

INVESTMENT'Z INSIGHT

Monthly Investment Update February 2021

Index

GROUP FUNDS	
Group Asset Allocation Fund	1
Group Equity Index Fund	2
Group Debt Fund	3
Group Liquid Fund	4
Stable Gain Fund	5
Secure Gain Fund	7
Group Blue Chip Fund	8
Group Equity Fund	9
Group Growth Fund- II	10
Group Return Shield Fund	11
Group Short Term Debt Fund- II	12
Group Debt Fund-II	13
Group Short Term Debt Fund-III	14
Group Liquid Fund-II	15
Group Debt Fund-III	16
Group Balanced Gain Fund-II	17
Group Debt Pension Fund	18
Group Liquid Fund-III	19

Fund Performance Summary

ASSET PROFILE	Asset Class	Asset Allocation Funds	Cash Funds	Debt Funds	Hybrid Funds	Index Funds	Equity Funds
	Equity ETF	0.65%	0.00%	0.00%	0.00%	0.00%	8.69%
	Equity Shares	59.63%	0.00%	0.00%	20.61%	97.78%	81.75%
	Money Market Instruments	5.76%	100.00%	0.99%	4.20%	2.22%	9.30%
	Fixed Deposits	0.00%	0.00%	1.34%	0.37%	0.00%	0.26%
	Bond and Debentures	6.97%	0.00%	21.15%	26.78%	0.00%	0.00%
	Govt Securities	26.98%	0.00%	76.52%	48.06%	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	ULGF00926/02/10GRASSALLOCC116	87.9	2.81%	5.84%	15.58%	18.45%	10.02%	7.69%	8.90%	11.78%	12.22%	10.47%	10.99%	25-Feb-10
	CRISIL Balanced Fund – Aggressive Index			3.46%	7.24%	17.85%	23.34%	15.25%	11.56%	11.97%	13.86%	12.06%	10.33%		
Cash Fund	Group Liquid Fund	ULGF00503/11/08GRLIQUFUND116	8.1	0.20%	0.67%	1.33%	3.58%	3.09%	2.00%	2.95%	3.86%	5.14%	6.30%	6.98%	01-Nov-08
Cash Fund	Group Liquid Fund II	ULGF02124/06/13GRLIQUFU02116	26.6	0.20%	0.65%	1.28%	2.99%	-1.54%	-1.07%	0.58%	1.93%	3.63%	-	3.40%	13-Sep-13
Cash Fund	Group Liquid Fund III	ULGF02302/03/15GRLIQUFU03116	0.3	0.18%	0.61%	1.30%	3.07%	-	-	-	-	-	-	4.63%	02-Aug-19
	Crisil Liquid Fund Index			0.29%	0.85%	1.78%	4.26%	5.41%	6.16%	6.29%	6.51%	7.10%	7.55%		
Debt Fund	Group Debt Fund	ULGF00426/03/08GRDEBTFUND116	84.7	-2.19%	-1.66%	1.40%	5.50%	7.05%	7.05%	6.23%	7.54%	8.54%	8.33%	8.72%	26-Mar-08
Debt Fund	Group Debt Fund II	ULGF01924/06/13GRDEBTFU02116	932.9	-2.44%	-1.94%	1.03%	5.03%	7.34%	7.21%	6.46%	7.62%	8.53%	-	8.25%	13-Sep-13
Debt Fund	Group Debt Fund III	ULGF02202/03/15GRDEBTFU03116	122.8	-2.33%	-1.78%	1.28%	5.35%	7.44%	6.69%	6.14%	-	-	-	6.14%	29-Sep-16
Debt Fund	Group Debt Pension Fund	ULGF02518/08/16GRDBTPENFU116	2.5	-2.00%	-1.62%	0.86%	5.17%	8.06%	7.57%	-	-	-	-	6.13%	01-Sep-17
	Crisil Composite Bond Fund Index			-1.82%	-1.58%	1.34%	6.92%	10.30%	9.23%	7.96%	8.69%	9.40%	8.63%		
Debt Fund	Group Short Term Debt Fund II	ULGF01218/04/11GRSHTRDE02116	12.1	0.03%	0.17%	1.72%	6.11%	7.01%	6.94%	6.25%	7.65%	8.08%	-	7.57%	21-Jun-11
Debt Fund	Group Short Term Debt Fund III	ULGF02024/06/13GRSHTRDE03116	44.1	0.05%	0.23%	1.86%	6.17%	6.65%	6.42%	6.28%	6.90%	7.62%	-	7.19%	13-Sep-13
	CRISIL Short Term Bond Fund Index			-0.38%	-0.24%	2.12%	7.50%	9.05%	8.53%	7.81%	8.16%	8.51%	8.54%		
Equity Fund	Group Equity Fund	ULGF01018/04/11GREQTYFUND116	46.2	6.16%	11.08%	24.97%	26.77%	14.34%	9.24%	12.43%	16.10%	14.98%	-	12.89%	21-Jun-11
Equity Fund	Group Blue Chip Fund	ULGF01118/04/11GRBLUECHIP116	4.1	5.44%	13.24%	26.13%	34.97%	17.53%	12.49%	13.59%	15.94%	12.61%	-	10.91%	21-Jun-11
	Nifty 50 Index			6.56%	12.03%	27.59%	29.70%	16.05%	11.47%	13.11%	15.78%	12.74%	10.54%		
Hybrid Fund	Group Balanced Gain Fund II	ULGF02402/03/15GRBALCGA02116	3.8	0.62%	2.54%	7.33%	-	-	-	-	-	-	-	10.76%	25-Apr-17
	CRISIL Balanced Fund – Aggressive Index			3.46%	7.24%	17.85%	23.34%	15.25%	11.56%	11.97%	13.86%	12.06%	10.33%		
Index Fund	Group Equity Index Fund	ULGF00822/02/10GREQTYINDX116	35.7	5.44%	12.23%	24.74%	33.08%	16.38%	11.38%	12.47%	15.09%	12.13%	10.09%	9.24%	19-Feb-10
	Nifty 50 Index			6.56%	12.03%	27.59%	29.70%	16.05%	11.47%	13.11%	15.78%	12.74%	10.54%		
Hybrid Fund	Secure Gain Fund	ULGF00215/10/04SECUREFUND116	1,838.7	-0.71%	0.67%	4.89%	9.14%	9.50%	8.68%	8.22%	9.32%	10.04%	9.57%	9.45%	15-Oct-04
Hybrid Fund	Stable Gain Fund	ULGF00115/09/04STABLEFUND116	287.2	0.39%	2.38%	7.57%	11.69%	10.31%	8.42%	8.63%	10.00%	11.00%	10.61%	10.20%	31-Oct-04
Hybrid Fund	Group Return Shield Fund	ULGF01421/06/11RETNSHIELD116	4.2	0.04%	0.28%	1.64%	5.17%	6.52%	6.50%	6.31%	7.41%	8.43%	-	8.02%	21-Jun-11
Hybrid Fund	Group Growth Fund II	ULGF01311/05/11GRGROWFU02116	31.4	-0.37%	-0.17%	1.58%	4.61%	6.22%	6.59%	6.26%	6.01%	6.65%	-	6.95%	11-May-11
	Benchmark			-	-	-	-	-	-	-	-	-	-	-	

FUND PERFORMANCE SUMMARY

February 2021

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	23.92
Corporate bonds	0 - 50	3.60
Money market and other liquid assets	0 - 40	5.11
Infrastructure sector as defined by the IRDA	0 - 40	2.58
Listed equities	0 - 100	53.44
Net Current Assets*		11.35
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity 53.44%		
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.22%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.32%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.02%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.62%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.24%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.20%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.90%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	1.77%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	1.69%
Bharti Airtel Ltd	Telecommunications Infrastructure	1.43%
Others		21.04%
Corporate Bond 6.18%		
7.83% LICHF Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA	3.60%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA	2.58%
Sovereign 23.92%		
8.28% GOI (MD 21/09/2027)	SOV	17.56%
8.60% GOI (MD 02/06/2028)	SOV	6.36%
Money Market, Deposits & Other 16.46%		
Total		100.00%

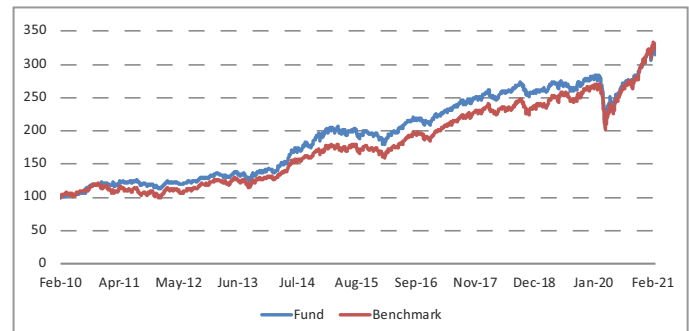
Fund Details

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 26-February-2021	31.5082
AUM (Rs. Cr)	87.87
Equity (Rs. Cr)	46.96
Debt (Rs. Cr)	30.94
Net current asset (Rs. Cr)	9.98

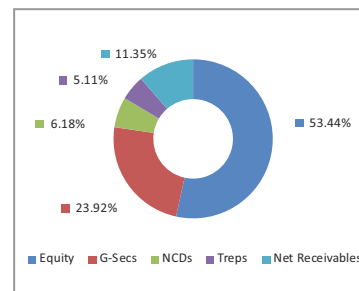
Quantitative Indicators

Modified Duration in Years	4.65
Average Maturity in Years	6.18
Yield to Maturity in %	5.98%

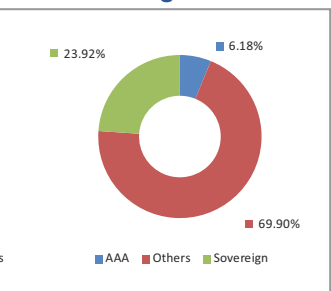
Growth of Rs. 100



Asset Class

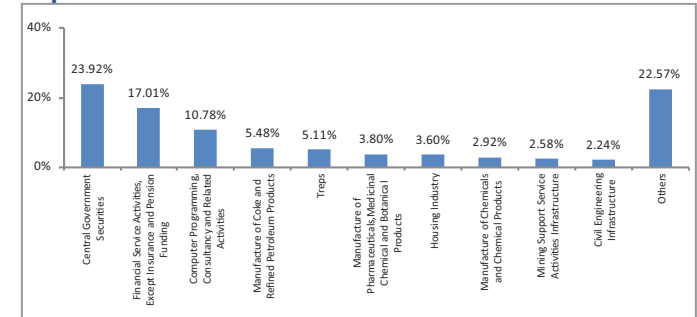


Rating Profile



*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	2.81%	15.58%	18.45%	10.02%	7.69%	8.90%	11.78%	12.22%	10.47%	10.99%
Benchmark	3.46%	17.85%	23.34%	15.25%	11.56%	11.97%	13.86%	12.06%	10.33%	10.14%

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

February 2021

Group Equity Index Fund

Fund Objective

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

Portfolio Allocation

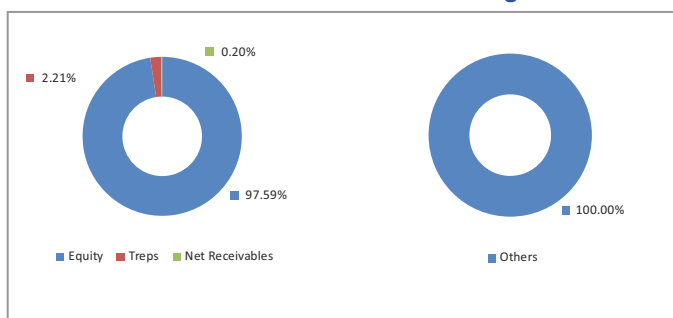
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	2.21
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	97.59
Net Current Assets*		0.20
Total		100.00

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

Portfolio

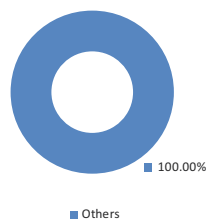
Company/Issuer	Sector/Rating	Exposure (%)
Equity		97.59%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	8.20%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.04%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.77%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.48%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	4.23%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.19%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.08%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.96%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	3.79%
ITC Ltd	Manufacture of Tobacco Products	3.70%
Others		45.13%
Money Market, Deposits & Other		2.41%
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	5.44%	24.74%	33.08%	16.38%	11.38%	12.47%	15.09%	12.13%	10.09%	9.24%
Benchmark	6.56%	27.59%	29.70%	16.05%	11.47%	13.11%	15.78%	12.74%	10.54%	10.47%

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

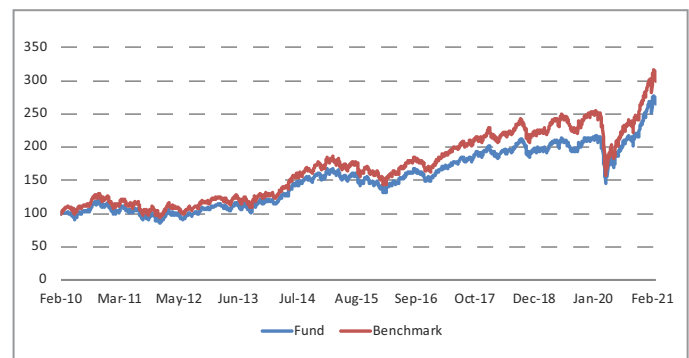
Fund Details

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	7
NAV as on 26-February-2021	26.4964
AUM (Rs. Cr)	35.72
Equity (Rs. Cr)	34.86
Debt (Rs. Cr)	0.79
Net current asset (Rs. Cr)	0.07

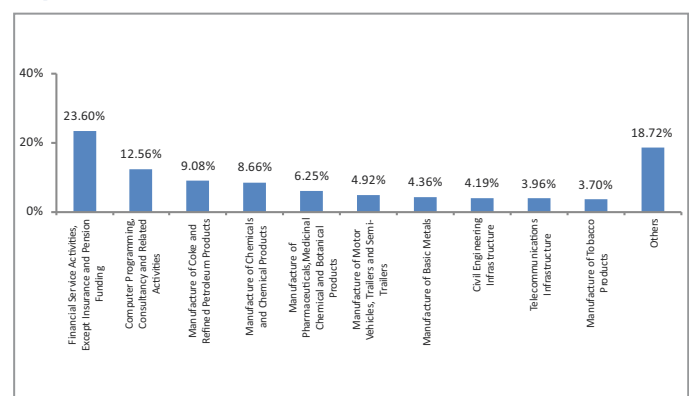
Quantitative Indicators

Modified Duration in Years	3.24
Average Maturity in Years	3.24
Yield to Maturity in %	3.24%

Growth of Rs. 100



Top 10 Sectors



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

February 2021

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	78.68
Corporate bonds	0 - 100	12.61
Money market and other liquid assets	0 - 40	1.68
Listed equities - NIL		-
Net Current Assets*		7.04
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		
		11.84%
6.99% HDFC LTD (S) (MD 13/02/2023)	AAA	3.66%
6.65% FCI GOI NC BONDS SERIES IX (MD 23/10/2030)	AAA	2.84%
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	2.40%
6.43% HDFC LTD (S) (MD 29/09/2025)	AAA	1.79%
8.75% Bajaj Finance Ltd. NCD (U) (MD 14/08/2026)	AAA	0.52%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA	0.39%
7.90% LICHF Ltd. NCD (S)(MD 18/08/2026)	AAA	0.25%
Sovereign		
		75.85%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	14.97%
8.60% GOI (MD 02/06/2028)	SOV	14.51%
8.08% Maharashtra SDL (MD 26/12/2028)	SOV	12.55%
8.08% Tamilnadu SDL (MD 26/12/2028)	SOV	12.55%
6.22% GOI (MD 16/03/2035)	SOV	5.59%
8.15% Tamilnadu SDL (MD 09/05/2028)	SOV	5.02%
7.72% GOI (MD 15/06/2049)	SOV	3.26%
8.69% Tamil Nadu SDL (MD 24/02/2026)	SOV	2.60%
8.19% Gujarat SDL (MD 07/02/2028)	SOV	2.51%
6.47% Maharashtra SDL (MD 21/10/2028)	SOV	2.29%
Money Market, Deposits & Other		
		12.31%
Total		100.00%

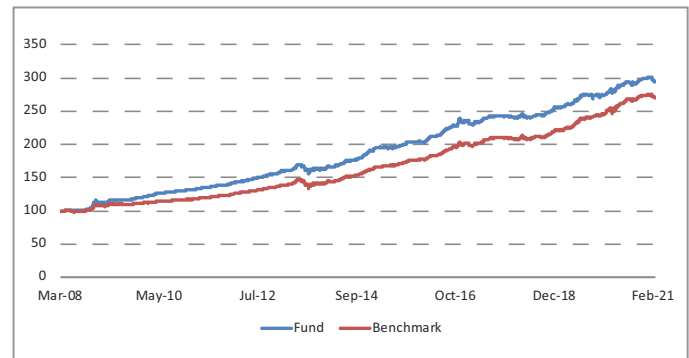
Fund Details

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	Rohit Harlalka
Number of funds managed by fund manager:	
Equity	-
Debt	17
Hybrid	16
NAV as on 26-February-2021	29.4710
AUM (Rs. Cr)	84.72
Equity (Rs. Cr)	-
Debt (Rs. Cr)	78.76
Net current asset (Rs. Cr)	5.96

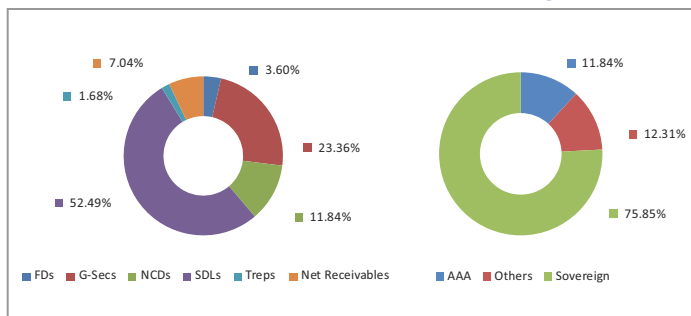
Quantitative Indicators

Modified Duration in Years	5.37
Average Maturity in Years	7.76
Yield to Maturity in %	6.75%

Growth of Rs. 100

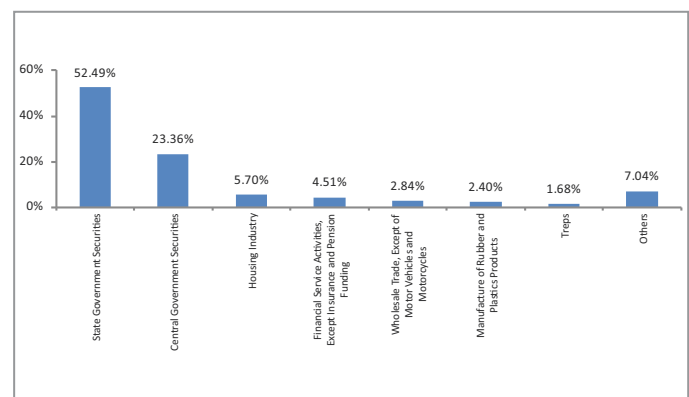


Asset Class



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

Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-2.19%	1.40%	5.50%	7.05%	7.05%	6.23%	7.54%	8.54%	8.33%	8.72%
Benchmark	-1.82%	1.34%	6.92%	10.30%	9.23%	7.96%	8.69%	9.40%	8.63%	7.97%

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

February 2021

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	99.76
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		0.24
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%

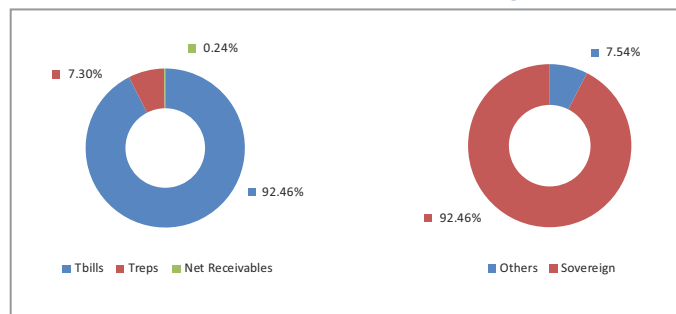
Fund Details

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 26-February-2021	22.9737
AUM (Rs. Cr)	8.08
Equity (Rs. Cr)	-
Debt (Rs. Cr)	8.06
Net current asset (Rs. Cr)	0.02

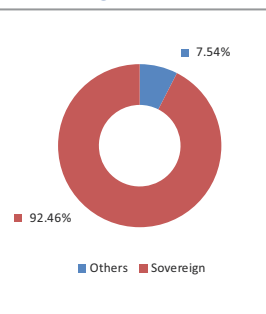
Quantitative Indicators

Modified Duration in Years	0.50
Average Maturity in Years	0.50
Yield to Maturity in %	3.41%

Asset Class

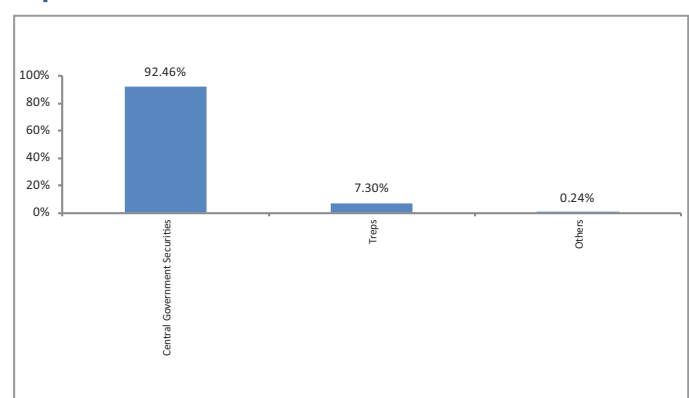


Rating Profile



*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%	1.33%	3.58%	3.09%	2.00%	2.95%	3.86%	5.14%	6.30%	6.98%
Benchmark	0.29%	1.78%	4.26%	5.41%	6.16%	6.29%	6.51%	7.10%	7.55%	7.19%

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

February 2021

Stable Gain Fund

Fund Objective

To provide moderate risk with moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	46.97
Corporate bonds	0 - 40	11.03
Money market and other liquid assets	0 - 20	2.96
Infrastructure sector as defined by the IRDA	0 - 25	5.62
Listed equities	0 - 35	31.98
Net Current Assets*		1.44
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	3.44%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.96%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	2.87%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	2.51%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.88%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	1.68%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.60%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	1.39%
Bharti Airtel Ltd	Telecommunications Infrastructure	1.20%
Hindalco Industries Ltd	Manufacture of Basic Metals	0.96%
Others		11.50%
Corporate Bond		
25.56%		
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	6.49%
7.21% HDFC LTD (S) (MD 30/12/2022)	AAA	3.07%
8.36% PGCI Ltd NCD (Part red.) (S) (MD 06/01/2029)	AAA	3.01%
7.75% LIC Housing Finance Ltd NCD (S) (MD 23/07/2024)	AAA	1.86%
8.50% NABARD NCD Series 19F (U) (MD 31/01/2023)	AAA	1.85%
7.6351% Kotak Mahindra Prime Ltd NCD (S) (MD 23/02/2023)	AAA	1.09%
9.10% Shriram Transport Finance Co Ltd NCD(S) (MD 12/07/2021)	AA+	1.06%
5.40% HDFC LTD (S) (MD 11/08/2023)	AAA	1.04%
6.39% NABARD NCD GOI SERVICED(U) (MD 19/11/2030)	AAA	0.99%
8.45% IRFC Ltd NCD (S) (MD 04/12/2028)	AAA	0.76%
Others		4.33%
Sovereign		
38.07%		
8.28% GOI (MD 21/09/2027)	SOV	8.63%
8.60% GOI (MD 02/06/2028)	SOV	5.64%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	4.79%

Company/Issuer	Sector/Rating	Exposure (%)
9.20% GOI (MD 30/09/2030)	SOV	4.10%
7.98% Karnataka SDL (14/10/2025)	SOV	3.75%
8.58% Gujarat SDL (MD 23/01/2023)	SOV	3.71%
8.08% Maharashtra SDL (MD 26/12/2028)	SOV	2.59%
7.95% GOI (MD 28/08/2032)	SOV	1.53%
6.18% GOI (MD 04/11/2024)	SOV	1.14%
7.72% GOI (MD 15/06/2049)	SOV	0.77%
Others		1.41%
Money Market, Deposits & Other		4.40%
Total		100.00%

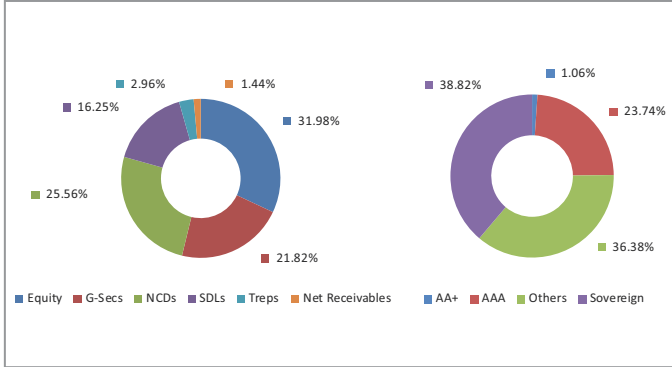
Fund Details

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 26-February-2021	48.8477	
AUM (Rs. Cr)	287.18	
Equity (Rs. Cr)	91.83	
Debt (Rs. Cr)	191.22	
Net current asset (Rs. Cr)	4.13	

Quantitative Indicators

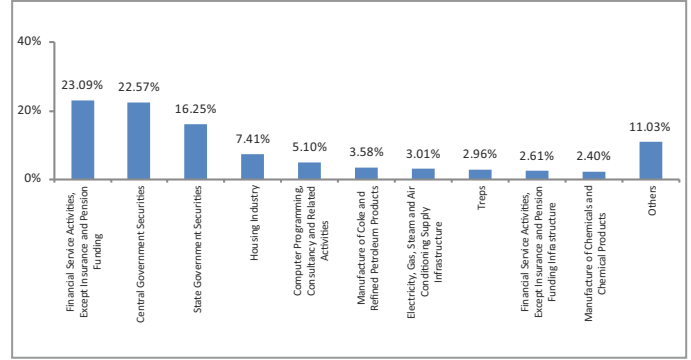
Modified Duration in Years	4.49
Average Maturity in Years	6.22
Yield to Maturity in %	6.10%

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	0.39%	7.57%	11.69%	10.31%	8.42%	8.63%	10.00%	11.00%	10.61%	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

February 2021

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	57.26
Corporate bonds	0 - 30	11.52
Money market and other liquid assets	0 - 20	3.97
Infrastructure sector as defined by the IRDA	0 - 25	6.33
Listed equities	0 - 20	18.68
Net Current Assets*		2.23
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.97%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	1.60%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.59%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.51%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.10%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	0.97%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.92%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	0.83%
Bharti Airtel Ltd	Telecommunications Infrastructure	0.74%
Hindalco Industries Ltd	Manufacture of Basic Metals	0.55%
Others		6.90%
Corporate Bond		
28.64%		
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	6.56%
7.21% HDFC LTD (S) (MD 30/12/2022)	AAA	3.75%
8.36% PGCIL Ltd NCD (Part red.) (S)(MD 06/01/2029)	AAA	2.77%
8.50% NABARD NCD Series 19F (U)(MD 31/01/2023)	AAA	2.60%
9.10% Shriram Transport Finance Co Ltd NCD(S)(MD 12/07/2021)	AA+	1.22%
8.18% NABARD NCD GOI SERVICED (U)(MD 26/12/2028)	AAA	1.18%
6.39% NABARD NCD GOI SERVICED(U)(MD 19/11/2030)	AAA	1.14%
6.40% NABARD NCD (U) (MD 31/07/2023)	AAA	1.11%
6.99% HDFC LTD (S) (MD 13/02/2023)	AAA	1.07%
8.20% GOI Oil Bond(MD 12/02/2024)	SOV	1.04%
Others		6.21%
Sovereign		
46.06%		
8.60% GOI (MD 02/06/2028)	SOV	10.82%
8.28% GOI (MD 21/09/2027)	SOV	9.86%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	7.36%
9.20% GOI (MD 30/09/2030)	SOV	4.55%
8.08% Maharashtra SDL (MD 26/12/2028)	SOV	3.06%
7.72% GOI (MD 15/06/2049)	SOV	2.58%
5.60% Maharashtra SDL (MD 09/09/2024)	SOV	2.03%
7.77% Tamil Nadu SDL (MD 22/02/2024)	SOV	1.72%
7.95% GOI (MD 28/08/2032)	SOV	0.95%
6.75% Karnataka SDL (MD 11/11/2034)	SOV	0.94%
Others		2.17%
Money Market, Deposits & Other		
6.62%		
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	-0.71%	4.89%	9.14%	9.50%	8.68%	8.22%	9.32%	10.04%	9.57%	9.45%
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

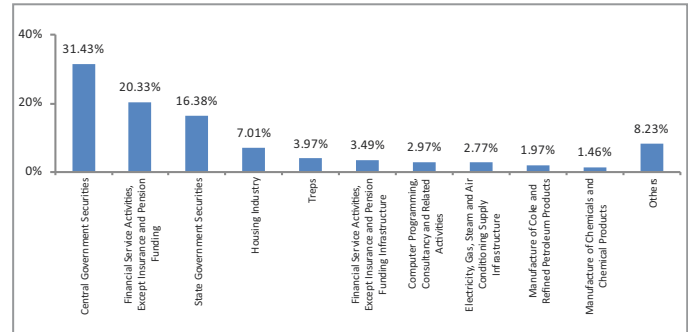
Fund Details

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 26-February-2021	43.9005
AUM (Rs. Cr)	1838.70
Equity (Rs. Cr)	343.52
Debt (Rs. Cr)	1454.16
Net current asset (Rs. Cr)	41.02

Quantitative Indicators

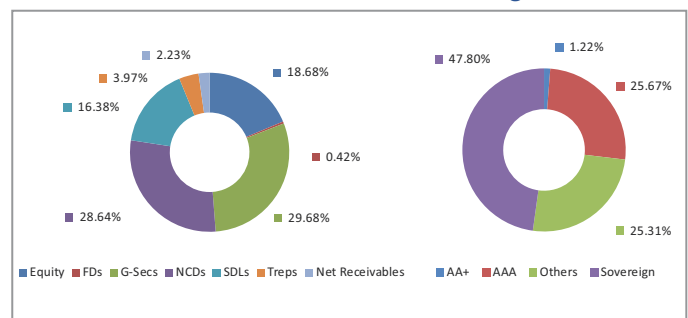
Modified Duration in Years	4.82
Average Maturity in Years	6.95
Yield to Maturity in %	6.21%

Top 10 Sectors



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

Asset Class



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

Rating Profile

February 2021

Group Blue Chip Fund

Fund Objective

To provide capital appreciation through investment in equities.

Portfolio Allocation

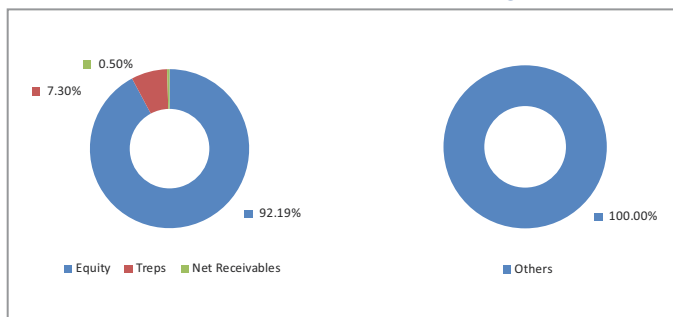
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	92.19
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	7.30
Net Current Assets*		0.50
Total		100.00

*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

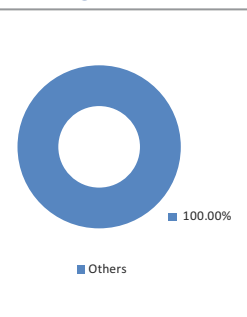
Company/Issuer	Sector/Rating	Exposure (%)
Equity		
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.28%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.96%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.47%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.33%
Bharti Airtel Ltd	Telecommunications Infrastructure	4.26%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.16%
ITC Ltd	Manufacture of Tobacco Products	3.85%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	3.84%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.46%
Tata Steel Ltd	Manufacture of Basic Metals	3.17%
Others		41.42%
Money Market, Deposits & Other		
		7.81%
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	5.44%	26.13%	34.97%	17.53%	12.49%	13.59%	15.94%	12.61%	-	10.91%
Benchmark	6.56%	27.59%	29.70%	16.05%	11.47%	13.11%	15.78%	12.74%	-	11.02%

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

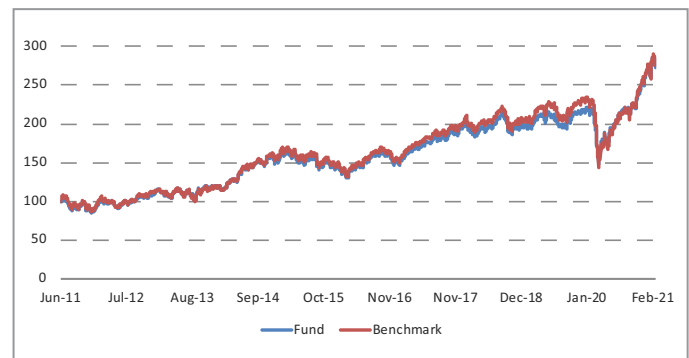
Fund Details

Description	
SFIN Number	ULGF01118/04/11GRBLUECHIP116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	22
Debt	-
Hybrid	7
NAV as on 26-February-2021	27.2867
AUM (Rs. Cr)	4.11
Equity (Rs. Cr)	3.79
Debt (Rs. Cr)	0.30
Net current asset (Rs. Cr)	0.02

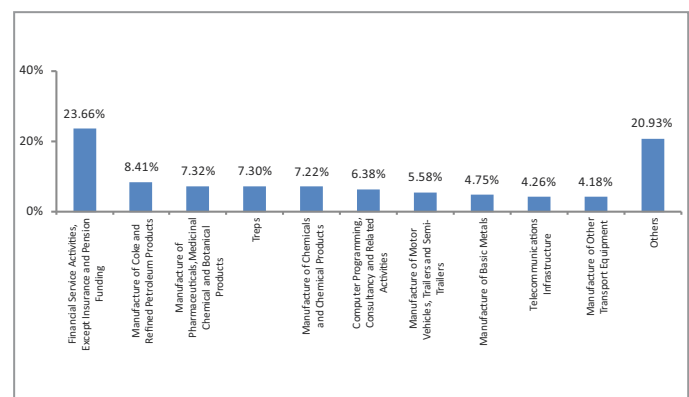
Quantitative Indicators

Modified Duration in Years	3.24
Average Maturity in Years	3.24
Yield to Maturity in %	3.24%

Growth of Rs. 100



Top 10 Sectors



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

February 2021

Group Equity Fund

Fund Objective

To provide capital appreciation through investment in equity shares.

Portfolio Allocation

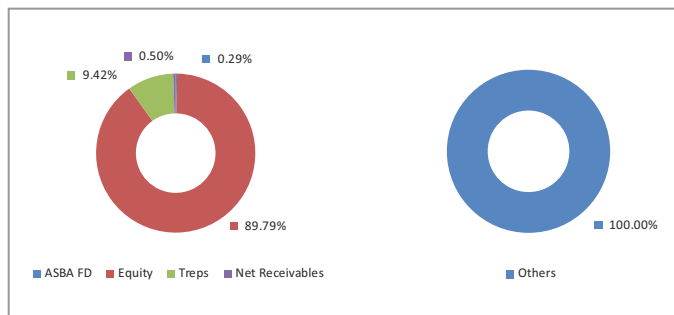
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	89.79
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	9.71
Net Current Assets*		0.50
Total		100.00

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

Portfolio

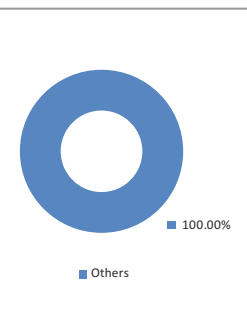
Company/Issuer	Sector/Rating	Exposure (%)
Equity		89.79%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.10%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.99%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.80%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.70%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.42%
ITC Ltd	Manufacture of Tobacco Products	3.76%
NIPPON INDIA ETF BANK BEES	Equity ETF	3.73%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	3.44%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.13%
Bharti Airtel Ltd	Telecommunications Infrastructure	2.83%
Others		40.90%
Money Market, Deposits & Other		10.21%
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	6.16%	24.97%	26.77%	14.34%	9.24%	12.43%	16.10%	14.98%	-	12.89%
Benchmark	6.56%	27.59%	29.70%	16.05%	11.47%	13.11%	15.78%	12.74%	-	11.02%

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

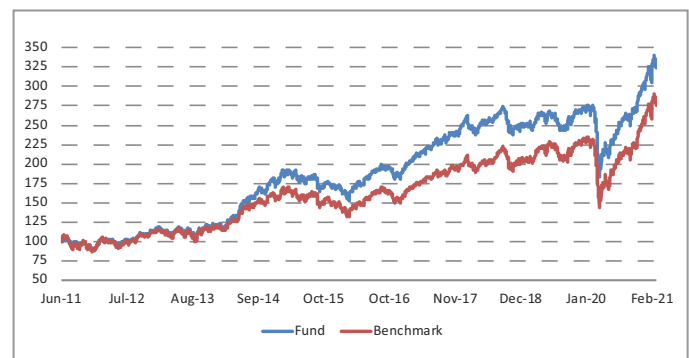
Fund Details

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	7
NAV as on 26-February-2021	32.3985
AUM (Rs. Cr)	46.15
Equity (Rs. Cr)	41.44
Debt (Rs. Cr)	4.48
Net current asset (Rs. Cr)	0.23

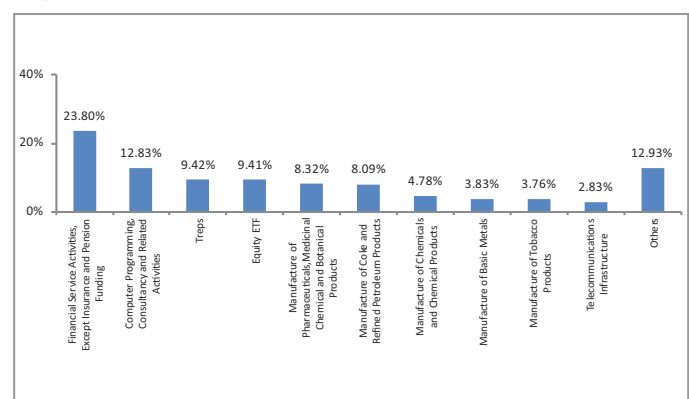
Quantitative Indicators

Modified Duration in Years	3.14
Average Maturity in Years	3.14
Yield to Maturity in %	3.20%

Growth of Rs. 100



Top 10 Sectors



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

February 2021

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	98.86
Equity and equity related instruments	0 - 50	-
Net Current Assets [¶]		1.14
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
9.90% LICHF Ltd. NCD (S)(MD 11/11/2021)	AAA	2.64%
9.90% HDFC Ltd. NCD (S)(MD 11/11/2021)	AAA	2.64%
Sovereign		
6.84% GOI (MD 19/12/2022)	SOV	49.85%
5.77% GOI (MD 03/08/2030)	SOV	17.56%
7.80% GOI (MD 11/04/2021)	SOV	8.25%
Money Market, Deposits & Other		
Total		100.00%

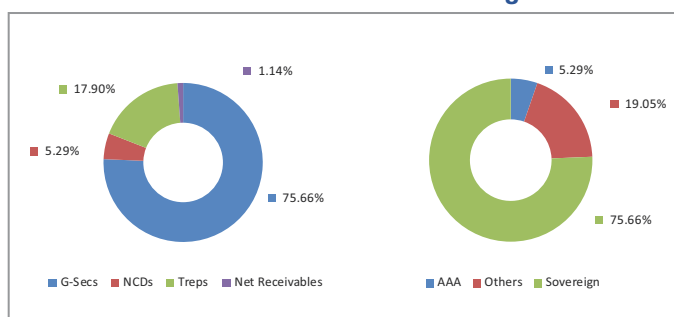
Fund Details

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 26-February-2021	19.3326
AUM (Rs. Cr)	31.38
Equity (Rs. Cr)	-
Debt (Rs. Cr)	31.02
Net current asset (Rs. Cr)	0.36

Quantitative Indicators

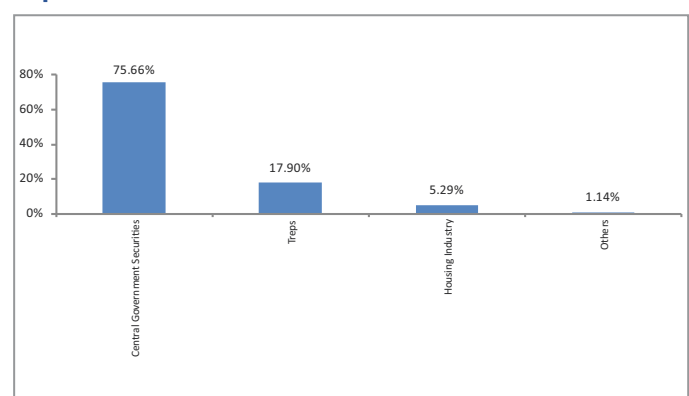
Modified Duration in Years	2.73
Average Maturity in Years	3.22
Yield to Maturity in %	4.36%

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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.37%	1.58%	4.61%	6.22%	6.59%	6.26%	6.01%	6.65%	-	6.95%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

February 2021

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	74.14
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	23.67
Net Current Assets*		2.18
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		
9.40% HDFC Ltd. NCD (S) (MD 13/04/2021)	AAA	4.83%
Sovereign		
6.84% GOI (MD 19/12/2022)	SOV	47.96%
7.80% GOI (MD 11/04/2021)	SOV	17.65%
8.79% GOI (MD 08/11/2021)	SOV	2.48%
6.17% GOI (MD 15/07/2021)	SOV	1.21%
Money Market, Deposits & Other		
		25.86%
Total		100.00%

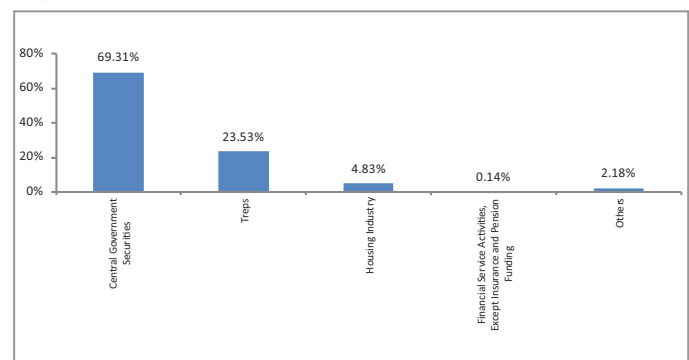
Fund Details

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 26-February-2021	21.1159
AUM (Rs. Cr)	4.16
Equity (Rs. Cr)	-
Debt (Rs. Cr)	4.07
Net current asset (Rs. Cr)	0.09

Quantitative Indicators

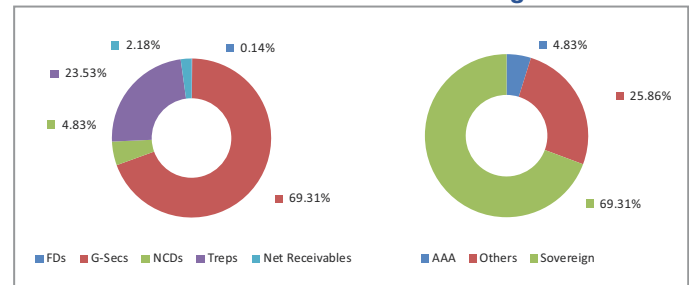
Modified Duration in Years	1.65
Average Maturity in Years	1.71
Yield to Maturity in %	3.76%

Top 10 Sectors

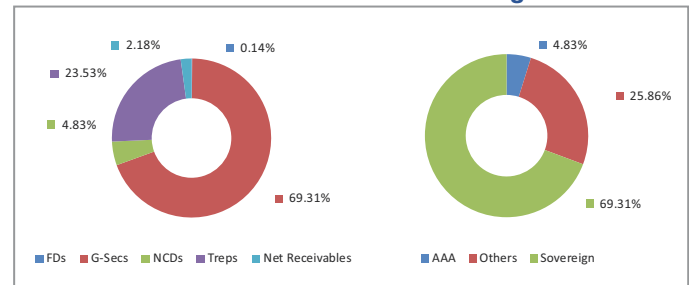


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	0.04%	1.64%	5.17%	6.52%	6.50%	6.31%	7.41%	8.43%	-	8.02%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

February 2021

Group Short Term Debt Fund- II

Fund Objective

To earn moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt and debt related securities, Cash, Fixed Deposits, Money market instruments**, Mutual funds	0 - 100	98.05
Net Current Assets*		1.95
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	5.01%
9.64% Power Grid Corporation Ltd. G NCD (S) (MD 31/05/2021)	AAA	2.09%
Sovereign		
6.84% GOI (MD 19/12/2022)	SOV	68.89%
7.80% GOI (MD 11/04/2021)	SOV	17.68%
Money Market, Deposits & Other		
		6.33%
Total		100.00%

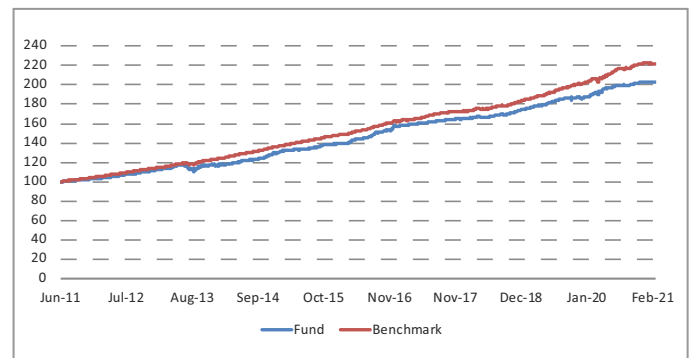
Fund Details

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 26-February-2021	20.2778
AUM (Rs. Cr)	12.11
Equity (Rs. Cr)	-
Debt (Rs. Cr)	11.87
Net current asset (Rs. Cr)	0.24

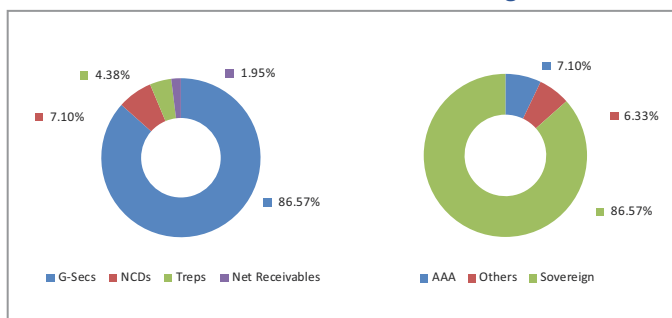
Quantitative Indicators

Modified Duration in Years	1.35
Average Maturity in Years	1.45
Yield to Maturity in %	3.96%

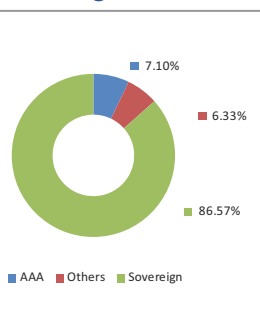
Growth of Rs. 100



Asset Class

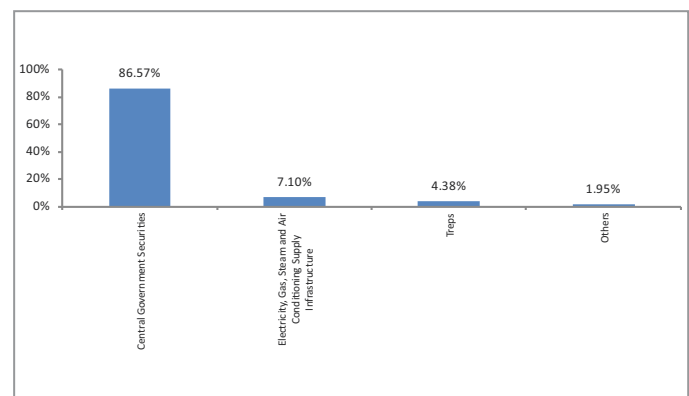


Rating Profile



*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	0.03%	1.72%	6.11%	7.01%	6.94%	6.25%	7.65%	8.08%	-	7.57%
Benchmark	-0.38%	2.12%	7.50%	9.05%	8.53%	7.81%	8.16%	8.51%	-	8.55%

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

February 2021

Group Debt Fund-II

Fund Objective

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

Portfolio Allocation

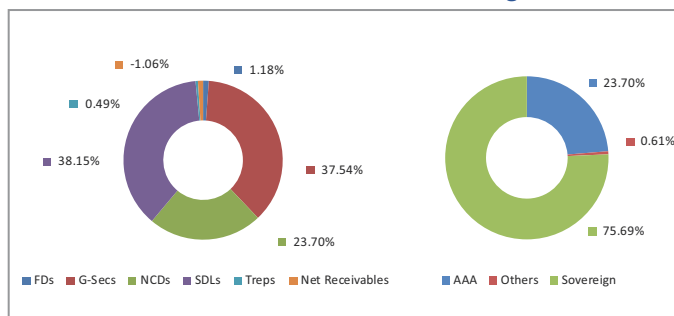
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD	40 - 100	100.57
Money Market instrument	0 - 60	0.49
Net Current Assets*		-1.06
Total		100.00

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

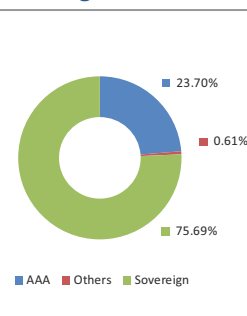
Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		
		23.70%
8.35% IRFC Ltd NCD (S)(MD 13/03/2029)	AAA	5.26%
6.99% HDFC LTD (S) (MD 13/02/2023)	AAA	4.44%
8.45% IRFC Ltd NCD (S) (MD 04/12/2028)	AAA	3.28%
6.65% FCI GOI NC BONDS SERIES IX (MD 23/10/2030)	AAA	3.04%
6.39% NABARD NCD GOI SERVICED(U) (MD 19/11/2030)	AAA	2.55%
6.43% HDFC LTD (S) (MD 29/09/2025)	AAA	1.84%
6.85% IRFC Ltd NCD (S) (MD 29/10/2040)	AAA	1.01%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA	0.88%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.55%
8.85% Axis Bank Ltd. NCD (U)(MD 05/12/2024)	AAA	0.40%
Others		0.46%
Sovereign		
		75.69%
8.60% GOI (MD 02/06/2028)	SOV	30.43%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	11.33%
8.08% Maharashtra SDL (MD 26/12/2028)	SOV	9.00%
8.15% Tamilnadu SDL (MD 09/05/2028)	SOV	5.36%
6.22% GOI (MD 16/03/2035)	SOV	3.96%
8.08% Tamilnadu SDL (MD 26/12/2028)	SOV	3.42%
7.59% GOI (MD 20/03/2029)	SOV	2.85%
8.08% Gujarat SDL (MD 26/12/2028)	SOV	2.85%
8.69% Tamil Nadu SDL (MD 24/02/2026)	SOV	2.48%
8.19% Gujarat SDL (MD 07/02/2028)	SOV	1.82%
Others		2.18%
Money Market, Deposits & Other		
		0.61%
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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-2.44%	1.03%	5.03%	7.34%	7.21%	6.46%	7.62%	8.53%	-	8.25%
Benchmark	-1.82%	1.34%	6.92%	10.30%	9.23%	7.96%	8.69%	9.40%	-	9.28%

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

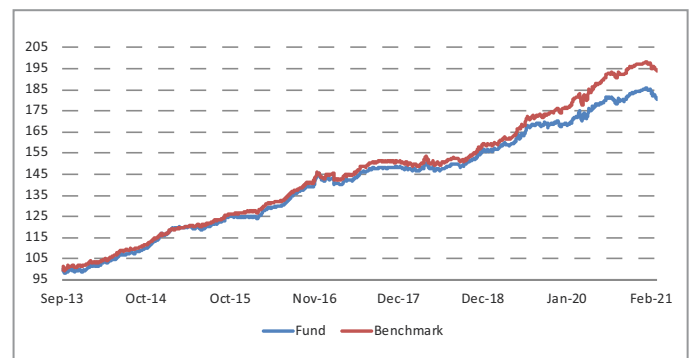
Fund Details

Description	
SFIN Number	ULGF01924/06/13GRDEBTFU02116
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 26-February-2021	18.0701
AUM (Rs. Cr)	932.88
Equity (Rs. Cr)	-
Debt (Rs. Cr)	942.78
Net current asset (Rs. Cr)	-9.90

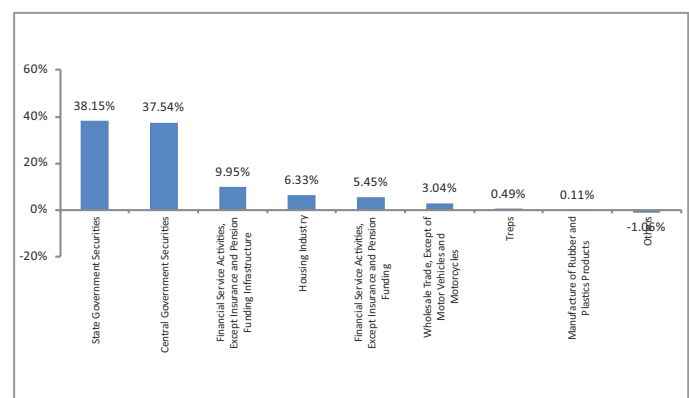
Quantitative Indicators

Modified Duration in Years	5.40
Average Maturity in Years	7.44
Yield to Maturity in %	6.72%

Growth of Rs. 100



Top 10 Sectors



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

February 2021

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	93.00
Money Market instrument	0 - 60	2.06
Net Current Assets*		4.94
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	5.73%
9.40% HDFC Ltd. NCD (S) (MD 13/04/2021)	AAA	2.97%
10.09% MRF Ltd. NCD (S)(MD 27/05/2021)	AAA	2.53%
Sovereign		
6.84% GOI (MD 19/12/2022)	SOV	73.29%
7.80% GOI (MD 11/04/2021)	SOV	6.14%
8.79% GOI (MD 08/11/2021)	SOV	0.09%
Money Market, Deposits & Other		
		9.25%
Total		100.00%

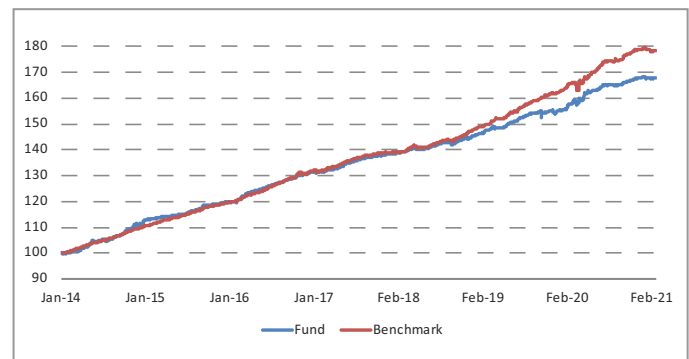
Fund Details

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 26-February-2021	16.7900
AUM (Rs. Cr)	44.10
Equity (Rs. Cr)	-
Debt (Rs. Cr)	41.92
Net current asset (Rs. Cr)	2.18

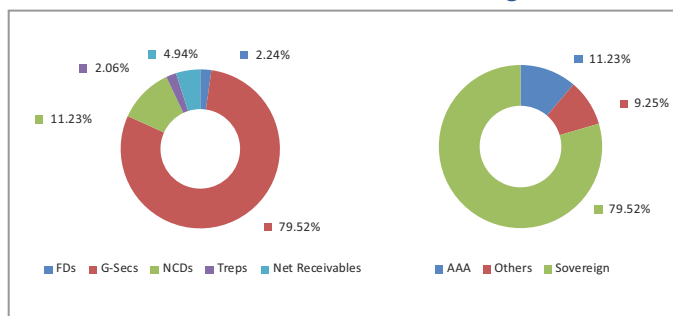
Quantitative Indicators

Modified Duration in Years	1.41
Average Maturity in Years	1.52
Yield to Maturity in %	4.24%

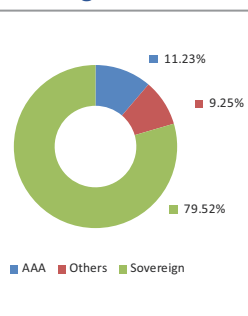
Growth of Rs. 100



Asset Class

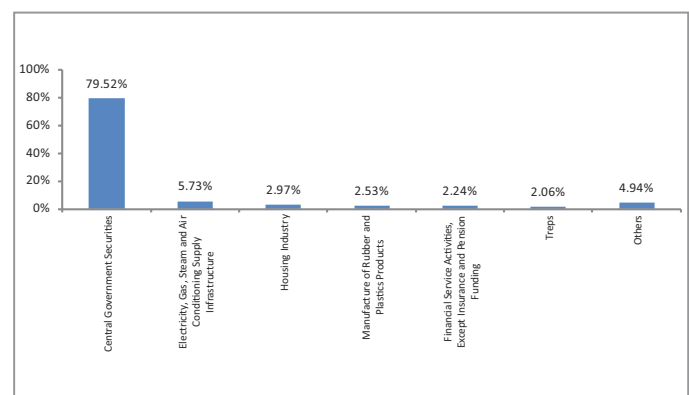


Rating Profile



*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	0.05%	1.86%	6.17%	6.65%	6.42%	6.28%	6.90%	7.62%	-	7.19%
Benchmark	-0.38%	2.12%	7.50%	9.05%	8.53%	7.81%	8.16%	8.51%	-	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

February 2021

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

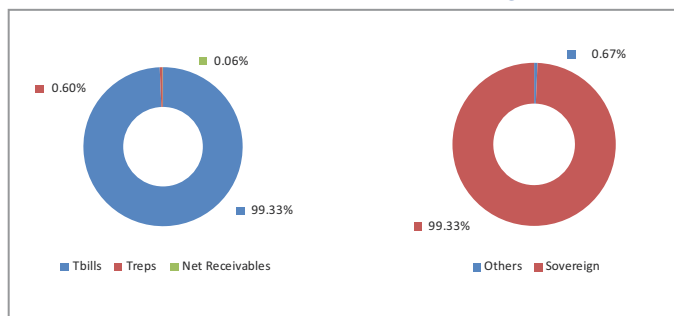
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	0 - 60	-
Money Market instrument	40 - 100	99.94
Net Current Assets ^a		0.06
Total		100.00

^aNet current asset represents net of receivables and payables for investments held.

Portfolio

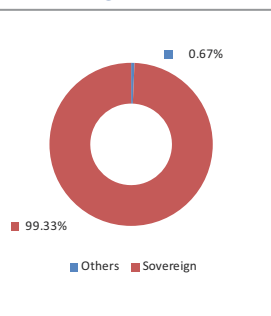
Company/Issuer	Rating	Exposure (%)
Money Market, Deposits & Other		100.00%
Total		100.00%

Asset Class



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

Rating Profile



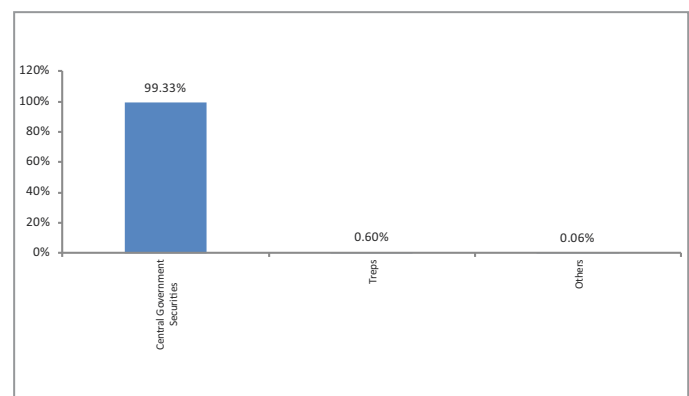
Fund Details

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 26-February-2021	12.8342
AUM (Rs. Cr)	26.57
Equity (Rs. Cr)	-
Debt (Rs. Cr)	26.55
Net current asset (Rs. Cr)	0.02

Quantitative Indicators

Modified Duration in Years	0.39
Average Maturity in Years	0.39
Yield to Maturity in %	3.41%

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%	1.28%	2.99%	-1.54%	-1.07%	0.58%	1.93%	3.63%	-	3.40%
Benchmark	0.29%	1.78%	4.26%	5.41%	6.16%	6.29%	6.51%	7.10%	-	7.28%

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

February 2021

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	92.61
Money market instruments, Cash, Mutual funds	0 - 40	3.44
Net Current Assets*		3.94
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		
8.45% IRFC Ltd NCD (S) (MD 04/12/2028)	AAA	4.45%
8.35% IRFC Ltd NCD (S)(MD 13/03/2029)	AAA	4.44%
6.99% HDFC LTD (S) (MD 13/02/2023)	AAA	2.53%
6.43% HDFC LTD (S) (MD 29/09/2025)	AAA	1.24%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.26%
Sovereign		
8.60% GOI (MD 02/06/2028)	SOV	25.49%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	10.33%
8.08% Maharashtra SDL (MD 26/12/2028)	SOV	9.53%
8.28% GOI (MD 21/09/2027)	SOV	9.42%
8.08% Tamilnadu SDL (MD 26/12/2028)	SOV	8.66%
6.22% GOI (MD 16/03/2035)	SOV	4.63%
8.15% Tamilnadu SDL (MD 09/05/2028)	SOV	3.46%
7.72% GOI (MD 15/06/2049)	SOV	2.25%
8.69% Tamil Nadu SDL (MD 24/02/2026)	SOV	1.79%
8.19% Gujarat SDL (MD 07/02/2028)	SOV	1.73%
Others		1.59%
Money Market, Deposits & Other		
		8.19%
Total		100.00%

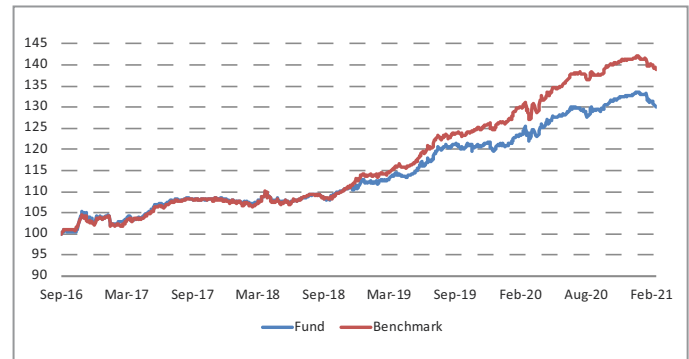
Fund Details

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 26-February-2021	13.0060
AUM (Rs. Cr)	122.79
Equity (Rs. Cr)	-
Debt (Rs. Cr)	117.95
Net current asset (Rs. Cr)	4.84

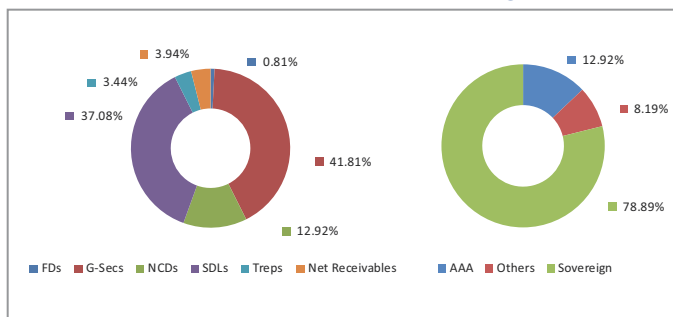
Quantitative Indicators

Modified Duration in Years	5.48
Average Maturity in Years	7.75
Yield to Maturity in %	6.60%

Growth of Rs. 100

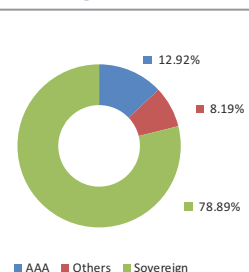


Asset Class

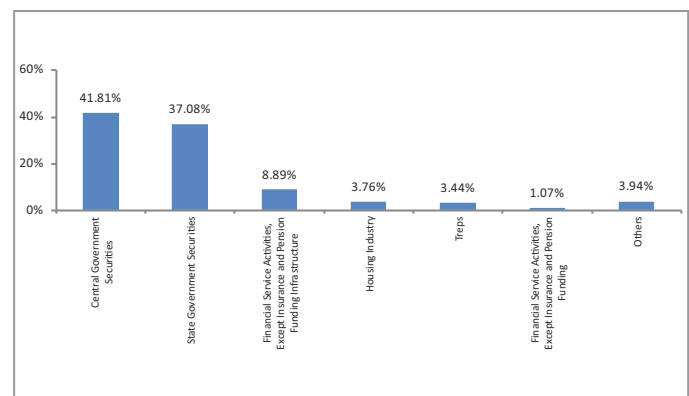


*Others includes Equity, Treps, Net receivable/payable and FD

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	-2.33%	1.28%	5.35%	7.44%	6.69%	6.14%	-	-	-	6.14%
Benchmark	-1.82%	1.34%	6.92%	10.30%	9.23%	7.96%	-	-	-	7.72%

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

February 2021

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

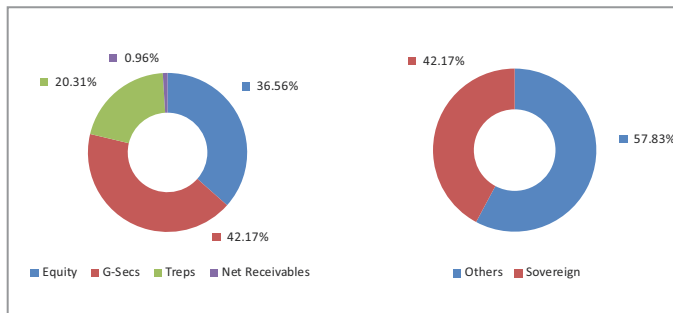
	Stated (%)	Actual (%)
Equity	0 - 80	36.56
Debt and Debt related securities, Money Market instrument/Mutual Funds	20 - 80	42.17
Money market instruments, Cash, Mutual funds	0 - 40	20.31
Net Current Assets*		0.96
Total		100.00

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

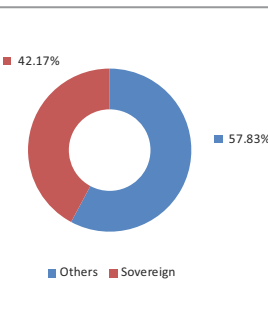
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		36.56%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.20%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	4.62%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.52%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.13%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	3.26%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.06%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.88%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	2.78%
ITC Ltd	Manufacture of Tobacco Products	2.68%
Bharti Airtel Ltd	Telecommunications Infrastructure	2.54%
Others		0.90%
Sovereign		42.17%
7.17% GOI (MD 08/01/2028)	SOV	23.42%
6.84% GOI (MD 19/12/2022)	SOV	11.26%
5.77% GOI (MD 03/08/2030)	SOV	7.49%
Money Market, Deposits & Other		21.27%
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	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.62%	7.33%	-	-	-	-	-	-	-	10.76%
Benchmark	3.46%	17.85%	-	-	-	-	-	-	-	29.10%

** 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

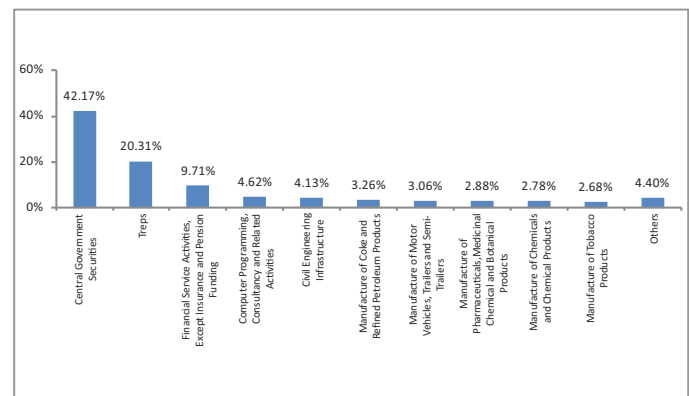
Fund Details

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	- 17
Hybrid	7 16
NAV as on 26-February-2021	11.0756
AUM (Rs. Cr)	3.84
Equity (Rs. Cr)	1.40
Debt (Rs. Cr)	2.40
Net current asset (Rs. Cr)	0.04

Quantitative Indicators

Modified Duration in Years	4.21
Average Maturity in Years	5.08
Yield to Maturity in %	4.98%

Top 10 Sectors



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

February 2021

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	90.69
Money market instruments, Mutual funds*	0 - 60	8.00
Net Current Assets*		1.32
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	4.23%
Sovereign		
5.77% GOI (MD 03/08/2030)	SOV	70.01%
7.27% GOI (MD 08/04/2026)	SOV	8.85%
6.19% GOI (MD 16/09/2034)	SOV	7.60%
Money Market, Deposits & Other		
		9.31%
Total		100.00%

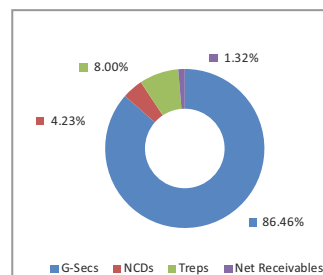
Fund Details

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 26-February-2021	12.3094
AUM (Rs. Cr)	2.50
Equity (Rs. Cr)	-
Debt (Rs. Cr)	2.47
Net current asset (Rs. Cr)	0.03

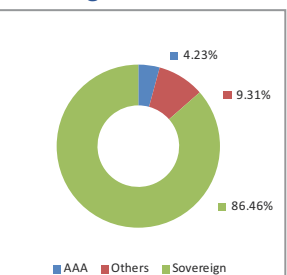
Quantitative Indicators

Modified Duration in Years	6.52
Average Maturity in Years	8.69
Yield to Maturity in %	6.08%

Asset Class

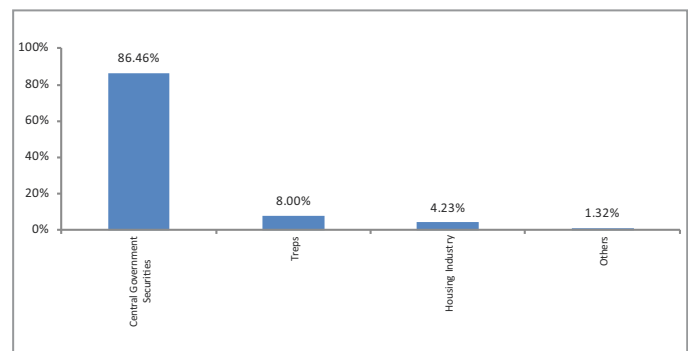


Rating Profile



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

Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-2.00%	0.86%	5.17%	8.06%	7.57%	-	-	-	-	6.13%
Benchmark	-1.82%	1.34%	6.92%	10.30%	14.17%	-	-	-	-	7.39%

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

February 2021

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	96.57
Net Current Assets [#]		3.43
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%

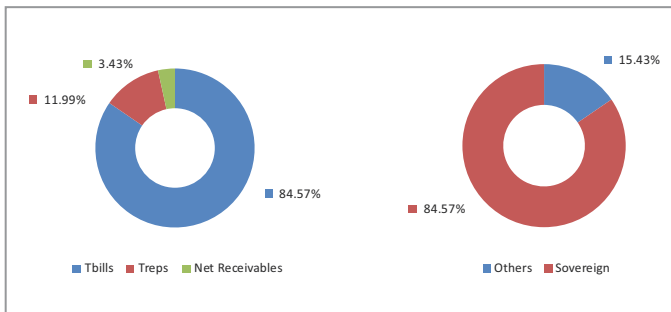
Fund Details

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 26-February-2021	10.7377
AUM (Rs. Cr)	0.33
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.32
Net current asset (Rs. Cr)	0.01

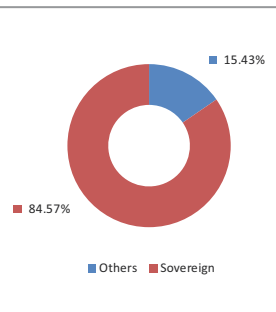
Quantitative Indicators

Modified Duration in Years	0.55
Average Maturity in Years	0.55
Yield to Maturity in %	3.69%

Asset Class

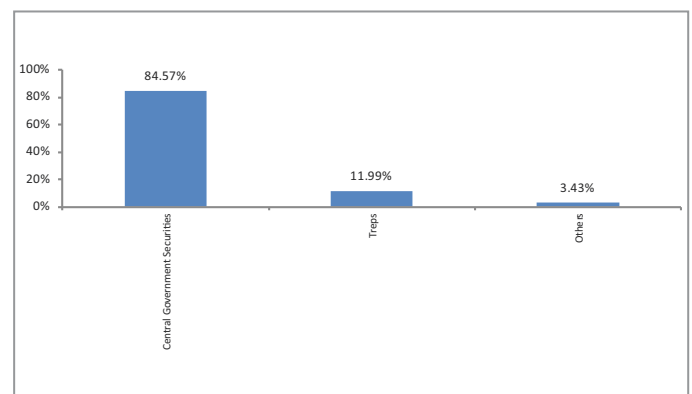


Rating Profile



*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	0.18%	1.30%	3.07%	-	-	-	-	-	-	4.63%
Benchmark	0.29%	1.78%	4.26%	-	-	-	-	-	-	4.84%

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