

INVESTMENT'Z INSIGHT

Monthly Investment Update January 2020

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January 2020

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	17.25
Corporate bonds	0 - 50	4.45
Money market and other liquid assets	0 - 40	1.93
Infrastructure sector as defined by the IRDA	0 - 40	2.34
Listed equities	0 - 100	72.87
Net Current Assets*		1.16
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.01%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.86%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.31%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.28%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.01%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	3.75%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.56%
ITC Ltd	Manufacture of Tobacco Products	3.43%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.22%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	2.43%
Others		28.03%
Corporate Bond		
7.83% LICHF Ltd. NCD (S) (MD 25/09/2026) (P 26/11/2020)	AAA	4.23%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA	2.34%
9.39% LICHF Ltd. NCD (S) (MD 23/08/2024) (P/C 26/08/2015)	AAA	0.11%
8.58% LICHF Ltd. NCD (S) (MD 01/08/2025) (P/C 03/05/2019)	AAA	0.11%
Sovereign		
7.57% GOI (MD 17/6/2033)	SOV	6.08%
6.18% GOI (MD 04/11/2024)	SOV	5.99%
7.32% GOI (MD 28/01/2024)	SOV	4.19%
7.27% GOI (MD 08/04/2026)	SOV	1.00%
Money Market, Deposits & Other		
		3.09%
Total		100.00%

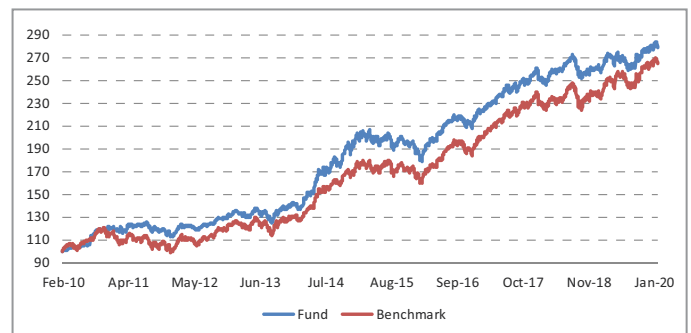
Fund Details

Description		
SFIN Number	ULGF00926/02/10GRASSALLOC116	
Launch Date	25-Feb-10	
Face Value	10	
Risk Profile	High	
Benchmark	CRISIL Balanced Fund – Aggressive Index	
CIO	Sampath Reddy	
Fund Manager Name	Reshma Banda, Durgadutt Dhar	
Number of funds managed by fund manager:	Reshma Banda	Durgadutt Dhar
Equity	23	-
Debt	-	28
Hybrid	21	21
NAV as on 31-January-2020	27.9306	
AUM (Rs. Cr)	99.42	
Equity	72.87%	
Debt	25.97%	
Net current asset	1.16%	

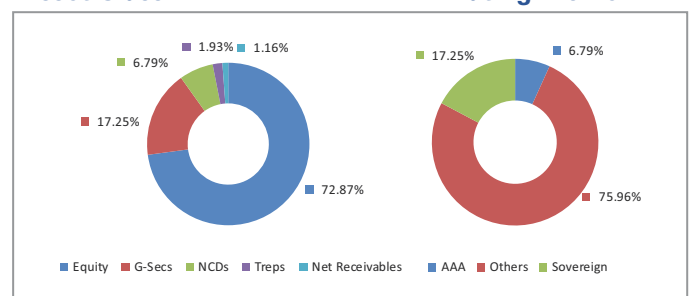
Quantitative Indicators

Modified Duration in Years	4.90
Average Maturity in Years	6.07
Yield to Maturity in %	6.54%

Growth of Rs. 100

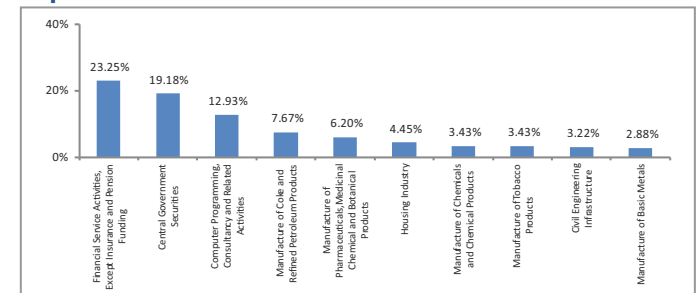


Asset Class



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

Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.16%	6.07%	6.54%	3.72%	7.96%	6.65%	10.94%	-	10.89%
Benchmark	-0.78%	6.39%	11.21%	6.10%	10.33%	7.27%	9.95%	-	9.36%

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 January 2020 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.

January 2020

Group Equity Index Fund

Fund Objective

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

Portfolio Allocation

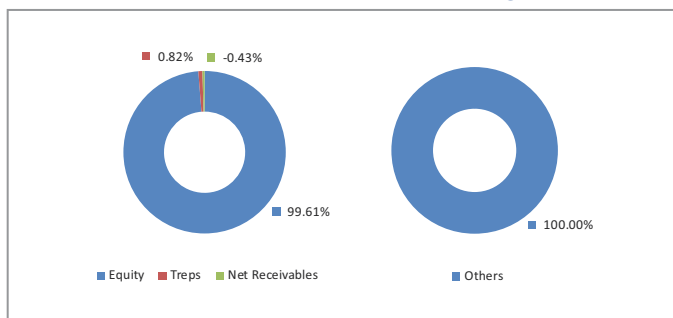
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	0.82
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	99.61
Net Current Assets*		-0.43
Total		100.00

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

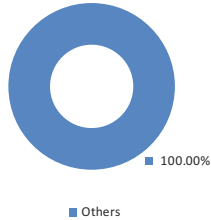
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		
99.61%		
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.47%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	8.03%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.01%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	7.23%
ITC Ltd	Manufacture of Tobacco Products	4.97%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.96%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.36%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.18%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.92%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.84%
Others		41.65%
Money Market, Deposits & Other		
0.39%		
Total		100.00%

Asset Class



Rating Profile



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

Performance

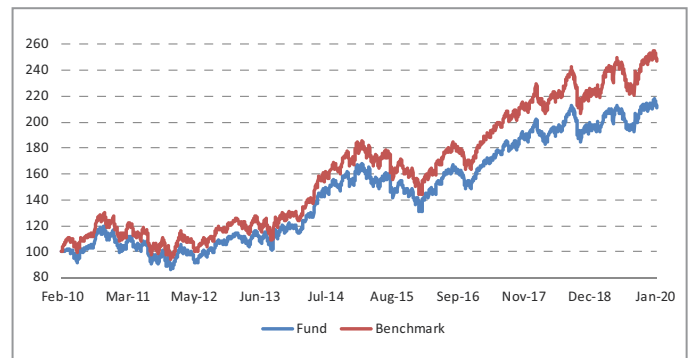
Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.89%	6.91%	7.82%	2.62%	9.63%	5.12%	9.25%	-	7.80%
Benchmark	-1.70%	7.59%	10.44%	4.15%	11.80%	6.30%	10.26%	-	9.51%

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

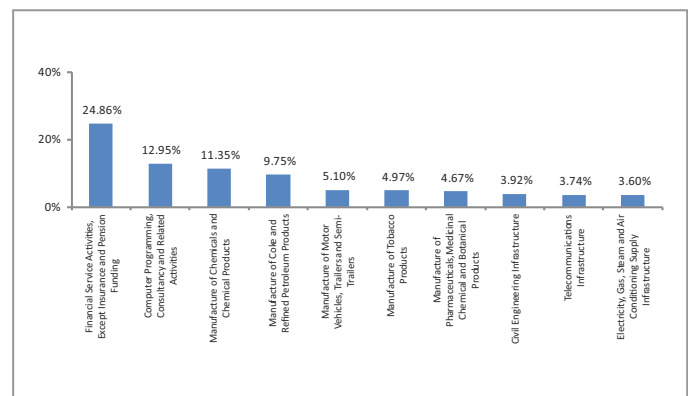
Fund Details

Description	
SFIN Number	ULGF00822/02/10GREQTYINDX116
Launch Date	19-Feb-10
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-January-2020	21.1115
AUM (Rs. Cr)	34.33
Equity	99.61%
Debt	0.82%
Net current asset	-0.43%

Growth of Rs. 100



Top 10 Sectors



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

January 2020

Group Debt Fund

Fund Objective

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

Portfolio Allocation

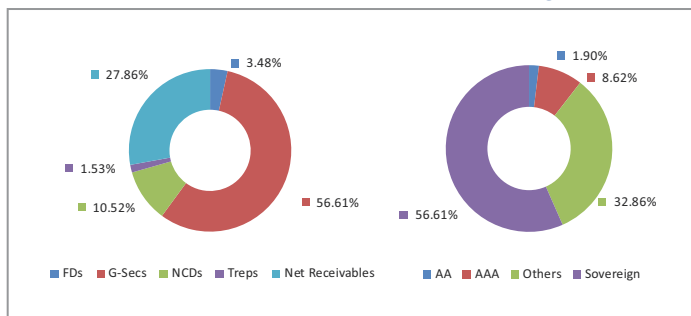
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 100	56.81
Corporate bonds	0 - 100	13.80
Money market and other liquid assets	0 - 40	1.53
Listed equities - NIL		-
Net Current Assets*		27.86
Total		100.00

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

Portfolio

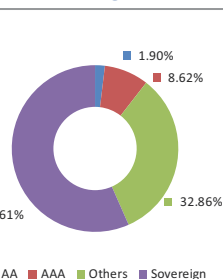
Company/Issuer	Rating	Exposure (%)
Corporate Bond		
10.52%		
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	3.50%
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	1.97%
8.95% Crompton Greaves Consumer Elec Ltd. NCD(S)(MD24/06/2020)	AA	1.90%
7.7948% Kotak Mahindra Prime Ltd NCD (S)(MD 16/07/2020)	AAA	1.90%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA	0.41%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA	0.31%
8.24% Power Grid Corporation(GOI Serviced)NCD(S)(14/02/2029)	AAA	0.20%
7.90% LICHF Ltd. NCD (S)(MD 18/08/2026)	AAA	0.20%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	0.10%
9.39% LICHF Ltd. NCD (S)(MD 23/08/2024) (P/C 26/08/2015)	AAA	0.05%
Sovereign		
56.61%		
6.18% GOI (MD 04/11/2024)	SOV	18.21%
6.45% GOI (MD 07/10/2029)	SOV	15.08%
7.27% GOI (MD 08/04/2026)	SOV	10.35%
7.32% GOI (MD 28/01/2024)	SOV	8.36%
7.57% GOI (MD 17/6/2033)	SOV	4.60%
Money Market, Deposits & Other		
32.86%		
Total		100.00%

Asset Class



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

Rating Profile



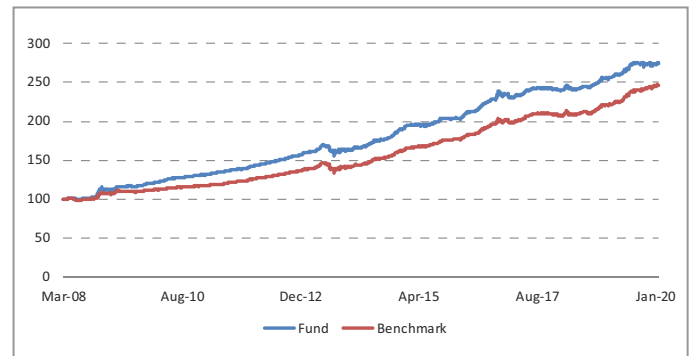
Fund Details

Description	
SFIN Number	ULGF00426/03/08GRDEBTFUND116
Launch Date	26-Mar-08
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-January-2020	27.5174
AUM (Rs. Cr)	106.18
Equity	-
Debt	72.14%
Net current asset	27.86%

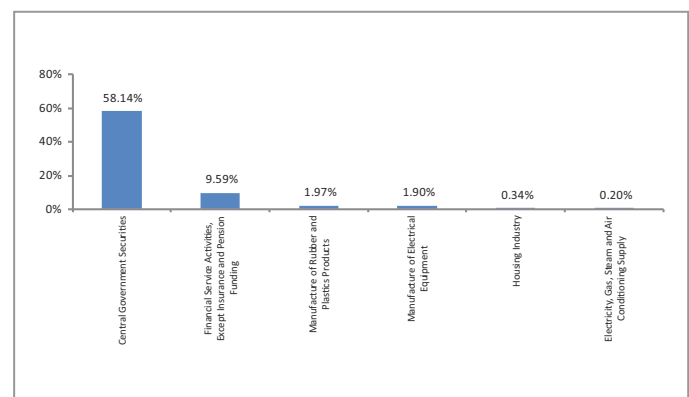
Quantitative Indicators

Modified Duration in Years	4.54
Average Maturity in Years	6.01
Yield to Maturity in %	6.62%

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	5 Years	7 Years	10 Years	Inception
Fund	0.39%	0.19%	7.25%	6.78%	5.37%	7.14%	8.06%	8.46%	8.91%
Benchmark	0.74%	3.33%	11.33%	8.84%	6.92%	8.32%	8.60%	8.18%	7.91%

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

DHFL total exposure as on 31st January 2020 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.

January 2020

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	99.86
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets [#]		0.14
Total		100.00

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

Portfolio

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

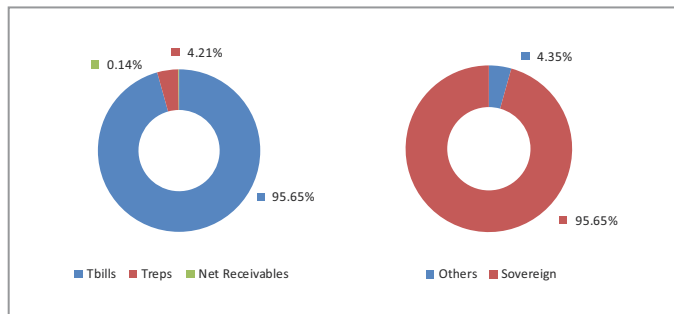
Fund Details

Description	
SFIN Number	ULGF00503/11/08GRLIQUFUND116
Launch Date	01-Nov-08
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-January-2020	22.1045
AUM (Rs. Cr)	
Equity	-
Debt	99.86%
Net current asset	0.14%

Quantitative Indicators

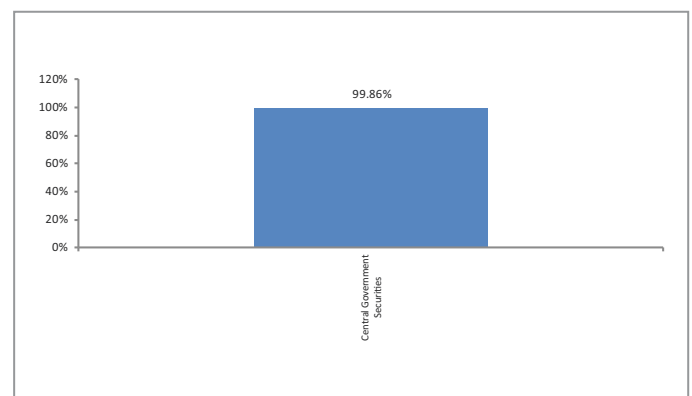
Modified Duration in Years	0.56
Average Maturity in Years	0.55
Yield to Maturity in %	5.08%

Asset Class



*Others includes Equity, Treps, 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	5 Years	7 Years	10 Years	Inception
Fund	0.38%	2.55%	2.87%	1.26%	2.78%	4.82%	5.90%	6.67%	7.30%
Benchmark	0.47%	2.96%	6.68%	7.18%	7.01%	7.31%	7.83%	7.70%	7.46%

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

January 2020

Group Short Term Debt Fund

Fund Objective

To earn moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	61.72
Corporate bonds rated AA or above by Crisil*	0 - 100	8.58
Money market and other liquid assets	0 - 40	12.10
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		17.60
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Sovereign		61.72%
6.84% GOI (MD 19/12/2022)	SOV	61.72%
Money Market, Deposits & Other		38.28%
Total		100.00%

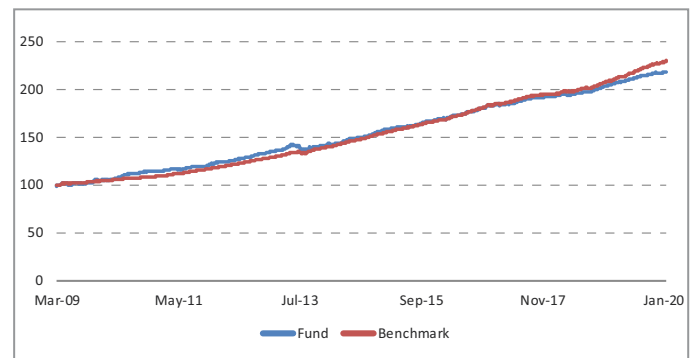
Fund Details

Description	
SFIN Number	ULGF00628/02/09GRSHTRMDEB116
Launch Date	11-Mar-09
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Short Term Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-January-2020	21.9027
AUM (Rs. Cr)	0.25
Equity	-
Debt	82.40%
Net current asset	17.60%

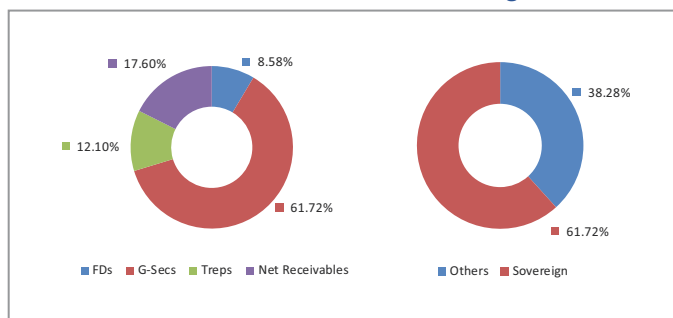
Quantitative Indicators

Modified Duration in Years	1.98
Average Maturity in Years	2.18
Yield to Maturity in %	5.99%

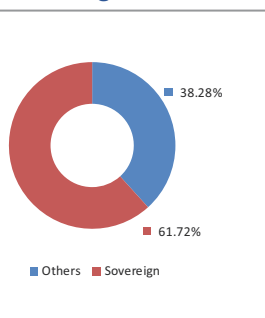
Growth of Rs. 100



Asset Class

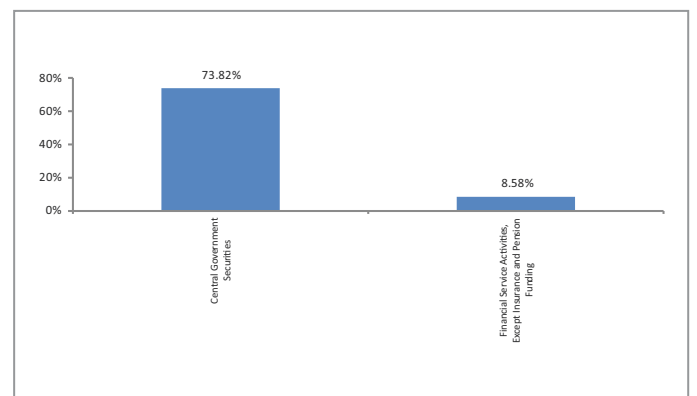


Rating Profile



*Others includes Equity, Treps, 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	5 Years	7 Years	10 Years	Inception
Fund	0.68%	2.67%	6.70%	6.42%	5.84%	6.63%	7.05%	7.51%	7.46%
Benchmark	0.97%	4.47%	9.92%	8.50%	7.45%	8.13%	8.52%	8.14%	7.95%

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

January 2020

Stable Gain Fund

Fund Objective

To provide moderate risk with moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	41.85
Corporate bonds	0 - 40	10.82
Money market and other liquid assets	0 - 20	8.01
Infrastructure sector as defined by the IRDA	0 - 25	8.24
Listed equities	0 - 35	28.36
Net Current Assets*		2.72
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		28.36%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	3.15%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	2.64%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.52%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.23%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.82%
ITC Ltd	Manufacture of Tobacco Products	1.67%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.48%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	1.28%
Hindalco Industries Ltd	Manufacture of Basic Metals	1.19%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	1.02%
Others		9.36%
Corporate Bond		27.07%
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	7.91%
8.35% IRFC Ltd NCD (S)(MD 13/03/2029)	AAA	4.96%
7.75% LIC Housing Finance Ltd NCD (S)(MD 23/07/2024)	AAA	4.06%
8.36% PGCI Ltd NCD (Part red.)(S)(MD 06/01/2029)	AAA	3.28%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	1.60%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	1.22%
11.73% HDFC LTD (S) (MD 16/09/2020)	AAA	1.22%
7.6351% Kotak Mahindra Prime Ltd NCD (S)(MD 23/02/2023)	AAA	1.22%
8.20% GOI Oil Bond (MD 15/09/2024)	SOV	0.84%
9.95% Food Corp of India GOI Grnt NCD (U)(MD 07/03/2022)	AAA	0.42%
Others		0.35%
Sovereign		32.69%
8.24% GOI (MD 10/11/2033)	SOV	7.77%
8.15% GOI (MD 24/11/2026)	SOV	5.06%
8.26% GOI (MD 02/08/2027)	SOV	4.25%
8.40% GOI (MD 28/07/2024)	SOV	4.22%

Company/Issuer	Sector/Rating	Exposure (%)
8.58% Gujarat SDL (MD 23/01/2023)	SOV	4.15%
7.98% Karnataka SDL (14/10/2025)	SOV	4.12%
9.20% GOI (MD 30/09/2030)	SOV	2.27%
8.92% Tamil Nadu SDL (MD 08/08/2022)	SOV	0.83%
Money Market, Deposits & Other		11.89%
Total		100.00%

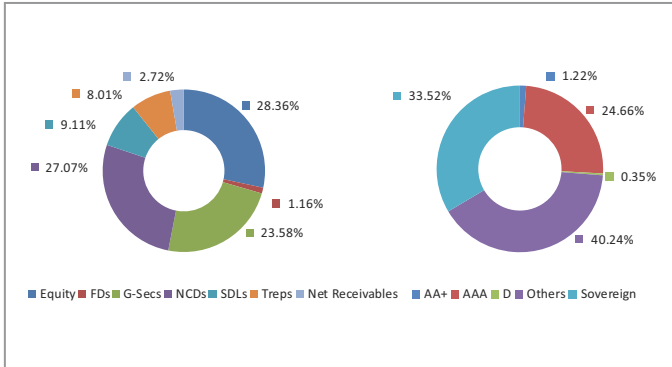
Fund Details

Description		
SFIN Number	ULGF00115/09/04STABLEFUND116	
Launch Date	31-Oct-04	
Face Value	10	
Risk Profile	Moderate	
Benchmark	-	
CIO	Sampath Reddy	
Fund Manager Name	Reshma Banda, Durgadutt Dhar	
Number of funds managed by fund manager:	Reshma Banda	Durgadutt Dhar
Equity	23	-
Debt	-	28
Hybrid	21	21
NAV as on 31-January-2020	43.9642	
AUM (Rs. Cr)	254.12	
Equity	28.36%	
Debt	68.92%	
Net current asset	2.72%	

Quantitative Indicators

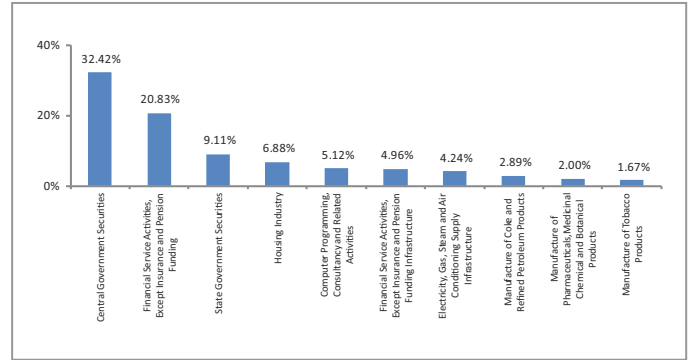
Modified Duration in Years	4.37
Average Maturity in Years	6.28
Yield to Maturity in %	6.62%

Asset Class



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

Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception
Fund	0.09%	3.22%	9.00%	6.00%	7.58%	7.94%	10.51%	10.42%	10.19%
Benchmark	-	-	-	-	-	-	-	-	-

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

January 2020

Secure Gain Fund

Fund Objective

To provide very low principal risk with stable returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 90	47.45
Corporate bonds	0 - 30	12.33
Money market and other liquid assets	0 - 20	9.97
Infrastructure sector as defined by the IRDA	0 - 25	8.60
Listed equities	0 - 20	16.49
Net Current Assets*		5.16
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		
Infosys Ltd	Computer Programming, Consultancy and Related Activities	2.13%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.93%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	1.24%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.17%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.94%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.80%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.73%
Mahanagar Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	0.64%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	0.54%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	0.50%
Others		5.87%
Corporate Bond		
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)		
	AAA	7.79%
8.30 % IRFC Ltd NCD (S)(MD 25/03/2029)		
	AAA	3.35%
7.75% LIC Housing Finance Ltd NCD (S)(MD 23/07/2024)		
	AAA	3.30%
8.36% PGCI Ltd NCD (Part red.) (S)(MD 06/01/2029)		
	AAA	3.13%
8.70% HDFC Ltd (S)(MD 15/12/2020)		
	AAA	1.63%
8.35% IRFC Ltd NCD (S)(MD 13/03/2029)		
	AAA	1.55%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)		
	AA+	1.45%
8.20% GOI Oil Bond (MD 12/02/2024)		
	SOV	1.22%
7.6351% Kotak Mahindra Prime Ltd NCD (S)(MD 23/02/2023)		
	AAA	1.12%
11.73% HDFC LTD (S) (MD 16/09/2020)		
	AAA	0.99%
Others		2.21%
Sovereign		
8.24% GOI (MD 10/11/2033)		
	SOV	11.16%
8.15% GOI (MD 24/11/2026)		
	SOV	6.79%
8.40% GOI (MD 28/07/2024)		
	SOV	3.98%
7.61% GOI (MD 09/05/2030)		
	SOV	3.95%
8.21% Haryana UDAY SDL (MD 31/03/2024)		
	SOV	3.67%
9.20% GOI (MD 30/09/2030)		
	SOV	2.96%
7.77% Tamil Nadu Uday SDL (MD 22/02/2024)		
	SOV	1.98%
8.26% GOI (MD 02/08/2027)		
	SOV	1.73%
7.15% Karnataka SDL (MD 09/10/2028)		
	SOV	0.35%
7.98% Karnataka SDL (14/10/2025)		
	SOV	0.34%
Others		0.72%
Money Market, Deposits & Other		
		18.14%
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception
Fund	0.25%	3.02%	8.88%	7.42%	7.44%	8.07%	9.48%	9.71%	9.48%
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 January 2020 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.

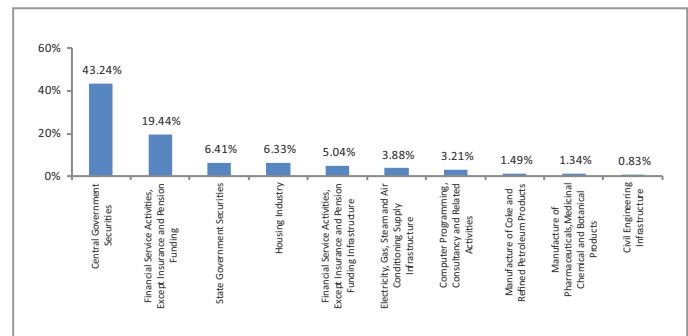
Fund Details

Description	
SFIN Number	ULGF00215/10/04SECUREFUND116
Launch Date	15-Oct-04
Face Value	10
Risk Profile	Moderate
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda Durgadutt Dhar
Equity	23 -
Debt	- 28
Hybrid	21 21
NAV as on 31-January-2020	40.0148
AUM (Rs. Cr)	1562.30
Equity	16.49%
Debt	78.35%
Net current asset	5.16%

Quantitative Indicators

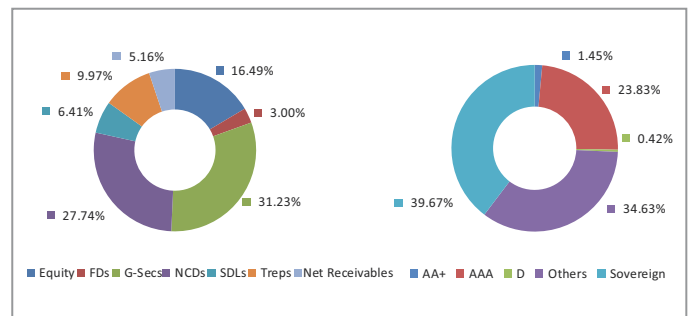
Modified Duration in Years	4.56
Average Maturity in Years	6.70
Yield to Maturity in %	6.65%

Top 10 Sectors



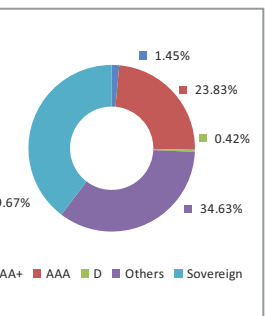
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



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

Rating Profile



January 2020

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	43.09
Corporate bonds rated AA or above by Crisil	0 - 50	-
Money market and other liquid assets	0 - 20	18.32
Infrastructure sector	0 - 25	-
Listed equities	0 - 50	37.84
Net Current Assets*		0.76
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		
37.84%		
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.71%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.22%
Nestle India Ltd	Manufacture of Food Products	3.99%
ITC Ltd	Manufacture of Tobacco Products	2.25%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	2.15%
Indraprastha Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	1.91%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	1.87%
IndusInd Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.86%
Johnson Controls-Hitachi Air Condition. India Ltd	Manufacture of Machinery and Equipment N.E.C.	1.73%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.53%
Others		11.61%
Sovereign		
43.09%		
7.17% GOI (MD 08/01/2028)	SOV	25.97%
6.84% GOI (MD 19/12/2022)	SOV	12.49%
8.21% Haryana UDAY SDL (MD 31/03/2024)	SOV	4.63%
Money Market, Deposits & Other		
19.07%		
Total		100.00%

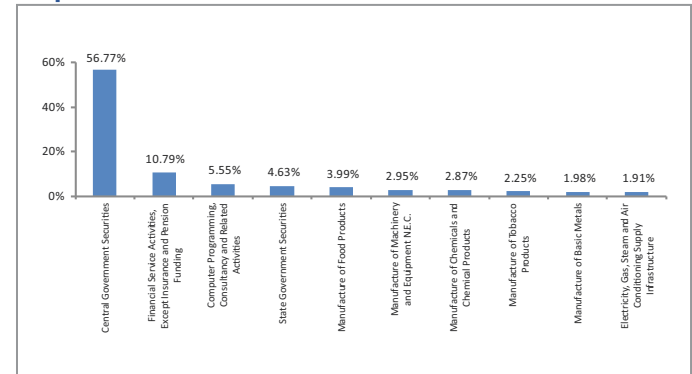
Fund Details

Description	
SFIN Number	ULGF00318/11/04ACCELFUND116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	High
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda, Durgadutt Dhar
Equity	23
Debt	-
Hybrid	21
NAV as on 31-January-2020	52.6385
AUM (Rs. Cr)	3.38
Equity	37.84%
Debt	61.41%
Net current asset	0.76%

Quantitative Indicators

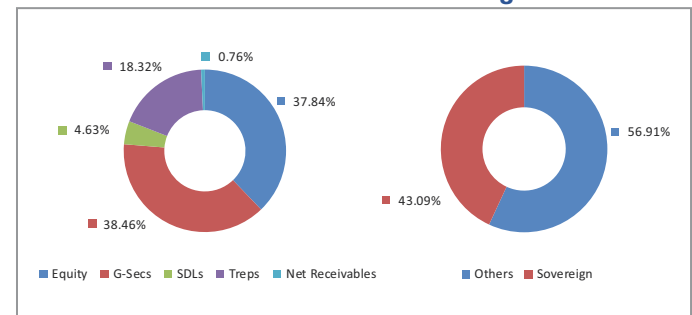
Modified Duration in Years	3.39
Average Maturity in Years	4.26
Yield to Maturity in %	5.64%

Top 10 Sectors

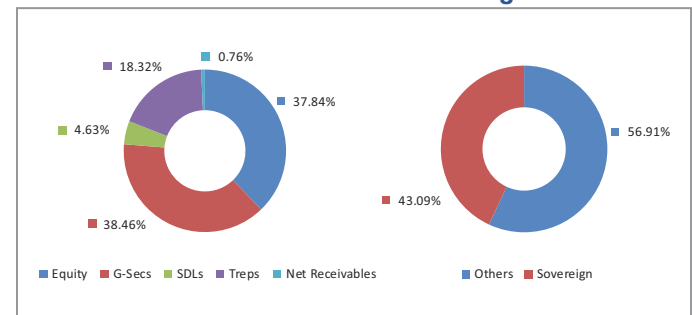


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception
Fund	0.74%	4.81%	7.75%	2.92%	6.41%	5.67%	8.67%	10.18%	11.54%
Benchmark	-	-	-	-	-	-	-	-	-

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

January 2020

Group Blue Chip Fund

Fund Objective

To provide capital appreciation through investment in equities.

Portfolio Allocation

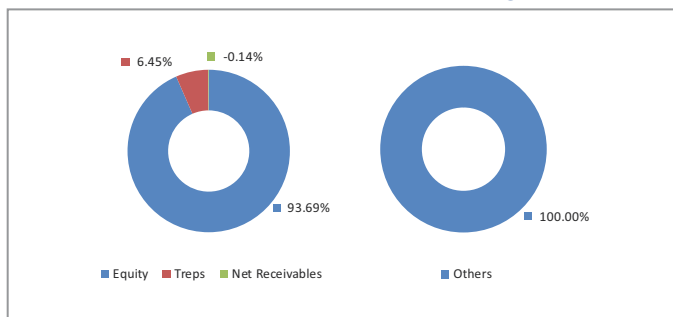
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	93.69
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	6.45
Net Current Assets*		-0.14
Total		100.00

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

Portfolio

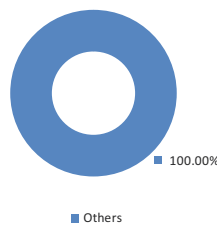
Company/Issuer	Sector/Rating	Exposure (%)
Equity		93.69%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	9.07%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.54%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.66%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.31%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	5.82%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	5.56%
ITC Ltd	Manufacture of Tobacco Products	4.84%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.69%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.41%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.85%
Others		36.92%
Money Market, Deposits & Other		6.31%
Total		100.00%

Asset Class



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

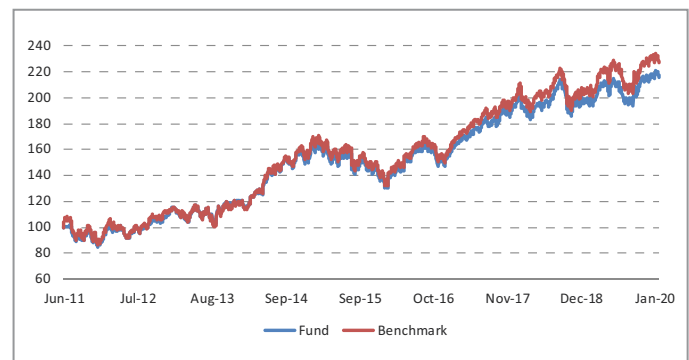
Rating Profile



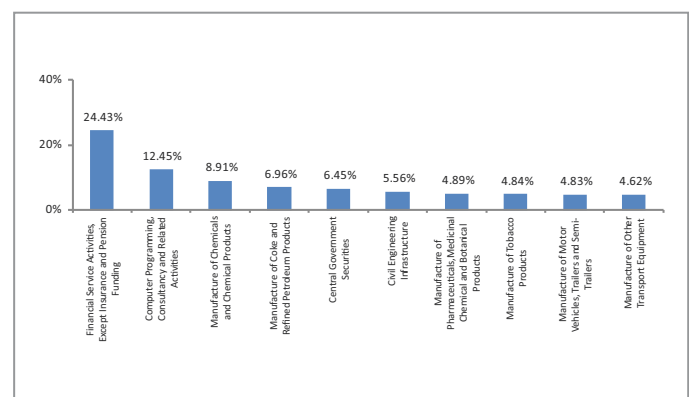
Fund Details

Description	
SFIN Number	ULGF01118/04/11GRBLUECHIP116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-January-2020	21.5687
AUM (Rs. Cr)	3.88
Equity	93.69%
Debt	6.45%
Net current asset	-0.14%

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	5 Years	7 Years	10 Years	Inception
Fund	-0.51%	8.16%	9.46%	3.65%	10.76%	5.83%	9.49%	-	9.33%
Benchmark	-1.70%	7.59%	10.44%	4.15%	11.80%	6.30%	10.26%	-	9.96%

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

January 2020

Group Equity Fund

Fund Objective

To provide capital appreciation through investment in equity shares.

Portfolio Allocation

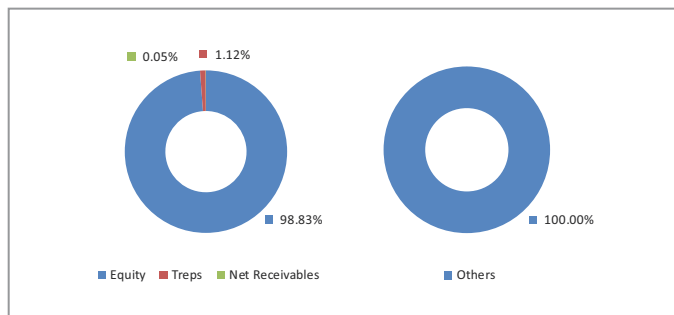
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	98.83
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	1.12
Net Current Assets*		0.05
Total		100.00

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

Portfolio

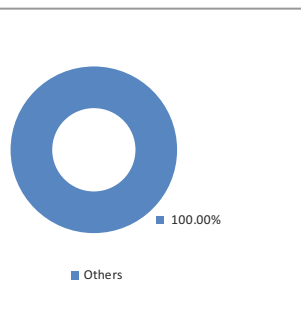
Company/Issuer	Sector/Rating	Exposure (%)
Equity		98.83%
NIPPON INDIA ETF BANK BEES	Equity ETF	7.80%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.38%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.90%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.15%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.85%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.63%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.36%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.93%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	2.83%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.79%
Others		49.22%
Money Market, Deposits & Other		1.17%
Total		100.00%

Asset Class



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

Rating Profile



Performance

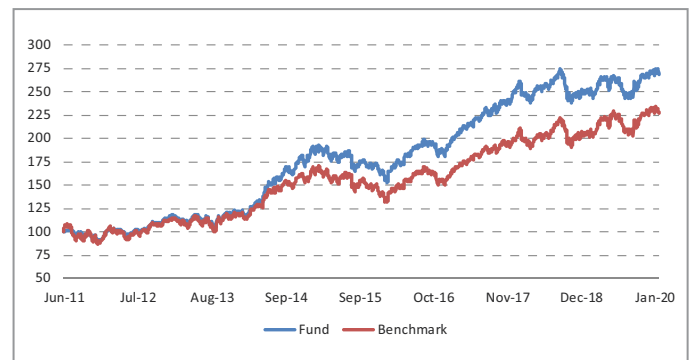
Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.94%	7.87%	7.04%	1.85%	11.02%	7.27%	12.64%	-	12.16%
Benchmark	-1.70%	7.59%	10.44%	4.15%	11.80%	6.30%	10.26%	-	9.96%

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

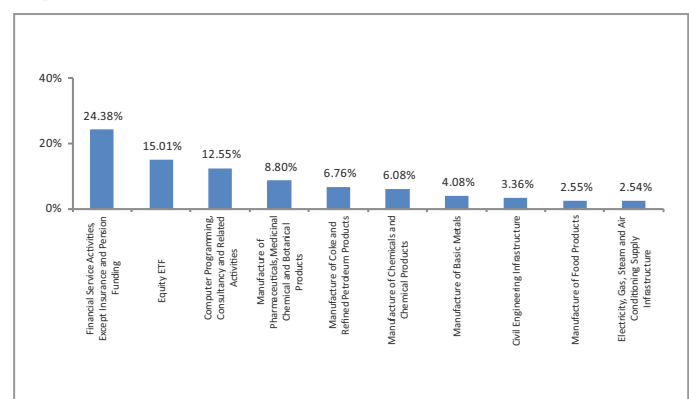
Fund Details

Description	
SFIN Number	ULGF01018/04/11GREQTYFUND116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	23
Debt	-
Hybrid	21
NAV as on 31-January-2020	26.8944
AUM (Rs. Cr)	27.79
Equity	98.83%
Debt	1.12%
Net current asset	0.05%

Growth of Rs. 100



Top 10 Sectors



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

January 2020

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	78.04
Equity and equity related instruments	0 - 50	-
Net Current Assets*		21.96
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
9.95% Food Corp of India GOI Grnt NCD (U)(MD 07/03/2022)	AAA	5.75%
8.95% HDFC Ltd. NCD (S)(MD 19/10/2020)	AAA	1.37%
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	0.68%
Sovereign		
6.84% GOI (MD 19/12/2022)	SOV	34.32%
7.80% GOI (MD 11/04/2021)	SOV	8.88%
6.45% GOI (MD 07/10/2029)	SOV	2.42%
Money Market, Deposits & Other		
		46.59%
Total		100.00%

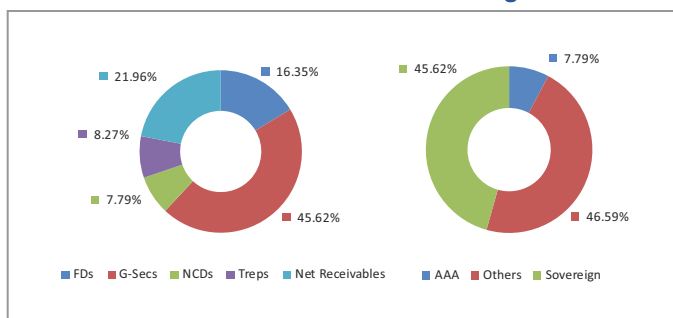
Fund Details

Description	
SFIN Number	ULGF01311/05/11GRGROWFU02116
Launch Date	11-May-11
Face Value	10
Risk Profile	Low
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-January-2020	18.3036
AUM (Rs. Cr)	29.72
Equity	-
Debt	78.04%
Net current asset	21.96%

Quantitative Indicators

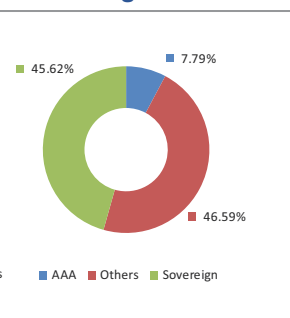
Modified Duration in Years	1.70
Average Maturity in Years	1.94
Yield to Maturity in %	6.42%

Asset Class

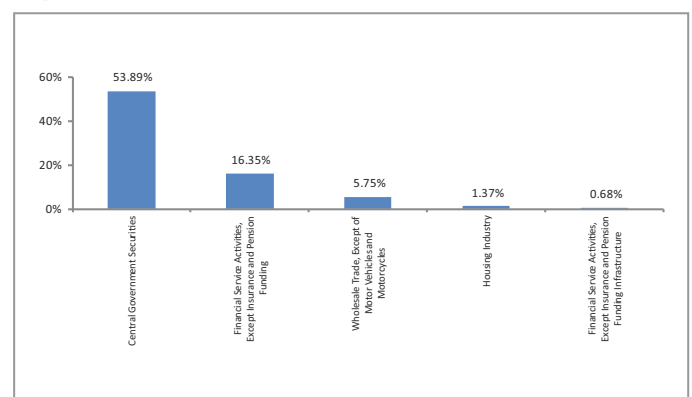


*Others includes Equity, Treps, Net receivable/payable and FD

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	5 Years	7 Years	10 Years	Inception
Fund	0.65%	3.19%	7.56%	7.09%	6.07%	6.44%	6.98%	-	7.17%
Benchmark	-	-	-	-	-	-	-	-	-

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

January 2020

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	62.84
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	22.13
Net Current Assets*		15.03
Total		100.00

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

**The exposure to money market instruments may be increased to 100%, keeping in view market conditions, market opportunities, and political, economic and other factors, depending on the perception of the Investment Manager.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
9.40% HDFC Ltd. NCD (S) (MD 13/04/2021)	AAA	4.72%
8.88% LICHF Ltd. NCD (S)(MD 13/10/2020)	AAA	4.64%
Sovereign		
6.84% GOI (MD 19/12/2022)	SOV	44.57%
7.80% GOI (MD 11/04/2021)	SOV	8.91%
Money Market, Deposits & Other		
		37.16%
Total		100.00%

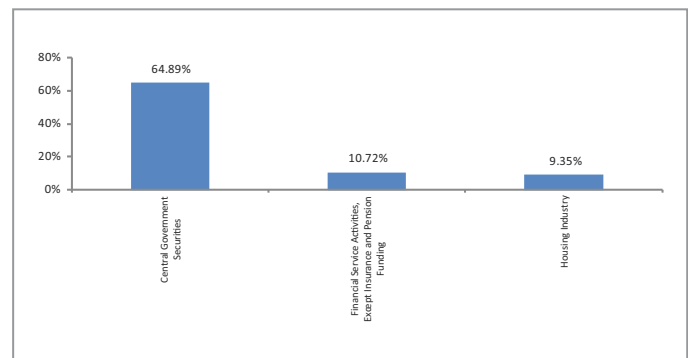
Fund Details

Description	
SFIN Number	ULGF01421/06/11RETNSHIELD116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Moderate
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda, Durgadutt Dhar
Number of funds managed by fund manager:	Reshma Banda Durgadutt Dhar
Equity	23 -
Debt	- 28
Hybrid	21 21
NAV as on 31-January-2020	19.8800
AUM (Rs. Cr)	4.38
Equity	-
Debt	84.97%
Net current asset	15.03%

Quantitative Indicators

Modified Duration in Years	1.71
Average Maturity in Years	1.86
Yield to Maturity in %	6.08%

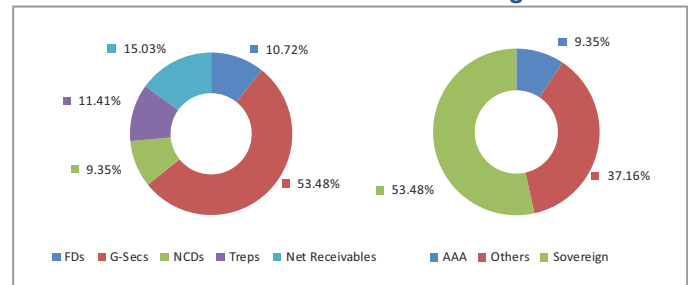
Top 10 Sectors



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

Asset Class

Rating Profile



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception
Fund	0.62%	3.06%	7.69%	6.48%	6.45%	7.08%	8.27%	-	8.30%
Benchmark	-	-	-	-	-	-	-	-	-

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

January 2020

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	98.33
Net Current Assets*		1.67
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		13.49%
8.88% LICHD Ltd. NCD (S)(MD 13/10/2020)	AAA	5.79%
8.95% HDFC Ltd. NCD (S)(MD 19/10/2020)	AAA	3.86%
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	3.84%
Sovereign		69.47%
6.18% GOI (MD 04/11/2024)	SOV	61.19%
7.80% GOI (MD 11/04/2021)	SOV	8.28%
Money Market, Deposits & Other		17.04%
Total		100.00%

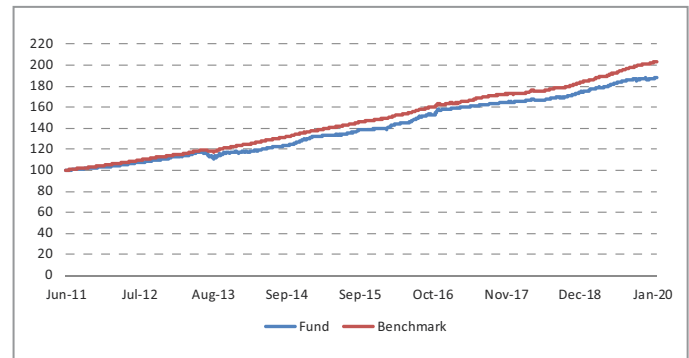
Fund Details

Description	
SFIN Number	ULGF01218/04/11GRSHTRDE02116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Short Term Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-January-2020	18.7813
AUM (Rs. Cr)	10.52
Equity	-
Debt	98.33%
Net current asset	1.67%

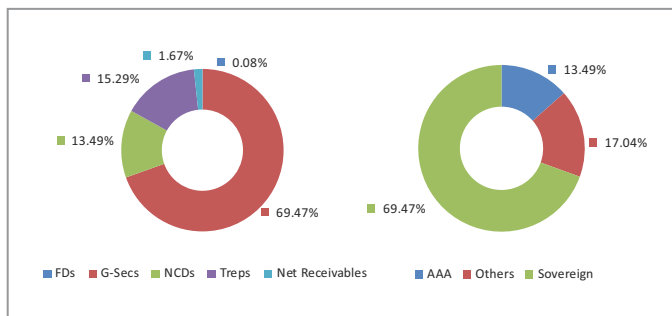
Quantitative Indicators

Modified Duration in Years	2.70
Average Maturity in Years	3.15
Yield to Maturity in %	5.84%

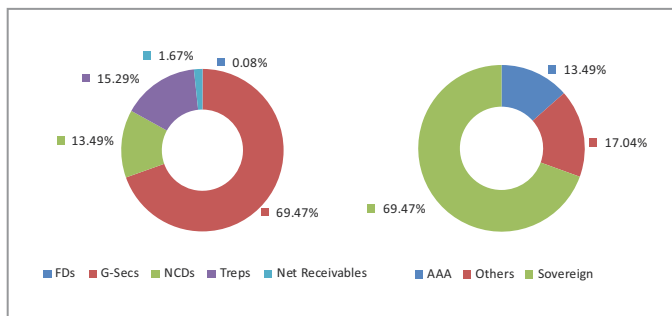
Growth of Rs. 100



Asset Class

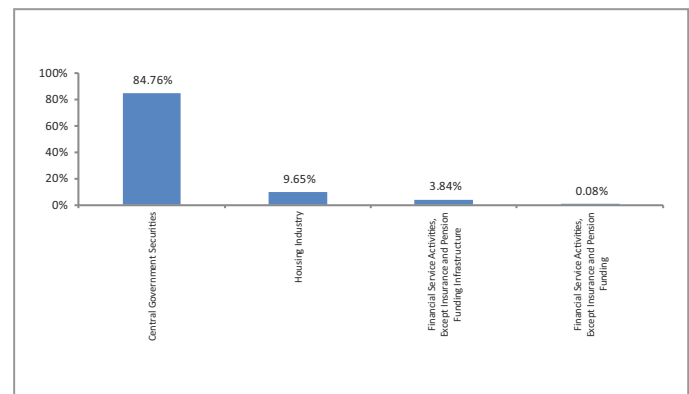


Rating Profile



*Others includes Equity, Treps, 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	5 Years	7 Years	10 Years	Inception
Fund	0.53%	1.87%	6.93%	6.53%	5.82%	7.30%	7.53%	-	7.59%
Benchmark	0.97%	4.47%	9.92%	8.50%	7.45%	8.13%	8.52%	-	8.60%

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

January 2020

Group Debt Fund-II

Fund Objective

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

Portfolio Allocation

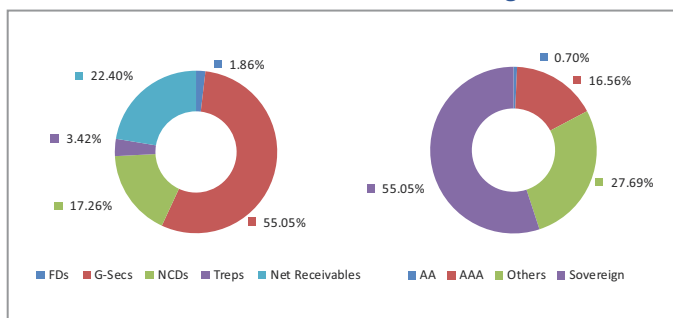
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD	40 - 100	74.18
Money Market Instrument	0 - 60	3.42
Net Current Assets*		22.40
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		17.26%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	4.13%
8.24% Power Grid Corporation(GOI Serviced)NCD(S)(14/02/2029)	AAA	2.80%
9.29% P F C Ltd. NCD (U) (MD 21/08/2022) (P/C 21/08/2020)	AAA	1.96%
9.95% Food Corp of India GOI Grnt NCD (U)(MD 07/03/2022)	AAA	1.25%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA	1.21%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	1.11%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA	0.91%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.74%
7.7948% Kotak Mahindra Prime Ltd NCD (S)(MD 16/07/2020)	AAA	0.62%
8.95% Crompton Greaves Ltd. NCD (S) (MD 24/06/2021)	AA	0.58%
Others		1.95%
Sovereign		55.05%
6.18% GOI (MD 04/11/2024)	SOV	17.54%
7.27% GOI (MD 08/04/2026)	SOV	13.32%
6.45% GOI (MD 07/10/2029)	SOV	12.84%
7.32% GOI (MD 28/01/2024)	SOV	6.44%
7.57% GOI (MD 17/6/2033)	SOV	4.91%
Money Market, Deposits & Other		27.69%
Total		100.00%

Asset Class



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

Rating Profile

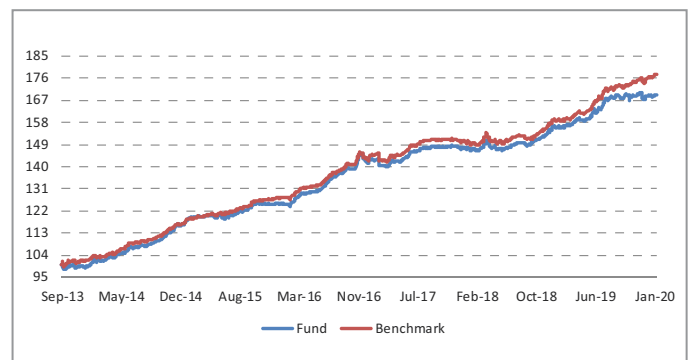
Fund Details

Description	
SFIN Number	ULGF01924/06/13GRDEBTFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-January-2020	16.9249
AUM (Rs. Cr)	894.12
Equity	-
Debt	77.60%
Net current asset	22.40%

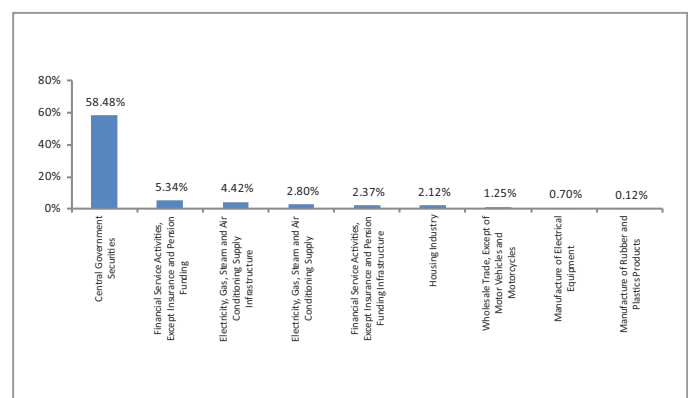
Quantitative Indicators

Modified Duration in Years	4.58
Average Maturity in Years	6.13
Yield to Maturity in %	6.57%

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	5 Years	7 Years	10 Years	Inception
Fund	0.31%	0.76%	8.01%	7.20%	5.82%	7.26%	-	-	8.59%
Benchmark	0.74%	3.33%	11.33%	8.84%	6.92%	8.32%	-	-	9.40%

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 January 2020 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.

January 2020

Group Short Term Debt Fund-III

Fund Objective

To earn moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	40 - 100	84.58
Money Market instrument	0 - 60	8.12
Net Current Assets*		7.29
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		
8.65% HDFC Ltd. NCD(S) (MD 18/09/2020)	AAA	9.04%
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	2.89%
8.67% LICHF Ltd. NCD (S) (MD 26/08/2020)	AAA	1.81%
8.60% LICHF Ltd. NCD (S)(MD 28/12/2020)	AAA	0.73%
Sovereign		
6.18% GOI (MD 04/11/2024)	SOV	50.43%
7.80% GOI (MD 11/04/2021)	SOV	15.05%
Money Market, Deposits & Other		
		20.06%
Total		100.00%

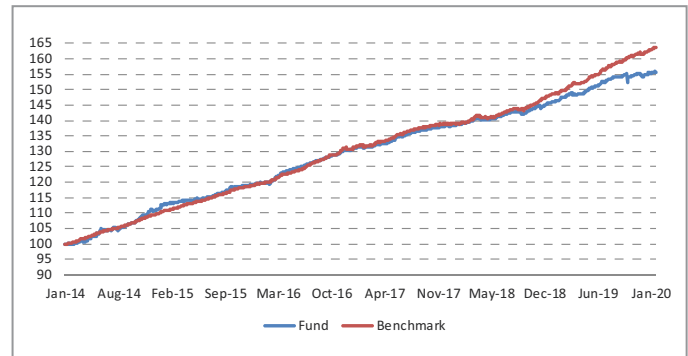
Fund Details

Description	
SFIN Number	ULGF02024/06/13GRSHTRDE03116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Short Term Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-January-2020	15.5697
AUM (Rs. Cr)	56.00
Equity	-
Debt	92.71%
Net current asset	7.29%

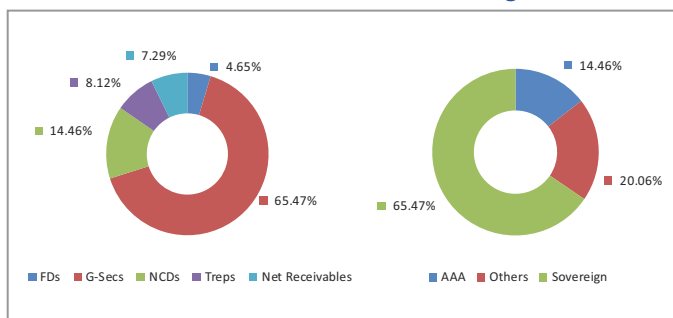
Quantitative Indicators

Modified Duration in Years	2.52
Average Maturity in Years	2.94
Yield to Maturity in %	6.13%

Growth of Rs. 100

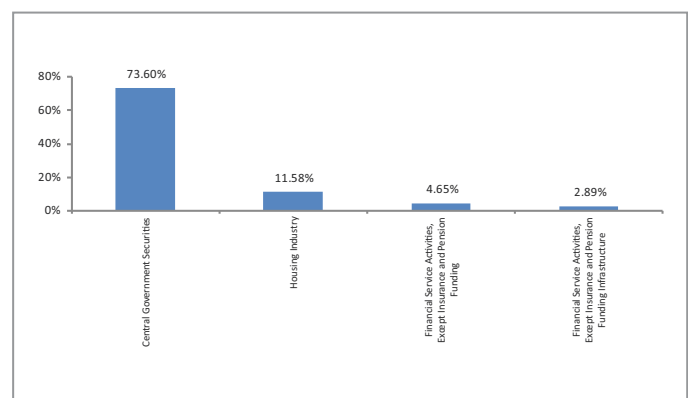


Asset Class



*Others includes Equity, Treps, 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	5 Years	7 Years	10 Years	Inception
Fund	0.52%	1.89%	6.26%	5.91%	5.79%	6.63%	-	-	7.18%
Benchmark	0.97%	4.47%	9.92%	8.50%	7.45%	8.13%	-	-	8.70%

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

DHFL total exposure as on 31st January 2020 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.

January 2020

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	99.41
Net Current Assets [#]		0.59
Total		100.00

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

Portfolio

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

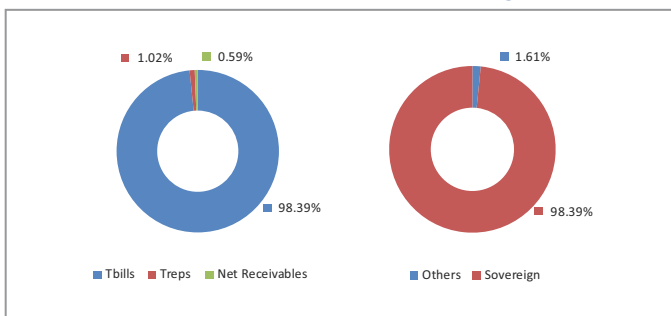
Fund Details

Description	
SFIN Number	ULGF02124/06/13GRLIQUFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-January-2020	12.4200
AUM (Rs. Cr)	1.97
Equity	-
Debt	99.41%
Net current asset	0.59%

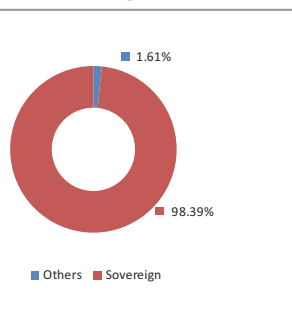
Quantitative Indicators

Modified Duration in Years	0.49
Average Maturity in Years	0.49
Yield to Maturity in %	5.10%

Asset Class

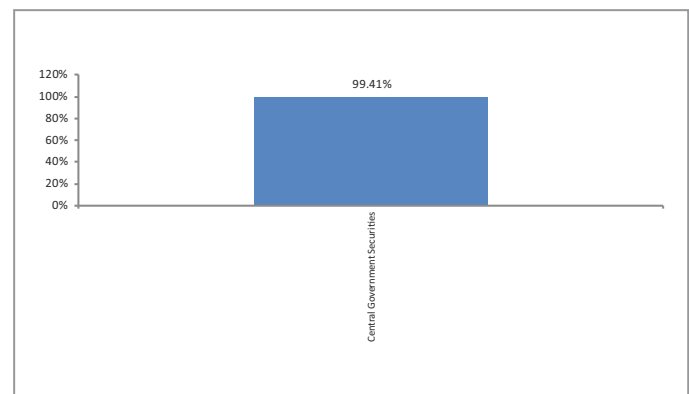


Rating Profile



*Others includes Equity, Treps, 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	5 Years	7 Years	10 Years	Inception
Fund	0.38%	2.61%	-5.78%	-2.99%	-0.17%	3.03%	-	-	3.45%
Benchmark	0.47%	2.96%	6.68%	7.18%	7.01%	7.31%	-	-	7.77%

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

January 2020

Group Debt Fund-III

Fund Objective

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

Portfolio Allocation

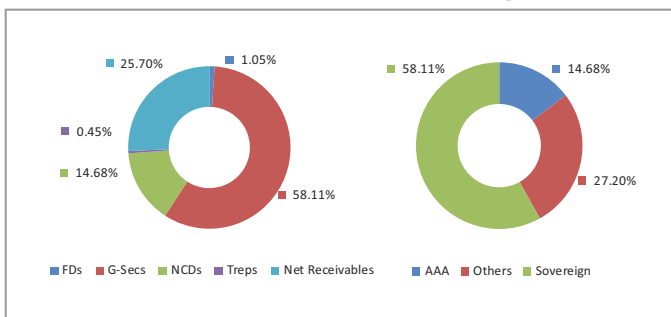
	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	60 - 100	73.85
Money market instruments, Cash, Mutual funds	0 - 40	0.45
Net Current Assets*		25.70
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		
		14.68%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	4.21%
8.24% Power Grid Corporation(GOI Serviced) NCD(S)(14/02/2029)	AAA	3.90%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	2.37%
7.7948% Kotak Mahindra Prime Ltd NCD (S) (MD 16/07/2020)	AAA	2.13%
9.39% LICHF Ltd. NCD (S)(MD 23/08/2024) (P/C 26/08/2015)	AAA	1.74%
8.45% Bajaj Finance Ltd. NCD (U) (MD 29/09/2026)	AAA	0.34%
Sovereign		
		58.11%
6.18% GOI (MD 04/11/2024)	SOV	19.11%
6.45% GOI (MD 07/10/2029)	SOV	15.10%
7.27% GOI (MD 08/04/2026)	SOV	9.86%
7.32% GOI (MD 28/01/2024)	SOV	9.42%
7.57% GOI (MD 17/6/2033)	SOV	4.62%
Money Market, Deposits & Other		
		27.20%
Total		100.00%

Asset Class



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception
Fund	0.34%	0.79%	7.78%	6.23%	5.22%	-	-	-	5.97%
Benchmark	0.74%	3.33%	11.33%	8.84%	6.92%	-	-	-	7.44%

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 January 2020 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.

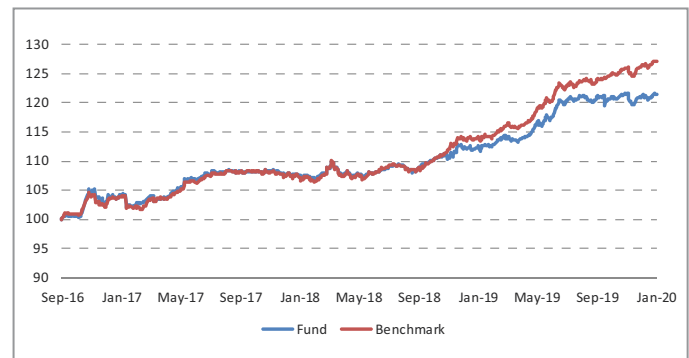
Fund Details

Description	
SFIN Number	ULGF02202/03/15GRDEBTUF03116
Launch Date	29-Sep-16
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-January-2020	12.1371
AUM (Rs. Cr)	94.52
Equity	-
Debt	74.30%
Net current asset	25.70%

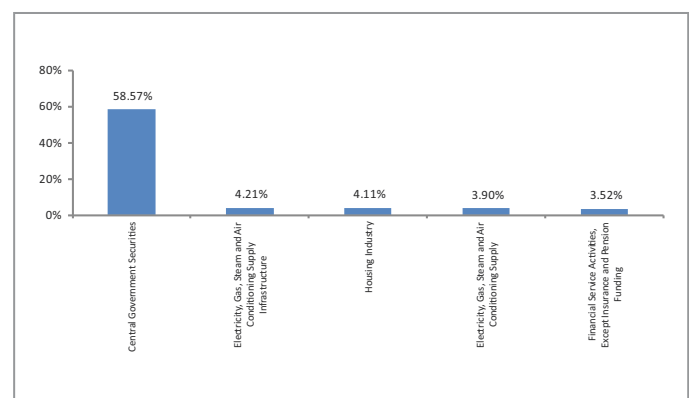
Quantitative Indicators

Modified Duration in Years	4.89
Average Maturity in Years	6.54
Yield to Maturity in %	6.66%

Growth of Rs. 100



Top 10 Sectors



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

January 2020

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	0.00
Debt and Debt related securities, Money Market instrument/Mutual Funds	40 - 100	94.51
Net Current Assets*		5.49
Total		100.00

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

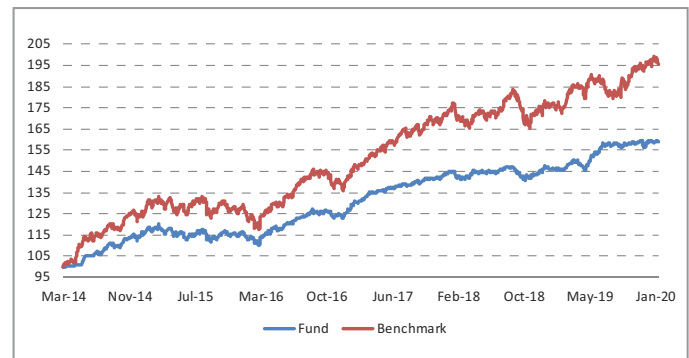
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Sovereign		65.57%
6.45% GOI (MD 07/10/2029)	SOV	65.57%
Money Market, Deposits & Other		34.43%
Total		100.00%

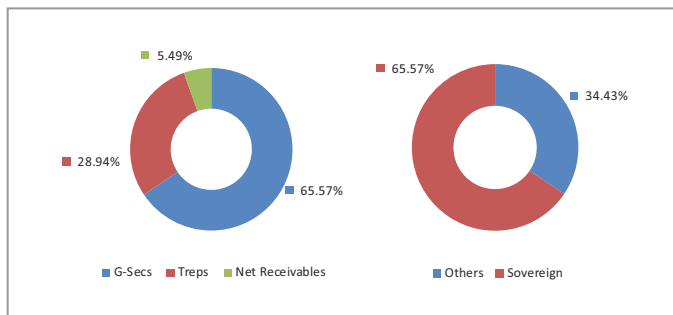
Fund Details

Description		
SFIN Number	ULGF01810/05/13GRBALCEDGA116	
Launch Date	25-Mar-14	
Face Value	10	
Risk Profile	High	
Benchmark	CRISIL Balanced Fund – Aggressive Index	
CIO	Sampath Reddy	
Fund Manager Name	Reshma Banda, Durgadutt Dhar	
Number of funds managed by fund manager:	Reshma Banda	Durgadutt Dhar
Equity	23	-
Debt	-	28
Hybrid	21	21
NAV as on 31-January-2020	15.9193	
AUM (Rs. Cr)	0.35	
Equity	-	
Debt	94.51%	
Net current asset	5.49%	

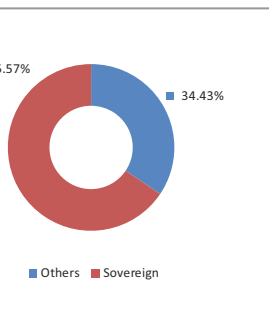
Growth of Rs. 100



Asset Class

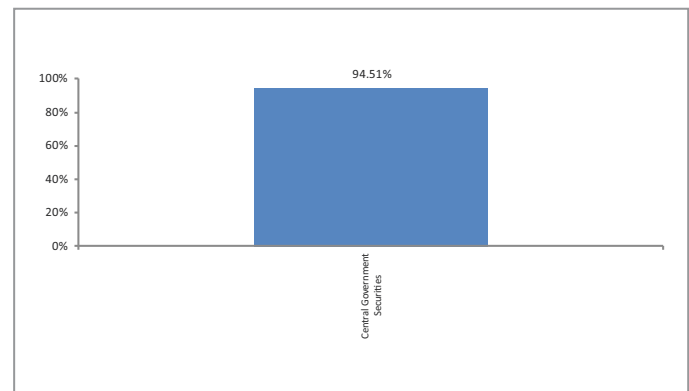


Rating Profile



*Others includes Equity, Treps, 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	5 Years	7 Years	10 Years	Inception
Fund	0.14%	0.92%	8.75%	4.97%	7.28%	6.24%	-	-	8.26%
Benchmark	-0.78%	6.39%	11.21%	6.10%	10.33%	7.27%	-	-	10.53%

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

January 2020

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	78.17
Money market instruments, Mutual funds*	0 - 60	1.53
Net Current Assets*		20.29
Total		100.00

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

Portfolio

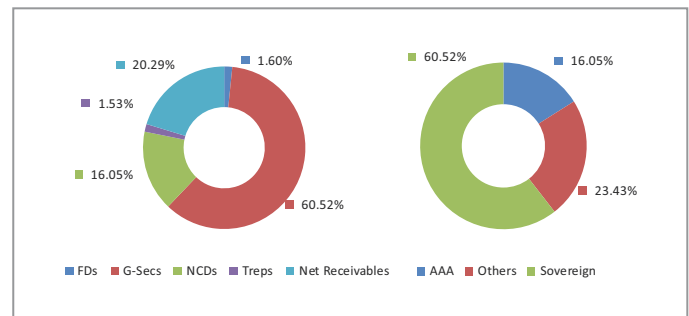
Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
8.24% Power Grid Corporation(GOI Serviced)NCD(S)(14/02/2029)	AAA	5.39%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	5.36%
7.90% LICHF Ltd. NCD (S)(MD 18/08/2026)	AAA	5.31%
Sovereign		
6.18% GOI (MD 04/11/2024)	SOV	19.77%
6.45% GOI (MD 07/10/2029)	SOV	15.31%
7.27% GOI (MD 08/04/2026)	SOV	11.10%
7.32% GOI (MD 28/01/2024)	SOV	9.52%
7.57% GOI (MD 17/6/2033)	SOV	4.82%
Money Market, Deposits & Other		
Total		100.00%

Fund Details

Description	
SFIN Number	ULGF02518/08/16GRDBTPENFU116
Launch Date	01-Sep-17
Face Value	10
Risk Profile	LOW
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-January-2020	11.4705
AUM (Rs. Cr)	1.95
Equity	-
Debt	79.71%
Net current asset	20.29%

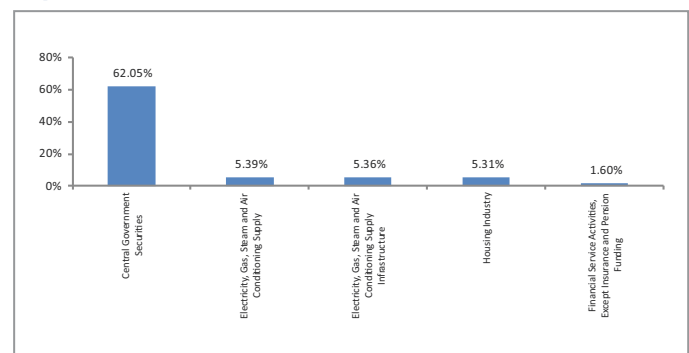
Asset Class

Rating Profile



*Others includes Equity, Treps, 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	5 Years	7 Years	10 Years	Inception
Fund	0.43%	0.92%	9.01%	7.52%	-	-	-	-	5.84%
Benchmark	0.74%	3.33%	11.33%	8.84%	-	-	-	-	6.85%

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

January 2020

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	97.44
Net Current Assets [#]		2.56
Total		100.00

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

Portfolio

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

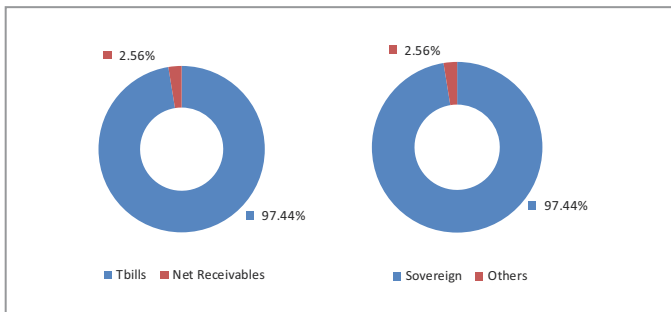
Fund Details

Description	
SFIN Number	ULGF02302/03/15GRLIQUFU03116
Launch Date	02-Aug-19
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 31-January-2020	10.3904
AUM (Rs. Cr)	0.14
Equity	-
Debt	97.44%
Net current asset	2.56%

Quantitative Indicators

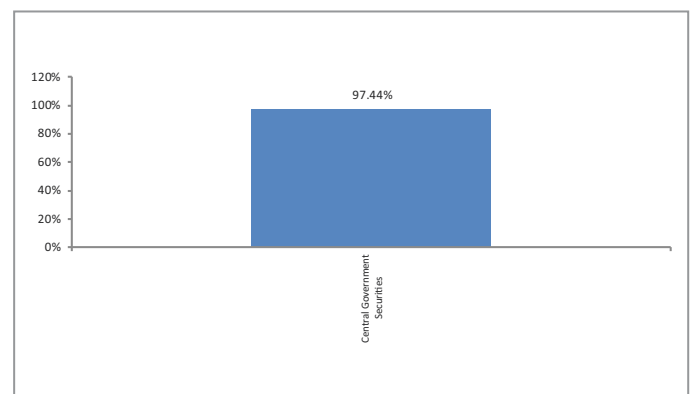
Modified Duration in Years	0.46
Average Maturity in Years	0.46
Yield to Maturity in %	5.10%

Asset Class



[#]Others includes Equity, Treps, 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	5 Years	7 Years	10 Years	Inception
Fund	2.27%	-	-	-	-	-	-	-	7.98%
Benchmark	0.47%								5.86%

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