

INVESTMENT'Z INSIGHT

Monthly Investment Update November 2020

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Fund Performance Summary

ASSET PROFILE	Asset Class	Asset Allocation Funds	Cash Funds	Debt Funds	Hybrid Funds	Index Funds	Equity Funds
	Equity ETF	0.47%	0.00%	0.00%	0.00%	0.00%	8.69%
	Equity Shares	65.36%	0.00%	0.00%	20.11%	97.59%	83.70%
	Money Market Instruments	2.91%	100.00%	11.73%	2.73%	2.41%	7.60%
	Fixed Deposits	0.00%	0.00%	1.96%	0.98%	0.00%	0.00%
	Bond and Debentures	6.14%	0.00%	21.49%	28.74%	0.00%	0.00%
	Govt Securities	25.12%	0.00%	64.83%	47.45%	0.00%	0.00%
	Grand Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Type	FUND NAMES	SFIN Code	AUM in CR	Absolute Return					CAGR Return										Returns since Inception CAGR	Inception Date
				1 Month	3 Month	6 Month	1 Year	2 Year	3 Year	4 Year	5 Year	7 Year	10 Year							
Asset Allocation Fund	Group Asset Allocation Fund	ULGF00926/02/10GRASSALLOC116	91.3	6.24%	9.21%	20.60%	6.90%	7.04%	6.16%	8.50%	8.61%	11.45%	9.41%	10.67%						
	CRISIL Balanced Fund – Aggressive Index			7.49%	9.90%	24.05%	11.00%	11.37%	9.44%	11.26%	10.54%	11.21%	8.93%							
Cash Fund	Group Liquid Fund	ULGF00503/11/08GRLIQUFUND116	8.7	0.21%	0.65%	1.80%	4.05%	3.63%	2.23%	3.20%	4.12%	5.36%	6.43%	7.07%	01-Nov-08					
Cash Fund	Group Liquid Fund II	ULGF02124/06/13GRLIQUFU02116	0.1	0.20%	0.63%	1.30%	3.44%	-1.12%	-0.83%	0.81%	2.19%	3.53%	-	3.43%	13-Sep-13					
Cash Fund	Group Liquid Fund III	ULGF02302/03/15GRLIQUFU03116	0.3	0.20%	0.68%	1.60%	5.35%	-	-	-	-	-	-	5.04%	02-Aug-19					
	Crisil Liquid Fund Index			0.28%	0.92%	1.99%	4.81%	5.93%	6.44%	6.48%	6.71%	7.30%	7.66%							
Debt Fund	Group Debt Fund	ULGF00426/03/08GRDEBTFUND116	89.8	0.65%	3.11%	3.46%	8.95%	9.08%	7.26%	5.91%	8.06%	9.01%	8.65%	9.04%	26-Mar-08					
Debt Fund	Group Debt Fund II	ULGF01924/06/13GRDEBTFU02116	973.7	0.75%	3.03%	3.54%	8.51%	9.45%	7.53%	6.16%	8.14%	9.17%	-	8.85%	13-Sep-13					
Debt Fund	Group Debt Fund III	ULGF02202/03/15GRDEBTFU03116	122.0	0.71%	3.12%	3.76%	8.94%	9.45%	6.94%	6.04%	-	-	-	6.98%	29-Sep-16					
Debt Fund	Group Debt Pension Fund	ULGF02518/08/16GRDBTPENFU116	2.5	0.25%	2.52%	3.17%	8.90%	9.84%	7.93%	-	-	-	-	7.16%	01-Sep-17					
	Crisil Composite Bond Fund Index			0.75%	2.96%	4.88%	11.98%	12.21%	9.31%	7.92%	9.30%	9.90%	8.90%							
Debt Fund	Group Short Term Debt Fund II	ULGF01218/04/11GRSHTRDE02116	12.1	0.65%	1.55%	2.65%	8.01%	8.17%	7.10%	6.52%	7.86%	8.15%	-	7.75%	21-Jun-11					
Debt Fund	Group Short Term Debt Fund III	ULGF02024/06/13GRSHTRDE03116	44.6	0.70%	1.62%	2.85%	7.95%	7.80%	6.69%	6.49%	7.12%	7.65%	-	7.42%	13-Sep-13					
	CRISIL Short Term Bond Fund Index			0.88%	2.36%	4.96%	10.34%	10.38%	8.77%	8.06%	8.56%	8.87%	8.69%							
Equity Fund	Group Equity Fund	ULGF01018/04/11GREQTYFUND116	42.4	9.42%	12.51%	31.31%	8.63%	8.04%	6.81%	11.71%	11.02%	13.51%	-	12.00%	21-Jun-11					
Equity Fund	Group Blue Chip Fund	ULGF01118/04/11GRBLUECHIP116	3.8	9.66%	11.39%	28.76%	11.87%	10.01%	8.60%	12.12%	10.42%	10.76%	-	9.76%	21-Jun-11					
	Nifty 50 Index			11.39%	13.89%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%							
Hybrid Fund	Group Balanced Gain Fund II	ULGF02402/03/15GRBALCGA02116	3.9	2.86%	4.67%	-	-	-	-	-	-	-	-	8.01%	25-Apr-17					
	CRISIL Balanced Fund – Aggressive Index			7.49%	9.90%	24.05%	11.00%	11.37%	9.44%	11.26%	10.54%	11.21%	8.93%							
Index Fund	Group Equity Index Fund	ULGF00822/02/10GREQTYINDX116	34.3	9.51%	11.15%	28.39%	11.17%	9.27%	7.85%	11.28%	9.72%	10.36%	7.81%	8.30%	19-Feb-10					
	Nifty 50 Index			11.39%	13.89%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%							
Hybrid Fund	Secure Gain Fund	ULGF00215/10/04SECUREFUND116	1,755.4	1.86%	4.20%	7.58%	9.65%	9.87%	8.27%	8.18%	9.06%	10.16%	9.40%	9.56%	15-Oct-04					
Hybrid Fund	Stable Gain Fund	ULGF00115/09/04STABLEFUND116	269.8	2.66%	5.07%	9.90%	9.11%	9.69%	7.54%	8.21%	9.13%	10.92%	9.91%	10.20%	31-Oct-04					
Hybrid Fund	Group Return Shield Fund	ULGF01421/06/11RETNSHIELD116	4.4	0.53%	1.36%	2.25%	6.55%	7.56%	6.53%	6.45%	7.36%	8.63%	-	8.20%	21-Jun-11					
Hybrid Fund	Group Growth Fund II	ULGF01311/05/11GRGROWFU02116	31.4	0.50%	1.76%	2.46%	6.58%	7.49%	6.70%	6.12%	6.36%	6.96%	-	7.16%	11-May-11					
	Benchmark			-	-	-	-	-	-	-	-	-	-	-						

November 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	25.10
Corporate bonds	0 - 50	3.57
Money market and other liquid assets	0 - 40	2.90
Infrastructure sector as defined by the IRDA	0 - 40	2.56
Listed equities	0 - 100	65.77
Net Current Assets*		0.10
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	8.03%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.19%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.76%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.39%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.41%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.53%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	2.37%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.37%
ITC Ltd	Manufacture of Tobacco Products	2.31%
Bharti Airtel Ltd	Telecommunications Infrastructure	2.05%
Others		27.35%
Corporate Bond		
7.83% LICHF Ltd. NCD (S) (MD 25/09/2026) (P 26/11/2020)	AAA	3.57%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA	2.56%
Sovereign		
8.28% GOI (MD 21/09/2027)	SOV	18.73%
8.60% GOI (MD 02/06/2028)	SOV	6.37%
Money Market, Deposits & Other		
		3.00%
Total		100.00%

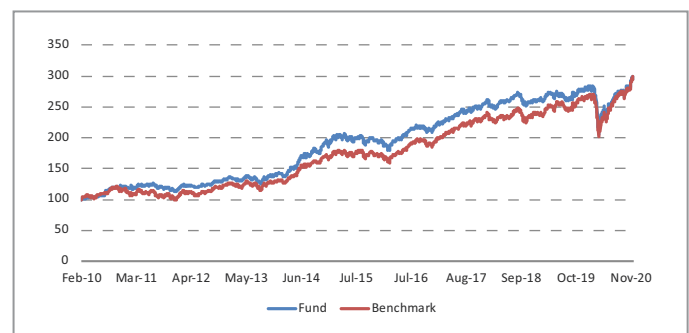
Fund Details

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	Paresh Jain, Rohit Harlalka	
Number of funds managed by fund manager:	Paresh Jain	Rohit Harlalka
Equity	-	-
Debt	-	17
Hybrid	4	16
NAV as on 27-November-2020	29.7707	
AUM (Rs. Cr)	91.28	
Equity	65.77%	
Debt	34.14%	
Net current asset	0.10%	

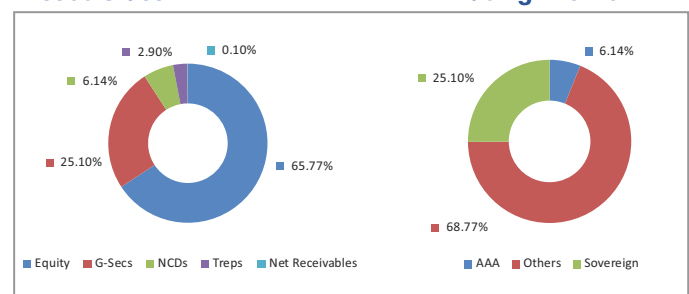
Quantitative Indicators

Modified Duration in Years	4.96
Average Maturity in Years	6.59
Yield to Maturity in %	5.60%

Growth of Rs. 100

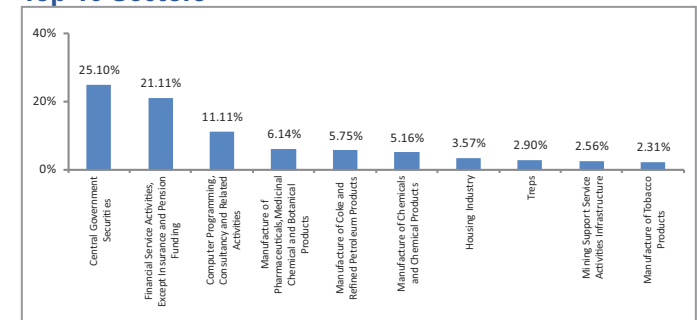


Asset Class



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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	6.24%	20.60%	6.90%	7.04%	6.16%	8.50%	8.61%	11.45%	9.41%	10.67%
Benchmark	7.49%	24.05%	11.00%	11.37%	9.44%	11.26%	10.54%	11.21%	8.93%	9.67%

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

November 2020

Group Equity Index Fund

Fund Objective

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

Portfolio Allocation

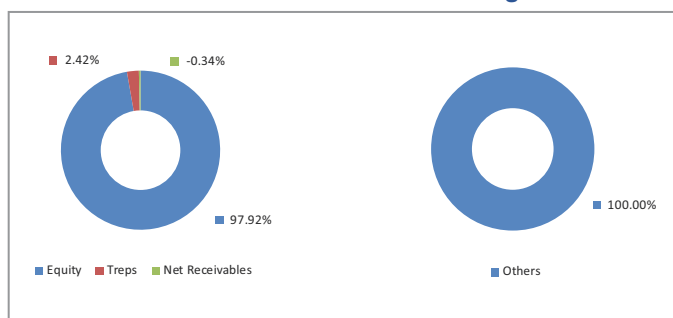
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	2.42
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	97.92
Net Current Assets*		-0.34
Total		100.00

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

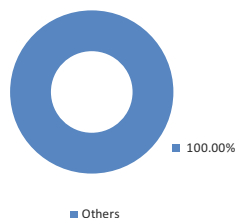
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		97.92%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	9.20%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	8.25%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.78%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	5.03%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	4.01%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.93%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.91%
ITC Ltd	Manufacture of Tobacco Products	3.91%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.82%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.59%
Others		44.48%
Money Market, Deposits & Other		2.08%
Total		100.00%

Asset Class



Rating Profile

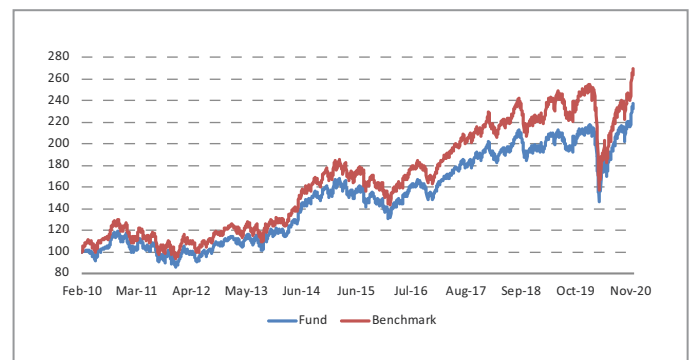


*Others includes Equity, Treps, Net receivable/payable and FD

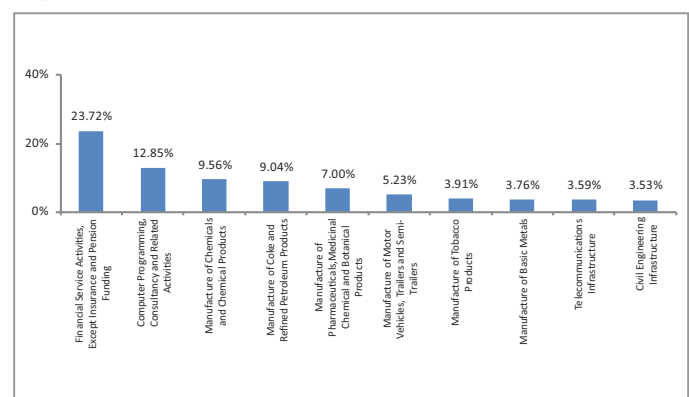
Fund Details

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	7
NAV as on 27-November-2020	23.6083
AUM (Rs. Cr)	34.27
Equity	97.92%
Debt	2.42%
Net current asset	-0.34%

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	9.51%	28.39%	11.17%	9.27%	7.85%	11.28%	9.72%	10.36%	7.81%	8.30%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	8.26%	9.57%

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November 2020

Group Debt Fund

Fund Objective

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

Portfolio Allocation

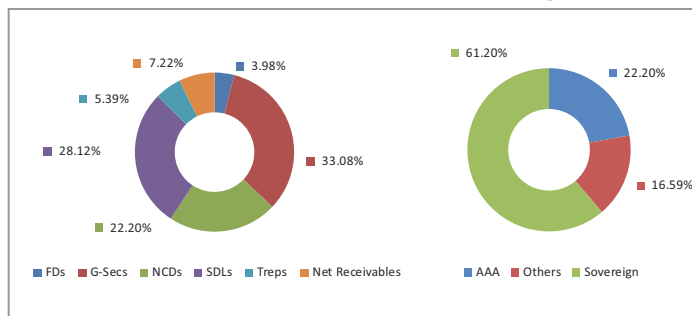
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 100	72.92
Corporate bonds	0 - 100	14.47
Money market and other liquid assets	0 - 40	5.39
Listed equities - NIL		-
Net Current Assets*		7.22
Total		100.00

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

Portfolio

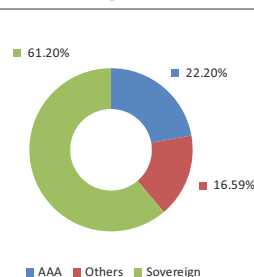
Company/Issuer	Rating	Exposure (%)
Corporate Bond		22.20%
6.39% NABARD NCD GOI SERVICED(U) (MD 19/11/2030)	AAA	8.90%
6.99% HDFC LTD (S) (MD 13/02/2023)	AAA	7.07%
6.65% FCI GOI NC BONDS SERIES IX (MD 23/10/2030)	AAA	2.81%
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	2.30%
8.75% Bajaj Finance Ltd. NCD (U) (MD 14/08/2026)	AAA	0.50%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA	0.38%
7.90% LICHF Ltd. NCD (S)(MD 18/08/2026)	AAA	0.24%
Sovereign		61.20%
8.08% Maharashtra SDL (MD 26/12/2028)	SOV	12.34%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	8.57%
9.20% GOI (MD 30/09/2030)	SOV	6.79%
8.60% GOI (MD 02/06/2028)	SOV	6.47%
7.95% GOI (MD 28/08/2032)	SOV	6.37%
6.79% GOI (MD 26/12/2029)	SOV	5.86%
7.72% GOI (MD 15/06/2049)	SOV	3.17%
8.24% GOI (MD 15/02/2027)	SOV	2.52%
8.69% Tamil Nadu SDL (MD 24/02/2026)	SOV	2.51%
8.19% Gujarat SDL (MD 07/02/2028)	SOV	2.46%
Others		4.15%
Money Market, Deposits & Other		16.59%
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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.65%	3.46%	8.95%	9.08%	7.26%	5.91%	8.06%	9.01%	8.65%	9.04%
Benchmark	0.75%	4.88%	11.98%	12.21%	9.31%	7.92%	9.30%	9.90%	8.90%	8.27%

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

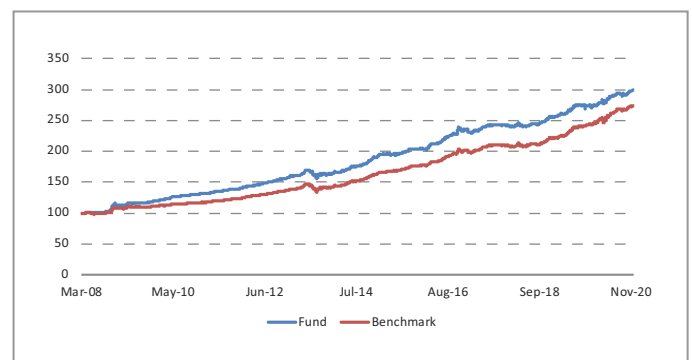
Fund Details

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	Rohit Harlalka
Number of funds managed by fund manager:	
Equity	-
Debt	17
Hybrid	16
NAV as on 27-November-2020	29.9672
AUM (Rs. Cr)	89.83
Equity	-
Debt	92.78%
Net current asset	7.22%

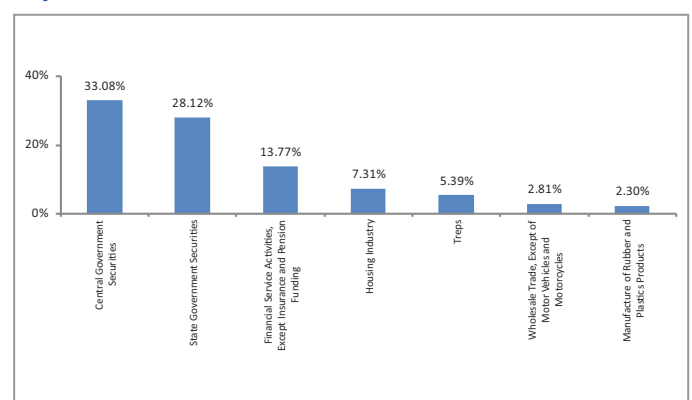
Quantitative Indicators

Modified Duration in Years	5.50
Average Maturity in Years	7.91
Yield to Maturity in %	5.96%

Growth of Rs. 100



Top 10 Sectors



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

November 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	99.98
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		0.02
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%

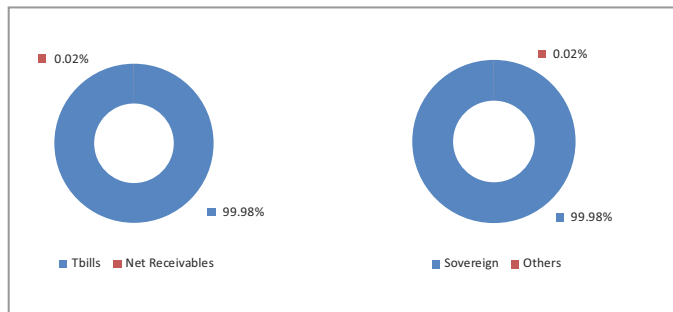
Fund Details

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	Deep Mehta
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	-
NAV as on 27-November-2020	22.8213
AUM (Rs. Cr)	8.67
Equity	-
Debt	99.98%
Net current asset	0.02%

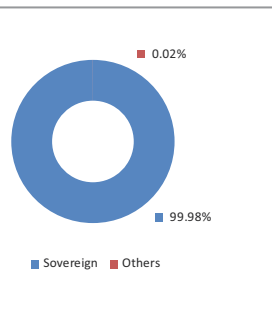
Quantitative Indicators

Modified Duration in Years	0.51
Average Maturity in Years	0.51
Yield to Maturity in %	3.54%

Asset Class

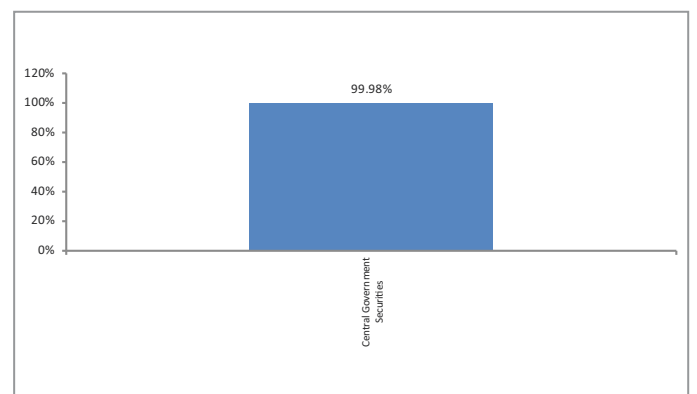


Rating Profile



*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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.21%	1.80%	4.05%	3.63%	2.23%	3.20%	4.12%	5.36%	6.43%	7.07%
Benchmark	0.28%	1.99%	4.81%	5.93%	6.44%	6.48%	6.71%	7.30%	7.66%	7.27%

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

November 2020

Stable Gain Fund

Fund Objective

To provide moderate risk with moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	48.77
Corporate bonds	0 - 40	11.23
Money market and other liquid assets	0 - 20	1.60
Infrastructure sector as defined by the IRDA	0 - 25	5.33
Listed equities	0 - 35	31.44
Net Current Assets*		1.62
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		31.44%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.15%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	3.10%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	2.82%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	1.89%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	1.48%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.42%
Bharti Airtel Ltd	Telecommunications Infrastructure	1.41%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.24%
Nestle India Ltd	Manufacture of Food Products	1.04%
Cipla Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	0.91%
Others		12.99%
Corporate Bond		26.30%
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	7.07%
7.21% HDFC LTD (S) (MD 30/12/2022)	AAA	3.34%
8.36% PGCI Ltd NCD (Part red.)(S)(MD 06/01/2029)	AAA	3.31%
8.50% NABARD NCD Series 19F (U)(MD 31/01/2023)	AAA	2.02%
7.75% LIC Housing Finance Ltd NCD (S)(MD 23/07/2024)	AAA	2.00%
7.6351% Kotak Mahindra Prime Ltd NCD (S)(MD 23/02/2023)	AAA	1.19%
9.10% Shriram Transport Finance Co Ltd NCD(S) (MD 12/07/2021)	AA+	1.15%
5.40% HDFC LTD (S) (MD 11/08/2023)	AAA	1.13%
6.39% NABARD NCD GOI SERVICED(U)(MD 19/11/2030)	AAA	1.11%
8.20% GOI Oil Bond (MD 15/09/2024)	SOV	0.81%
Others		3.16%
Sovereign		39.03%
8.28% GOI (MD 21/09/2027)	SOV	9.51%
60% GOI (MD 02/06/2028)	SOV	6.25%
9.20% GOI (MD 30/09/2030)	SOV	4.52%
7.98% Karnataka SDL (14/10/2025)	SOV	4.13%

Company/Issuer	Sector/Rating	Exposure (%)
8.58% Gujarat SDL (MD 23/01/2023)	SOV	4.03%
7.95% GOI (MD 28/08/2032)	SOV	3.81%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	2.04%
6.75% Karnataka SDL (MD 11/11/2034)	SOV	1.87%
6.18% GOI (MD 04/11/2024)	SOV	1.24%
7.72% GOI (MD 15/06/2049)	SOV	0.84%
Others		0.80%
Money Market, Deposits & Other		3.22%
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	Anshul Mishra, Rohit Harlalka	
Number of funds managed by fund manager:	Anshul Mishra	Rohit Harlalka
Equity	4	-
Debt	-	17
Hybrid	5	16
NAV as on 27-November-2020	47.7102	
AUM (Rs. Cr)	269.78	
Equity	31.44%	
Debt	66.93%	
Net current asset	1.62%	

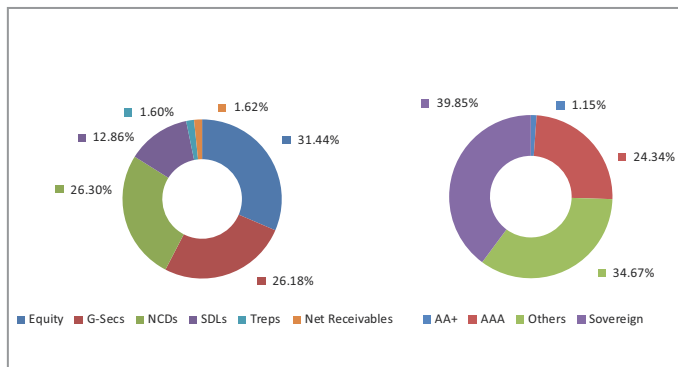
Quantitative Indicators

Modified Duration in Years	4.80
Average Maturity in Years	6.73
Yield to Maturity in %	5.54%

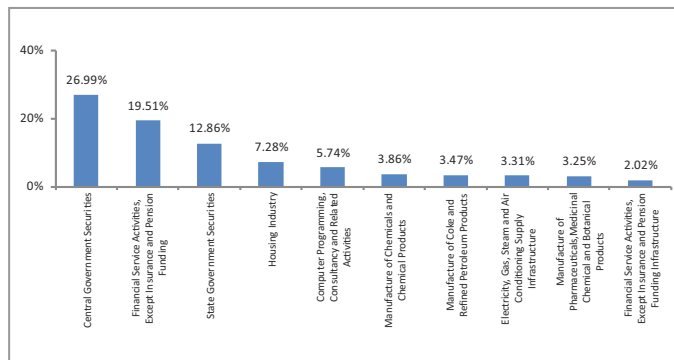
Asset Class

Rating Profile

Top 10 Sectors



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



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	2.66%	9.90%	9.11%	9.69%	7.54%	8.21%	9.13%	10.92%	9.91%	10.20%
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

November 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	13.72
Money market and other liquid assets	0 - 20	2.50
Infrastructure sector as defined by the IRDA	0 - 25	5.87
Listed equities	0 - 20	17.99
Net Current Assets*		3.47
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		17.99%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.79%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.78%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	1.55%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	1.07%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	0.87%
Bharti Airtel Ltd	Telecommunications Infrastructure	0.86%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.80%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.70%
Nestle India Ltd	Manufacture of Food Products	0.61%
Cipla Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	0.52%
Others		7.44%
Corporate Bond		30.56%
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	7.03%
7.21% HDFC LTD (S) (MD 30/12/2022)	AAA	4.02%
8.36% PGCI Ltd NCD (Part red.) (S)(MD 06/01/2029)	AAA	2.99%
8.50% NABARD NCD Series 19F (U)(MD 31/01/2023)	AAA	2.79%
6.99% HDFC LTD (S) (MD 13/02/2023)	AAA	2.05%
9.10% Shriram Transport Finance Co Ltd NCD(S)(MD 12/07/2021)	AA+	1.29%
8.18% NABARD NCD GOI SERVICED (U)(MD 26/12/2028)	AAA	1.29%
6.39% NABARD NCD GOI SERVICED(U)(MD 19/11/2030)	AAA	1.25%
6.40% NABARD NCD (U) (MD 31/07/2023)	AAA	1.19%
8.20% GOI Oil Bond (MD 12/02/2024)	SOV	1.12%
Others		5.54%
Sovereign		44.39%
8.60% GOI (MD 02/06/2028)	SOV	11.79%
8.28% GOI (MD 21/09/2027)	SOV	8.25%
9.20% GOI (MD 30/09/2030)	SOV	4.93%
7.95% GOI (MD 28/08/2032)	SOV	4.71%
7.72% GOI (MD 15/06/2049)	SOV	2.79%
6.75% Karnataka SDL (MD 11/11/2034)	SOV	2.58%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	2.44%
5.60% Maharashtra SDL (MD 09/09/2024)	SOV	2.18%
7.77% Tamil Nadu Uday SDL (MD 22/02/2024)	SOV	1.84%
8.90% Maharastra SDL (MD 24/09/2024)	SOV	0.65%
Others		2.23%
Money Market, Deposits & Other		7.07%
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.86%	7.58%	9.65%	9.87%	8.27%	8.18%	9.06%	10.16%	9.40%	9.56%
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

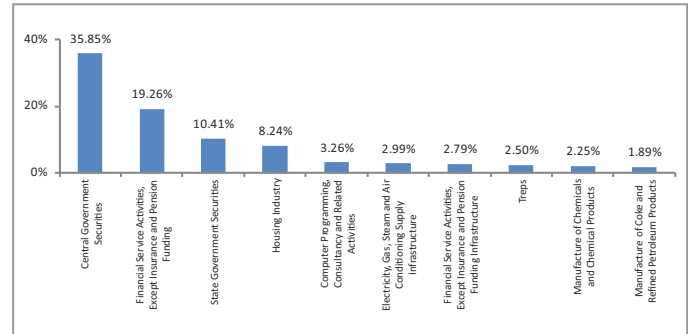
Fund Details

Description	
SFIN Number	ULGF00215/10/04SECUREFUND116
Launch Date	15-Oct-04
Face Value	10
Risk Profile	Moderate
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Anshul Mishra, Rohit Harlalka
Number of funds managed by fund manager:	Anshul Mishra Rohit Harlalka
Equity	4 -
Debt	- 17
Hybrid	5 16
NAV as on 27-November-2020	43.6080
AUM (Rs. Cr)	1755.36
Equity	17.99%
Debt	78.54%
Net current asset	3.47%

Quantitative Indicators

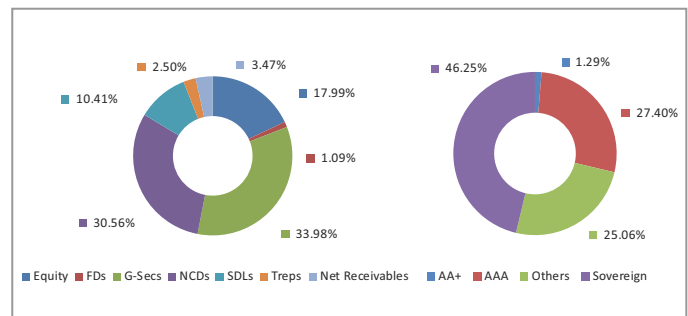
Modified Duration in Years	5.06
Average Maturity in Years	7.42
Yield to Maturity in %	5.64%

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

November 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	98.91
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	1.06
Net Current Assets*		0.03
Total		100.00

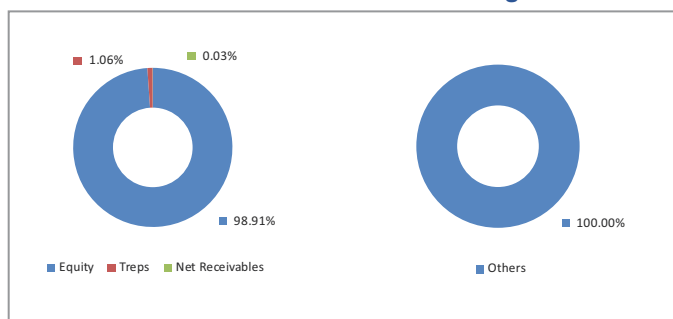
*Net current asset represents net of receivables and payables for investments held.

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

Portfolio

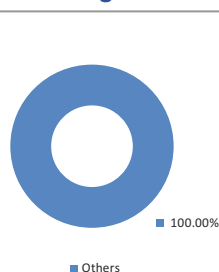
Company/Issuer	Sector/Rating	Exposure (%)
Equity		98.91%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.46%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	8.32%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.02%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.69%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	4.19%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.19%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	4.11%
ITC Ltd	Manufacture of Tobacco Products	3.98%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.86%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.52%
Others		42.55%
Money Market, Deposits & Other		1.09%
Total		100.00%

Asset Class



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

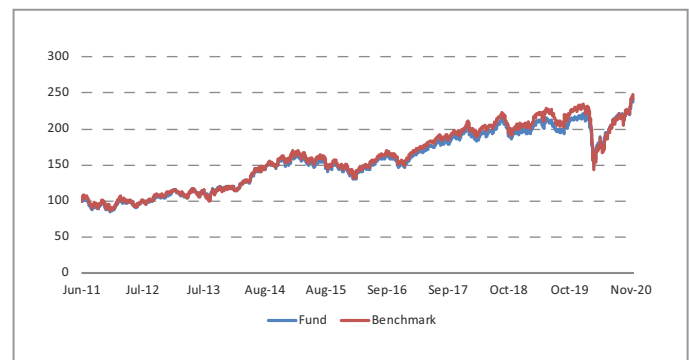
Rating Profile



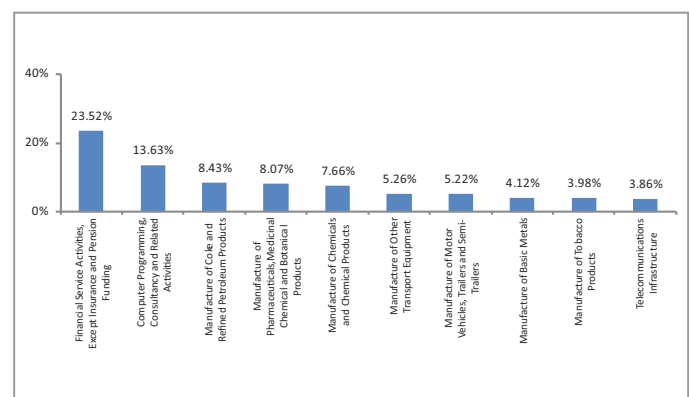
Fund Details

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	7
NAV as on 27-November-2020	24.0972
AUM (Rs. Cr)	3.77
Equity	98.91%
Debt	1.06%
Net current asset	0.03%

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	9.66%	28.76%	11.87%	10.01%	8.60%	12.12%	10.42%	10.76%	-	9.76%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	-	9.99%

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

November 2020

Group Equity Fund

Fund Objective

To provide capital appreciation through investment in equity shares.

Portfolio Allocation

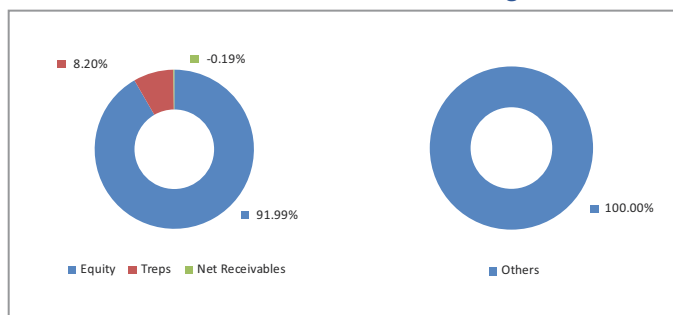
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	91.99
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	8.20
Net Current Assets*		-0.19
Total		100.00

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

Portfolio

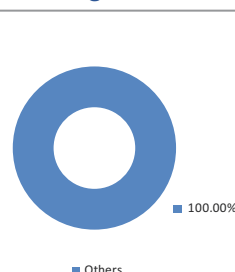
Company/Issuer	Sector/Rating	Exposure (%)
Equity		91.99%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.39%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.78%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.44%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.04%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.58%
NIPPON INDIA ETF BANK BEES	Equity ETF	4.14%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	3.45%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.21%
Bharti Airtel Ltd	Telecommunications Infrastructure	2.94%
ITC Ltd	Manufacture of Tobacco Products	2.85%
Others		44.19%
Money Market, Deposits & Other		8.01%
Total		100.00%

Asset Class



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

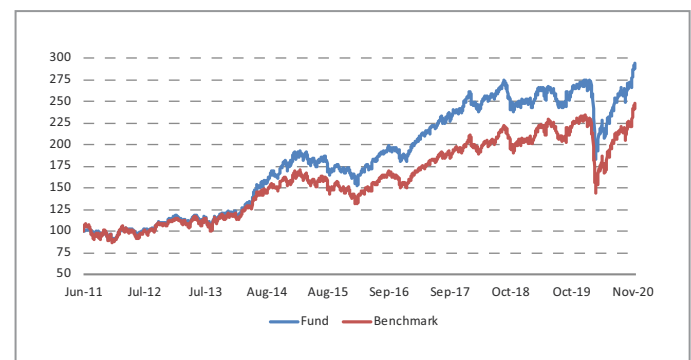
Rating Profile



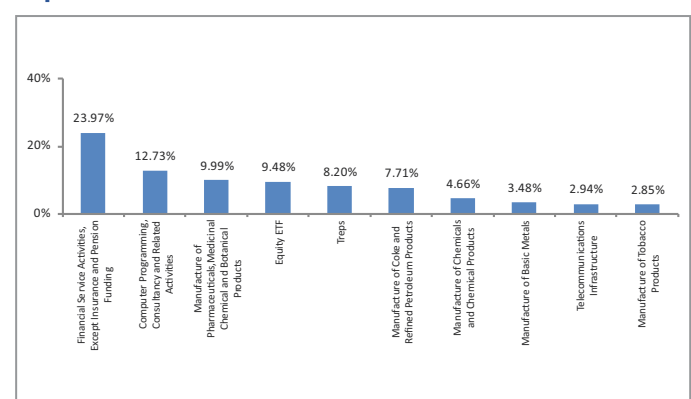
Fund Details

Description	
SFIN Number	ULGF01018/04/11GREQTYFUND116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	22
Debt	-
Hybrid	7
NAV as on 27-November-2020	29.1673
AUM (Rs. Cr)	42.45
Equity	91.99%
Debt	8.20%
Net current asset	-0.19%

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	9.42%	31.31%	8.63%	8.04%	6.81%	11.71%	11.02%	13.51%	-	12.00%
Benchmark	11.39%	35.37%	7.57%	9.22%	8.26%	12.08%	10.33%	11.18%	-	9.99%

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

November 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	97.94
Equity and equity related instruments	0 - 50	0.00
Net Current Assets*		2.06
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		5.38%
9.90% LICHF Ltd. NCD (S)(MD 11/11/2021)	AAA	2.69%
9.90% HDFC Ltd. NCD (S)(MD 11/11/2021)	AAA	2.69%
Sovereign		76.79%
6.84% GOI (MD 19/12/2022)	SOV	50.44%
5.77% GOI (MD 03/08/2030)	SOV	18.03%
7.80% GOI (MD 11/04/2021)	SOV	8.32%
Money Market, Deposits & Other		17.83%
Total		100.00%

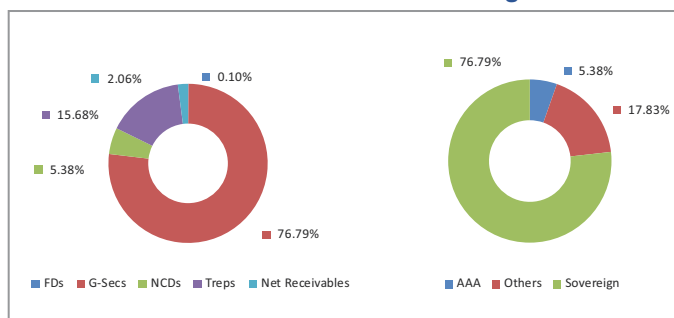
Fund Details

Description	
SFIN Number	ULGF01311/05/11GRGROWFU02116
Launch Date	11-May-11
Face Value	10
Risk Profile	Low
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Rohit Harlalka
Number of funds managed by fund manager:	
Equity	-
Debt	17
Hybrid	16
NAV as on 27-November-2020	19.3664
AUM (Rs. Cr)	31.44
Equity	-
Debt	97.94%
Net current asset	2.06%

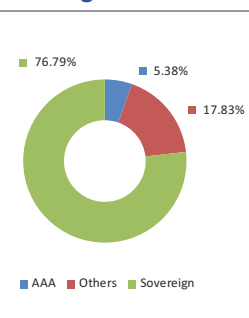
Quantitative Indicators

Modified Duration in Years	2.85
Average Maturity in Years	3.41
Yield to Maturity in %	4.09%

Asset Class

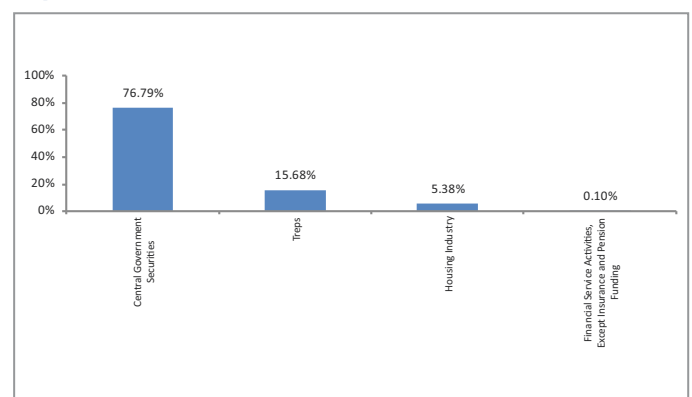


Rating Profile



*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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.50%	2.46%	6.58%	7.49%	6.70%	6.12%	6.36%	6.96%	-	7.16%
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

November 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	70.41
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	16.32
Net Current Assets*		13.26
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		4.59%
9.40% HDFC Ltd. NCD (S) (MD 13/04/2021)	AAA	4.59%
Sovereign		65.82%
6.84% GOI (MD 19/12/2022)	SOV	45.58%
7.80% GOI (MD 11/04/2021)	SOV	16.73%
8.79% GOI (MD 08/11/2021)	SOV	2.36%
6.17% GOI (MD 15/07/2021)	SOV	1.15%
Money Market, Deposits & Other		29.59%
Total		100.00%

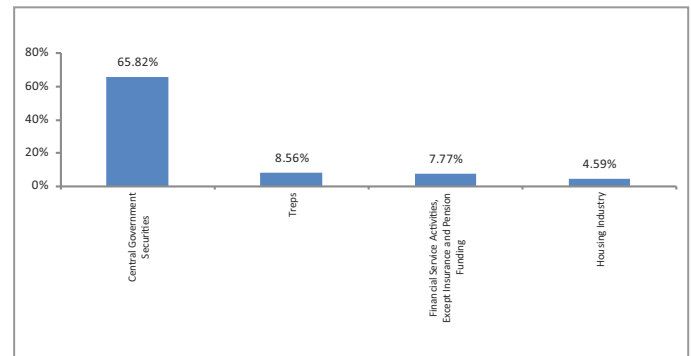
Fund Details

Description		
SFIN Number	ULGF01421/06/11RETNSHIELD116	
Launch Date	21-Jun-11	
Face Value	10	
Risk Profile	Moderate	
Benchmark	-	
CIO	Sampath Reddy	
Fund Manager Name	Reshma Banda, Rohit Harlalka	
Number of funds managed by fund manager:	Reshma Banda	Rohit Harlalka
Equity	22	-
Debt	-	17
Hybrid	7	16
NAV as on 27-November-2020	21.0573	
AUM (Rs. Cr)	4.44	
Equity	-	
Debt	86.74%	
Net current asset	13.26%	

Quantitative Indicators

Modified Duration in Years	1.41
Average Maturity in Years	1.51
Yield to Maturity in %	4.16%

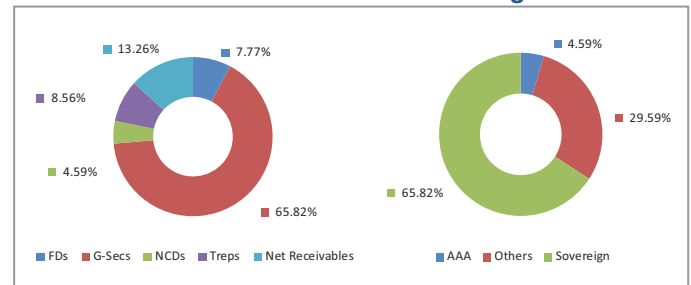
Top 10 Sectors



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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.53%	2.25%	6.55%	7.56%	6.53%	6.45%	7.36%	8.63%	-	8.20%
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

November 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	97.40
Net Current Assets*		2.60
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		7.20%
8.10% NTPC Ltd. NCD (S)(MD 27/05/2021)	AAA	5.07%
9.64% Power Grid Corporation Ltd. G NCD (S) (MD 31/05/2021)	AAA	2.13%
Sovereign		87.81%
6.84% GOI (MD 19/12/2022)	SOV	69.92%
7.80% GOI (MD 11/04/2021)	SOV	17.89%
Money Market, Deposits & Other		4.99%
Total		100.00%

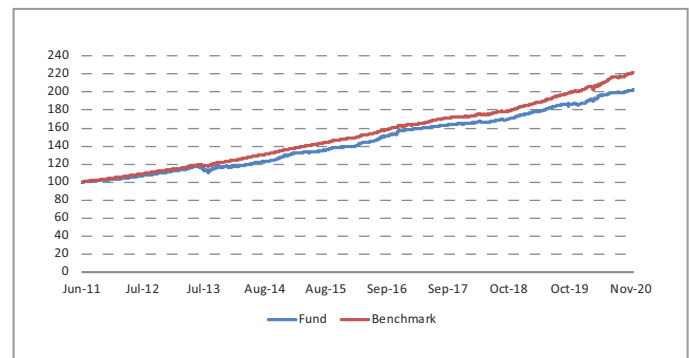
Fund Details

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	Rohit Harlalka
Number of funds managed by fund manager:	
Equity	-
Debt	17
Hybrid	16
NAV as on 27-November-2020	20.2439
AUM (Rs. Cr)	12.09
Equity	-
Debt	97.40%
Net current asset	2.60%

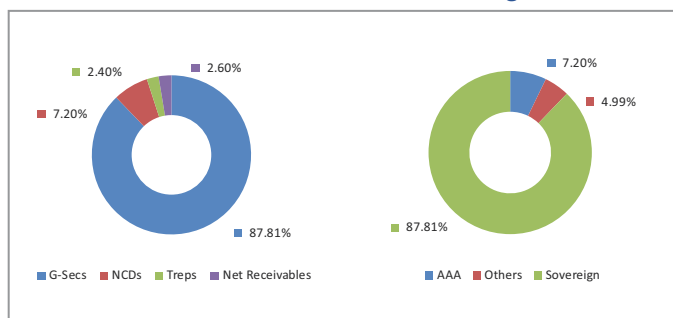
Quantitative Indicators

Modified Duration in Years	1.51
Average Maturity in Years	1.65
Yield to Maturity in %	3.76%

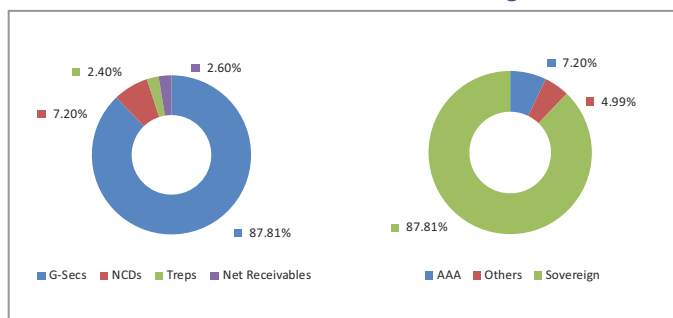
Growth of Rs. 100



Asset Class

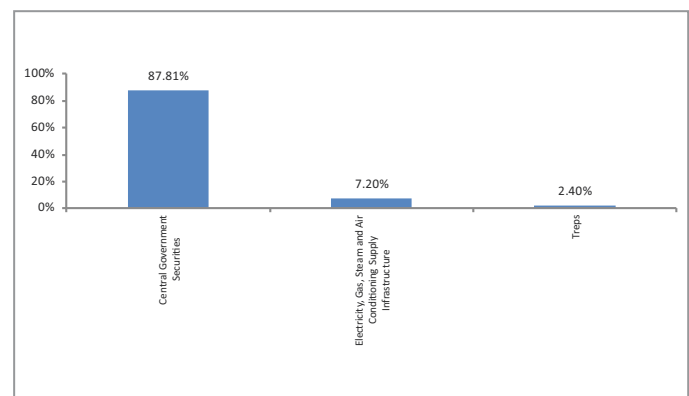


Rating Profile



*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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.65%	2.65%	8.01%	8.17%	7.10%	6.52%	7.86%	8.15%	-	7.75%
Benchmark	0.88%	4.96%	10.34%	10.38%	8.77%	8.06%	8.56%	8.87%	-	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

November 2020

Group Debt Fund-II

Fund Objective

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

Portfolio Allocation

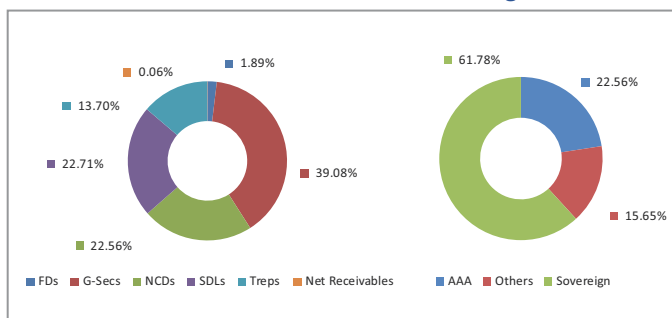
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD	40 - 100	86.24
Money Market instrument	0 - 60	13.70
Net Current Assets*		0.06
Total		100.00

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

Portfolio

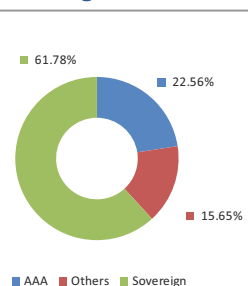
Company/Issuer	Rating	Exposure (%)
Corporate Bond		22.56%
6.39% NABARD NCD GOI SERVICED(U) (MD 19/11/2030)	AAA	8.42%
6.99% HDFC LTD (S) (MD 13/02/2023)	AAA	7.28%
6.65% FCI GOI NC BONDS SERIES IX (MD 23/10/2030)	AAA	3.58%
6.85% IRFC Ltd NCD (S) (MD 29/10/2040)	AAA	1.03%
8.85% Bajaj Finance Ltd. NCD (U)(MD 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		61.78%
8.60% GOI (MD 02/06/2028)	SOV	16.59%
6.79% GOI (MD 26/12/2029)	SOV	11.90%
8.08% Maharashtra SDL (MD 26/12/2028)	SOV	8.99%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	4.74%
8.08% Gujarat SDL (MD 26/12/2028)	SOV	2.85%
7.59% GOI (MD 20/03/2029)	SOV	2.84%
8.24% GOI (MD 15/02/2027)	SOV	2.68%
9.20% GOI (MD 30/09/2030)	SOV	2.50%
8.69% Tamil Nadu SDL (MD 24/02/2026)	SOV	2.43%
8.19% Gujarat SDL (MD 07/02/2028)	SOV	1.82%
Others		4.44%
Money Market, Deposits & Other		15.65%
Total		100.00%

Asset Class



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

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.75%	3.54%	8.51%	9.45%	7.53%	6.16%	8.14%	9.17%	-	8.85%
Benchmark	0.75%	4.88%	11.98%	12.21%	9.31%	7.92%	9.30%	9.90%	-	9.86%

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

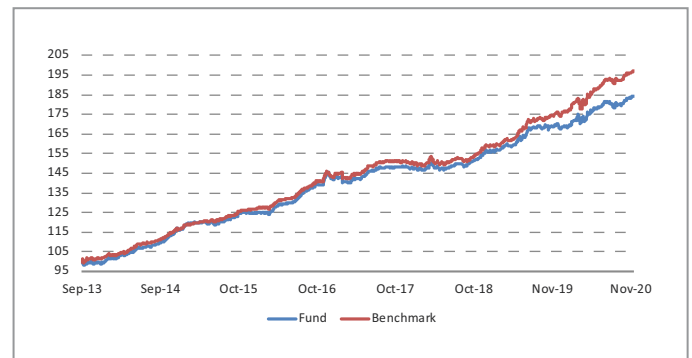
Fund Details

Description	
SFIN Number	ULGF01924/06/13GRDEBTU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Rohit Harlalka
Number of funds managed by fund manager:	
Equity	-
Debt	17
Hybrid	16
NAV as on 27-November-2020	18.4277
AUM (Rs. Cr)	973.68
Equity	-
Debt	99.94%
Net current asset	0.06%

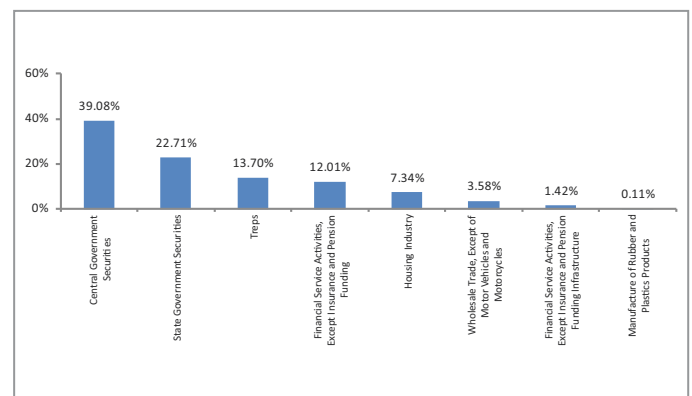
Quantitative Indicators

Modified Duration in Years	5.26
Average Maturity in Years	7.07
Yield to Maturity in %	5.63%

Growth of Rs. 100



Top 10 Sectors



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

November 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	93.35
Money Market instrument	0 - 60	0.85
Net Current Assets*		5.80
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		11.25%
8.10% NTPC Ltd. NCD (S)(MD 27/05/2021)	AAA	5.73%
9.40% HDFC Ltd. NCD (S) (MD 13/04/2021)	AAA	2.97%
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	2.54%
Sovereign		79.74%
6.84% GOI (MD 19/12/2022)	SOV	73.51%
7.80% GOI (MD 11/04/2021)	SOV	6.14%
8.79% GOI (MD 08/11/2021)	SOV	0.09%
Money Market, Deposits & Other		9.01%
Total		100.00%

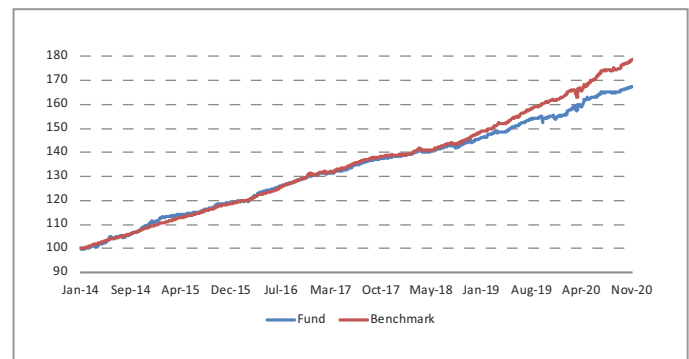
Fund Details

Description	
SFIN Number	ULGF02024/06/13GRSHTRDE03116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Short Term Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Rohit Harlalka
Number of funds managed by fund manager:	
Equity	-
Debt	17
Hybrid	16
NAV as on 27-November-2020	16.7517
AUM (Rs. Cr)	44.57
Equity	-
Debt	94.20%
Net current asset	5.80%

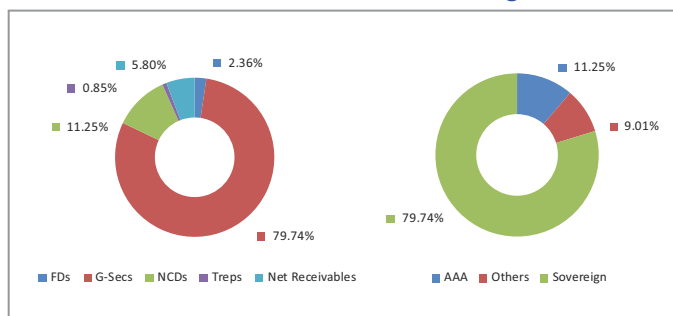
Quantitative Indicators

Modified Duration in Years	1.58
Average Maturity in Years	1.73
Yield to Maturity in %	3.97%

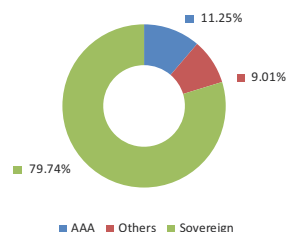
Growth of Rs. 100



Asset Class

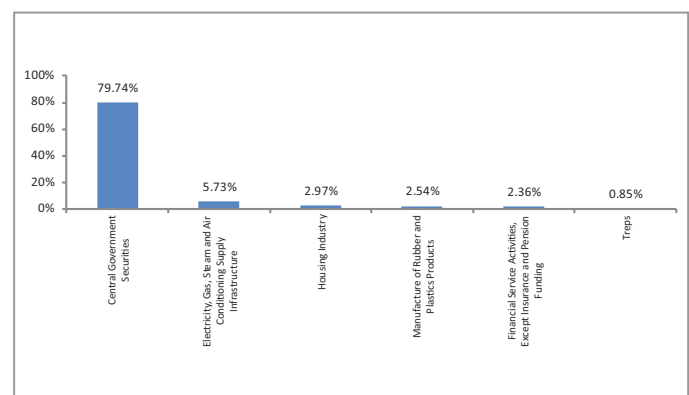


Rating Profile



*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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.70%	2.85%	7.95%	7.80%	6.69%	6.49%	7.12%	7.65%	-	7.42%
Benchmark	0.88%	4.96%	10.34%	10.38%	8.77%	8.06%	8.56%	8.87%	-	8.97%

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

November 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

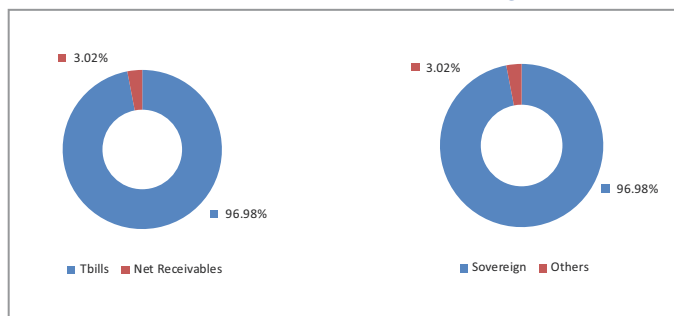
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	0 - 60	-
Money Market instrument	40 - 100	96.98
Net Current Assets*		3.02
Total		100.00

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

Portfolio

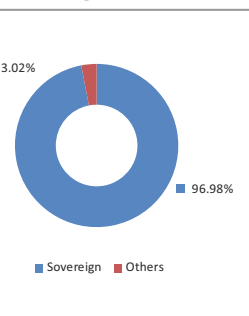
Company/Issuer	Rating	Exposure (%)
Money Market, Deposits & Other		100.00%
Total		100.00%

Asset Class



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

Rating Profile



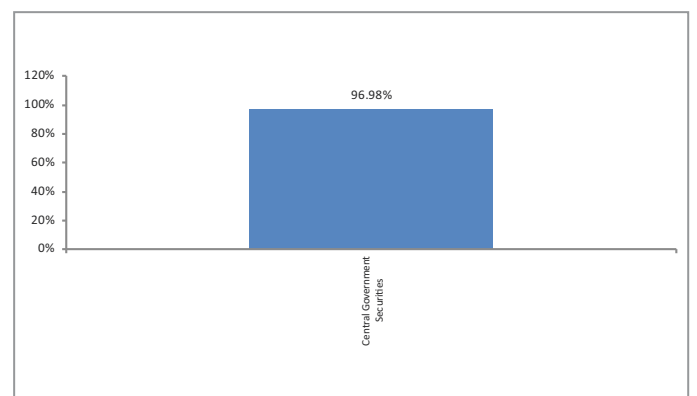
Fund Details

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	Deep Mehta
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	-
NAV as on 27-November-2020	12.7510
AUM (Rs. Cr)	0.08
Equity	-
Debt	96.98%
Net current asset	3.02%

Quantitative Indicators

Modified Duration in Years	0.48
Average Maturity in Years	0.48
Yield to Maturity in %	3.55%

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.20%	1.30%	3.44%	-1.12%	-0.83%	0.81%	2.19%	3.53%	-	3.43%
Benchmark	0.28%	1.99%	4.81%	5.93%	6.44%	6.48%	6.71%	7.30%	-	7.41%

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

November 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	92.41
Money market instruments, Cash, Mutual funds	0 - 40	4.34
Net Current Assets*		3.25
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		15.40%
6.39% NABARD NCD GOI SERVICED(U) (MD 19/11/2030)	AAA	8.19%
6.99% HDFC LTD (S) (MD 13/02/2023)	AAA	6.94%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.27%
Sovereign		76.19%
8.60% GOI (MD 02/06/2028)	SOV	22.86%
8.28% GOI (MD 21/09/2027)	SOV	10.74%
8.08% Maharashtra SDL (MD 26/12/2028)	SOV	9.99%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	6.31%
9.20% GOI (MD 30/09/2030)	SOV	4.99%
7.95% GOI (MD 28/08/2032)	SOV	4.68%
8.24% GOI (MD 15/02/2027)	SOV	4.64%
6.79% GOI (MD 26/12/2029)	SOV	4.32%
7.72% GOI (MD 15/06/2049)	SOV	2.33%
8.69% Tamil Nadu SDL (MD 24/02/2026)	SOV	1.85%
Others		3.48%
Money Market, Deposits & Other		8.40%
Total		100.00%

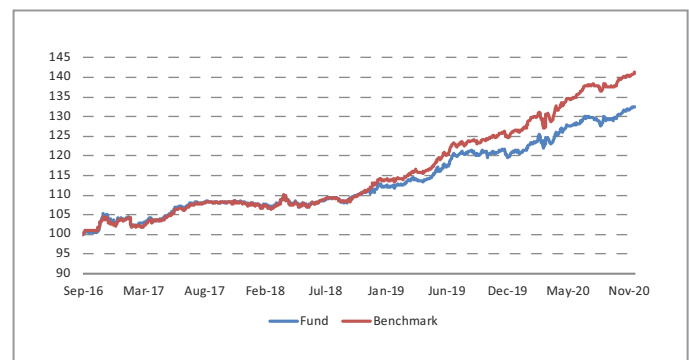
Fund Details

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	Rohit Harlalka
Number of funds managed by fund manager:	
Equity	-
Debt	17
Hybrid	16
NAV as on 27-November-2020	13.2421
AUM (Rs. Cr)	122.04
Equity	-
Debt	96.75%
Net current asset	3.25%

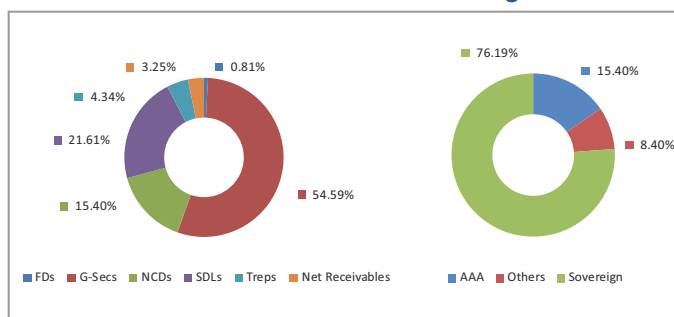
Quantitative Indicators

Modified Duration in Years	5.57
Average Maturity in Years	7.85
Yield to Maturity in %	5.84%

Growth of Rs. 100

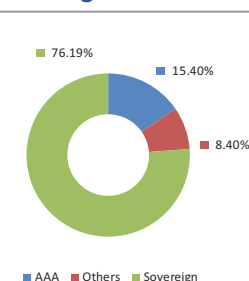


Asset Class

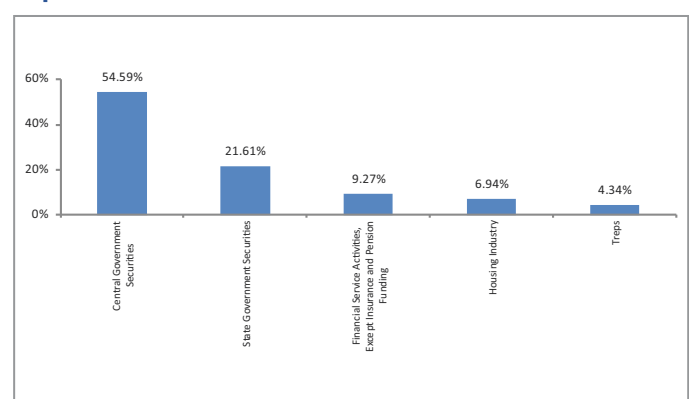


*Others includes Equity, Treps, Net receivable/payable and FD

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.71%	3.76%	8.94%	9.45%	6.94%	6.04%	-	-	-	6.98%
Benchmark	0.75%	4.88%	11.98%	12.21%	9.31%	7.92%	-	-	-	8.62%

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

November 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

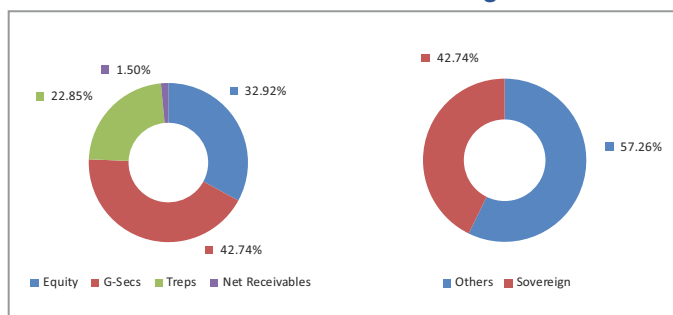
	Stated (%)	Actual (%)
Equity	0 - 80	32.92
Debt and Debt related securities, Money Market instrument/Mutual Funds	20 - 80	42.74
Money market instruments, Cash, Mutual funds	0 - 40	22.85
Net Current Assets*		1.50
Total		100.00

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

Portfolio

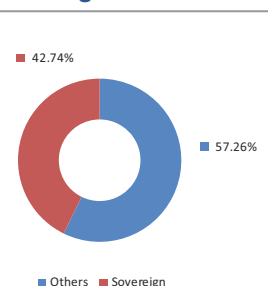
Company/Issuer	Sector/Rating	Exposure (%)
Equity		32.92%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.81%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	4.00%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.53%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.17%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.10%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.09%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	2.97%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	2.75%
ITC Ltd	Manufacture of Tobacco Products	2.51%
Bharti Airtel Ltd	Telecommunications Infrastructure	2.08%
Others		0.91%
Sovereign		42.74%
7.17% GOI (MD 08/01/2028)	SOV	23.89%
6.84% GOI (MD 19/12/2022)	SOV	11.25%
5.77% GOI (MD 03/08/2030)	SOV	7.60%
Money Market, Deposits & Other		24.35%
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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	2.86%	-	-	-	-	-	-	-	-	8.01%
Benchmark	7.49%	-	-	-	-	-	-	-	-	20.38%

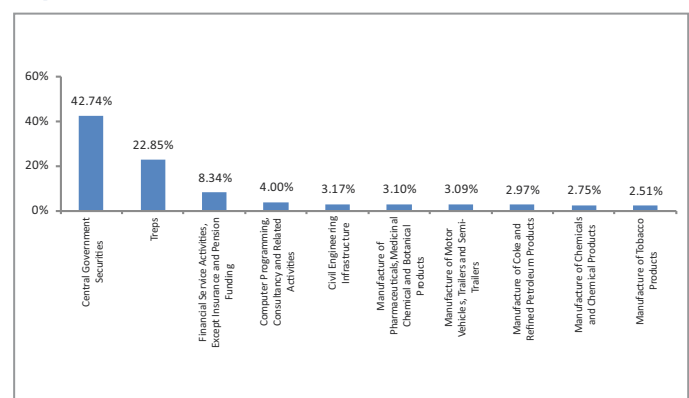
** During the period of Feb 2018 - May 2020 scheme AUM was Nil. Return is from 04th June/2020

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, Rohit Harlalka
Number of funds managed by fund manager:	Reshma Banda Rohit Harlalka
Equity	22
Debt	-
Hybrid	7
NAV as on 27-November-2020	10.8009
AUM (Rs. Cr)	3.89
Equity	32.92%
Debt	65.59%
Net current asset	1.50%

Top 10 Sectors



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

November 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	91.99
Money market instruments, Mutual funds*	0 - 60	5.90
Net Current Assets*		2.11
Total		100.00

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

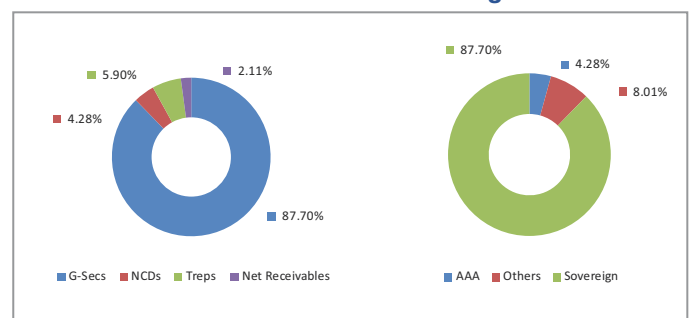
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		4.28%
7.90% LICHF Ltd. NCD (S) (MD 18/08/2026)	AAA	4.28%
Sovereign		87.70%
5.77% GOI (MD 03/08/2030)	SOV	70.85%
7.27% GOI (MD 08/04/2026)	SOV	9.00%
6.19% GOI (MD 16/09/2034)	SOV	7.85%
Money Market, Deposits & Other		8.01%
Total		100.00%

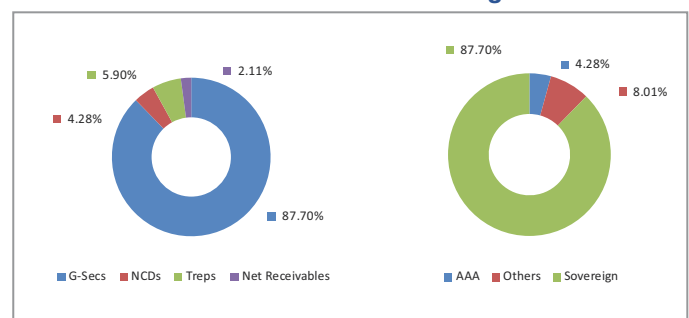
Fund Details

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	Rohit Harlalka
Number of funds managed by fund manager:	
Equity	-
Debt	17
Hybrid	16
NAV as on 27-November-2020	12.5119
AUM (Rs. Cr)	2.54
Equity	-
Debt	97.89%
Net current asset	2.11%

Asset Class

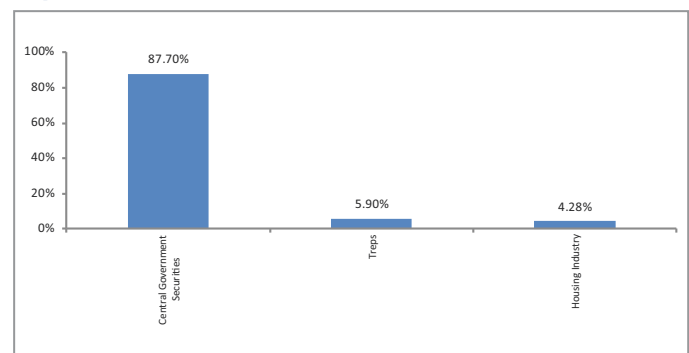


Rating Profile



*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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.25%	3.17%	8.90%	9.84%	7.93%	-	-	-	-	7.16%
Benchmark	0.75%	4.88%	11.98%	12.21%	14.31%	-	-	-	-	8.51%

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

November 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	98.23
Net Current Assets*		1.77
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%

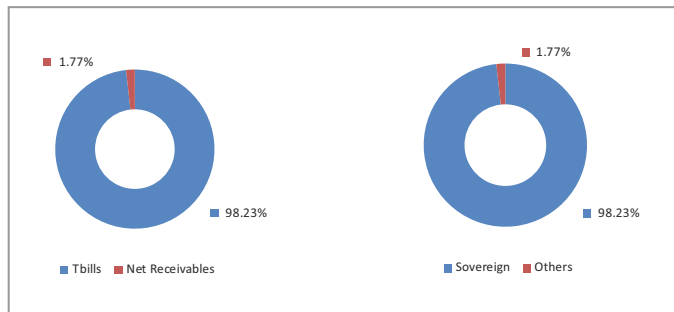
Fund Details

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	Deep Mehta
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	-
NAV as on 27-November-2020	10.6724
AUM (Rs. Cr)	0.33
Equity	-
Debt	98.23%
Net current asset	1.77%

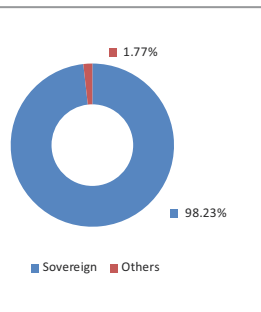
Quantitative Indicators

Modified Duration in Years	0.37
Average Maturity in Years	0.37
Yield to Maturity in %	3.97%

Asset Class

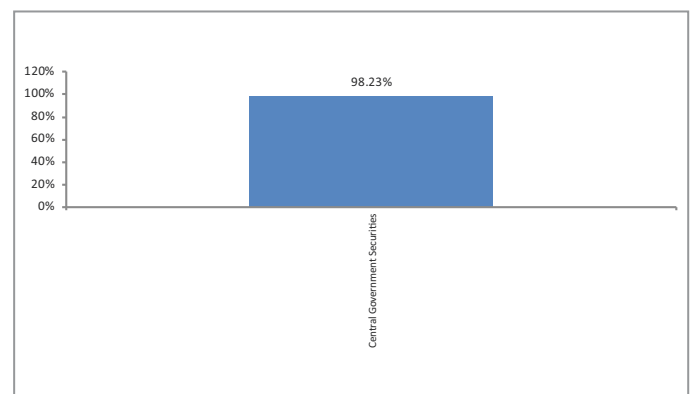


Rating Profile



*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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.20%	1.60%	5.35%	-	-	-	-	-	-	5.04%
Benchmark	0.28%	1.99%	4.81%	-	-	-	-	-	-	5.10%

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