

INVESTMENT'Z INSIGHT

Monthly Investment Update February 2020

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ASSET PROFILE

FUND PERFORMANCE SUMMARY

Type	FUND NAMES	SFIN Code	Absolute Return					CAGR Return					
			1 Month	3 month	6 month	1 Year	2 Year	3 Year	5 Year	7 Year	10 Year	Returns since Inception CAGR	Inception Date
Asset Allocation Fund	Group Asset Allocation Fund	ULGF00926/02/10GRASSALLOC116	-4.76%	-4.48%	0.78%	2.16%	2.67%	5.88%	5.50%	10.67%	10.23%	10.26%	25-Feb-10
	CRISIL Balanced Fund – Aggressive Index		-3.42%	-3.49%	3.01%	7.64%	6.08%	8.41%	6.35%	9.97%	8.82%		
Cash Fund	Group Liquid Fund	ULGF00503/11/08GRLIQUFUND116	0.34%	1.12%	2.44%	2.60%	1.22%	2.73%	4.76%	5.86%	6.66%	7.28%	01-Nov-08
Cash Fund	Group Liquid Fund II	ULGF02124/06/13GRLIQUFU02116	0.33%	1.09%	2.47%	-5.87%	-3.04%	-0.22%	2.96%	-	-	3.46%	13-Sep-13
Cash Fund	Group Liquid Fund III	ULGF02302/03/15GRLIQUFU03116	0.26%	2.84%	3.93%	-	-	-	-	-	-	7.37%	02-Aug-19
	Crisil Liquid Fund Index		0.42%	1.38%	2.86%	6.56%	7.12%	6.97%	7.26%	7.80%	7.71%		
Debt Fund	Group Debt Fund	ULGF00426/03/08GRDEBTFUND116	1.51%	1.55%	1.27%	8.60%	7.82%	6.46%	7.37%	8.21%	8.58%	8.99%	26-Mar-08
Debt Fund	Group Debt Fund II	ULGF01924/06/13GRDEBTFU02116	1.65%	1.30%	1.75%	9.68%	8.30%	6.94%	7.50%	-	-	8.76%	13-Sep-13
Debt Fund	Group Debt Fund III	ULGF02202/03/15GRDEBTFU03116	1.72%	1.56%	1.92%	9.55%	7.36%	6.40%	-	-	-	6.36%	29-Sep-16
Debt Fund	Group Debt Pension Fund	ULGF02518/08/16GRDBTPENFU116	2.04%	1.88%	2.36%	11.02%	8.78%	-	-	-	-	6.52%	01-Sep-17
	Crisil Composite Bond Fund Index		2.21%	3.08%	5.11%	13.76%	10.40%	8.31%	8.71%	8.86%	8.43%		
Debt Fund	Group Short Term Debt Fund	ULGF00628/02/09GRSHTRMDEB116	1.15%	1.62%	3.27%	7.12%	6.81%	6.27%	6.83%	7.15%	7.63%	7.52%	11-Mar-09
Debt Fund	Group Short Term Debt Fund II	ULGF01218/04/11GRSHTRDE02116	1.75%	1.95%	2.93%	7.89%	7.35%	6.29%	7.57%	7.74%	-	7.73%	21-Jun-11
Debt Fund	Group Short Term Debt Fund III	ULGF02024/06/13GRSHTRDE03116	1.57%	1.91%	2.71%	7.11%	6.54%	6.31%	6.86%	-	-	7.35%	13-Sep-13
	CRISIL Short Term Bond Fund Index		1.20%	2.39%	4.74%	10.59%	9.04%	7.90%	8.28%	8.64%	8.26%		
Equity Fund	Group Equity Fund	ULGF01018/04/11GREQTYFUND116	-4.98%	-4.82%	3.19%	3.09%	1.40%	8.01%	6.06%	12.67%	-	11.39%	21-Jun-11
Equity Fund	Group Blue Chip Fund	ULGF01118/04/11GRBLUECHIP116	-6.27%	-6.15%	1.56%	2.30%	2.68%	7.23%	4.25%	9.47%	-	8.43%	21-Jun-11
	Nifty 50 Index		-6.36%	-7.09%	1.62%	3.79%	3.32%	8.05%	4.70%	10.15%	8.56%		
Hybrid Fund	Group Balanced Gain Fund	ULGF01810/05/13GRBALCEDGA116	1.45%	1.37%	2.19%	10.65%	6.61%	7.22%	6.35%	-	-	8.41%	25-Mar-14
	CRISIL Balanced Fund – Aggressive Index		-3.42%	-3.49%	3.01%	7.64%	6.08%	8.41%	6.35%	9.97%	8.82%		
Index Fund	Group Equity Index Fund	ULGF00822/02/10GREQTYINDX116	-5.69%	-6.24%	0.74%	1.73%	1.88%	6.33%	3.68%	9.22%	7.10%	7.11%	19-Feb-10
	Nifty 50 Index		-6.36%	-7.09%	1.62%	3.79%	3.32%	8.05%	4.70%	10.15%	8.56%		
Hybrid Fund	Accelerated Gain Fund	ULGF00318/11/04ACCELFUND116	-0.91%	0.10%	3.70%	7.22%	3.55%	6.01%	5.21%	9.00%	9.78%	11.41%	18-Nov-04
Hybrid Fund	Secure Gain Fund	ULGF00215/10/04SECUREFUND116	0.52%	1.14%	3.46%	9.83%	8.43%	7.90%	7.97%	9.71%	9.63%	9.47%	15-Oct-04
Hybrid Fund	Stable Gain Fund	ULGF00115/09/04STABLEFUND116	-0.52%	0.02%	2.76%	8.93%	6.81%	7.62%	7.56%	10.72%	10.21%	10.10%	31-Oct-04
Hybrid Fund	Group Return Shield Fund	ULGF01421/06/11RETNSHIELD116	0.99%	1.59%	3.30%	7.87%	7.16%	6.68%	7.23%	8.52%	-	8.35%	21-Jun-11
Hybrid Fund	Group Growth Fund II	ULGF01311/05/11GRGROWFU02116	0.97%	1.71%	3.52%	7.84%	7.59%	6.80%	6.53%	7.06%	-	7.22%	11-May-11
	Benchmark		-	-	-	-	-	-	-	-	-	-	

February 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	18.29
Corporate bonds	0 - 50	4.67
Money market and other liquid assets	0 - 40	0.65
Infrastructure sector as defined by the IRDA	0 - 40	2.62
Listed equities	0 - 100	75.83
Net Current Assets*		-2.06
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		75.83%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.37%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.67%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.57%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.46%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.17%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	3.71%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.51%
ITC Ltd	Manufacture of Tobacco Products	3.16%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.06%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	2.48%
Others		30.68%
Corporate Bond		7.29%
7.83% LICHF Ltd. NCD (S) (MD 25/09/2026) (P 26/11/2020)	AAA	4.42%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA	2.62%
9.39% LICHF Ltd. NCD (S) (MD 23/08/2024) (P/C 26/08/2015)	AAA	0.12%
8.58% LICHF Ltd. NCD (S) (MD 01/08/2025) (P/C 03/05/2019)	AAA	0.12%
Sovereign		18.29%
6.45% GOI (MD 07/10/2029)	SOV	15.83%
6.79% GOI (MD 26/12/2029)	SOV	1.35%
7.27% GOI (MD 08/04/2026)	SOV	1.11%
Money Market, Deposits & Other		-1.41%
Total		100.00%

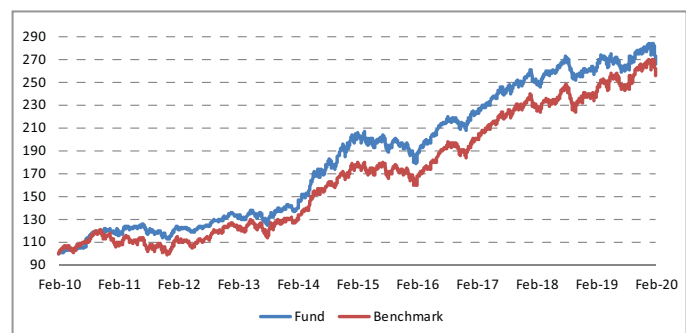
Fund Details

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 28-February-2020	26.6012
AUM (Rs. Cr)	90.82
Equity	75.83%
Debt	26.23%
Net current asset	-2.06%

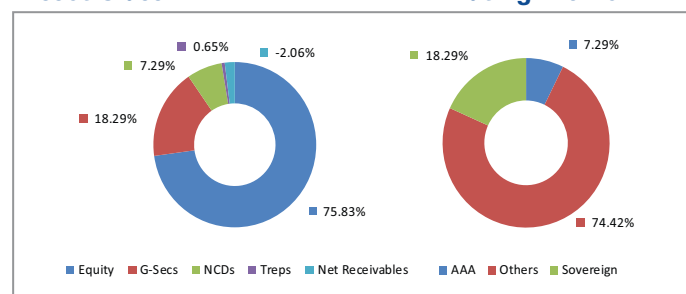
Quantitative Indicators

Modified Duration in Years	6.06
Average Maturity in Years	7.60
Yield to Maturity in %	6.38%

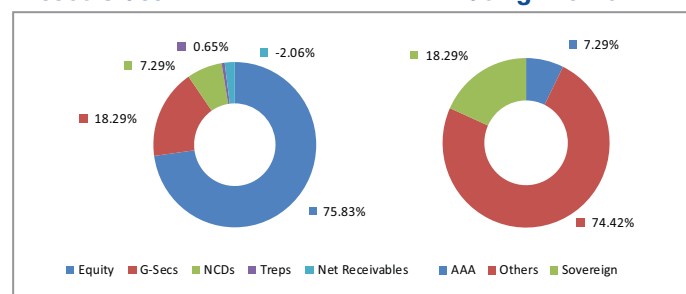
Growth of Rs. 100



Asset Class

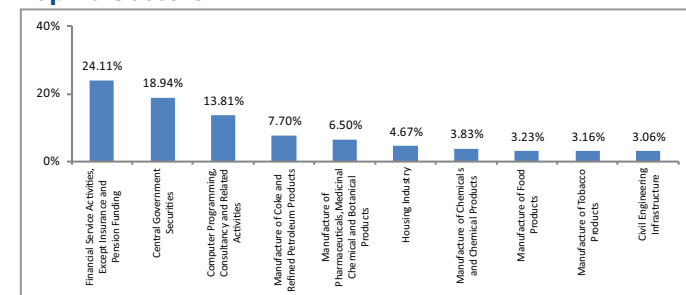


Rating Profile



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	-4.76%	0.78%	2.16%	2.67%	5.88%	5.50%	10.67%	10.23%	10.26%
Benchmark	-3.42%	3.01%	7.64%	6.08%	8.41%	6.35%	9.97%	8.82%	8.90%

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

DHFL total exposure as on 29th February 2020 is Rs. 0.982 crore. Company has provided 75% 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.

February 2020

Group Equity Index Fund

Fund Objective

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

Portfolio Allocation

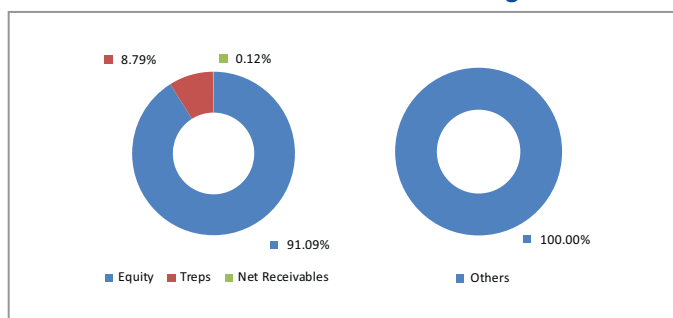
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	0.00
Money market and other liquid assets	0 - 40	8.79
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	91.09
Net Current Assets*		0.12
Total		100.00

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

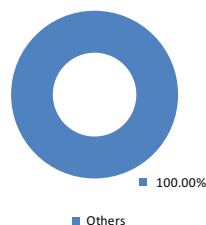
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		91.09%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.75%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	7.73%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.16%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.77%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.17%
ITC Ltd	Manufacture of Tobacco Products	4.09%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.91%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.89%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.87%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.63%
Others		38.12%
Money Market, Deposits & Other		8.91%
Total		100.00%

Asset Class



Rating Profile



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

Performance

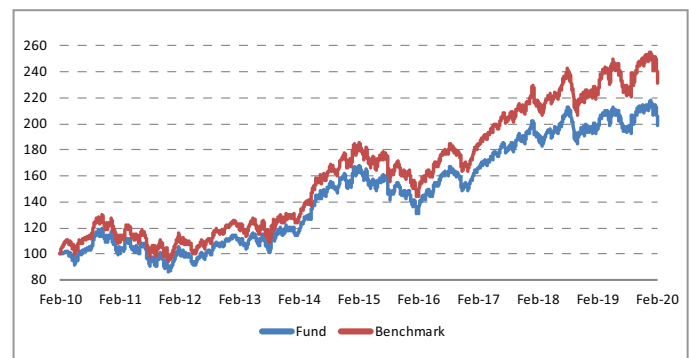
Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception
Fund	-5.69%	0.74%	1.73%	1.88%	6.33%	3.68%	9.22%	7.10%	7.11%
Benchmark	-6.36%	1.62%	3.79%	3.32%	8.05%	4.70%	10.15%	8.56%	8.72%

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

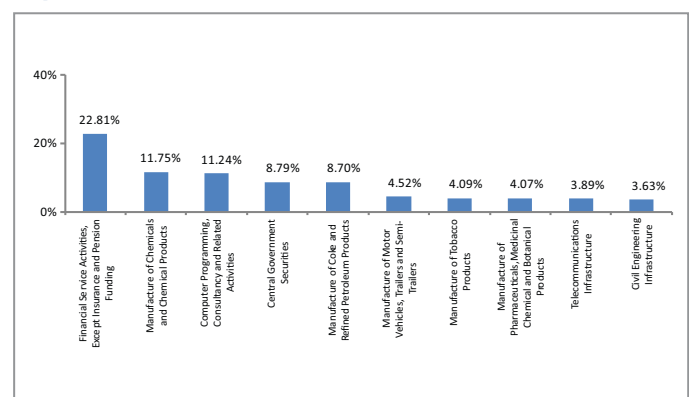
Fund Details

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 28-February-2020	19.9107
AUM (Rs. Cr)	31.63
Equity	91.09%
Debt	8.79%
Net current asset	0.12%

Growth of Rs. 100



Top 10 Sectors



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

February 2020

Group Debt Fund

Fund Objective

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

Portfolio Allocation

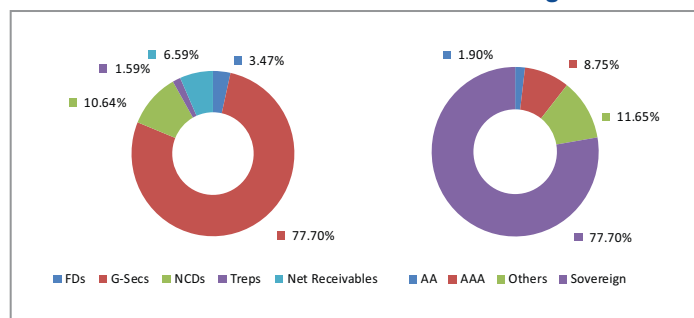
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 100	77.91
Corporate bonds	0 - 100	13.91
Money market and other liquid assets	0 - 40	1.59
Listed equities - NIL		0.00
Net Current Assets*		6.59
Total		100.00

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

Portfolio

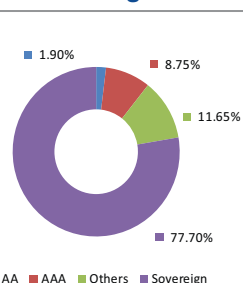
Company/Issuer	Rating	Exposure (%)
Corporate Bond		10.64%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	3.61%
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	1.97%
8.95% Crompton Greaves Consumer Elec Ltd. NCD(S)(MD 24/06/2020)	AA	1.90%
7.7948% Kotak Mahindra Prime Ltd NCD (S)(MD 16/07/2020)	AAA	1.89%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA	0.42%
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		77.70%
6.45% GOI (MD 07/10/2029)	SOV	35.31%
6.79% GOI (MD 26/12/2029)	SOV	31.88%
7.27% GOI (MD 08/04/2026)	SOV	10.51%
Money Market, Deposits & Other		11.65%
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	1.51%	1.27%	8.60%	7.82%	6.46%	7.37%	8.21%	8.58%	8.99%
Benchmark	2.21%	5.11%	13.76%	10.40%	8.31%	8.71%	8.86%	8.43%	8.06%

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 February 2020 is Rs. 1,502 crore. Company has provided 75% 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.

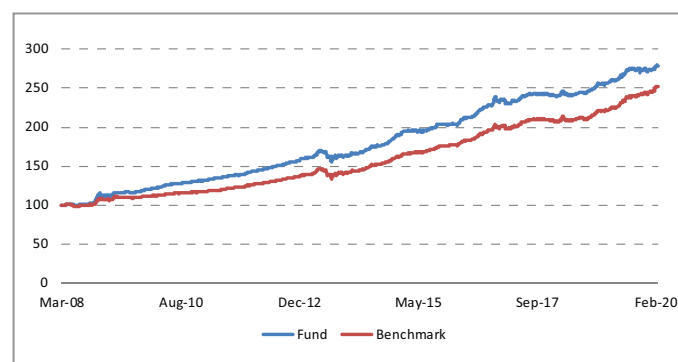
Fund Details

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 28-February-2020	27.9342
AUM (Rs. Cr)	106.36
Equity	-
Debt	93.41%
Net current asset	6.59%

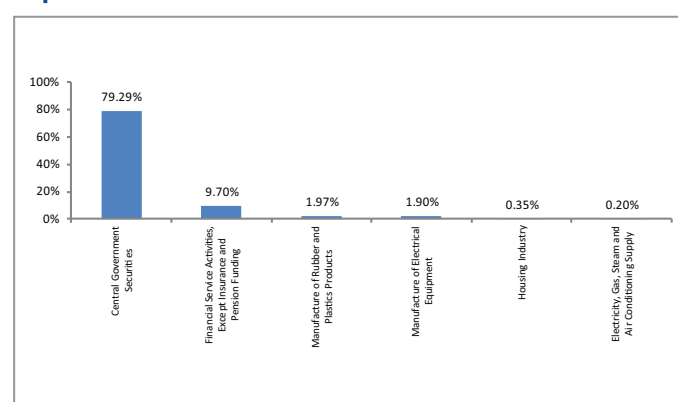
Quantitative Indicators

Modified Duration in Years	5.89
Average Maturity in Years	8.12
Yield to Maturity in %	6.50%

Growth of Rs. 100



Top 10 Sectors



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

February 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	99.83
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		0.17
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%

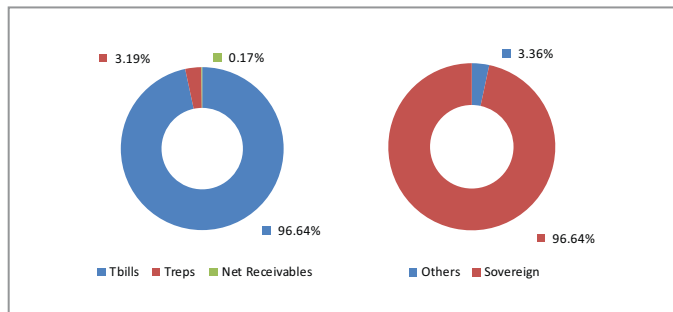
Fund Details

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 28-February-2020	22.1791
AUM (Rs. Cr)	11.27
Equity	-
Debt	99.83%
Net current asset	0.17%

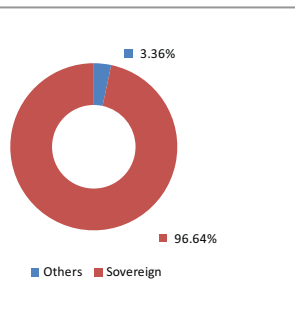
Quantitative Indicators

Modified Duration in Years	0.51
Average Maturity in Years	0.51
Yield to Maturity in %	5.08%

Asset Class

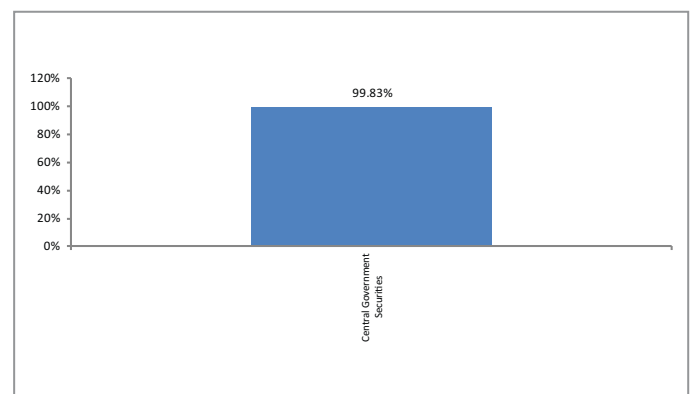


Rating Profile



*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	0.34%	2.44%	2.60%	1.22%	2.73%	4.76%	5.86%	6.66%	7.28%
Benchmark	0.42%	2.86%	6.56%	7.12%	6.97%	7.26%	7.80%	7.71%	7.45%

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

February 2020

Group Short Term Debt Fund

Fund Objective

To earn moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	61.79
Corporate bonds rated AA or above by Crisil*	0 - 100	8.49
Money market and other liquid assets	0 - 40	11.98
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		17.75
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Sovereign		61.79%
6.84% GOI (MD 19/12/2022)	SOV	61.79%
Money Market, Deposits & Other		38.21%
Total		100.00%

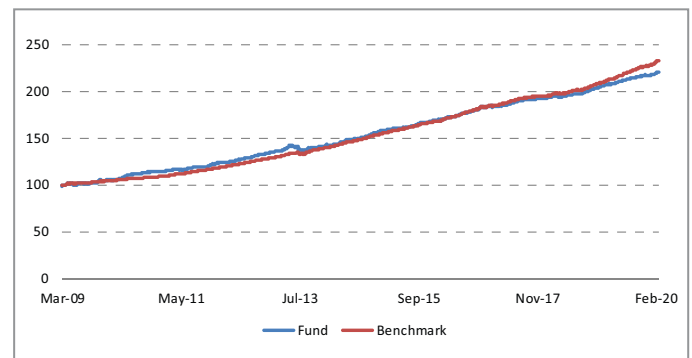
Fund Details

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 28-February-2020	22.1538
AUM (Rs. Cr)	0.25
Equity	-
Debt	82.25%
Net current asset	17.75%

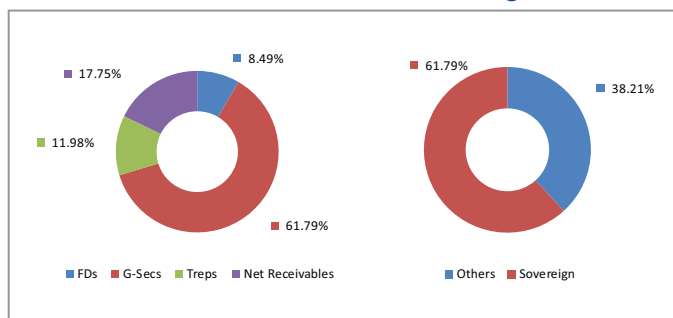
Quantitative Indicators

Modified Duration in Years	1.88
Average Maturity in Years	2.12
Yield to Maturity in %	5.62%

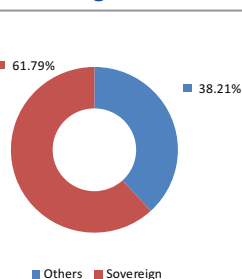
Growth of Rs. 100



Asset Class

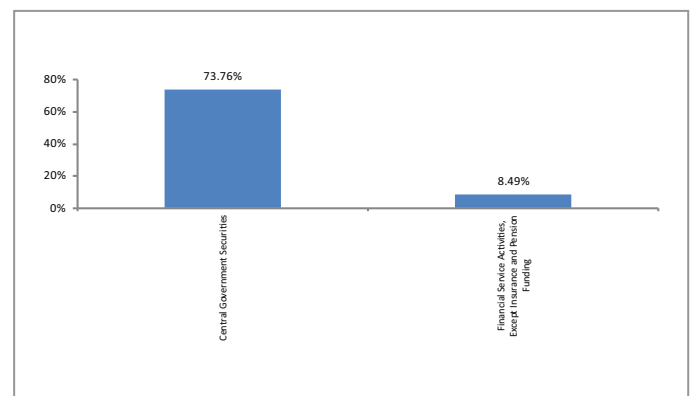


Rating Profile



*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	1.15%	3.27%	7.12%	6.81%	6.27%	6.83%	7.15%	7.63%	7.52%
Benchmark	1.20%	4.74%	10.59%	9.04%	7.90%	8.28%	8.64%	8.26%	8.01%

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

February 2020

Stable Gain Fund

Fund Objective

To provide moderate risk with moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	42.67
Corporate bonds	0 - 40	11.79
Money market and other liquid assets	0 - 20	7.61
Infrastructure sector as defined by the IRDA	0 - 25	8.46
Listed equities	0 - 35	26.43
Net Current Assets*		3.03
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		26.43%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	2.50%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.43%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.29%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.84%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.75%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.72%
ITC Ltd	Manufacture of Tobacco Products	1.41%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	1.11%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	0.99%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	0.92%
Others		9.46%
Corporate Bond		28.50%
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	8.13%
8.35% IRFC Ltd NCD (S) (MD 13/03/2029)	AAA	5.10%
7.75% LIC Housing Finance Ltd NCD (S)(MD 23/07/2024)	AAA	4.14%
8.36% PGCI Ltd NCD (Part red.) (S)(MD 06/01/2029)	AAA	3.36%
8.70% HDFC Ltd (S) (MD 15/12/2020)	AAA	1.61%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	1.23%
7.6351% Kotak Mahindra Prime Ltd NCD (S)(MD 23/02/2023)	AAA	1.23%
11.73% HDFC LTD (S) (MD 16/09/2020)	AAA	1.22%
8.62% HDFC LTD (S) (MD 15/10/2020)	AAA	1.20%
8.20% GOI Oil Bond (MD 15/09/2024)	SOV	0.86%
Others		0.42%
Sovereign		33.26%
8.15% GOI (MD 24/11/2026)	SOV	9.50%
8.24% GOI (MD 10/11/2033)	SOV	9.35%
8.58% Gujarat SDL (MD 23/01/2023)	SOV	4.22%

Company/Issuer	Sector/Rating	Exposure (%)
7.98% Karnataka SDL (14/10/2025)	SOV	4.21%
6.79% GOI (MD 26/12/2029)	SOV	2.80%
9.20% GOI (MD 30/09/2030)	SOV	2.35%
8.92% Tamil Nadu SDL (MD 08/08/2022)	SOV	0.84%
Money Market, Deposits & Other		11.81%
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 28-February-2020	43.7356	
AUM (Rs. Cr)	252.81	
Equity	26.43%	
Debt	70.54%	
Net current asset	3.03%	

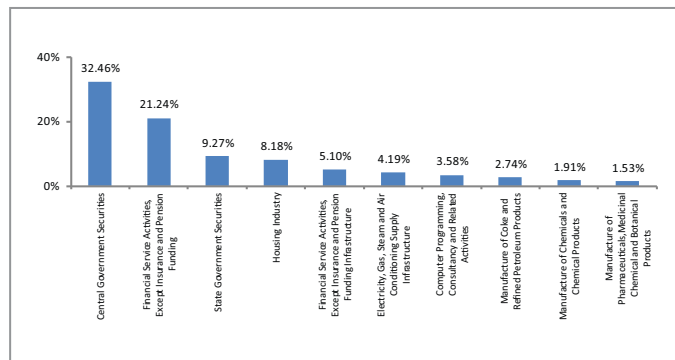
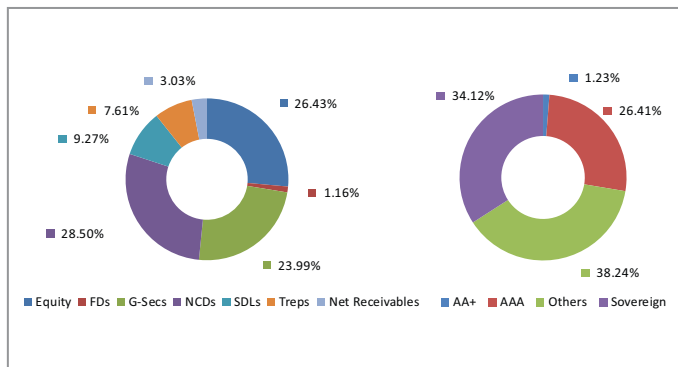
Quantitative Indicators

Modified Duration in Years	4.51
Average Maturity in Years	6.57
Yield to Maturity in %	6.33%

Asset Class

Rating Profile

Top 10 Sectors



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

*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	-0.52%	2.76%	8.93%	6.81%	7.62%	7.56%	10.72%	10.21%	10.10%
Benchmark	-	-	-	-	-	-	-	-	-

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

February 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	47.24
Corporate bonds	0 - 30	14.78
Money market and other liquid assets	0 - 20	7.57
Infrastructure sector as defined by the IRDA	0 - 25	8.73
Listed equities	0 - 20	16.40
Net Current Assets*		5.27
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	1.84%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.27%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	1.16%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.15%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.15%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.89%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.76%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	0.56%
Mahanagar Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	0.55%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	0.50%
Others		6.57%
Corporate Bond		
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	7.92%
8.30 % IRFC Ltd NCD (S)(MD 25/03/2029)	AAA	3.41%
7.75% LIC Housing Finance Ltd NCD (S)(MD 23/07/2024)	AAA	3.33%
8.36% PGCI Ltd NCD (Part red.) (S)(MD 06/01/2029)	AAA	3.17%
8.62% HDFC LTD (S)(MD 15/10/2020)	AAA	3.03%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	1.62%
8.35% IRFC Ltd NCD (S)(MD 13/03/2029)	AAA	1.57%
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	1.23%
7.6351% Kotak Mahindra Prime Ltd NCD (S)(MD 23/02/2023)	AAA	1.12%
Others		2.79%
Sovereign		
8.24% GOI (MD 10/11/2033)	SOV	13.33%
8.15% GOI (MD 24/11/2026)	SOV	8.96%
6.79% GOI (MD 26/12/2029)	SOV	4.83%
8.21% Haryana UDAY SDL (MD 31/03/2024)	SOV	3.71%
9.20% GOI (MD 30/09/2030)	SOV	3.02%
7.77% Tamil Nadu Uday SDL (MD 22/02/2024)	SOV	2.00%
7.15% Karnataka SDL (MD 09/10/2028)	SOV	0.36%
7.98% Karnataka SDL (14/10/2025)	SOV	0.34%
7.69% GOI (MD 17/06/2043)	SOV	0.25%
6.18% GOI (MD 04/11/2024)	SOV	0.21%
Others		0.28%
Money Market, Deposits & Other		
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception
Fund	0.52%	3.46%	9.83%	8.43%	7.90%	7.97%	9.71%	9.63%	9.47%
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 February 2020 is Rs. 0.1 crore. Company has provided 75% 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.

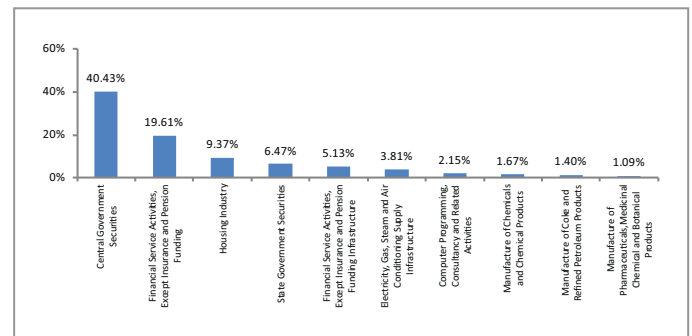
Fund Details

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 28-February-2020	40.2232	
AUM (Rs. Cr)	1571.01	
Equity	16.40%	
Debt	78.33%	
Net current asset	5.27%	

Quantitative Indicators

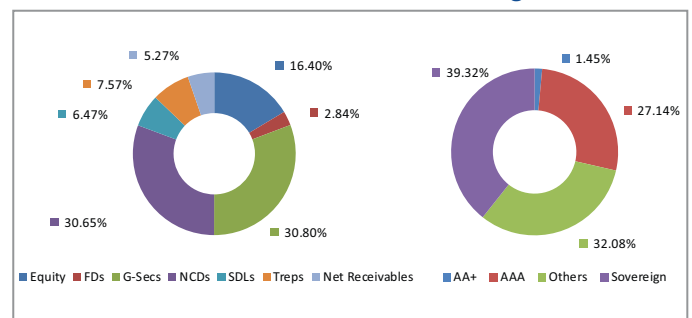
Modified Duration in Years	4.70
Average Maturity in Years	6.96
Yield to Maturity in %	6.44%

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

February 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	44.46
Corporate bonds rated AA or above by Crisil	0 - 50	-
Money market and other liquid assets	0 - 20	18.00
Infrastructure sector	0 - 25	-
Listed equities	0 - 50	36.56
Net Current Assets*		0.97
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		36.56%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.59%
Nestle India Ltd	Manufacture of Food Products	4.17%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.11%
Johnson Controls-Hitachi Air Condition. India Ltd	Manufacture of Machinery and Equipment N.E.C.	2.07%
Mphasis Ltd	Computer Programming, Consultancy and Related Activities	2.05%
ITC Ltd	Manufacture of Tobacco Products	1.92%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	1.71%
Indraprastha Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	1.69%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.69%
IndusInd Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.65%
Others		10.91%
Sovereign		44.46%
7.17% GOI (MD 08/01/2028)	SOV	26.86%
6.84% GOI (MD 19/12/2022)	SOV	12.83%
8.21% Haryana UDAY SDL (MD 31/03/2024)	SOV	4.78%
Money Market, Deposits & Other		18.97%
Total		100.00%

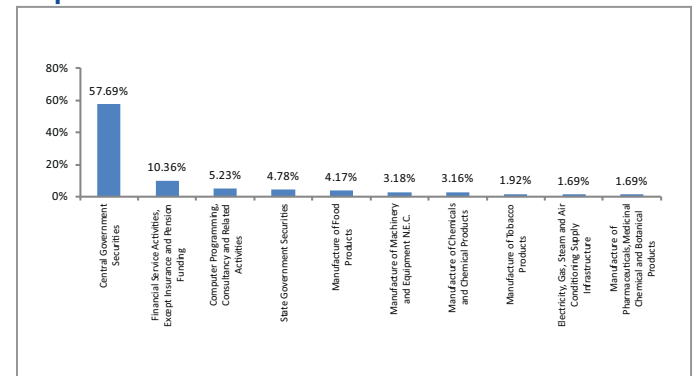
Fund Details

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 28-February-2020	52.1583
AUM (Rs. Cr)	3.33
Equity	36.56%
Debt	62.46%
Net current asset	0.97%

Quantitative Indicators

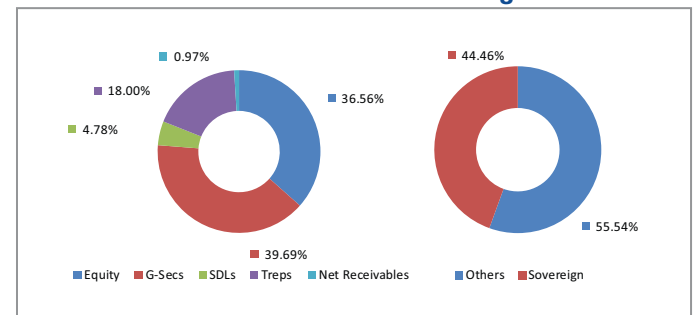
Modified Duration in Years	3.31
Average Maturity in Years	4.27
Yield to Maturity in %	5.39%

Top 10 Sectors



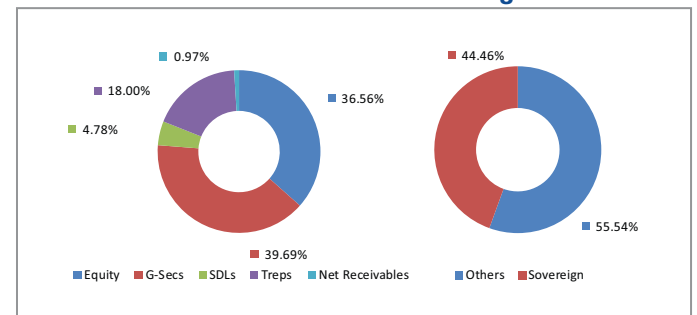
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



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

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.91%	3.70%	7.22%	3.55%	6.01%	5.21%	9.00%	9.78%	11.41%
Benchmark	-	-	-	-	-	-	-	-	-

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

February 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	93.32
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	6.19
Net Current Assets*		0.49
Total		100.00

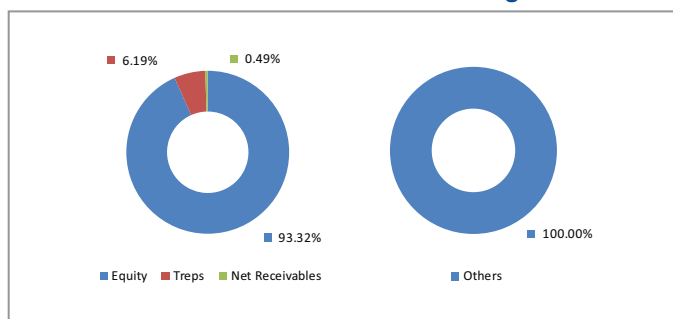
*Net current asset represents net of receivables and payables for investments held.

**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

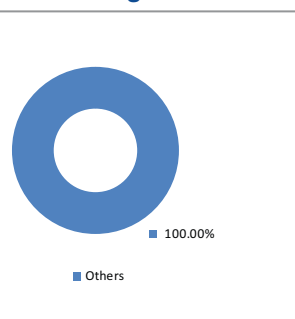
Company/Issuer	Sector/Rating	Exposure (%)
Equity		93.32%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	9.33%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.70%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.81%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	6.78%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.39%
Housing Development Finance	Financial Service Activities, Except Insurance and Pension Funding	4.50%
ITC Ltd	Manufacture of Tobacco Products	4.43%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.92%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.91%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.85%
Others		36.71%
Money Market, Deposits & Other		6.68%
Total		100.00%

Asset Class



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

Rating Profile



Performance

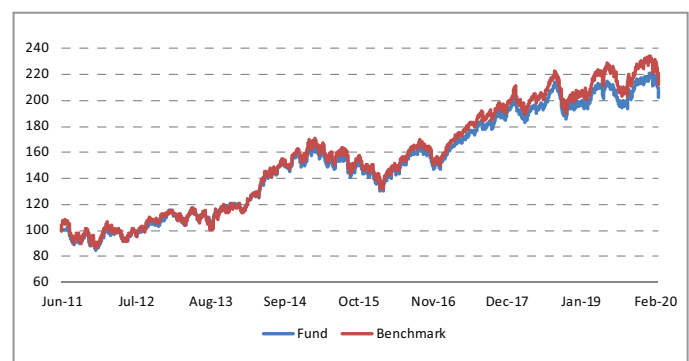
Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception
Fund	-6.27%	1.56%	2.30%	2.68%	7.23%	4.25%	9.47%	-	8.43%
Benchmark	-6.36%	1.62%	3.79%	3.32%	8.05%	4.70%	10.15%	-	9.04%

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

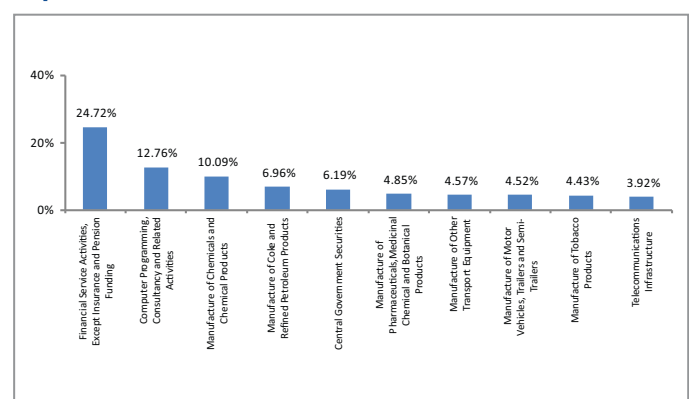
Fund Details

Description	
SFIN Number	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 28-February-2020	20.2163
AUM (Rs. Cr)	3.39
Equity	93.32%
Debt	6.19%
Net current asset	0.49%

Growth of Rs. 100



Top 10 Sectors



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

February 2020

Group Equity Fund

Fund Objective

To provide capital appreciation through investment in equity shares.

Portfolio Allocation

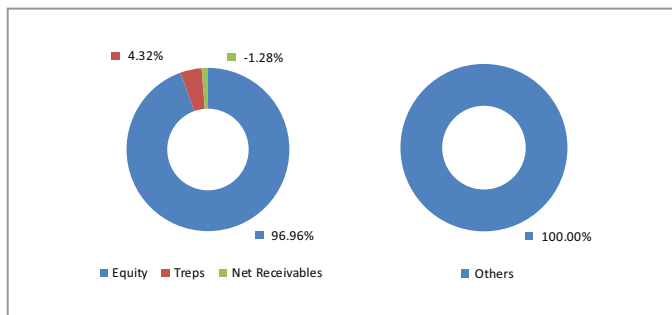
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	96.96
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	4.32
Net Current Assets*		-1.28
Total		100.00

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

Portfolio

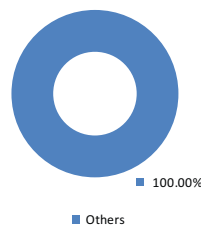
Company/Issuer	Sector/Rating	Exposure (%)
Equity		96.96%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.17%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.85%
NIPPON INDIA ETF BANK BEES	Equity ETF	6.68%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.78%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.48%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.21%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.06%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	2.78%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.76%
ICICI PRUDENTIAL BANK ETF	Equity ETF	2.75%
Others		51.43%
Money Market, Deposits & Other		3.04%
Total		100.00%

Asset Class



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

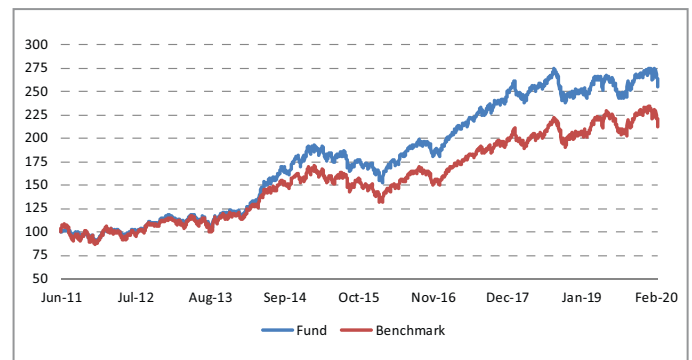
Rating Profile



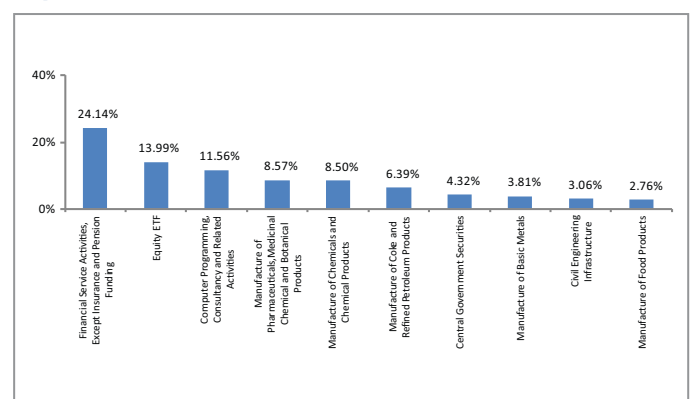
Fund Details

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 28-February-2020	25.5563
AUM (Rs. Cr)	25.91
Equity	96.96%
Debt	4.32%
Net current asset	-1.28%

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	-4.98%	3.19%	3.09%	1.40%	8.01%	6.06%	12.67%	-	11.39%
Benchmark	-6.36%	1.62%	3.79%	3.32%	8.05%	4.70%	10.15%	-	9.04%

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

February 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	77.69
Equity and equity related instruments	0 - 50	-
Net Current Assets*		22.31
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		7.74%
9.95% Food Corp of India GOI Grnt NCD (U)(MD 07/03/2022)	AAA	5.71%
8.95% HDFC Ltd. NCD (S)(MD 19/10/2020)	AAA	1.35%
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	0.67%
Sovereign		45.63%
6.84% GOI (MD 19/12/2022)	SOV	34.39%
7.80% GOI (MD 11/04/2021)	SOV	8.81%
6.45% GOI (MD 07/10/2029)	SOV	2.44%
Money Market, Deposits & Other		46.63%
Total		100.00%

Fund Details

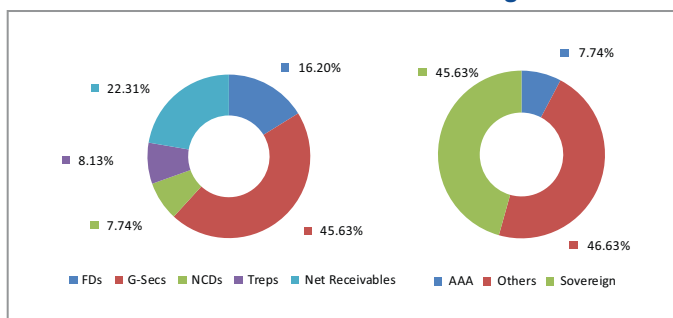
Description	
SFIN Number	ULGF01311/05/11GRGROWFU02116
Launch Date	11-May-11
Face Value	10
Risk Profile	Low
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 28-February-2020	18.4811
AUM (Rs. Cr)	30.01
Equity	-
Debt	77.69%
Net current asset	22.31%

Quantitative Indicators

Modified Duration in Years	1.62
Average Maturity in Years	1.88
Yield to Maturity in %	6.14%

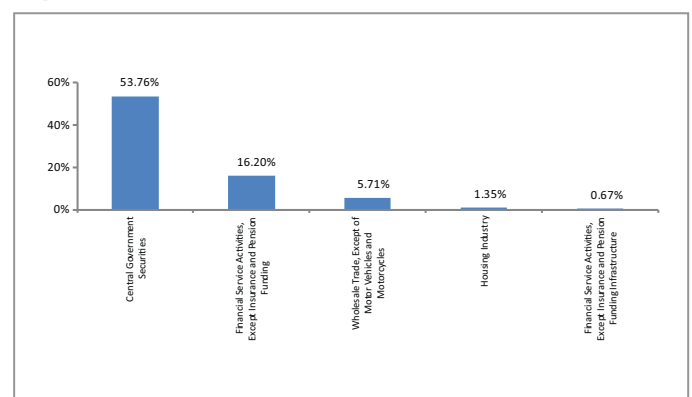
Asset Class

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	0.97%	3.52%	7.84%	7.59%	6.80%	6.53%	7.06%	-	7.22%
Benchmark	-	-	-	-	-	-	-	-	-

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

February 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	63.41
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	21.01
Net Current Assets*		15.58
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		9.36%
9.40% HDFC Ltd. NCD (S) (MD 13/04/2021)	AAA	4.72%
8.88% LICHD Ltd. NCD (S)(MD 13/10/2020)	AAA	4.64%
Sovereign		54.05%
6.84% GOI (MD 19/12/2022)	SOV	45.12%
7.80% GOI (MD 11/04/2021)	SOV	8.93%
Money Market, Deposits & Other		36.59%
Total		100.00%

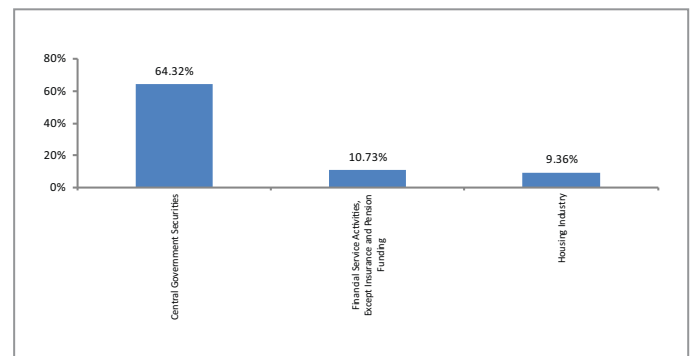
Fund Details

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 28-February-2020	20.0771	
AUM (Rs. Cr)	4.38	
Equity	-	
Debt	84.42%	
Net current asset	15.58%	

Quantitative Indicators

Modified Duration in Years	1.64
Average Maturity in Years	1.83
Yield to Maturity in %	5.79%

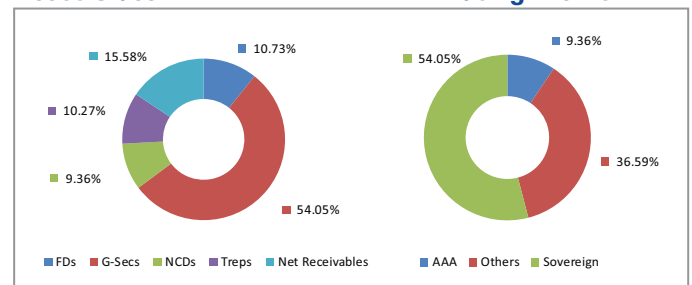
Top 10 Sectors



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	0.99%	3.30%	7.87%	7.16%	6.68%	7.23%	8.52%	-	8.35%
Benchmark	-	-	-	-	-	-	-	-	-

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

February 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	97.86
Net Current Assets*		2.14
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	Rating	Exposure (%)
Corporate Bond		13.25%
8.88% LICHF Ltd. NCD (S)(MD 13/10/2020)	AAA	5.69%
8.95% HDFC Ltd. NCD (S)(MD 19/10/2020)	AAA	3.80%
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	3.77%
Sovereign		69.59%
6.18% GOI (MD 04/11/2024)	SOV	61.45%
7.80% GOI (MD 11/04/2021)	SOV	8.14%
Money Market, Deposits & Other		17.16%
Total		100.00%

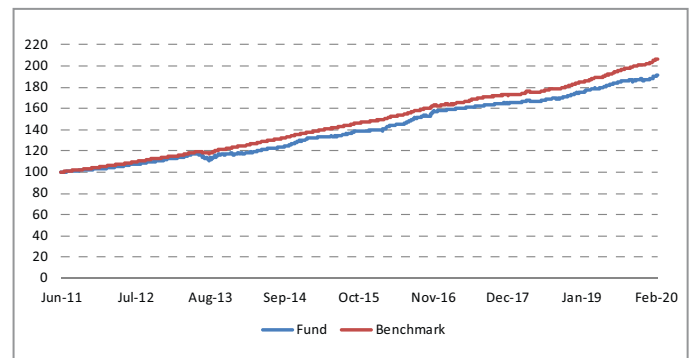
Fund Details

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 28-February-2020	19.1096
AUM (Rs. Cr)	10.71
Equity	-
Debt	97.86%
Net current asset	2.14%

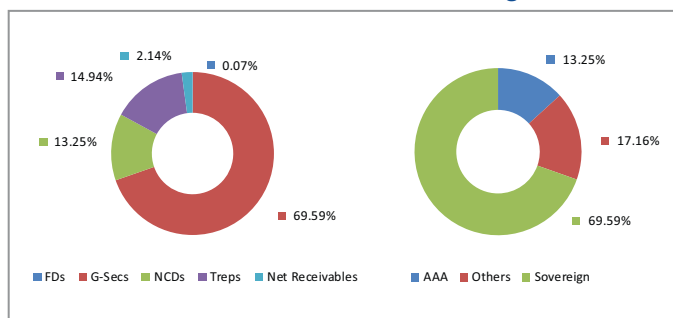
Quantitative Indicators

Modified Duration in Years	2.63
Average Maturity in Years	3.11
Yield to Maturity in %	5.45%

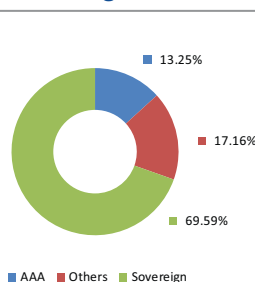
Growth of Rs. 100



Asset Class

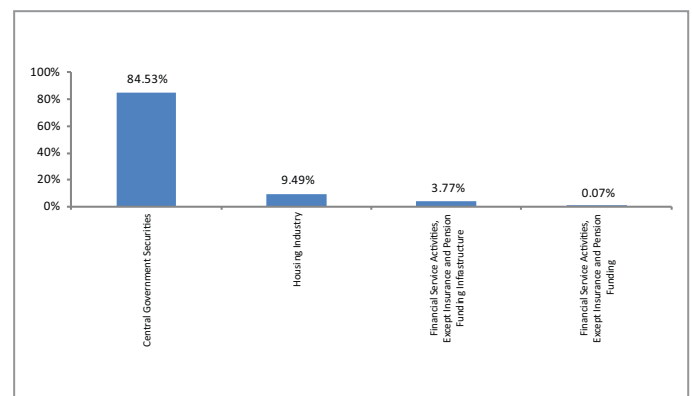


Rating Profile



*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	1.75%	2.93%	7.89%	7.35%	6.29%	7.57%	7.74%	-	7.73%
Benchmark	1.20%	4.74%	10.59%	9.04%	7.90%	8.28%	8.64%	-	8.67%

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

February 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	93.47
Money Market instrument	0 - 60	1.09
Net Current Assets*		5.44
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		17.34%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	4.19%
8.24% Power Grid Corporation (GOI Serviced)NCD(S)(14/02/2029)	AAA	2.84%
9.29% P F C Ltd. NCD (U) (MD 21/08/2022) (P/C 21/08/2020)	AAA	1.94%
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	1.23%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	1.09%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA	0.92%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.75%
7.7948% Kotak Mahindra Prime Ltd NCD (S)(MD 16/07/2020)	AAA	0.61%
8.95% Crompton Greaves Ltd. NCD (S) (MD 24/06/2021)	AA	0.57%
Others		1.94%
Sovereign		73.62%
6.45% GOI (MD 07/10/2029)	SOV	35.23%
6.79% GOI (MD 26/12/2029)	SOV	24.86%
7.27% GOI (MD 08/04/2026)	SOV	13.42%
7.32% GOI (MD 28/01/2024)	SOV	0.10%
6.18% GOI (MD 04/11/2024)	SOV	0.02%
Money Market, Deposits & Other		9.04%
Total		100.00%

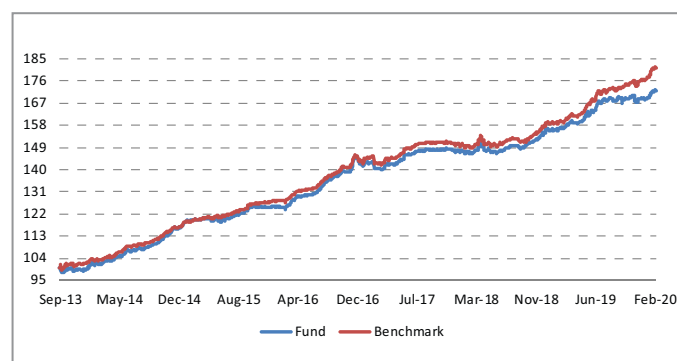
Fund Details

Description	
SFIN Number	ULGF01924/06/13GRDEBTFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 28-February-2020	17.2041
AUM (Rs. Cr)	902.98
Equity	-
Debt	94.56%
Net current asset	5.44%

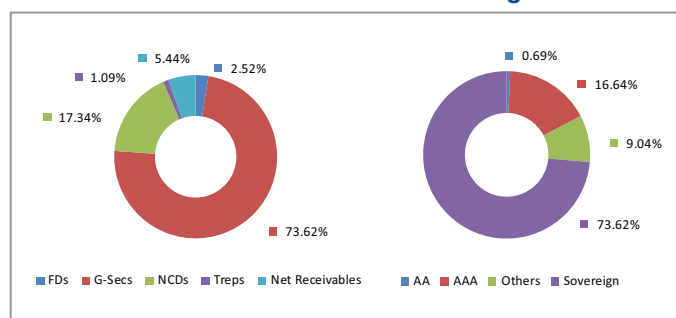
Quantitative Indicators

Modified Duration in Years	5.83
Average Maturity in Years	8.03
Yield to Maturity in %	6.51%

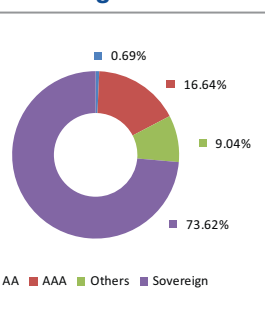
Growth of Rs. 100



Asset Class

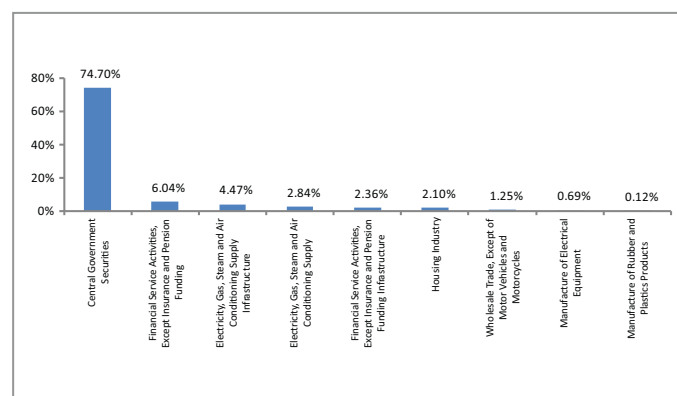


Rating Profile



*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	1.65%	1.75%	9.68%	8.30%	6.94%	7.50%	-	-	8.76%
Benchmark	2.21%	5.11%	13.76%	10.40%	8.31%	8.71%	-	-	9.65%

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

DHFL total exposure as on 29th February 2020 is Rs. 9.394 crore. Company has provided 75% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 9.394 crore exposure, which was due for maturity on 16th August 2019 and 09th September 2019 and same is part of net current assets.

February 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	88.78
Money Market instrument	0 - 60	3.23
Net Current Assets*		7.99
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		16.05%
8.65% HDFC Ltd. NCD(S) (MD 18/09/2020)	AAA	9.20%
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	2.93%
8.67% LICHF Ltd. NCD (S) (MD 26/08/2020)	AAA	1.84%
8.60% LICHF Ltd. NCD (S)(MD 28/12/2020)	AAA	0.74%
7.7948% Kotak Mahindra Prime Ltd NCD (S)(MD 16/07/2020)	AAA	0.73%
8.84% Power Grid Corporation Ltd. NCD (S)(MD 21/10/2020)	AAA	0.23%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	0.19%
8.95% P F C Ltd. NCD (U)(MD 30/03/2020)	AAA	0.18%
Sovereign		68.00%
6.18% GOI (MD 04/11/2024)	SOV	52.43%
7.80% GOI (MD 11/04/2021)	SOV	15.33%
6.84% GOI (MD 19/12/2022)	SOV	0.24%
Money Market, Deposits & Other		15.95%
Total		100.00%

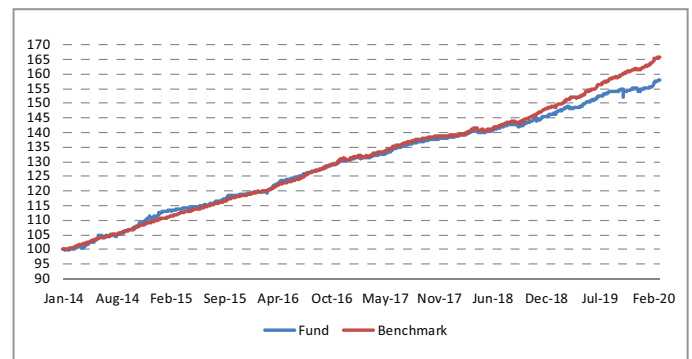
Fund Details

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 28-February-2020	15.8137
AUM (Rs. Cr)	55.03
Equity	-
Debt	92.01%
Net current asset	7.99%

Quantitative Indicators

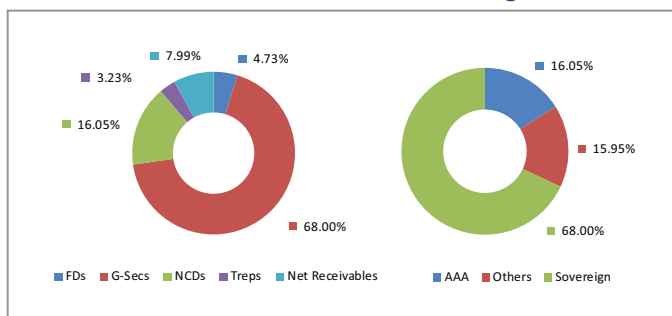
Modified Duration in Years	2.56
Average Maturity in Years	3.01
Yield to Maturity in %	5.88%

Growth of Rs. 100



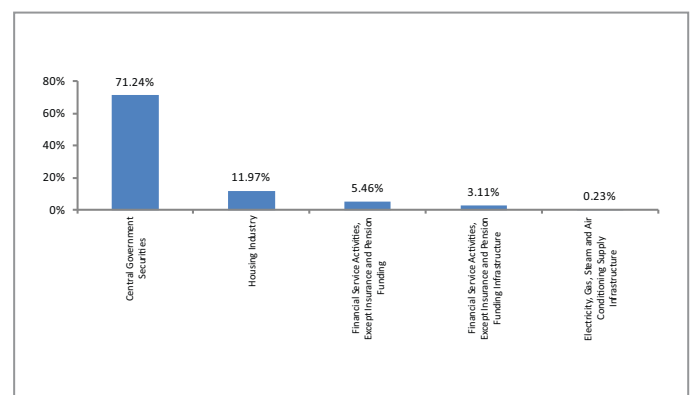
Asset Class

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	1.57%	2.71%	7.11%	6.54%	6.31%	6.86%	-	-	7.35%
Benchmark	1.20%	4.74%	10.59%	9.04%	7.90%	8.28%	-	-	8.79%

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

DHFL total exposure as on 29th February 2020 is Rs. 0.034 crore. Company has provided 75% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 0.034 crore exposure, which was due for maturity on 16th August 2019 and same is part of net current assets.

February 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

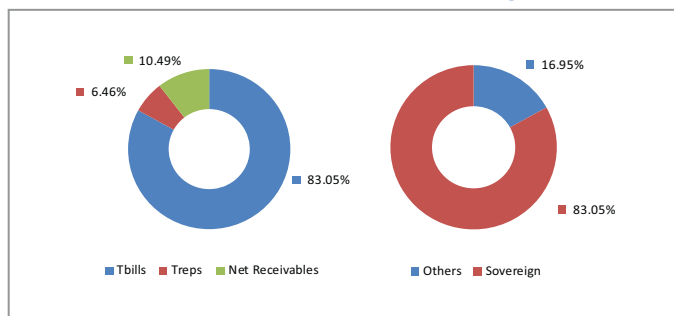
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	0 - 60	-
Money Market instrument	40 - 100	89.51
Net Current Assets [*]		10.49
Total		100.00

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

Portfolio

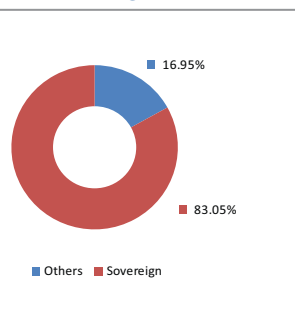
Company/Issuer	Rating	Exposure (%)
Money Market, Deposits & Other		100.00%
Total		100.00%

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	0.33%	2.47%	-5.87%	-3.04%	-0.22%	2.96%	-	-	3.46%
Benchmark	0.42%	2.86%	6.56%	7.12%	6.97%	7.26%	-	-	7.75%

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

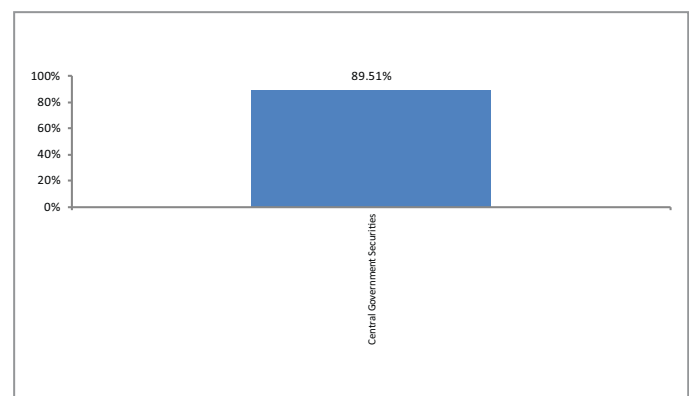
Fund Details

Description	
SFIN Number	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 28-February-2020	12.4612
AUM (Rs. Cr)	0.15
Equity	-
Debt	89.51%
Net current asset	10.49%

Quantitative Indicators

Modified Duration in Years	0.91
Average Maturity in Years	0.91
Yield to Maturity in %	4.93%

Top 10 Sectors



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

February 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	93.45
Money market instruments, Cash, Mutual funds	0 - 40	1.80
Net Current Assets*		4.75
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		14.65%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	4.23%
8.24% Power Grid Corporation (GOI Serviced)NCD(S)(14/02/2029)	AAA	3.92%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	2.33%
7.7948% Kotak Mahindra Prime Ltd NCD (S)(MD 16/07/2020)	AAA	2.09%
9.39% LICHF Ltd. NCD (S) (MD 23/08/2024) (P/C 26/08/2015)	AAA	1.73%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.34%
Sovereign		76.53%
6.45% GOI (MD 07/10/2029)	SOV	35.19%
6.79% GOI (MD 26/12/2029)	SOV	31.48%
7.27% GOI (MD 08/04/2026)	SOV	9.86%
Money Market, Deposits & Other		8.83%
Total		100.00%

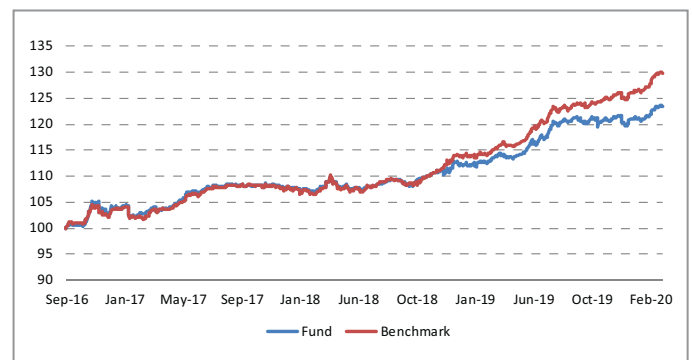
Fund Details

Description	
SFIN Number	ULGF02202/03/15GRDEBTFU03116
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 28-February-2020	12.3458
AUM (Rs. Cr)	96.14
Equity	-
Debt	95.25%
Net current asset	4.75%

Quantitative Indicators

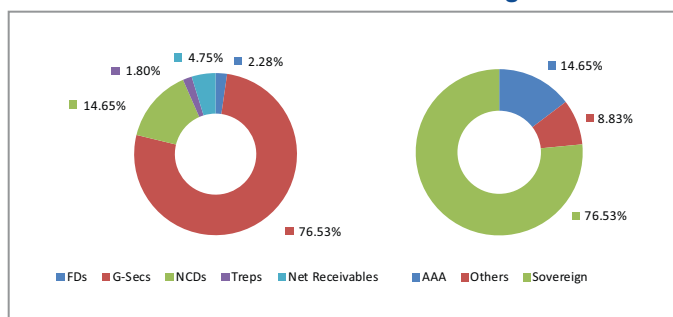
Modified Duration in Years	6.04
Average Maturity in Years	8.36
Yield to Maturity in %	6.52%

Growth of Rs. 100



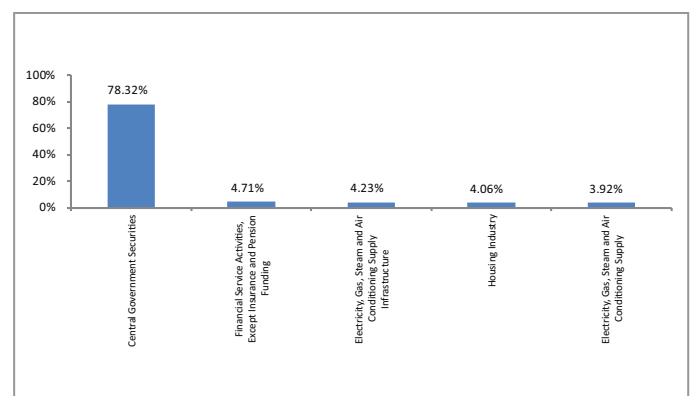
Asset Class

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	1.72%	1.92%	9.55%	7.36%	6.40%	-	-	-	6.36%
Benchmark	2.21%	5.11%	13.76%	10.40%	8.31%	-	-	-	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 February 2020 is Rs. 0.62 crore. Company has provided 75% 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.

February 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	-
Debt and Debt related securities, Money Market instrument/Mutual Funds	40 - 100	95.29
Net Current Assets*		4.71
Total		100.00

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

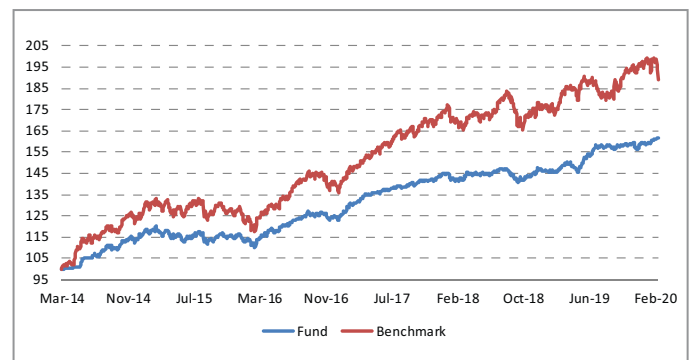
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Sovereign		80.89%
6.45% GOI (MD 07/10/2029)	SOV	37.36%
6.79% GOI (MD 26/12/2029)	SOV	29.12%
6.65% GOI (MD 09/04/2020)	SOV	14.42%
Money Market, Deposits & Other		19.11%
Total		100.00%

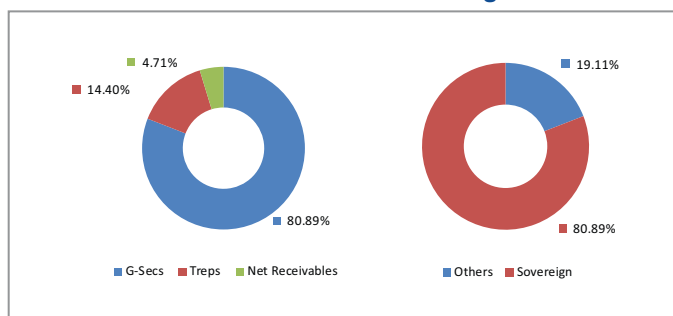
Fund Details

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 28-February-2020	16.1500	
AUM (Rs. Cr)	0.35	
Equity	-	
Debt	95.29%	
Net current asset	4.71%	

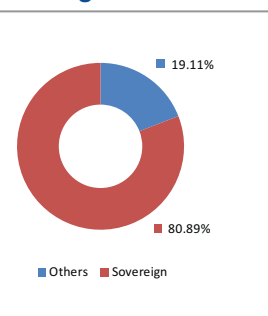
Growth of Rs. 100



Asset Class



Rating Profile



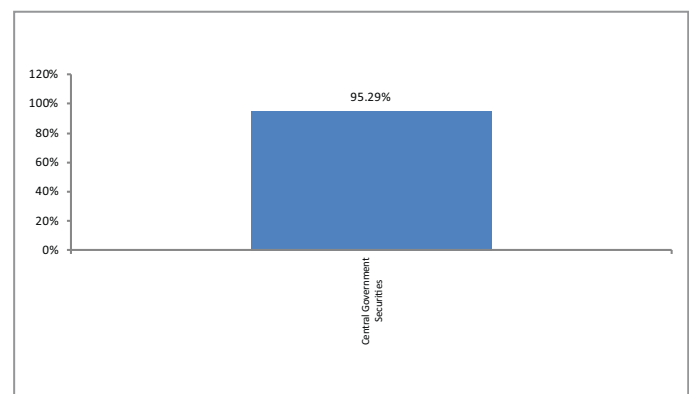
*Others includes Equity, Treps, Net receivable/payable and FD

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception
Fund	1.45%	2.19%	10.65%	6.61%	7.22%	6.35%	-	-	8.41%
Benchmark	-3.42%	3.01%	7.64%	6.08%	8.41%	6.35%	-	-	9.74%

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

Top 10 Sectors



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

February 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	94.08
Money market instruments, Mutual funds*	0 - 60	1.50
Net Current Assets*		4.42
Total		100.00

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

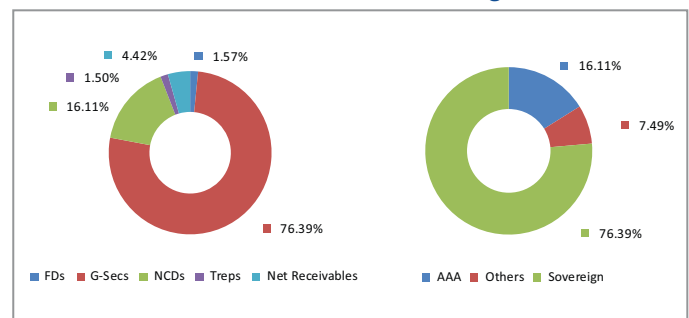
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		16.11%
8.24% Power Grid Corporation (GOI Serviced)NCD(S)(14/02/2029)	AAA	5.40%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	5.37%
7.90% LICHF Ltd. NCD (S)(MD 18/08/2026)	AAA	5.35%
Sovereign		76.39%
6.45% GOI (MD 07/10/2029)	SOV	35.42%
6.79% GOI (MD 26/12/2029)	SOV	29.91%
7.27% GOI (MD 08/04/2026)	SOV	11.06%
Money Market, Deposits & Other		7.49%
Total		100.00%

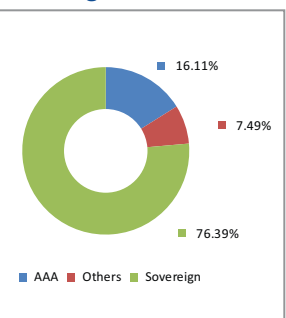
Fund Details

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 28-February-2020	11.7048
AUM (Rs. Cr)	1.99
Equity	-
Debt	95.58%
Net current asset	4.42%

Asset Class

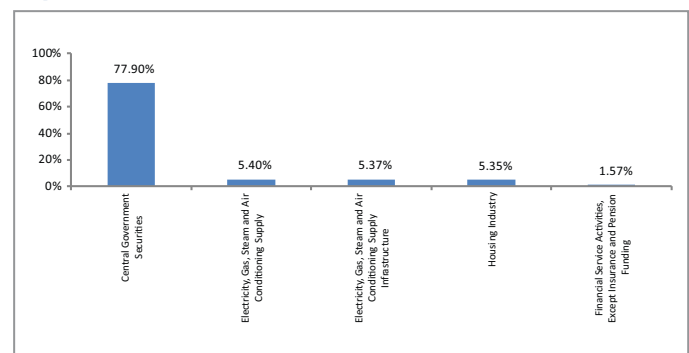


Rating Profile



*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	2.04%	2.36%	11.02%	8.78%	-	-	-	-	6.52%
Benchmark	2.21%	5.11%	13.76%	10.40%	-	-	-	-	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

February 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	0.00
Money Market instrument	40 - 100	70.03
Net Current Assets [*]		29.97
Total		100.00

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

Portfolio

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

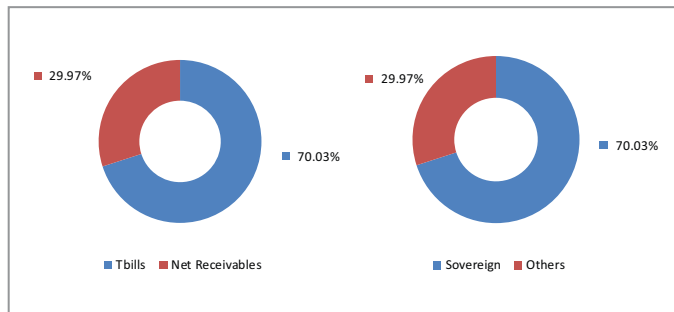
Fund Details

Description	
SFIN Number	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 28-February-2020	10.4178
AUM (Rs. Cr)	0.05
Equity	-
Debt	70.03%
Net current asset	29.97%

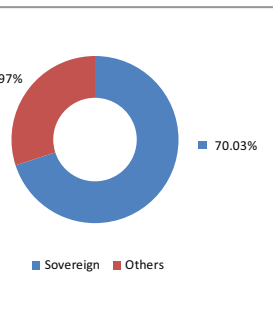
Quantitative Indicators

Modified Duration in Years	0.58
Average Maturity in Years	0.58
Yield to Maturity in %	5.08%

Asset Class

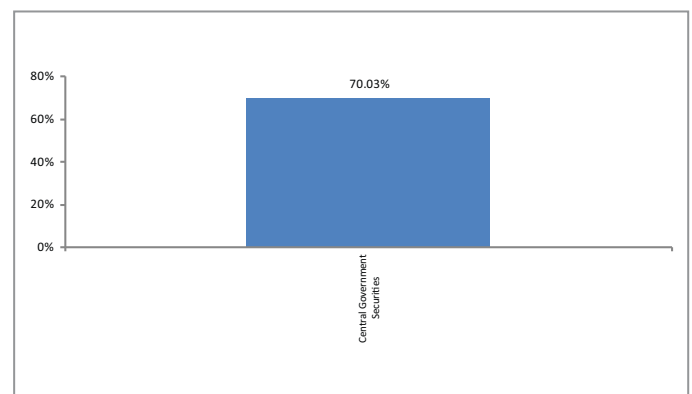


Rating Profile



^{*}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	0.26%	3.93%	-	-	-	-	-	-	7.37%
Benchmark	0.42%	2.86%	-	-	-	-	-	-	5.82%

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