

# INVESTMENT'Z INSIGHT

Monthly Investment Update November 2019

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## Fund Performance Summary

ASSET PROFILE	Asset Class	Asset Allocation Funds	Cash Funds	Debt Funds	Hybrid Funds	Index Funds	Equity Funds
	Equity ETF	0.00%	0.00%	0.00%	0.00%	0.00%	12.72%
	Equity Shares	69.44%	0.00%	0.00%	19.08%	98.85%	82.01%
	Money Market Instruments	5.17%	100.00%	2.25%	17.76%	1.15%	5.27%
	Fixed Deposits	0.00%	0.00%	2.19%	3.24%	0.00%	0.00%
	Bond and Debentures	6.66%	0.00%	17.53%	30.70%	0.00%	0.00%
	Govt Securities	18.73%	0.00%	78.02%	29.22%	0.00%	0.00%
	Grand Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Type	FUND NAMES	SFIN Code	Absolute Return				CAGR Return				Returns since Inception CAGR	Inception Date
			1 Month	3 month	6 month	1 Year	2 Year	3 Year	5 Year			
Asset Allocation Fund	Group Asset Allocation Fund	ULGF00926/02/10GRASSALLOCC116	0.69%	5.51%	1.75%	7.15%	5.79%	9.04%	7.55%		11.06%	25-Feb-10
	<b>CRISIL Balanced Fund – Aggressive Index</b>		<b>1.14%</b>	<b>6.73%</b>	<b>3.13%</b>	<b>11.67%</b>	<b>8.65%</b>	<b>11.33%</b>	<b>7.87%</b>			
Cash Fund	Group Liquid Fund	ULGF00503/11/08GRLIQUFUND116	0.39%	1.30%	2.75%	3.20%	1.34%	2.91%	4.95%		7.34%	01-Nov-08
Cash Fund	Group Liquid Fund II	ULGF02124/06/13GRLIQUFU02116	0.42%	1.37%	2.84%	-5.47%	-2.90%	-0.06%	3.17%		3.42%	13-Sep-13
Cash Fund	Group Liquid Fund III	ULGF02302/03/15GRLIQUFU03116	0.33%	1.06%	-	-	-	-	-		4.04%	02-Aug-19
	<b>CRISIL Liquid Fund Index</b>		<b>0.44%</b>	<b>1.47%</b>	<b>3.16%</b>	<b>7.03%</b>	<b>7.25%</b>	<b>7.04%</b>	<b>7.41%</b>			
Debt Fund	Group Debt Fund	ULGF00426/03/08GRDEBTFUND116	0.28%	-0.28%	2.99%	9.17%	6.42%	4.91%	7.99%		9.05%	26-Mar-08
Debt Fund	Group Debt Fund II	ULGF01924/06/13GRDEBTFU02116	0.44%	0.44%	4.04%	10.35%	7.03%	5.38%	8.19%		8.90%	13-Sep-13
Debt Fund	Group Debt Fund III	ULGF02202/03/15GRDEBTFU03116	0.41%	0.35%	4.05%	9.91%	5.95%	5.08%	-		6.36%	29-Sep-16
Debt Fund	Group Debt Pension Fund	ULGF02518/08/16GRDBTPENFU116	0.51%	0.47%	4.79%	10.72%	7.44%	-	-		6.38%	01-Sep-17
	<b>CRISIL Composite Bond Fund Index</b>		<b>0.78%</b>	<b>1.96%</b>	<b>5.86%</b>	<b>12.36%</b>	<b>7.99%</b>	<b>6.59%</b>	<b>8.76%</b>			
Debt Fund	Group Short Term Debt Fund	ULGF00628/02/09GRSHTRMDEB116	0.53%	1.62%	3.52%	7.86%	6.41%	5.84%	7.01%		7.54%	11-Mar-09
Debt Fund	Group Short Term Debt Fund II	ULGF01218/04/11GRSHTRDE02116	0.47%	0.96%	3.39%	8.29%	6.65%	6.03%	7.91%		7.72%	21-Jun-11
Debt Fund	Group Short Term Debt Fund III	ULGF02024/06/13GRSHTRDE03116	0.52%	0.78%	3.17%	7.61%	6.05%	6.00%	7.15%		7.33%	13-Sep-13
	<b>CRISIL Short Term Bond Fund Index</b>		<b>0.52%</b>	<b>2.29%</b>	<b>5.06%</b>	<b>10.36%</b>	<b>7.98%</b>	<b>7.30%</b>	<b>8.26%</b>			
Equity Fund	Group Equity Fund	ULGF01018/04/11GREQTYFUND116	0.41%	8.42%	1.02%	7.42%	5.90%	12.75%	8.33%		12.40%	21-Jun-11
Equity Fund	Group Blue Chip Fund	ULGF01118/04/11GRBLUECHIP116	0.44%	8.22%	1.44%	8.12%	6.99%	12.19%	6.16%		9.51%	21-Jun-11
	<b>Nifty 50 Index</b>		<b>1.50%</b>	<b>9.37%</b>	<b>1.12%</b>	<b>10.84%</b>	<b>8.59%</b>	<b>13.61%</b>	<b>7.01%</b>			
Hybrid Fund	Group Balanced Gain Fund	ULGF01810/05/13GRBALCEDGA116	0.28%	0.81%	5.97%	9.79%	5.98%	8.57%	6.74%		8.54%	25-Mar-14
	<b>CRISIL Balanced Fund – Aggressive Index</b>		<b>1.14%</b>	<b>6.73%</b>	<b>3.13%</b>	<b>11.67%</b>	<b>8.65%</b>	<b>11.33%</b>	<b>7.87%</b>			
Index Fund	Group Equity Index Fund	ULGF00822/02/10GREQTYINDX116	0.06%	7.44%	0.96%	7.35%	6.21%	11.31%	5.62%		8.00%	19-Feb-10
	<b>Nifty 50 Index</b>		<b>1.50%</b>	<b>9.37%</b>	<b>1.12%</b>	<b>10.84%</b>	<b>8.59%</b>	<b>13.61%</b>	<b>7.01%</b>			
Hybrid Fund	Accelerated Gain Fund	ULGF00318/11/04ACCELEFUND116	0.16%	3.60%	3.30%	6.85%	3.67%	6.58%	6.13%		11.60%	18-Nov-04
Hybrid Fund	Secure Gain Fund	ULGF00215/10/04SECUREFUND116	0.68%	2.30%	3.39%	10.04%	7.58%	7.68%	8.53%		9.55%	15-Oct-04
Hybrid Fund	Stable Gain Fund	ULGF00115/09/04STABLEFUND116	0.72%	2.74%	2.88%	10.21%	6.76%	7.90%	8.37%		10.27%	31-Oct-04
Hybrid Fund	Group Return Shield Fund	ULGF01421/06/11RETNSHIELD116	0.57%	1.69%	4.07%	8.55%	6.51%	6.41%	7.40%		8.40%	21-Jun-11
Hybrid Fund	Group Growth Fund II	ULGF01311/05/11GRGROWFU02116	0.62%	1.79%	3.94%	8.36%	6.76%	5.96%	6.60%		7.23%	11-May-11
	<b>Benchmark</b>		-	-	-	-	-	-	-		-	

FUND PERFORMANCE SUMMARY

November 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	18.63
Corporate bonds	0 - 50	4.15
Money market and other liquid assets	0 - 40	5.15
Infrastructure sector as defined by the IRDA	0 - 40	2.47
Listed equities	0 - 100	69.06
Net Current Assets*		0.55
<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	6.84%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.04%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.83%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.76%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	4.22%
ITC Ltd	Manufacture of Tobacco Products	3.38%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	3.35%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.18%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.94%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	2.18%
Others		27.34%
<b>Corporate Bond</b>		
7.83% LICHF Ltd. NCD (S) (MD 25/09/2026) (P 26/11/2020)	AAA	3.95%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA	2.17%
9.27% IRFC Ltd. Series-76 NCD (S)(MD 10/05/2021)	AAA	0.30%
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	11.55%
7.57% GOI (MD 17/6/2033)	Central Government Securities	6.43%
7.32% GOI (MD 28/01/2024)	Central Government Securities	0.60%
6.18% GOI (MD 04/11/2024)	Central Government Securities	0.06%
<b>Money Market, Deposits &amp; Other</b>		
<b>Total</b>		<b>100.00%</b>

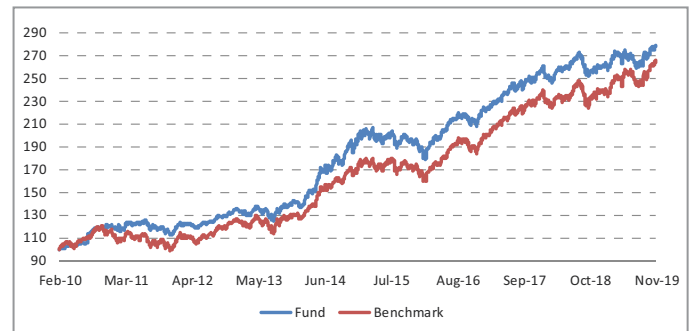
### Fund Details

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 29-November-19	27.8484		
AUM (Rs. Cr)	105.89		
Equity	69.06%		
Debt	30.39%		
Net current asset	0.55%		

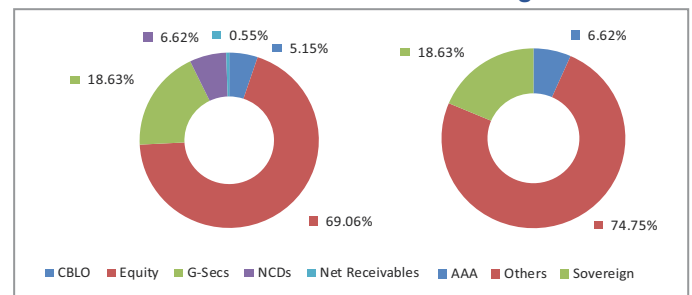
### Quantitative Indicators

Modified Duration in Years	5.58
Average Maturity in Years	7.51
Yield to Maturity in %	6.24%

### Growth of Rs. 100

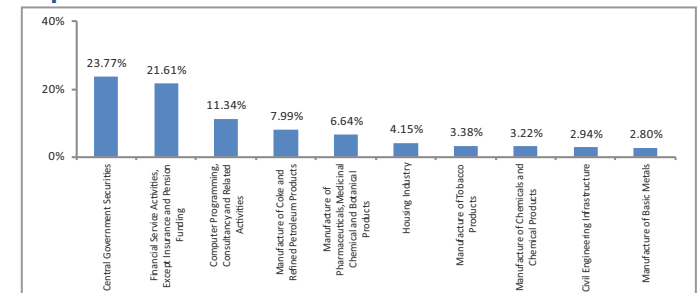


### Asset Class



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.69%	1.75%	7.15%	5.79%	9.04%	11.06%
Benchmark	1.14%	3.13%	11.67%	8.65%	11.33%	9.54%

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

DHFL total exposure as on 29th November 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 September 2019 and same is part of net current assets.

November 2019

## Group Equity Index Fund

### Fund Objective

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

### Portfolio Allocation

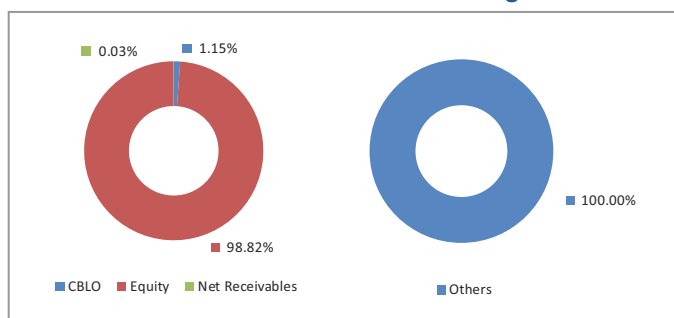
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	1.15
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	98.82
Net Current Assets*		0.03
<b>Total</b>		<b>100.00</b>

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

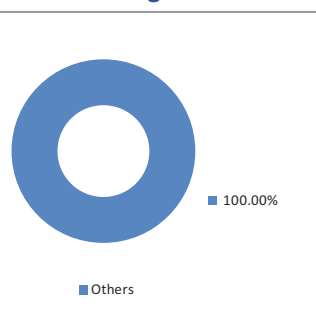
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		
<b>98.82%</b>		
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	9.16%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.65%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	7.09%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.07%
ITC Ltd	Manufacture of Tobacco Products	5.11%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.63%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.32%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.01%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.92%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.74%
Others		41.13%
<b>Money Market, Deposits &amp; Other</b>		
<b>1.18%</b>		
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



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

### Performance

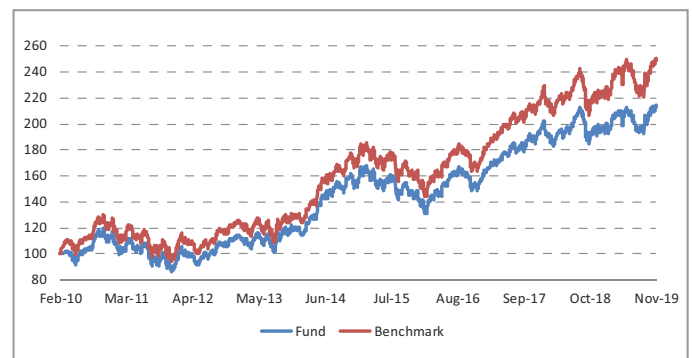
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.06%	0.96%	7.35%	6.21%	11.31%	8.00%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	9.77%

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

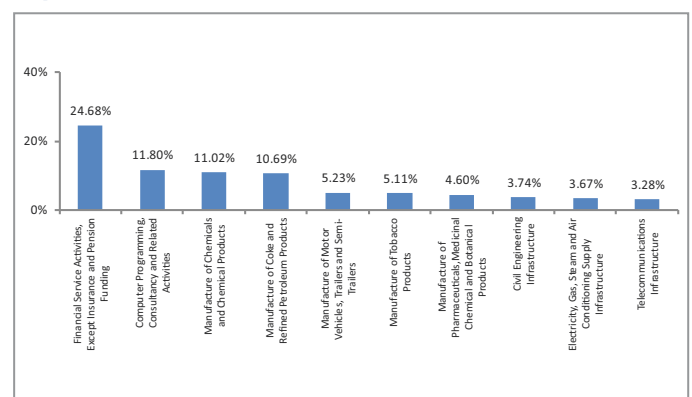
### Fund Details

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 29-November-19	21.2363
AUM (Rs. Cr)	35.65
Equity	98.82%
Debt	1.15%
Net current asset	0.03%

### Growth of Rs. 100



### Top 10 Sectors



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

November 2019

## Group Debt Fund

### Fund Objective

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

### Portfolio Allocation

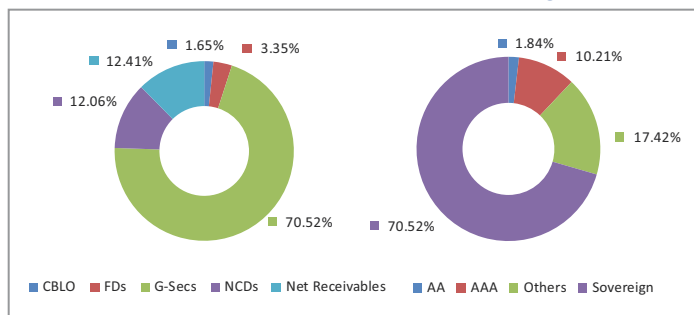
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 100	70.72
Corporate bonds	0 - 100	15.22
Money market and other liquid assets	0 - 40	1.65
Listed equities - NIL		-
Net Current Assets*		12.41
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>12.06%</b>
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	4.30%
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	1.91%
8.95% Crompton Greaves Consumer Elec Ltd. NCD(S)(MD24/06/2020)	AA	1.84%
7.7948% Kotak Mahindra Prime Ltd NCD (S)(MD 16/07/2020)	AAA	1.83%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	0.65%
8.75 HDFC Ltd NCD (S)(MD 13/01/2020)	AAA	0.41%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA	0.39%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA	0.29%
8.24% Power Grid Corporation (GOI Serviced)NCD(S)(14/02/2029)	AAA	0.19%
7.90% LICHF Ltd. NCD (S)(MD 18/08/2026)	AAA	0.19%
Others		0.05%
<b>Sovereign</b>		<b>70.52%</b>
6.45% GOI (MD 07/10/2029)	Central Government Securities	30.82%
7.57% GOI (MD 17/6/2033)	Central Government Securities	30.08%
7.32% GOI (MD 28/01/2024)	Central Government Securities	7.64%
6.18% GOI (MD 04/11/2024)	Central Government Securities	1.99%
<b>Money Market, Deposits &amp; Other</b>		<b>17.42%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



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

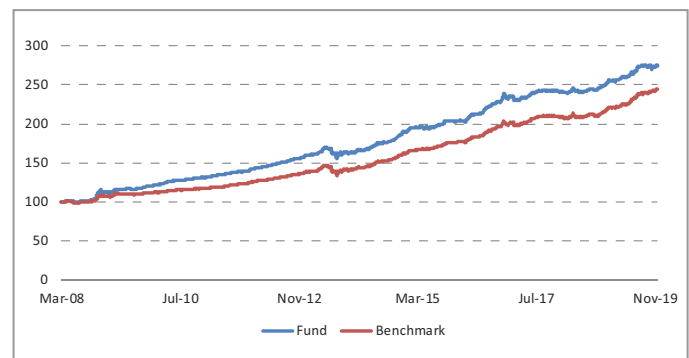
### Fund Details

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 29-November-19	27.5067
AUM (Rs. Cr)	110.07
Equity	-
Debt	87.59%
Net current asset	12.41%

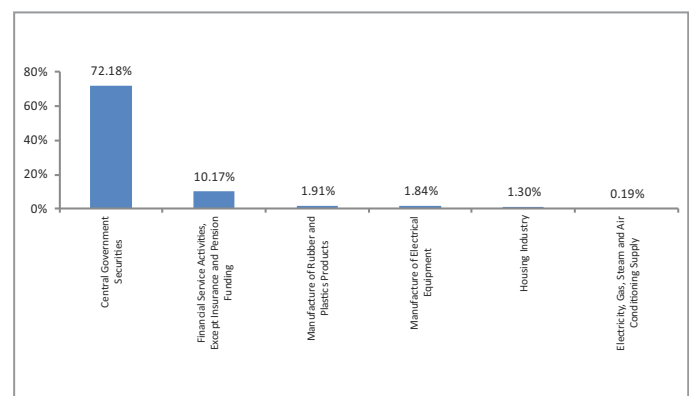
### Quantitative Indicators

Modified Duration in Years	6.18
Average Maturity in Years	9.16
Yield to Maturity in %	6.73%

### 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	0.28%	2.99%	9.17%	6.42%	4.91%	9.05%
Benchmark	0.78%	5.86%	12.36%	7.99%	6.59%	7.96%

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 29th November 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 September 2019 and same is part of net current assets.

November 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	99.90
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		0.10
<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>

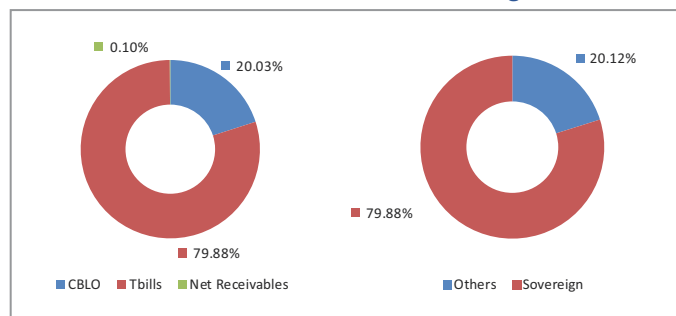
### Fund Details

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 29-November-19	21.9337
AUM (Rs. Cr)	13.93
Equity	-
Debt	99.90%
Net current asset	0.10%

### Quantitative Indicators

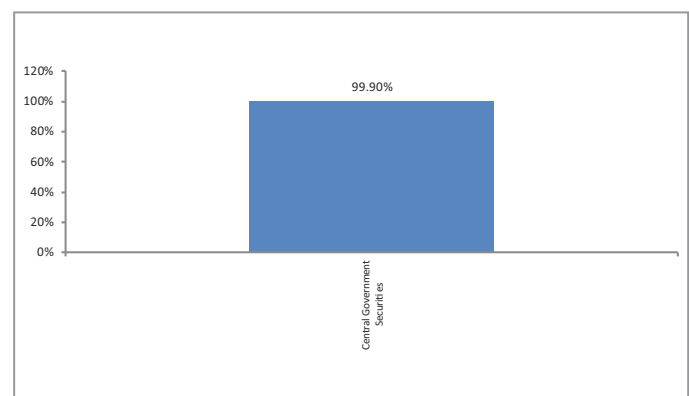
Modified Duration in Years	0.35
Average Maturity in Years	0.36
Yield to Maturity in %	5.00%

### 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	0.39%	2.75%	3.20%	1.34%	2.91%	7.34%
Benchmark	0.44%	3.16%	7.03%	7.25%	7.04%	7.49%

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

November 2019

## Group Short Term Debt Fund

### Fund Objective

To earn moderate returns.

### Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	63.44
Corporate bonds rated AA or above by Crisil*	0 - 100	8.75
Money market and other liquid assets	0 - 40	8.23
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets <sup>e</sup>		19.57
<b>Total</b>		<b>100.00</b>

<sup>e</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>63.44%</b>
6.84% GOI (MD 19/12/2022)	Central Government Securities	63.44%
<b>Money Market, Deposits &amp; Other</b>		<b>36.56%</b>
<b>Total</b>		<b>100.00%</b>

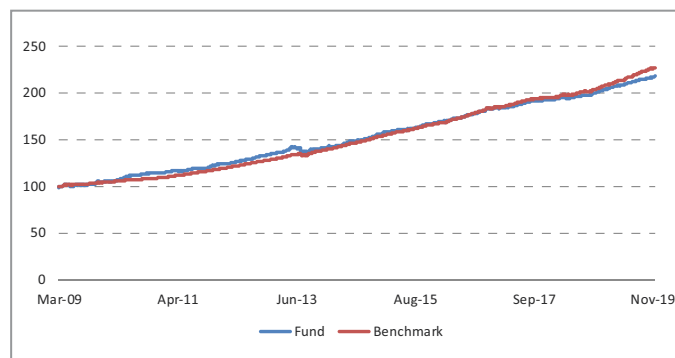
### Fund Details

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 29-November-19	21.8013
AUM (Rs. Cr)	0.24
Equity	-
Debt	80.43%
Net current asset	19.57%

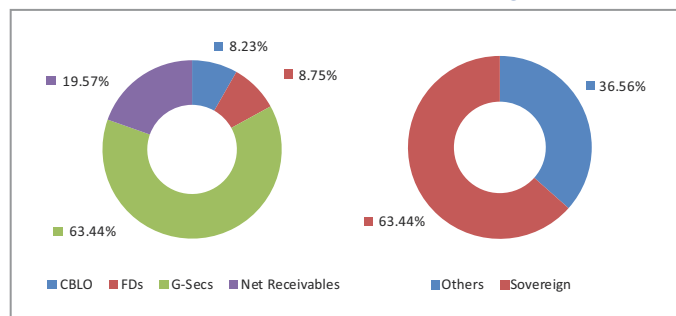
### Quantitative Indicators

Modified Duration in Years	2.12
Average Maturity in Years	2.45
Yield to Maturity in %	5.95%

### Growth of Rs. 100

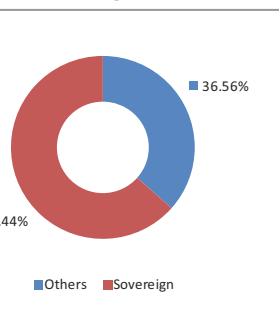


### Asset Class

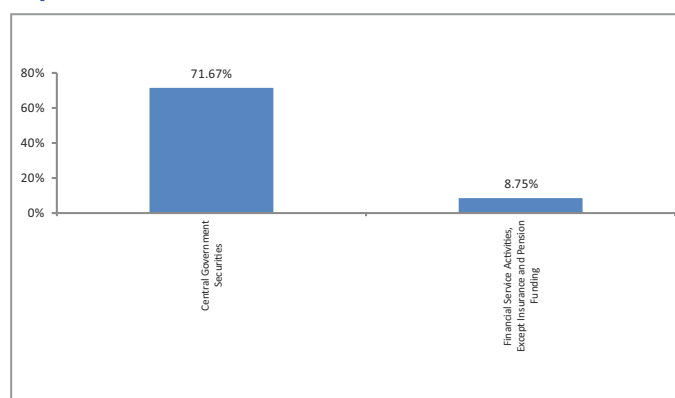


\*Others includes Equity, CBLO, Net receivable/payable and FD

### 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	0.53%	3.52%	7.86%	6.41%	5.84%	7.54%
Benchmark	0.52%	5.06%	10.36%	7.98%	7.30%	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



November 2019

## Stable Gain Fund

### Fund Objective

To provide moderate risk with moderate returns.

### Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	33.01
Corporate bonds	0 - 40	11.93
Money market and other liquid assets	0 - 20	12.58
Infrastructure sector as defined by the IRDA	0 - 25	9.76
Listed equities	0 - 35	30.04
Net Current Assets*		2.67
<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>30.04%</b>		
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	2.96%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	2.89%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.68%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.22%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.18%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.09%
ITC Ltd	Manufacture of Tobacco Products	1.79%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.44%
Hindalco Industries Ltd	Manufacture of Basic Metals	1.29%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	1.03%
Others		9.47%
<b>Corporate Bond</b>		
<b>30.80%</b>		
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	9.00%
8.35% IRFC Ltd NCD (S) (MD 13/03/2029)	AAA	5.11%
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	3.37%
8.70% HDFC Ltd (S) (MD 15/12/2020)	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	1.24%
8.20% GOI Oil Bond (MD 15/09/2024)	Central Government Securities	0.86%
Others		1.60%
<b>Sovereign</b>		
<b>22.72%</b>		
7.95% GOI (MD 28/08/2032)	Central Government Securities	8.64%
8.58% Gujarat SDL (MD 23/01/2023)	State Government Securities	4.27%
7.98% Karnataka SDL (14/10/2025)	State Government Securities	4.23%

Company/Issuer	Sector/Rating	Exposure (%)
8.24% GOI (MD 10/11/2033)	Central Government Securities	1.33%
7.61% GOI (MD 09/05/2030)	Central Government Securities	1.26%
8.92% Tamil Nadu SDL (MD 08/08/2022)	State Government Securities	0.86%
7.73% GOI (MD 19/12/2034)	Central Government Securities	0.85%
7.62% GOI (MD 15/09/2039)	Central Government Securities	0.84%
8.28% GOI (MD 21/09/2027)	Central Government Securities	0.44%
<b>Money Market, Deposits &amp; Other</b>		<b>16.44%</b>
<b>Total</b>		<b>100.00%</b>

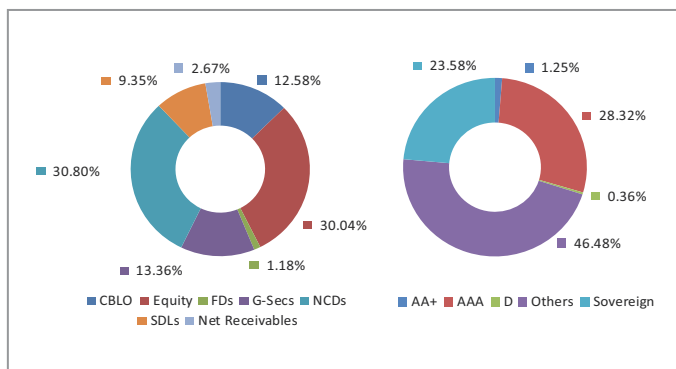
### Fund Details

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 29-November-19	43.7283		
AUM (Rs. Cr)	248.58		
Equity	30.04%		
Debt	67.29%		
Net current asset	2.67%		

### Quantitative Indicators

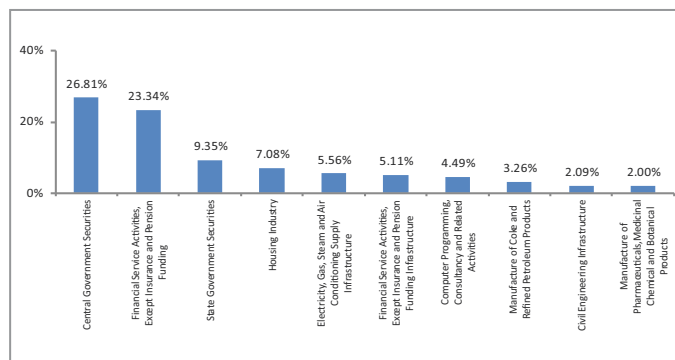
Modified Duration in Years	4.21
Average Maturity in Years	6.30
Yield to Maturity in %	6.39%

## 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

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.72%	2.88%	10.21%	6.76%	7.90%	10.27%
Benchmark	-	-	-	-	-	-

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

DHFL total exposure as on 29th November 2019 is Rs. 2.25 crore. Company has provided 60% of the investment based on realizable value assessment.

November 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	36.98
Corporate bonds	0 - 30	13.39
Money market and other liquid assets	0 - 20	17.83
Infrastructure sector as defined by the IRDA	0 - 25	10.21
Listed equities	0 - 20	16.53
Net Current Assets*		5.07
<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	2.07%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.97%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	1.41%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.18%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.14%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.84%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	0.82%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.72%
Mahanagar Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	0.59%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	0.52%
Others		5.26%
<b>Corporate Bond</b>		
<b>31.63%</b>		
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	9.02%
8.30 % IRFC Ltd NCD (S)(MD 25/03/2029)	AAA	3.49%
7.75% LIC Housing Finance Ltd NCD (S)(MD 23/07/2024)	AAA	3.43%
8.36% PGCI Ltd NCD (Part red.) (S)(MD 06/01/2029)	AAA	3.26%
8.70% HDFC Ltd (S) (MD 15/12/2020)	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	1.60%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	1.51%
8.20% GOI Oil Bond (MD 12/02/2024)	Central Government Securities	1.26%
7.6351% Kotak Mahindra Prime Ltd NCD (S)(MD 23/02/2023)	AAA	1.16%
Others		3.58%
<b>Sovereign</b>		
<b>25.84%</b>		
7.95% GOI (MD 28/08/2032)	Central Government Securities	8.26%
8.21% Haryana UDAY SDL (MD 31/03/2024)	State Government Securities	3.82%
7.61% GOI (MD 09/05/2030)	Central Government Securities	2.70%
7.77% Tamil Nadu Uday SDL (MD 22/02/2024)	State Government Securities	2.06%
6.35% GOI (MD 02/01/2020)	Central Government Securities	1.66%
7.73% GOI (MD 19/12/2034)	Central Government Securities	1.61%
7.62% GOI (MD 15/09/2039)	Central Government Securities	1.60%
8.24% GOI (MD 10/11/2033)	Central Government Securities	1.09%
7.40% GOI (MD 09/09/2035)	Central Government Securities	1.02%
8.53% Tamil Nadu SDL (MD 09/03/2026)	State Government Securities	0.38%
Others		1.65%
<b>Money Market, Deposits &amp; Other</b>		
<b>26.00%</b>		
<b>Total</b>		<b>100.00%</b>

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.68%	3.39%	10.04%	7.58%	7.68%	9.55%
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 29th November 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.

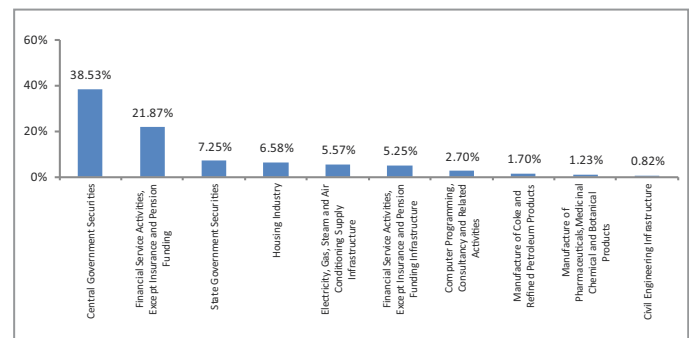
### Fund Details

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 29-November-19	39.7707		
AUM (Rs. Cr)	1511.81		
Equity	16.53%		
Debt	78.41%		
Net current asset	5.07%		

### Quantitative Indicators

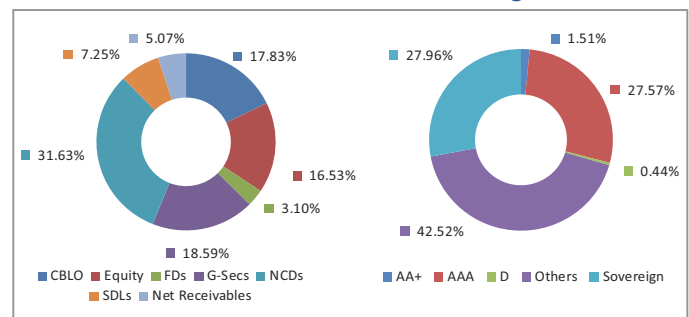
Modified Duration in Years	4.02
Average Maturity in Years	6.12
Yield to Maturity in %	6.27%

### 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

November 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	43.69
Corporate bonds rated AA or above by Crisil	0 - 50	-
Money market and other liquid assets	0 - 20	16.66
Infrastructure sector*	0 - 25	-
Listed equities	0 - 50	38.12
Net Current Assets*		1.54
<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>38.12%</b>		
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.99%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.93%
Nestle India Ltd	Manufacture of Food Products	3.78%
ITC Ltd	Manufacture of Tobacco Products	2.38%
IndusInd Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.33%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	2.05%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	1.79%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.62%
Indraprastha Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	1.57%
Hindalco Industries Ltd	Manufacture of Basic Metals	1.46%
Others		11.22%
<b>Sovereign</b>		
<b>43.69%</b>		
7.17% GOI (MD 08/01/2028)	Central Government Securities	26.33%
6.84% GOI (MD 19/12/2022)	Central Government Securities	12.66%
8.21% Haryana UDAY SDL (MD 31/03/2024)	State Government Securities	4.70%
<b>Money Market, Deposits &amp; Other</b>		
<b>18.19%</b>		
<b>Total</b>		<b>100.00%</b>

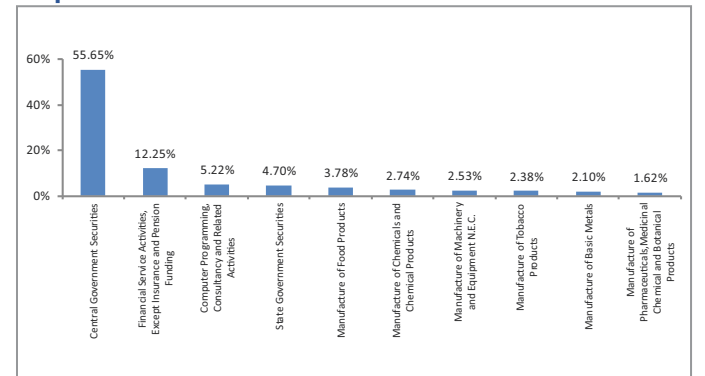
### Fund Details

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 29-November-19	52.1040		
AUM (Rs. Cr)	3.36		
Equity	38.12%		
Debt	60.34%		
Net current asset	1.54%		

### Quantitative Indicators

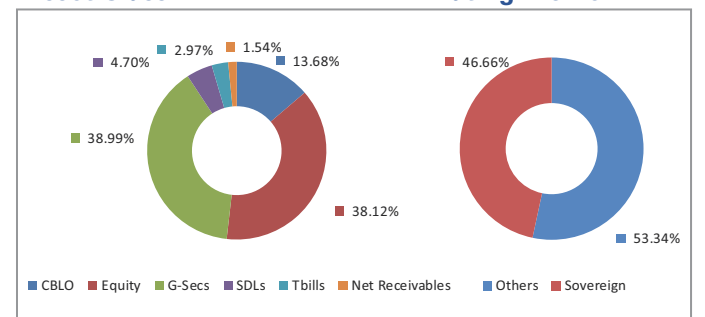
Modified Duration in Years	3.43
Average Maturity in Years	4.52
Yield to Maturity in %	5.69%

### 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	0.16%	3.30%	6.85%	3.67%	6.58%	11.60%
Benchmark	-	-	-	-	-	-

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

November 2019

## Group Blue Chip Fund

### Fund Objective

To provide capital appreciation through investment in equities.

### Portfolio Allocation

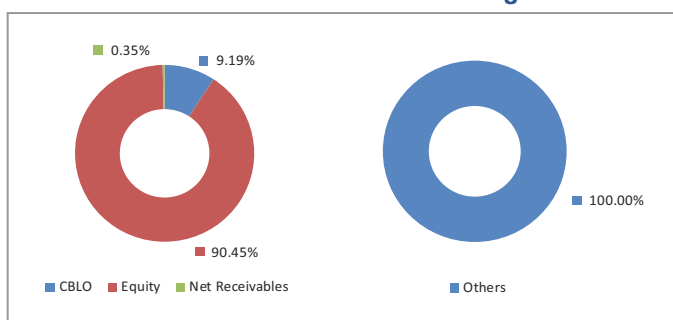
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	90.45
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	9.19
Net Current Assets*		0.35
<b>Total</b>		<b>100.00</b>

\*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.

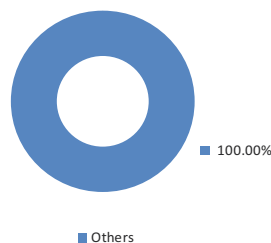
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>90.45%</b>
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.52%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.19%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.68%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.76%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	5.61%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	5.21%
ITC Ltd	Manufacture of Tobacco Products	4.89%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.30%
Bharti Airtel Ltd	Telecommunications Infrastructure	2.93%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.88%
Others		35.47%
<b>Money Market, Deposits &amp; Other</b>		<b>9.55%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



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

### Performance

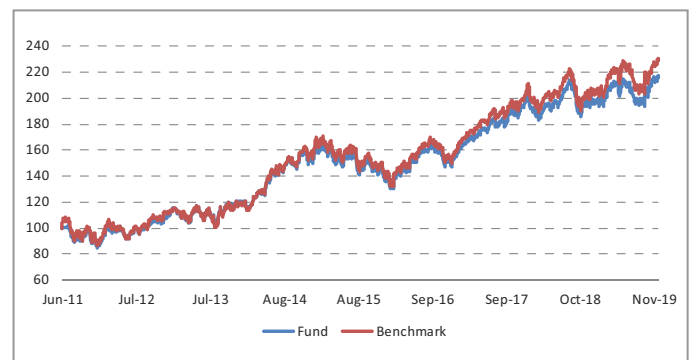
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.44%	1.44%	8.12%	6.99%	12.19%	9.51%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	10.28%

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

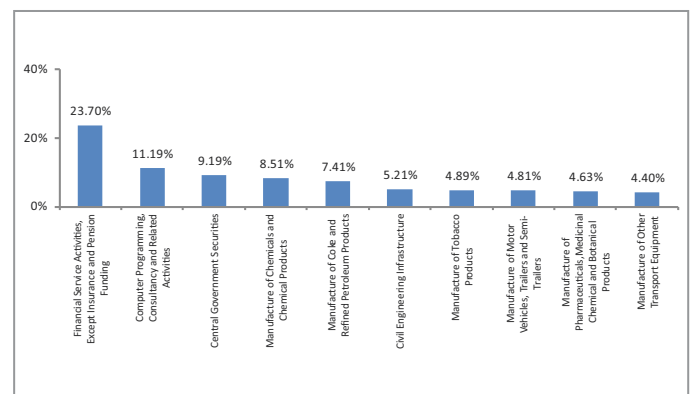
### Fund Details

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 29-November-19	21.5406
AUM (Rs. Cr)	4.02
Equity	90.45%
Debt	9.19%
Net current asset	0.35%

### Growth of Rs. 100



### Top 10 Sectors



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

November 2019

## Group Equity Fund

### Fund Objective

To provide capital appreciation through investment in equity shares.

### Portfolio Allocation

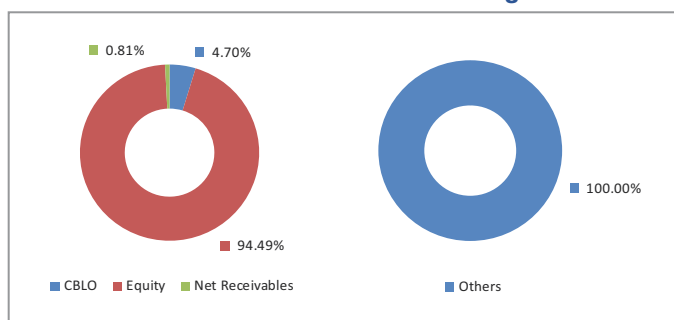
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	94.49
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	4.70
Net Current Assets*		0.81
<b>Total</b>		<b>100.00</b>

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

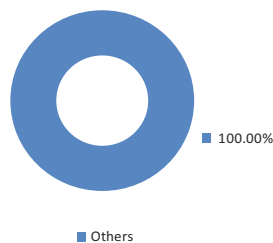
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>94.49%</b>
NIPPON INDIA ETF BANK BEES	Exchange Traded Fund	7.42%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.68%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.46%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.26%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.02%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.62%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.44%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.60%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.71%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.64%
Others		47.63%
<b>Money Market, Deposits &amp; Other</b>		<b>5.51%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



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

### Performance

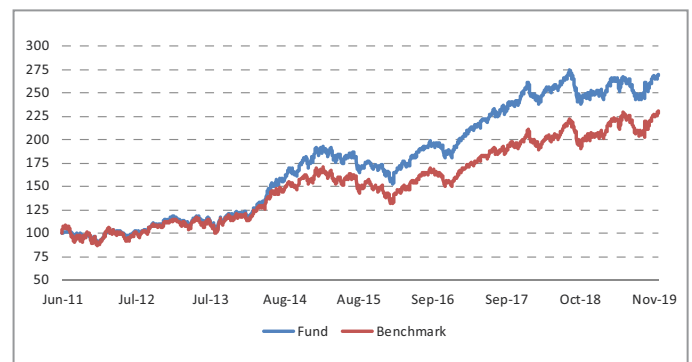
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.41%	1.02%	7.42%	5.90%	12.75%	12.40%
Benchmark	1.50%	1.12%	10.84%	8.59%	13.61%	10.28%

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

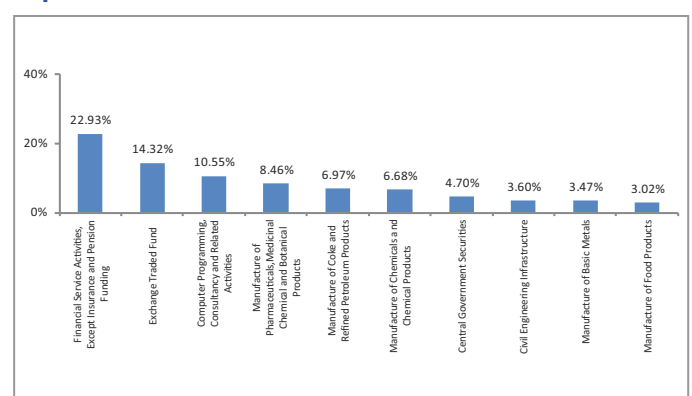
### Fund Details

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 29-November-19	26.8505
AUM (Rs. Cr)	29.98
Equity	94.49%
Debt	4.70%
Net current asset	0.81%

### Growth of Rs. 100



### Top 10 Sectors



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

November 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	77.86
Equity and equity related instruments	0 - 50	-
Net Current Assets*		22.14
<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>		
9.95% Food Corp of India GOI Grnt NCD (U)(MD 07/03/2022)	AAA	5.83%
7.20% Power Grid Corporation Ltd. NCD (S)(MD 21/12/2021)	AAA	1.72%
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>		
6.84% GOI (MD 19/12/2022)	Central Government Securities	34.82%
7.80% GOI (MD 11/04/2021)	Central Government Securities	8.99%
6.45% GOI (MD 07/10/2029)	Central Government Securities	2.46%
<b>Money Market, Deposits &amp; Other</b>		
<b>Total</b>		<b>100.00%</b>

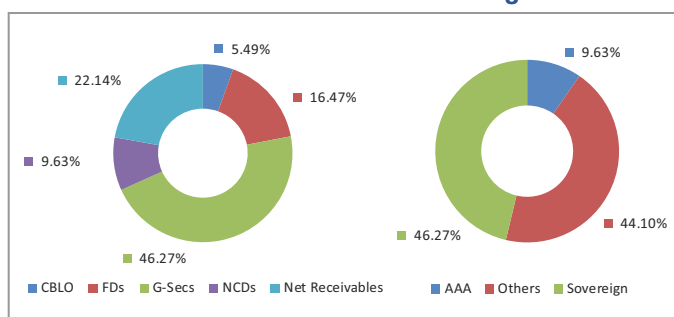
### Fund Details

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 29-November-19	18.1709
AUM (Rs. Cr)	29.51
Equity	-
Debt	77.86%
Net current asset	22.14%

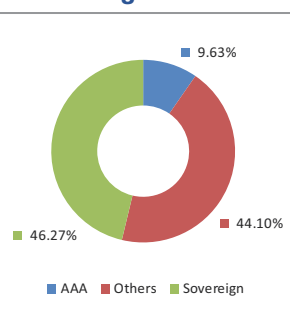
### Quantitative Indicators

Modified Duration in Years	1.85
Average Maturity in Years	2.17
Yield to Maturity in %	6.42%

### Asset Class

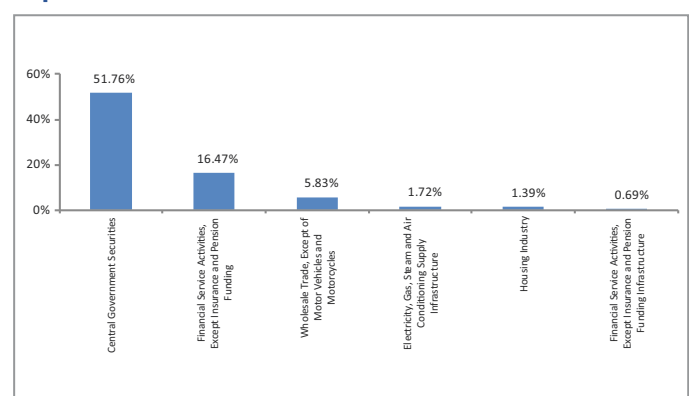


### Rating Profile



\*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	0.62%	3.94%	8.36%	6.76%	5.96%	7.23%
Benchmark	-	-	-	-	-	-

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

November 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	65.40
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	18.92
Net Current Assets*		15.68
<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>14.53%</b>
9.64% Power Grid Corporation Ltd. G NCD (S) (MD 31/05/2021)	AAA	5.64%
9.40% HDFC Ltd. NCD (S) (MD 13/04/2021)	AAA	4.48%
8.88% LICHD Ltd. NCD (S)(MD 13/10/2020)	AAA	4.41%
<b>Sovereign</b>		<b>50.87%</b>
6.84% GOI (MD 19/12/2022)	Central Government Securities	42.41%
7.80% GOI (MD 11/04/2021)	Central Government Securities	8.46%
<b>Money Market, Deposits &amp; Other</b>		<b>34.60%</b>
<b>Total</b>		<b>100.00%</b>

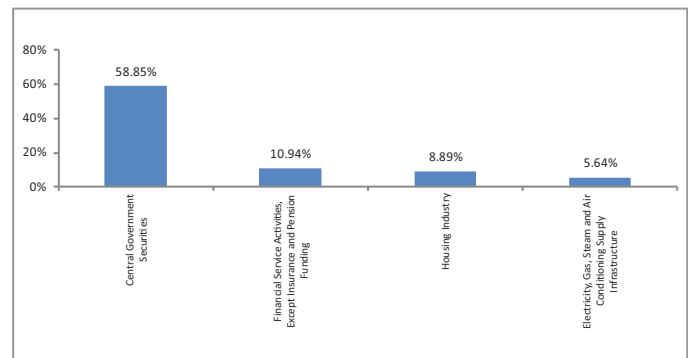
### Fund Details

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	-      29
Hybrid	25      24
NAV as on 29-November-19	19.7637
AUM (Rs. Cr)	4.64
Equity	-
Debt	84.32%
Net current asset	15.68%

### Quantitative Indicators

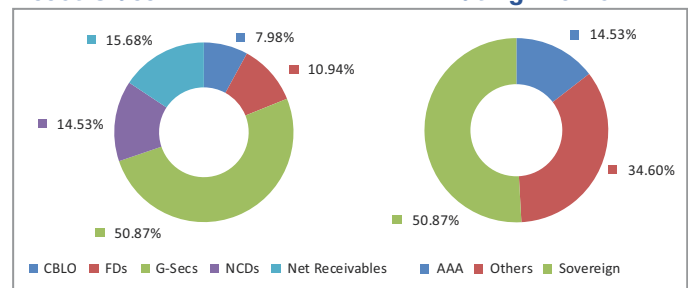
Modified Duration in Years	1.80
Average Maturity in Years	2.04
Yield to Maturity in %	6.07%

### Top 10 Sectors

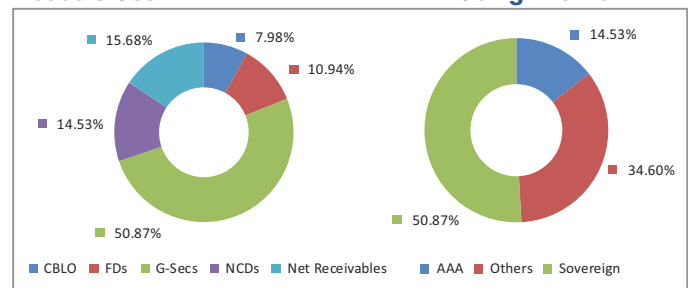


Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### 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	0.57%	4.07%	8.55%	6.51%	6.41%	8.40%
Benchmark	-	-	-	-	-	-

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



November 2019

## Group Short Term Debt Fund- II

### Fund Objective

To earn moderate returns.

### Portfolio Allocation

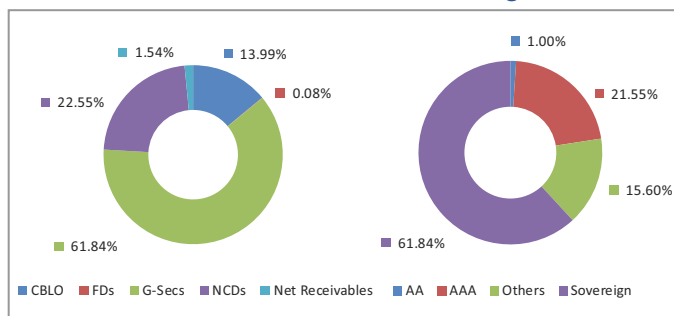
	Stated (%)	Actual (%)
Debt and debt related securities, Cash, Fixed Deposits, Money market instruments**, Mutual funds	0 - 100	98.46
Net Current Assets*		1.54
<b>Total</b>		<b>100.00</b>

\*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>22.55%</b>
9.64% Power Grid Corporation Ltd. F NCD (S)(MD 31/05/2020)	AAA	6.05%
8.88% LICHF Ltd. NCD (S)(MD 13/10/2020)	AAA	5.84%
8.95% HDFC Ltd. NCD (S)(MD 19/10/2020)	AAA	3.90%
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	3.86%
8.75 HDFC Ltd NCD (S)(MD 13/01/2020)	AAA	1.91%
8.5935%IDFC First Bank Ltd.NCD(U) (MD21/10/21)(Cmpd Annually)	AA	1.00%
<b>Sovereign</b>		<b>61.84%</b>
6.18% GOI (MD 04/11/2024)	Central Government Securities	61.84%
<b>Money Market, Deposits &amp; Other</b>		<b>15.60%</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	0.47%	3.39%	8.29%	6.65%	6.03%	7.72%
Benchmark	0.52%	5.06%	10.36%	7.98%	7.30%	8.63%

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

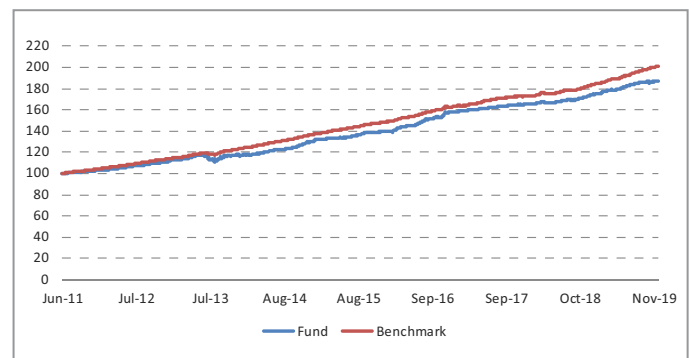
### Fund Details

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 29-November-19	18.7434
AUM (Rs. Cr)	10.50
Equity	-
Debt	98.46%
Net current asset	1.54%

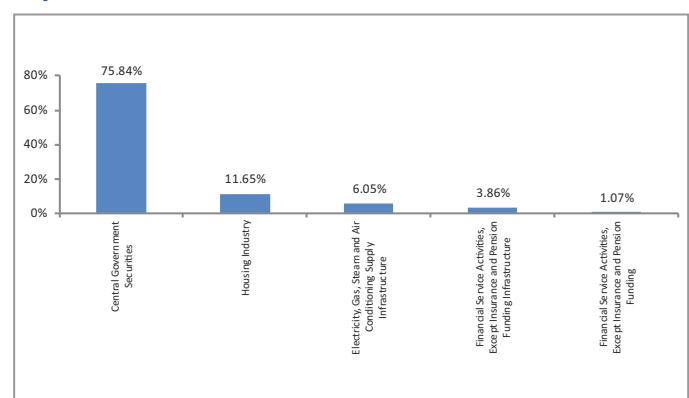
### Quantitative Indicators

Modified Duration in Years	2.77
Average Maturity in Years	3.26
Yield to Maturity in %	5.92%

### Growth of Rs. 100



### Top 10 Sectors



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

November 2019

## Group Debt Fund-II

### Fund Objective

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

### Portfolio Allocation

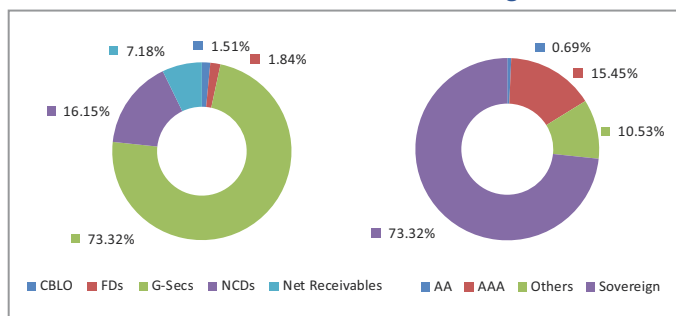
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD	40 - 100	91.31
Money Market instrument	0 - 60	1.51
Net Current Assets*		7.18
<b>Total</b>		<b>100.00</b>

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

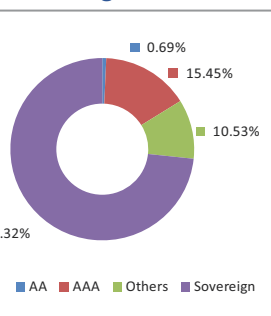
### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	4.10%
8.24% Power Grid Corporation(GOI Serviced) NCD(S)(14/02/2029)	AAA	2.78%
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	0.59%
8.95% Crompton Greaves Ltd. NCD (S) (MD 24/06/2021)	AA	0.57%
Others		2.26%
<b>Sovereign</b>		
7.57% GOI (MD 17/6/2033)	Central Government Securities	44.83%
6.45% GOI (MD 07/10/2029)	Central Government Securities	15.70%
7.32% GOI (MD 28/01/2024)	Central Government Securities	10.71%
6.18% GOI (MD 04/11/2024)	Central Government Securities	2.08%
<b>Money Market, Deposits &amp; Other</b>		
		10.53%
<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	0.44%	4.04%	10.35%	7.03%	5.38%	8.90%
Benchmark	0.78%	5.86%	12.36%	7.99%	6.59%	9.52%

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 29th November 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 September 2019 and same is part of net current assets.

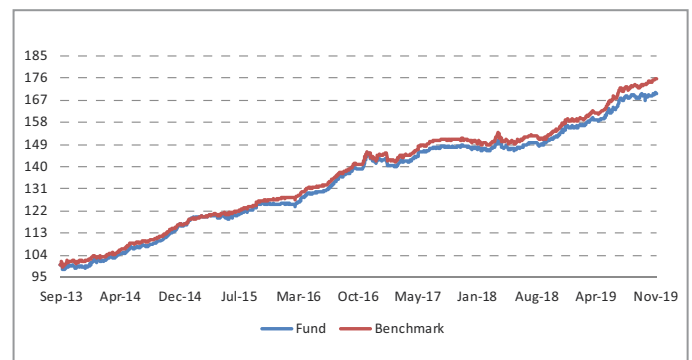
### Fund Details

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 29-November-19	16.9828
AUM (Rs. Cr)	907.34
Equity	-
Debt	92.82%
Net current asset	7.18%

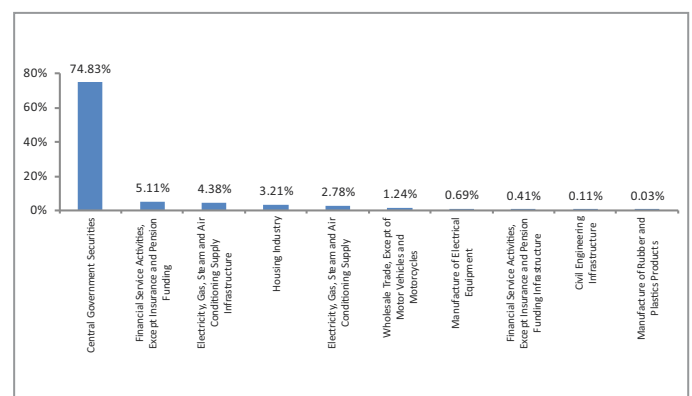
### Quantitative Indicators

Modified Duration in Years	6.43
Average Maturity in Years	9.85
Yield to Maturity in %	6.80%

### Growth of Rs. 100



### Top 10 Sectors



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

November 2019

## Group Short Term Debt Fund-III

### Fund Objective

To earn moderate returns.

### Portfolio Allocation

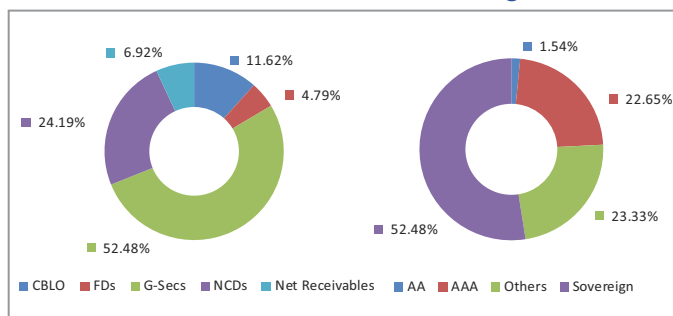
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	40 - 100	81.46
Money Market instrument	0 - 60	11.62
Net Current Assets*		6.92
<b>Total</b>		<b>100.00</b>

\*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	9.39%
8.80% Power Grid Corporation Ltd. NCD (S)(MD 29/09/2020)	AAA	7.05%
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	5.04%
8.5935%IDFC First Bank Ltd.NCD(U) (MD21/10/21)(Cmpd Annually)	AA	1.35%
9.64% Power Grid Corporation Ltd. F NCD (S)(MD 31/05/2020)	AAA	1.17%
8.72% IDFC First Bank Ltd. NCD (U) (MD 29/09/2020)	AA	0.19%
<b>Sovereign</b>		
6.18% GOI (MD 04/11/2024)	Central Government Securities	52.48%
<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	0.52%	3.17%	7.61%	6.05%	6.00%	7.33%
Benchmark	0.52%	5.06%	10.36%	7.98%	7.30%	8.74%

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

DHFL total exposure as on 29th November 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.

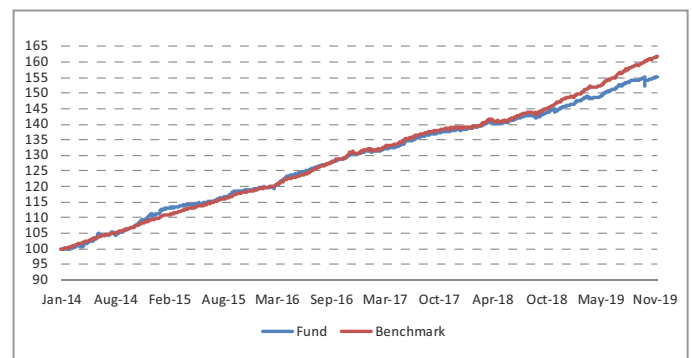
### Fund Details

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 29-November-19	15.5174
AUM (Rs. Cr)	54.28
Equity	-
Debt	93.08%
Net current asset	6.92%

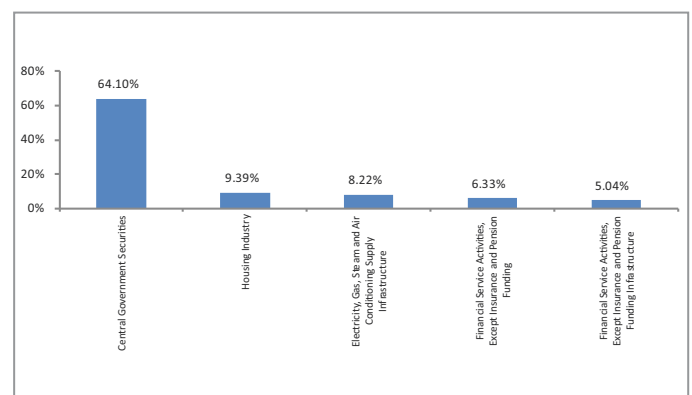
### Quantitative Indicators

Modified Duration in Years	2.62
Average Maturity in Years	3.06
Yield to Maturity in %	6.31%

### Growth of Rs. 100



### Top 10 Sectors



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

November 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	99.73
Net Current Assets <sup>#</sup>		0.27
<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>

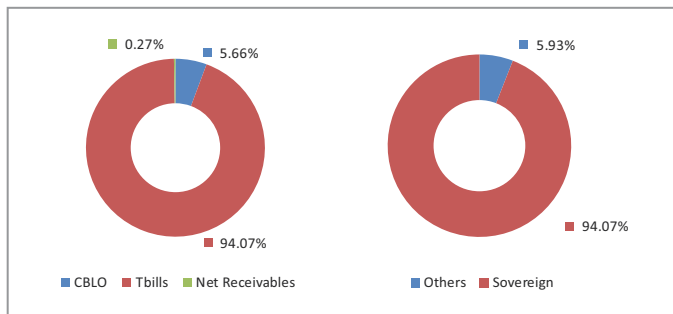
### Fund Details

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 29-November-19	12.3267
AUM (Rs. Cr)	6.89
Equity	-
Debt	99.73%
Net current asset	0.27%

### Quantitative Indicators

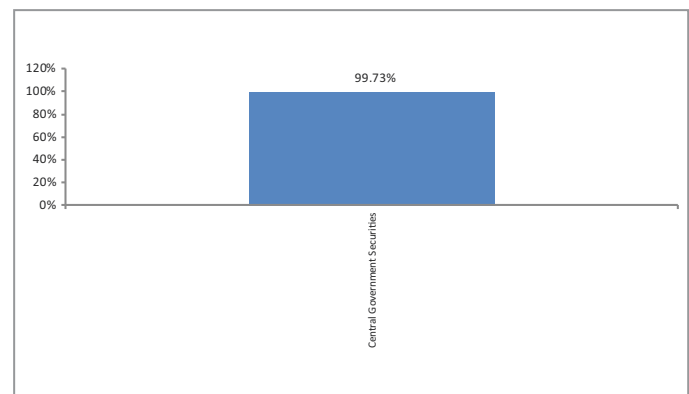
Modified Duration in Years	0.15
Average Maturity in Years	0.15
Yield to Maturity in %	4.96%

### 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	0.42%	2.84%	-5.47%	-2.90%	-0.06%	3.42%
Benchmark	0.44%	3.16%	7.03%	7.25%	7.04%	7.83%

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

November 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	92.96
Money market instruments, Cash, Mutual funds	0 - 40	1.25
Net Current Assets*		5.79
<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>		
8.24% Power Grid Corporation(GOI Serviced) NCD(S)(14/02/2029)	AAA	5.47%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	4.05%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	2.28%
7.7948% Kotak Mahindra Prime Ltd NCD (S)(MD 16/07/2020)	AAA	2.04%
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>		
6.45% GOI (MD 07/10/2029)	Central Government Securities	38.92%
7.57% GOI (MD 17/6/2033)	Central Government Securities	25.70%
7.32% GOI (MD 28/01/2024)	Central Government Securities	8.62%
6.18% GOI (MD 04/11/2024)	Central Government Securities	2.24%
<b>Money Market, Deposits &amp; Other</b>		
<b>Total</b>		<b>100.00%</b>

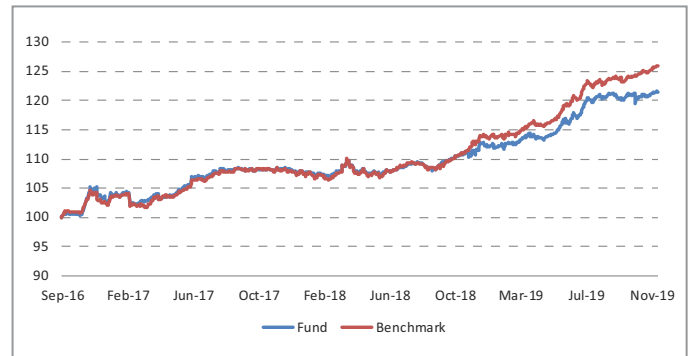
### Fund Details

Description	
SFIN Number	ULGF02202/03/15GRDEBTU03116
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 29-November-19	12.1557
AUM (Rs. Cr)	98.93
Equity	-
Debt	94.21%
Net current asset	5.79%

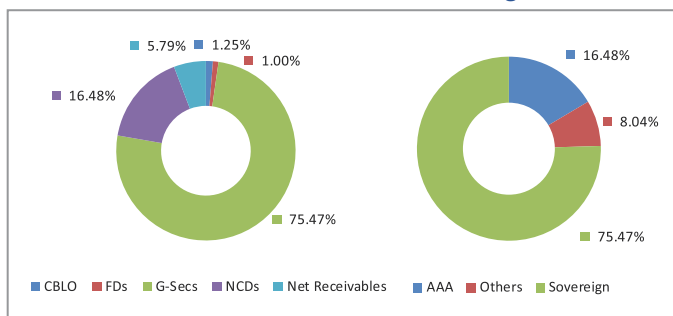
### Quantitative Indicators

Modified Duration in Years	6.39
Average Maturity in Years	9.38
Yield to Maturity in %	6.66%

### Growth of Rs. 100

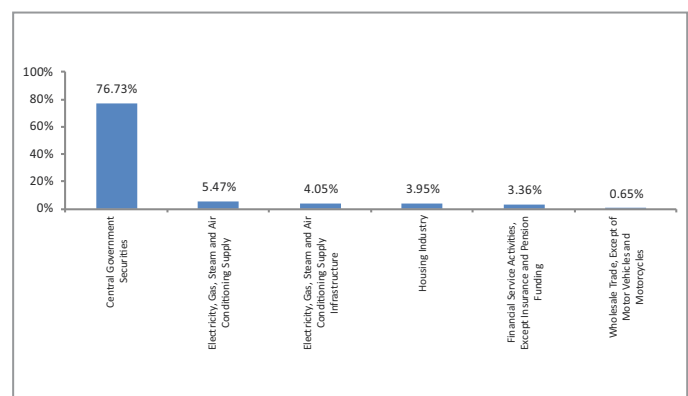


### Asset Class



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

### Top 10 Sectors



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.41%	4.05%	9.91%	5.95%	5.08%	6.36%
Benchmark	0.78%	5.86%	12.36%	7.99%	6.59%	7.57%

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 29th November 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.

November 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

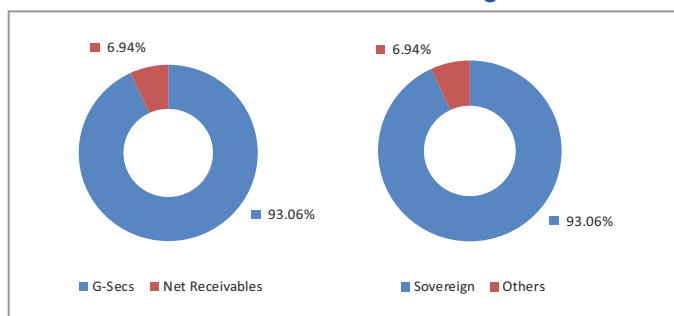
	Stated (%)	Actual (%)
Equity and Equity related securities	0 - 60	-
Debt and Debt related securities, Money Market instrument/Mutual Funds	40 - 100	93.06
Net Current Assets*		6.94
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Sovereign</b>		<b>93.06%</b>
6.45% GOI (MD 07/10/2029)	Central Government Securities	93.06%
<b>Money Market, Deposits &amp; Other</b>		<b>6.94%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



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

### Performance

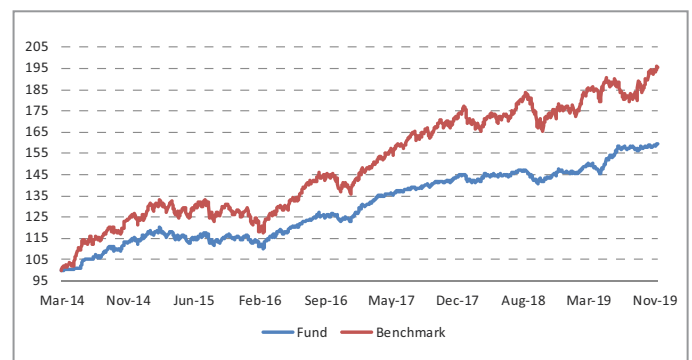
Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.28%	5.97%	9.79%	5.98%	8.57%	8.54%
Benchmark	1.14%	3.13%	11.67%	8.65%	11.33%	10.88%

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

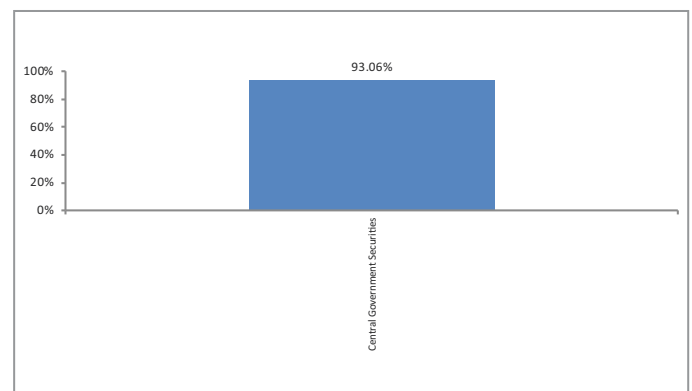
### Fund Details

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	-	-	29
Hybrid	9	25	24
NAV as on 29-November-19	15.9312		
AUM (Rs. Cr)	0.25		
Equity	-		
Debt	93.06%		
Net current asset	6.94%		

### Growth of Rs. 100



### Top 10 Sectors



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

November 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	93.36
Money market instruments, Mutual funds*	0 - 60	1.53
Net Current Assets*		5.10
<b>Total</b>		<b>100.00</b>

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

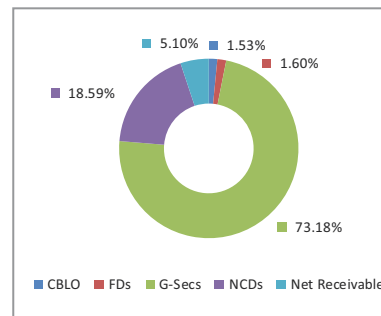
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Corporate Bond</b>		
8.24% Power Grid Corporation(GOI Serviced)NCD(S)(14/02/2029)	AAA	5.42%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	5.39%
7.90% LICHF Ltd. NCD (S)(MD 18/08/2026)	AAA	5.22%
8.75% HDFC Ltd NCD (S)(MD 13/01/2020)	AAA	2.56%
<b>Sovereign</b>		
7.57% GOI (MD 17/6/2033)	Central Government Securities	36.95%
6.45% GOI (MD 07/10/2029)	Central Government Securities	24.10%
7.32% GOI (MD 28/01/2024)	Central Government Securities	9.57%
6.18% GOI (MD 04/11/2024)	Central Government Securities	2.55%
<b>Money Market, Deposits &amp; Other</b>		
<b>Total</b>		<b>100.00%</b>

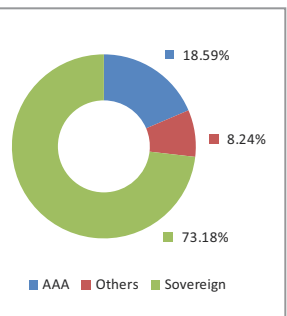
### Fund Details

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 29-November-19	11.4889
AUM (Rs. Cr)	1.96
Equity	-
Debt	94.90%
Net current asset	5.10%

### Asset Class

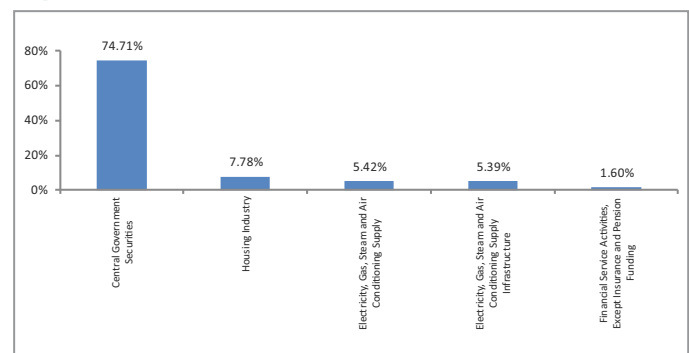


### Rating Profile



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

### Top 10 Sectors



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.51%	4.79%	10.72%	7.44%	-	6.38%
Benchmark	0.78%	5.86%	12.36%	7.99%	-	6.99%

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

November 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

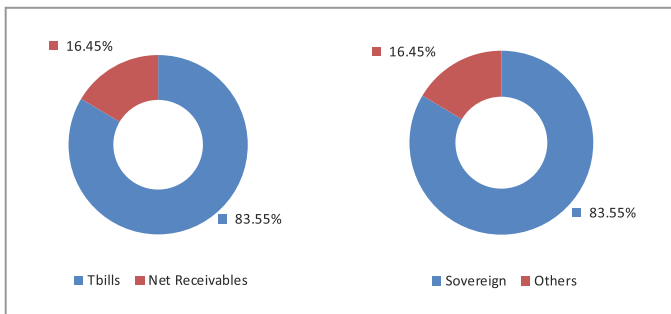
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	0 - 60	-
Money Market instrument	40 - 100	83.55
Net Current Assets <sup>#</sup>		16.45
<b>Total</b>		<b>100.00</b>

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

### Portfolio

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

### Asset Class



<sup>#</sup>Others includes Equity, CBLO, Net receivable/payable and FD

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.33%	-	-	-	-	4.04%
Benchmark	0.44%	-	-	-	-	6.07%

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

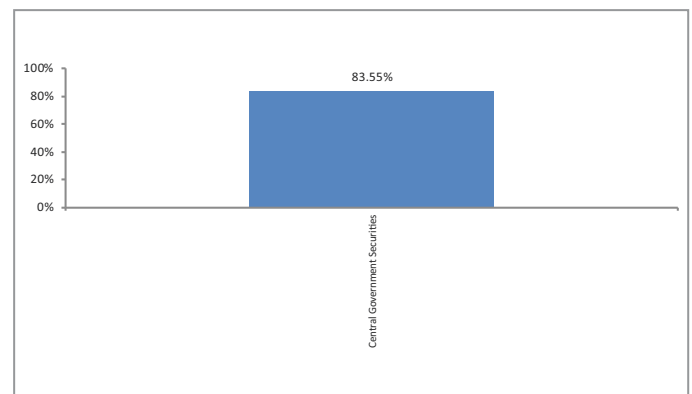
### Fund Details

Description	
SFIN Number	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 29-November-19	10.1301
AUM (Rs. Cr)	0.05
Equity	-
Debt	83.55%
Net current asset	16.45%

### Quantitative Indicators

Modified Duration in Years	0.12
Average Maturity in Years	0.12
Yield to Maturity in %	5.78%

### Top 10 Sectors



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