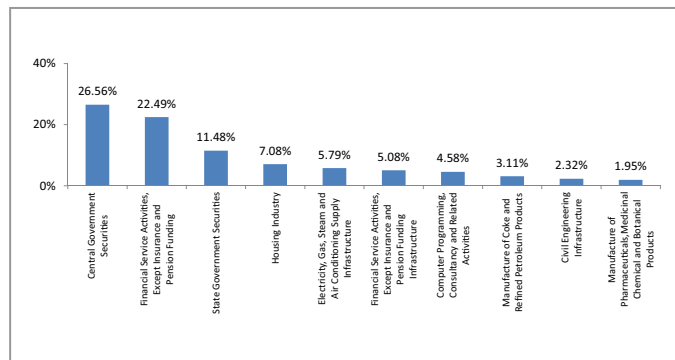
## Asset Class

## Rating Profile



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

## Top 10 Sectors



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

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.95%	3.84%	12.06%	6.47%	8.18%	10.28%
Benchmark	-	-	-	-	-	-

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

DHFL total exposure as on 31st October 2019 is Rs. 2.25 crore. Company has provided 60% of the investment based on realizable value assessment.

October 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	41.01
Corporate bonds	0 - 30	13.51
Money market and other liquid assets	0 - 20	14.70
Infrastructure sector as defined by the IRDA	0 - 25	10.24
Listed equities	0 - 20	16.01
Net Current Assets*		4.52
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.02%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.96%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	1.35%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.08%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	0.92%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.92%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.84%
Housing Development Finance Corporation Ltd	Housing Industry	0.67%
Mahanagar Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	0.58%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	0.57%
Others		5.10%
<b>Corporate Bond</b>		
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	9.05%
8.30 % IRFC Ltd NCD (S) (MD 25/03/2029)	AAA	3.50%
7.75% LIC Housing Finance Ltd NCD (S)(MD 23/07/2024)	AAA	3.46%
8.36% PGCIL Ltd NCD (Part red.)(S) (MD 06/01/2029)	AAA	3.27%
8.62% HDFC LTD (S) (MD 15/10/2020)	AAA	1.70%
8.35% IRFC Ltd NCD (S) (MD 13/03/2029)	AAA	1.61%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	1.61%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	1.52%
8.20% GOI Oil Bond (MD 12/02/2024)	Central Government Securities	1.28%
7.6351% Kotak Mahindra Prime Ltd NCD (S)(MD 23/02/2023)	AAA	1.17%
Others		3.62%
<b>Sovereign</b>		
7.95% GOI (MD 28/08/2032)	Central Government Securities	7.64%
8.21% Haryana Uday SDL (MD 31/03/2023)	State Government Securities	4.89%
8.21% Haryana UDAY SDL (MD 31/03/2024)	State Government Securities	3.86%
8.83% GOI (MD 12/12/2041)	Central Government Securities	3.57%
7.73% GOI (MD 19/12/2034)	Central Government Securities	2.27%
7.77% Tamil Nadu Uday SDL (MD 22/02/2024)	State Government Securities	2.08%
7.62% GOI (MD 15/09/2039)	Central Government Securities	1.62%
7.32% GOI (MD 28/01/2024)	Central Government Securities	1.04%
7.40% GOI (MD 09/09/2035)	Central Government Securities	1.03%
8.53% Tamil Nadu SDL (MD 09/03/2026)	State Government Securities	0.38%
Others		1.43%
<b>Money Market, Deposits &amp; Other</b>		
		22.36%
<b>Total</b>		<b>100.00%</b>

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	1.02%	4.73%	11.48%	7.22%	8.17%	9.56%
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

DHFL total exposure as on 31st October 2019 is Rs. 16.6 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 0.1 crore exposure, which was due for maturity on 16th August 2019 and same is part of net current assets.

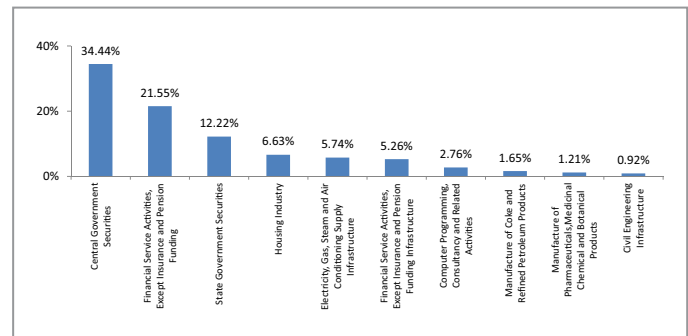
### Fund Details

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	-	-	29
Hybrid	9	25	24
NAV as on 31-October-19	39.5018		
AUM (Rs. Cr)	1495.35		
Equity	16.01%		
Debt	79.46%		
Net current asset	4.52%		

### Quantitative Indicators

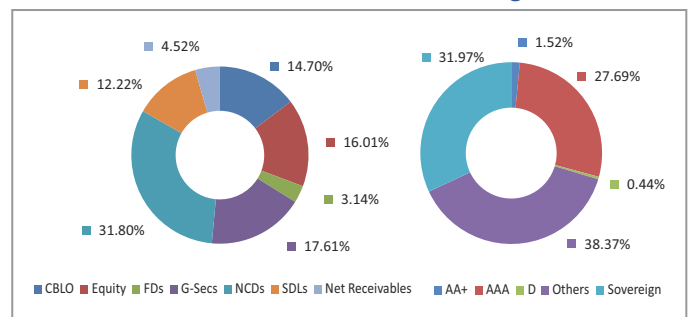
Modified Duration in Years	4.34
Average Maturity in Years	6.78
Yield to Maturity in %	6.96%

### Top 10 Sectors



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

### Asset Class



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

### Rating Profile

October 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	43.74
Corporate bonds rated AA or above by Crisil	0 - 50	-
Money market and other liquid assets	0 - 20	16.67
Infrastructure sector*	0 - 25	-
Listed equities	0 - 50	38.24
Net Current Assets*		1.35
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		
<b>38.24%</b>		
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.88%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.77%
Nestle India Ltd	Manufacture of Food Products	3.92%
ITC Ltd	Manufacture of Tobacco Products	2.49%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	2.22%
IndusInd Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.95%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	1.85%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.54%
Johnson Controls-Hitachi Air Condition. India Ltd	Manufacture of Machinery and Equipment N.E.C.	1.54%
Indraprastha Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	1.49%
Others		11.60%
<b>Sovereign</b>		
<b>43.74%</b>		
7.17% GOI (MD 08/01/2028)	Central Government Securities	26.37%
6.84% GOI (MD 19/12/2022)	Central Government Securities	12.66%
8.21% Haryana UDAY SDL (MD 31/03/2024)	State Government Securities	4.71%
<b>Money Market, Deposits &amp; Other</b>		
<b>18.02%</b>		
<b>Total</b>		<b>100.00%</b>

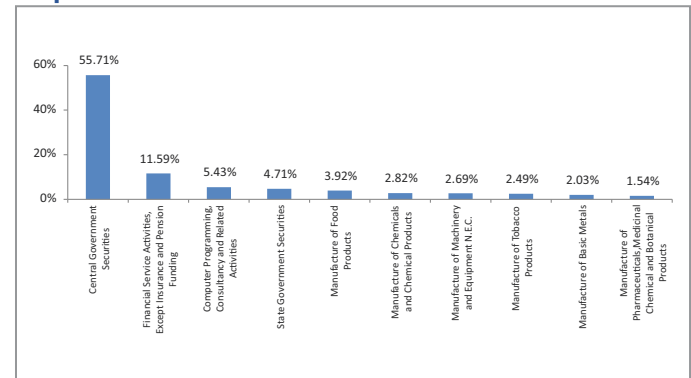
### Fund Details

Description			
SFIN Number	ULGF00318/11/04ACCELFUND116		
Launch Date	18-Nov-04		
Face Value	10		
Risk Profile	High		
Benchmark	-		
Fund Manager Name	Sampath Reddy, Reshma Banda, Durgadutt Dhar		
Number of funds managed by fund manager:	Sampath Reddy	Reshma Banda	Durgadutt Dhar
Equity	19	28	-
Debt	-	-	29
Hybrid	9	25	24
NAV as on 31-October-19	52.0193		
AUM (Rs. Cr)	3.36		
Equity	38.24%		
Debt	60.41%		
Net current asset	1.35%		

### Quantitative Indicators

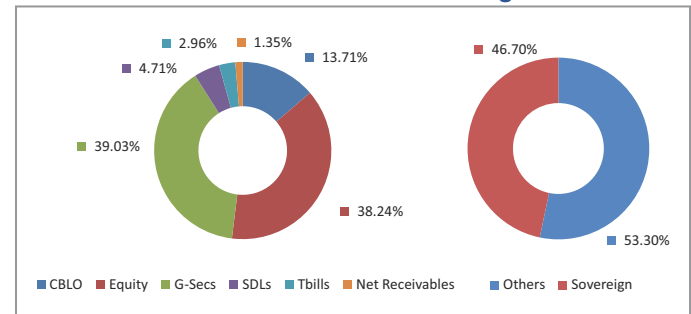
Modified Duration in Years	3.49
Average Maturity in Years	4.58
Yield to Maturity in %	6.31%

### Top 10 Sectors



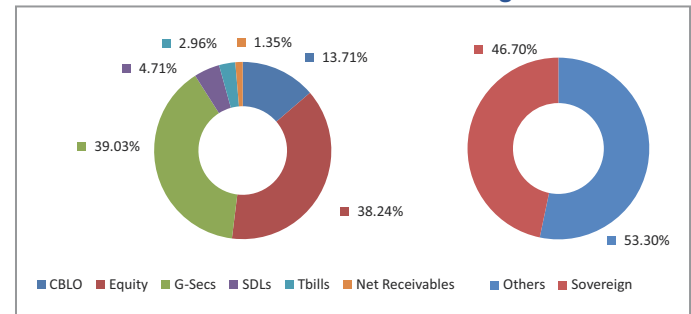
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Asset Class



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

### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	1.19%	4.69%	9.01%	3.68%	7.39%	11.65%
Benchmark	-	-	-	-	-	-

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

October 2019

## Group Blue Chip Fund

### Fund Objective

To provide capital appreciation through investment in equities.

### Portfolio Allocation

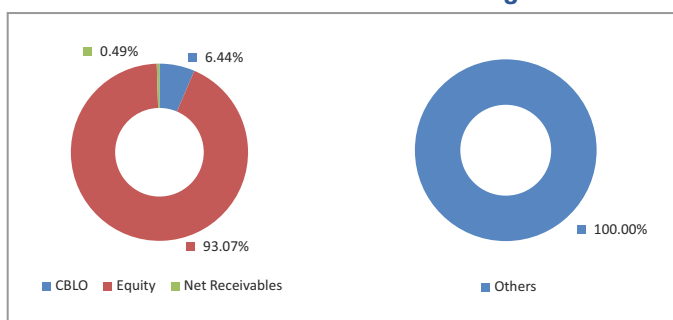
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	93.07
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	6.44
Net Current Assets*		0.49
<b>Total</b>		<b>100.00</b>

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

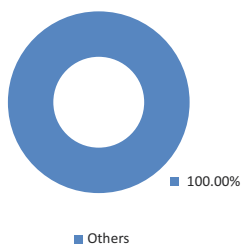
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>93.07%</b>
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.67%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.13%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.49%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	6.17%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	5.93%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.83%
ITC Ltd	Manufacture of Tobacco Products	5.26%
Housing Development Finance Corporation Ltd	Housing Industry	4.11%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.10%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	2.60%
Others		36.78%
<b>Money Market, Deposits &amp; Other</b>		<b>6.93%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



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

### Performance

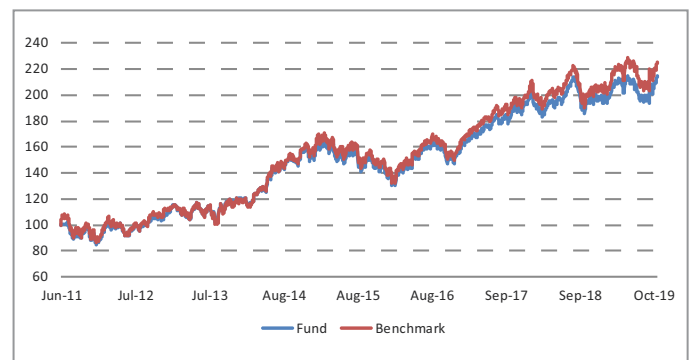
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	3.67%	1.06%	11.54%	6.12%	10.30%	9.55%
Benchmark	3.51%	1.10%	14.35%	7.20%	11.17%	10.18%

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

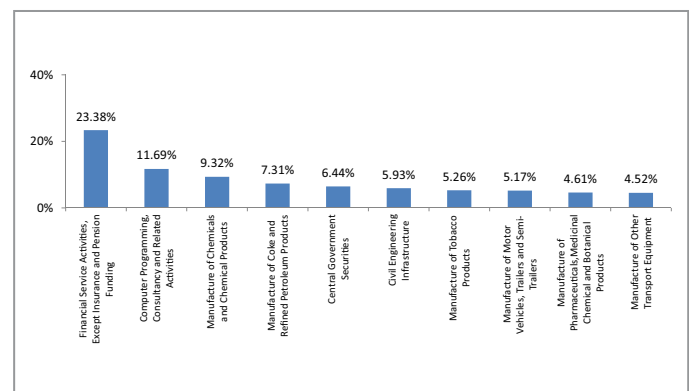
### Fund Details

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 31-October-19	21.4465
AUM (Rs. Cr)	4.35
Equity	93.07%
Debt	6.44%
Net current asset	0.49%

### Growth of Rs. 100



### Top 10 Sectors



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

October 2019

## Group Equity Fund

### Fund Objective

To provide capital appreciation through investment in equity shares.

### Portfolio Allocation

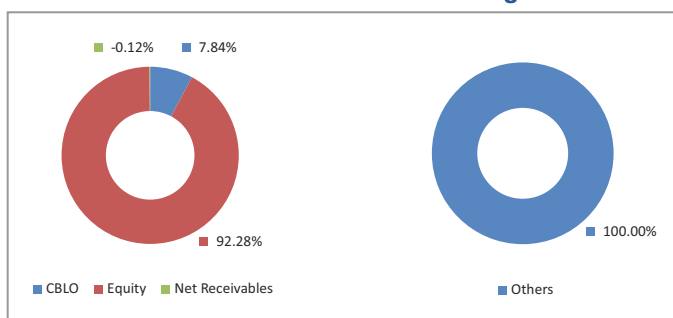
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	92.28
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	7.84
Net Current Assets*		-0.12
<b>Total</b>		<b>100.00</b>

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

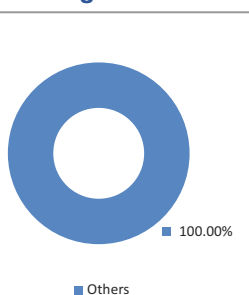
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>92.28%</b>
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.69%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	5.44%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.42%
Reliance ETF Bank BeES	Mutual Fund - Liquid	5.12%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.02%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.63%
Housing Development Finance Corporation Ltd	Housing Industry	4.41%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.71%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.62%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.80%
Others		45.42%
<b>Money Market, Deposits &amp; Other</b>		<b>7.72%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



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

### Performance

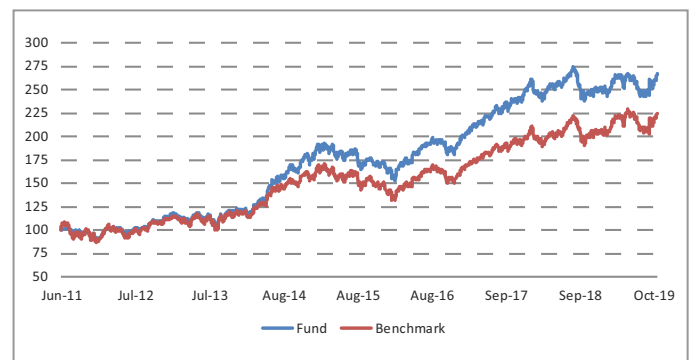
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	3.23%	0.63%	9.57%	5.96%	11.27%	12.47%
Benchmark	3.51%	1.10%	14.35%	7.20%	11.17%	10.18%

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

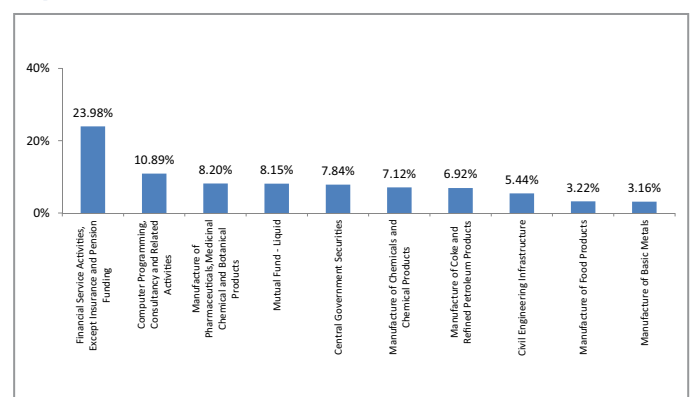
### Fund Details

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-October-19	26.7402
AUM (Rs. Cr)	31.24
Equity	92.28%
Debt	7.84%
Net current asset	-0.12%

### Growth of Rs. 100



### Top 10 Sectors



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

October 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	78.30
Equity and equity related instruments	0 - 50	-
Net Current Assets*		21.70
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Corporate Bond</b>		<b>9.65%</b>
9.95% Food Corp of India GOI Grnt NCD (U)(MD 07/03/2022)	AAA	5.84%
7.20% Power Grid Corporation Ltd. NCD (S)(MD 21/12/2021)	AAA	1.73%
8.95% HDFC Ltd. NCD (S)(MD 19/10/2020)	AAA	1.39%
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	0.69%
<b>Sovereign</b>		<b>44.64%</b>
6.84% GOI (MD 19/12/2022)	Central Government Securities	34.84%
7.80% GOI (MD 11/04/2021)	Central Government Securities	9.05%
6.45% GOI (MD 07/10/2029)	Central Government Securities	0.76%
<b>Money Market, Deposits &amp; Other</b>		<b>45.70%</b>
<b>Total</b>		<b>100.00%</b>

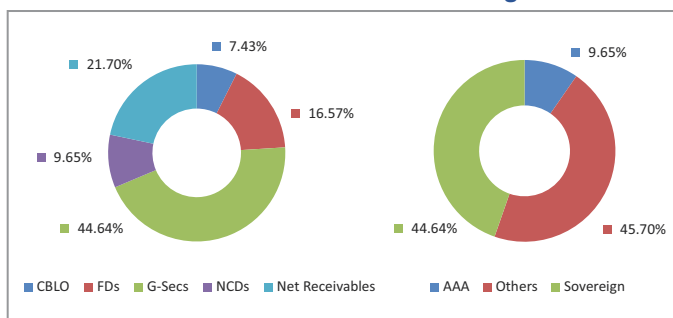
### Fund Details

Description	
SFIN Number	ULGF01311/05/11GRGROWFU02116
Launch Date	11-May-11
Face Value	10
Risk Profile	Low
Benchmark	-
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	24
NAV as on 31-October-19	18.0596
AUM (Rs. Cr)	29.33
Equity	-
Debt	78.30%
Net current asset	21.70%

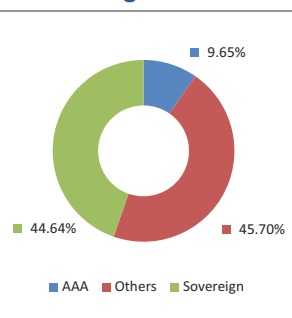
### Quantitative Indicators

Modified Duration in Years	1.76
Average Maturity in Years	2.02
Yield to Maturity in %	6.66%

### Asset Class

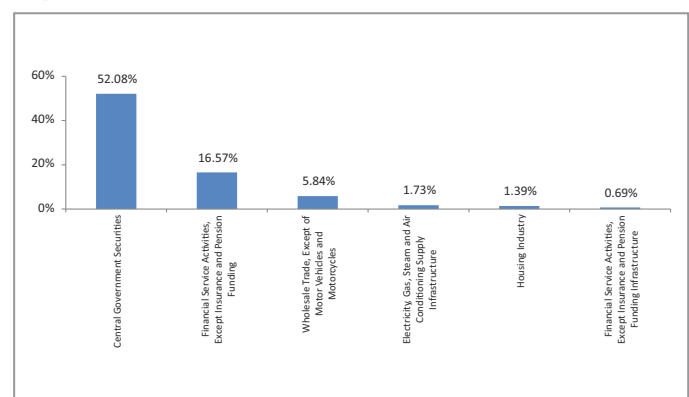


### Rating Profile



\*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	0.79%	4.32%	8.92%	6.49%	6.35%	7.22%
Benchmark	-	-	-	-	-	-

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

October 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	65.64
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	19.01
Net Current Assets*		15.35
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Corporate Bond</b>		<b>14.58%</b>
9.64% Power Grid Corporation Ltd. G NCD (S) (MD 31/05/2021)	AAA	5.66%
9.40% HDFC Ltd. NCD (S) (MD 13/04/2021)	AAA	4.50%
8.88% LICHT Ltd. NCD (S) (MD 13/10/2020)	AAA	4.43%
<b>Sovereign</b>		<b>51.06%</b>
6.84% GOI (MD 19/12/2022)	Central Government Securities	42.55%
7.80% GOI (MD 11/04/2021)	Central Government Securities	8.51%
<b>Money Market, Deposits &amp; Other</b>		<b>34.36%</b>
<b>Total</b>		<b>100.00%</b>

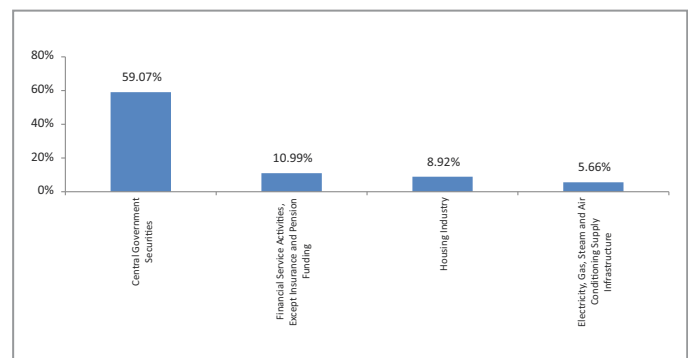
### Fund Details

Description	
SFIN Number	ULGF01421/06/11RETNSHIELD116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Moderate
Benchmark	-
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda, Durgadutt Dhar
Equity	28
Debt	-
Hybrid	25
NAV as on 31-October-19	19.6526
AUM (Rs. Cr)	4.62
Equity	-
Debt	84.65%
Net current asset	15.35%

### Quantitative Indicators

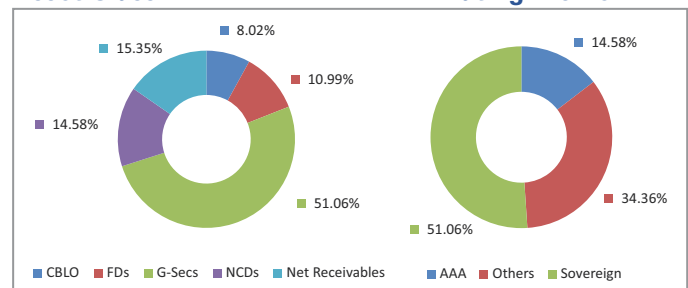
Modified Duration in Years	1.87
Average Maturity in Years	2.11
Yield to Maturity in %	6.41%

### Top 10 Sectors

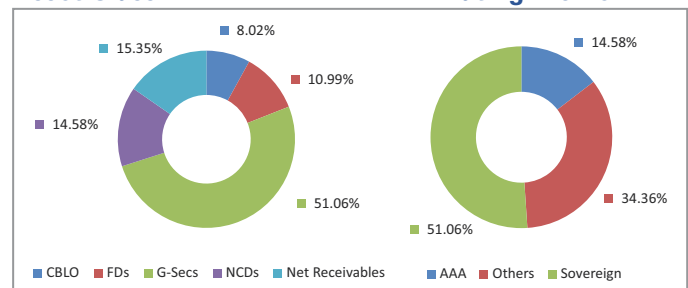


Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### 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	0.80%	4.58%	8.98%	6.19%	6.81%	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



October 2019

## Group Short Term Debt Fund- II

### Fund Objective

To earn moderate returns.

### Portfolio Allocation

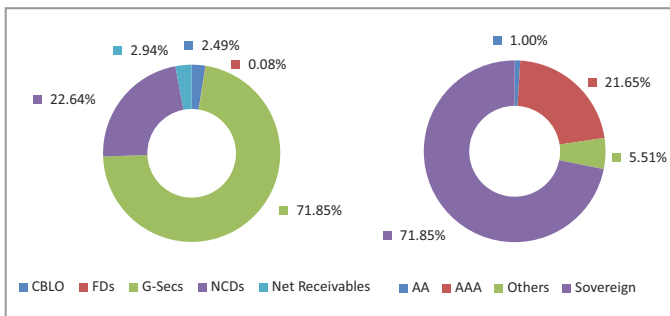
	Stated (%)	Actual (%)
Debt and debt related securities, Cash, Fixed Deposits, Money market instruments**, Mutual funds	0 - 100	97.06
Net Current Assets*		2.94
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>22.64%</b>
9.64% Power Grid Corporation Ltd. F NCD (S)(MD 31/05/2020)	AAA	6.08%
8.88% LICHF Ltd. NCD (S)(MD 13/10/2020)	AAA	5.86%
8.95% HDFC Ltd. NCD (S)(MD 19/10/2020)	AAA	3.91%
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	3.88%
8.75% HDFC Ltd NCD (S)(MD 13/01/2020)	AAA	1.92%
8.5935%IDFC First Bank Ltd.NCD(U) (MD21/10/21)(Cmpd Annually)	AA	1.00%
<b>Sovereign</b>		<b>71.85%</b>
7.35% GOI (MD 22/06/2024)	Central Government Securities	71.85%
<b>Money Market, Deposits &amp; Other</b>		<b>5.51%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.15%	4.22%	9.10%	6.58%	6.79%	7.74%
Benchmark	1.20%	5.84%	11.08%	7.84%	7.65%	8.65%

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

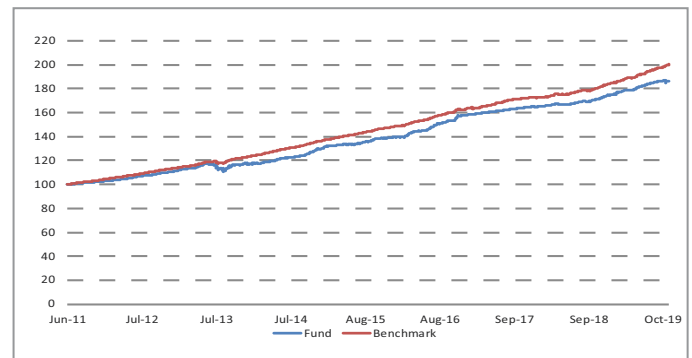
### Fund Details

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	29
Hybrid	24
NAV as on 31-October-19	18.6563
AUM (Rs. Cr)	10.46
Equity	-
Debt	97.06%
Net current asset	2.94%

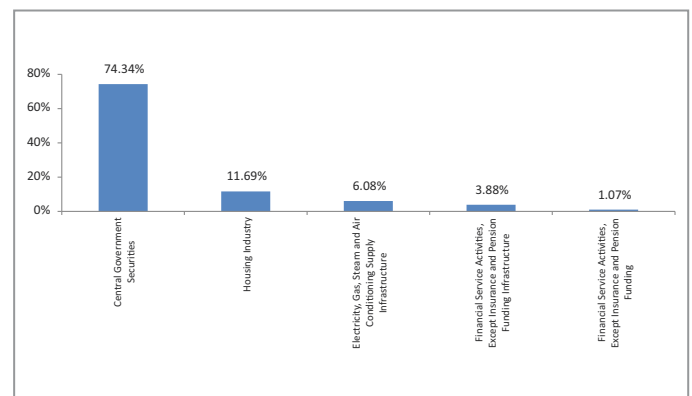
### Quantitative Indicators

Modified Duration in Years	2.99
Average Maturity in Years	3.62
Yield to Maturity in %	6.45%

### Growth of Rs. 100



### Top 10 Sectors



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

October 2019

## Group Debt Fund-II

### Fund Objective

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

### Portfolio Allocation

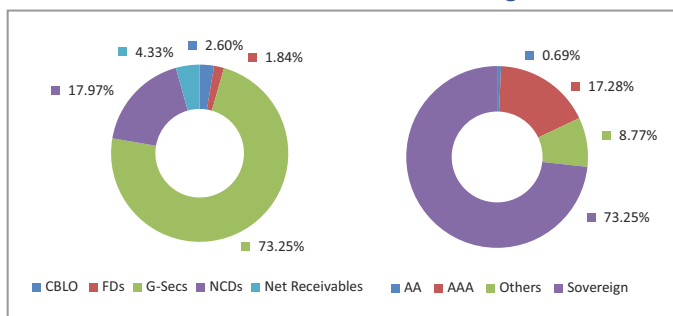
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD	40 - 100	93.07
Money Market Instrument	0 - 60	2.60
Net Current Assets*		4.33
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>17.97%</b>
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	4.08%
8.24% Power Grid Corporation(GOI Serviced) NCD(S)(14/02/2029)	AAA	2.75%
8.80% LIC Housing Finance Ltd NCD (S) (MD 25/01/2029)	AAA	1.90%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	1.32%
9.95% Food Corp of India GOI Grnt NCD (U)(MD 07/03/2022)	AAA	1.24%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA	1.17%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA	0.88%
7.7948% Kotak Mahindra Prime Ltd NCD (S) (MD 16/07/2020)	AAA	0.61%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.60%
8.45% HDFC Ltd. NCD (S) (MD 25/02/2025)	AAA	0.58%
Others		2.84%
<b>Sovereign</b>		<b>73.25%</b>
6.45% GOI (MD 07/10/2029)	Central Government Securities	50.21%
7.32% GOI (MD 28/01/2024)	Central Government Securities	12.90%
7.57% GOI (MD 17/6/2033)	Central Government Securities	10.14%
<b>Money Market, Deposits &amp; Other</b>		<b>8.77%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile

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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.21%	6.25%	11.67%	6.82%	6.70%	8.94%
Benchmark	1.15%	7.65%	13.55%	7.48%	7.38%	9.51%

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

DHFL total exposure as on 31st October 2019 is Rs. 9.3939 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 9.3939 crore exposure, which was due for maturity on 16th August 2019 and 09th October 2019 and same is part of net current assets.

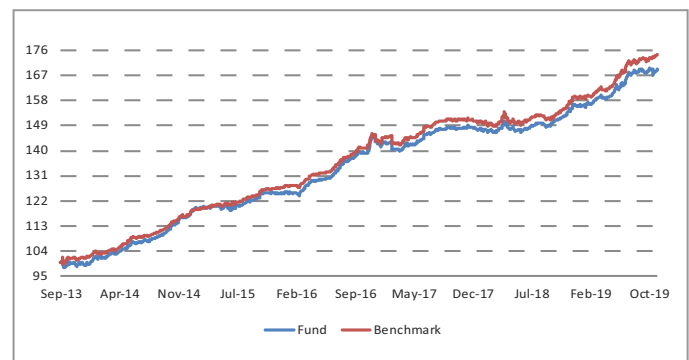
### Fund Details

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	29
Hybrid	24
NAV as on 31-October-19	16.9082
AUM (Rs. Cr)	905.51
Equity	
Debt	95.67%
Net current asset	
	4.33%

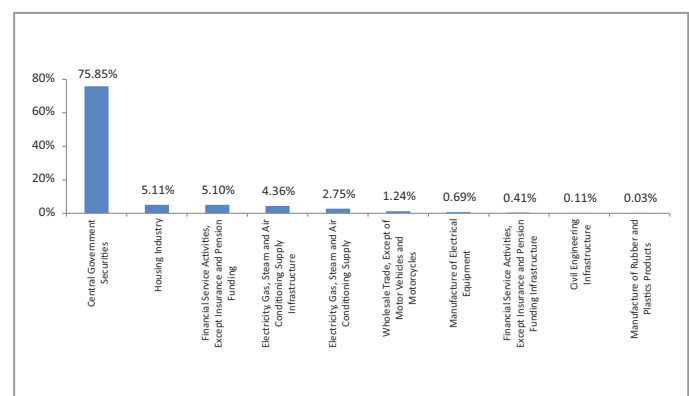
### Quantitative Indicators

Modified Duration in Years	6.00
Average Maturity in Years	8.44
Yield to Maturity in %	6.67%

### Growth of Rs. 100



### Top 10 Sectors



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

October 2019

## Group Short Term Debt Fund-III

### Fund Objective

To earn moderate returns.

### Portfolio Allocation

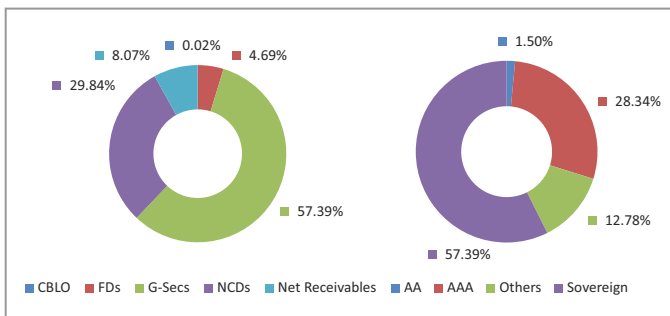
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	40 - 100	91.92
Money Market Instrument	0 - 60	0.02
Net Current Assets*		8.07
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		
8.65% HDFC Ltd. NCD(S) (MD 18/09/2020)	AAA	9.18%
8.80% Power Grid Corporation Ltd. NCD (S)(MD 29/09/2020)	AAA	6.90%
8.68% LICHF Ltd. NCD (S) (MD 30/03/2020)	AAA	6.17%
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	4.94%
8.5935%IDFC First Bank Ltd.NCD(U) (MD21/10/21)(Cmpd Annually)	AA	1.32%
9.64% Power Grid Corporation Ltd. F NCD (S)(MD 31/05/2020)	AAA	1.15%
8.72% IDFC First Bank Ltd. NCD (U) (MD 29/09/2020)	AA	0.18%
<b>Sovereign</b>		
7.35% GOI (MD 22/06/2024)	Central Government Securities	57.39%
<b>Money Market, Deposits &amp; Other</b>		
<b>Total</b>		<b>100.00%</b>

### Asset Class



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.04%	3.87%	7.41%	5.89%	6.17%	7.33%
Benchmark	1.20%	5.84%	11.08%	7.84%	7.65%	8.77%

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

DHFL total exposure as on 31st October 2019 is Rs. 0.0342 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 0.0342 crore exposure, which was due for maturity on 16th August 2019 and same is part of net current assets.

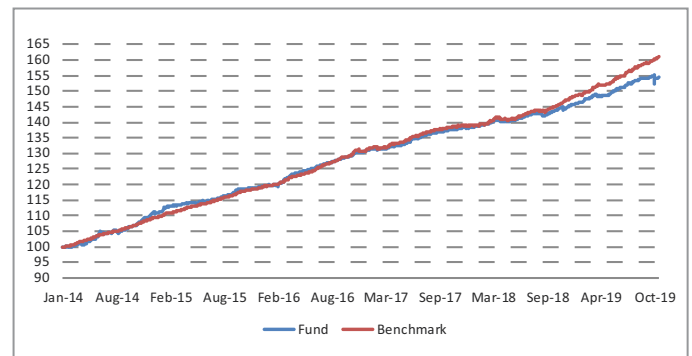
### Fund Details

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	29
Hybrid	24
NAV as on 31-October-19	15.4372
AUM (Rs. Cr)	55.43
Equity	-
Debt	91.93%
Net current asset	8.07%

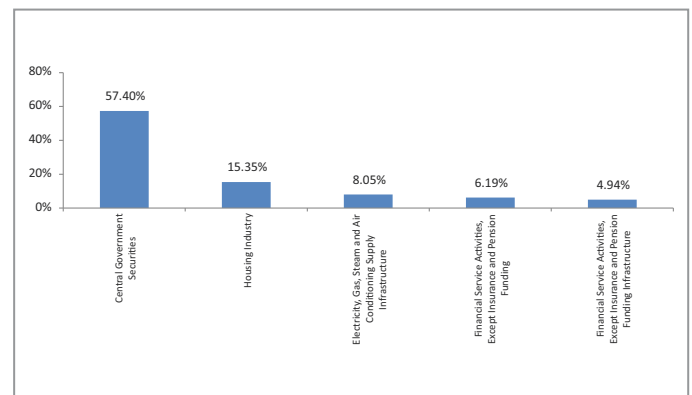
### Quantitative Indicators

Modified Duration in Years	2.67
Average Maturity in Years	3.23
Yield to Maturity in %	6.76%

### Growth of Rs. 100



### Top 10 Sectors



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

October 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	99.13
Net Current Assets <sup>#</sup>		0.87
<b>Total</b>		<b>100.00</b>

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

### Portfolio

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

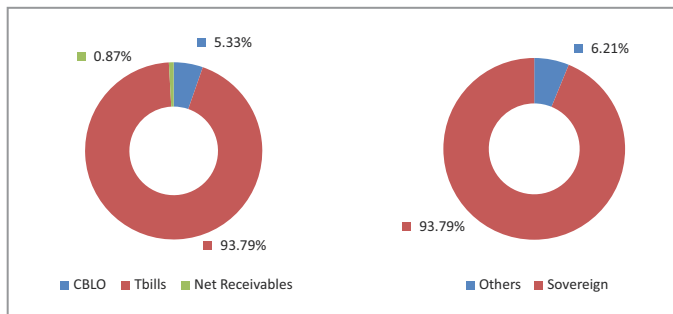
### Fund Details

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	29
Hybrid	24
NAV as on 31-October-19	12.2754
AUM (Rs. Cr)	2.06
Equity	-
Debt	99.13%
Net current asset	0.87%

### Quantitative Indicators

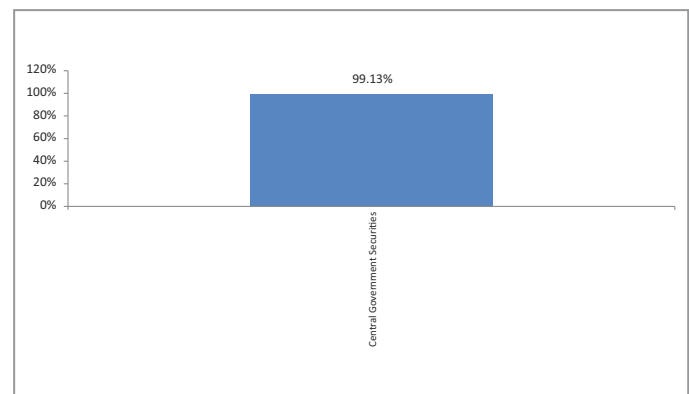
Modified Duration in Years	0.45
Average Maturity in Years	0.45
Yield to Maturity in %	5.92%

### Asset Class



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

### Top 10 Sectors



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.45%	2.93%	-8.95%	-2.88%	0.02%	3.40%
Benchmark	0.52%	3.41%	7.24%	7.28%	7.09%	7.86%

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

October 2019

## Group Debt Fund-III

### Fund Objective

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

### Portfolio Allocation

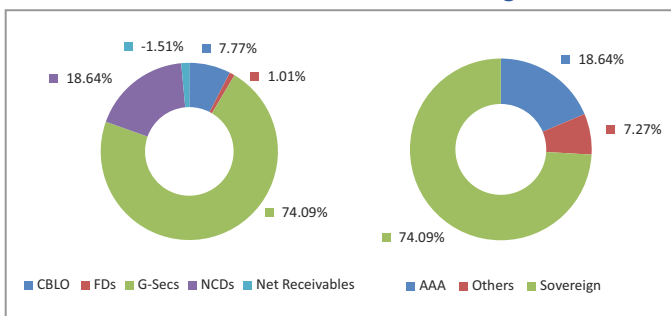
	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	60 - 100	93.74
Money market instruments, Cash, Mutual funds	0 - 40	7.77
Net Current Assets*		-1.51
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		
		<b>18.64%</b>
8.24% Power Grid Corporation(GOI Serviced) NCD(S)(14/02/2029)	AAA	5.44%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	4.03%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	2.28%
8.80% LIC Housing Finance Ltd NCD (S) (MD 25/01/2029)	AAA	2.19%
7.7948% Kotak Mahindra Prime Ltd NCD (S)(MD 16/07/2020)	AAA	2.05%
9.39% LICHF Ltd. NCD (S)(MD 23/08/2024) (P/C 26/08/2015)	AAA	1.67%
9.95% Food Corp of India GOI Grnt NCD (U)(MD 07/03/2022)	AAA	0.65%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.32%
<b>Sovereign</b>		
		<b>74.09%</b>
6.45% GOI (MD 07/10/2029)	Central Government Securities	52.98%
7.32% GOI (MD 28/01/2024)	Central Government Securities	10.99%
7.57% GOI (MD 17/6/2033)	Central Government Securities	10.12%
<b>Money Market, Deposits &amp; Other</b>		
		<b>7.27%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.29%	6.31%	9.89%	5.78%	6.37%	6.39%
Benchmark	1.15%	7.65%	13.55%	7.48%	7.38%	7.50%

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

DHFL total exposure as on 31st October 2019 is Rs. 0.62 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 0.62 crore exposure, which was due for maturity on 16th August 2019 and same is part of net current assets.

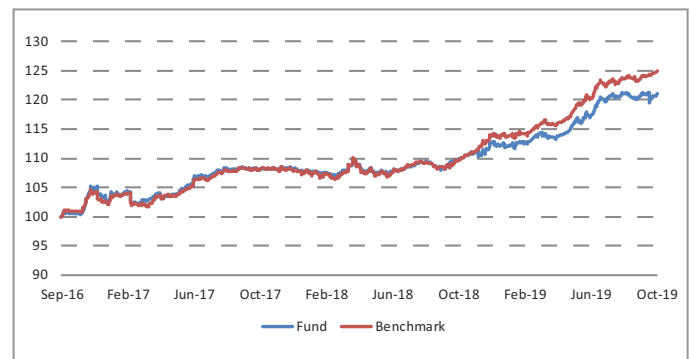
### Fund Details

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	29
Hybrid	24
NAV as on 31-October-19	12.1064
AUM (Rs. Cr)	98.52
Equity	-
Debt	101.51%
Net current asset	-1.51%

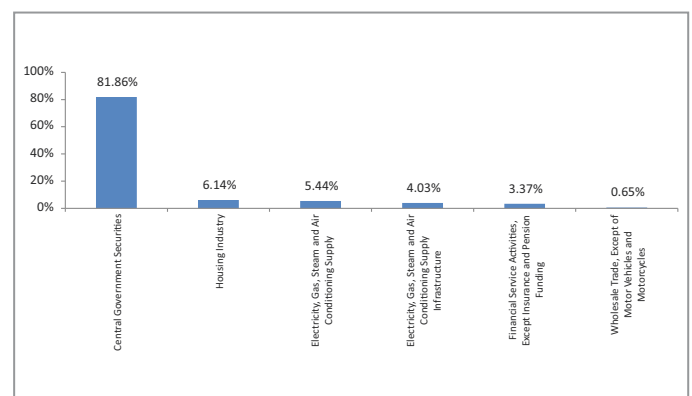
### Quantitative Indicators

Modified Duration in Years	5.84
Average Maturity in Years	8.25
Yield to Maturity in %	6.60%

### Growth of Rs. 100



### Top 10 Sectors



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

October 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	-
Debt and Debt related securities, Money Market instrument/Mutual Funds	40 - 100	93.37
Net Current Assets*		6.63
<b>Total</b>		<b>100.00</b>

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

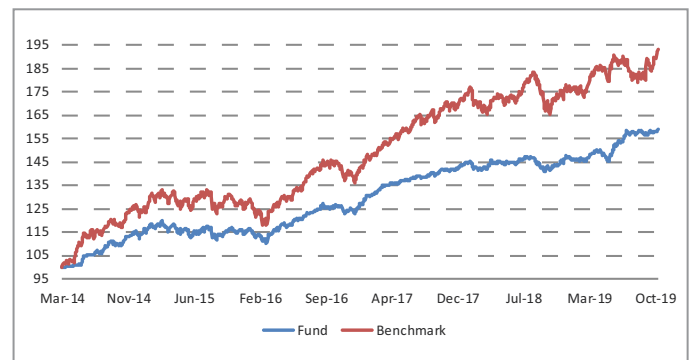
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Sovereign</b>		<b>93.37%</b>
6.45% GOI (MD 07/10/2029)	Central Government Securities	93.37%
<b>Money Market, Deposits &amp; Other</b>		<b>6.63%</b>
<b>Total</b>		<b>100.00%</b>

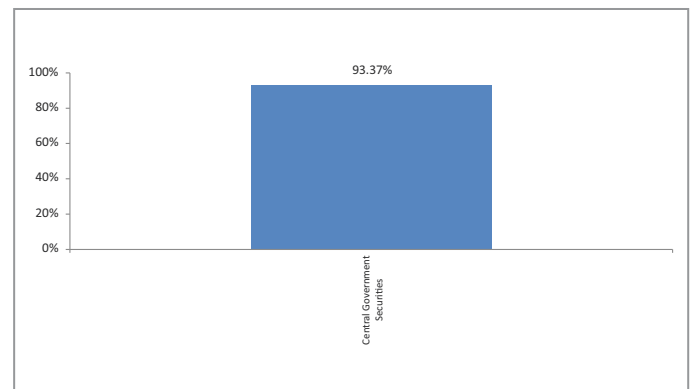
### Fund Details

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	-	-	29
Hybrid	9	25	24
NAV as on 31-October-19	15.8875		
AUM (Rs. Cr)	0.25		
Equity	-		
Debt	93.37%		
Net current asset	6.63%		

### Growth of Rs. 100

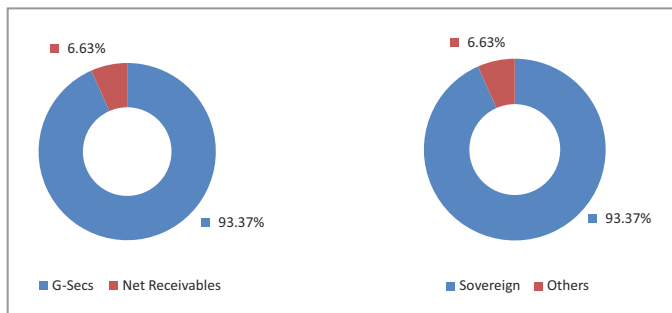


### Top 10 Sectors

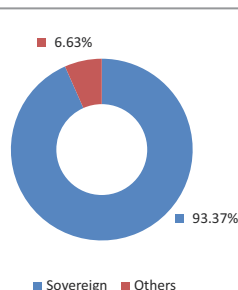


Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Asset Class



### Rating Profile



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.91%	7.60%	11.66%	5.98%	7.98%	8.61%
Benchmark	2.86%	3.86%	14.51%	7.63%	10.11%	10.81%

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

October 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	92.67
Money market instruments, Mutual funds*	0 - 60	2.57
Net Current Assets*		4.76
<b>Total</b>		<b>100.00</b>

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

### Portfolio

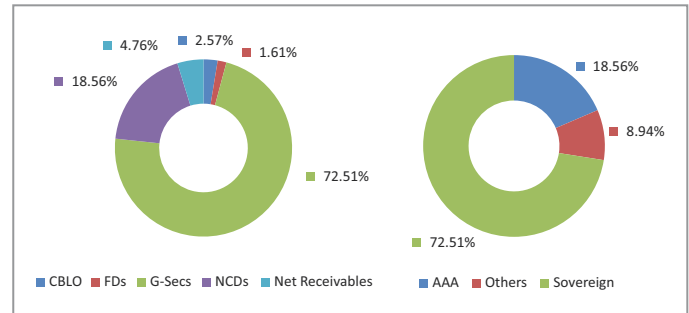
Company/Issuer	Sector/Rating	Exposure (%)
<b>Corporate Bond</b>		
8.24% Power Grid Corporation (GOI Serviced)NCD(S)(14/02/2029)	AAA	5.40%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	5.37%
7.90% LICHF Ltd. NCD (S) (MD 18/08/2026)	AAA	5.21%
8.75 HDFC Ltd NCD (S) (MD 13/01/2020)	AAA	2.57%
<b>Sovereign</b>		
6.45% GOI (MD 07/10/2029)	Central Government Securities	48.89%
7.32% GOI (MD 28/01/2024)	Central Government Securities	12.29%
7.57% GOI (MD 17/6/2033)	Central Government Securities	11.33%
<b>Money Market, Deposits &amp; Other</b>		
		<b>8.94%</b>
<b>Total</b>		<b>100.00%</b>

### Fund Details

Description	
SFIN Number	ULGF02518/08/16GRDBTPENFU116
Launch Date	01-Sep-17
Face Value	10
Risk Profile	LOW
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	24
NAV as on 31-October-19	11.4303
AUM (Rs. Cr)	1.95
Equity	
	-
Debt	
	95.24%
Net current asset	
	4.76%

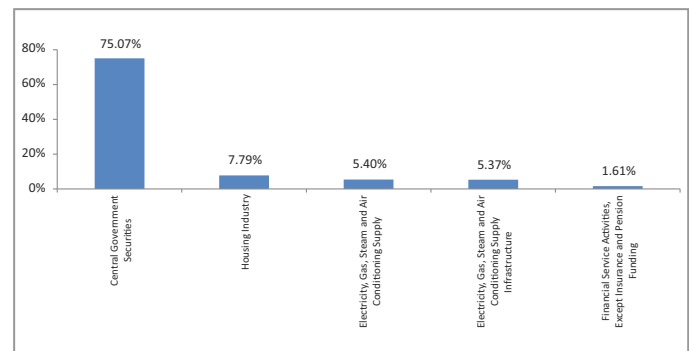
### Asset Class

### 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%	7.06%	11.73%	7.18%	-	6.37%
Benchmark	1.15%	7.65%	13.55%	7.48%	-	6.87%

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

October 2019

## Group Liquid Fund-III

### 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	95.76
Net Current Assets <sup>#</sup>		4.24
<b>Total</b>		<b>100.00</b>

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

### Portfolio

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

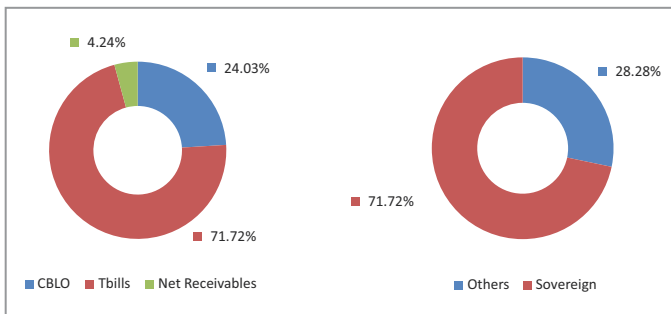
### Fund Details

Description	
SFIN Number	ULGF02302/03/15GRLIQUFU03116
Launch Date	02-Aug-19
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	29
Hybrid	24
NAV as on 31-October-19	10.0971
AUM (Rs. Cr)	0.25
Equity	-
Debt	95.76%
Net current asset	4.24%

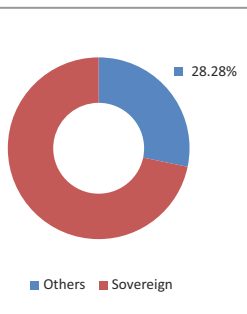
### Quantitative Indicators

Modified Duration in Years	0.08
Average Maturity in Years	0.08
Yield to Maturity in %	5.79%

### Asset Class

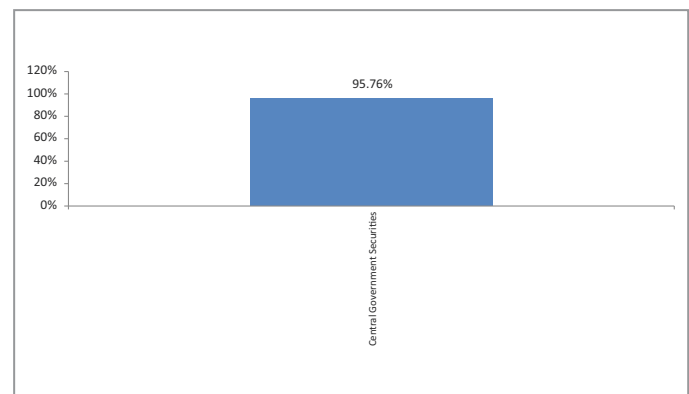


### Rating Profile



\*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	0.38%	-	-	-	-	4.00%
Benchmark	0.52%	-	-	-	-	6.18%

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