

# INVESTMENT'Z INSIGHT

Monthly Investment Update September 2021

IN UNIT LINKED INSURANCE POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

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September 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	26.42
Corporate bonds	0 - 50	0.00
Money market and other liquid assets	0 - 40	4.28
Infrastructure sector as defined by the IRDA	0 - 40	3.10
Listed equities	0 - 100	65.88
Net Current Assets*		0.32
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.18%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.99%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.87%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.65%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	3.90%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.89%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.77%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.41%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	2.04%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.83%
Others		26.34%
<b>Corporate Bond</b>		
<b>6.92% IRFC Ltd NCD (U) (MD 31/08/2031)</b>		
AAA		2.23%
<b>10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)</b>		
AAA		0.86%
<b>5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)</b>		
AAA		0.00%
<b>Sovereign</b>		
<b>7.17% GOI (MD 08/01/2028)</b>		
SOV		11.68%
<b>8.60% GOI (MD 02/06/2028)</b>		
SOV		7.50%
<b>5.63% GOI (MD 12/04/2026)</b>		
SOV		3.86%
<b>7.26% GOI (MD 14/01/2029)</b>		
SOV		1.17%
<b>6.85% Madhya Pradesh SDL (MD 15/09/2031)</b>		
SOV		1.11%
<b>6.78% Maharashtra SDL (MD 25/05/2031)</b>		
SOV		1.10%
<b>Money Market, Deposits &amp; Other</b>		
		<b>4.60%</b>
<b>Total</b>		<b>100.00%</b>

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.66%	14.83%	34.16%	15.68%	11.94%	10.83%	11.07%	10.82%	11.82%	11.82%
Benchmark	1.99%	14.12%	36.83%	19.62%	15.70%	13.69%	13.31%	11.46%	12.30%	10.98%

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

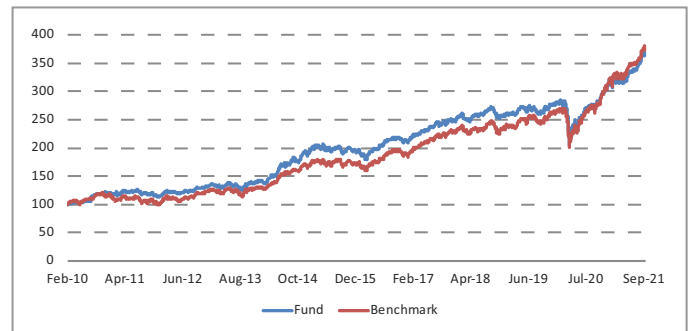
### Fund Details

Description	
SFIN Number	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, Saurabh Passi
Number of funds managed by fund manager:	Paresh Jain    Saurabh Passi
Equity	-    -
Debt	-    11
Hybrid	4    6
NAV as on 30-September-2021	36.5390
AUM (Rs. Cr)	90.50
Equity (Rs. Cr)	59.62
Debt (Rs. Cr)	30.59
Net current asset (Rs. Cr)	0.29

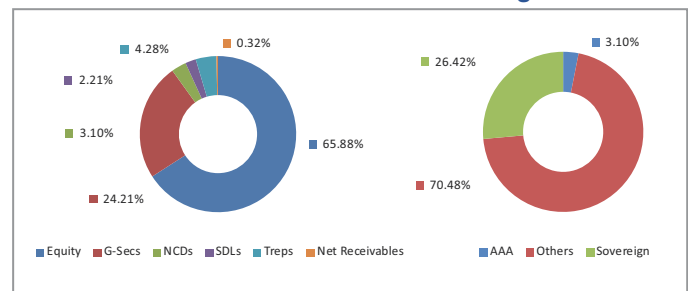
### Quantitative Indicators

Modified Duration in Years	4.91
Average Maturity in Years	6.32
Yield to Maturity in %	5.80%

### Growth of Rs. 100

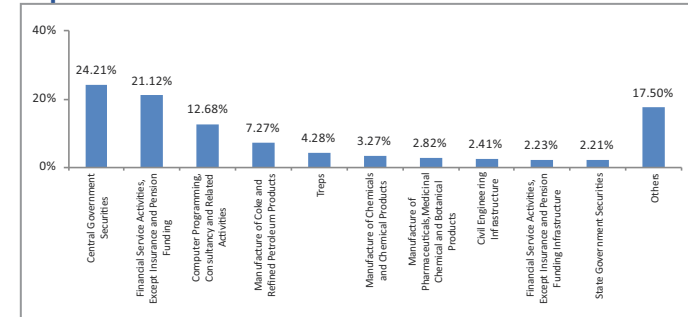


### Asset Class



\*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'.

September 2021

## Group Equity Index Fund

### Fund Objective

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

### Portfolio Allocation

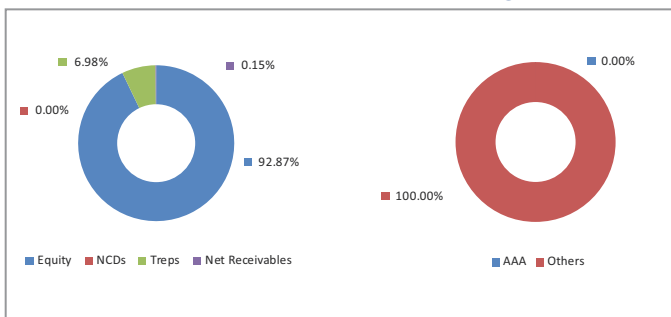
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	6.98
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	92.87
Net Current Assets*		0.15
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		
<b>92.87%</b>		
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.81%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.56%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.17%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	5.05%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	4.31%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.18%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.15%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.98%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.43%
ITC Ltd	Manufacture of Tobacco Products	3.40%
Others		41.84%
<b>Corporate Bond</b>		
<b>0.00%</b>		
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA	0.00%
<b>Money Market, Deposits &amp; Other</b>		
<b>7.12%</b>		
<b>Total</b>		<b>100.00%</b>

### Asset Class



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	2.11%	18.28%	51.77%	24.66%	16.73%	15.52%	14.65%	11.17%	13.00%	10.49%
Benchmark	2.84%	19.93%	56.64%	23.88%	17.23%	15.82%	15.38%	12.00%	13.54%	11.75%

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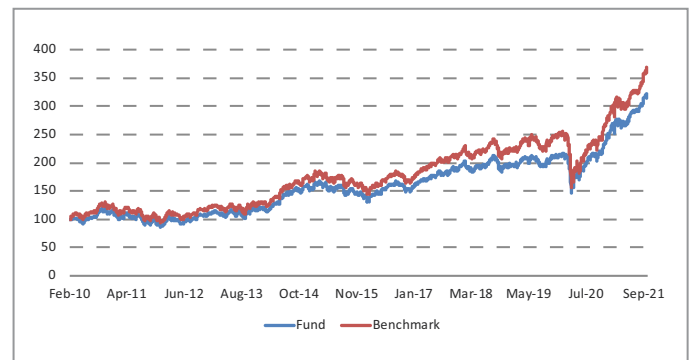
### Fund Details

Description	
SFIN Number	ULGF00822/02/10GREQTYINDEX116
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 30-September-2021	31.8751
AUM (Rs. Cr)	38.12
Equity (Rs. Cr)	35.40
Debt (Rs. Cr)	2.66
Net current asset (Rs. Cr)	0.06

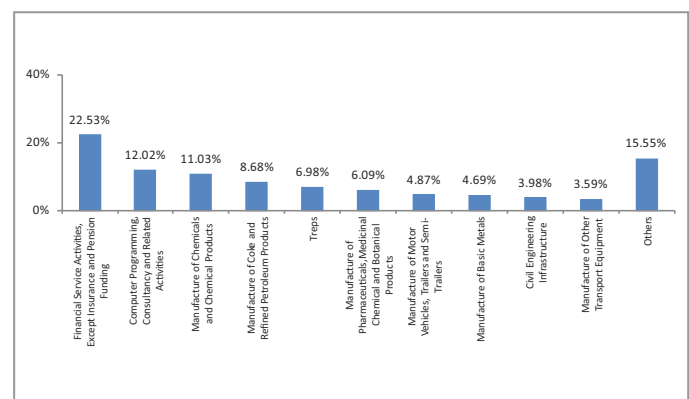
### Quantitative Indicators

Modified Duration in Years	3.35
Average Maturity in Years	3.35
Yield to Maturity in %	3.35%

### Growth of Rs. 100



### Top 10 Sectors



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

September 2021

## Group Debt Fund

### Fund Objective

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

### Portfolio Allocation

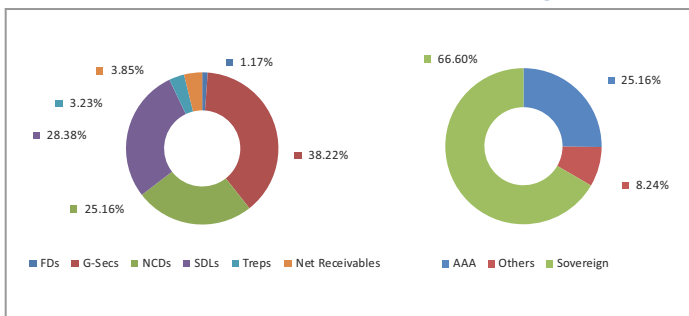
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 100	82.65
Corporate bonds	0 - 100	10.28
Money market and other liquid assets	0 - 40	3.23
Listed equities - NIL		-
Net Current Assets*		3.85
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>25.16%</b>
8.55% HDFC Ltd NCD (S) (MD 27/03/2029)	AAA	7.94%
7.43% NABARD NCD GOI SERVICED (U)(MD 31/01/2030)	AAA	7.40%
7.09% FCI GOI NC BONDS SERIES X (MD 13/08/2031)	AAA	6.01%
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	2.63%
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%
<b>Sovereign</b>		<b>66.60%</b>
5.63% GOI (MD 12/04/2026)	SOV	38.22%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	11.48%
6.78% Maharashtra SDL (MD 25/05/2031)	SOV	5.88%
8.15% Tamilnadu SDL (MD 09/05/2028)	SOV	3.85%
6.84% Gujarat SDL (MD 08/09/2031)	SOV	3.54%
7.20% Maharashtra SDL (MD 09/08/2027)	SOV	2.46%
6.85% Madhya Pradesh SDL (MD 15/09/2031)	SOV	1.18%
<b>Money Market, Deposits &amp; Other</b>		<b>8.24%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.98%	4.31%	6.54%	6.59%	8.39%	6.47%	6.56%	8.23%	8.44%	8.78%
Benchmark	0.73%	3.39%	5.83%	8.56%	10.23%	7.73%	7.77%	8.97%	8.72%	7.99%

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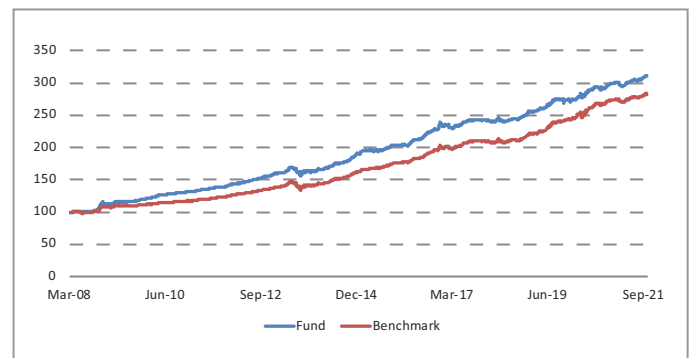
### Fund Details

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	Saurabh Passi
Number of funds managed by fund manager:	
Equity	-
Debt	11
Hybrid	6
NAV as on 30-September-2021	31.2211
AUM (Rs. Cr)	84.93
Equity (Rs. Cr)	-
Debt (Rs. Cr)	81.66
Net current asset (Rs. Cr)	3.27

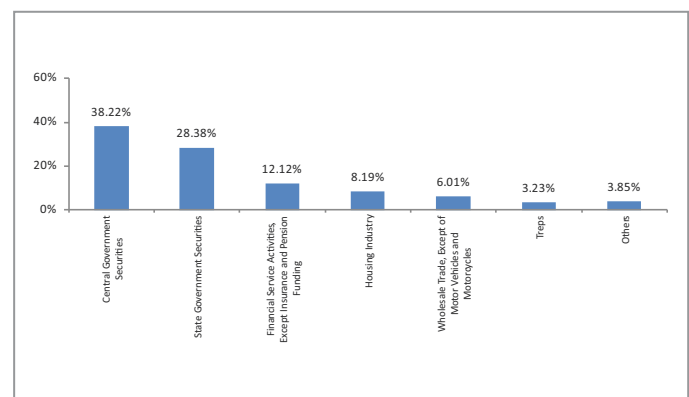
### Quantitative Indicators

Modified Duration in Years	4.87
Average Maturity in Years	6.34
Yield to Maturity in %	6.14%

### Growth of Rs. 100



### Top 10 Sectors



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

September 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	99.81
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		0.19
<b>Total</b>		<b>100.00</b>

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

### Portfolio

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

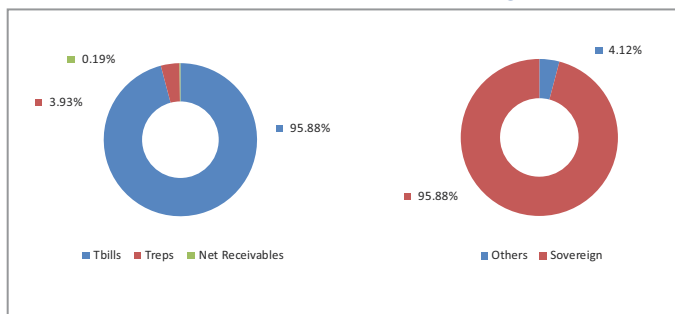
### Fund Details

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	Saurabh Passi
Number of funds managed by fund manager:	
Equity	-
Debt	11
Hybrid	6
NAV as on 30-September-2021	23.3473
AUM (Rs. Cr)	7.12
Equity (Rs. Cr)	-
Debt (Rs. Cr)	7.11
Net current asset (Rs. Cr)	0.01

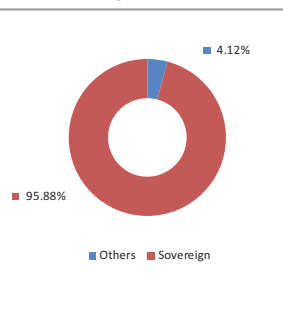
### Quantitative Indicators

Modified Duration in Years	0.80
Average Maturity in Years	0.80
Yield to Maturity in %	3.61%

### Asset Class

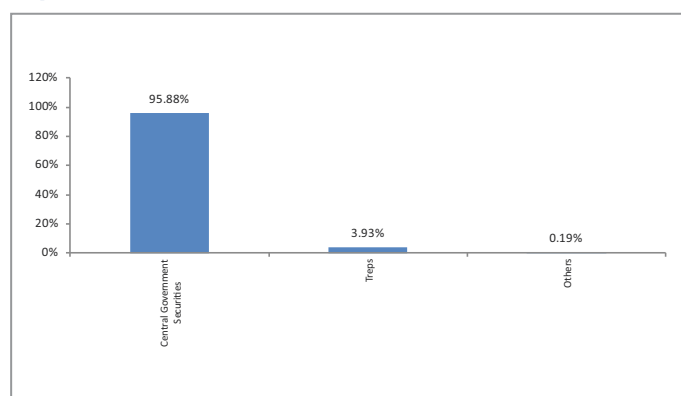


### Rating Profile



\*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	0.23%	1.39%	2.74%	3.60%	1.98%	2.48%	3.26%	4.64%	5.93%	6.78%
Benchmark	0.27%	1.77%	3.59%	4.38%	5.37%	5.82%	6.00%	6.60%	7.28%	7.02%

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September 2021

## Stable Gain Fund

### Fund Objective

To provide moderate risk with moderate returns.

### Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	54.27
Corporate bonds	0 - 40	3.93
Money market and other liquid assets	0 - 20	2.50
Infrastructure sector as defined by the IRDA	0 - 25	4.61
Listed equities	0 - 35	33.36
Net Current Assets*		1.32
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		
<b>33.36%</b>		
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.30%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	3.10%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.77%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.62%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	2.27%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	1.80%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.66%
Bharti Airtel Ltd	Telecommunications Infrastructure	1.37%
Reliance Industries Limited - Partly Paid up	Manufacture of Coke and Refined Petroleum Products	1.26%
ITC Ltd	Manufacture of Tobacco Products	1.00%
Others		12.22%
<b>Corporate Bond</b>		
<b>14.64%</b>		
6.92% IRFC Ltd NCD (U) (MD 31/08/2031)	AAA	3.90%
8.55% HDFC Ltd NCD (S) (MD 27/03/2029)	AAA	2.53%
7.09% FCI GOI NC BONDS SERIES X (MD 13/08/2031)	AAA	2.30%
7.43% NABARD NCD GOI SERVICED (U)(MD 31/01/2030)	AAA	2.02%
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	1.08%
8.23% IRFC NCD (S)(MD 29/03/2029)	AAA	0.71%
8.20% GOI Oil Bond (MD 15/09/2024)	SOV	0.69%
7.78% HDFC LTD (S) (MD 27/03/2027)	AAA	0.69%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA	0.36%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.35%
<b>Sovereign</b>		
<b>48.17%</b>		
5.63% GOI (MD 12/04/2026)	SOV	27.15%
6.78% Maharashtra SDL (MD 25/05/2031)	SOV	3.86%
6.85% Madhya Pradesh SDL (MD 15/09/2031)	SOV	2.90%
8.53% Gujarat SDL (MD 20/11/2028)	SOV	2.87%
9.20% GOI (MD 30/09/2030)	SOV	2.29%

Company/Issuer	Sector/Rating	Exposure (%)
6.84% Gujarat SDL (MD 08/09/2031)	SOV	2.26%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	1.39%
7.26% GOI (MD 14/01/2029)	SOV	1.02%
6.49% Gujarat SDL (MD 02/12/2029)	SOV	0.95%
8.65% Gujarat SDL (MD 10/10/2028)	SOV	0.72%
Others		2.75%
<b>Money Market, Deposits &amp; Other</b>		<b>3.82%</b>
<b>Total</b>		<b>100.00%</b>

### Fund Details

Description		
SFIN Number	ULGF00115/09/04STABLEFUND116	
Launch Date	31-Oct-04	
Face Value	10	
Risk Profile	Moderate	
Benchmark	-	
CIO	Sampath Reddy	
Fund Manager Name	Anshul Mishra, Saurabh Passi	
Number of funds managed by fund manager:	Anshul Mishra	Saurabh Passi
Equity	4	-
Debt	-	11
Hybrid	5	6
NAV as on 30-September-2021	53.4492	
AUM (Rs. Cr)	310.79	
Equity (Rs. Cr)	103.69	
Debt (Rs. Cr)	203.00	
Net current asset (Rs. Cr)	4.10	

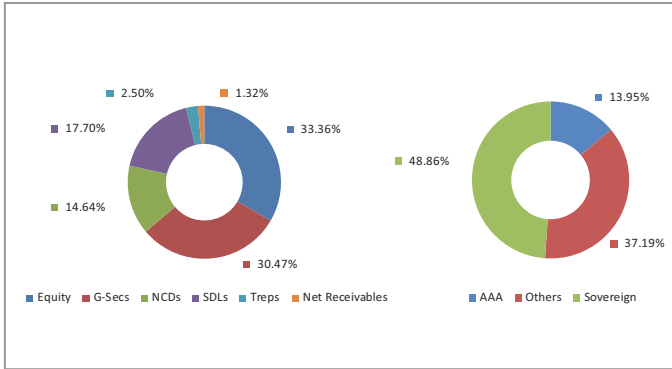
### Quantitative Indicators

Modified Duration in Years	4.98
Average Maturity in Years	6.50
Yield to Maturity in %	6.04%

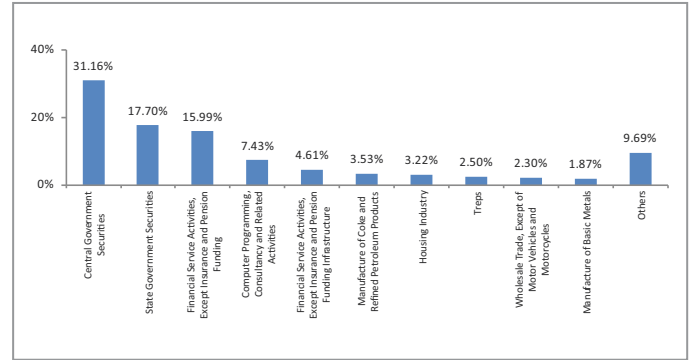


## Asset Class

## 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	1.21%	8.39%	17.26%	11.46%	11.32%	8.91%	9.40%	9.87%	11.05%	10.41%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

September 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	62.07
Corporate bonds	0 - 30	7.13
Money market and other liquid assets	0 - 20	3.59
Infrastructure sector as defined by the IRDA	0 - 25	6.15
Listed equities	0 - 20	18.95
Net Current Assets*		2.11
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.84%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.82%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.49%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.45%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	1.23%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	0.98%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.93%
Bharti Airtel Ltd	Telecommunications Infrastructure	0.82%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.69%
Reliance Industries Limited - Partly Paid up	Manufacture of Coke and Refined Petroleum Products	0.65%
Others		7.05%
<b>Corporate Bond</b>		
<b>22.09%</b>		
8.55% HDFC Ltd NCD (S) (MD 27/03/2029)	AAA	2.92%
6.89% IRFC Ltd NCD (S) (MD 19/07/2031)	AAA	2.72%
7.43% NABARD NCD GOI SERVICED (U)(MD 31/01/2030)	AAA	2.62%
7.09% FCI GOI NC BONDS SERIES X (MD 13/08/2031)	AAA	2.60%
6.92% IRFC Ltd NCD (U) (MD 31/08/2031)	AAA	2.23%
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	1.31%
8.18% NABARD NCD GOI SERVICED (U)(MD 26/12/2028)	AAA	1.09%
8.20% GOI Oil Bond(MD 12/02/2024)	SOV	0.94%
7.75% LIC Housing Finance Ltd NCD (S)(MD 23/07/2024)	AAA	0.94%
5.40% HDFC LTD (S)(MD11/08/2023)	AAA	0.89%
Others		3.83%
<b>Sovereign</b>		
<b>52.88%</b>		
5.63% GOI (MD 12/04/2026)	SOV	28.58%
6.78% Maharashtra SDL (MD 25/05/2031)	SOV	4.55%
9.20% GOI (MD 30/09/2030)	SOV	4.13%
6.84% Gujarat SDL (MD 08/09/2031)	SOV	2.65%
8.53% Gujarat SDL (MD 20/11/2028)	SOV	1.75%
8.60% Gujarat SDL (MD 17/10/2028)	SOV	1.64%
6.85% Madhya Pradesh SDL (MD 15/09/2031)	SOV	1.62%
6.49% Gujarat SDL (MD 02/12/2029)	SOV	1.36%
7.65% Karnataka SDL (MD 06/12/2027)	SOV	1.31%
8.65% Gujarat SDL (MD 10/10/2028)	SOV	1.26%
Others		4.02%
<b>Money Market, Deposits &amp; Other</b>		
<b>6.08%</b>		
<b>Total</b>		<b>100.00%</b>

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.07%	6.33%	12.19%	9.83%	10.21%	8.43%	8.81%	9.35%	9.90%	9.57%
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

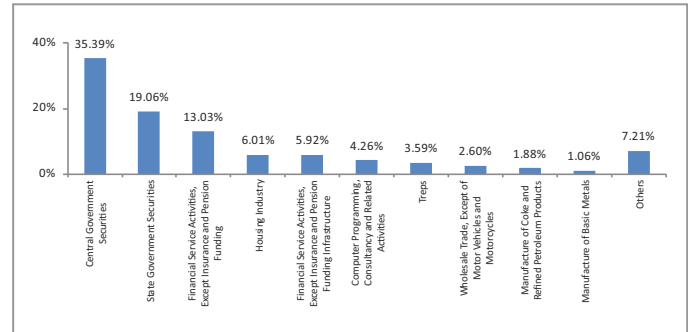
### Fund Details

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, Saurabh Passi
Number of funds managed by fund manager:	Anshul Mishra   Saurabh Passi
Equity	4   -
Debt	-   11
Hybrid	5   6
NAV as on 30-September-2021	47.1847
AUM (Rs. Cr)	2040.56
Equity (Rs. Cr)	386.71
Debt (Rs. Cr)	1610.86
Net current asset (Rs. Cr)	42.99

### Quantitative Indicators

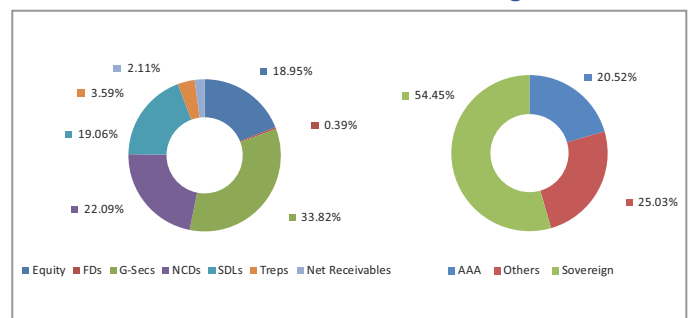
Modified Duration in Years	4.94
Average Maturity in Years	6.50
Yield to Maturity in %	6.05%

### 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

September 2021

## Group Blue Chip Fund

### Fund Objective

To provide capital appreciation through investment in equities.

### Portfolio Allocation

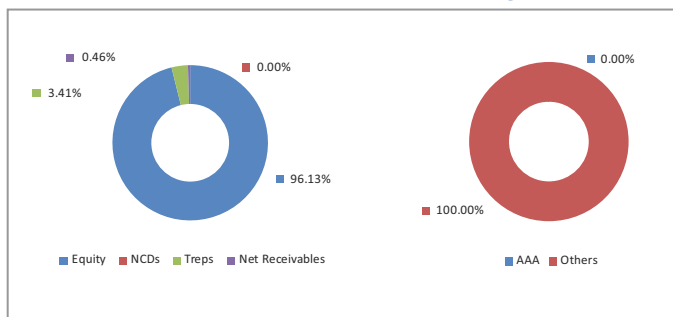
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	96.13
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	3.41
Net Current Assets*		0.46
<b>Total</b>		<b>100.00</b>

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

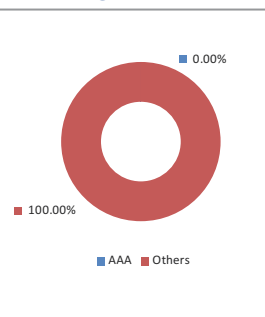
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>96.13%</b>
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.39%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.60%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.50%
Tata Steel Ltd	Manufacture of Basic Metals	4.97%
Bharti Airtel Ltd	Telecommunications Infrastructure	4.58%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.28%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	4.24%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.10%
ITC Ltd	Manufacture of Tobacco Products	3.85%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	3.60%
Others		43.01%
<b>Corporate Bond</b>		<b>0.00%</b>
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA	0.00%
<b>Money Market, Deposits &amp; Other</b>		<b>3.86%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	2.36%	19.26%	53.02%	26.05%	17.72%	16.44%	15.61%	11.86%	13.61%	12.27%
Benchmark	2.84%	19.93%	56.64%	23.88%	17.23%	15.82%	15.38%	12.00%	13.54%	12.44%

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

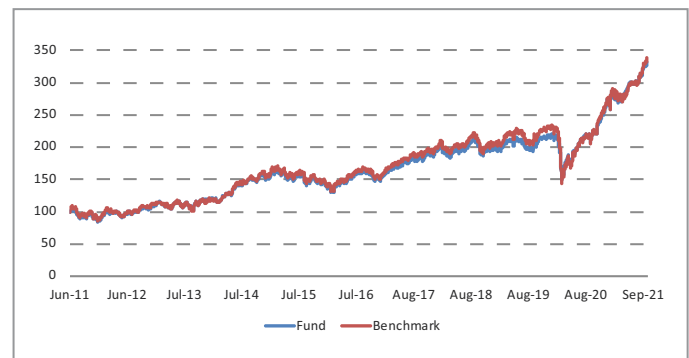
### Fund Details

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 30-September-2021	32.8902
AUM (Rs. Cr)	4.70
Equity (Rs. Cr)	4.52
Debt (Rs. Cr)	0.16
Net current asset (Rs. Cr)	0.02

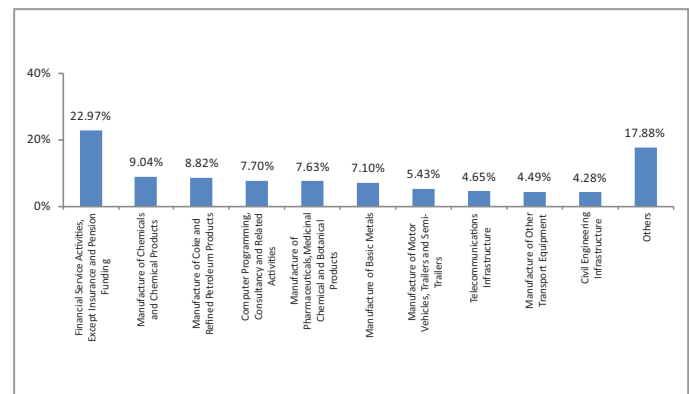
### Quantitative Indicators

Modified Duration in Years	3.35
Average Maturity in Years	3.35
Yield to Maturity in %	3.35%

### Growth of Rs. 100



### Top 10 Sectors



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

September 2021

## Group Equity Fund

### Fund Objective

To provide capital appreciation through investment in equity shares.

### Portfolio Allocation

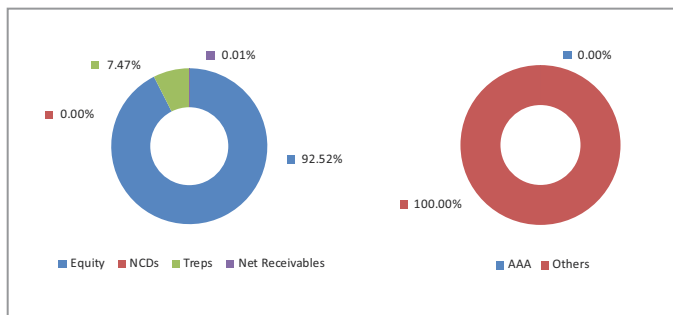
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	92.52
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	7.47
Net Current Assets*		0.01
<b>Total</b>		<b>100.00</b>

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

### Portfolio

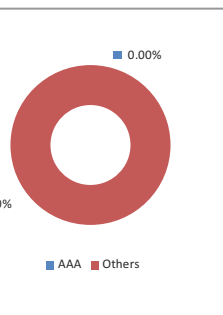
Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>92.52%</b>
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.14%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.99%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.96%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.25%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.51%
NIPPON INDIA ETF BANK BEES	Equity ETF	3.46%
ITC Ltd	Manufacture of Tobacco Products	3.38%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.22%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.21%
Hindalco Industries Ltd	Manufacture of Basic Metals	3.07%
Others		43.33%
<b>Corporate Bond</b>		<b>0.00%</b>
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA	0.00%
<b>Money Market, Deposits &amp; Other</b>		<b>7.48%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



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

### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	2.07%	17.81%	48.92%	21.87%	15.03%	13.74%	14.77%	12.82%	14.68%	14.00%
Benchmark	2.84%	19.93%	56.64%	23.88%	17.23%	15.82%	15.38%	12.00%	13.54%	12.44%

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

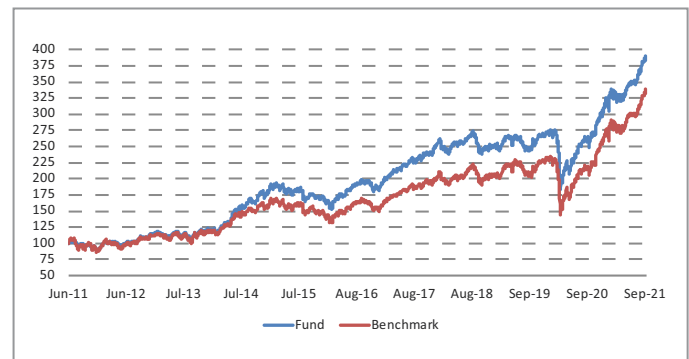
### Fund Details

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 30-September-2021	38.4960
AUM (Rs. Cr)	49.55
Equity (Rs. Cr)	45.84
Debt (Rs. Cr)	3.70
Net current asset (Rs. Cr)	0.01

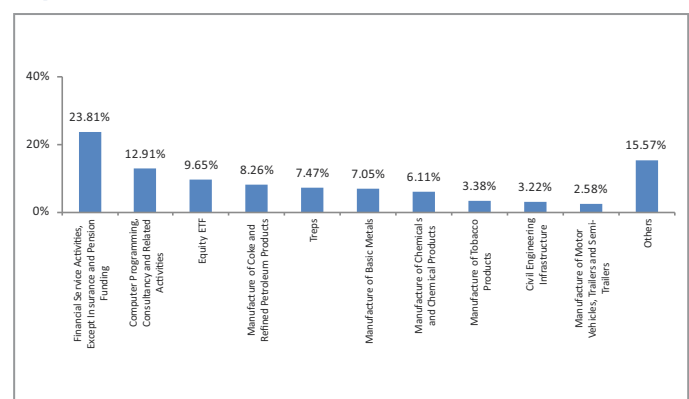
### Quantitative Indicators

Modified Duration in Years	3.35
Average Maturity in Years	3.35
Yield to Maturity in %	3.35%

### Growth of Rs. 100



### Top 10 Sectors



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

September 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	98.05
Equity and equity related instruments	0 - 50	-
Net Current Assets <sup>¶</sup>		1.95
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Corporate Bond</b>		
9.90% LICHF Ltd. NCD (S)(MD 11/11/2021)	AAA	2.51%
9.90% HDFC Ltd. NCD (S)(MD 11/11/2021)	AAA	2.51%
<b>Sovereign</b>		
6.84% GOI (MD 19/12/2022)	SOV	66.12%
5.77% GOI (MD 03/08/2030)	SOV	17.33%
7.27% GOI (MD 08/04/2026)	SOV	1.66%
<b>Money Market, Deposits &amp; Other</b>		
		<b>9.87%</b>
<b>Total</b>		<b>100.00%</b>

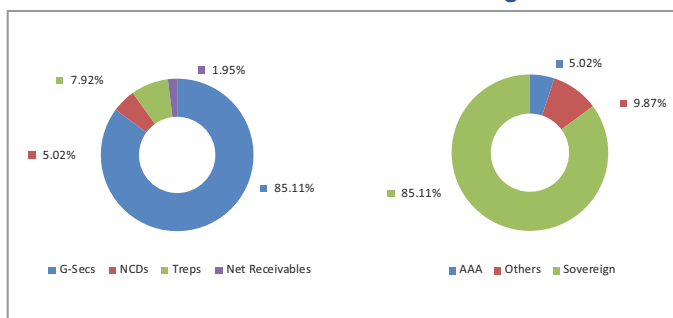
### Fund Details

Description	
SFIN Number	ULGF01311/05/11GRGROWFU02116
Launch Date	11-May-11
Face Value	10
Risk Profile	Low
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Rohit Harlalka
Number of funds managed by fund manager:	
Equity	-
Debt	14
Hybrid	10
NAV as on 30-September-2021	19.7627
AUM (Rs. Cr)	32.08
Equity (Rs. Cr)	-
Debt (Rs. Cr)	31.45
Net current asset (Rs. Cr)	0.63

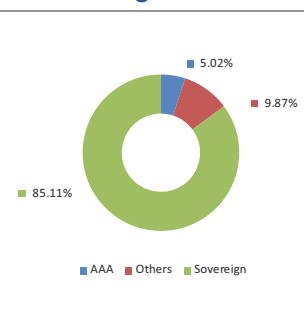
### Quantitative Indicators

Modified Duration in Years	2.30
Average Maturity in Years	2.74
Yield to Maturity in %	4.38%

### Asset Class

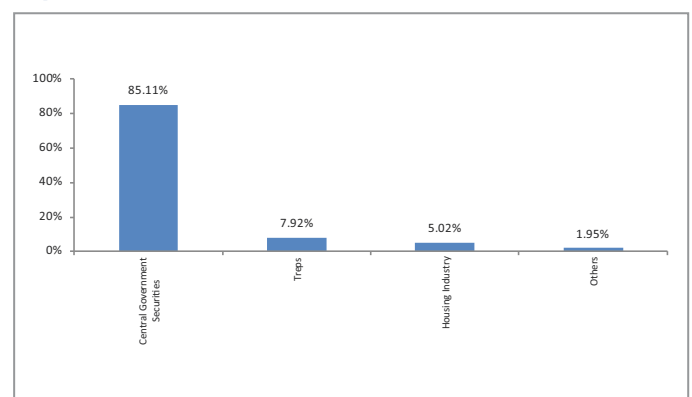


### Rating Profile



\*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	0.16%	1.86%	3.30%	5.01%	6.35%	5.65%	5.74%	6.18%	6.91%	6.77%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

September 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	97.35
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	0.27
Net Current Assets*		2.38
<b>Total</b>		<b>100.00</b>

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

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Sovereign</b>		<b>97.35%</b>
6.84% GOI (MD 19/12/2022)	SOV	94.63%
8.79% GOI (MD 08/11/2021)	SOV	2.72%
<b>Money Market, Deposits &amp; Other</b>		<b>2.65%</b>
<b>Total</b>		<b>100.00%</b>

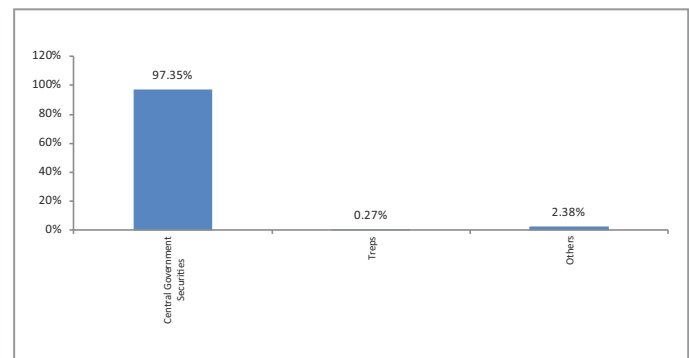
### Fund Details

Description	
SFIN Number	ULGF01421/06/11RETNSHIELD116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Moderate
Benchmark	-
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda, Rohit Harlalka
Number of funds managed by fund manager:	Reshma Banda      Rohit Harlalka
Equity	22      -
Debt	-      14
Hybrid	7      10
NAV as on 30-September-2021	21.4510
AUM (Rs. Cr)	3.69
Equity (Rs. Cr)	-
Debt (Rs. Cr)	3.61
Net current asset (Rs. Cr)	0.09

### Quantitative Indicators

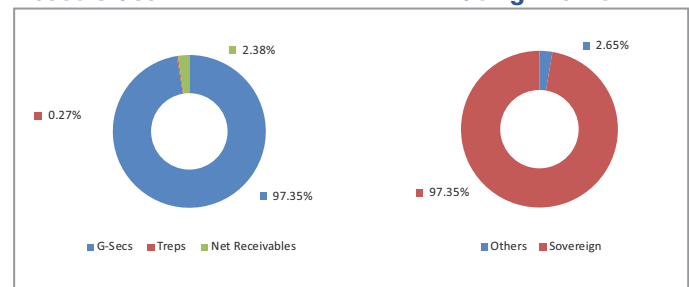
Modified Duration in Years	1.12
Average Maturity in Years	1.19
Yield to Maturity in %	4.01%

### Top 10 Sectors

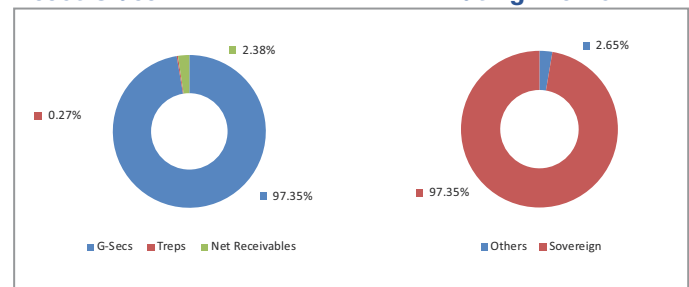


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### 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	-0.01%	1.30%	2.92%	4.89%	6.26%	5.55%	6.02%	7.12%	7.83%	7.70%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

September 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	98.06
Net Current Assets*		1.94
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Sovereign</b>		<b>91.88%</b>
6.84% GOI (MD 19/12/2022)	SOV	91.88%
<b>Money Market, Deposits &amp; Other</b>		<b>8.12%</b>
<b>Total</b>		<b>100.00%</b>

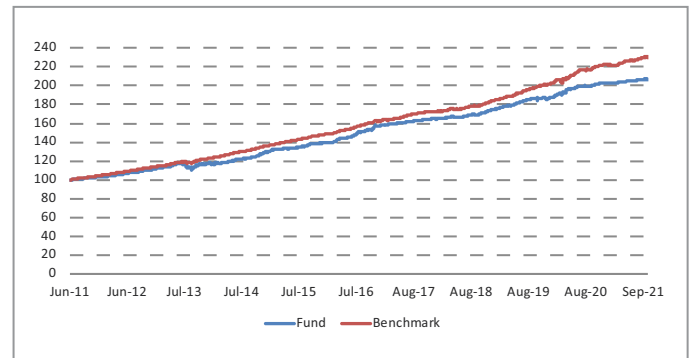
### Fund Details

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	14
Hybrid	10
NAV as on 30-September-2021	20.6916
AUM (Rs. Cr)	8.09
Equity (Rs. Cr)	-
Debt (Rs. Cr)	7.94
Net current asset (Rs. Cr)	0.16

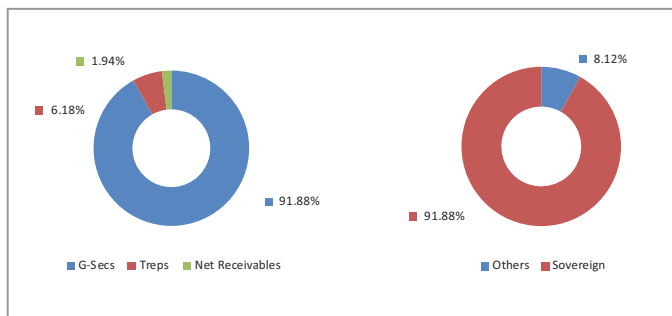
### Quantitative Indicators

Modified Duration in Years	1.28
Average Maturity in Years	1.35
Yield to Maturity in %	3.99%

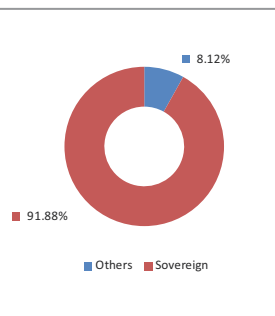
### Growth of Rs. 100



### Asset Class

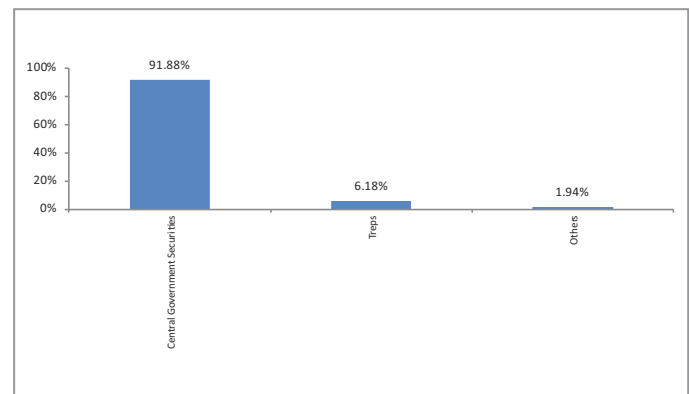


### Rating Profile



\*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	0.04%	1.67%	3.46%	5.39%	6.81%	6.04%	6.29%	7.55%	7.37%	7.33%
Benchmark	0.21%	3.16%	6.02%	7.93%	8.83%	7.67%	7.66%	8.21%	8.45%	8.45%

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

September 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	92.71
Money Market instrument	0 - 60	3.59
Net Current Assets*		3.71
<b>Total</b>		<b>100.00</b>

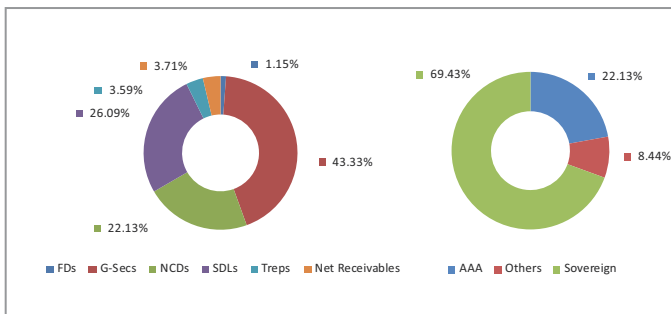
\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		
		<b>22.13%</b>
6.92% IRFC Ltd NCD (U) (MD 31/08/2031)	AAA	6.21%
8.55% HDFC Ltd NCD (S) (MD 27/03/2029)	AAA	4.00%
7.09% FCI GOI NC BONDS SERIES X (MD 13/08/2031)	AAA	3.41%
7.43% NABARD NCD GOI SERVICED (U) (MD 31/01/2030)	AAA	3.05%
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	1.69%
8.23% IRFC NCD (S)(MD 29/03/2029)	AAA	1.55%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA	0.90%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.56%
8.85% Axis Bank Ltd. NCD (U)(MD 05/12/2024)	AAA	0.40%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA	0.30%
Others		0.06%
<b>Sovereign</b>		
		<b>69.43%</b>
5.63% GOI (MD 12/04/2026)	SOV	40.65%
6.78% Maharashtra SDL (MD 25/05/2031)	SOV	6.24%
6.84% Gujarat SDL (MD 08/09/2031)	SOV	3.35%
8.15% Tamilnadu SDL (MD 09/05/2028)	SOV	3.17%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	2.92%
6.85% Madhya Pradesh SDL (MD 15/09/2031)	SOV	2.91%
7.65% Karnataka SDL (MD 06/12/2027)	SOV	2.43%
7.26% GOI (MD 14/01/2029)	SOV	2.17%
7.20% Maharastra SDL (MD 09/08/2027)	SOV	2.14%
6.49% Gujarat SDL (MD 02/12/2029)	SOV	1.81%
Others		1.63%
<b>Money Market, Deposits &amp; Other</b>		
		<b>8.44%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class

### Rating Profile



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.91%	4.21%	6.17%	6.45%	8.51%	6.59%	6.65%	8.24%	-	8.38%
Benchmark	0.73%	3.39%	5.83%	8.56%	10.23%	7.73%	7.77%	8.97%	-	9.22%

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

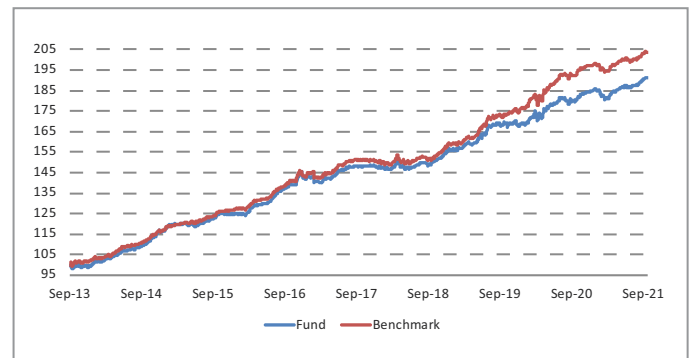
### Fund Details

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	Saurabh Passi
Number of funds managed by fund manager:	
Equity	-
Debt	11
Hybrid	6
NAV as on 30-September-2021	19.1224
AUM (Rs. Cr)	927.45
Equity (Rs. Cr)	-
Debt (Rs. Cr)	893.09
Net current asset (Rs. Cr)	34.37

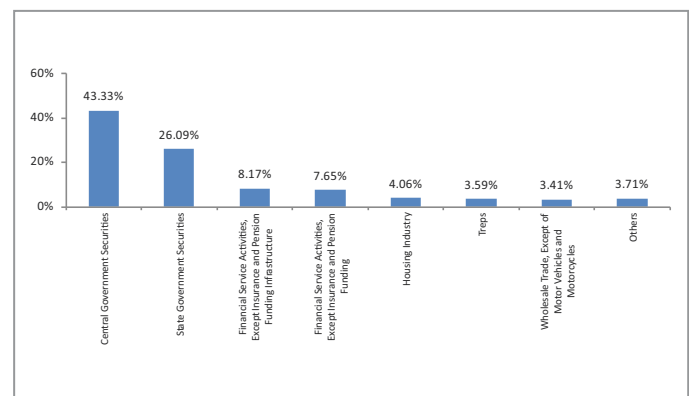
### Quantitative Indicators

Modified Duration in Years	4.91
Average Maturity in Years	6.37
Yield to Maturity in %	6.10%

### Growth of Rs. 100



### Top 10 Sectors



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



September 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	79.73
Money Market instrument	0 - 60	15.53
Net Current Assets*		4.75
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Sovereign</b>		
6.84% GOI (MD 19/12/2022)	SOV	77.45%
8.79% GOI (MD 08/11/2021)	SOV	0.09%
<b>Money Market, Deposits &amp; Other</b>		
<b>Total</b>		<b>100.00%</b>

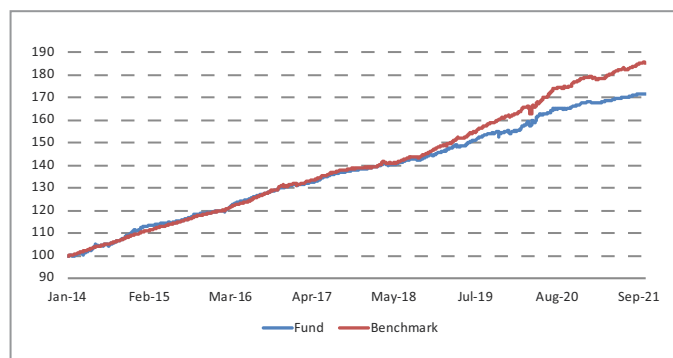
### Fund Details

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	14
Hybrid	10
NAV as on 30-September-2021	17.1672
AUM (Rs. Cr)	45.34
Equity (Rs. Cr)	-
Debt (Rs. Cr)	43.19
Net current asset (Rs. Cr)	2.15

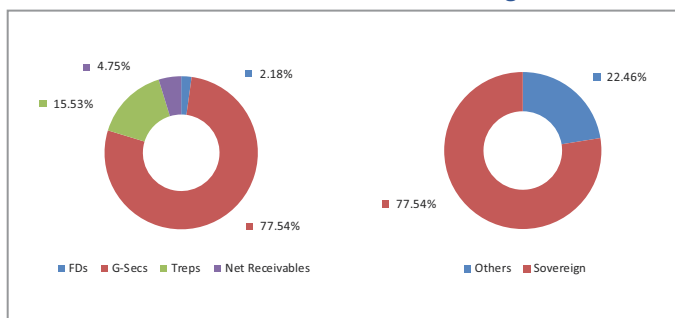
### Quantitative Indicators

Modified Duration in Years	1.48
Average Maturity in Years	1.54
Yield to Maturity in %	4.04%

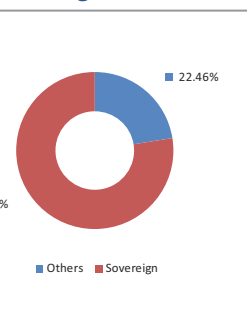
### Growth of Rs. 100



### Asset Class

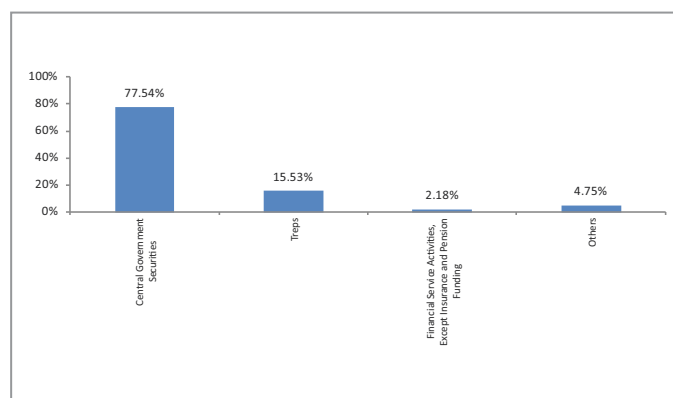


### Rating Profile



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

### Top 10 Sectors



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.08%	1.84%	3.79%	5.47%	6.39%	5.79%	6.03%	7.02%	-	6.94%
Benchmark	0.21%	3.16%	6.02%	7.93%	8.83%	7.67%	7.66%	8.21%	-	8.50%

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

September 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

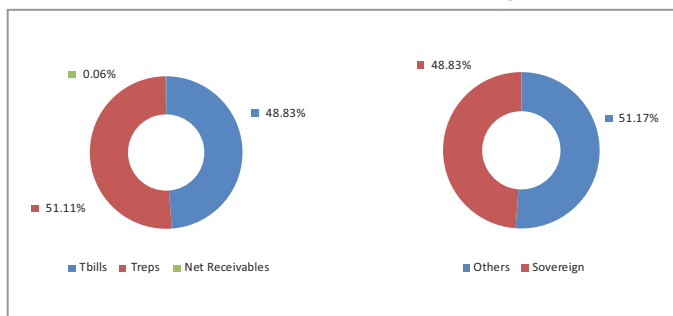
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	0 - 60	-
Money Market instrument	40 - 100	99.94
Net Current Assets <sup>a</sup>		0.06
<b>Total</b>		<b>100.00</b>

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

### Portfolio

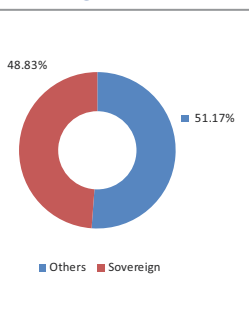
Company/Issuer	Rating	Exposure (%)
Money Market, Deposits & Other		100.00%
<b>Total</b>		<b>100.00%</b>

### Asset Class



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

### Rating Profile



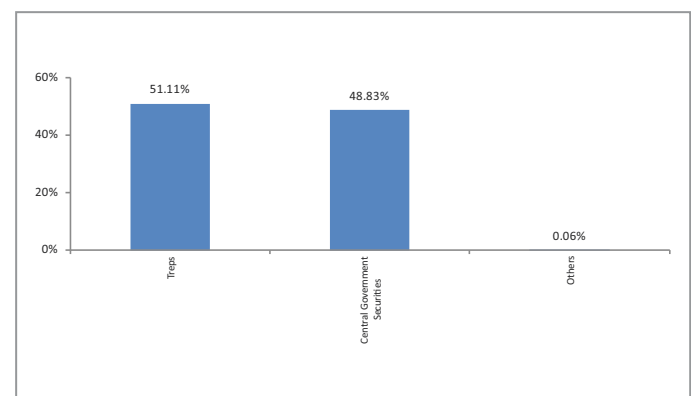
### Fund Details

Description	
SFIN Number	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	Saurabh Passi
Number of funds managed by fund manager:	
Equity	-
Debt	11
Hybrid	6
NAV as on 30-September-2021	13.0344
AUM (Rs. Cr)	20.06
Equity (Rs. Cr)	-
Debt (Rs. Cr)	20.04
Net current asset (Rs. Cr)	0.01

### Quantitative Indicators

Modified Duration in Years	2.06
Average Maturity in Years	2.06
Yield to Maturity in %	3.50%

### 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%	1.32%	2.65%	3.27%	-0.96%	0.16%	1.35%	3.27%	-	3.35%
Benchmark	0.27%	1.77%	3.59%	4.38%	5.37%	5.82%	6.00%	6.60%	-	7.00%

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

September 2021

## Group Debt Fund-III

### Fund Objective

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

### Portfolio Allocation

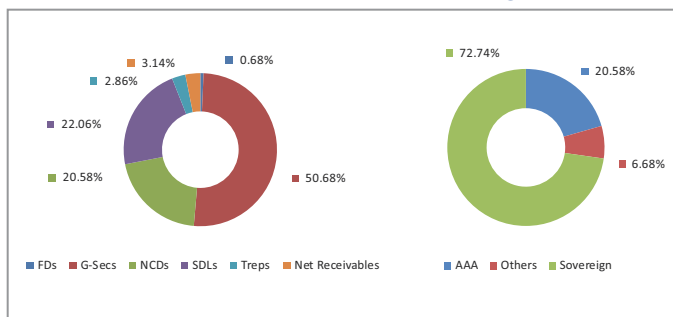
	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	60 - 100	94.00
Money market instruments, Cash, Mutual funds	0 - 40	2.86
Net Current Assets*		3.14
<b>Total</b>		<b>100.00</b>

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

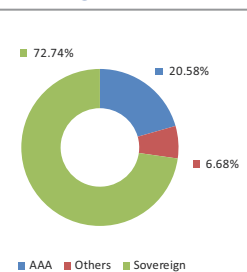
### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		
6.92% IRFC Ltd NCD (U) (MD 31/08/2031)	AAA	5.55%
8.55% HDFC Ltd NCD (S) (MD 27/03/2029)	AAA	4.63%
7.43% NABARD NCD GOI SERVICED (U) (MD 31/01/2030)	AAA	3.60%
7.09% FCI GOI NC BONDS SERIES X (MD 13/08/2031)	AAA	3.51%
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	1.54%
8.35% IRFC Ltd NCD (S)(MD 13/03/2029)	AAA	1.53%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.23%
<b>Sovereign</b>		
5.63% GOI (MD 12/04/2026)	SOV	46.30%
6.78% Maharashtra SDL (MD 25/05/2031)	SOV	5.49%
7.26% GOI (MD 14/01/2029)	SOV	4.37%
8.15% Tamilnadu SDL (MD 09/05/2028)	SOV	3.74%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	3.72%
6.84% Gujarat SDL (MD 08/09/2031)	SOV	3.44%
7.20% Maharashtra SDL (MD 09/08/2027)	SOV	2.15%
7.65% Karnataka SDL (MD 06/12/2027)	SOV	1.47%
6.49% Gujarat SDL (MD 02/12/2029)	SOV	1.36%
6.85% Madhya Pradesh SDL (MD 15/09/2031)	SOV	0.69%
Others		0.01%
<b>Money Market, Deposits &amp; Other</b>		
		<b>6.68%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



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

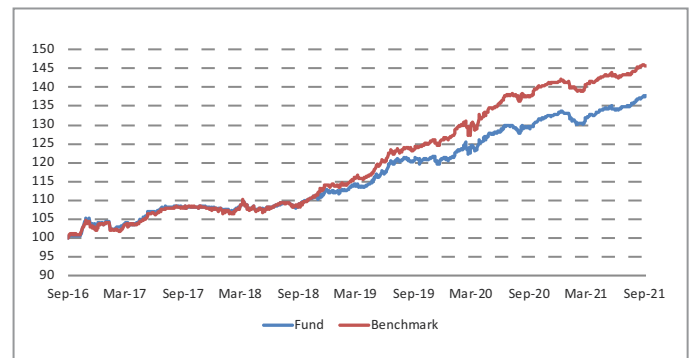
### Fund Details

Description	
SFIN Number	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	Saurabh Passi
Number of funds managed by fund manager:	
Equity	-
Debt	11
Hybrid	6
NAV as on 30-September-2021	13.7632
AUM (Rs. Cr)	145.60
Equity (Rs. Cr)	-
Debt (Rs. Cr)	141.03
Net current asset (Rs. Cr)	4.57

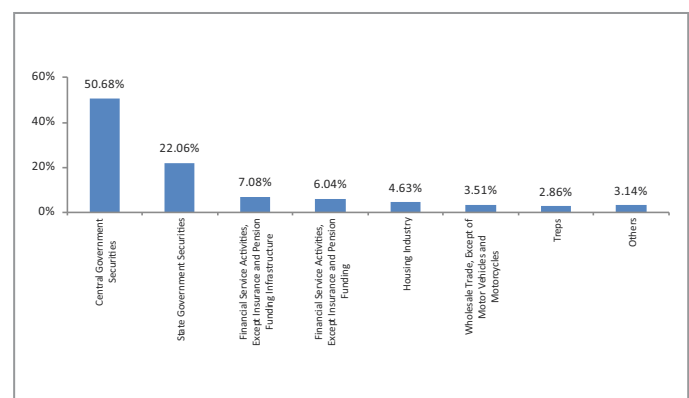
### Quantitative Indicators

Modified Duration in Years	4.85
Average Maturity in Years	6.26
Yield to Maturity in %	6.06%

### 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	0.92%	4.17%	6.29%	6.77%	8.16%	6.19%	6.58%	-	-	6.59%
Benchmark	0.73%	3.39%	5.83%	8.56%	10.23%	7.73%	7.77%	-	-	7.81%

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

September 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

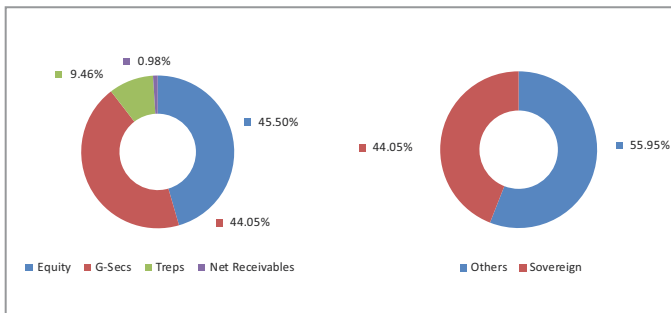
	Stated (%)	Actual (%)
Equity	0 - 80	45.50
Debt and Debt related securities, Money Market instrument/Mutual Funds	20 - 80	44.05
Money market instruments, Cash, Mutual funds	0 - 40	9.46
Net Current Assets*		0.98
<b>Total</b>		<b>100.00</b>

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

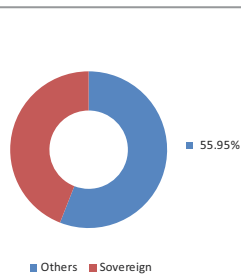
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>45.50%</b>
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.41%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.61%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.49%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	5.06%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.09%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	3.65%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.39%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.30%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.26%
ITC Ltd	Manufacture of Tobacco Products	3.22%
Others		2.03%
<b>Sovereign</b>		<b>44.05%</b>
7.17% GOI (MD 08/01/2028)	SOV	24.63%
6.84% GOI (MD 19/12/2022)	SOV	11.57%
5.77% GOI (MD 03/08/2030)	SOV	7.85%
<b>Money Market, Deposits &amp; Other</b>		<b>10.44%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.38%	8.81%	17.34%	-	-	-	-	-	-	15.75%
Benchmark	1.99%	14.12%	36.83%	-	-	-	-	-	-	35.34%

\*\* 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

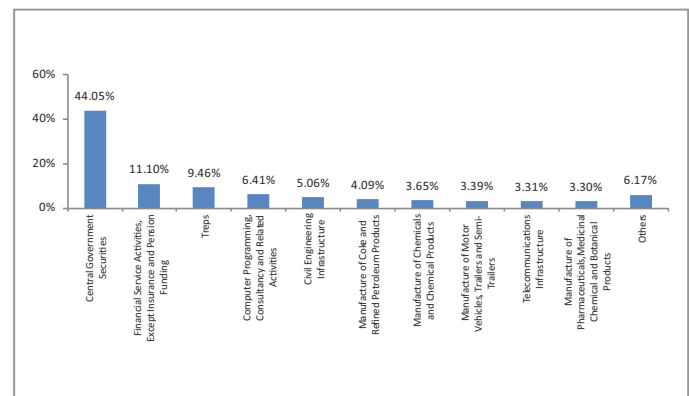
### Fund Details

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	-   14
Hybrid	7   10
NAV as on 30-September-2021	12.1361
AUM (Rs. Cr)	3.70
Equity (Rs. Cr)	1.68
Debt (Rs. Cr)	1.98
Net current asset (Rs. Cr)	0.04

### Quantitative Indicators

Modified Duration in Years	4.11
Average Maturity in Years	5.04
Yield to Maturity in %	5.16%

### Top 10 Sectors



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

September 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	88.26
Money market instruments, Mutual funds*	0 - 60	10.02
Net Current Assets*		1.72
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Corporate Bond</b>		
7.90% LICHF Ltd. NCD (S) (MD 18/08/2026)	AAA	4.15%
<b>Sovereign</b>		
5.77% GOI (MD 03/08/2030)	SOV	68.12%
7.27% GOI (MD 08/04/2026)	SOV	8.60%
6.19% GOI (MD 16/09/2034)	SOV	7.40%
<b>Money Market, Deposits &amp; Other</b>		
		11.74%
<b>Total</b>		<b>100.00%</b>

### Fund Details

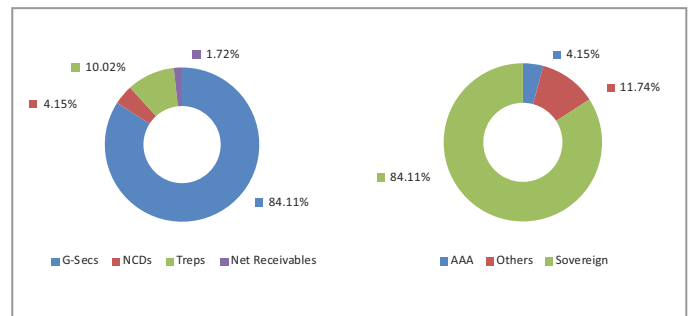
Description	
SFIN Number	ULGF02518/08/16GRDBTPENFU116
Launch Date	31- Aug-17
Face Value	10
Risk Profile	LOW
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Rohit Harlalka
Number of funds managed by fund manager:	
Equity	-
Debt	14
Hybrid	10
NAV as on 30-September-2021	12.7651
AUM (Rs. Cr)	2.59
Equity (Rs. Cr)	-
Debt (Rs. Cr)	2.55
Net current asset (Rs. Cr)	0.04

### Quantitative Indicators

Modified Duration in Years	6.16
Average Maturity in Years	8.05
Yield to Maturity in %	5.90%

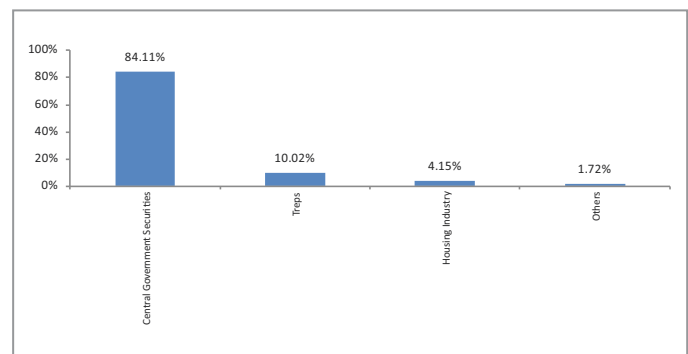
### Asset Class

### 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	0.75%	3.18%	3.71%	5.84%	8.11%	6.32%	-	-	-	6.16%
Benchmark	0.73%	3.39%	5.83%	8.56%	10.23%	7.73%	-	-	-	7.58%

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

September 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	94.62
Net Current Assets <sup>#</sup>		5.38
<b>Total</b>		<b>100.00</b>

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

### Portfolio

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

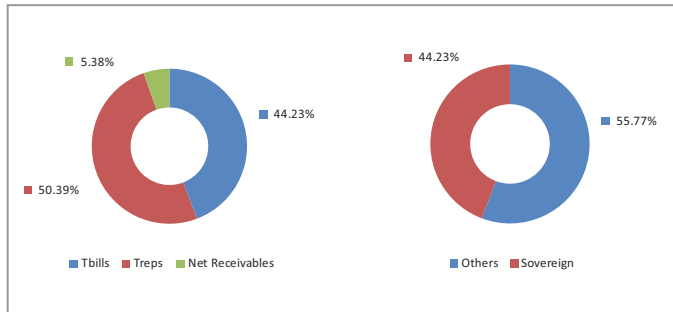
### Fund Details

Description	
SFIN Number	ULGF02302/03/15GRLIQUFU03116
Launch Date	02-Aug-19
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
CIO	Sampath Reddy
Fund Manager Name	Saurabh Passi
Number of funds managed by fund manager:	
Equity	-
Debt	11
Hybrid	6
NAV as on 30-September-2021	10.8696
AUM (Rs. Cr)	0.34
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.32
Net current asset (Rs. Cr)	0.02

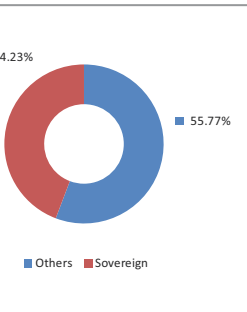
### Quantitative Indicators

Modified Duration in Years	1.86
Average Maturity in Years	1.86
Yield to Maturity in %	3.41%

### Asset Class

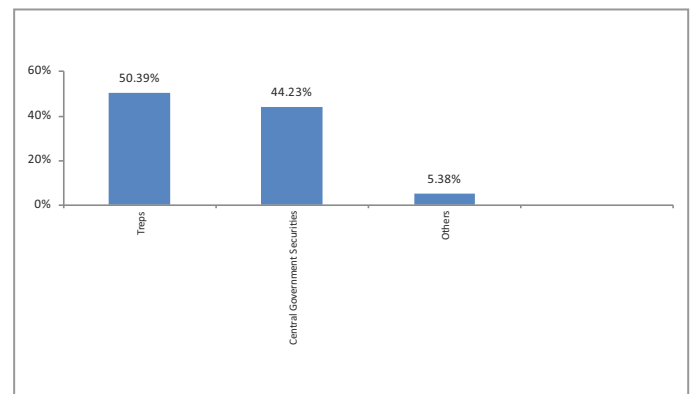


### Rating Profile



\*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	0.16%	1.02%	2.28%	3.95%	-	-	-	-	-	3.93%
Benchmark	0.27%	1.77%	3.59%	4.38%	-	-	-	-	-	4.51%

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

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Past performance is not indicative of future performance.