

INVESTMENT'Z INSIGHT

Monthly Investment Update September 2020

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September 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 | 23.50 |
| Corporate bonds | 0 - 50 | 3.74 |
| Money market and other liquid assets | 0 - 40 | 4.87 |
| Infrastructure sector as defined by the IRDA | 0 - 40 | 2.69 |
| Listed equities | 0 - 100 | 64.96 |
| Net Current Assets* | | 0.25 |
| Total | | 100.00 |

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

Portfolio

| Company/Issuer | Sector/Rating | Exposure (%) |
|---|---|----------------|
| Equity | | |
| Infosys Ltd | Computer Programming, Consultancy and Related Activities | 6.88% |
| HDFC Bank Ltd | Financial Service Activities, Except Insurance and Pension Funding | 6.28% |
| Reliance Industries Ltd | Manufacture of Coke and Refined Petroleum Products | 6.18% |
| ICICI Bank Ltd | Financial Service Activities, Except Insurance and Pension Funding | 3.51% |
| Housing Development Finance Corporation Ltd | Financial Service Activities, Except Insurance and Pension Funding | 3.48% |
| Hindustan Unilever Ltd | Manufacture of Chemicals and Chemical Products | 2.71% |
| Dr Reddys Laboratories Ltd | Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products | 2.06% |
| ITC Ltd | Manufacture of Tobacco Products | 2.05% |
| Bharti Airtel Ltd | Telecommunications Infrastructure | 2.02% |
| Axis Bank Ltd | Financial Service Activities, Except Insurance and Pension Funding | 1.79% |
| Others | | 28.01% |
| Corporate Bond | | |
| 7.83% LICHF Ltd. NCD (S) (MD 25/09/2026) (P 26/11/2020) | AAA | 3.74% |
| 10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028) | AAA | 2.69% |
| Sovereign | | |
| 5.77% GOI (MD 03/08/2030) | SOV | 23.50% |
| Money Market, Deposits & Other | | |
| | | 5.12% |
| Total | | 100.00% |

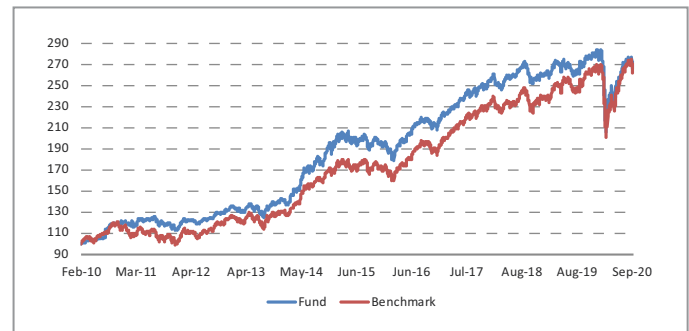
Fund Details

| 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 30-September-2020 | 27.2348 | |
| AUM (Rs. Cr) | 85.50 | |
| Equity | 64.96% | |
| Debt | 34.79% | |
| Net current asset | 0.25% | |

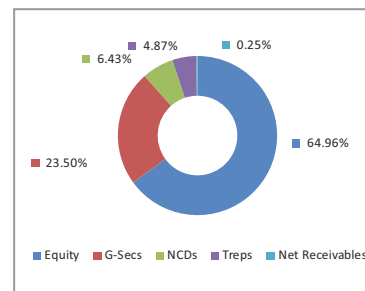
Quantitative Indicators

| | |
|----------------------------|-------|
| Modified Duration in Years | 6.52 |
| Average Maturity in Years | 7.73 |
| Yield to Maturity in % | 6.03% |

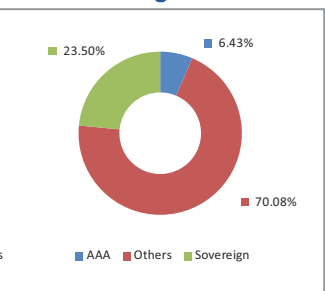
Growth of Rs. 100



Asset Class

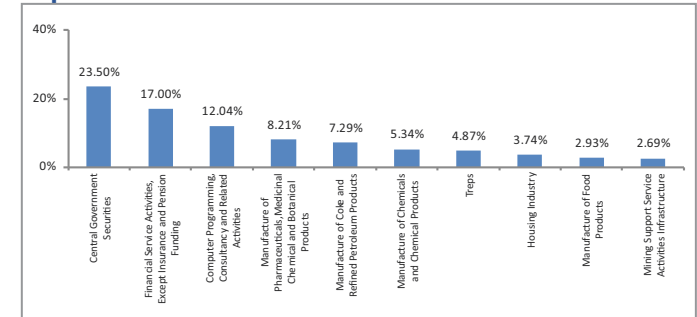


Rating Profile



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 | -0.09% | 19.36% | -0.22% | 2.26% | 4.00% | 6.82% | 10.93% | 8.67% | 9.91% |
| Benchmark | -0.42% | 22.40% | 4.63% | 6.40% | 6.88% | 8.40% | 10.52% | 7.69% | 8.81% |

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

September 2020

Group Equity Index Fund

Fund Objective

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

Portfolio Allocation

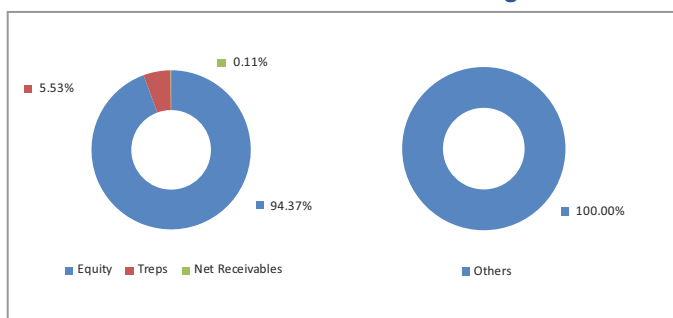
| | Stated (%) | Actual (%) |
|--|------------|---------------|
| Govt. and Govt. approved Securities | 0 - 20 | - |
| Corporate bonds rated AA or above by Crisil | 0 - 40 | - |
| Money market and other liquid assets | 0 - 40 | 5.53 |
| Infrastructure sector as defined by the IRDA | 0 - 20 | - |
| Listed equities | 0 - 100 | 94.37 |
| Net Current Assets* | | 0.11 |
| Total | | 100.00 |

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

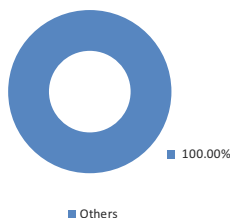
Portfolio

| Company/Issuer | Sector/Rating | Exposure (%) |
|---|--|----------------|
| Equity | | 94.37% |
| Infosys Ltd | Computer Programming, Consultancy and Related Activities | 9.83% |
| Reliance Industries Ltd | Manufacture of Coke and Refined Petroleum Products | 9.03% |
| HDFC Bank Ltd | Financial Service Activities, Except Insurance and Pension Funding | 7.50% |
| Hindustan Unilever Ltd | Manufacture of Chemicals and Chemical Products | 5.26% |
| Maruti Suzuki India Ltd | Manufacture of Motor Vehicles, Trailers and Semi-Trailers | 3.95% |
| Asian Paints Ltd | Manufacture of Chemicals and Chemical Products | 3.92% |
| ITC Ltd | Manufacture of Tobacco Products | 3.74% |
| Bharti Airtel Ltd | Telecommunications Infrastructure | 3.32% |
| Housing Development Finance Corporation Ltd | Financial Service Activities, Except Insurance and Pension Funding | 3.28% |
| ICICI Bank Ltd | Financial Service Activities, Except Insurance and Pension Funding | 3.21% |
| Others | | 41.32% |
| Money Market, Deposits & Other | | 5.63% |
| Total | | 100.00% |

Asset Class



Rating Profile



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

Performance

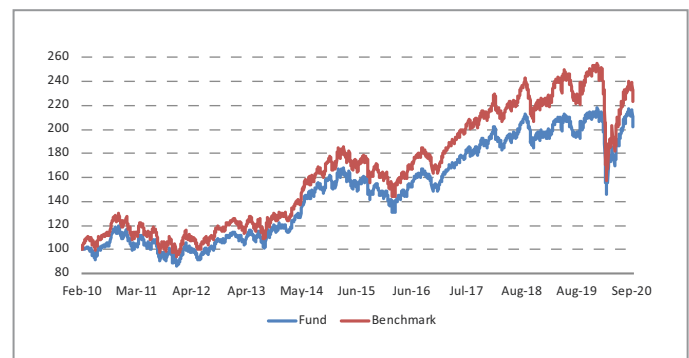
| Period | 1 Month | 6 Months | 1 Year | 2 Years | 3 Years | 5 Years | 7 Years | 10 Years | Inception |
|-----------|---------|----------|--------|---------|---------|---------|---------|----------|-----------|
| Fund | -1.12% | 28.46% | 2.45% | 2.39% | 5.48% | 7.16% | 9.73% | 6.23% | 7.24% |
| Benchmark | -1.23% | 30.82% | -1.98% | 1.44% | 4.74% | 7.18% | 10.09% | 6.43% | 8.25% |

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

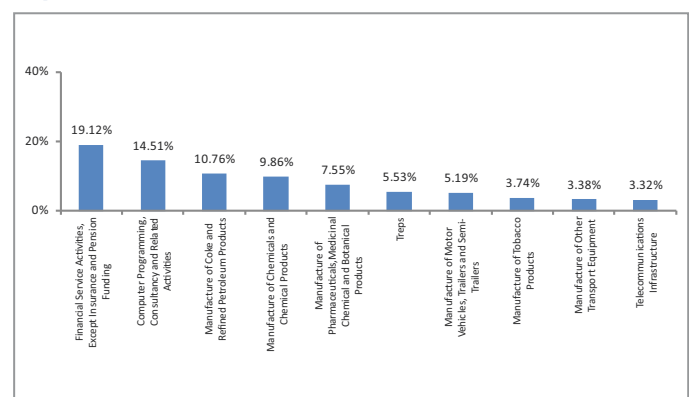
Fund Details

| 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 30-September-2020 | 21.0021 |
| AUM (Rs. Cr) | 31.49 |
| Equity | 94.37% |
| Debt | 5.53% |
| Net current asset | 0.11% |

Growth of Rs. 100



Top 10 Sectors



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

September 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 | 85.02 |
| Corporate bonds | 0 - 100 | 7.34 |
| Money market and other liquid assets | 0 - 40 | 1.65 |
| Listed equities - NIL | | - |
| Net Current Assets* | | 5.99 |
| 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 | 2.29% |
| 8.75% Bajaj Finance Ltd. NCD (U) (MD 14/08/2026) | AAA | 0.49% |
| 8.85% Bajaj Finance Ltd. NCD (U) (MD 15/07/2026) | AAA | 0.37% |
| 7.90% LICHF Ltd. NCD (S)(MD 18/08/2026) | AAA | 0.24% |
| Sovereign | | |
| 5.77% GOI (MD 03/08/2030) | SOV | 74.18% |
| 6.19% GOI (MD 16/09/2034) | SOV | 10.85% |
| Money Market, Deposits & Other | | |
| Total | | 100.00% |

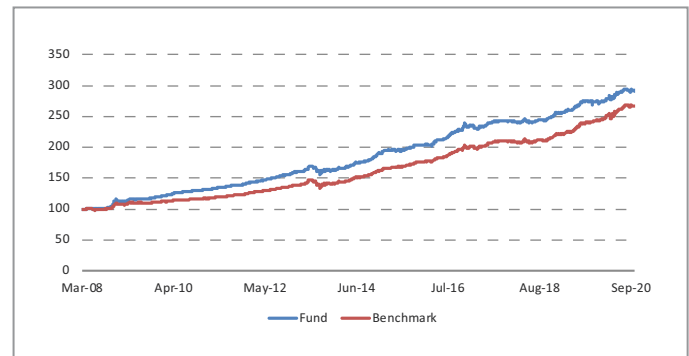
Fund Details

| 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 30-September-2020 | 29.3059 |
| AUM (Rs. Cr) | 90.52 |
| Equity | - |
| Debt | 94.01% |
| Net current asset | 5.99% |

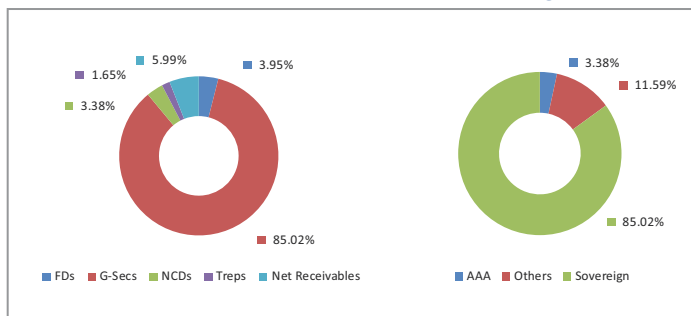
Quantitative Indicators

| | |
|----------------------------|-------|
| Modified Duration in Years | 7.01 |
| Average Maturity in Years | 9.56 |
| Yield to Maturity in % | 6.11% |

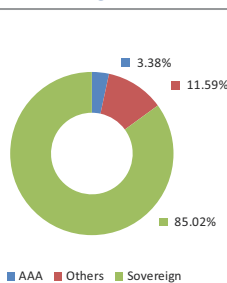
Growth of Rs. 100



Asset Class

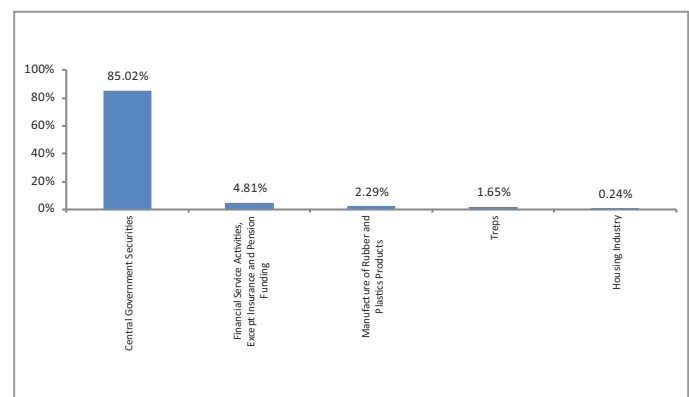


Rating Profile



*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 | 0.83% | 3.60% | 6.66% | 9.33% | 6.44% | 7.57% | 8.93% | 8.48% | 8.96% |
| Benchmark | 0.45% | 5.21% | 11.38% | 12.49% | 8.37% | 8.90% | 9.80% | 8.69% | 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

September 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

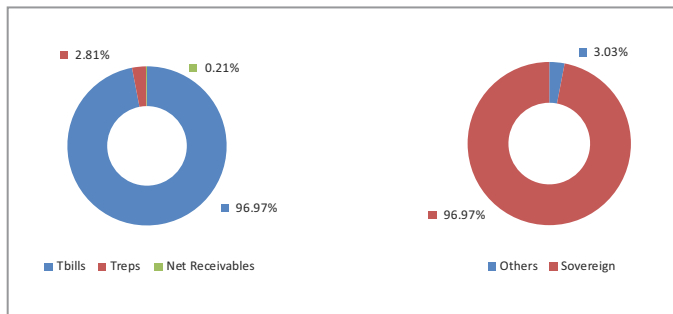
| | Stated (%) | Actual (%) |
|--|------------|---------------|
| Govt. and Govt. approved Securities | 0 - 20 | - |
| Corporate bonds rated AA or above by Crisil* | 0 - 20 | - |
| Money market and other liquid assets | 0 - 100 | 99.79 |
| Infrastructure sector as defined by the IRDA | | - |
| Listed 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

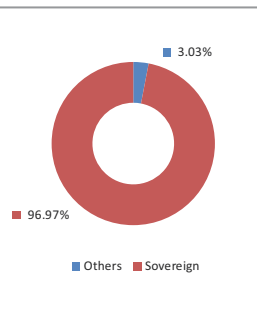
Portfolio

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

Asset Class



Rating Profile



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

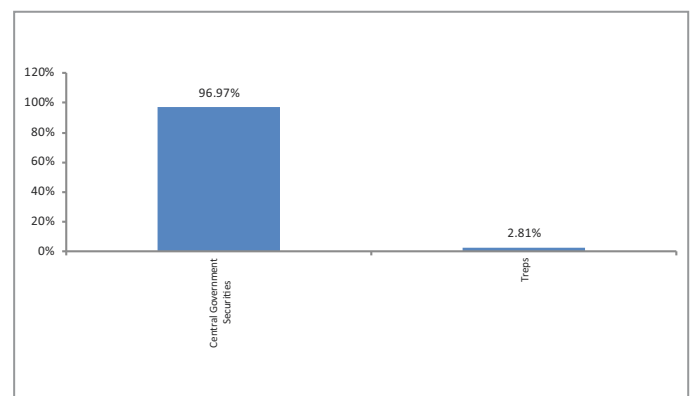
Fund Details

| 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 | 25 |
| Hybrid | 16 |
| NAV as on 30-September-2020 | 22.7237 |
| AUM (Rs. Cr) | 8.89 |
| Equity | - |
| Debt | 99.79% |
| Net current asset | 0.21% |

Quantitative Indicators

| | |
|----------------------------|-------|
| Modified Duration in Years | 0.75 |
| Average Maturity in Years | 0.75 |
| Yield to Maturity in % | 3.49% |

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 | 0.22% | 2.07% | 4.46% | 1.60% | 2.39% | 4.30% | 5.50% | 6.50% | 7.13% |
| Benchmark | 0.31% | 2.24% | 5.18% | 6.26% | 6.58% | 6.82% | 7.44% | 7.71% | 7.31% |

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

September 2020

Stable Gain Fund

Fund Objective

To provide moderate risk with moderate returns.

Portfolio Allocation

| | Stated (%) | Actual (%) |
|--|------------|---------------|
| Govt. and Govt. approved Securities | 0 - 80 | 47.95 |
| Corporate bonds | 0 - 40 | 11.63 |
| Money market and other liquid assets | 0 - 20 | 4.67 |
| Infrastructure sector as defined by the IRDA | 0 - 25 | 6.30 |
| Listed equities | 0 - 35 | 27.00 |
| Net Current Assets* | | 2.46 |
| Total | | 100.00 |

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

Portfolio

| Company/Issuer | Sector/Rating | Exposure (%) |
|---|---|---------------|
| Equity | | 27.00% |
| Infosys Ltd | Computer Programming, Consultancy and Related Activities | 3.61% |
| HDFC Bank Ltd | Financial Service Activities, Except Insurance and Pension Funding | 3.41% |
| Reliance Industries Ltd | Manufacture of Coke and Refined Petroleum Products | 2.99% |
| Tata Consultancy Services Ltd | Computer Programming, Consultancy and Related Activities | 2.13% |
| Hindustan Unilever Ltd | Manufacture of Chemicals and Chemical Products | 1.50% |
| Housing Development Finance Corporation Ltd | Financial Service Activities, Except Insurance and Pension Funding | 1.15% |
| Cipla Ltd | Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products | 0.99% |
| ICICI Bank Ltd | Financial Service Activities, Except Insurance and Pension Funding | 0.97% |
| Dr Reddys Laboratories Ltd | Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products | 0.92% |
| Reliance Industries Limited - Partly Paid up | Manufacture of Coke and Refined Petroleum Products | 0.88% |
| Others | | 8.45% |
| Corporate Bond | | 26.08% |
| 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 | 3.47% |
| 8.36% PGCI Ltd NCD (Part red.) (S)(MD 06/01/2029) | AAA | 3.40% |
| 8.50% NABARD NCD Series 19F (U)(MD 31/01/2023) | AAA | 2.09% |
| 7.75% LIC Housing Finance Ltd NCD (S)(MD 23/07/2024) | AAA | 2.06% |
| 7.6351% Kotak Mahindra Prime Ltd NCD (S)(MD 23/02/2023) | AAA | 1.23% |
| 9.10% Shriram Transport Finance Co Ltd NCD(S) (MD 12/07/2021) | AA+ | 1.21% |
| 5.40% HDFC LTD (S) (MD 11/08/2023) | AAA | 1.17% |
| 8.20% GOI Oil Bond (MD 15/09/2024) | SOV | 0.84% |
| 7.78% HDFC LTD (S) (MD 27/03/2027) | AAA | 0.83% |
| Others | | 2.46% |
| Sovereign | | 39.79% |
| 8.28% GOI (MD 21/09/2027) | SOV | 16.36% |
| 9.20% GOI (MD 30/09/2030) | SOV | 4.67% |
| 7.98% Karnataka SDL (14/10/2025) | SOV | 4.21% |

| Company/Issuer | Sector/Rating | Exposure (%) |
|---|---------------|----------------|
| 8.58% Gujarat SDL (MD 23/01/2023) | SOV | 4.18% |
| 6.79% GOI (MD 15/05/2027) | SOV | 3.25% |
| 8.15% GOI (MD 24/11/2026) | SOV | 2.16% |
| 8.24% GOI (MD 15/02/2027) | SOV | 1.95% |
| 6.18% GOI (MD 04/11/2024) | SOV | 1.29% |
| 8.60% GOI (MD 02/06/2028) | SOV | 0.89% |
| 8.92% Tamil Nadu SDL (MD 08/08/2022) | SOV | 0.83% |
| Money Market, Deposits & Other | | 7.12% |
| Total | | 100.00% |

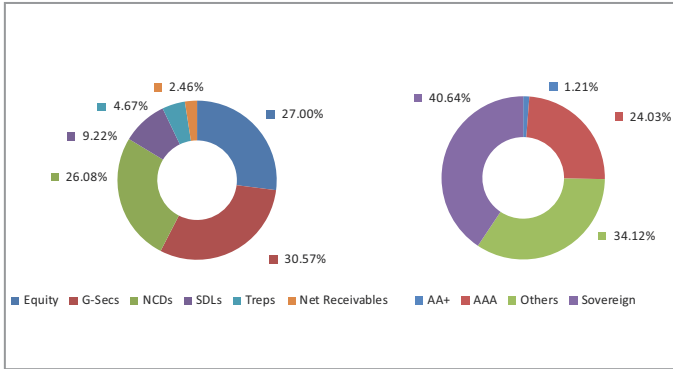
Fund Details

| 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 30-September-2020 | 45.5819 | |
| AUM (Rs. Cr) | 257.20 | |
| Equity | 27.00% | |
| Debt | 70.54% | |
| Net current asset | 2.46% | |

Quantitative Indicators

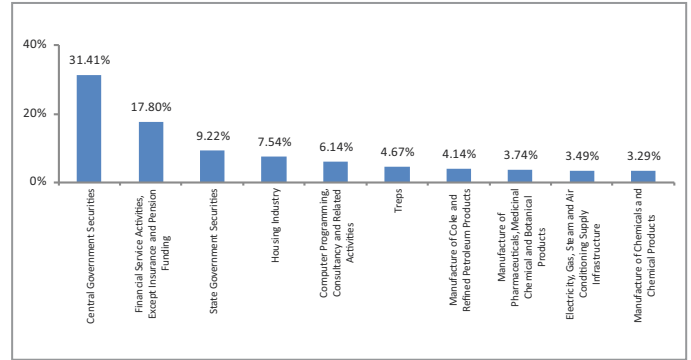
| | |
|----------------------------|-------|
| Modified Duration in Years | 4.39 |
| Average Maturity in Years | 5.77 |
| Yield to Maturity in % | 5.74% |

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 | 0.38% | 9.92% | 5.98% | 8.47% | 6.26% | 8.65% | 11.40% | 9.45% | 9.99% |
| 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

September 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 | 54.20 |
| Corporate bonds | 0 - 30 | 12.45 |
| Money market and other liquid assets | 0 - 20 | 6.11 |
| Infrastructure sector as defined by the IRDA | 0 - 25 | 6.68 |
| Listed equities | 0 - 20 | 15.47 |
| Net Current Assets* | | 5.09 |
| Total | | 100.00 |

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

Portfolio

| Company/Issuer | Sector/Rating | Exposure (%) |
|--|---|----------------|
| Equity | | |
| Infosys Ltd | Computer Programming, Consultancy and Related Activities | 2.08% |
| HDFC Bank Ltd | Financial Service Activities, Except Insurance and Pension Funding | 1.90% |
| Reliance Industries Ltd | Manufacture of Coke and Refined Petroleum Products | 1.63% |
| Tata Consultancy Services Ltd | Computer Programming, Consultancy and Related Activities | 1.20% |
| Hindustan Unilever Ltd | Manufacture of Chemicals and Chemical Products | 0.88% |
| Sun Pharmaceuticals Industries Ltd | Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products | 0.69% |
| Housing Development Finance Corporation Ltd | Financial Service Activities, Except Insurance and Pension Funding | 0.65% |
| Cipla Ltd | Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products | 0.56% |
| ICICI Bank Ltd | Financial Service Activities, Except Insurance and Pension Funding | 0.54% |
| Dr Reddys Laboratories Ltd | Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products | 0.48% |
| Others | | 4.86% |
| Corporate Bond | | |
| 8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029) | AAA | 7.21% |
| 7.21% HDFC LTD (S) (MD 30/12/2022) | AAA | 4.14% |
| 8.36% PGCI Ltd NCD (Part red.)(S) (MD 06/01/2029) | AAA | 3.04% |
| 8.50% NABARD NCD Series 19F (U)(MD 31/01/2023) | AAA | 2.87% |
| 9.10% Shriram Transport Finance Co Ltd NCD(S)(MD 12/07/2021) | AA+ | 1.35% |
| 8.18% NABARD NCD GOI SERVICED (U)(MD 26/12/2028) | AAA | 1.30% |
| 6.40% NABARD NCD (U) (MD 31/07/2023) | AAA | 1.22% |
| 8.20% GOI Oil Bond (MD12/02/2024) | SOV | 1.15% |
| 7.6351% Kotak Mahindra Prime Ltd NCD (S)(MD 23/02/2023) | AAA | 1.06% |
| 5.40% HDFC LTD (S)(MD11/08/2023) | AAA | 0.89% |
| Others | | 3.74% |
| Sovereign | | |
| 8.28% GOI (MD 21/09/2027) | SOV | 20.34% |
| 9.20% GOI (MD 30/09/2030) | SOV | 5.05% |
| 8.60% GOI (MD 02/06/2028) | SOV | 4.48% |
| 8.24% GOI (MD 15/02/2027) | SOV | 2.97% |
| 5.60% Maharashtra SDL (MD 09/09/2024) | SOV | 2.44% |
| 8.15% GOI (MD 24/11/2026) | SOV | 1.97% |
| 7.77% Tamil Nadu Uday SDL (MD 22/02/2024) | SOV | 1.88% |
| 6.79% GOI (MD 15/05/2027) | SOV | 1.67% |
| 8.90% Maharashtra SDL (MD 24/09/2024) | SOV | 0.66% |
| 7.80% GOI (MD 11/04/2021) | SOV | 0.61% |
| Others | | 1.70% |
| Money Market, Deposits & Other | | |
| | | 12.79% |
| Total | | 100.00% |

Performance

| Period | 1 Month | 6 Months | 1 Year | 2 Years | 3 Years | 5 Years | 7 Years | 10 Years | Inception |
|-----------|---------|----------|--------|---------|---------|---------|---------|----------|-----------|
| Fund | 0.49% | 8.03% | 7.56% | 9.24% | 7.20% | 8.45% | 10.36% | 9.06% | 9.41% |
| 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

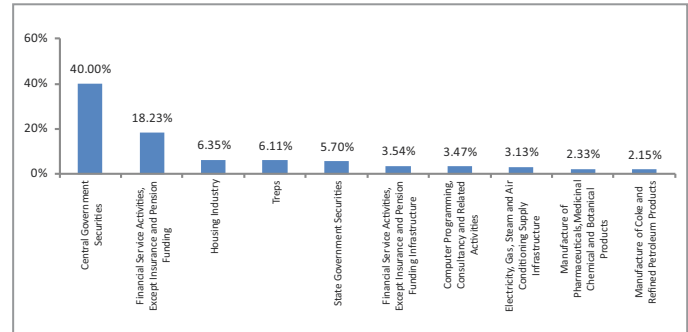
Fund Details

| 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 30-September-2020 | 42.0588 |
| AUM (Rs. Cr) | 1688.14 |
| Equity | 15.47% |
| Debt | 79.44% |
| Net current asset | 5.09% |

Quantitative Indicators

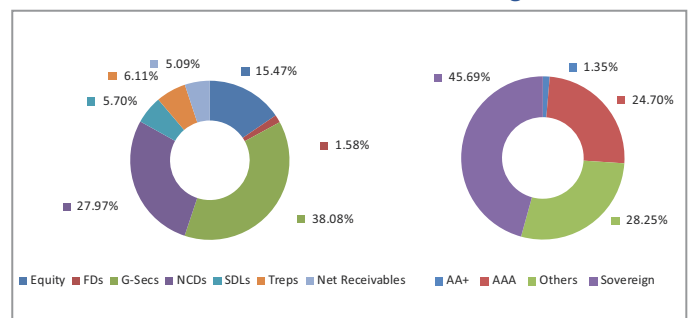
| | |
|----------------------------|-------|
| Modified Duration in Years | 4.50 |
| Average Maturity in Years | 5.97 |
| Yield to Maturity in % | 5.84% |

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

September 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 | 93.34 |
| Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds | 0 - 40 | 6.10 |
| Net Current Assets* | | 0.56 |
| 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.

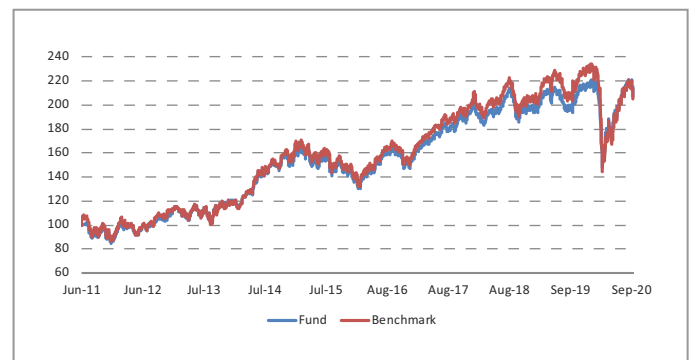
Portfolio

| Company/Issuer | Sector/Rating | Exposure (%) |
|---|---|----------------|
| Equity | | 93.34% |
| Infosys Ltd | Computer Programming, Consultancy and Related Activities | 9.24% |
| Reliance Industries Ltd | Manufacture of Coke and Refined Petroleum Products | 8.84% |
| HDFC Bank Ltd | Financial Service Activities, Except Insurance and Pension Funding | 6.94% |
| ICICI Bank Ltd | Financial Service Activities, Except Insurance and Pension Funding | 6.32% |
| Dr Reddys Laboratories Ltd | Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products | 4.84% |
| Hindustan Unilever Ltd | Manufacture of Chemicals and Chemical Products | 4.36% |
| ITC Ltd | Manufacture of Tobacco Products | 3.79% |
| Bharti Airtel Ltd | Telecommunications Infrastructure | 3.76% |
| Housing Development Finance Corporation Ltd | Financial Service Activities, Except Insurance and Pension Funding | 3.54% |
| Larsen & Toubro Ltd | Civil Engineering Infrastructure | 3.10% |
| Others | | 38.60% |
| Money Market, Deposits & Other | | 6.66% |
| Total | | 100.00% |

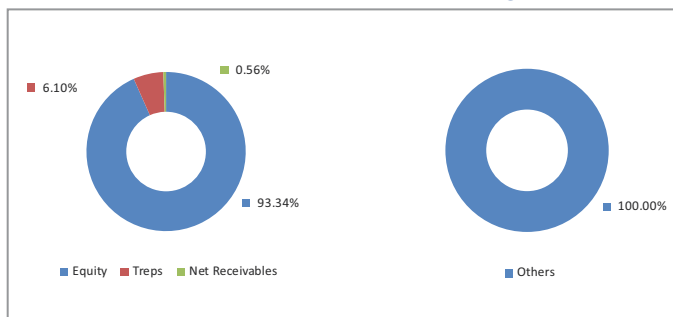
Fund Details

| 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 30-September-2020 | 21.4942 |
| AUM (Rs. Cr) | 3.44 |
| Equity | 93.34% |
| Debt | 6.10% |
| Net current asset | 0.56% |

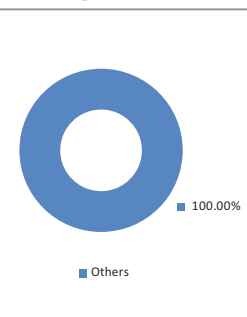
Growth of Rs. 100



Asset Class

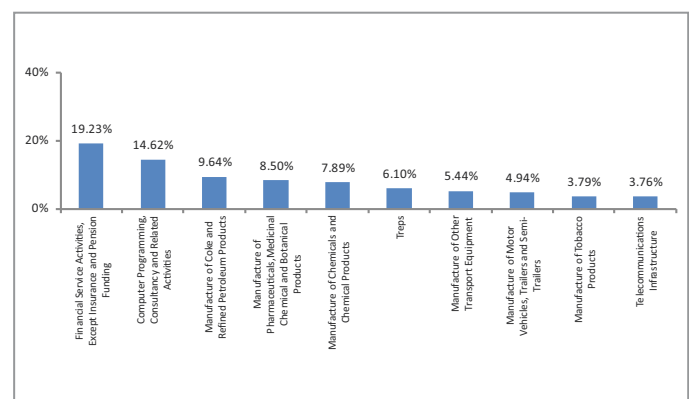


Rating Profile



*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 | -0.65% | 29.85% | 3.90% | 3.28% | 6.32% | 7.87% | 10.04% | - | 8.59% |
| Benchmark | -1.23% | 30.82% | -1.98% | 1.44% | 4.74% | 7.18% | 10.09% | - | 8.49% |

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

September 2020

Group Equity Fund

Fund Objective

To provide capital appreciation through investment in equity shares.

Portfolio Allocation

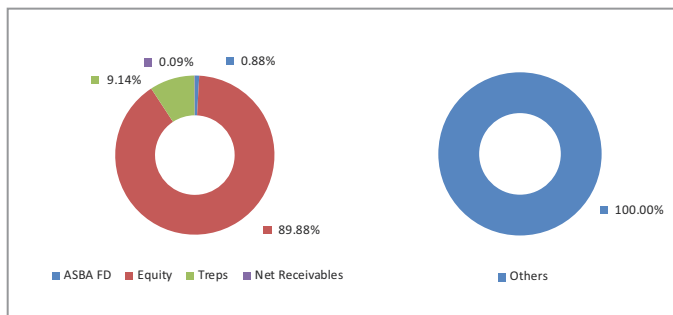
| | Stated (%) | Actual (%) |
|---|------------|---------------|
| Equity and equity related securities | 60 - 100 | 90.77 |
| Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds | 0 - 40 | 9.14 |
| Net Current Assets* | | 0.09 |
| Total | | 100.00 |

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

Portfolio

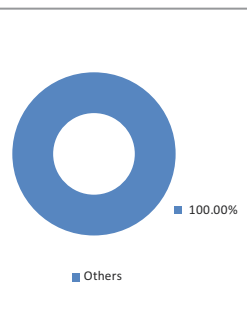
| Company/Issuer | Sector/Rating | Exposure (%) |
|---|---|----------------|
| Equity | | 89.88% |
| Reliance Industries Ltd | Manufacture of Coke and Refined Petroleum Products | 8.02% |
| Infosys Ltd | Computer Programming, Consultancy and Related Activities | 7.87% |
| HDFC Bank Ltd | Financial Service Activities, Except Insurance and Pension Funding | 5.40% |
| ICICI Bank Ltd | Financial Service Activities, Except Insurance and Pension Funding | 4.96% |
| Axis Bank Ltd | Financial Service Activities, Except Insurance and Pension Funding | 4.20% |
| HCL Technologies Ltd | Computer Programming, Consultancy and Related Activities | 3.79% |
| NIPPON INDIA ETF BANK BEES | Equity ETF | 3.35% |
| Housing Development Finance Corporation Ltd | Financial Service Activities, Except Insurance and Pension Funding | 2.76% |
| Dr Reddys Laboratories Ltd | Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products | 2.62% |
| ITC Ltd | Manufacture of Tobacco Products | 2.51% |
| Others | | 44.40% |
| Money Market, Deposits & Other | | 10.12% |
| Total | | 100.00% |

Asset Class



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

Rating Profile



Performance

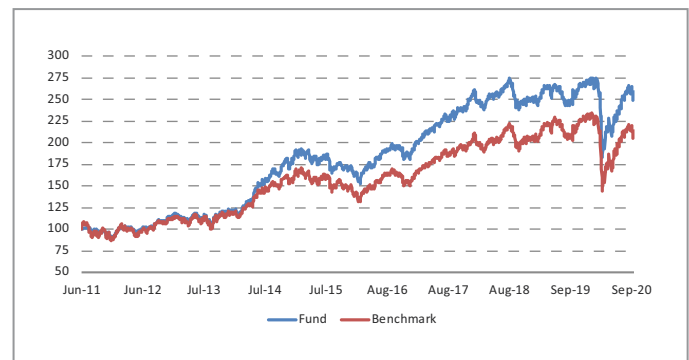
| Period | 1 Month | 6 Months | 1 Year | 2 Years | 3 Years | 5 Years | 7 Years | 10 Years | Inception |
|-----------|---------|----------|--------|---------|---------|---------|---------|----------|-----------|
| Fund | -0.29% | 27.85% | -0.21% | 1.12% | 3.97% | 8.50% | 12.75% | - | 10.77% |
| Benchmark | -1.23% | 30.82% | -1.98% | 1.44% | 4.74% | 7.18% | 10.09% | - | 8.49% |

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

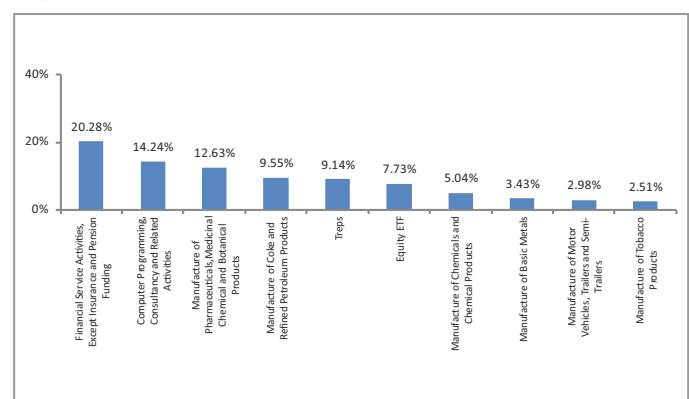
Fund Details

| 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 30-September-2020 | 25.8500 |
| AUM (Rs. Cr) | 38.07 |
| Equity | 89.88% |
| Debt | 10.02% |
| Net current asset | 0.09% |

Growth of Rs. 100



Top 10 Sectors



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

September 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 | 92.15 |
| Equity and equity related instruments | 0 - 50 | - |
| Net Current Assets [¶] | | 7.85 |
| Total | | 100.00 |

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

Portfolio

| Company/Issuer | Sector/Rating | Exposure (%) |
|---|---------------|----------------|
| Corporate Bond | | 5.86% |
| 9.90% HDFC Ltd. NCD (S)(MD 11/11/2021) | AAA | 2.73% |
| 9.90% LICHF Ltd. NCD (S)(MD 11/11/2021) | AAA | 2.73% |
| 8.84% Power Grid Corporation Ltd. NCD (S) (MD 21/10/2020) | AAA | 0.40% |
| Sovereign | | 77.31% |
| 6.84% GOI (MD 19/12/2022) | SOV | 50.72% |
| 5.77% GOI (MD 03/08/2030) | SOV | 18.11% |
| 7.80% GOI (MD 11/04/2021) | SOV | 8.47% |
| Money Market, Deposits & Other | | 16.84% |
| Total | | 100.00% |

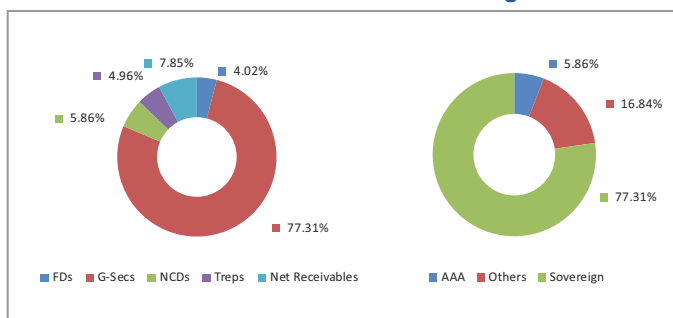
Fund Details

| 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 30-September-2020 | 19.1309 |
| AUM (Rs. Cr) | 31.06 |
| Equity | - |
| Debt | 92.15% |
| Net current asset | 7.85% |

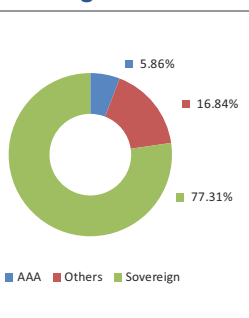
Quantitative Indicators

| | |
|----------------------------|-------|
| Modified Duration in Years | 2.83 |
| Average Maturity in Years | 3.45 |
| Yield to Maturity in % | 4.83% |

Asset Class

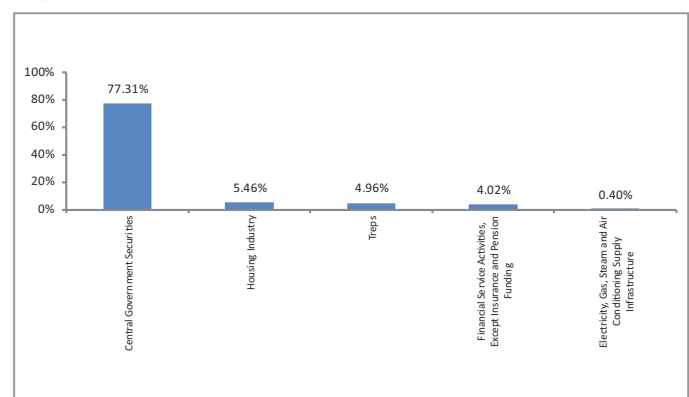


Rating Profile



*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 | 0.52% | 2.66% | 6.76% | 7.91% | 6.44% | 6.32% | 6.98% | - | 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

September 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 | 70.52 |
| Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits | 0 - 50 | 16.39 |
| Net Current Assets* | | 13.10 |
| 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 | | 4.65% |
| 9.40% HDFC Ltd. NCD (S) (MD 13/04/2021) | AAA | 4.65% |
| Sovereign | | 65.87% |
| 6.84% GOI (MD 19/12/2022) | SOV | 45.46% |
| 7.80% GOI (MD 11/04/2021) | SOV | 16.88% |
| 8.79% GOI (MD 08/11/2021) | SOV | 2.38% |
| 6.17% GOI (MD 15/07/2021) | SOV | 1.15% |
| Money Market, Deposits & Other | | 29.48% |
| Total | | 100.00% |

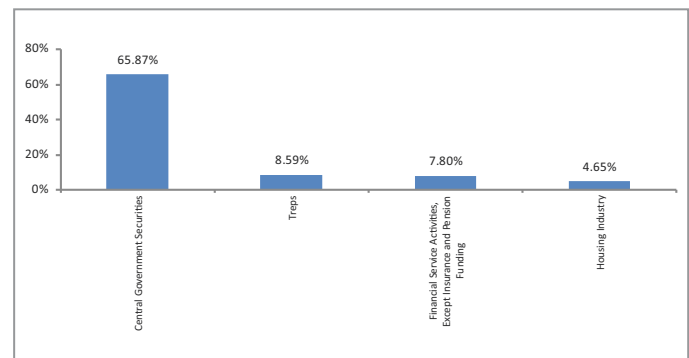
Fund Details

| 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 30-September-2020 | 20.8431 |
| AUM (Rs. Cr) | 4.42 |
| Equity | - |
| Debt | 86.90% |
| Net current asset | 13.10% |

Quantitative Indicators

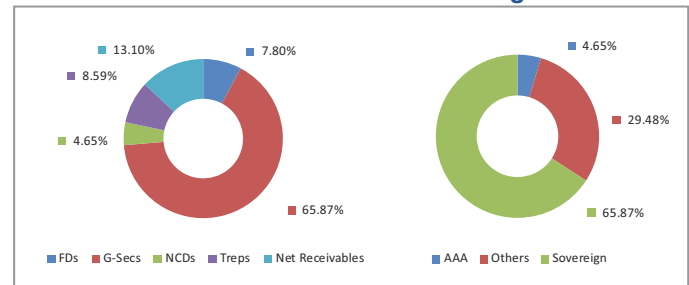
| | |
|----------------------------|-------|
| Modified Duration in Years | 1.56 |
| Average Maturity in Years | 1.67 |
| Yield to Maturity in % | 4.54% |

Top 10 Sectors

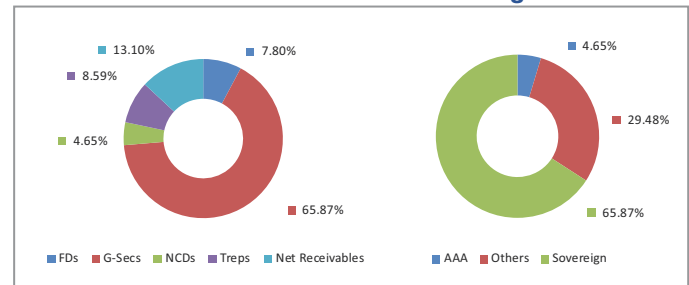


Note: 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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 | 0.33% | 2.86% | 6.91% | 7.96% | 6.45% | 7.34% | 8.82% | - | 8.23% |
| Benchmark | - | - | - | - | - | - | - | - | - |

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

September 2020

Group Short Term Debt Fund- II

Fund Objective

To earn moderate returns.

Portfolio Allocation

| | Stated (%) | Actual (%) |
|--|------------|---------------|
| Debt and debt related securities, Cash, Fixed Deposits, Money market instruments**, Mutual funds | 0 - 100 | 97.60 |
| Net Current Assets* | | 2.40 |
| 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 | 5.14% |
| 9.64% Power Grid Corporation Ltd. G NCD (S) (MD 31/05/2021) | AAA | 2.16% |
| 8.98% HDFC Ltd. NCD (S)(MD 26/11/2020) | AAA | 1.69% |
| Sovereign | | |
| 6.84% GOI (MD 19/12/2022) | SOV | 70.31% |
| 7.80% GOI (MD 11/04/2021) | SOV | 18.21% |
| Money Market, Deposits & Other | | |
| | | 2.49% |
| Total | | 100.00% |

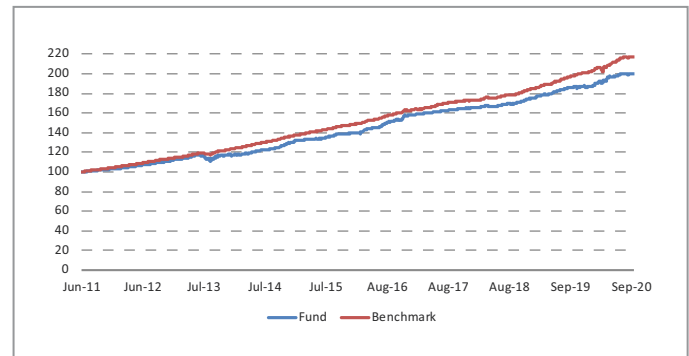
Fund Details

| Description | |
|--|-----------------------------------|
| SFIN Number | ULGF01218/04/11GRSHTRDE02116 |
| Launch Date | 21-Jun-11 |
| Face Value | 10 |
| Risk Profile | Low |
| Benchmark | CRISIL Short Term Bond Fund Index |
| CIO | Sampath Reddy |
| Fund Manager Name | Durgadutt Dhar |
| Number of funds managed by fund manager: | |
| Equity | - |
| Debt | 25 |
| Hybrid | 16 |
| NAV as on 30-September-2020 | 19.9993 |
| AUM (Rs. Cr) | 11.95 |
| Equity | - |
| Debt | 97.60% |
| Net current asset | 2.40% |

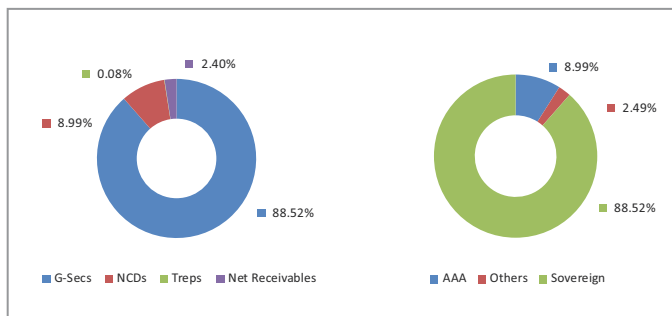
Quantitative Indicators

| | |
|----------------------------|-------|
| Modified Duration in Years | 1.60 |
| Average Maturity in Years | 1.75 |
| Yield to Maturity in % | 4.26% |

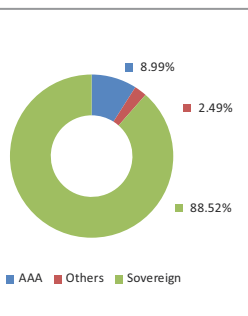
Growth of Rs. 100



Asset Class

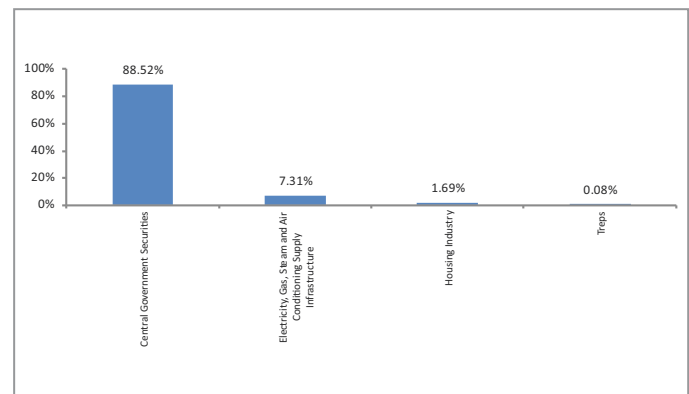


Rating Profile



*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 | 0.32% | 3.46% | 7.36% | 8.52% | 6.91% | 7.65% | 8.24% | - | 7.75% |
| Benchmark | 0.21% | 4.90% | 9.89% | 10.26% | 8.23% | 8.31% | 8.79% | - | 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

September 2020

Group Debt Fund-II

Fund Objective

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

Portfolio Allocation

| | Stated (%) | Actual (%) |
|---|------------|---------------|
| Debt and Debt related securities incl. FD | 40 - 100 | 93.58 |
| Money Market instrument | 0 - 60 | 2.90 |
| Net Current Assets* | | 3.52 |
| 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 | 0.87% |
| 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 | 0.39% |
| 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 | | |
| 5.77% GOI (MD 03/08/2030) | SOV | 66.01% |
| 6.19% GOI (MD 16/09/2034) | SOV | 15.95% |
| 7.27% GOI (MD 08/04/2026) | SOV | 7.42% |
| Money Market, Deposits & Other | | |
| | | 8.36% |
| Total | | 100.00% |

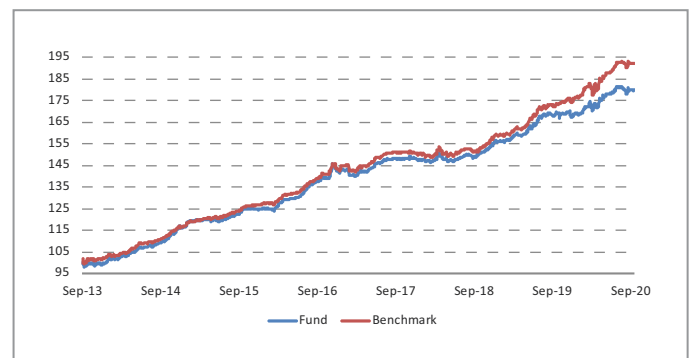
Fund Details

| Description | |
|--|----------------------------------|
| SFIN Number | ULGF01924/06/13GRDEBTFU02116 |
| Launch Date | 13-Sep-13 |
| Face Value | 10 |
| Risk Profile | Low |
| Benchmark | CRISIL Composite Bond Fund Index |
| CIO | Sampath Reddy |
| Fund Manager Name | Durgadutt Dhar |
| Number of funds managed by fund manager: | |
| Equity | - |
| Debt | 25 |
| Hybrid | 16 |
| NAV as on 30-September-2020 | 18.0112 |
| AUM (Rs. Cr) | 954.03 |
| Equity | - |
| Debt | 96.48% |
| Net current asset | 3.52% |

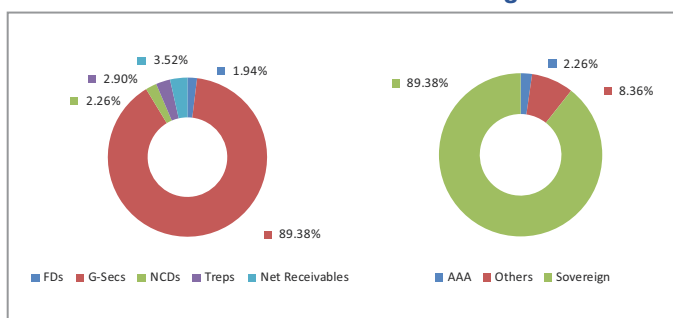
Quantitative Indicators

| | |
|----------------------------|-------|
| Modified Duration in Years | 7.08 |
| Average Maturity in Years | 9.71 |
| Yield to Maturity in % | 6.04% |

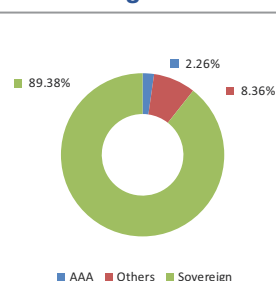
Growth of Rs. 100



Asset Class

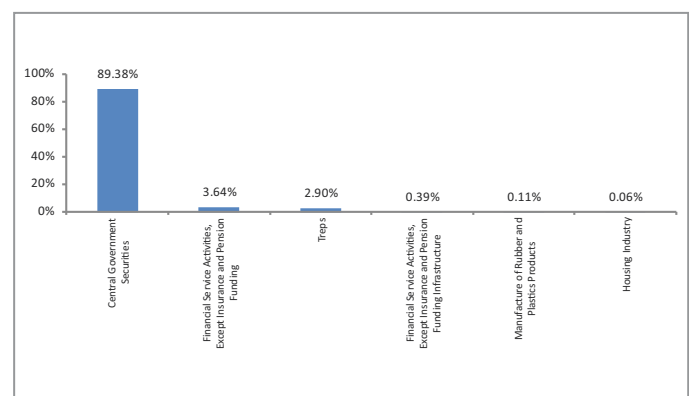


Rating Profile



*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 | 0.70% | 3.67% | 6.75% | 9.70% | 6.73% | 7.65% | 9.03% | - | 8.70% |
| Benchmark | 0.45% | 5.21% | 11.38% | 12.49% | 8.37% | 8.90% | 9.80% | - | 9.71% |

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

September 2020

Group Short Term Debt Fund-III

Fund Objective

To earn moderate returns.

Portfolio Allocation

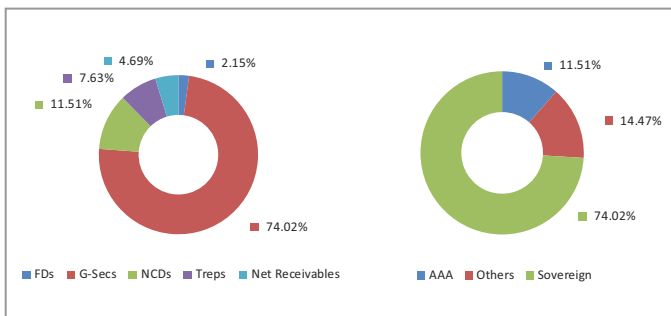
| | Stated (%) | Actual (%) |
|--|------------|---------------|
| Debt and Debt related securities incl. FD Cash, Mutual Funds | 40 - 100 | 87.68 |
| Money Market Instrument | 0 - 60 | 7.63 |
| Net Current Assets* | | 4.69 |
| Total | | 100.00 |

*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 | 5.25% |
| 9.40% HDFC Ltd. NCD (S) (MD 13/04/2021) | AAA | 2.74% |
| 10.09% MRF Ltd. NCD (S)(MD 27/05/2021) | AAA | 2.34% |
| 8.84% Power Grid Corporation Ltd. NCD (S)(MD 21/10/2020) | AAA | 0.77% |
| 8.98% HDFC Ltd. NCD (S)(MD 26/11/2020) | AAA | 0.41% |
| Sovereign | | |
| 6.84% GOI (MD 19/12/2022) | SOV | 66.73% |
| 7.80% GOI (MD 11/04/2021) | SOV | 7.21% |
| 8.79% GOI (MD 08/11/2021) | SOV | 0.09% |
| Money Market, Deposits & Other | | |
| | | 14.47% |
| Total | | 100.00% |

Asset Class



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

Performance

| Period | 1 Month | 6 Months | 1 Year | 2 Years | 3 Years | 5 Years | 7 Years | 10 Years | Inception |
|-----------|---------|----------|--------|---------|---------|---------|---------|----------|-----------|
| Fund | 0.34% | 3.46% | 7.19% | 7.71% | 6.46% | 6.93% | 7.45% | - | 7.40% |
| Benchmark | 0.21% | 4.90% | 9.89% | 10.26% | 8.23% | 8.31% | 8.79% | - | 8.85% |

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

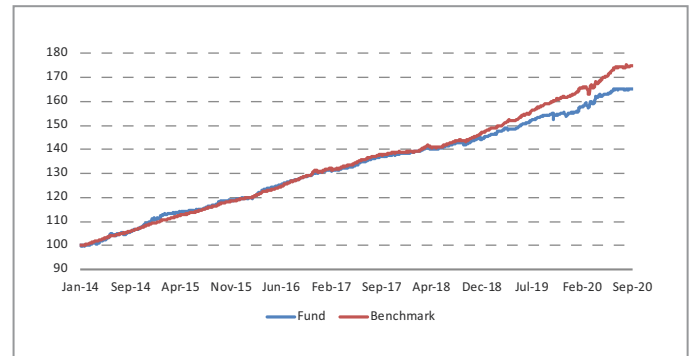
Fund Details

| 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 30-September-2020 | 16.5399 |
| AUM (Rs. Cr) | 48.78 |
| Equity | - |
| Debt | 95.31% |
| Net current asset | 4.69% |

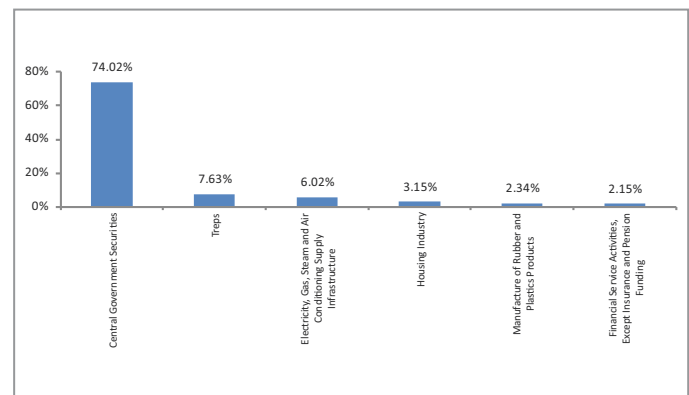
Quantitative Indicators

| | |
|----------------------------|-------|
| Modified Duration in Years | 1.80 |
| Average Maturity in Years | 1.95 |
| Yield to Maturity in % | 4.36% |

Growth of Rs. 100



Top 10 Sectors



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

September 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 | 98.54 |
| Net Current Assets [#] | | 1.46 |
| 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% |

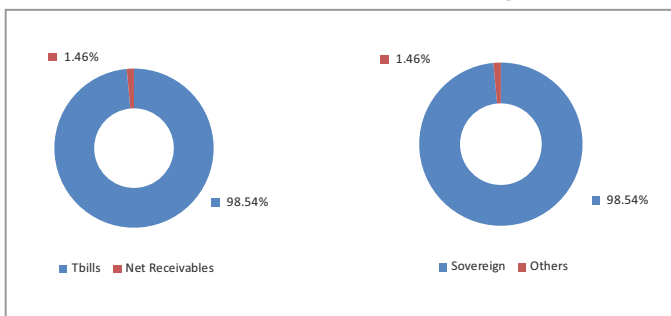
Fund Details

| 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 30-September-2020 | 12.6974 |
| AUM (Rs. Cr) | 0.09 |
| Equity | - |
| Debt | 98.54% |
| Net current asset | 1.46% |

Quantitative Indicators

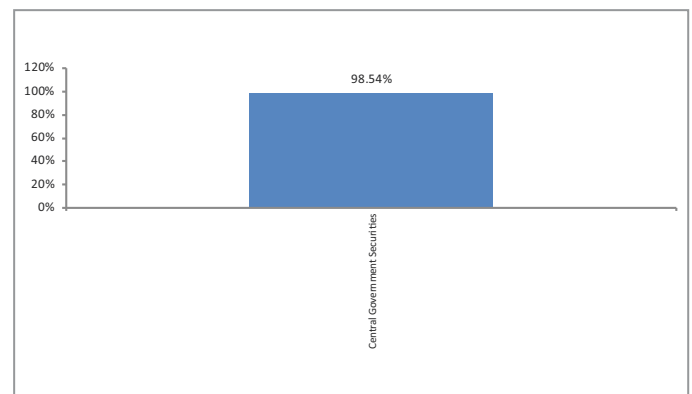
| | |
|----------------------------|-------|
| Modified Duration in Years | 0.65 |
| Average Maturity in Years | 0.65 |
| Yield to Maturity in % | 3.50% |

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 | 0.20% | 1.54% | 3.91% | -2.71% | -0.66% | 2.38% | 3.47% | - | 3.44% |
| Benchmark | 0.31% | 2.24% | 5.18% | 6.26% | 6.58% | 6.82% | 7.44% | - | 7.49% |

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

September 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 | 79.35 |
| Money market instruments, Cash, Mutual funds | 0 - 40 | 18.77 |
| Net Current Assets* | | 1.89 |
| 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 | 0.27% |
| Sovereign | | |
| 5.77% GOI (MD 03/08/2030) | SOV | 62.02% |
| 6.19% GOI (MD 16/09/2034) | SOV | 8.17% |
| 7.27% GOI (MD 08/04/2026) | SOV | 8.06% |
| Money Market, Deposits & Other | | |
| Total | | 100.00% |

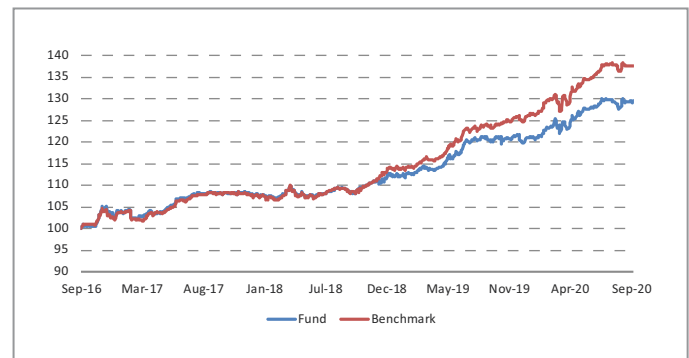
Fund Details

| 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 30-September-2020 | 12.9485 |
| AUM (Rs. Cr) | 120.16 |
| Equity | - |
| Debt | 98.11% |
| Net current asset | 1.89% |

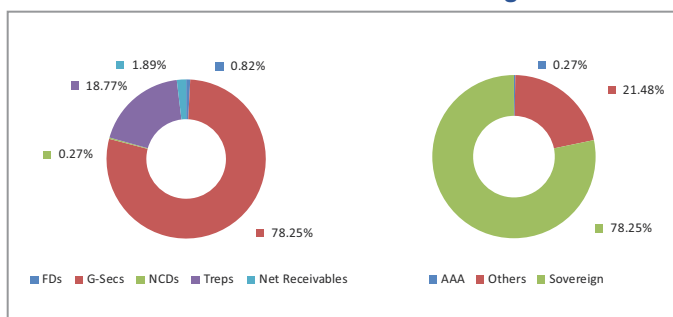
Quantitative Indicators

| | |
|----------------------------|-------|
| Modified Duration in Years | 6.40 |
| Average Maturity in Years | 8.48 |
| Yield to Maturity in % | 5.51% |

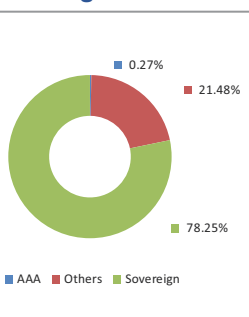
Growth of Rs. 100



Asset Class

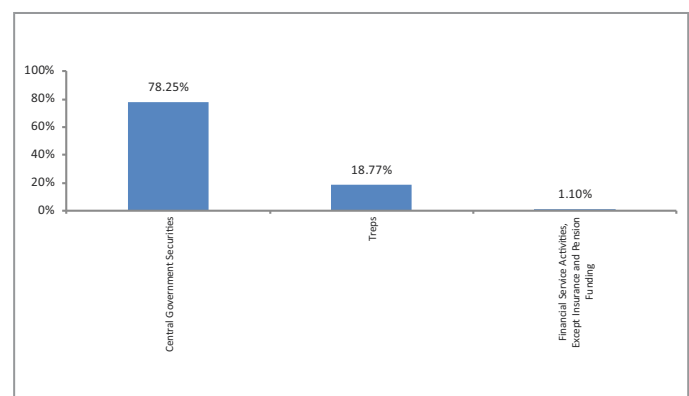


Rating Profile



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

Top 10 Sectors



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

Performance

| Period | 1 Month | 6 Months | 1 Year | 2 Years | 3 Years | 5 Years | 7 Years | 10 Years | Inception |
|-----------|---------|----------|--------|---------|---------|---------|---------|----------|-----------|
| Fund | 0.84% | 3.85% | 7.27% | 9.11% | 6.15% | - | - | - | 6.66% |
| Benchmark | 0.45% | 5.21% | 11.38% | 12.49% | 8.37% | - | - | - | 8.31% |

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

September 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

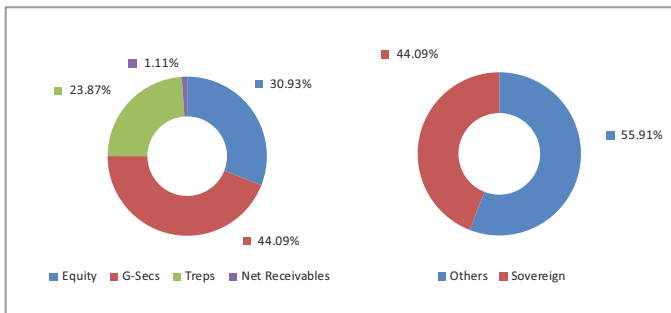
| | Stated (%) | Actual (%) |
|--|------------|---------------|
| Equity | 0 - 80 | 30.93 |
| Debt and Debt related securities, Money Market instrument/Mutual Funds | 20 - 80 | 44.09 |
| Money market instruments, Cash, Mutual funds | 0 - 40 | 23.87 |
| Net Current Assets* | | 1.11 |
| Total | | 100.00 |

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

Portfolio

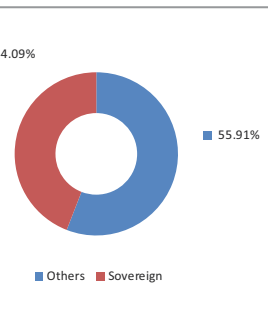
| Company/Issuer | Sector/Rating | Exposure (%) |
|---|---|----------------|
| Equity | | |
| Infosys Ltd | Computer Programming, Consultancy and Related Activities | 3.83% |
| HDFC Bank Ltd | Financial Service Activities, Except Insurance and Pension Funding | 3.76% |
| Reliance Industries Ltd | Manufacture of Coke and Refined Petroleum Products | 3.60% |
| Dr Reddys Laboratories Ltd | Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products | 3.48% |
| Maruti Suzuki India Ltd | Manufacture of Motor Vehicles, Trailers and Semi-Trailers | 3.09% |
| Hindustan Unilever Ltd | Manufacture of Chemicals and Chemical Products | 2.77% |
| ICICI Bank Ltd | Financial Service Activities, Except Insurance and Pension Funding | 2.76% |
| Larsen & Toubro Ltd | Civil Engineering Infrastructure | 2.66% |
| ITC Ltd | Manufacture of Tobacco Products | 2.32% |
| Bharti Airtel Ltd | Telecommunications Infrastructure | 1.98% |
| Others | | 0.69% |
| Sovereign | | |
| 7.17% GOI (MD 08/01/2028) | SOV | 24.55% |
| 6.84% GOI (MD 19/12/2022) | SOV | 11.67% |
| 5.77% GOI (MD 03/08/2030) | SOV | 7.87% |
| Money Market, Deposits & Other | | |
| | | 24.98% |
| Total | | 100.00% |

Asset Class



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

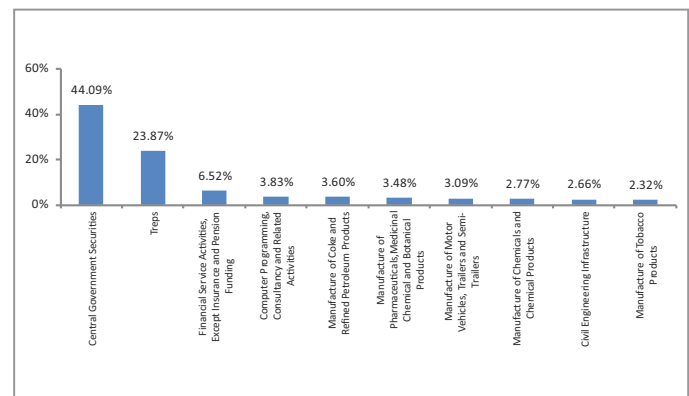
Rating Profile



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 30-September-2020 | 10.3423 |
| AUM (Rs. Cr) | 3.73 |
| Equity | 30.93% |
| Debt | 67.96% |
| Net current asset | 1.11% |

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 | 0.22% | - | - | - | - | - | - | - | 3.42% |
| Benchmark | -0.42% | - | - | - | - | - | - | - | 9.08% |

** During the period of Feb 2018 - September 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

September 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 | 92.60 |
| Money market instruments, Mutual funds* | 0 - 60 | 5.60 |
| Net Current Assets* | | 1.80 |
| Total | | 100.00 |

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

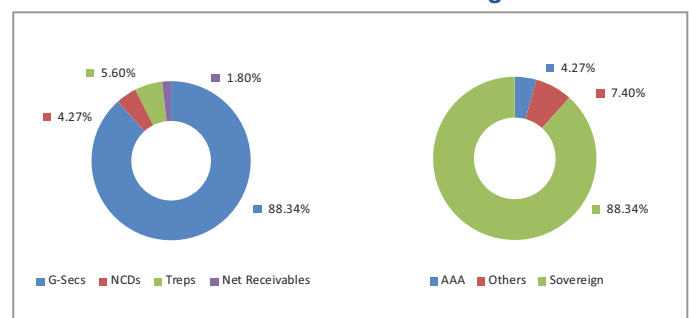
Portfolio

| Company/Issuer | Sector/Rating | Exposure (%) |
|---|---------------|----------------|
| Corporate Bond | | |
| 7.90% LICHF Ltd. NCD (S) (MD 18/08/2026) | AAA | 4.27% |
| Sovereign | | |
| 5.77% GOI (MD 03/08/2030) | SOV | 71.47% |
| 7.27% GOI (MD 08/04/2026) | SOV | 9.01% |
| 6.19% GOI (MD 16/09/2034) | SOV | 7.85% |
| Money Market, Deposits & Other | | |
| | | 7.40% |
| Total | | 100.00% |

Fund Details

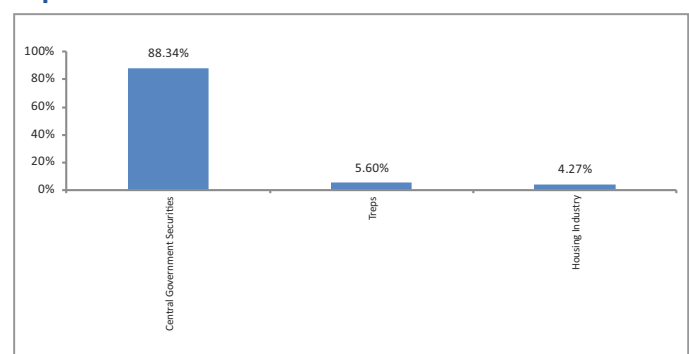
| Description | |
|--|----------------------------------|
| SFIN Number | ULGF02518/08/16GRDBTPENFU116 |
| Launch Date | 01-Sep-17 |
| Face Value | 10 |
| Risk Profile | LOW |
| Benchmark | CRISIL Composite Bond Fund Index |
| CIO | Sampath Reddy |
| Fund Manager Name | Durgadutt Dhar |
| Number of funds managed by fund manager: | |
| Equity | - |
| Debt | 25 |
| Hybrid | 16 |
| NAV as on 30-September-2020 | 12.3081 |
| AUM (Rs. Cr) | 2.50 |
| Equity | - |
| Debt | 98.20% |
| Net current asset | 1.80% |

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 | 0.85% | 4.19% | 8.03% | 10.37% | 7.21% | - | - | - | 6.97% |
| Benchmark | 0.45% | 5.21% | 11.38% | 12.49% | 12.81% | - | - | - | 8.10% |

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

September 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 | 98.39 |
| Net Current Assets [#] | | 1.61 |
| 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% |

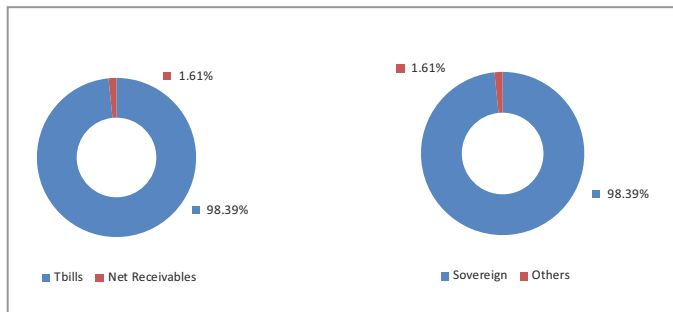
Fund Details

| 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 30-September-2020 | 10.6270 |
| AUM (Rs. Cr) | 0.37 |
| Equity | - |
| Debt | 98.39% |
| Net current asset | 1.61% |

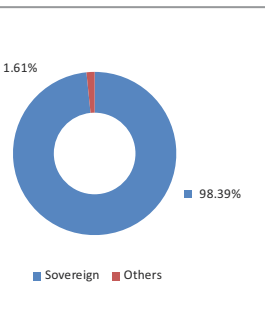
Quantitative Indicators

| | |
|----------------------------|-------|
| Modified Duration in Years | 0.54 |
| Average Maturity in Years | 0.54 |
| Yield to Maturity in % | 3.88% |

Asset Class

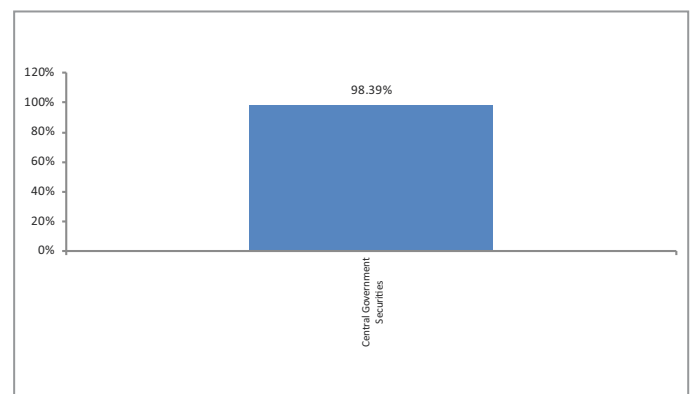


Rating Profile



[#]Others includes Equity, Treps, Net receivable/payable and FD

Top 10 Sectors



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

Performance

| Period | 1 Month | 6 Months | 1 Year | 2 Years | 3 Years | 5 Years | 7 Years | 10 Years | Inception |
|-----------|---------|----------|--------|---------|---------|---------|---------|----------|-----------|
| Fund | 0.26% | 1.73% | 5.65% | - | - | - | - | - | 5.36% |
| Benchmark | 0.31% | 2.24% | 5.18% | - | - | - | - | - | 5.27% |

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