

INVESTMENT'Z INSIGHT

Monthly Investment Update August 2020

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August 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	22.94
Corporate bonds	0 - 50	3.68
Money market and other liquid assets	0 - 40	4.91
Infrastructure sector as defined by the IRDA	0 - 40	2.68
Listed equities	0 - 100	64.53
Net Current Assets*		1.26
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	6.37%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.96%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.76%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.83%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.59%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	2.61%
Bharti Airtel Ltd	Telecommunications Infrastructure	2.39%
ITC Ltd	Manufacture of Tobacco Products	2.23%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.01%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.75%
Others		28.06%
Corporate Bond		
6.36%		
7.83% LICHF Ltd. NCD (S) (MD 25/09/2026) (P 26/11/2020)	AAA	3.68%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA	2.68%
Sovereign		
22.94%		
5.79% GOI (MD 11/05/2030)	SOV	21.47%
6.19% GOI (MD 16/09/2034)	SOV	1.46%
Money Market, Deposits & Other		
6.18%		
Total		100.00%

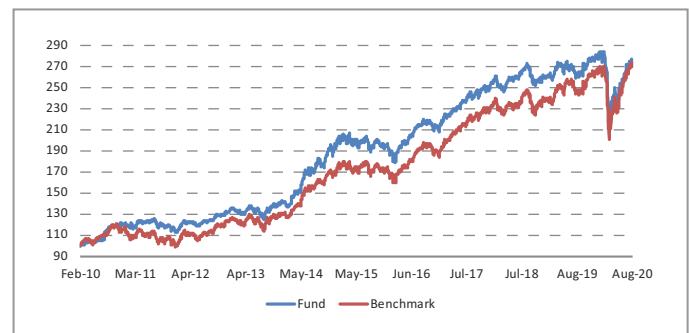
Fund Details

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	22	-
Debt	-	25
Hybrid	16	16
NAV as on 31-August-2020	27.2601	
AUM (Rs. Cr)	87.31	
Equity	64.53%	
Debt	34.21%	
Net current asset	1.26%	

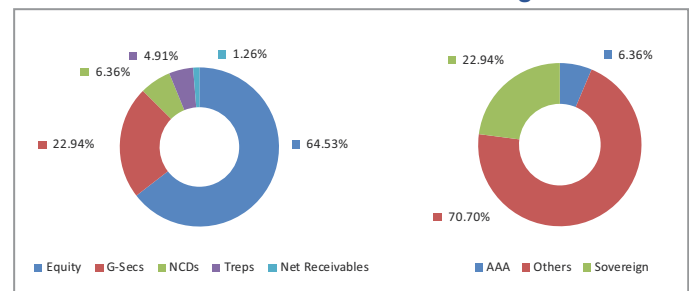
Quantitative Indicators

Modified Duration in Years	5.70
Average Maturity in Years	7.78
Yield to Maturity in %	5.69%

Growth of Rs. 100

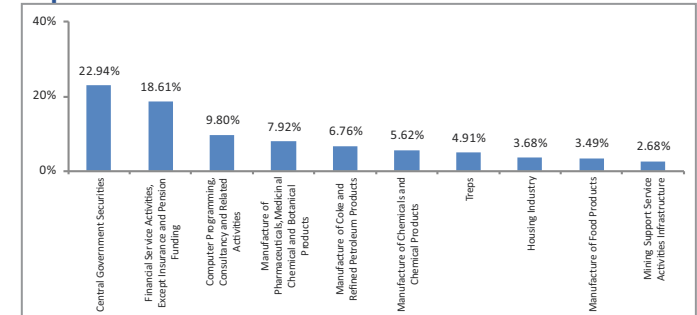


Asset Class



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

Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception
Fund	1.06%	2.48%	3.28%	0.08%	3.79%	6.95%	11.43%	9.08%	10.00%
Benchmark	1.46%	4.65%	7.80%	4.32%	6.74%	8.58%	11.14%	8.53%	8.93%

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

August 2020

Group Equity Index Fund

Fund Objective

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

Portfolio Allocation

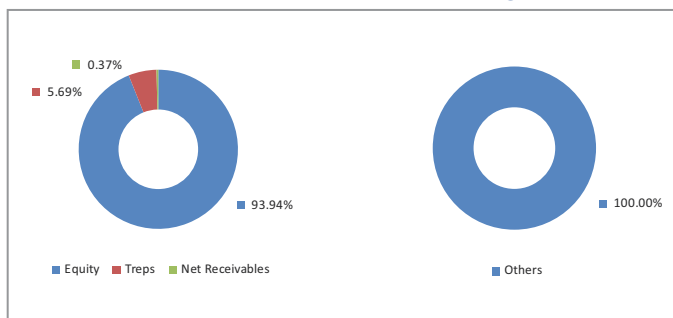
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	5.69
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	93.94
Net Current Assets*		0.37
Total		100.00

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

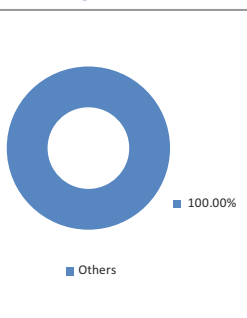
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		93.94%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	8.87%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.24%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.60%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	5.28%
ITC Ltd	Manufacture of Tobacco Products	4.08%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.93%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	3.67%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.57%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.49%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.39%
Others		41.83%
Money Market, Deposits & Other		6.06%
Total		100.00%

Asset Class



Rating Profile



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

Performance

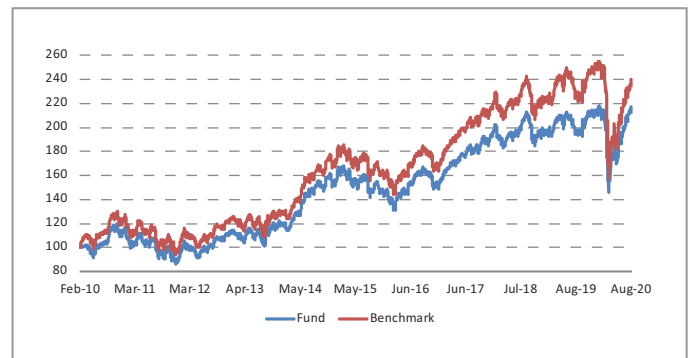
Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception
Fund	2.22%	6.68%	7.46%	-0.06%	5.42%	7.33%	10.64%	7.51%	7.41%
Benchmark	2.84%	1.66%	3.30%	-1.26%	4.71%	7.39%	11.02%	7.74%	8.45%

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

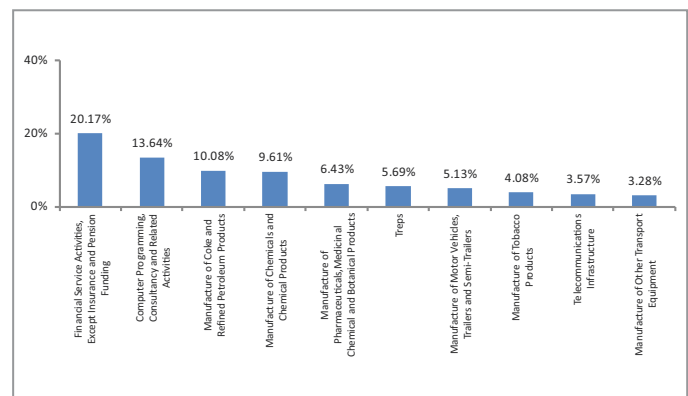
Fund Details

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	22
Debt	-
Hybrid	16
NAV as on 31-August-2020	21.2405
AUM (Rs. Cr)	
Equity	93.94%
Debt	5.69%
Net current asset	0.37%

Growth of Rs. 100



Top 10 Sectors



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

August 2020

Group Debt Fund

Fund Objective

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

Portfolio Allocation

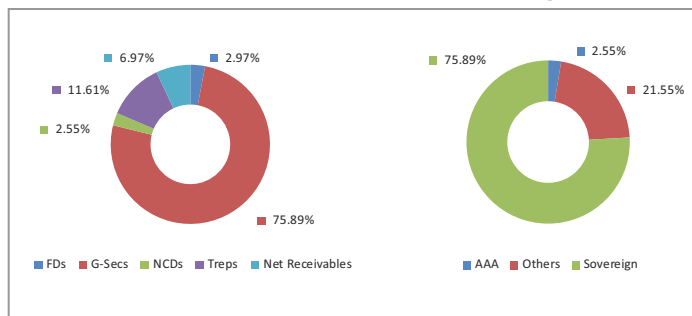
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 100	75.89
Corporate bonds	0 - 100	5.53
Money market and other liquid assets	0 - 40	11.61
Listed equities - NIL		-
Net Current Assets*		6.97
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	1.73%
8.75% Bajaj Finance Ltd. NCD (U) (MD 14/08/2026)	AAA	0.37%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA	0.28%
7.90% LICHF Ltd. NCD (S)(MD 18/08/2026)	AAA	0.18%
Sovereign		
5.79% GOI (MD 11/05/2030)	SOV	36.97%
6.79% GOI (MD 26/12/2029)	SOV	22.09%
7.27% GOI (MD 08/04/2026)	SOV	13.87%
6.19% GOI (MD 16/09/2034)	SOV	2.96%
Money Market, Deposits & Other		
		21.55%
Total		100.00%

Asset Class



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception
Fund	-1.21%	4.04%	5.36%	8.89%	6.17%	7.82%	8.87%	8.49%	8.95%
Benchmark	-0.77%	5.51%	10.90%	12.07%	8.22%	9.13%	9.92%	8.71%	8.18%

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

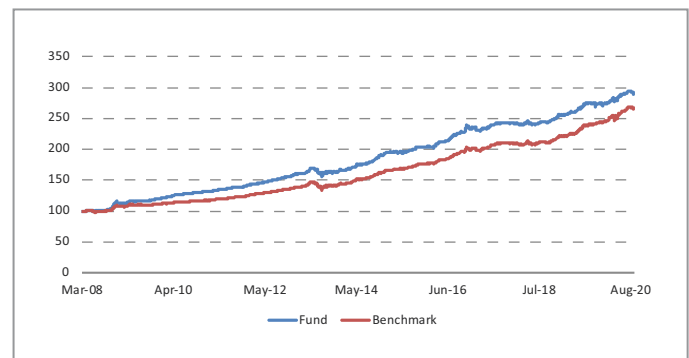
Fund Details

Description	
SFIN Number	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	25
Hybrid	16
NAV as on 31-August-2020	29.0641
AUM (Rs. Cr)	120.36
Equity	-
Debt	93.03%
Net current asset	6.97%

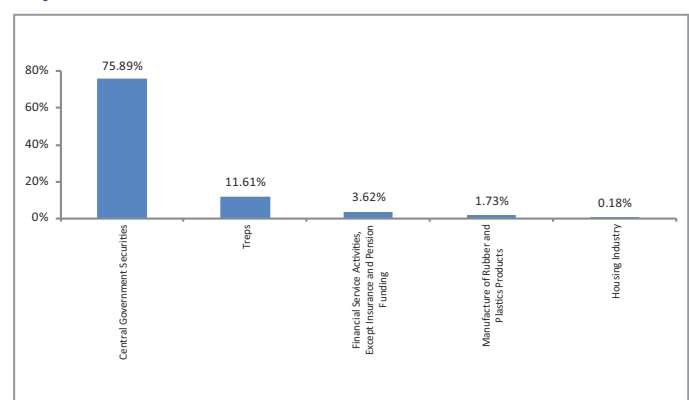
Quantitative Indicators

Modified Duration in Years	5.89
Average Maturity in Years	7.83
Yield to Maturity in %	5.81%

Growth of Rs. 100



Top 10 Sectors



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

August 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	99.79
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		0.21
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%

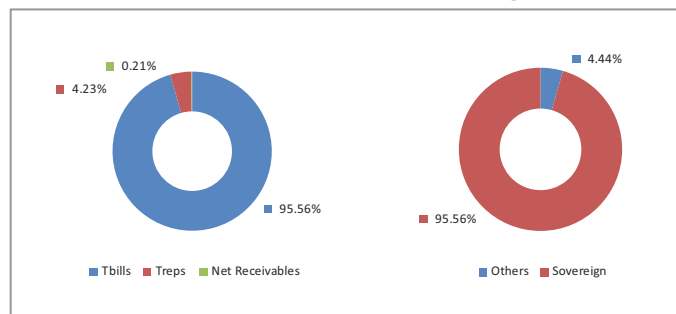
Fund Details

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	25
Hybrid	16
NAV as on 31-August-2020	22.6732
AUM (Rs. Cr)	
Equity	-
Debt	99.79%
Net current asset	0.21%

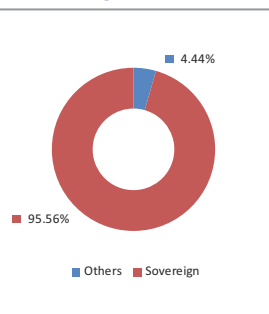
Quantitative Indicators

Modified Duration in Years	0.85
Average Maturity in Years	0.85
Yield to Maturity in %	3.50%

Asset Class

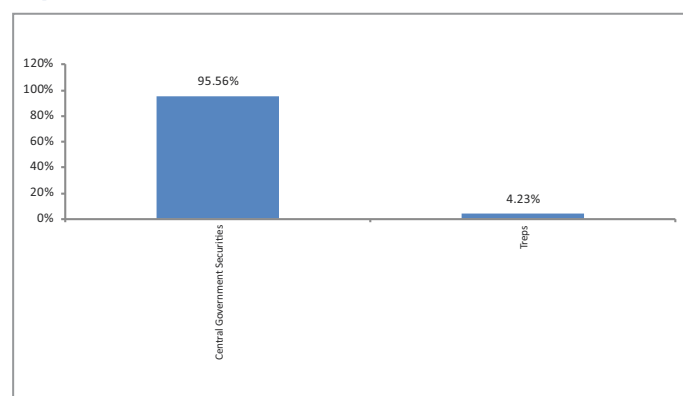


Rating Profile



*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	0.23%	2.23%	4.72%	0.78%	2.47%	4.39%	5.57%	6.54%	7.16%
Benchmark	0.35%	2.44%	5.37%	6.41%	6.65%	6.90%	7.59%	7.73%	7.34%

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August 2020

Stable Gain Fund

Fund Objective

To provide moderate risk with moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	50.87
Corporate bonds	0 - 40	11.35
Money market and other liquid assets	0 - 20	0.16
Infrastructure sector as defined by the IRDA	0 - 25	6.14
Listed equities	0 - 35	29.41
Net Current Assets*		2.08
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		
29.41%		
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	3.50%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.43%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	2.53%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.01%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	1.88%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.50%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	1.50%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.49%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	1.30%
ITC Ltd	Manufacture of Tobacco Products	0.95%
Others		9.33%
Corporate Bond		
25.44%		
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	7.13%
7.21% HDFC LTD (S) (MD 30/12/2022)	AAA	3.38%
8.36% PGCI Ltd NCD (Part red.) (S) (MD 06/01/2029)	AAA	3.32%
8.50% NABARD NCD Series 19F (U) (MD 31/01/2023)	AAA	2.04%
7.75% LIC Housing Finance Ltd NCD (S) (MD 23/07/2024)	AAA	2.02%
7.6351% Kotak Mahindra Prime Ltd NCD (S) (MD 23/02/2023)	AAA	1.20%
9.10% Shriram Transport Finance Co Ltd NCD(S) (MD 12/07/2021)	AA+	1.18%
5.40% HDFC LTD (S) (MD 11/08/2023)	AAA	1.15%
8.20% GOI Oil Bond (MD 15/09/2024)	SOV	0.82%
7.78% HDFC LTD (S) (MD 27/03/2027)	AAA	0.81%
Others		2.40%
Sovereign		
42.92%		
8.28% GOI (MD 21/09/2027)	SOV	15.84%
9.20% GOI (MD 30/09/2030)	SOV	4.54%
7.98% Karnataka SDL (14/10/2025)	SOV	4.11%
8.58% Gujarat SDL (MD 23/01/2023)	SOV	4.08%

Company/Issuer	Sector/Rating	Exposure (%)
8.15% GOI (MD 24/11/2026)	SOV	3.35%
8.24% GOI (MD 15/02/2027)	SOV	3.15%
6.79% GOI (MD 15/05/2027)	SOV	3.14%
6.19% GOI (MD 16/09/2034)	SOV	1.85%
6.18% GOI (MD 04/11/2024)	SOV	1.25%
8.92% Tamil Nadu SDL (MD 08/08/2022)	SOV	0.81%
Others		0.80%
Money Market, Deposits & Other		2.23%
Total		100.00%

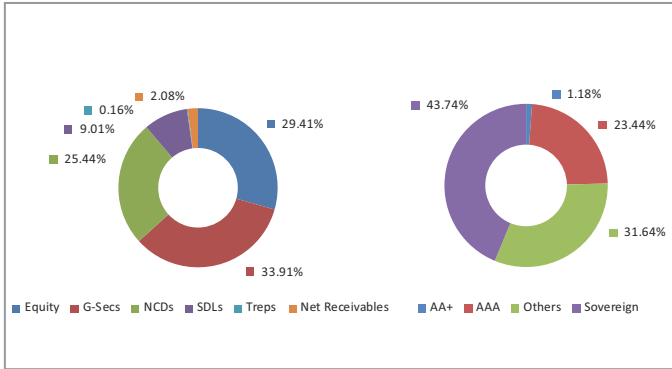
Fund Details

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	22	-
Debt	-	25
Hybrid	16	16
NAV as on 31-August-2020	45.4101	
AUM (Rs. Cr)	264.31	
Equity	29.41%	
Debt	68.51%	
Net current asset	2.08%	

Quantitative Indicators

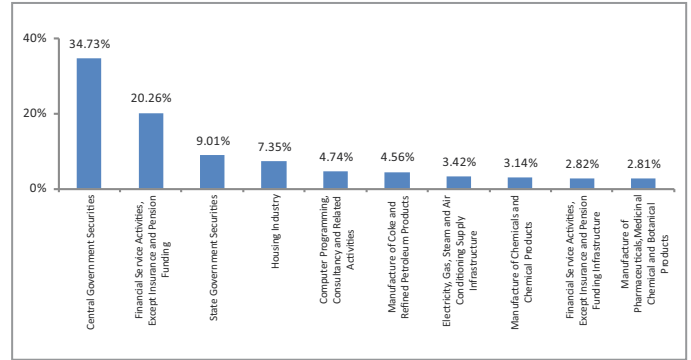
Modified Duration in Years	4.67
Average Maturity in Years	6.51
Yield to Maturity in %	5.97%

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	-0.45%	3.83%	6.69%	6.90%	6.12%	8.75%	11.53%	9.75%	10.02%
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

August 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	56.45
Corporate bonds	0 - 30	12.62
Money market and other liquid assets	0 - 20	2.15
Infrastructure sector as defined by the IRDA	0 - 25	6.77
Listed equities	0 - 20	17.69
Net Current Assets*		4.32
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	2.13%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.99%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.57%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.13%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	1.10%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	0.91%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.90%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.87%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	0.75%
Sun Pharmaceuticals Industries Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	0.73%
Others		5.63%
Corporate Bond		
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	7.31%
7.21% HDFC LTD (S) (MD 30/12/2022)	AAA	4.19%
8.36% PGCIL Ltd NCD (Part red.) (S) (MD 06/01/2029)	AAA	3.09%
8.50% NABARD NCD Series 19F (U)(MD 31/01/2023)	AAA	2.91%
9.10% Shriram Transport Finance Co Ltd NCD(S)(MD 12/07/2021)	AA+	1.37%
8.18% NABARD NCD GOI SERVICED (U)(MD 26/12/2028)	AAA	1.32%
6.40% NABARD NCD (U) (MD 31/07/2023)	AAA	1.24%
8.20% GOI Oil Bond (MD 12/02/2024)	SOV	1.16%
7.6351% Kotak Mahindra Prime Ltd NCD (S)(MD 23/02/2023)	AAA	1.08%
5.40% HDFC LTD (S) (MD 11/08/2023)	AAA	0.91%
Others		3.79%
Sovereign		
8.28% GOI (MD 21/09/2027)	SOV	19.06%
8.24% GOI (MD 15/02/2027)	SOV	4.79%
8.60% GOI (MD 02/06/2028)	SOV	3.75%
8.15% GOI (MD 24/11/2026)	SOV	3.65%
9.20% GOI (MD 30/09/2030)	SOV	3.60%
6.19% GOI (MD 16/09/2034)	SOV	2.63%
7.77% Tamil Nadu Uday SDL (MD 22/02/2024)	SOV	1.91%
6.79% GOI (MD 15/05/2027)	SOV	1.68%
7.57% GOI (MD 17/6/2033)	SOV	1.41%
7.16% GOI (MD 20/09/2050)	SOV	0.88%
Others		2.52%
Money Market, Deposits & Other		8.07%
Total		100.00%

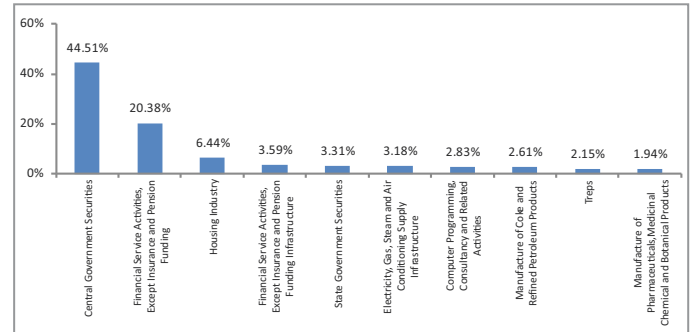
Fund Details

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	22 -
Debt	- 25
Hybrid	16 16
NAV as on 31-August-2020	41.8522
AUM (Rs. Cr)	1668.80
Equity	17.69%
Debt	77.99%
Net current asset	4.32%

Quantitative Indicators

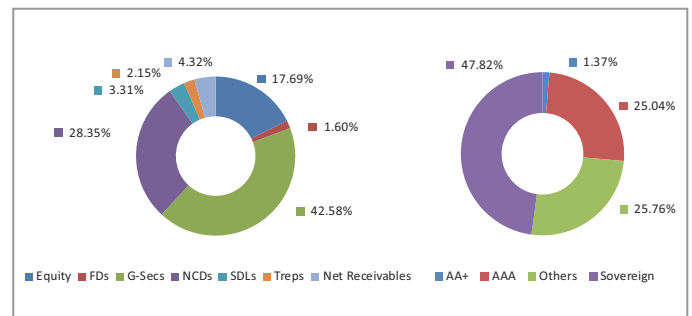
Modified Duration in Years	4.82
Average Maturity in Years	6.79
Yield to Maturity in %	6.04%

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	-0.61%	4.05%	7.65%	8.41%	7.01%	8.66%	10.43%	9.19%	9.43%
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

August 2020

Group Blue Chip Fund

Fund Objective

To provide capital appreciation through investment in equities.

Portfolio Allocation

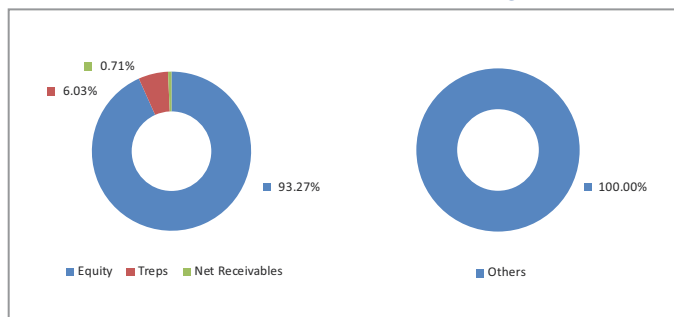
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	93.27
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	6.03
Net Current Assets*		0.71
Total		100.00

*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

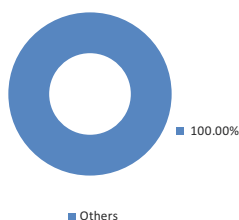
Company/Issuer	Sector/Rating	Exposure (%)
Equity		93.27%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	8.40%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.13%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.10%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.94%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	4.41%
ITC Ltd	Manufacture of Tobacco Products	4.17%
Bharti Airtel Ltd	Telecommunications Infrastructure	4.14%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.93%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.69%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.21%
Others		39.17%
Money Market, Deposits & Other		6.73%
Total		100.00%

Asset Class



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

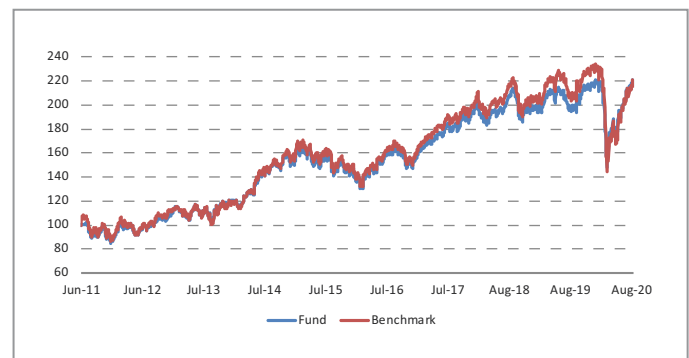
Rating Profile



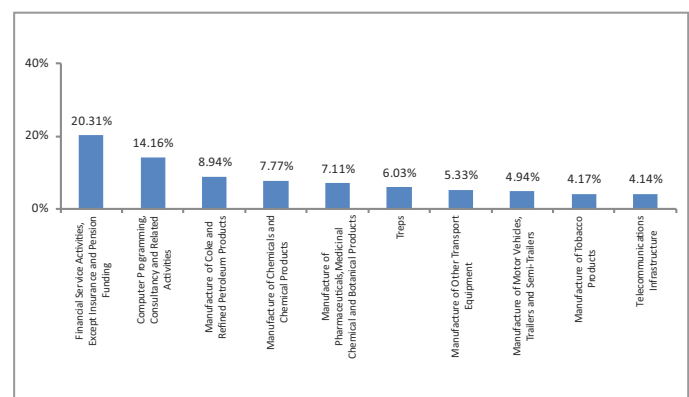
Fund Details

Description	
SFIN Number	ULGF01118/04/11GRBLUECHIP116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	22
Debt	-
Hybrid	16
NAV as on 31-August-2020	21.6340
AUM (Rs. Cr)	3.49
Equity	93.27%
Debt	6.03%
Net current asset	0.71%

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	2.33%	7.01%	8.69%	0.57%	6.08%	7.95%	10.88%	-	8.75%
Benchmark	2.84%	1.66%	3.30%	-1.26%	4.71%	7.39%	11.02%	-	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

August 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	95.47
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	3.73
Net Current Assets*		0.81
Total		100.00

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

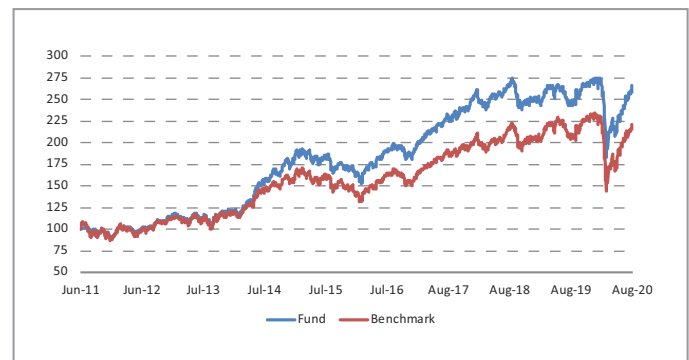
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		95.47%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.92%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.41%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.75%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.64%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.41%
NIPPON INDIA ETF BANK BEES	Equity ETF	3.69%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	3.22%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.88%
ITC Ltd	Manufacture of Tobacco Products	2.75%
Bharti Airtel Ltd	Telecommunications Infrastructure	2.54%
Others		48.25%
Money Market, Deposits & Other		4.53%
Total		100.00%

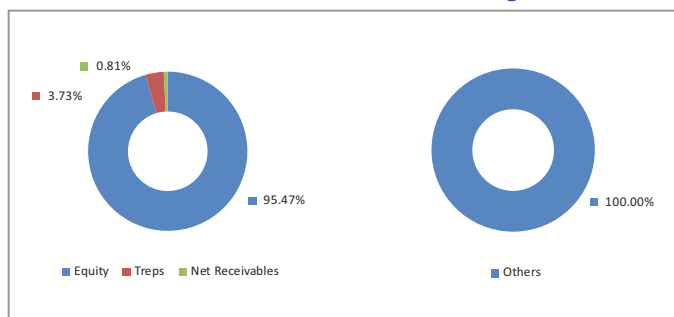
Fund Details

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	22
Debt	-
Hybrid	16
NAV as on 31-August-2020	25.9241
AUM (Rs. Cr)	38.36
Equity	95.47%
Debt	3.73%
Net current asset	0.81%

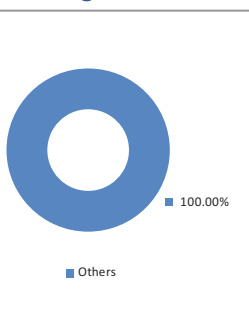
Growth of Rs. 100



Asset Class

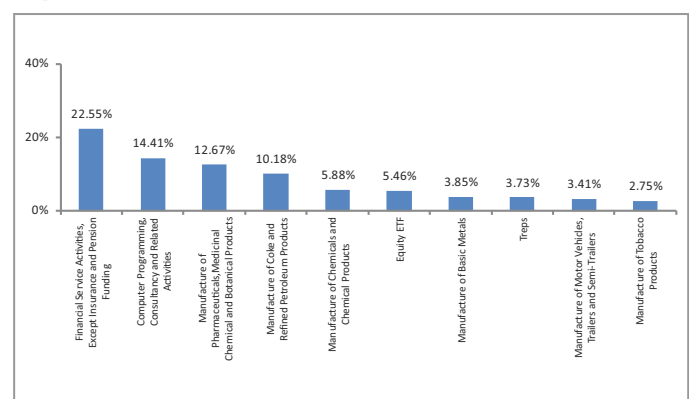


Rating Profile



*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	3.11%	1.44%	4.68%	-2.68%	4.14%	8.52%	13.54%	-	10.91%
Benchmark	2.84%	1.66%	3.30%	-1.26%	4.71%	7.39%	11.02%	-	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

August 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	92.40
Equity and equity related instruments	0 - 50	-
Net Current Assets [¶]		7.60
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		5.90%
9.90% LICHF Ltd. NCD (S)(MD 11/11/2021)	AAA	2.75%
9.90% HDFC Ltd. NCD (S)(MD 11/11/2021)	AAA	2.75%
8.84% Power Grid Corporation Ltd. NCD (S) (MD 21/10/2020)	AAA	0.41%
Sovereign		77.73%
6.84% GOI (MD 19/12/2022)	SOV	51.04%
5.79% GOI (MD 11/05/2030)	SOV	18.15%
7.80% GOI (MD 11/04/2021)	SOV	8.54%
Money Market, Deposits & Other		16.37%
Total		100.00%

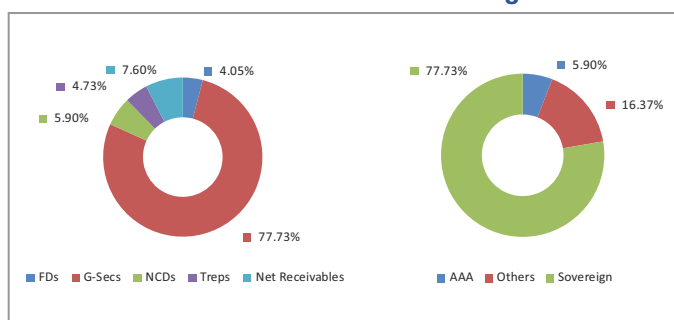
Fund Details

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	25
Hybrid	16
NAV as on 31-August-2020	19.0310
AUM (Rs. Cr)	30.90
Equity	-
Debt	92.40%
Net current asset	7.60%

Quantitative Indicators

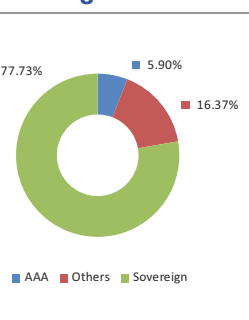
Modified Duration in Years	2.85
Average Maturity in Years	3.47
Yield to Maturity in %	4.86%

Asset Class

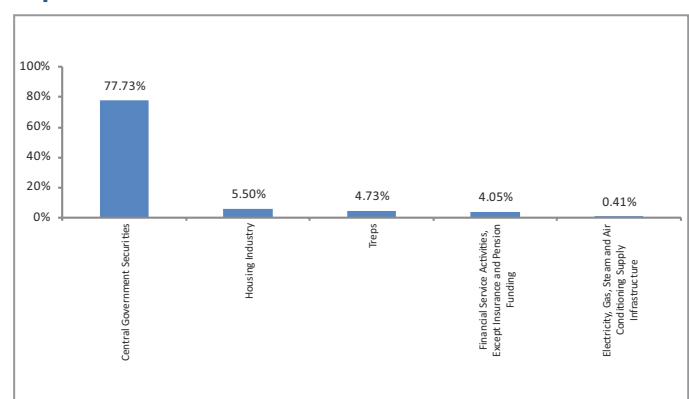


*Others includes Equity, Treps, Net receivable/payable and FD

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	-0.31%	2.98%	6.60%	7.78%	6.32%	6.36%	7.09%	-	7.15%
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

August 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	70.06
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	17.60
Net Current Assets*		12.34
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		4.62%
9.40% HDFC Ltd. NCD (S) (MD 13/04/2021)	AAA	4.62%
Sovereign		65.44%
6.84% GOI (MD 19/12/2022)	SOV	45.13%
7.80% GOI (MD 11/04/2021)	SOV	16.80%
8.79% GOI (MD 08/11/2021)	SOV	2.37%
6.17% GOI (MD 15/07/2021)	SOV	1.14%
Money Market, Deposits & Other		29.94%
Total		100.00%

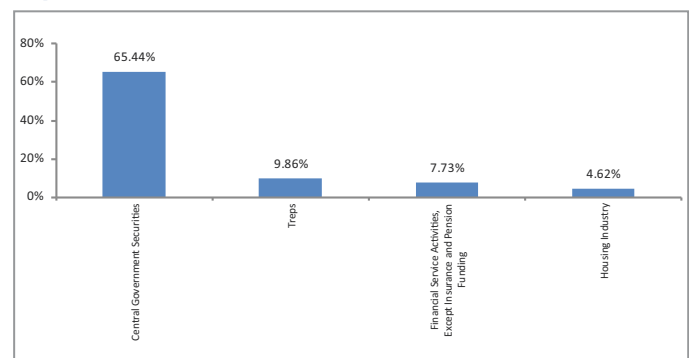
Fund Details

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	22 -
Debt	- 25
Hybrid	16 16
NAV as on 31-August-2020	20.7744
AUM (Rs. Cr)	4.46
Equity	-
Debt	87.66%
Net current asset	12.34%

Quantitative Indicators

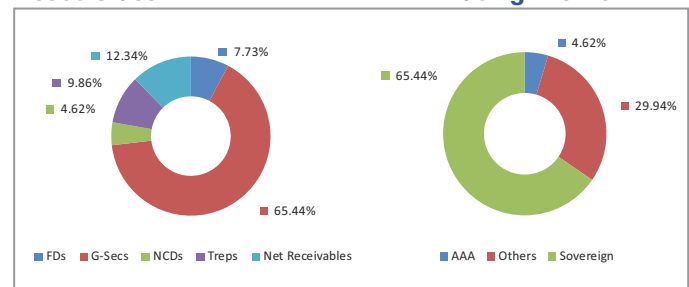
Modified Duration in Years	1.63
Average Maturity in Years	1.75
Yield to Maturity in %	4.53%

Top 10 Sectors

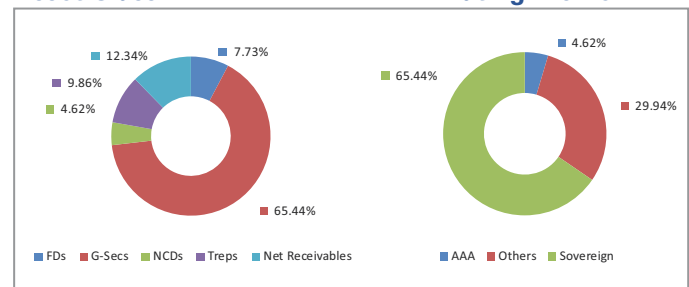


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	0.00%	3.47%	6.89%	7.89%	6.34%	7.41%	9.06%	-	8.27%
Benchmark	-	-	-	-	-	-	-	-	-

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

August 2020

Group Short Term Debt Fund- II

Fund Objective

To earn moderate returns.

Portfolio Allocation

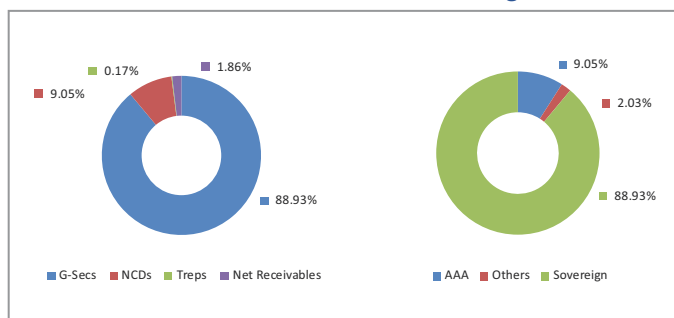
	Stated (%)	Actual (%)
Debt and debt related securities, Cash, Fixed Deposits, Money market instruments**, Mutual funds	0 - 100	98.14
Net Current Assets*		1.86
Total		100.00

*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		
8.10% NTPC Ltd. NCD (S)(MD 27/05/2021)	AAA	5.17%
9.64% Power Grid Corporation Ltd. G NCD (S) (MD 31/05/2021) 2.18%	AAA	
8.98% HDFC Ltd. NCD (S)(MD 26/11/2020)	AAA	1.70%
Sovereign		
6.84% GOI (MD 19/12/2022)	SOV	70.60%
7.80% GOI (MD 11/04/2021)	SOV	18.32%
Money Market, Deposits & Other		
		2.03%
Total		100.00%

Asset Class



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.19%	4.32%	7.38%	8.42%	6.93%	7.92%	8.60%	-	7.79%
Benchmark	0.09%	5.27%	10.26%	10.13%	8.26%	8.48%	9.04%	-	8.77%

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

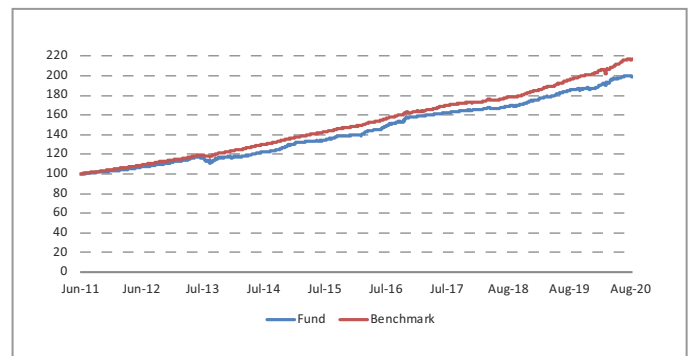
Fund Details

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	25
Hybrid	16
NAV as on 31-August-2020	19.9358
AUM (Rs. Cr)	11.91
Equity	-
Debt	98.14%
Net current asset	1.86%

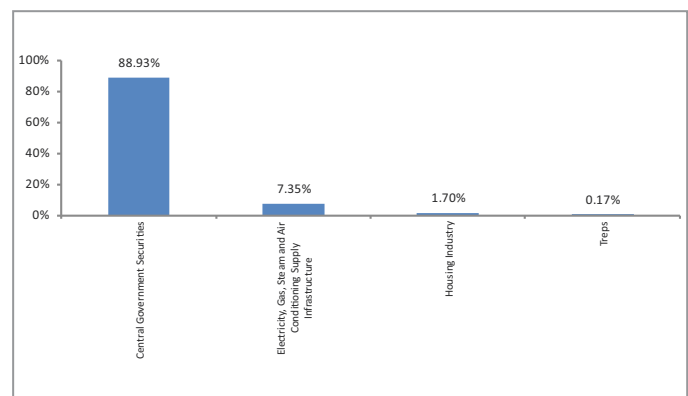
Quantitative Indicators

Modified Duration in Years	1.68
Average Maturity in Years	1.83
Yield to Maturity in %	4.29%

Growth of Rs. 100



Top 10 Sectors



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

August 2020

Group Debt Fund-II

Fund Objective

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

Portfolio Allocation

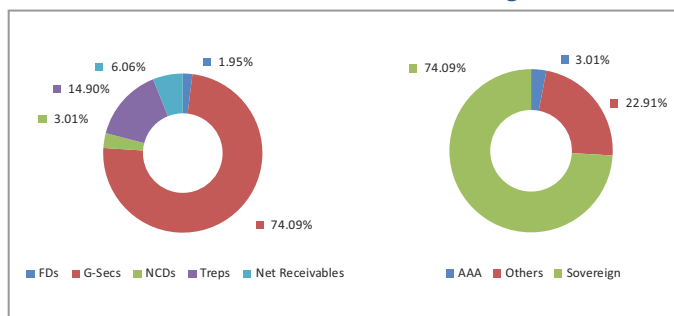
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD	40 - 100	79.04
Money Market Instrument	0 - 60	14.90
Net Current Assets*		6.06
Total		100.00

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

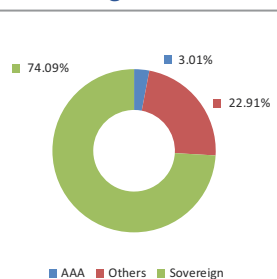
Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA	0.88%
6.73% IRFC Ltd NCD (S) (MD 06/07/2035)	AAA	0.73%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.54%
8.85% Axis Bank Ltd. NCD (U)(MD 05/12/2024)	AAA	0.40%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA	0.29%
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	0.11%
7.90% LICHF Ltd. NCD (S)(MD 18/08/2026)	AAA	0.06%
Sovereign		
5.79% GOI (MD 11/05/2030)	SOV	36.81%
6.79% GOI (MD 26/12/2029)	SOV	25.38%
7.27% GOI (MD 08/04/2026)	SOV	7.41%
6.19% GOI (MD 16/09/2034)	SOV	4.48%
Money Market, Deposits & Other		
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	-1.27%	3.96%	5.78%	9.33%	6.51%	7.91%	-	-	8.70%
Benchmark	-0.77%	5.51%	10.90%	12.07%	8.22%	9.13%	-	-	9.76%

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

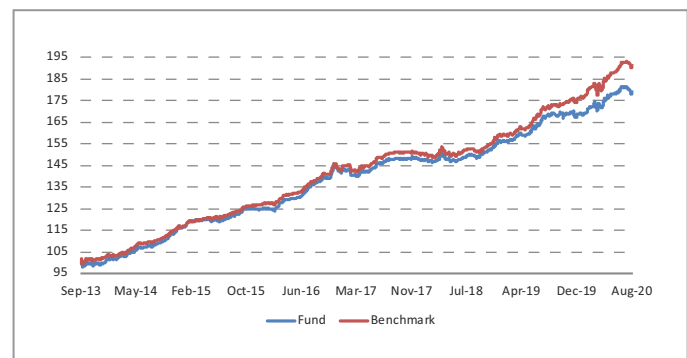
Fund Details

Description	
SFIN Number	ULGF01924/06/13GRDEBTJU02116
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	25
Hybrid	16
NAV as on 31-August-2020	17.8862
AUM (Rs. Cr)	949.61
Equity	-
Debt	93.94%
Net current asset	6.06%

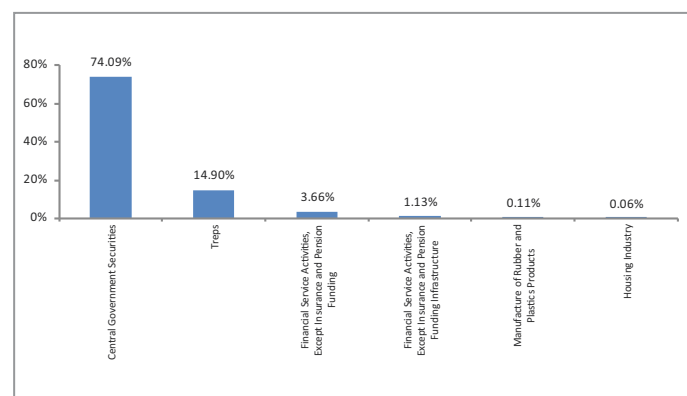
Quantitative Indicators

Modified Duration in Years	6.11
Average Maturity in Years	8.18
Yield to Maturity in %	5.74%

Growth of Rs. 100



Top 10 Sectors



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

August 2020

Group Short Term Debt Fund-III

Fund Objective

To earn moderate returns.

Portfolio Allocation

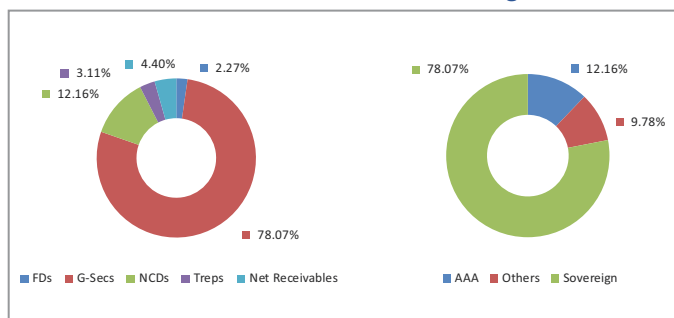
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	40 - 100	92.49
Money Market instrument	0 - 60	3.11
Net Current Assets*		4.40
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		
8.10% NTPC Ltd. NCD (S)(MD 27/05/2021)	AAA	5.54%
9.40% HDFC Ltd. NCD (S) (MD 13/04/2021)	AAA	2.89%
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	2.47%
8.84% Power Grid Corporation Ltd. NCD (S)(MD 21/10/2020)	AAA	0.81%
8.98% HDFC Ltd. NCD (S)(MD 26/11/2020)	AAA	0.44%
Sovereign		
6.84% GOI (MD 19/12/2022)	SOV	70.36%
7.80% GOI (MD 11/04/2021)	SOV	7.62%
8.79% GOI (MD 08/11/2021)	SOV	0.09%
Money Market, Deposits & Other		
		9.78%
Total		100.00%

Asset Class



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.15%	4.24%	7.06%	7.39%	6.47%	7.18%	-	-	7.43%
Benchmark	0.09%	5.27%	10.26%	10.13%	8.26%	8.48%	-	-	8.93%

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

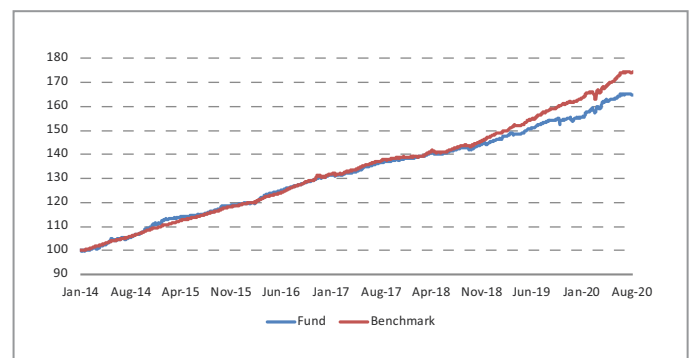
Fund Details

Description	
SFIN Number	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	25
Hybrid	16
NAV as on 31-August-2020	16.4842
AUM (Rs. Cr)	46.31
Equity	-
Debt	95.60%
Net current asset	4.40%

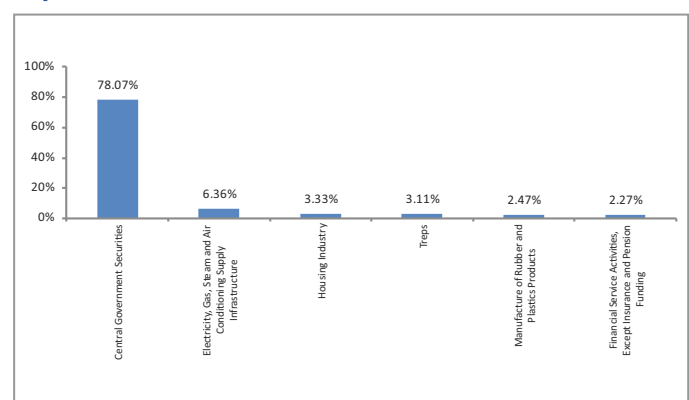
Quantitative Indicators

Modified Duration in Years	1.80
Average Maturity in Years	1.96
Yield to Maturity in %	4.46%

Growth of Rs. 100



Top 10 Sectors



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

August 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	94.46
Net Current Assets [#]		5.54
Total		100.00

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

Portfolio

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

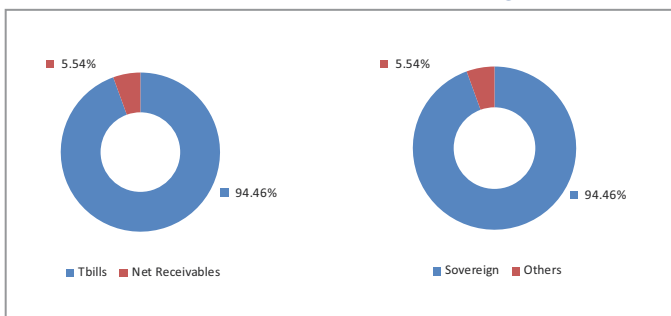
Fund Details

Description	
SFIN Number	ULGF02124/06/13GRLIQUFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	25
Hybrid	16
NAV as on 31-August-2020	12.6716
AUM (Rs. Cr)	
Equity	-
Debt	94.46%
Net current asset	5.54%

Quantitative Indicators

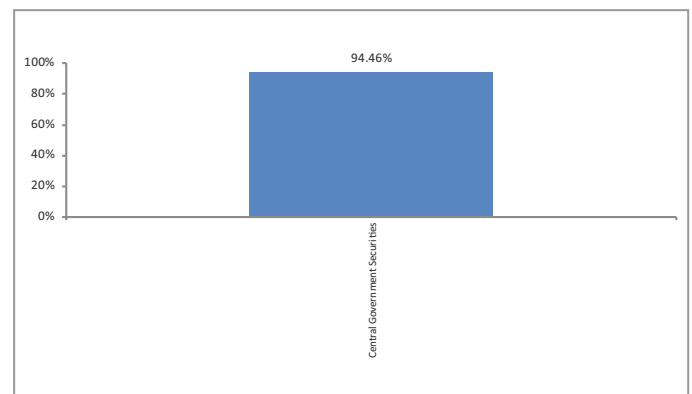
Modified Duration in Years	0.76
Average Maturity in Years	0.76
Yield to Maturity in %	3.44%

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	0.21%	1.69%	4.20%	-3.66%	-0.58%	2.47%	-	-	3.46%
Benchmark	0.35%	2.44%	5.37%	6.41%	6.65%	6.90%	-	-	7.54%

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

August 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	83.63
Money market instruments, Cash, Mutual funds	0 - 40	12.24
Net Current Assets*		4.13
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.32%
Sovereign		
5.79% GOI (MD 11/05/2030)	SOV	47.69%
6.79% GOI (MD 26/12/2029)	SOV	22.42%
7.27% GOI (MD 08/04/2026)	SOV	9.32%
6.19% GOI (MD 16/09/2034)	SOV	2.93%
Money Market, Deposits & Other		
		17.33%
Total		100.00%

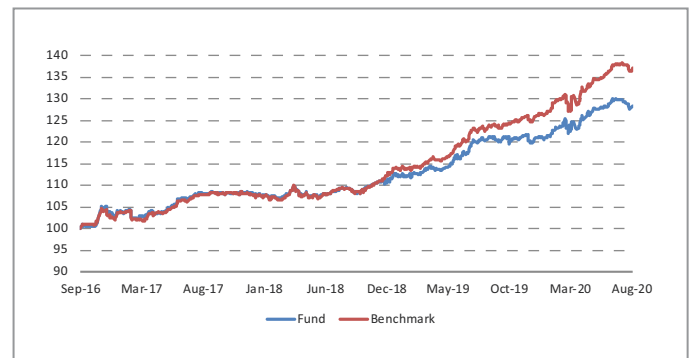
Fund Details

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	25
Hybrid	16
NAV as on 31-August-2020	12.8410
AUM (Rs. Cr)	103.34
Equity	-
Debt	95.87%
Net current asset	4.13%

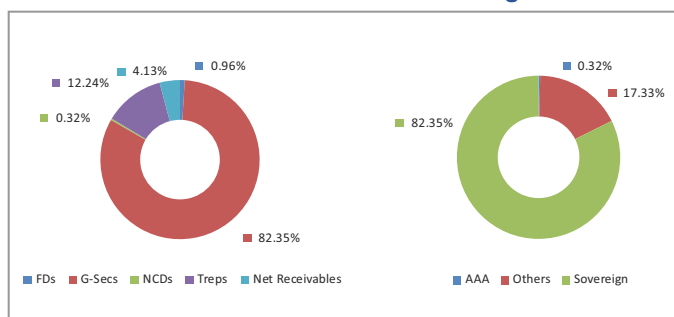
Quantitative Indicators

Modified Duration in Years	6.29
Average Maturity in Years	8.40
Yield to Maturity in %	5.77%

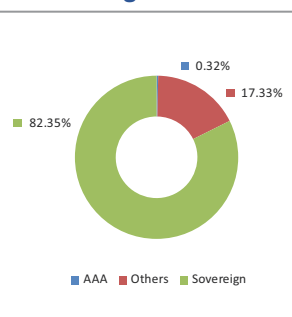
Growth of Rs. 100



Asset Class

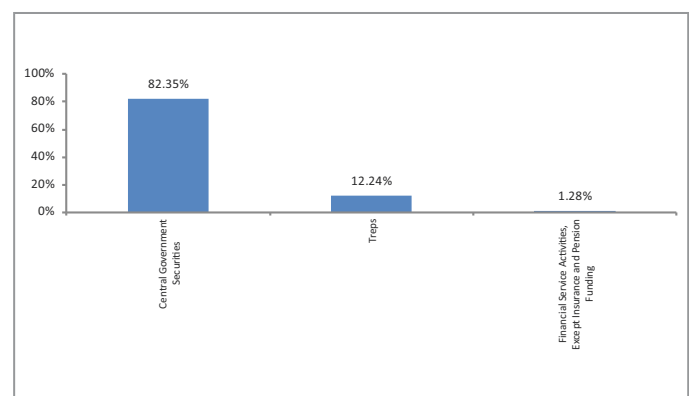


Rating Profile



*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	-1.05%	4.01%	6.01%	8.46%	5.86%	-	-	-	6.58%
Benchmark	-0.77%	5.51%	10.90%	12.07%	8.22%	-	-	-	8.36%

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

August 2020

Group Balanced Gain Fund-II

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

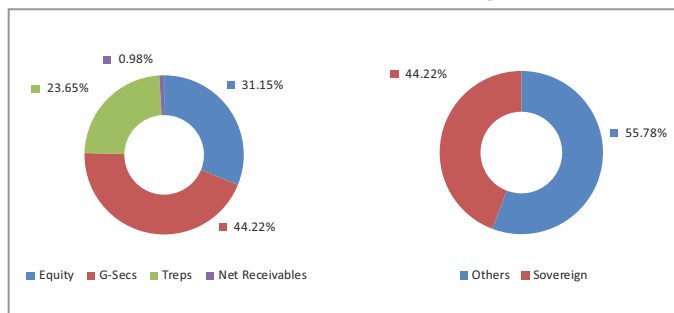
	Stated (%)	Actual (%)
Equity	0 - 80	31.15
Debt and Debt related securities, Money Market instrument/Mutual Funds	20 - 80	44.22
Money market instruments, Cash, Mutual funds	0 - 40	23.65
Net Current Assets*		0.98
Total		100.00

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

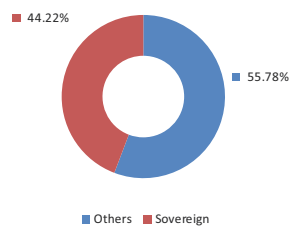
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		31.15%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.90%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	3.53%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	3.36%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.14%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.08%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.87%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	2.85%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.79%
ITC Ltd	Manufacture of Tobacco Products	2.59%
Bharti Airtel Ltd	Telecommunications Infrastructure	2.41%
Others		0.63%
Sovereign		44.22%
7.17% GOI (MD 08/01/2028)	SOV	24.46%
6.84% GOI (MD 19/12/2022)	SOV	11.71%
5.79% GOI (MD 11/05/2030)	SOV	4.45%
6.79% GOI (MD 26/12/2029)	SOV	3.61%
Money Market, Deposits & Other		24.63%
Total		100.00%

Asset Class



Rating Profile



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years	Inception**
Fund	-0.17%	-	-	-	-	-	-	-	3.19%
Benchmark	1.46%	-	-	-	-	-	-	-	9.54%

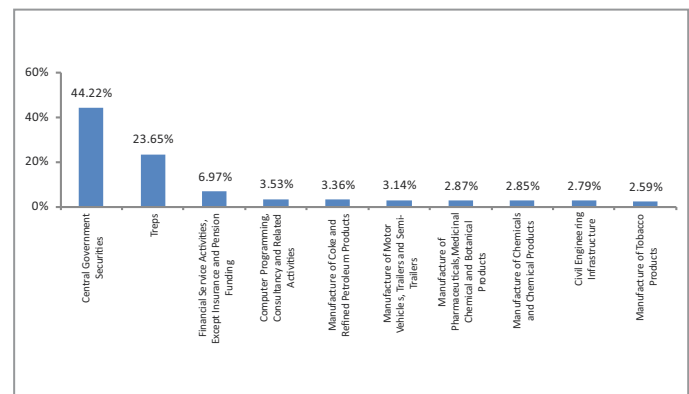
** During the period of Feb 2018 - August 2020 scheme AUM was Nil. Return is from 04th June'2020

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	ULGF02402/03/15GRBALCGA02116
Launch Date	25-Apr-17
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	22 -
Debt	- 25
Hybrid	16 16
NAV as on 31-August-2020	10.3192
AUM (Rs. Cr)	3.72
Equity	31.15%
Debt	67.87%
Net current asset	0.98%

Top 10 Sectors



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

August 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	86.44
Money market instruments, Mutual funds*	0 - 60	11.69
Net Current Assets*		1.87
Total		100.00

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

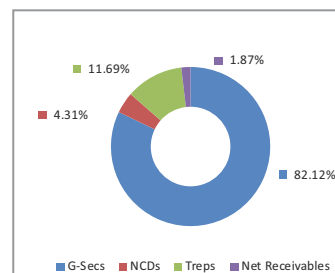
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
7.90% LICHF Ltd. NCD (S) (MD 18/08/2026)	AAA	4.31%
Sovereign		
5.79% GOI (MD 11/05/2030)	SOV	46.19%
6.79% GOI (MD 26/12/2029)	SOV	24.14%
7.27% GOI (MD 08/04/2026)	SOV	9.04%
6.19% GOI (MD 16/09/2034)	SOV	2.75%
Money Market, Deposits & Other		
Total		100.00%

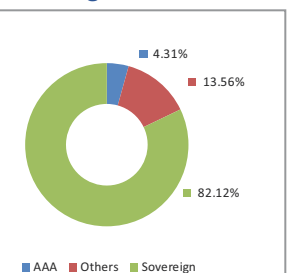
Fund Details

Description	
SFIN Number	ULGF02518/08/16GRDBTPENFU116
Launch Date	01-Sep-17
Face Value	10
Risk Profile	LOW
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	25
Hybrid	16
NAV as on 31-August-2020	12.2046
AUM (Rs. Cr)	2.48
Equity	
	-
Debt	
	98.13%
Net current asset	
	1.87%

Asset Class

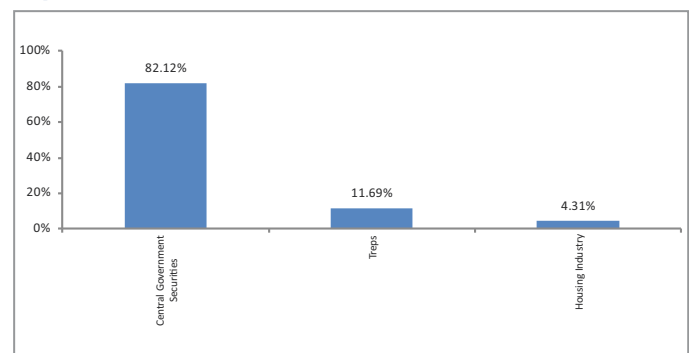


Rating Profile



*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	-1.08%	4.27%	6.73%	10.02%	-	-	-	-	6.87%
Benchmark	-0.77%	5.51%	10.90%	12.07%	-	-	-	-	8.17%

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

August 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	95.42
Net Current Assets [#]		4.58
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%

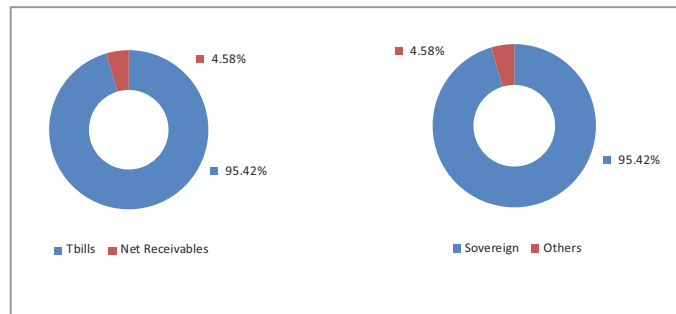
Fund Details

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	25
Hybrid	16
NAV as on 31-August-2020	10.5998
AUM (Rs. Cr)	
Equity	-
Debt	95.42%
Net current asset	4.58%

Quantitative Indicators

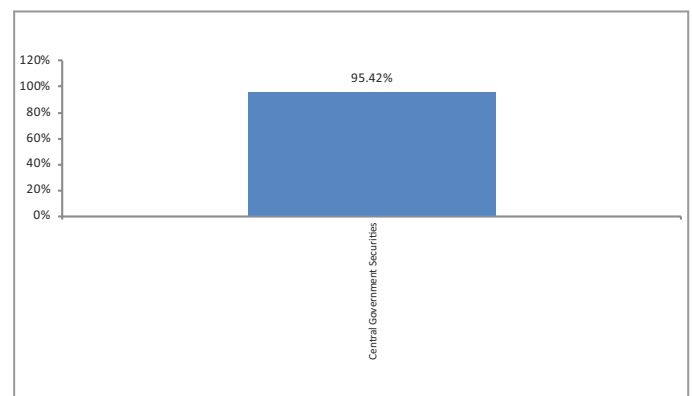
Modified Duration in Years	0.43
Average Maturity in Years	0.43
Yield to Maturity in %	4.76%

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	0.29%	1.75%	5.74%	-	-	-	-	-	5.53%
Benchmark	0.35%	2.44%	5.37%	-	-	-	-	-	5.38%

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