

INVESTMENT'Z INSIGHT

Monthly Investment Update October 2021

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

Index

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ASSET PROFILE

Asset Class	Asset Allocation Funds	Cash Funds	Debt Funds	Hybrid Funds	Index Funds	Equity Funds
Equity ETF	1.35%	0.00%	0.00%	0.00%	0.00%	8.46%
Equity Shares	65.40%	0.00%	0.00%	20.27%	94.81%	83.70%
Money Market Instruments	1.23%	100.00%	1.80%	2.53%	5.19%	7.84%
Fixed Deposits	0.00%	0.00%	1.17%	0.33%	0.00%	0.00%
Bond and Debentures	0.88%	0.00%	20.73%	19.52%	0.00%	0.00%
Govt Securities	31.15%	0.00%	76.31%	57.34%	0.00%	0.00%
Grand Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

FUND PERFORMANCE SUMMARY

Type	FUND NAMES	SFIN Code	AUM in CR	Absolute Return				CAGR Return							
				1 Month	3 Month	6 Month	1 Year	2 Year	3 Year	4 Year	5 Year	7 Year	10 Year	Returns since Inception CAGR	Inception Date
Asset Allocation Fund	Group Asset Allocation Fund	ULGF00926/02/10GRASSALLOCI116	89.5	0.60%	8.29%	15.57%	31.18%	15.31%	12.92%	10.20%	11.07%	10.30%	11.82%	11.79%	25-Feb-10
	CRISIL Balanced Fund – Aggressive Index			0.11%	8.21%	14.16%	33.42%	18.07%	16.87%	12.73%	13.22%	10.92%	11.76%		
Cash Fund	Group Liquid Fund	ULGF00503/11/08GRLIQUFUND116	7.1	0.22%	0.71%	1.41%	2.75%	3.49%	1.89%	2.42%	3.18%	4.57%	5.88%	6.76%	01-Nov-08
Cash Fund	Group Liquid Fund II	ULGF02124/06/13GRLIQUFU02116	13.4	0.23%	0.65%	1.25%	2.66%	3.17%	-1.04%	0.10%	1.26%	3.20%	-	3.34%	13-Sep-13
Cash Fund	Group Liquid Fund III	ULGF02302/03/15GRLIQUFU03116	0.3	0.16%	0.49%	1.01%	2.22%	3.84%	-	-	-	-	-	3.86%	02-Aug-19
	Crisil Liquid Fund Index			0.26%	0.85%	1.74%	3.54%	4.26%	5.24%	5.76%	5.95%	6.53%	7.24%		
Debt Fund	Group Debt Fund	ULGF00426/03/08GRDEBTFUND116	83.8	-0.06%	2.11%	3.22%	4.79%	6.66%	7.95%	6.44%	6.43%	7.83%	8.41%	8.73%	26-Mar-08
Debt Fund	Group Debt Fund II	ULGF01924/06/13GRDEBTFU02116	919.7	-0.06%	1.98%	3.12%	4.49%	6.32%	8.08%	6.57%	6.55%	7.85%	-	8.29%	13-Sep-13
Debt Fund	Group Debt Fund III	ULGF02202/03/15GRDEBTFU03116	144.9	-0.08%	2.03%	3.12%	4.59%	6.59%	7.68%	6.19%	6.46%	-	-	6.47%	29-Sep-16
Debt Fund	Group Debt Pension Fund	ULGF02518/08/16GRDBTPENFU116	2.6	-0.48%	1.03%	1.54%	1.78%	5.43%	7.49%	6.30%	-	-	-	5.91%	31-Aug-17
	Crisil Composite Bond Fund Index			-0.15%	1.48%	2.38%	3.86%	7.88%	9.74%	7.68%	7.58%	8.63%	8.66%		
Debt Fund	Group Short Term Debt Fund II	ULGF01218/04/11GRSHTRDEQ2116	0.9	0.07%	0.52%	1.40%	2.95%	5.36%	6.59%	5.97%	6.22%	7.30%	7.33%	7.28%	21-Jun-11
Debt Fund	Group Short Term Debt Fund III	ULGF02024/06/13GRSHTRDEQ3116	44.4	-0.01%	0.47%	1.46%	3.19%	5.46%	6.11%	5.67%	5.88%	6.77%	-	6.87%	13-Sep-13
	CRISIL Short Term Bond Fund Index			0.12%	1.10%	2.44%	4.82%	7.37%	8.59%	7.60%	7.54%	8.06%	8.40%		
Equity Fund	Group Equity Fund	ULGF01018/04/11GREQTYFUND116	49.5	0.78%	10.12%	19.18%	45.55%	20.48%	16.73%	12.98%	14.86%	12.29%	14.69%	13.98%	21-Jun-11
Equity Fund	Group Blue Chip Fund	ULGF01118/04/11GRBLUECHIP116	4.7	0.90%	10.05%	19.16%	51.03%	24.43%	19.98%	14.91%	15.74%	11.40%	12.84%	12.27%	21-Jun-11
	Nifty 50 Index			0.30%	12.11%	20.78%	51.79%	22.01%	19.40%	14.36%	15.37%	11.36%	12.74%		
Hybrid Fund	Group Balanced Gain Fund II	ULGF02402/03/15GRBALCGA02116	3.7	0.04%	4.96%	8.87%	15.63%	-	-	-	-	-	-	14.83%	25-Apr-17
	CRISIL Balanced Fund – Aggressive Index			0.11%	8.21%	14.16%	33.42%	18.07%	16.87%	12.73%	13.22%	10.92%	11.76%		
Index Fund	Group Equity Index Fund	ULGF00822/02/10GREQTYINDX116	37.2	-0.28%	8.30%	17.68%	47.44%	22.42%	18.54%	13.66%	14.51%	10.51%	12.19%	10.39%	19-Feb-10
	Nifty 50 Index			0.30%	12.11%	20.78%	51.79%	22.01%	19.40%	14.36%	15.37%	11.36%	12.74%		
Hybrid Fund	Secure Gain Fund	ULGF00215/10/04SECUREFUND116	2,039.6	-0.05%	3.44%	5.64%	10.16%	9.28%	10.01%	8.24%	8.61%	8.92%	9.90%	9.52%	15-Oct-04
Hybrid Fund	Stable Gain Fund	ULGF00115/09/04STABLEFUND116	310.8	0.01%	4.66%	7.95%	15.02%	10.97%	11.33%	8.70%	9.29%	9.32%	11.03%	10.36%	31-Oct-04
Hybrid Fund	Group Return Shield Fund	ULGF01421/06/11RETNSHIELD116	3.5	-0.06%	0.29%	0.97%	2.35%	4.45%	5.94%	5.32%	5.86%	6.72%	7.80%	7.63%	21-Jun-11
Hybrid Fund	Group Growth Fund II	ULGF01311/05/11GRGROWFU02116	32.0	-0.13%	0.51%	1.24%	2.42%	4.55%	5.99%	5.52%	5.63%	6.03%	6.84%	6.71%	11-May-11
	Benchmark			-	-	-	-	-	-	-	-	-	-	-	

October 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	30.93
Corporate bonds	0 - 50	-
Money market and other liquid assets	0 - 40	1.22
Infrastructure sector as defined by the IRDA	0 - 40	0.87
Listed equities	0 - 100	66.28
Net Current Assets*		0.70
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.94%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.20%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.98%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.87%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.02%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.67%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.60%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.07%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	1.83%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	1.76%
Others		27.34%
Corporate Bond		
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA	0.87%
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA	0.00%
Sovereign		
7.17% GOI (MD 08/01/2028)	SOV	11.72%
8.60% GOI (MD 02/06/2028)	SOV	7.52%
5.63% GOI (MD 12/04/2026)	SOV	5.00%
6.10% GOI (MD 12/07/2031)	SOV	3.28%
7.26% GOI (MD 14/01/2029)	SOV	1.18%
6.85% Madhya Pradesh SDL (MD 15/09/2031)	SOV	1.11%
6.78% Maharashtra SDL (MD 25/05/2031)	SOV	1.11%
Money Market, Deposits & Other		
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	0.60%	15.57%	31.18%	15.31%	12.92%	10.20%	11.07%	10.30%	11.82%	11.79%
Benchmark	0.11%	14.16%	33.42%	18.07%	16.87%	12.73%	13.22%	10.92%	11.76%	10.91%

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

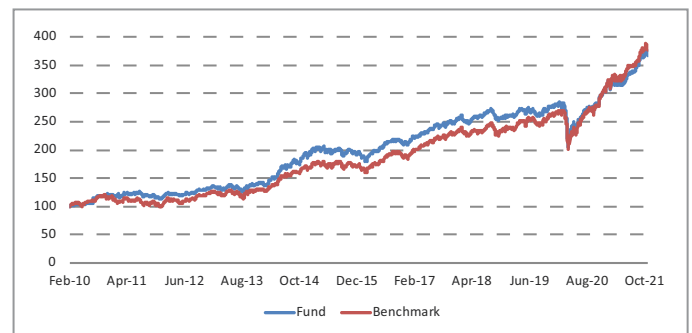
Fund Details

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 29-October-2021	36.7580	
AUM (Rs. Cr)	89.46	
Equity (Rs. Cr)	59.30	
Debt (Rs. Cr)	29.54	
Net current asset (Rs. Cr)	0.62	

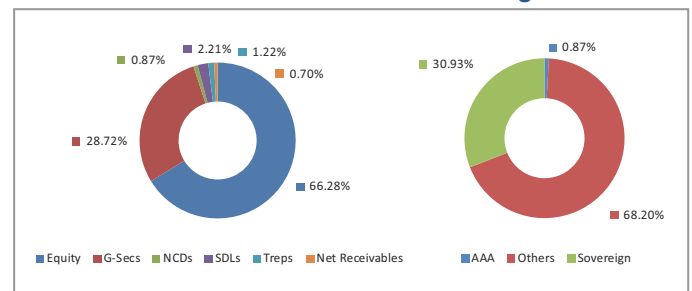
Quantitative Indicators

Modified Duration in Years	5.04
Average Maturity in Years	6.56
Yield to Maturity in %	6.13%

Growth of Rs. 100

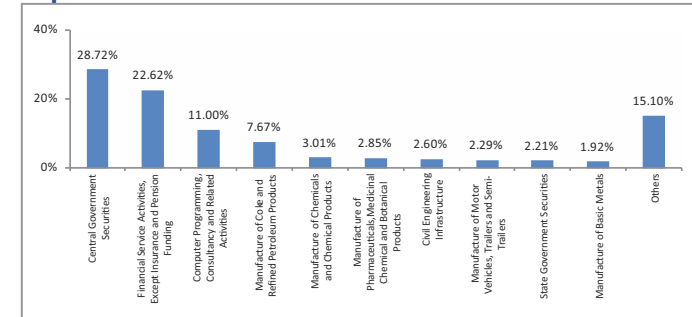


Asset Class



*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'.

October 2021

Group Equity Index Fund

Fund Objective

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

Portfolio Allocation

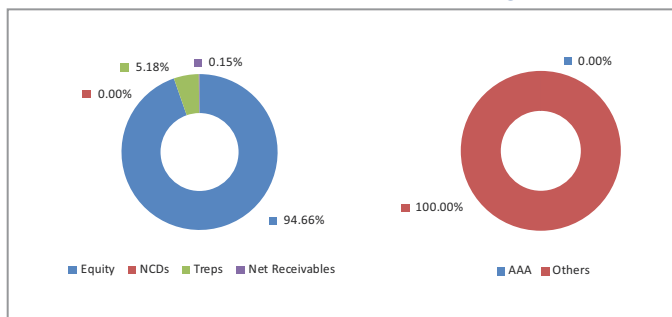
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	5.18
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	94.66
Net Current Assets*		0.15
Total		100.00

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

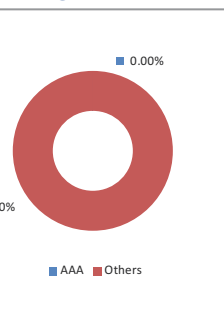
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		94.66%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.93%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.79%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.31%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	4.93%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.89%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.38%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.22%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	3.90%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.49%
Tata Steel Ltd	Manufacture of Basic Metals	3.41%
Others		42.39%
Corporate Bond		0.00%
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA	0.00%
Money Market, Deposits & Other		5.33%
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	-0.28%	17.68%	47.44%	22.42%	18.54%	13.66%	14.51%	10.51%	12.19%	10.39%
Benchmark	0.30%	20.78%	51.79%	22.01%	19.40%	14.36%	15.37%	11.36%	12.74%	11.70%

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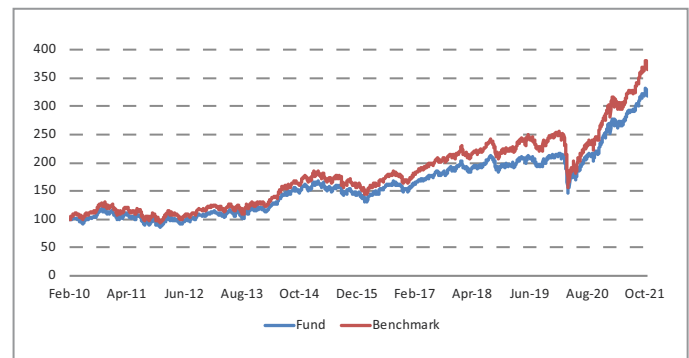
Fund Details

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 29-October-2021	31.7857
AUM (Rs. Cr)	37.25
Equity (Rs. Cr)	35.26
Debt (Rs. Cr)	1.93
Net current asset (Rs. Cr)	0.06

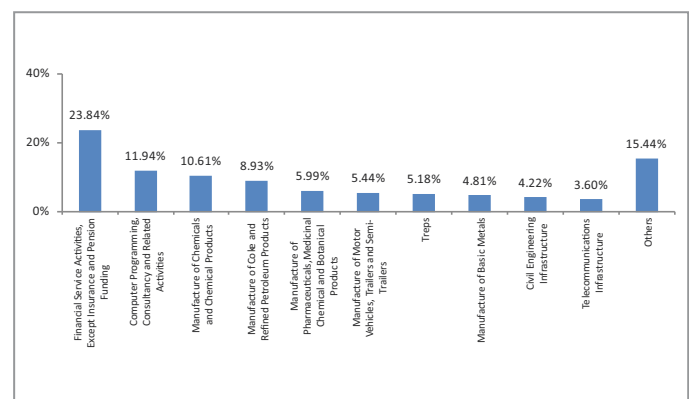
Quantitative Indicators

Modified Duration in Years	3.37
Average Maturity in Years	3.37
Yield to Maturity in %	3.37%

Growth of Rs. 100



Top 10 Sectors



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

October 2021

Group Debt Fund

Fund Objective

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

Portfolio Allocation

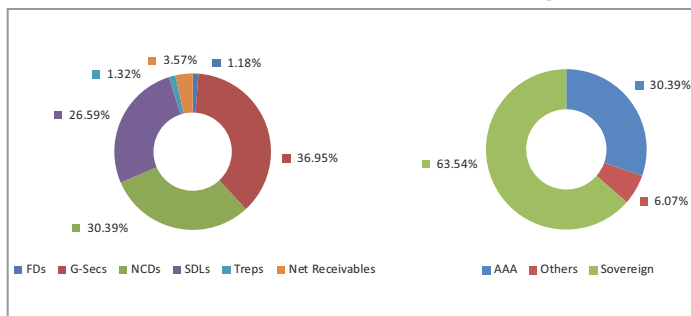
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 100	84.78
Corporate bonds	0 - 100	10.33
Money market and other liquid assets	0 - 40	1.32
Listed equities - NIL		-
Net Current Assets*		3.57
Total		100.00

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

Portfolio

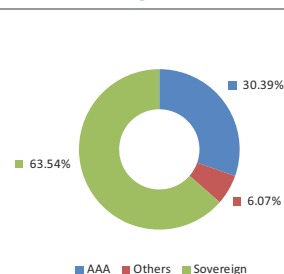
Company/Issuer	Rating	Exposure (%)
Corporate Bond		30.39%
8.55% HDFC Ltd NCD (S) (MD 27/03/2029)	AAA	7.97%
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	7.93%
7.43% NABARD NCD GOI SERVICED (U)(MD 31/01/2030)	AAA	7.44%
6.65% FCI GOI NC BONDS SERIES IX (MD 23/10/2030)	AAA	5.87%
8.75% Bajaj Finance Ltd. NCD (U) (MD 14/08/2026)	AAA	0.53%
8.85% Bajaj Finance Ltd. NCD (U) (MD 15/07/2026)	AAA	0.40%
7.90% LICHF Ltd. NCD (S) (MD 18/08/2026)	AAA	0.26%
Sovereign		63.54%
5.63% GOI (MD 12/04/2026)	SOV	27.29%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	11.53%
6.79% GOI (MD 15/05/2027)	SOV	4.93%
8.47% Gujarat SDL (MD 21/08/2028)	SOV	3.94%
8.15% Tamilnadu SDL (MD 09/05/2028)	SOV	3.87%
6.84% Gujarat SDL (MD 08/09/2031)	SOV	3.56%
6.10% GOI (MD 12/07/2031)	SOV	3.50%
8.56% Maharashtra SDL (MD 11/07/2028)	SOV	1.32%
6.79% GOI (MD 26/12/2029)	SOV	1.22%
6.97% Tamilnadu SDL (MD 13/10/2031)	SOV	1.20%
Others		1.18%
Money Market, Deposits & Other		6.07%
Total		100.00%

Asset Class



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

Rating Profile



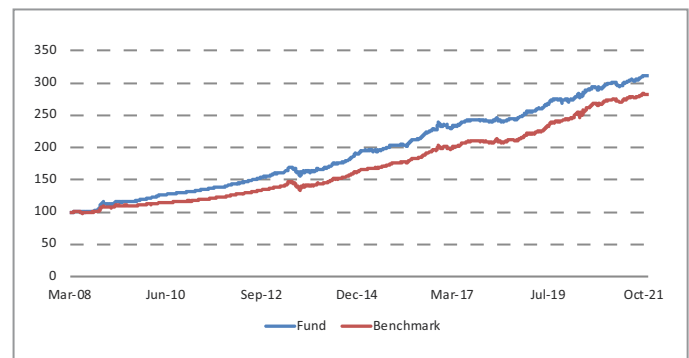
Fund Details

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 29-October-2021	31.2021
AUM (Rs. Cr)	83.84
Equity (Rs. Cr)	-
Debt (Rs. Cr)	80.85
Net current asset (Rs. Cr)	2.99

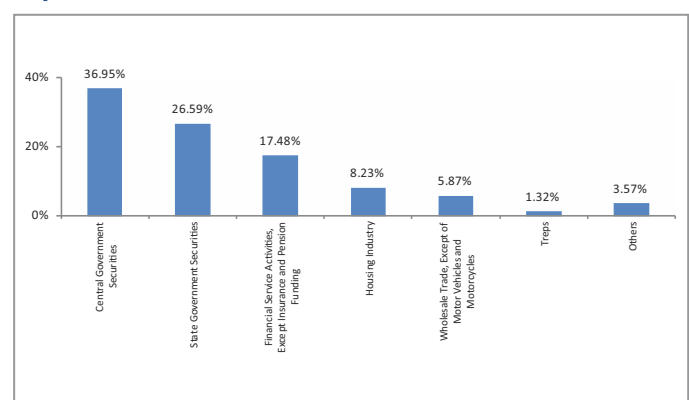
Quantitative Indicators

Modified Duration in Years	5.02
Average Maturity in Years	6.52
Yield to Maturity in %	6.36%

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	-0.06%	3.22%	4.79%	6.66%	7.95%	6.44%	6.43%	7.83%	8.41%	8.73%
Benchmark	-0.15%	2.38%	3.86%	7.88%	9.74%	7.68%	7.58%	8.63%	8.66%	7.93%

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October 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
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%

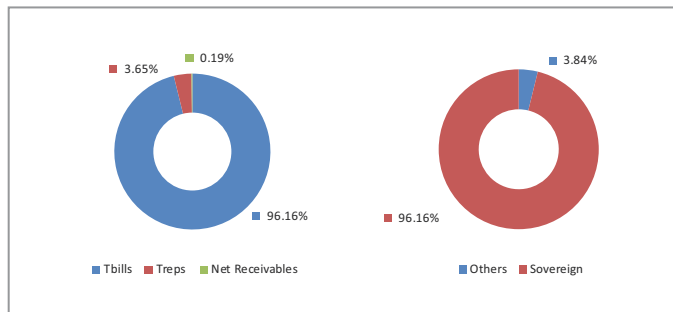
Fund Details

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	Saurabh Passi
Number of funds managed by fund manager:	
Equity	-
Debt	11
Hybrid	6
NAV as on 29-October-2021	23.3997
AUM (Rs. Cr)	7.12
Equity (Rs. Cr)	-
Debt (Rs. Cr)	7.11
Net current asset (Rs. Cr)	0.01

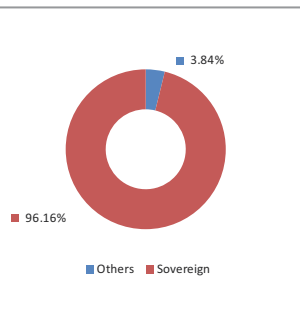
Quantitative Indicators

Modified Duration in Years	0.71
Average Maturity in Years	0.71
Yield to Maturity in %	3.64%

Asset Class

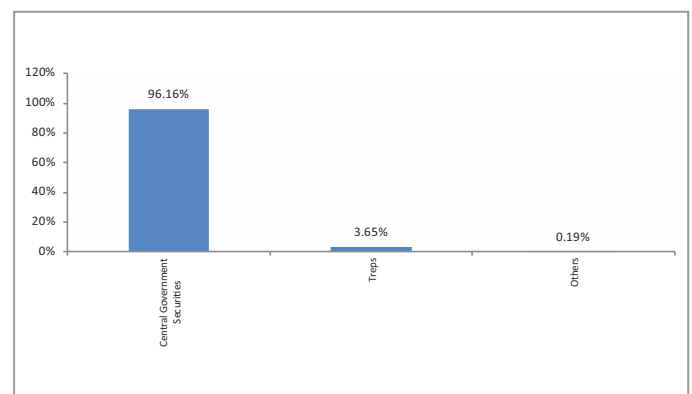


Rating Profile



*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	0.22%	1.41%	2.75%	3.49%	1.89%	2.42%	3.18%	4.57%	5.88%	6.76%
Benchmark	0.26%	1.74%	3.54%	4.26%	5.24%	5.76%	5.95%	6.53%	7.24%	7.00%

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October 2021

Stable Gain Fund

Fund Objective

To provide moderate risk with moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	59.78
Corporate bonds	0 - 40	4.26
Money market and other liquid assets	0 - 20	2.72
Infrastructure sector as defined by the IRDA	0 - 25	0.71
Listed equities	0 - 35	32.71
Net Current Assets*		-0.18
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		32.71%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.28%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	3.09%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.00%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.86%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	2.29%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.68%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	1.62%
Reliance Industries Limited - Partly Paid up	Manufacture of Coke and Refined Petroleum Products	1.28%
Bharti Airtel Ltd	Telecommunications Infrastructure	1.03%
Tata Steel Ltd	Manufacture of Basic Metals	0.97%
Others		11.62%
Corporate Bond		14.63%
6.65% FCI GOI NC BONDS SERIES IX (MD 23/10/2030)	AAA	4.11%
8.55% HDFC Ltd NCD (S) (MD 27/03/2029)	AAA	2.87%
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	2.85%
7.43% NABARD NCD GOI SERVICED (U)(MD 31/01/2030)	AAA	2.01%
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%
Sovereign		50.12%
5.63% GOI (MD 12/04/2026)	SOV	22.73%
6.10% GOI (MD 12/07/2031)	SOV	3.78%
6.79% GOI (MD 15/05/2027)	SOV	3.33%
6.85% Madhya Pradesh SDL (MD 15/09/2031)	SOV	2.87%
8.53% Gujarat SDL (MD 20/11/2028)	SOV	2.85%
8.47% Gujarat SDL (MD 21/08/2028)	SOV	2.83%

Company/Issuer	Sector/Rating	Exposure (%)
9.20% GOI (MD 30/09/2030)	SOV	2.27%
6.84% Gujarat SDL (MD 08/09/2031)	SOV	2.24%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	1.38%
8.56% Maharashtra SDL (MD 11/07/2028)	SOV	1.07%
Others		4.77%
Money Market, Deposits & Other		2.54%
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, Saurabh Passi	
Number of funds managed by fund manager:	Anshul Mishra	Saurabh Passi
Equity	4	-
Debt	-	11
Hybrid	5	6
NAV as on 29-October-2021	53.4546	
AUM (Rs. Cr)	310.75	
Equity (Rs. Cr)	101.66	
Debt (Rs. Cr)	209.66	
Net current asset (Rs. Cr)	-0.57	

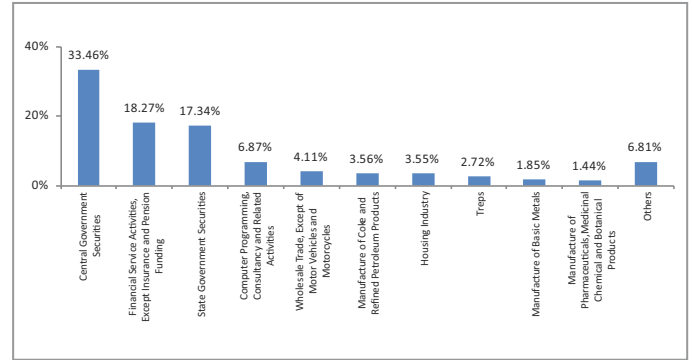
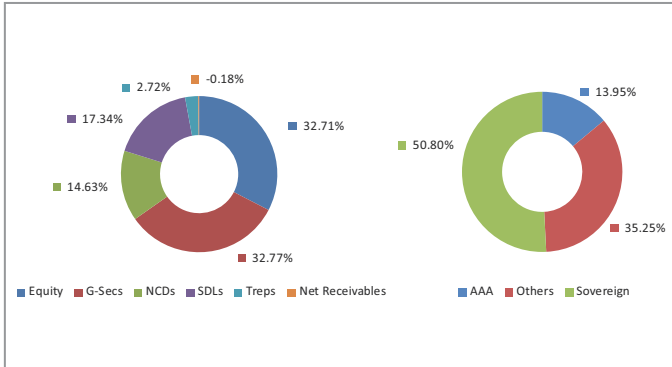
Quantitative Indicators

Modified Duration in Years	4.99
Average Maturity in Years	6.45
Yield to Maturity in %	6.16%

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	0.01%	7.95%	15.02%	10.97%	11.33%	8.70%	9.29%	9.32%	11.03%	10.36%
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

October 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	69.19
Corporate bonds	0 - 30	8.13
Money market and other liquid assets	0 - 20	2.38
Infrastructure sector as defined by the IRDA	0 - 25	1.20
Listed equities	0 - 20	18.57
Net Current Assets*		0.53
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	1.83%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.81%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.70%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.50%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	1.24%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.94%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	0.88%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.67%
Reliance Industries Limited - Partly Paid up	Manufacture of Coke and Refined Petroleum Products	0.66%
Bharti Airtel Ltd	Telecommunications Infrastructure	0.62%
Others		6.72%
Corporate Bond		
6.65% FCI GOI NC BONDS SERIES IX (MD 23/10/2030)	AAA	4.20%
8.55% HDFC Ltd NCD (S) (MD 27/03/2029)	AAA	3.93%
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	3.75%
7.43% NABARD NCD GOI SERVICED (U)(MD 31/01/2030)	AAA	2.60%
8.18% NABARD NCD GOI SERVICED (U)(MD 26/12/2028)	AAA	1.08%
8.20% GOI Oil Bond (MD 12/02/2024)	SOV	0.93%
7.75% LIC Housing Finance Ltd NCD (S)(MD 23/07/2024)	AAA	0.93%
5.40% HDFC LTD (S) (MD 11/08/2023)	AAA	0.89%
7.83% LICHF Ltd. NCD (S) (MD 25/09/2026) (P 26/11/2020)	AAA	0.84%
8.23% IRFC NCD (S)(MD 29/03/2029)	AAA	0.81%
Others		2.17%
Sovereign		
5.63% GOI (MD 12/04/2026)	SOV	23.39%
9.20% GOI (MD 30/09/2030)	SOV	4.32%
6.79% GOI (MD 15/05/2027)	SOV	4.11%
8.47% Gujarat SDL (MD 21/08/2028)	SOV	3.34%
6.10% GOI (MD 12/07/2031)	SOV	3.03%
6.84% Gujarat SDL (MD 08/09/2031)	SOV	2.63%
6.97% Tamilnadu SDL (MD 13/10/2031)	SOV	1.87%
8.53% Gujarat SDL (MD 20/11/2028)	SOV	1.74%
8.60% Gujarat SDL (MD 17/10/2028)	SOV	1.63%
6.85% Madhya Pradesh SDL (MD 15/09/2031)	SOV	1.60%
Others		8.34%
Money Market, Deposits & Other		
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	-0.05%	5.64%	10.16%	9.28%	10.01%	8.24%	8.61%	8.92%	9.90%	9.52%
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

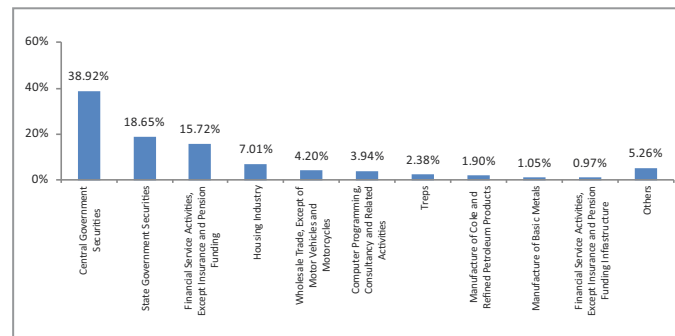
Fund Details

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 29-October-2021	47.1602	
AUM (Rs. Cr)	2039.64	
Equity (Rs. Cr)	378.81	
Debt (Rs. Cr)	1650.13	
Net current asset (Rs. Cr)	10.71	

Quantitative Indicators

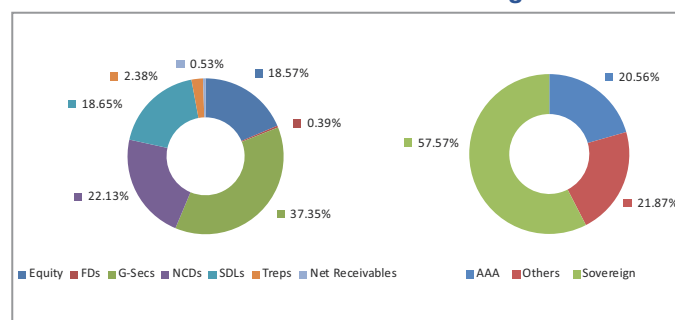
Modified Duration in Years	4.97
Average Maturity in Years	6.50
Yield to Maturity in %	6.21%

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

October 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	96.96
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	2.77
Net Current Assets*		0.27
Total		100.00

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

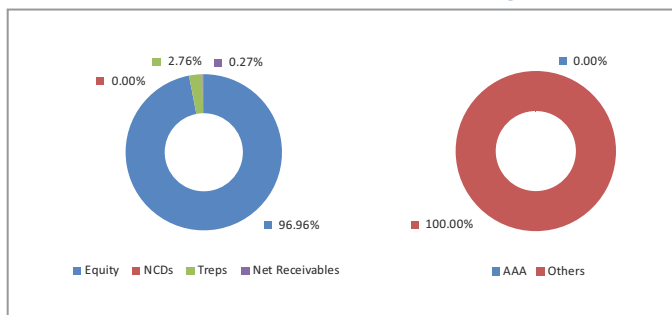
**The exposure to money market instruments may be increased to 100%, keeping in view market conditions, market opportunities, and political, economic and other factors, depending on the perception of the Investment Manager.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		96.96%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.68%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.43%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.43%
Tata Steel Ltd	Manufacture of Basic Metals	5.07%
Bharti Airtel Ltd	Telecommunications Infrastructure	4.55%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.43%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.23%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	3.75%
ITC Ltd	Manufacture of Tobacco Products	3.63%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	3.43%
Others		43.33%
Corporate Bond		0.00%
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA	0.00%
Money Market, Deposits & Other		3.03%
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	0.90%	19.16%	51.03%	24.43%	19.98%	14.91%	15.74%	11.40%	12.84%	12.27%
Benchmark	0.30%	20.78%	51.79%	22.01%	19.40%	14.36%	15.37%	11.36%	12.74%	12.37%

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

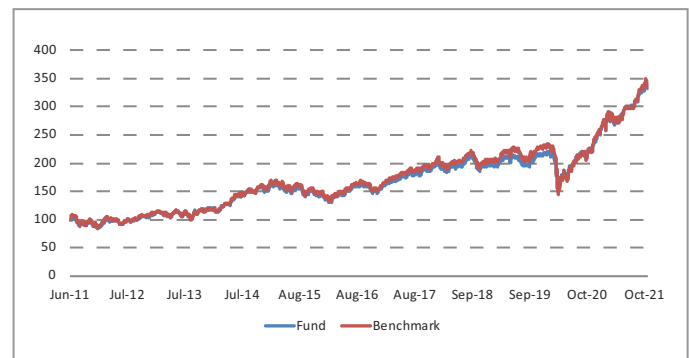
Fund Details

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 29-October-2021	33.1871
AUM (Rs. Cr)	4.71
Equity (Rs. Cr)	4.56
Debt (Rs. Cr)	0.13
Net current asset (Rs. Cr)	0.01

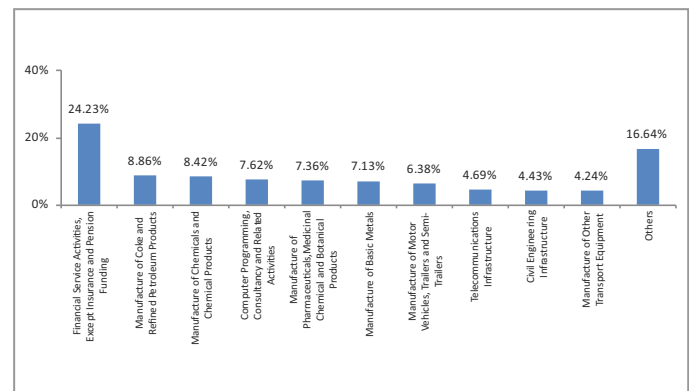
Quantitative Indicators

Modified Duration in Years	3.37
Average Maturity in Years	3.37
Yield to Maturity in %	3.37%

Growth of Rs. 100



Top 10 Sectors



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

October 2021

Group Equity Fund

Fund Objective

To provide capital appreciation through investment in equity shares.

Portfolio Allocation

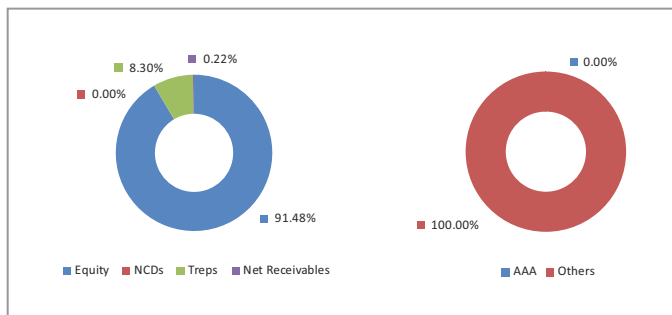
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	91.48
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	8.30
Net Current Assets [*]		0.22
Total		100.00

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

Portfolio

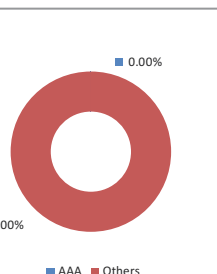
Company/Issuer	Sector/Rating	Exposure (%)
Equity		91.48%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	8.17%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.85%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.16%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.71%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.98%
NIPPON INDIA ETF BANK BEES	Equity ETF	3.62%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.34%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.02%
ITC Ltd	Manufacture of Tobacco Products	2.73%
Hindalco Industries Ltd	Manufacture of Basic Metals	2.60%
Others		42.29%
Corporate Bond		0.00%
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA	0.00%
Money Market, Deposits & Other		8.52%
Total		100.00%

Asset Class



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

Rating Profile



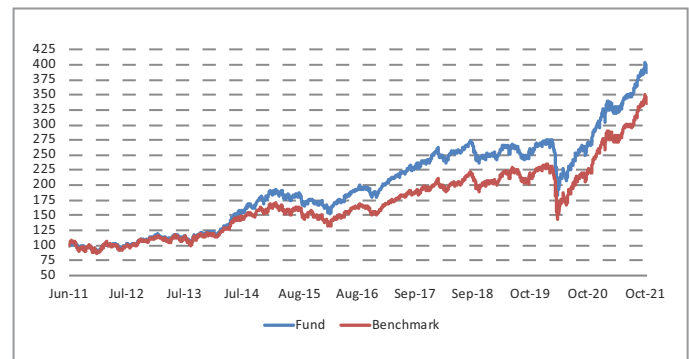
Fund Details

Description	
SFIN Number	ULGF01018/04/11GREQTYFUND116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	22
Debt	-
Hybrid	7
NAV as on 29-October-2021	38.7973
AUM (Rs. Cr)	49.51
Equity (Rs. Cr)	45.29
Debt (Rs. Cr)	4.11
Net current asset (Rs. Cr)	0.11

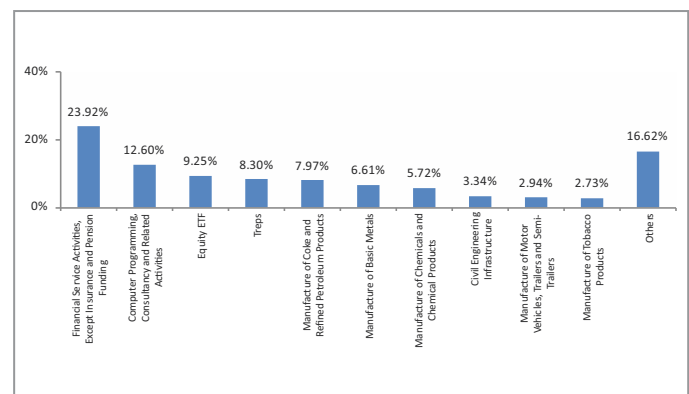
Quantitative Indicators

Modified Duration in Years	3.37
Average Maturity in Years	3.37
Yield to Maturity in %	3.37%

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	0.78%	19.18%	45.55%	20.48%	16.73%	12.98%	14.86%	12.29%	14.69%	13.98%
Benchmark	0.30%	20.78%	51.79%	22.01%	19.40%	14.36%	15.37%	11.36%	12.74%	12.37%

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

October 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	97.63
Equity and equity related instruments	0 - 50	-
Net Current Assets*		2.37
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		5.00%
9.90% LICHF Ltd. NCD (S)(MD 11/11/2021)	AAA	2.50%
9.90% HDFC Ltd. NCD (S)(MD 11/11/2021)	AAA	2.50%
Sovereign		84.70%
6.84% GOI (MD 19/12/2022)	SOV	65.88%
5.77% GOI (MD 03/08/2030)	SOV	17.17%
7.27% GOI (MD 08/04/2026)	SOV	1.65%
Money Market, Deposits & Other		10.29%
Total		100.00%

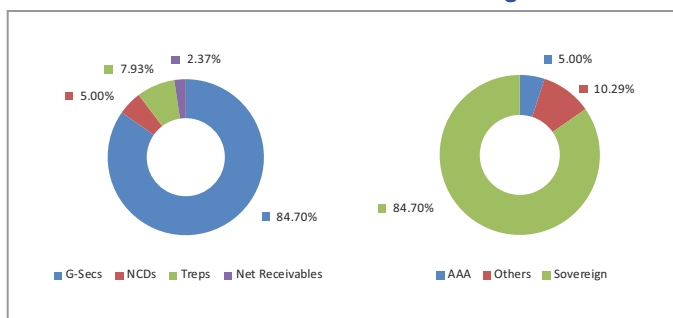
Fund Details

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	14
Hybrid	10
NAV as on 29-October-2021	19.7376
AUM (Rs. Cr)	32.03
Equity (Rs. Cr)	-
Debt (Rs. Cr)	31.28
Net current asset (Rs. Cr)	0.76

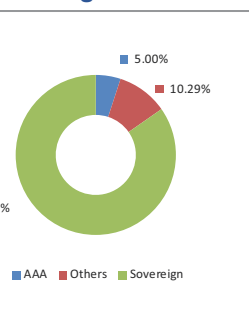
Quantitative Indicators

Modified Duration in Years	2.22
Average Maturity in Years	2.66
Yield to Maturity in %	4.58%

Asset Class

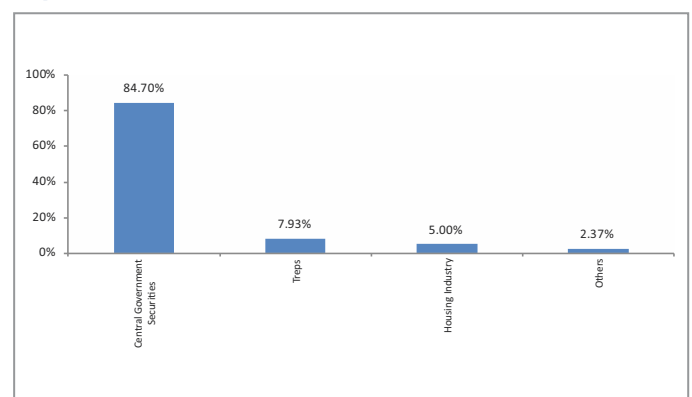


Rating Profile



*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	-0.13%	1.24%	2.42%	4.55%	5.99%	5.52%	5.63%	6.03%	6.84%	6.71%
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

October 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	90.91
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	6.31
Net Current Assets*		2.78
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 (%)
Sovereign		90.91%
6.84% GOI (MD 19/12/2022)	SOV	88.04%
8.79% GOI (MD 08/11/2021)	SOV	2.87%
Money Market, Deposits & Other		9.09%
Total		100.00%

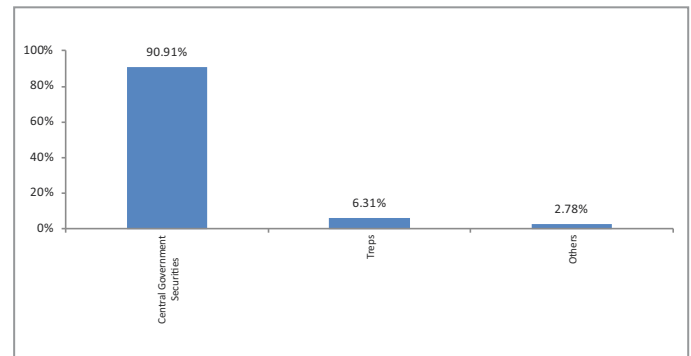
Fund Details

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	-	14
Hybrid	7	10
NAV as on 29-October-2021	21.4372	
AUM (Rs. Cr)	3.49	
Equity (Rs. Cr)	-	
Debt (Rs. Cr)	3.39	
Net current asset (Rs. Cr)	0.10	

Quantitative Indicators

Modified Duration in Years	1.18
Average Maturity in Years	1.25
Yield to Maturity in %	4.21%

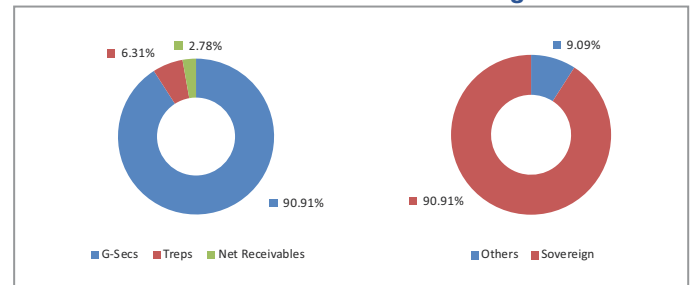
Top 10 Sectors



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	-0.06%	0.97%	2.35%	4.45%	5.94%	5.32%	5.86%	6.72%	7.80%	7.63%
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

October 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	97.52
Net Current Assets*		2.48
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 (%)
Sovereign		21.66%
6.84% GOI (MD 19/12/2022)	SOV	21.66%
Money Market, Deposits & Other		78.34%
Total		100.00%

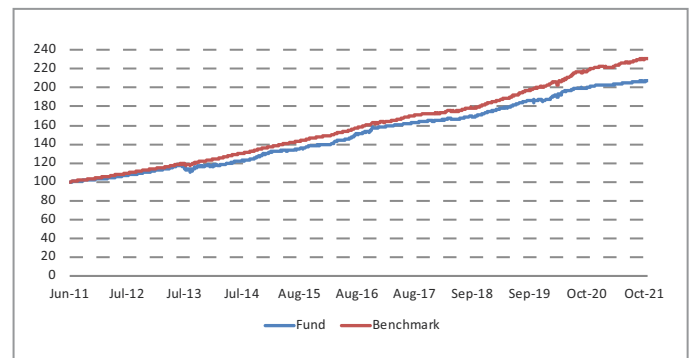
Fund Details

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	14
Hybrid	10
NAV as on 29-October-2021	20.7064
AUM (Rs. Cr)	0.95
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.93
Net current asset (Rs. Cr)	0.02

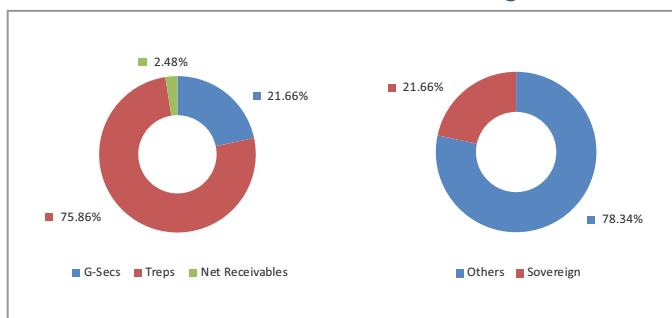
Quantitative Indicators

Modified Duration in Years	2.86
Average Maturity in Years	2.87
Yield to Maturity in %	3.57%

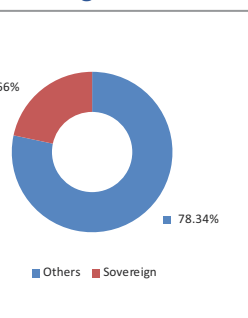
Growth of Rs. 100



Asset Class

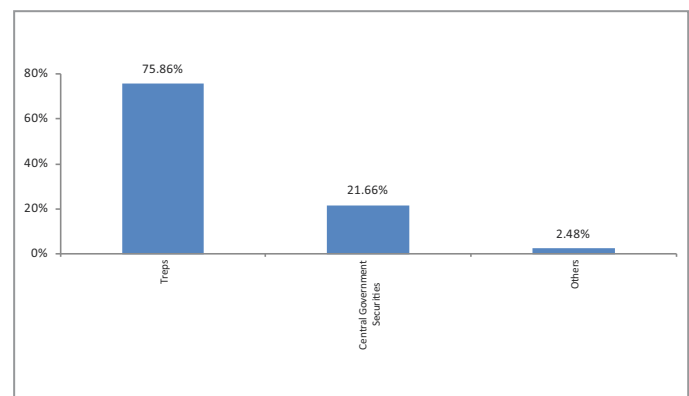


Rating Profile



*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	0.07%	1.40%	2.95%	5.36%	6.59%	5.97%	6.22%	7.30%	7.33%	7.28%
Benchmark	0.12%	2.44%	4.82%	7.37%	8.59%	7.60%	7.54%	8.06%	8.40%	8.40%

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

October 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	96.00
Money Market instrument	0 - 60	1.65
Net Current Assets*		2.35
Total		100.00

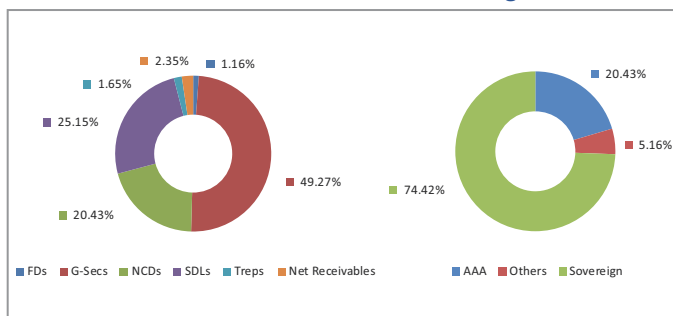
*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		20.43%
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	4.94%
8.55% HDFC Ltd NCD (S) (MD 27/03/2029)	AAA	4.48%
6.65% FCI GOI NC BONDS SERIES IX (MD 23/10/2030)	AAA	4.17%
7.43% NABARD NCD GOI SERVICED (U) (MD 31/01/2030)	AAA	3.05%
8.23% IRFC NCD (S)(MD 29/03/2029)	AAA	1.55%
8.85% Bajaj Finance Ltd. NCD (U) (MD 15/07/2026)	AAA	0.91%
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	0.41%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA	0.30%
7.90% LICHF Ltd. NCD (S)(MD 18/08/2026)	AAA	0.06%
Sovereign		74.42%
5.63% GOI (MD 12/04/2026)	SOV	37.43%
6.79% GOI (MD 15/05/2027)	SOV	5.28%
6.10% GOI (MD 12/07/2031)	SOV	4.55%
8.47% Gujarat SDL (MD 21/08/2028)	SOV	4.31%
6.84% Gujarat SDL (MD 08/09/2031)	SOV	3.35%
6.97% Tamilnadu SDL (MD 13/10/2031)	SOV	3.28%
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%
6.79% GOI (MD 26/12/2029)	SOV	2.00%
Others		5.21%
Money Market, Deposits & Other		5.16%
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	-0.06%	3.12%	4.49%	6.32%	8.08%	6.57%	6.55%	7.85%	-	8.29%
Benchmark	-0.15%	2.38%	3.86%	7.88%	9.74%	7.68%	7.58%	8.63%	-	9.11%

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

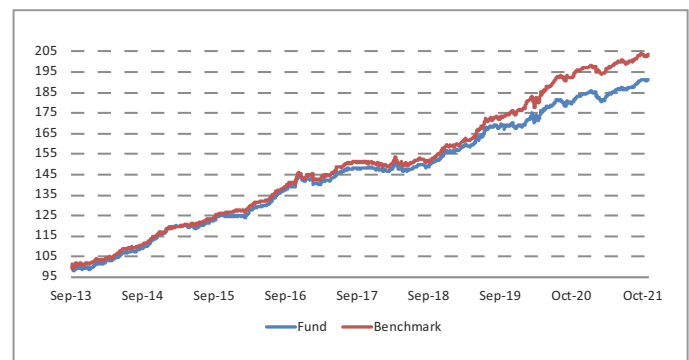
Fund Details

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 29-October-2021	19.1101
AUM (Rs. Cr)	919.71
Equity (Rs. Cr)	-
Debt (Rs. Cr)	898.08
Net current asset (Rs. Cr)	21.63

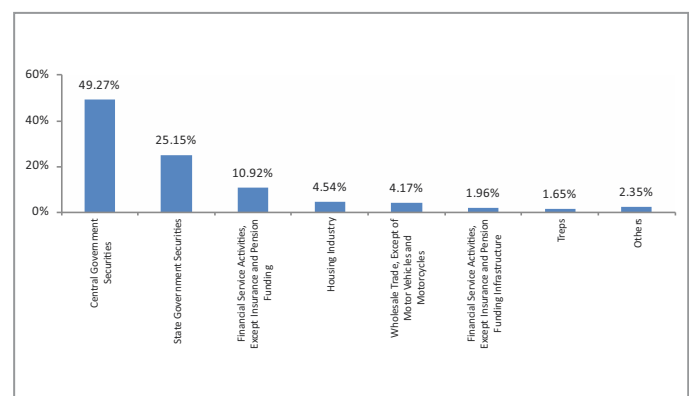
Quantitative Indicators

Modified Duration in Years	4.91
Average Maturity in Years	6.31
Yield to Maturity in %	6.25%

Growth of Rs. 100



Top 10 Sectors



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

October 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	87.81
Money Market instrument	0 - 60	6.84
Net Current Assets [#]		5.35
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Sovereign		85.58%
6.84% GOI (MD 19/12/2022)	SOV	78.64%
6.68% GOI (MD 17/09/2031)	SOV	6.85%
8.79% GOI (MD 08/11/2021)	SOV	0.09%
Money Market, Deposits & Other		14.42%
Total		100.00%

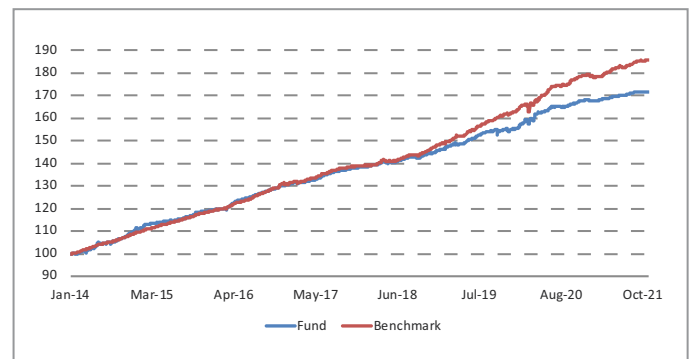
Fund Details

Description	
SFIN Number	ULGF0204/06/13GRSHTRDE03116
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 29-October-2021	17.1663
AUM (Rs. Cr)	44.44
Equity (Rs. Cr)	-
Debt (Rs. Cr)	42.06
Net current asset (Rs. Cr)	2.38

Quantitative Indicators

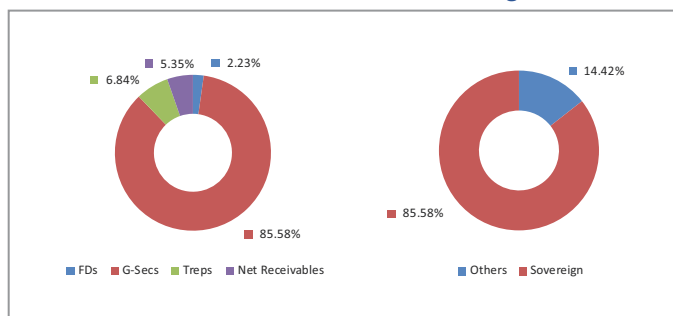
Modified Duration in Years	1.65
Average Maturity in Years	1.91
Yield to Maturity in %	4.50%

Growth of Rs. 100

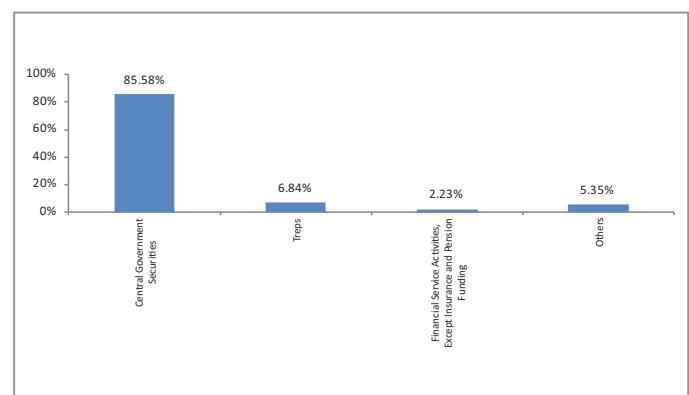


Asset Class

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	-0.01%	1.46%	3.19%	5.46%	6.11%	5.67%	5.88%	6.77%	-	6.87%
Benchmark	0.12%	2.44%	4.82%	7.37%	8.59%	7.60%	7.54%	8.06%	-	8.42%

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

October 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	99.87
Net Current Assets*		0.13
Total		100.00

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

Portfolio

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

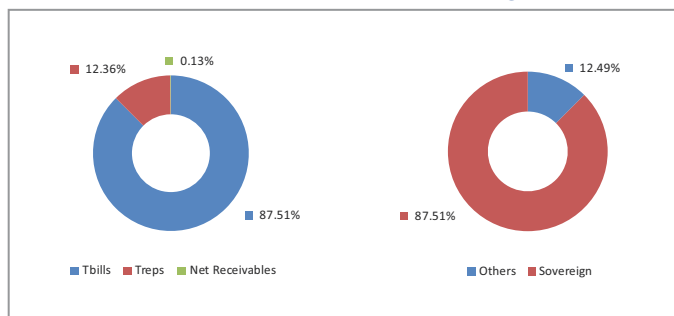
Fund Details

Description	
SFIN Number	ULGF02124/06/13GRLIQUFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
CIO	Sampath Reddy
Fund Manager Name	Saurabh Passi
Number of funds managed by fund manager:	
Equity	-
Debt	11
Hybrid	6
NAV as on 29-October-2021	13.0642
AUM (Rs. Cr)	13.43
Equity (Rs. Cr)	-
Debt (Rs. Cr)	13.41
Net current asset (Rs. Cr)	0.02

Quantitative Indicators

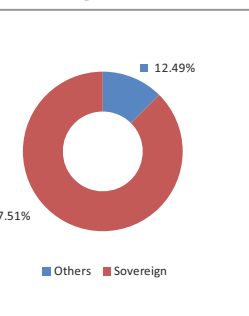
Modified Duration in Years	1.01
Average Maturity in Years	1.01
Yield to Maturity in %	3.66%

Asset Class

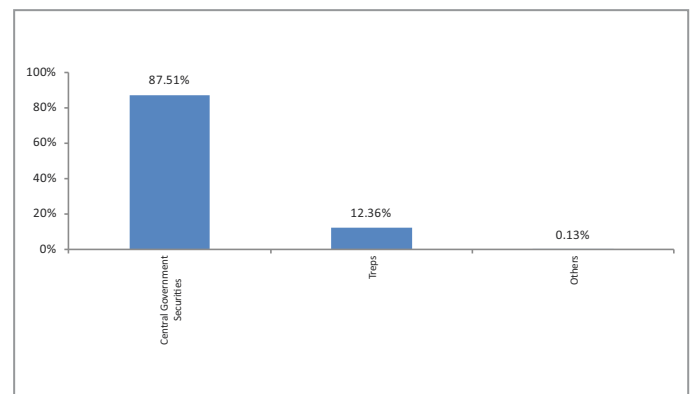


*Others includes Equity, Treps, Net receivable/payable and FD

Rating Profile



Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.23%	1.25%	2.66%	3.17%	-1.04%	0.10%	1.26%	3.20%	-	3.34%
Benchmark	0.26%	1.74%	3.54%	4.26%	5.24%	5.76%	5.95%	6.53%	-	6.96%

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

October 2021

Group Debt Fund-III

Fund Objective

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

Portfolio Allocation

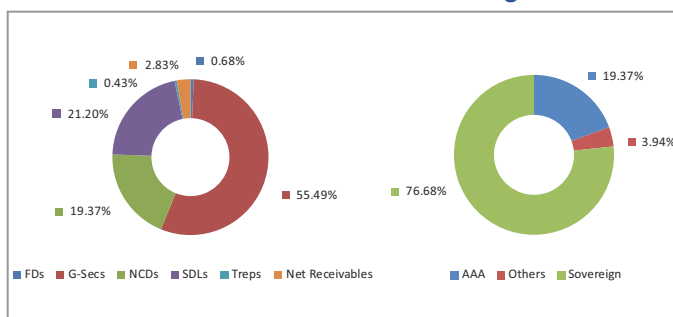
	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	60 - 100	96.74
Money market instruments, Cash, Mutual funds	0 - 40	0.43
Net Current Assets*		2.83
Total		100.00

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

Portfolio

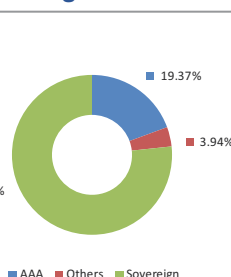
Company/Issuer	Rating	Exposure (%)
Corporate Bond		19.37%
8.55% HDFC Ltd NCD (S) (MD 27/03/2029)	AAA	5.38%
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	4.59%
6.65% FCI GOI NC BONDS SERIES IX (MD 23/10/2030)	AAA	4.07%
7.43% NABARD NCD GOI SERVICED (U) (MD 31/01/2030)	AAA	3.59%
8.35% IRFC Ltd NCD (S)(MD 13/03/2029)	AAA	1.52%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.23%
Sovereign		76.68%
5.63% GOI (MD 12/04/2026)	SOV	45.65%
6.79% GOI (MD 15/05/2027)	SOV	5.71%
8.47% Gujarat SDL (MD 21/08/2028)	SOV	4.55%
8.15% Tamilnadu SDL (MD 09/05/2028)	SOV	3.73%
8.05% Tamilnadu SDL (MD 18/04/2028)	SOV	3.71%
6.84% Gujarat SDL (MD 08/09/2031)	SOV	3.43%
6.10% GOI (MD 12/07/2031)	SOV	2.70%
6.97% Tamilnadu SDL (MD 13/10/2031)	SOV	2.08%
8.56% Maharashtra SDL (MD 11/07/2028)	SOV	1.52%
8.14% Gujrat SDL (MD 10/04/2029)	SOV	1.49%
Others		2.11%
Money Market, Deposits & Other		3.94%
Total		100.00%

Asset Class



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

Rating Profile



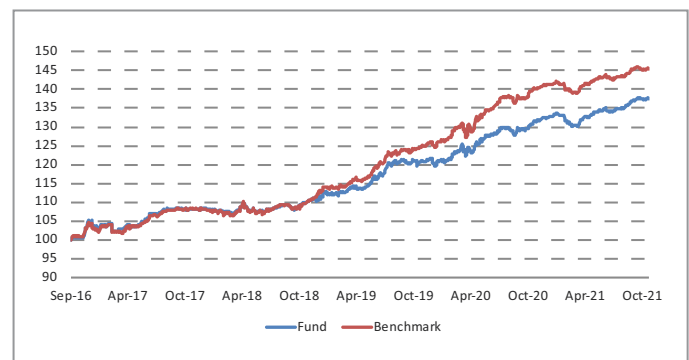
Fund Details

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 29-October-2021	13.7528
AUM (Rs. Cr)	144.93
Equity (Rs. Cr)	-
Debt (Rs. Cr)	140.83
Net current asset (Rs. Cr)	4.10

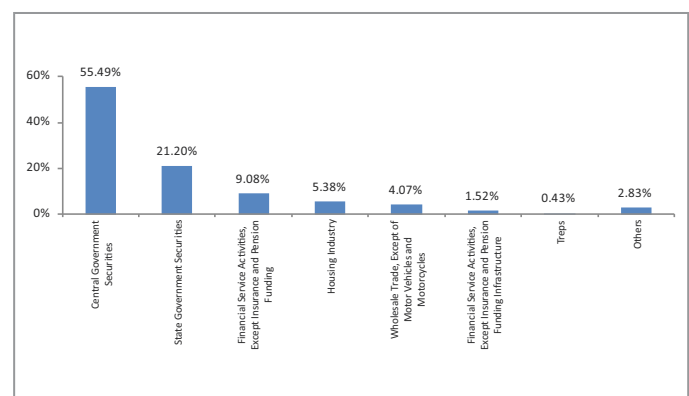
Quantitative Indicators

Modified Duration in Years	4.76
Average Maturity in Years	6.06
Yield to Maturity in %	6.21%

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	-0.08%	3.12%	4.59%	6.59%	7.68%	6.19%	6.46%	-	-	6.47%
Benchmark	-0.15%	2.38%	3.86%	7.88%	9.74%	7.68%	7.58%	-	-	7.65%

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

October 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

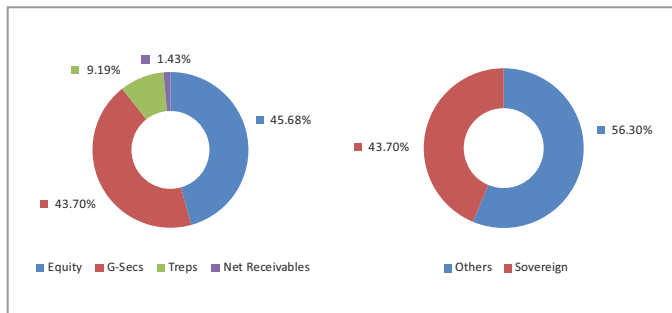
	Stated (%)	Actual (%)
Equity	0 - 80	45.68
Debt and Debt related securities, Money Market instrument/Mutual Funds	20 - 80	43.70
Money market instruments, Cash, Mutual funds	0 - 40	9.19
Net Current Assets*		1.43
Total		100.00

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

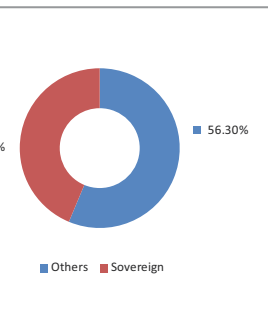
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		45.68%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.38%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.29%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.56%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	5.25%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.11%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.46%
Bharti Airtel Ltd	Telecommunications Infrastructure	3.24%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	3.23%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.15%
ITC Ltd	Manufacture of Tobacco Products	3.04%
Others		1.97%
Sovereign		43.70%
7.17% GOI (MD 08/01/2028)	SOV	24.43%
6.84% GOI (MD 19/12/2022)	SOV	11.51%
5.77% GOI (MD 03/08/2030)	SOV	7.76%
Money Market, Deposits & Other		10.61%
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	0.04%	8.87%	15.63%	-	-	-	-	-	-	14.83%
Benchmark	0.11%	14.16%	33.42%	-	-	-	-	-	-	33.15%

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

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

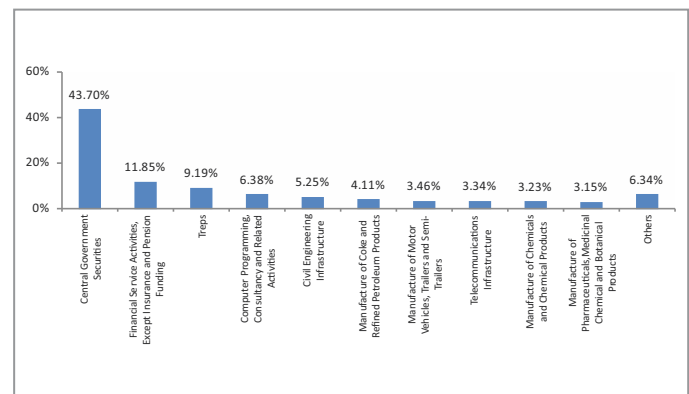
Fund Details

Description	
SFIN Number	ULGF02402/03/15GRBALCGA02116
Launch Date	25-Apr-17
Face Value	10
Risk Profile	High
Benchmark	CRISIL Balanced Fund – Aggressive Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda, Rohit Harlalka
Number of funds managed by fund manager:	Reshma Banda Rohit Harlalka
Equity	22
Debt	-
Hybrid	7
NAV as on 29-October-2021	12.1410
AUM (Rs. Cr)	3.70
Equity (Rs. Cr)	1.69
Debt (Rs. Cr)	1.96
Net current asset (Rs. Cr)	0.05

Quantitative Indicators

Modified Duration in Years	4.04
Average Maturity in Years	4.98
Yield to Maturity in %	5.32%

Top 10 Sectors



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

October 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	87.82
Money market instruments, Mutual funds*	0 - 60	10.46
Net Current Assets*		1.72
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		4.16%
7.90% LICHF Ltd. NCD (S) (MD 18/08/2026)	AAA	4.16%
Sovereign		83.66%
5.77% GOI (MD 03/08/2030)	SOV	67.71%
7.27% GOI (MD 08/04/2026)	SOV	8.61%
6.19% GOI (MD 16/09/2034)	SOV	7.34%
Money Market, Deposits & Other		12.18%
Total		100.00%

Fund Details

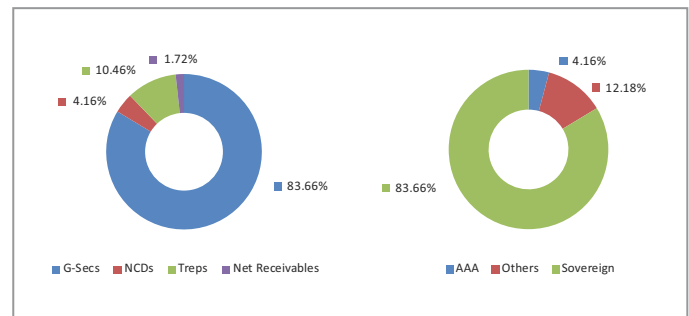
Description	
SFIN Number	ULGF02518/08/16GRDBTPENFU116
Launch Date	31- Aug-17
Face Value	10
Risk Profile	LOW
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Rohit Harlalka
Number of funds managed by fund manager:	
Equity	-
Debt	14
Hybrid	10
NAV as on 29-October-2021	12.7033
AUM (Rs. Cr)	2.58
Equity (Rs. Cr)	-
Debt (Rs. Cr)	2.54
Net current asset (Rs. Cr)	0.04

Quantitative Indicators

Modified Duration in Years	6.07
Average Maturity in Years	7.95
Yield to Maturity in %	6.02%

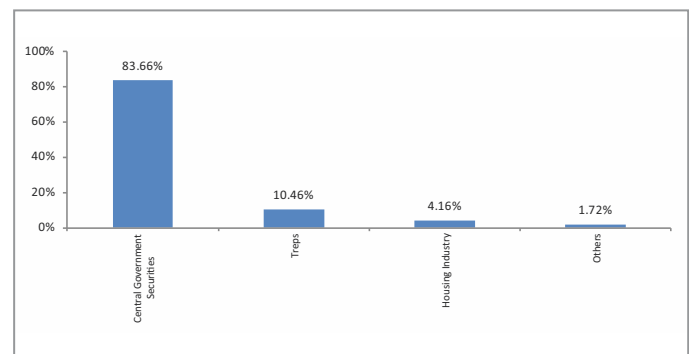
Asset Class

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	-0.48%	1.54%	1.78%	5.43%	7.49%	6.30%	-	-	-	5.91%
Benchmark	-0.15%	2.38%	3.86%	7.88%	9.74%	7.68%	-	-	-	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

October 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	94.59
Net Current Assets*		5.41
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%

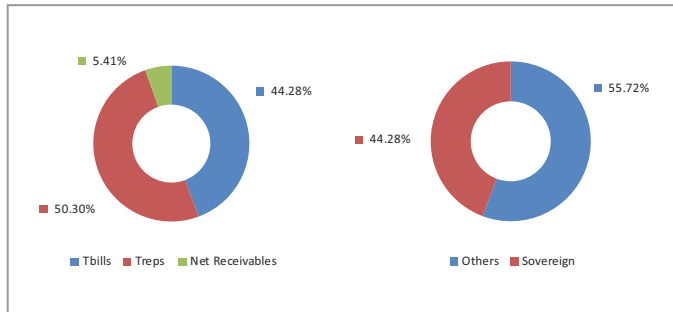
Fund Details

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	Saurabh Passi
Number of funds managed by fund manager:	
Equity	-
Debt	11
Hybrid	6
NAV as on 29-October-2021	10.8870
AUM (Rs. Cr)	0.34
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.32
Net current asset (Rs. Cr)	0.02

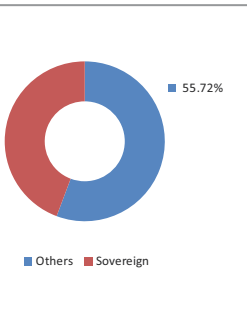
Quantitative Indicators

Modified Duration in Years	1.82
Average Maturity in Years	1.82
Yield to Maturity in %	3.51%

Asset Class

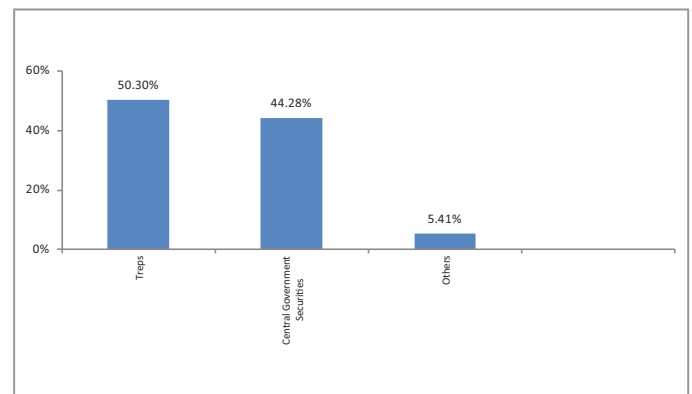


Rating Profile



*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%	1.01%	2.22%	3.84%	-	-	-	-	-	3.86%
Benchmark	0.26%	1.74%	3.54%	4.26%	-	-	-	-	-	4.47%

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

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRADULENT OFFERS -

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Bajaj Allianz Life Insurance Co. Ltd. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune – 411006. Reg.No.: 116. CIN : U66010PN2001PLC015959, Mail us : customercare@bajajallianz.co.in, Call on : Toll free no. 1800 209 7272/ Fax No: 02066026789. The Logo of Bajaj Allianz Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Finserv Ltd. to use its "Bajaj" Logo and Allianz SE to use its "Allianz" logo.

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