

# INVESTMENT'Z INSIGHT

Monthly Investment Update May 2020

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May 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	10.46
Corporate bonds	0 - 50	3.91
Money market and other liquid assets	0 - 40	23.54
Infrastructure sector as defined by the IRDA	0 - 40	2.87
Listed equities	0 - 100	58.52
Net Current Assets*		0.71
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.21%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.95%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	4.28%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.93%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.89%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.86%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	2.72%
Bharti Airtel Ltd	Telecommunications Infrastructure	2.30%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	2.16%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	1.70%
Others		25.51%
<b>Corporate Bond</b>		
7.83% LICHF Ltd. NCD (S) (MD 25/09/2026) (P 26/11/2020)	AAA	3.91%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA	2.87%
<b>Sovereign</b>		
6.45% GOI (MD 07/10/2029)	SOV	10.46%
<b>Money Market, Deposits &amp; Other</b>		
<b>Total</b>		<b>100.00%</b>

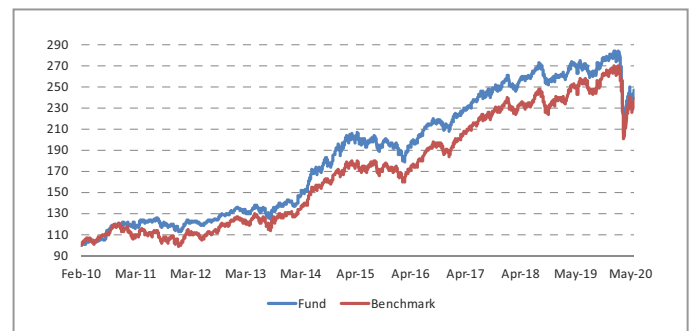
### Fund Details

Description		
SFIN Number	ULGF00926/02/10GRASSALLOC116	
Launch Date	25-Feb-10	
Face Value	10	
Risk Profile	High	
Benchmark	CRISIL Balanced Fund – Aggressive Index	
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 29-May-2020	24.6851	
AUM (Rs. Cr)	81.63	
Equity	58.52%	
Debt	40.77%	
Net current asset	0.71%	

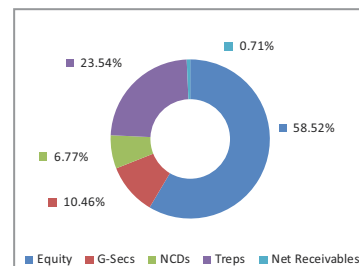
### Quantitative Indicators

Modified Duration in Years	2.56
Average Maturity in Years	3.04
Yield to Maturity in %	4.43%

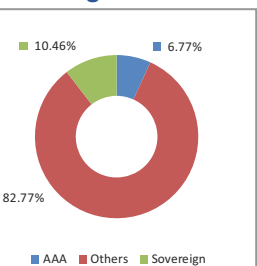
### Growth of Rs. 100



### Asset Class

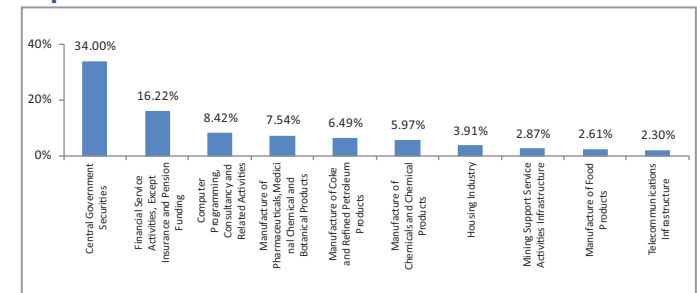


### Rating Profile



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	-1.46%	-11.36%	-9.81%	-2.61%	1.57%	4.13%	8.84%	9.03%	9.20%
Benchmark	-1.25%	-10.52%	-7.72%	1.19%	3.56%	5.36%	8.01%	7.69%	7.88%

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

DHFL total exposure as on 29th May 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.

May 2020

## Group Equity Index Fund

### Fund Objective

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

### Portfolio Allocation

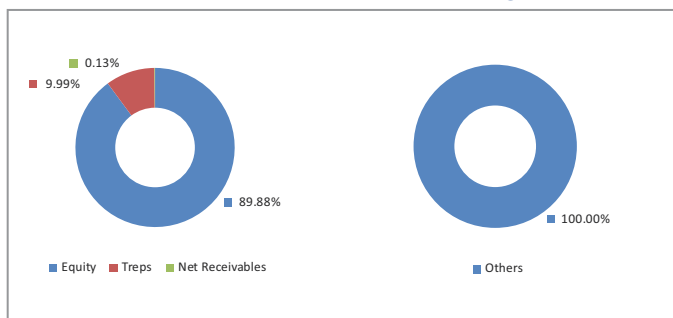
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	9.99
Infrastructure sector as defined by the IRDA	0 - 20	0.00
Listed equities	0 - 100	89.88
Net Current Assets*		0.13
<b>Total</b>		<b>100.00</b>

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

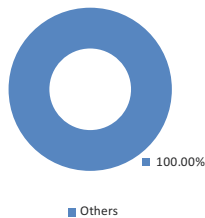
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		
<b>89.88%</b>		
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.10%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.06%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.92%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	5.55%
Bharti Airtel Ltd	Telecommunications Infrastructure	5.02%
ITC Ltd	Manufacture of Tobacco Products	4.51%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.52%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	3.48%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.35%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.29%
Others		39.07%
<b>Money Market, Deposits &amp; Other</b>		
<b>10.12%</b>		
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



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

### Performance

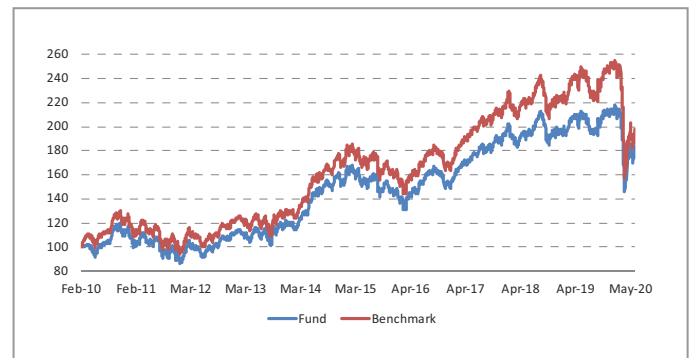
Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.74%	-13.41%	-12.58%	-2.79%	1.26%	3.26%	7.16%	6.65%	6.10%
Benchmark	-2.84%	-20.54%	-19.65%	-5.54%	-0.14%	2.58%	6.95%	6.53%	6.86%

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

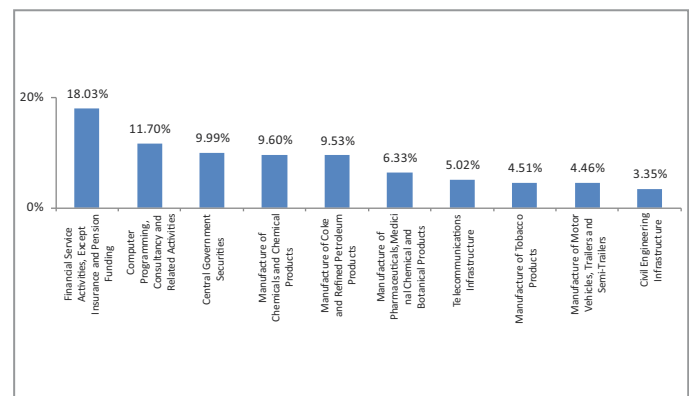
### Fund Details

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 29-May-2020	18.3881
AUM (Rs. Cr)	28.63
Equity	89.88%
Debt	9.99%
Net current asset	0.13%

### Growth of Rs. 100



### Top 10 Sectors



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

May 2020

## Group Debt Fund

### Fund Objective

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

### Portfolio Allocation

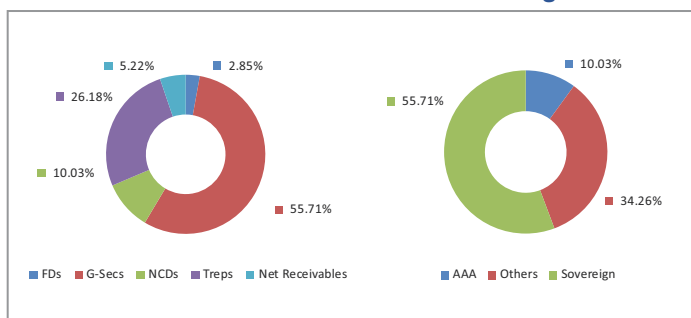
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 100	63.19
Corporate bonds	0 - 100	5.40
Money market and other liquid assets	0 - 40	26.18
Listed equities - NIL		0.00
Net Current Assets*		5.22
<b>Total</b>		<b>100.00</b>

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

### Portfolio

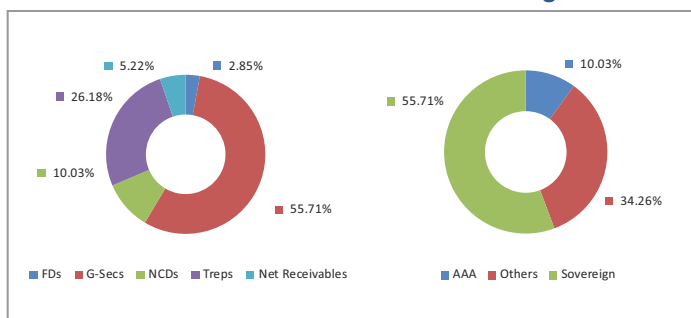
Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		
7.43% NABARD NCD GOI SERVICED (U)(MD 31/01/2030)	AAA	7.31%
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	1.68%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA	0.35%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA	0.27%
8.24% Power Grid Corporation(GOI Serviced)NCD(S)(14/02/2029)	AAA	0.18%
7.90% LICHF Ltd. NCD (S)(MD 18/08/2026)	AAA	0.17%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	0.08%
<b>Sovereign</b>		
6.79% GOI (MD 26/12/2029)	SOV	33.61%
7.27% GOI (MD 08/04/2026)	SOV	13.45%
6.45% GOI (MD 07/10/2029)	SOV	8.65%
<b>Money Market, Deposits &amp; Other</b>		
<b>Total</b>		<b>100.00%</b>

### 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	1.56%	5.30%	8.45%	9.55%	6.96%	8.07%	7.99%	8.61%	9.12%
Benchmark	2.08%	6.77%	13.03%	11.87%	8.63%	9.14%	8.63%	8.59%	8.20%

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 May 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.

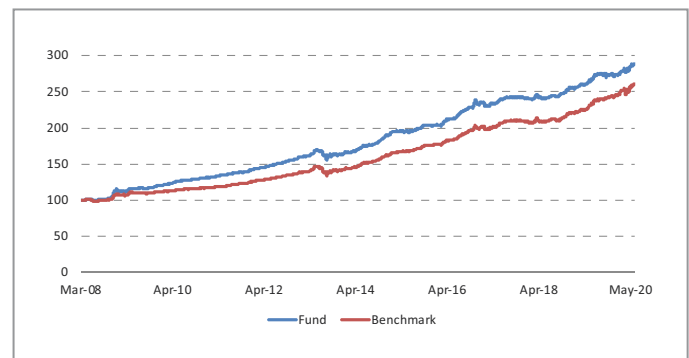
### Fund Details

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 29-May-2020	28.9643
AUM (Rs. Cr)	125.45
Equity	-
Debt	94.78%
Net current asset	5.22%

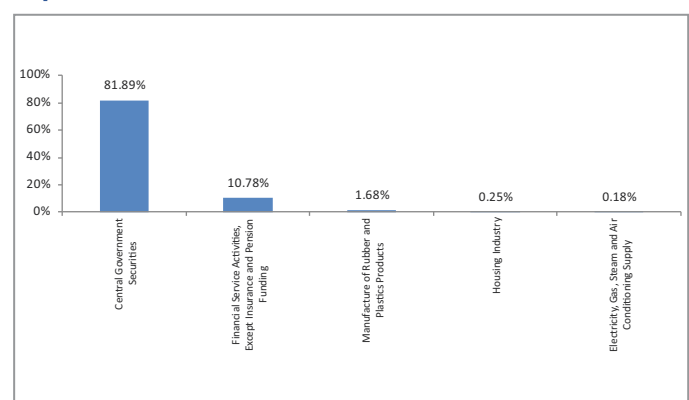
### Quantitative Indicators

Modified Duration in Years	4.36
Average Maturity in Years	5.96
Yield to Maturity in %	5.35%

### Growth of Rs. 100



### Top 10 Sectors



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

May 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

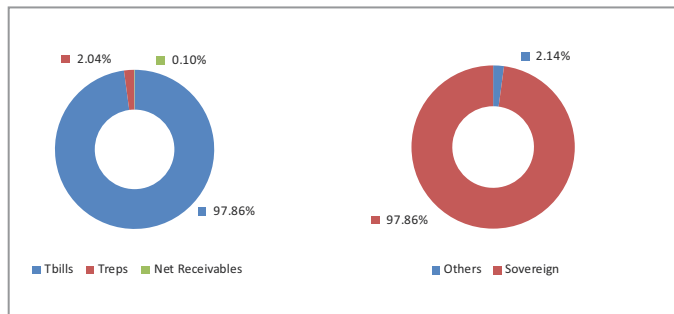
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil*	0 - 20	-
Money market and other liquid assets	0 - 100	99.90
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		0.10
<b>Total</b>		<b>100.00</b>

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

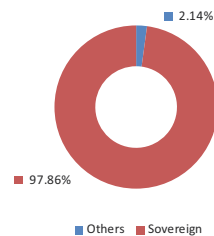
### Portfolio

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

### Asset Class



### Rating Profile



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

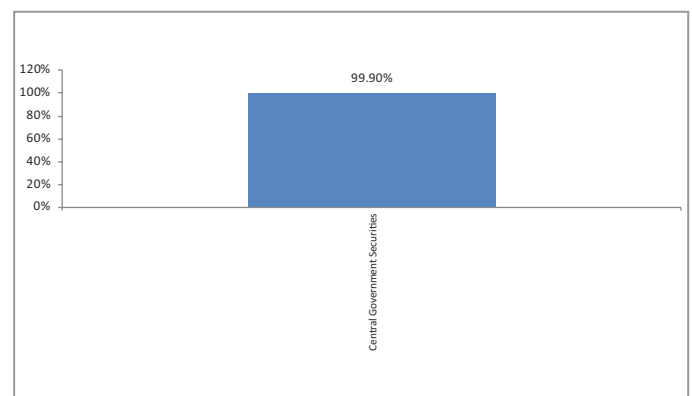
### Fund Details

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 29-May-2020	22.4180
AUM (Rs. Cr)	
Equity	-
Debt	99.90%
Net current asset	0.10%

### Quantitative Indicators

Modified Duration in Years	0.28
Average Maturity in Years	0.28
Yield to Maturity in %	5.04%

### 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%	2.21%	5.02%	1.03%	2.59%	4.57%	5.71%	6.60%	7.22%
Benchmark	0.44%	2.76%	6.01%	6.88%	6.88%	7.10%	7.70%	7.76%	7.41%

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

May 2020

## Group Short Term Debt Fund

### Fund Objective

To earn moderate returns.

### Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	78.56
Corporate bonds rated AA or above by Crisil*	0 - 100	-
Money market and other liquid assets	0 - 40	15.60
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		5.83
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Sovereign</b>		<b>78.56%</b>
6.84% GOI (MD 19/12/2022)	SOV	61.93%
8.79% GOI (MD 08/11/2021)	SOV	16.63%
<b>Money Market, Deposits &amp; Other</b>		<b>21.44%</b>
<b>Total</b>		<b>100.00%</b>

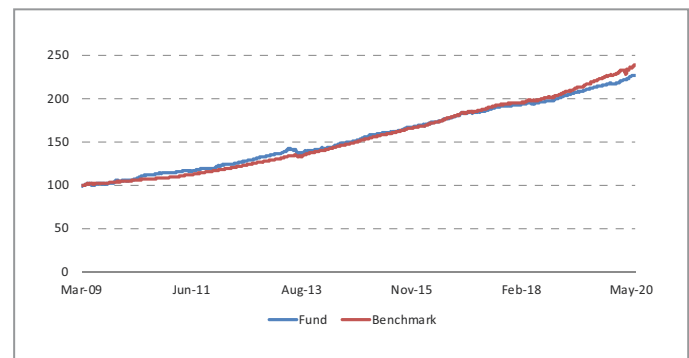
### Fund Details

Description	
SFIN Number	ULGF00628/02/09GRSHTRMDEB116
Launch Date	11-Mar-09
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Short Term Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 29-May-2020	22.7398
AUM (Rs. Cr)	0.26
Equity	-
Debt	94.17%
Net current asset	5.83%

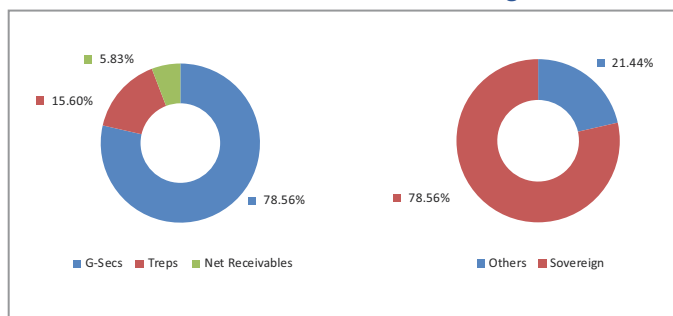
### Quantitative Indicators

Modified Duration in Years	1.73
Average Maturity in Years	1.94
Yield to Maturity in %	4.12%

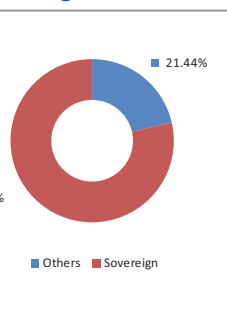
### Growth of Rs. 100



### Asset Class

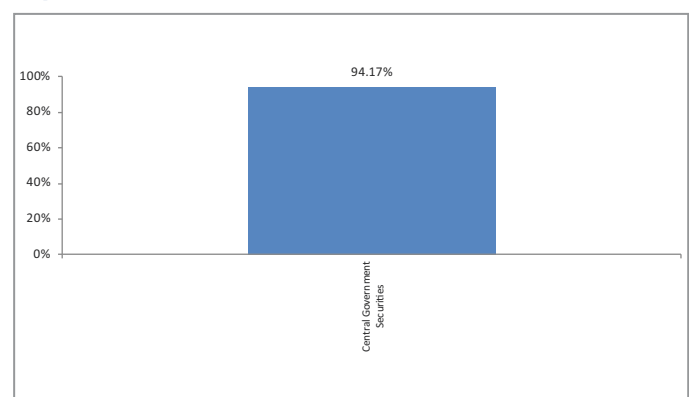


### Rating Profile



\*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	0.46%	4.30%	7.98%	7.98%	6.70%	7.07%	6.95%	7.39%	7.59%
Benchmark	1.65%	5.12%	10.44%	9.85%	8.17%	8.38%	8.61%	8.38%	8.08%

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



May 2020

## Stable Gain Fund

### Fund Objective

To provide moderate risk with moderate returns.

### Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	53.03
Corporate bonds	0 - 40	15.41
Money market and other liquid assets	0 - 20	3.32
Infrastructure sector as defined by the IRDA	0 - 25	3.44
Listed equities	0 - 35	22.73
Net Current Assets*		2.06
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.46%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	2.18%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.03%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.68%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.52%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.42%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	1.41%
ITC Ltd	Manufacture of Tobacco Products	1.03%
Bharti Airtel Ltd	Telecommunications Infrastructure	0.89%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	0.88%
Others		7.23%
<b>Corporate Bond</b>		
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	7.45%
7.75% LIC Housing Finance Ltd NCD (S)(MD 23/07/2024)	AAA	4.25%
7.21% HDFC LTD (S) (MD 30/12/2022)	AAA	4.13%
8.36% PGCI Ltd NCD (Part red.) (S)(MD 06/01/2029)	AAA	3.44%
8.50% NABARD NCD Series 19F (U)(MD 31/01/2023)	AAA	2.13%
7.6351% Kotak Mahindra Prime Ltd NCD (S)(MD 23/02/2023)	AAA	1.26%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	1.24%
11.73% HDFC LTD (S) (MD 16/09/2020)	AAA	1.20%
8.20% GOI Oil Bond (MD 15/09/2024)	SOV	0.87%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA	0.44%
Others		0.43%
<b>Sovereign</b>		
8.28% GOI (MD 21/09/2027)	SOV	8.95%
7.32% GOI (MD 28/01/2024)	SOV	6.39%
8.26% GOI (MD 02/08/2027)	SOV	5.80%
9.20% GOI (MD 30/09/2030)	SOV	4.82%
7.98% Karnataka SDL (14/10/2025)	SOV	4.34%

Company/Issuer	Sector/Rating	Exposure (%)
8.58% Gujarat SDL (MD 23/01/2023)	SOV	4.29%
8.20% GOI (MD 24/09/2025)	SOV	3.10%
8.15% GOI (MD 24/11/2026)	SOV	2.21%
6.18% GOI (MD 04/11/2024)	SOV	1.32%
7.19% GOI (MD 15/09/2060)	SOV	1.29%
Others		2.19%
<b>Money Market, Deposits &amp; Other</b>		<b>5.71%</b>
<b>Total</b>		<b>100.00%</b>

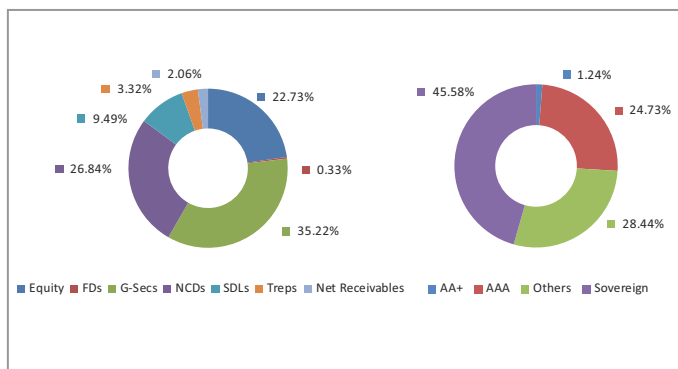
### Fund Details

Description		
SFIN Number	ULGF00115/09/04STABLEFUND116	
Launch Date	31-Oct-04	
Face Value	10	
Risk Profile	Moderate	
Benchmark	-	
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 29-May-2020	43.4134	
AUM (Rs. Cr)	252.76	
Equity	22.73%	
Debt	75.21%	
Net current asset	2.06%	

### Quantitative Indicators

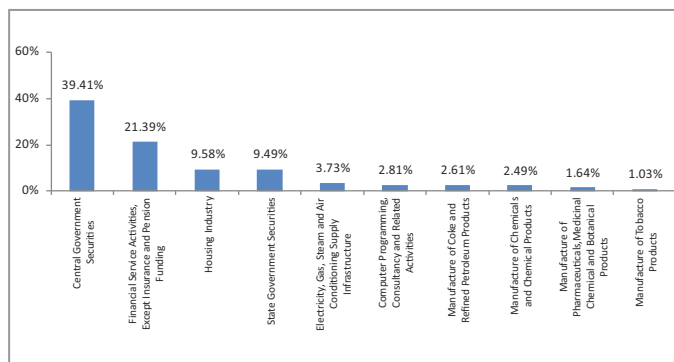
Modified Duration in Years	4.30
Average Maturity in Years	6.15
Yield to Maturity in %	5.72%

## 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	0.62%	-0.72%	2.14%	6.38%	5.63%	7.49%	9.83%	9.64%	9.88%
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

May 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	52.27
Corporate bonds	0 - 30	17.10
Money market and other liquid assets	0 - 20	4.68
Infrastructure sector as defined by the IRDA	0 - 25	7.08
Listed equities	0 - 20	14.47
Net Current Assets*		4.40
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.84%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	1.47%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.33%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.99%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	0.97%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.93%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	0.80%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	0.51%
Bharti Airtel Ltd	Telecommunications Infrastructure	0.47%
ITC Ltd	Manufacture of Tobacco Products	0.46%
Others		4.70%
<b>Corporate Bond</b>		
31.79%		
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	7.53%
7.21% HDFC LTD (S) (MD 30/12/2022)	AAA	4.20%
8.30 % IRFC Ltd NCD (S) (MD 25/03/2029)	AAA	3.39%
7.75% LIC Housing Finance Ltd NCD (S)(MD 23/07/2024)	AAA	3.32%
8.36% PGCI Ltd NCD (Part red.) (S) (MD 06/01/2029)	AAA	3.16%
8.50% NABARD NCD Series 19F (U)(MD 31/01/2023)	AAA	3.00%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	1.42%
8.20% GOI Oil Bond (MD 12/02/2024)	SOV	1.21%
7.6351% Kotak Mahindra Prime Ltd NCD (S)(MD 23/02/2023)	AAA	1.11%
11.73% HDFC LTD (S) (MD 16/09/2020)	AAA	0.94%
Others		2.52%
<b>Sovereign</b>		
42.72%		
8.26% GOI (MD 02/08/2027)	SOV	8.09%
8.28% GOI (MD 21/09/2027)	SOV	6.85%
8.60% GOI (MD 02/06/2028)	SOV	3.93%
9.20% GOI (MD 30/09/2030)	SOV	3.77%
8.21% Haryana UDAY SDL (MD 31/03/2024)	SOV	3.63%
7.32% GOI (MD 28/01/2024)	SOV	3.33%
8.20% GOI (MD 24/09/2025)	SOV	3.25%
8.15% GOI (MD 24/11/2026)	SOV	2.07%
7.77% Tamil Nadu Uday SDL (MD 22/02/2024)	SOV	1.98%
8.24% GOI (MD 10/11/2033)	SOV	1.73%
Others		4.08%
<b>Money Market, Deposits &amp; Other</b>		
11.03%		
<b>Total</b>		<b>100.00%</b>

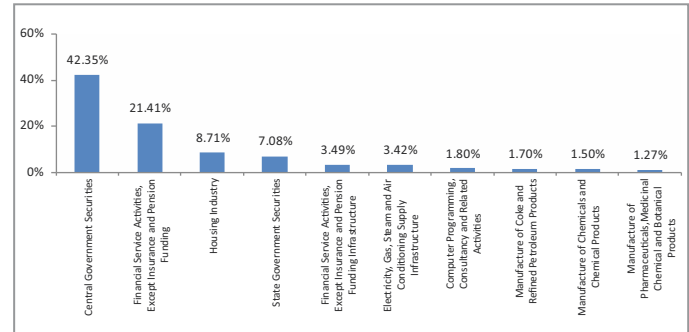
### Fund Details

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 29-May-2020	40.5360
AUM (Rs. Cr)	1618.06
Equity	14.47%
Debt	81.14%
Net current asset	4.40%

### Quantitative Indicators

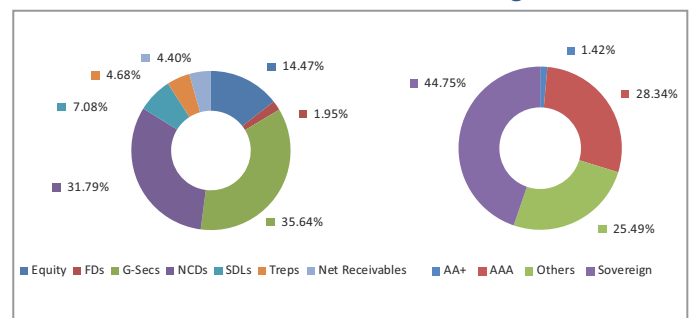
Modified Duration in Years	4.45
Average Maturity in Years	6.51
Yield to Maturity in %	5.90%

### 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	0.96%	1.92%	5.38%	8.19%	6.91%	8.11%	9.04%	9.29%	9.37%
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 May 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.

May 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	45.95
Corporate bonds rated AA or above by Crisil	0 - 50	0.00
Money market and other liquid assets	0 - 20	15.73
Infrastructure sector	0 - 25	6.30
Listed equities	0 - 50	30.37
Net Current Assets*		1.66
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>30.37%</b>
Nestle India Ltd	Manufacture of Food Products	4.67%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.74%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.13%
ITC Ltd	Manufacture of Tobacco Products	1.93%
Indraprastha Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	1.82%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.80%
Johnson Controls-Hitachi Air Condition. India Ltd	Manufacture of Machinery and Equipment N.E.C.	1.79%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	1.78%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.39%
Bayer CropScience Ltd	Manufacture of Chemicals and Chemical Products	1.25%
Others		7.06%
<b>Corporate Bond</b>		<b>6.30%</b>
7.60% NHAI Taxable Bond Series-V NCD (S)(MD 18/03/2022)	AAA	6.30%
<b>Sovereign</b>		<b>45.95%</b>
7.17% GOI (MD 08/01/2028)	SOV	27.82%
6.84% GOI (MD 19/12/2022)	SOV	13.26%
8.21% Haryana UDAY SDL (MD 31/03/2024)	SOV	4.86%
<b>Money Market, Deposits &amp; Other</b>		<b>17.39%</b>
<b>Total</b>		<b>100.00%</b>

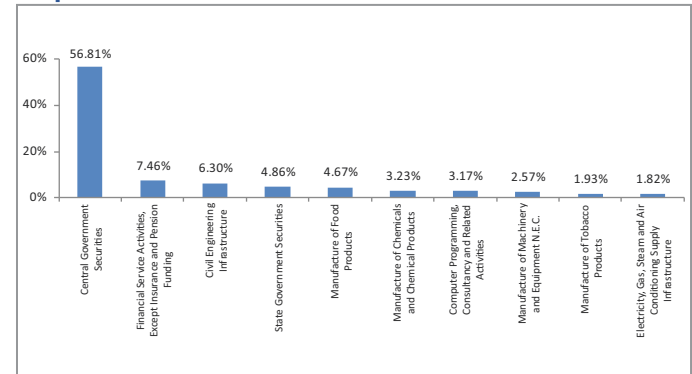
### Fund Details

Description	
SFIN Number	ULGF00318/11/04ACCELFUND116
Launch Date	18-Nov-04
Face Value	10
Risk Profile	High
Benchmark	-
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 29-May-2020	51.0295
AUM (Rs. Cr)	3.31
Equity	30.37%
Debt	67.97%
Net current asset	1.66%

### Quantitative Indicators

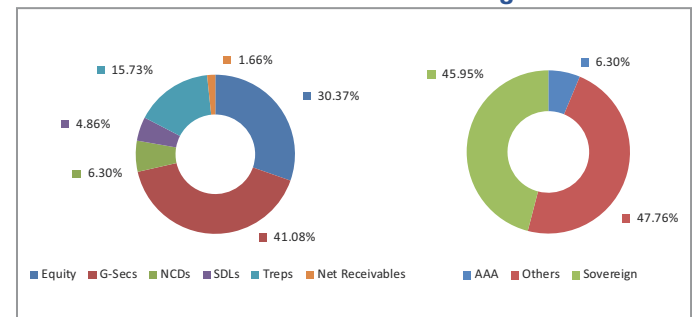
Modified Duration in Years	3.17
Average Maturity in Years	4.06
Yield to Maturity in %	4.97%

### Top 10 Sectors

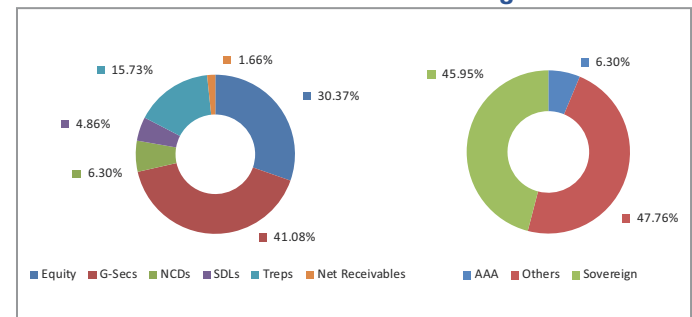


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### 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	0.27%	-2.06%	1.17%	0.66%	3.30%	5.18%	8.02%	8.83%	11.06%
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

May 2020

## Group Blue Chip Fund

### Fund Objective

To provide capital appreciation through investment in equities.

### Portfolio Allocation

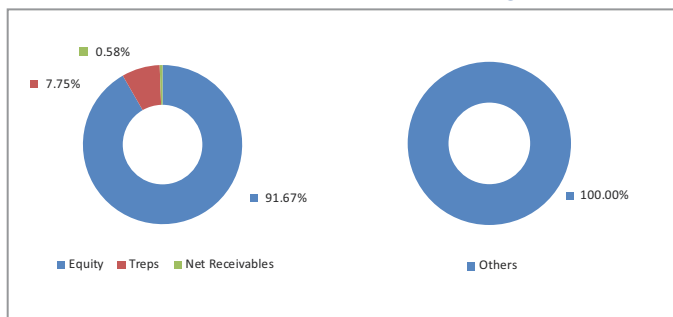
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	91.67
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	7.75
Net Current Assets*		0.58
<b>Total</b>		<b>100.00</b>

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

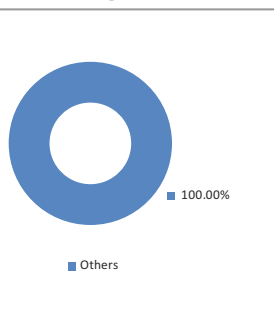
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>91.67%</b>
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.13%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.04%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.81%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.57%
Bharti Airtel Ltd	Telecommunications Infrastructure	5.01%
ITC Ltd	Manufacture of Tobacco Products	4.85%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	4.82%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	4.22%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.76%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.56%
Others		37.91%
<b>Money Market, Deposits &amp; Other</b>		<b>8.33%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



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

### Performance

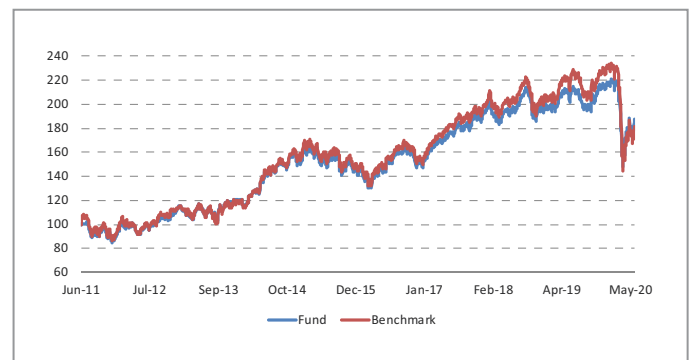
Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.75%	-13.12%	-11.87%	-2.05%	2.11%	3.86%	7.45%	-	7.26%
Benchmark	-2.84%	-20.54%	-19.65%	-5.54%	-0.14%	2.58%	6.95%	-	6.90%

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

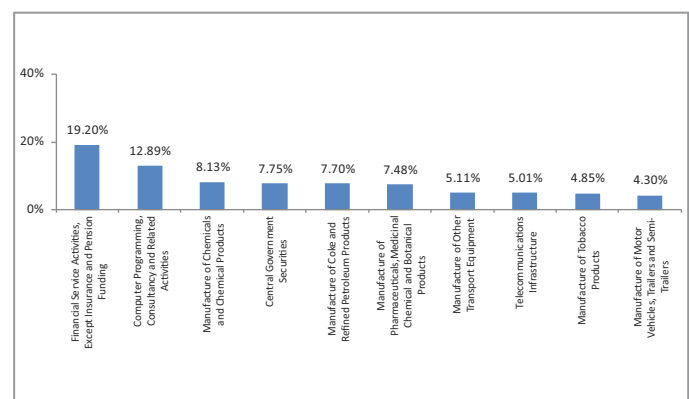
### Fund Details

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 29-May-2020	18.7147
AUM (Rs. Cr)	3.10
Equity	91.67%
Debt	7.75%
Net current asset	0.58%

### Growth of Rs. 100



### Top 10 Sectors



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

May 2020

## Group Equity Fund

### Fund Objective

To provide capital appreciation through investment in equity shares.

### Portfolio Allocation

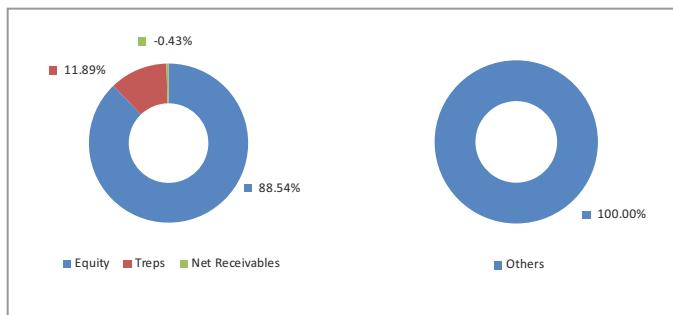
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	88.54
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	11.89
Net Current Assets*		-0.43
<b>Total</b>		<b>100.00</b>

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

### Portfolio

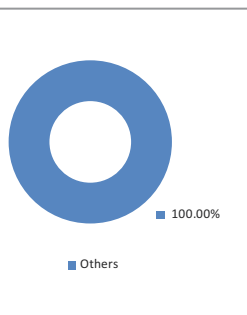
Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>88.54%</b>
Infosys Ltd	Computer Programming, Consultancy and Related Activities	8.13%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.35%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.32%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.01%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.75%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	3.22%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.03%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	2.85%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.75%
ITC Ltd	Manufacture of Tobacco Products	2.57%
Others		44.56%
<b>Money Market, Deposits &amp; Other</b>		<b>11.46%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



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

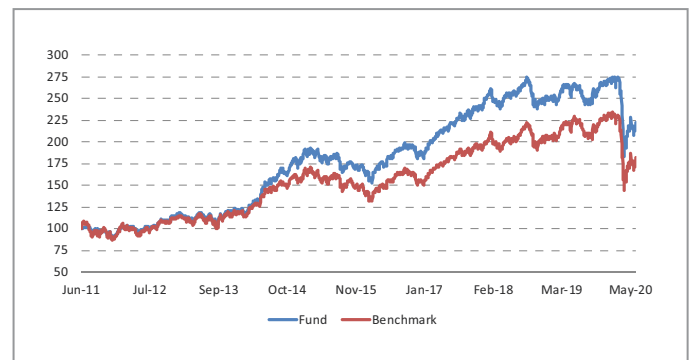
### Rating Profile



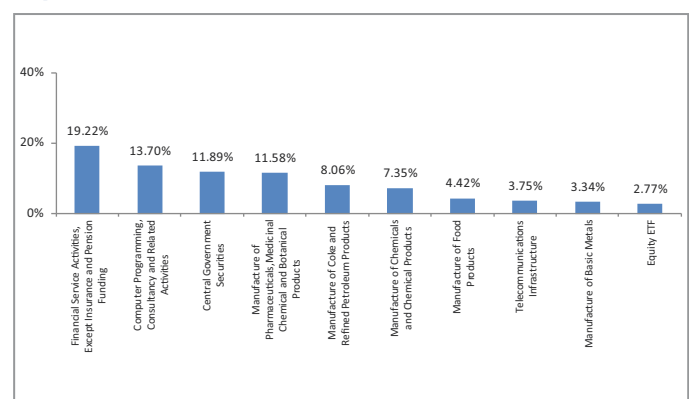
### Fund Details

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 29-May-2020	22.2119
AUM (Rs. Cr)	32.87
Equity	88.54%
Debt	11.89%
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'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception
Fund	-2.58%	-17.28%	-16.43%	-6.95%	0.24%	3.86%	9.71%	-	9.33%
Benchmark	-2.84%	-20.54%	-19.65%	-5.54%	-0.14%	2.58%	6.95%	-	6.90%

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

May 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	92.28
Equity and equity related instruments	0 - 50	0.00
Net Current Assets*		7.72
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Corporate Bond</b>		
9.90% HDFC Ltd. NCD (S)(MD 11/11/2021)	AAA	2.77%
9.90% LICHF Ltd. NCD (S)(MD 11/11/2021)	AAA	2.77%
8.95% HDFC Ltd. NCD (S)(MD 19/10/2020)	AAA	1.32%
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	0.65%
8.84% Power Grid Corporation Ltd. NCD (S)(MD 21/10/2020)	AAA	0.41%
<b>Sovereign</b>		
6.84% GOI (MD 19/12/2022)	SOV	51.73%
7.80% GOI (MD 11/04/2021)	SOV	8.68%
6.45% GOI (MD 07/10/2029)	SOV	2.44%
<b>Money Market, Deposits &amp; Other</b>		
		<b>29.22%</b>
<b>Total</b>		<b>100.00%</b>

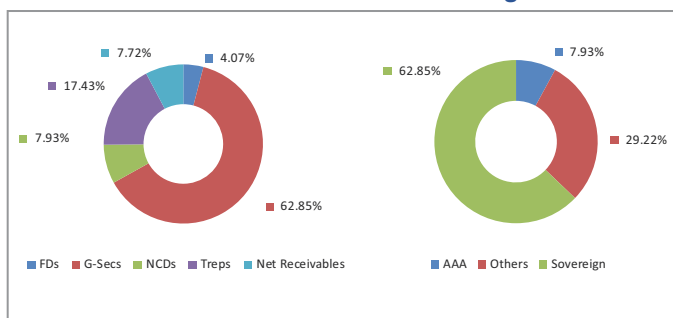
### Fund Details

Description	
SFIN Number	ULGF01311/05/11GRGROWFU02116
Launch Date	11-May-11
Face Value	10
Risk Profile	Low
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 29-May-2020	18.9013
AUM (Rs. Cr)	
Equity	-
Debt	92.28%
Net current asset	7.72%

### Quantitative Indicators

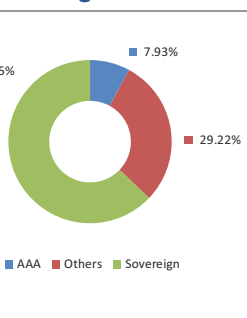
Modified Duration in Years	1.64
Average Maturity in Years	1.88
Yield to Maturity in %	4.45%

### Asset Class

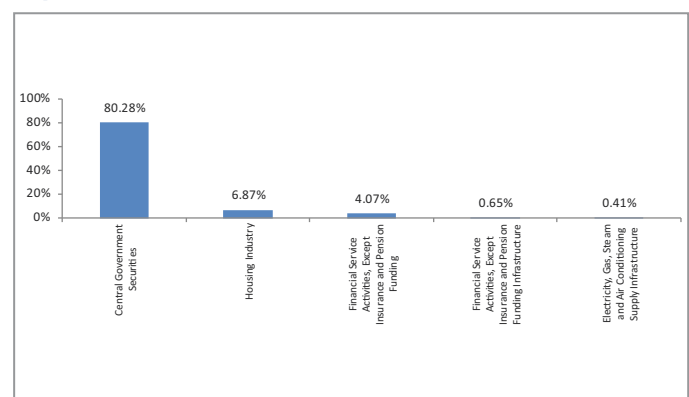


\*Others includes Equity, Treps, Net receivable/payable and FD

### 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	0.54%	4.02%	8.12%	8.34%	6.89%	6.63%	6.97%	-	7.28%
Benchmark	-	-	-	-	-	-	-	-	-

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

May 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	71.26
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	16.41
Net Current Assets*		12.33
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Corporate Bond</b>		
9.40% HDFC Ltd. NCD (S) (MD 13/04/2021)	AAA	4.65%
8.88% LICHF Ltd. NCD (S)(MD 13/10/2020)	AAA	4.50%
<b>Sovereign</b>		
6.84% GOI (MD 19/12/2022)	SOV	45.24%
7.80% GOI (MD 11/04/2021)	SOV	16.87%
<b>Money Market, Deposits &amp; Other</b>		
		28.74%
<b>Total</b>		<b>100.00%</b>

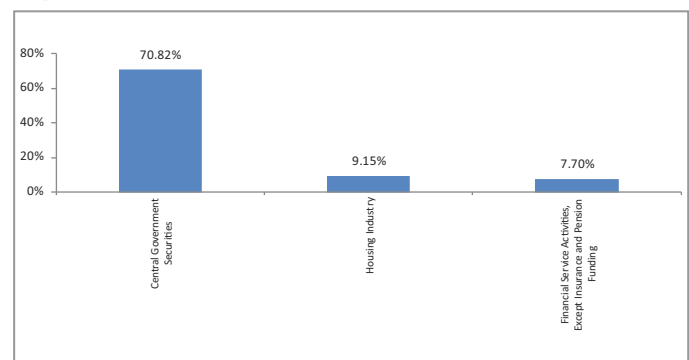
### Fund Details

Description	
SFIN Number	ULGF01421/06/11RETNSHIELD116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Moderate
Benchmark	-
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 29-May-2020	20.5943
AUM (Rs. Cr)	4.48
Equity	-
Debt	87.67%
Net current asset	12.33%

### Quantitative Indicators

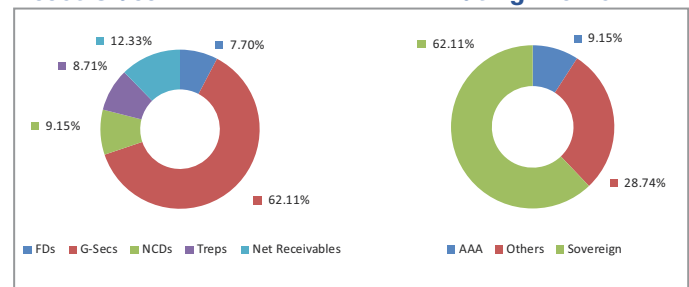
Modified Duration in Years	1.45
Average Maturity in Years	1.61
Yield to Maturity in %	4.67%

### Top 10 Sectors

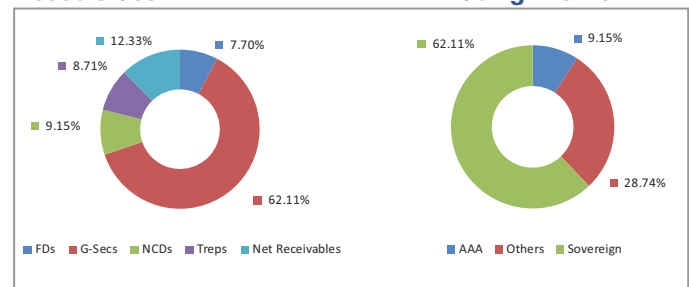


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### 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	0.51%	4.20%	8.45%	8.37%	6.86%	7.48%	8.27%	-	8.41%
Benchmark	-	-	-	-	-	-	-	-	-

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



May 2020

## Group Short Term Debt Fund- II

### Fund Objective

To earn moderate returns.

### Portfolio Allocation

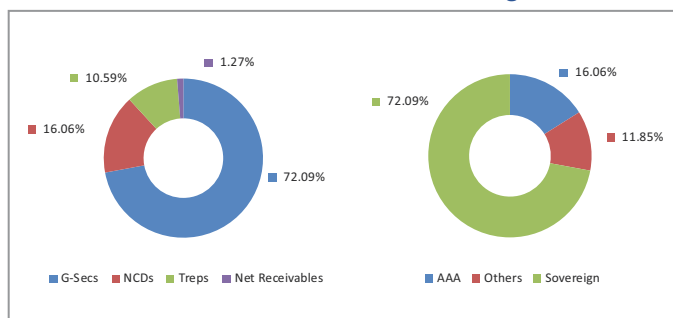
	Stated (%)	Actual (%)
Debt and debt related securities, Cash, Fixed Deposits, Money market instruments**, Mutual funds	0 - 100	98.73
Net Current Assets*		1.27
<b>Total</b>		<b>100.00</b>

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

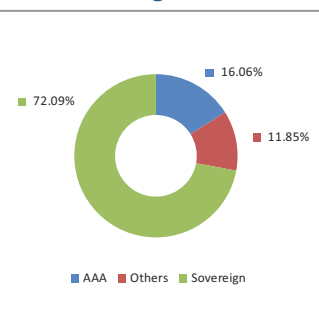
### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>16.06%</b>
8.88% LICHF Ltd. NCD (S)(MD 13/10/2020)	AAA	5.48%
8.95% HDFC Ltd. NCD (S)(MD 19/10/2020)	AAA	3.66%
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	3.63%
9.64% Power Grid Corporation Ltd. G NCD (S) (MD 31/05/2021)	AAA	2.37%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	0.93%
<b>Sovereign</b>		<b>72.09%</b>
6.18% GOI (MD 04/11/2024)	SOV	61.33%
7.80% GOI (MD 11/04/2021)	SOV	10.75%
<b>Money Market, Deposits &amp; Other</b>		<b>11.85%</b>
<b>Total</b>		<b>100.00%</b>

### 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	0.58%	5.22%	8.79%	8.78%	7.01%	8.03%	7.64%	-	7.89%
Benchmark	1.65%	5.12%	10.44%	9.85%	8.17%	8.38%	8.61%	-	8.73%

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

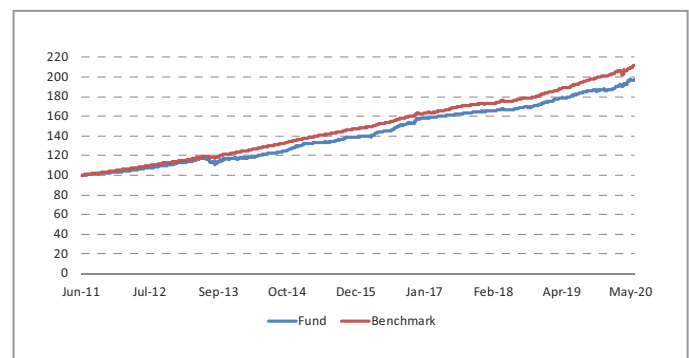
### Fund Details

Description	
SFIN Number	ULGF01218/04/11GRSHTRDE02116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Short Term Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 29-May-2020	19.7219
AUM (Rs. Cr)	11.05
Equity	-
Debt	98.73%
Net current asset	1.27%

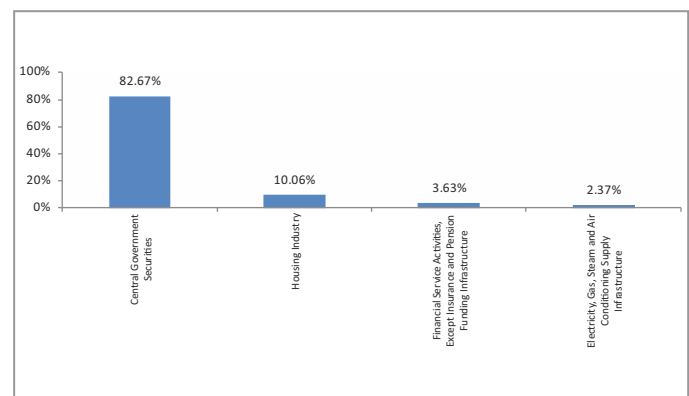
### Quantitative Indicators

Modified Duration in Years	2.54
Average Maturity in Years	2.92
Yield to Maturity in %	4.82%

### Growth of Rs. 100



### Top 10 Sectors



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

May 2020

## Group Debt Fund-II

### Fund Objective

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

### Portfolio Allocation

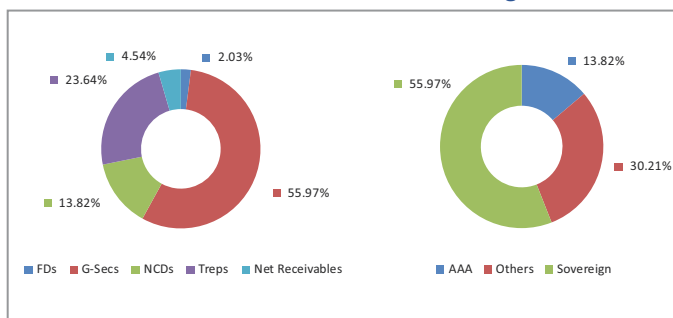
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD	40 - 100	71.82
Money Market instrument	0 - 60	23.64
Net Current Assets*		4.54
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>13.82%</b>
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	4.00%
8.24% Power Grid Corporation(GOI Serviced) NCD(S)(14/02/2029)	AAA	2.71%
7.43% NABARD NCD GOI SERVICED (U)(MD 31/01/2030)	AAA	2.18%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	1.03%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA	0.86%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.53%
8.65% HDFC Ltd. NCD(S) (MD 18/09/2020)	AAA	0.41%
8.85% Axis Bank Ltd. NCD (U)(MD 05/12/2024)	AAA	0.39%
8.60% LICHF Ltd. NCD (S)(MD 28/12/2020)	AAA	0.32%
8.88% LICHF Ltd. NCD (S)(MD 13/10/2020)	AAA	0.31%
Others		1.07%
<b>Sovereign</b>		<b>55.97%</b>
6.79% GOI (MD 26/12/2029)	SOV	40.59%
6.45% GOI (MD 07/10/2029)	SOV	7.60%
7.27% GOI (MD 08/04/2026)	SOV	7.58%
6.18% GOI (MD 04/11/2024)	SOV	0.21%
<b>Money Market, Deposits &amp; Other</b>		<b>30.21%</b>
<b>Total</b>		<b>100.00%</b>

### 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	1.55%	4.80%	9.03%	9.90%	7.32%	8.12%	-	-	8.97%
Benchmark	2.08%	6.77%	13.03%	11.87%	8.63%	9.14%	-	-	9.85%

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

DHFL total exposure as on 29th May 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.

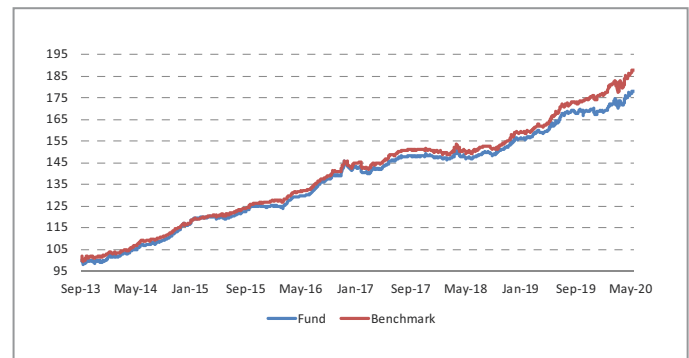
### Fund Details

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 29-May-2020	17.7983
AUM (Rs. Cr)	966.97
Equity	-
Debt	95.46%
Net current asset	4.54%

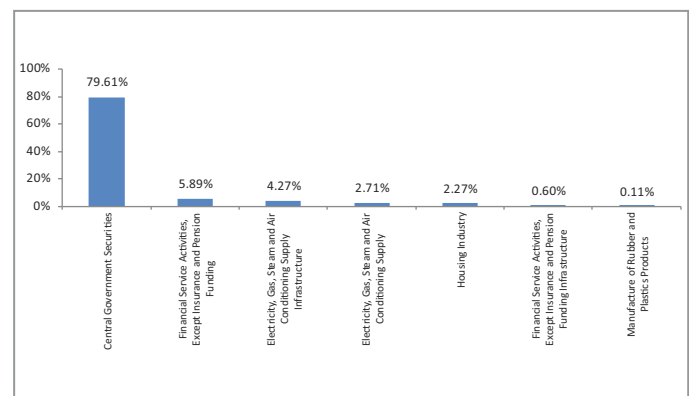
### Quantitative Indicators

Modified Duration in Years	4.56
Average Maturity in Years	6.30
Yield to Maturity in %	5.45%

### Growth of Rs. 100



### Top 10 Sectors



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

May 2020

## Group Short Term Debt Fund-III

### Fund Objective

To earn moderate returns.

### Portfolio Allocation

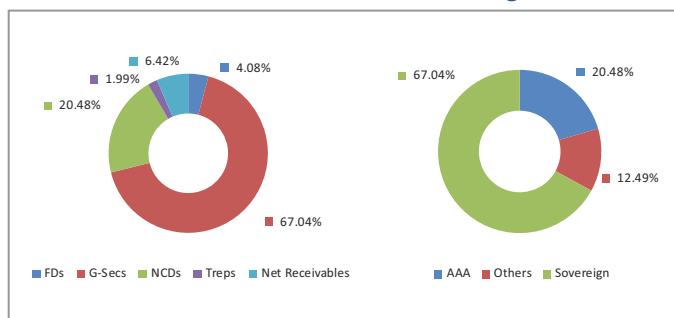
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	40 - 100	91.59
Money Market Instrument	0 - 60	1.99
Net Current Assets*		6.42
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		
8.65% HDFC Ltd. NCD(S) (MD 18/09/2020)	AAA	7.98%
8.50% IRFC Ltd. (S) (MD 22/06/2020)	AAA	4.19%
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	2.30%
8.67% LICHF Ltd. NCD (S) (MD 26/08/2020)	AAA	2.00%
8.88% LICHF Ltd. NCD (S)(MD 13/10/2020)	AAA	1.61%
8.60% LICHF Ltd. NCD (S)(MD 28/12/2020)	AAA	0.81%
8.84% Power Grid Corporation Ltd. NCD (S)(MD 21/10/2020)	AAA	0.76%
7.60% NHA1 Taxable Bond Series-V NCD (S)(MD 18/03/2022)	AAA	0.62%
8.70% HDFC Ltd (S)(MD 15/12/2020)	AAA	0.20%
<b>Sovereign</b>		
6.18% GOI (MD 04/11/2024)	SOV	52.52%
7.80% GOI (MD 11/04/2021)	SOV	14.24%
6.84% GOI (MD 19/12/2022)	SOV	0.27%
<b>Money Market, Deposits &amp; Other</b>		
<b>Total</b>		<b>100.00%</b>

### 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	0.59%	4.97%	8.29%	7.68%	6.84%	7.25%	-	-	7.54%
Benchmark	1.65%	5.12%	10.44%	9.85%	8.17%	8.38%	-	-	8.88%

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

DHFL total exposure as on 29th May 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.

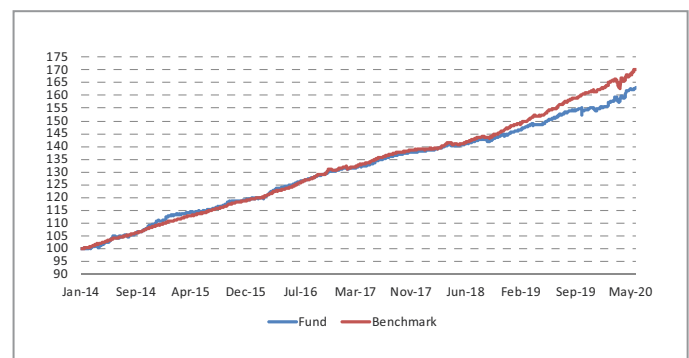
### Fund Details

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 29-May-2020	16.2881
AUM (Rs. Cr)	50.23
Equity	-
Debt	93.58%
Net current asset	6.42%

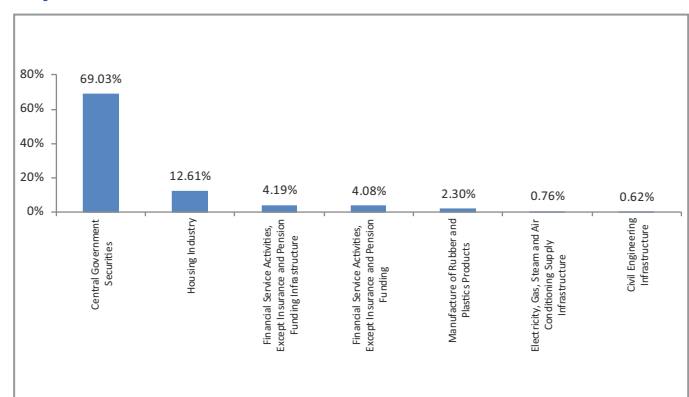
### Quantitative Indicators

Modified Duration in Years	2.42
Average Maturity in Years	2.76
Yield to Maturity in %	5.28%

### Growth of Rs. 100



### Top 10 Sectors



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

May 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	0.00
Money Market instrument	40 - 100	99.68
Net Current Assets <sup>#</sup>		0.32
<b>Total</b>		<b>100.00</b>

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

### Portfolio

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

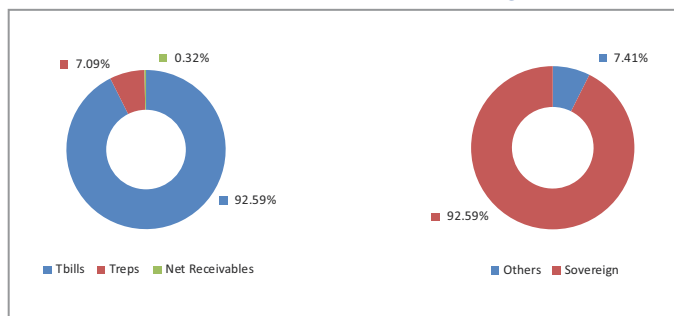
### Fund Details

Description	
SFIN Number	ULGF02124/06/13GRLIQUFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 29-May-2020	12.5878
AUM (Rs. Cr)	4.23
Equity	-
Debt	99.68%
Net current asset	0.32%

### Quantitative Indicators

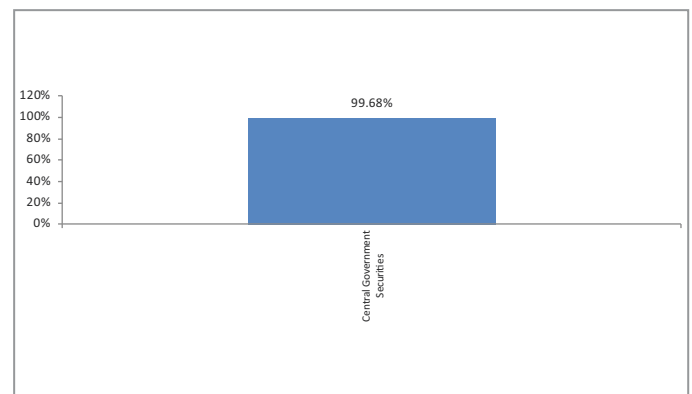
Modified Duration in Years	0.18
Average Maturity in Years	0.18
Yield to Maturity in %	4.87%

### 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	0.33%	2.12%	5.02%	-3.23%	-0.36%	2.76%	-	-	3.49%
Benchmark	0.44%	2.76%	6.01%	6.88%	6.88%	7.10%	-	-	7.67%

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

May 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	71.58
Money market instruments, Cash, Mutual funds	0 - 40	23.89
Net Current Assets*		4.53
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	4.23%
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	2.28%
7.43% NABARD NCD GOI SERVICED (U)(MD 31/01/2030)	AAA	2.03%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.33%
<b>Sovereign</b>		
6.79% GOI (MD 26/12/2029)	SOV	36.95%
7.27% GOI (MD 08/04/2026)	SOV	9.89%
6.45% GOI (MD 07/10/2029)	SOV	9.71%
<b>Money Market, Deposits &amp; Other</b>		
		<b>30.65%</b>
<b>Total</b>		<b>100.00%</b>

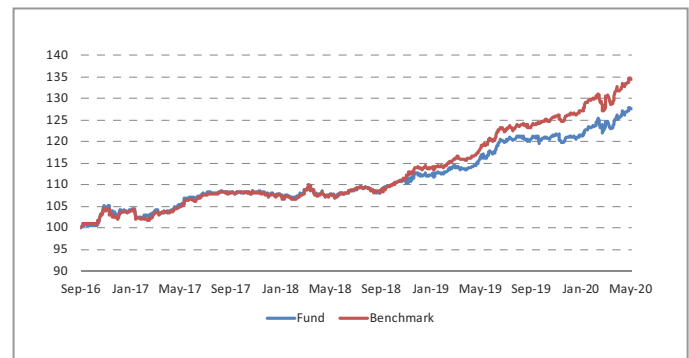
### Fund Details

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 29-May-2020	12.7625
AUM (Rs. Cr)	98.44
Equity	-
Debt	95.47%
Net current asset	4.53%

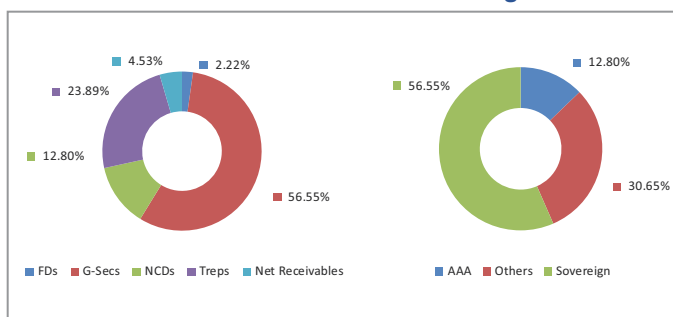
### Quantitative Indicators

Modified Duration in Years	4.56
Average Maturity in Years	6.27
Yield to Maturity in %	5.42%

### Growth of Rs. 100

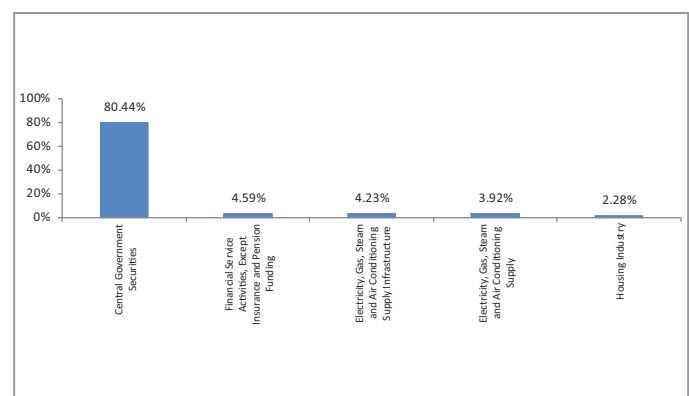


### Asset Class



\*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	1.66%	4.99%	9.25%	8.86%	6.60%	-	-	-	6.88%
Benchmark	2.08%	6.77%	13.03%	11.87%	8.63%	-	-	-	8.43%

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 May 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.

May 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	95.09
Net Current Assets*		4.91
<b>Total</b>		<b>100.00</b>

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

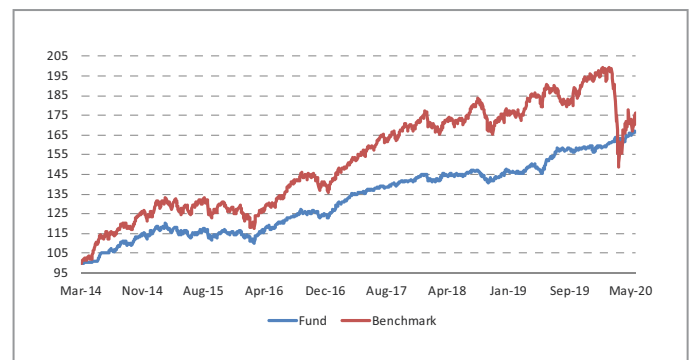
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Sovereign</b>		<b>86.70%</b>
6.45% GOI (MD 07/10/2029)	SOV	48.72%
6.79% GOI (MD 26/12/2029)	SOV	37.99%
<b>Money Market, Deposits &amp; Other</b>		<b>13.30%</b>
<b>Total</b>		<b>100.00%</b>

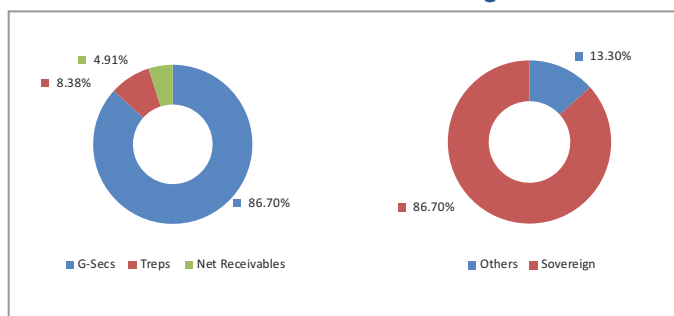
### Fund Details

Description		
SFIN Number	ULGF01810/05/13GRBALCEDGA116	
Launch Date	25-Mar-14	
Face Value	10	
Risk Profile	High	
Benchmark	CRISIL Balanced Fund – Aggressive Index	
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 29-May-2020	16.6574	
AUM (Rs. Cr)	0.36	
Equity	-	
Debt	95.09%	
Net current asset	4.91%	

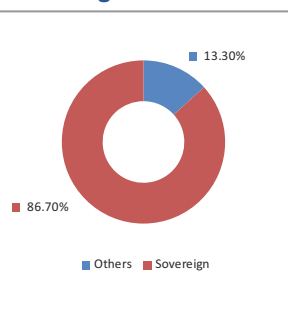
### Growth of Rs. 100



### Asset Class

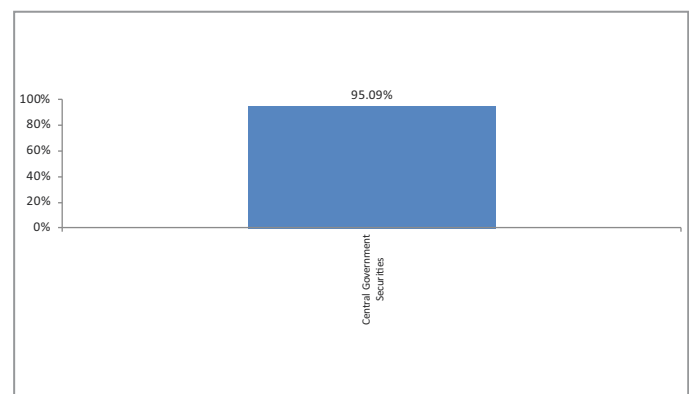


### Rating Profile



\*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	1.29%	4.56%	10.80%	7.08%	6.83%	7.48%	-	-	8.60%
Benchmark	-1.25%	-10.52%	-7.72%	1.19%	3.56%	5.36%	-	-	8.00%

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

May 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	78.24
Money market instruments, Mutual funds*	0 - 60	18.87
Net Current Assets*		2.89
<b>Total</b>		<b>100.00</b>

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

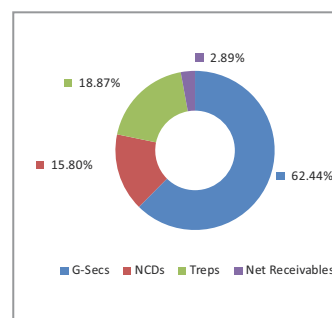
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Corporate Bond</b>		
8.24% Power Grid Corporation (GOI Serviced)NCD(S)(14/02/2029)	AAA	5.34%
8.30% NTPC Ltd NCD Series 67 Secured Bond (S)(MD 15/01/2029)	AAA	5.31%
7.90% LICHF Ltd. NCD (S)(MD 18/08/2026)	AAA	5.16%
<b>Sovereign</b>		
6.79% GOI (MD 26/12/2029)	SOV	41.99%
7.27% GOI (MD 08/04/2026)	SOV	10.97%
6.45% GOI (MD 07/10/2029)	SOV	9.48%
<b>Money Market, Deposits &amp; Other</b>		
<b>Total</b>		<b>100.00%</b>

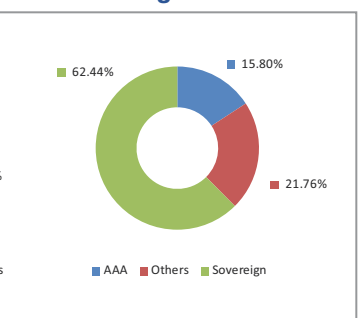
### Fund Details

Description	
SFIN Number	ULGF02518/08/16GRDBTPENFU116
Launch Date	01-Sep-17
Face Value	10
Risk Profile	LOW
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 29-May-2020	12.1273
AUM (Rs. Cr)	2.07
Equity	
	-
Debt	
	97.11%
Net current asset	
	2.89%

### Asset Class

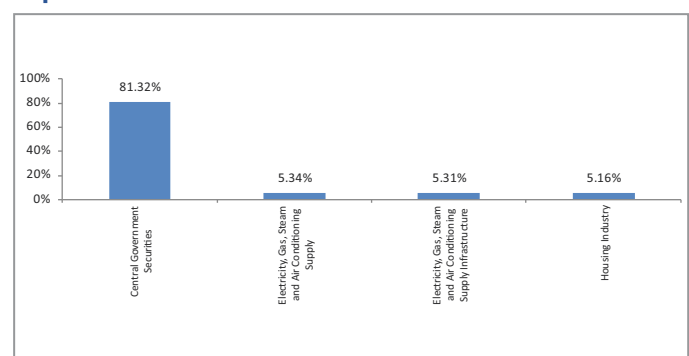


### Rating Profile



\*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	1.69%	5.56%	10.61%	10.32%	-	-	-	-	7.29%
Benchmark	2.08%	6.77%	13.03%	11.87%	-	-	-	-	8.24%

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

May 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	95.38
Net Current Assets <sup>#</sup>		4.62
<b>Total</b>		<b>100.00</b>

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

### Portfolio

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

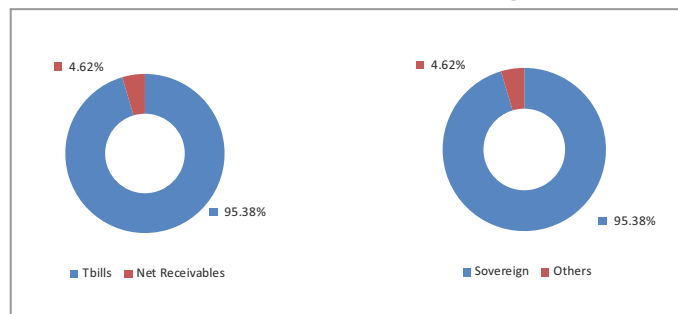
### Fund Details

Description	
SFIN Number	ULGF02302/03/15GRLIQUFU03116
Launch Date	02-Aug-19
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	28
Hybrid	21
NAV as on 29-May-2020	10.5042
AUM (Rs. Cr)	
Equity	-
Debt	95.38%
Net current asset	4.62%

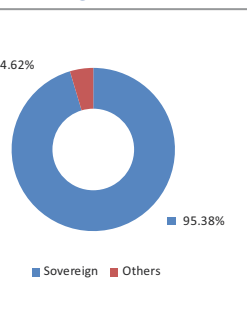
### Quantitative Indicators

Modified Duration in Years	0.56
Average Maturity in Years	0.56
Yield to Maturity in %	5.01%

### Asset Class

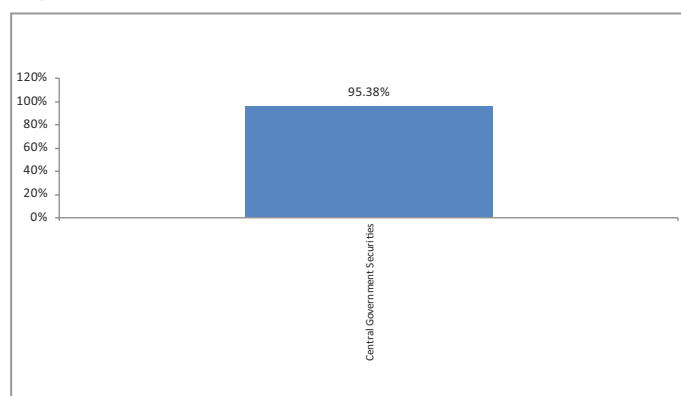


### Rating Profile



<sup>#</sup>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	0.29%	3.69%	-	-	-	-	-	-	6.15%
Benchmark	0.44%	2.76%	-	-	-	-	-	-	5.76%

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