

# INVESTMENT'Z INSIGHT

Monthly Investment Update November 2022

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Fund Performance Summary

ASSET PROFILE

Asset Class	Asset Allocation Funds	Cash Funds	Debt Funds	Hybrid Funds	Index Funds	Equity Funds
Equity ETF	1.57%	0.00%	0.00%	0.00%	0.00%	5.86%
Equity Shares	68.45%	0.00%	0.00%	21.10%	97.46%	87.19%
Money Market Instruments	6.59%	100.00%	19.54%	14.10%	2.53%	6.94%
Fixed Deposits	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Bond and Debentures	1.58%	0.00%	29.99%	20.52%	0.00%	0.00%
Govt Securities	21.81%	0.00%	50.47%	44.28%	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							Returns since Inception CAGR	Inception Date
				1 Month	3 Month	6 Month	1 Year	2 Year	3 Year	4 Year	5 Year	7 Year	10 Year			
Asset Allocation Fund	Group Asset Allocation Fund	ULGF00926/02/10GRASSALLOC116	75.4	3.08%	4.36%	10.07%	7.79%	14.04%	11.63%	10.50%	9.26%	10.14%	11.38%	11.19%		25-Feb-10
	CRISIL Balanced Fund – Aggressive Index			3.11%	4.12%	10.24%	7.82%	14.37%	13.25%	12.86%	11.39%	11.63%	11.21%			
Cash Fund	Group Liquid Fund	ULGF00503/11/08GRLIQUFUND116	5.9	0.46%	1.39%	2.36%	3.79%	3.28%	3.54%	3.45%	2.65%	3.88%	5.26%	6.52%		1-Nov-08
Cash Fund	Group Liquid Fund II	ULGF02124/06/13GRLIQUFU02116	17.2	0.52%	1.49%	2.43%	3.82%	3.26%	3.32%	1.05%	0.79%	2.50%	-	3.39%		13-Sep-13
Cash Fund	Group Liquid Fund III	ULGF02302/03/15GRLIQUFU03116	0.3	0.43%	0.72%	1.39%	2.70%	2.44%	3.40%	-	-	-	-	3.46%		2-Aug-19
	Crisil Liquid Fund Index			0.55%	1.53%	2.85%	4.81%	4.19%	4.40%	5.05%	5.53%	5.98%	6.83%			
Debt Fund	Group Debt Fund	ULGF00426/03/08GRDEBTFUND116	75.1	1.10%	0.92%	3.17%	1.58%	3.13%	5.03%	6.05%	5.58%	6.62%	7.39%	8.21%		26-Mar-08
Debt Fund	Group Debt Fund II	ULGF01924/06/13GRDEBTFU02116	831.6	1.12%	0.94%	3.00%	1.50%	2.93%	4.76%	6.13%	5.66%	6.62%	-	7.53%		13-Sep-13
Debt Fund	Group Debt Fund III	ULGF02202/03/15GRDEBTFU03116	156.6	1.12%	1.01%	3.10%	1.33%	2.92%	4.89%	6.13%	5.31%	-	-	5.64%		29-Sep-16
Debt Fund	Group Debt Pension Fund	ULGF02518/08/16GRDBTPENFU116	2.6	1.29%	1.37%	3.94%	0.66%	1.54%	3.93%	5.59%	5.32%	-	-	4.97%		31-Aug-17
	Crisil Composite Bond Fund Index			1.34%	1.19%	3.95%	1.83%	2.93%	5.86%	7.45%	6.70%	7.43%	7.88%			
Debt Fund	Group Short Term Debt Fund II	ULGF01218/04/11GRSHTRDE02116	1.0	0.81%	1.00%	2.10%	3.37%	2.94%	4.60%	5.52%	5.41%	6.43%	6.84%	6.89%		21-Jun-11
Debt Fund	Group Short Term Debt Fund III	ULGF02024/06/13GRSHTRDE03116	43.3	0.91%	1.31%	2.67%	3.30%	3.07%	4.67%	5.40%	5.22%	5.95%	-	6.45%		13-Sep-13
	CRISIL Short Term Bond Fund Index			0.85%	1.12%	2.97%	3.24%	3.83%	5.96%	7.04%	6.76%	7.18%	7.77%			
Equity Fund	Group Equity Fund	ULGF01018/04/11GREQTYFUND116	59.5	3.24%	4.54%	12.28%	10.61%	18.81%	15.34%	13.32%	11.47%	13.20%	13.77%	13.17%		21-Jun-11
Equity Fund	Group Blue Chip Fund	ULGF01118/04/11GRBLUECHIP116	4.2	3.63%	4.66%	12.56%	12.64%	21.78%	18.41%	15.76%	13.71%	13.56%	12.82%	11.78%		21-Jun-11
	Nifty 50 Index			4.14%	5.63%	13.11%	10.45%	20.18%	15.85%	14.59%	12.89%	13.07%	12.29%			
Hybrid Fund	Group Balanced Gain Fund II	ULGF02402/03/15GRBALCGA02116	3.8	2.10%	3.67%	8.78%	7.60%	9.41%	-	-	-	-	-	10.90%		25-Apr-17
	CRISIL Balanced Fund – Aggressive Index			3.11%	4.12%	10.24%	7.82%	14.37%	-	-	-	-	-			
Index Fund	Group Equity Index Fund	ULGF00822/02/10GREQTYINDX116	35.5	3.46%	5.23%	12.95%	12.60%	20.77%	17.51%	14.90%	12.86%	12.78%	12.00%	10.17%		19-Feb-10
	Nifty 50 Index			4.14%	5.63%	13.11%	10.45%	20.18%	15.85%	14.59%	12.89%	13.07%	12.29%			
Hybrid Fund	Secure Gain Fund	ULGF00215/10/04SECUREFUND116	2,227.8	1.73%	1.92%	5.11%	3.17%	5.53%	6.89%	7.67%	7.16%	8.03%	8.98%	9.11%		15-Oct-04
Hybrid Fund	Stable Gain Fund	ULGF00115/09/04STABLEFUND116	391.0	2.10%	2.50%	6.27%	4.47%	7.76%	8.21%	8.71%	7.63%	8.74%	10.17%	9.93%		31-Oct-04
Hybrid Fund	Group Return Shield Fund	ULGF01421/06/11RETNSHIELD116	2.5	0.39%	1.09%	1.98%	2.79%	2.41%	3.77%	4.95%	4.86%	5.92%	6.99%	7.17%		21-Jun-11
Hybrid Fund	Group Growth Fund II	ULGF01311/05/11GRGROWFU02116	33.0	0.63%	1.28%	2.60%	2.59%	2.45%	3.81%	4.93%	4.97%	5.22%	6.10%	6.46%		1-Aug-11
	Benchmark			-	-	-	-	-	-	-	-	-	-	-		

November 2022

## Group Equity Index Fund

### Fund Objective

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

### Portfolio Allocation

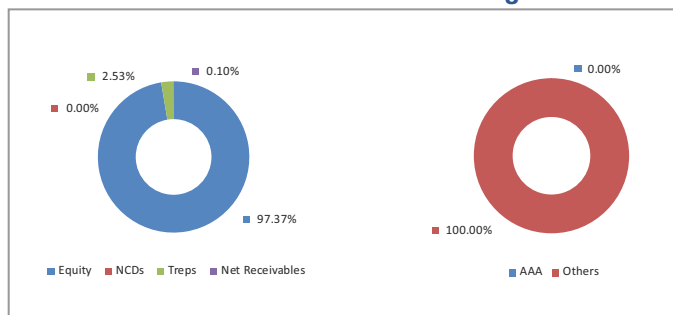
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	2.53
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	97.37
Net Current Assets <sup>#</sup>		0.10
<b>Total</b>		<b>100.00</b>

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

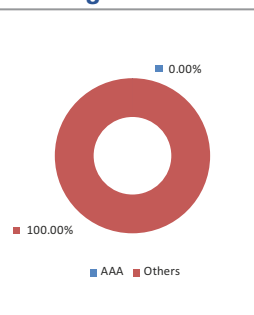
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>97.37%</b>
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.65%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.35%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.98%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.71%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	4.49%
ITC Ltd	Manufacture of Tobacco Products	4.41%
Hindustan Unilever Ltd.	Manufacture of Chemicals and Chemical Products	4.18%
Larsen & Toubro Ltd	Civil Engineering	3.70%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.52%
Bharti Airtel Ltd	Telecommunications	3.45%
Others		42.92%
<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>2.63%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



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

### Performance

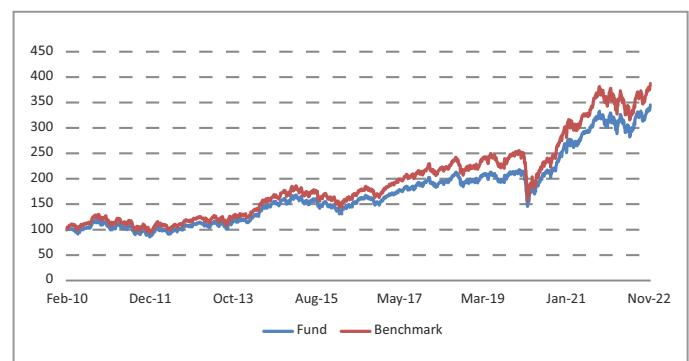
Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	3.46%	12.95%	12.60%	20.77%	17.51%	14.90%	12.86%	12.78%	12.00%	10.17%
Benchmark	4.14%	13.11%	10.45%	20.18%	15.85%	14.59%	12.89%	13.07%	12.29%	11.17%

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

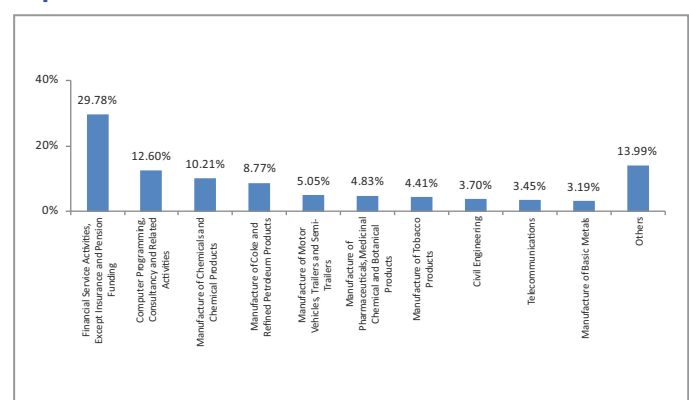
### Fund Details

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 30-November-2022	34.4869
AUM (Rs. Cr)	35.54
Equity (Rs. Cr)	34.60
Debt (Rs. Cr)	0.90
Net current asset (Rs. Cr)	0.03

### Growth of Rs. 100



### Top 10 Sectors



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

November 2022

## 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	95.70
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	3.82
Net Current Assets*		0.48
<b>Total</b>		<b>100.00</b>

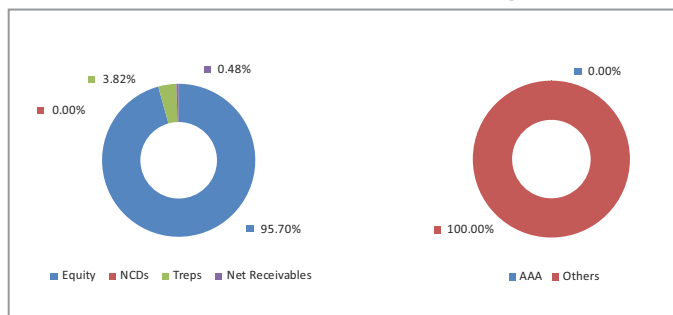
\*Net current asset represents net of receivables and payables for investments held.

\*\*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.

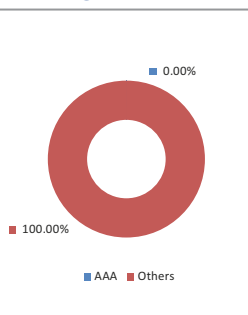
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>95.70%</b>
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	10.03%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.84%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.96%
ITC Ltd	Manufacture of Tobacco Products	4.76%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.68%
Bharti Airtel Ltd	Telecommunications	4.18%
Hindustan Unilever Ltd.	Manufacture of Chemicals and Chemical Products	3.93%
Larsen & Toubro Ltd	Civil Engineering	3.79%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	3.15%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	2.89%
Others		41.49%
<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>4.30%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



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

### Performance

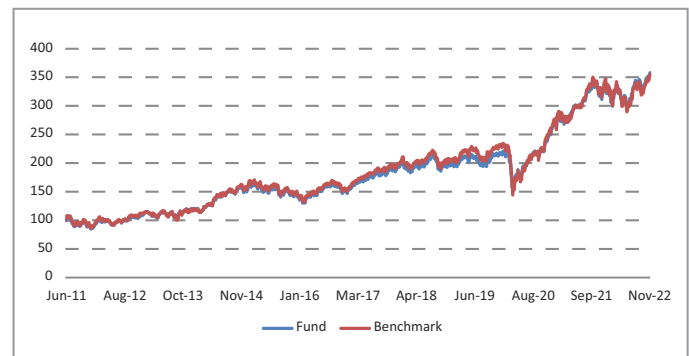
Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	3.63%	12.56%	12.64%	21.78%	18.41%	15.76%	13.71%	13.56%	12.82%	11.78%
Benchmark	4.14%	13.11%	10.45%	20.18%	15.85%	14.59%	12.89%	13.07%	12.29%	11.71%

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

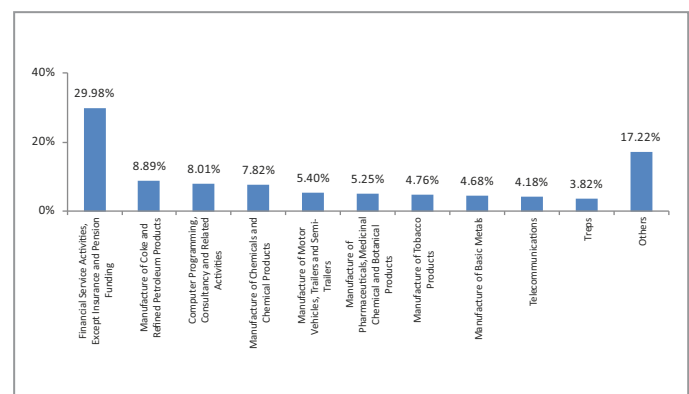
### Fund Details

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-November-2022	35.7946
AUM (Rs. Cr)	4.19
Equity (Rs. Cr)	4.01
Debt (Rs. Cr)	0.16
Net current asset (Rs. Cr)	0.02

### Growth of Rs. 100



### Top 10 Sectors



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

November 2022

## Group Equity Fund

### Fund Objective

To provide capital appreciation through investment in equity shares.

### Portfolio Allocation

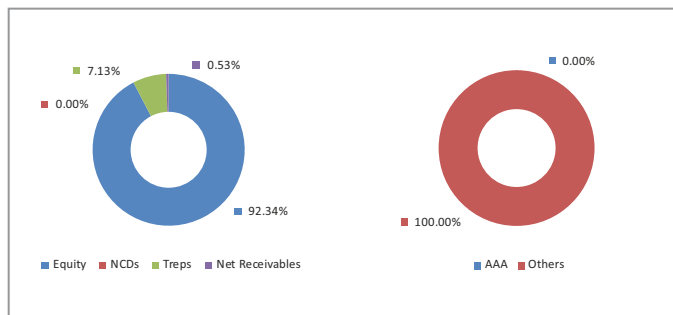
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	92.34
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	7.13
Net Current Assets <sup>#</sup>		0.53
<b>Total</b>		<b>100.00</b>

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

### Portfolio

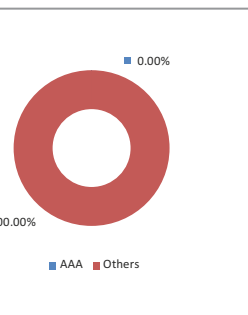
Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>92.34%</b>
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.72%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.52%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.19%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.58%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.19%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.89%
ITC Ltd	Manufacture of Tobacco Products	3.78%
Larsen & Toubro Ltd	Civil Engineering	3.26%
NIPPON INDIA ETF BANK BEES	Equity ETF	3.24%
Hindustan Unilever Ltd.	Manufacture of Chemicals and Chemical Products	2.69%
Others		40.28%
<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>7.66%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



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

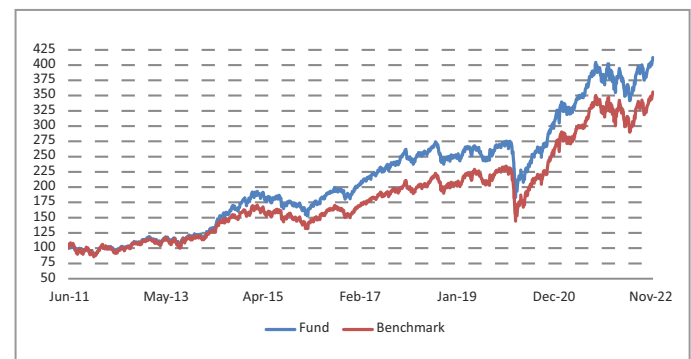
### Rating Profile



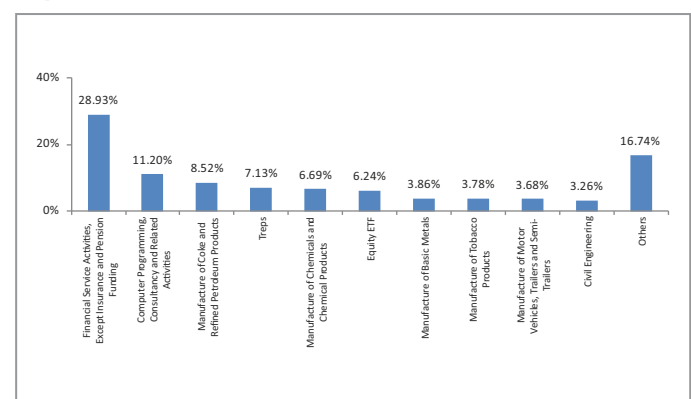
### Fund Details

Description	
SFIN Number	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-November-2022	41.2303
AUM (Rs. Cr)	59.50
Equity (Rs. Cr)	54.94
Debt (Rs. Cr)	4.24
Net current asset (Rs. Cr)	0.32

### 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	3.24%	12.28%	10.61%	18.81%	15.34%	13.32%	11.47%	13.20%	13.77%	13.17%
Benchmark	4.14%	13.11%	10.45%	20.18%	15.85%	14.59%	12.89%	13.07%	12.29%	11.71%

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

November 2022

## 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	21.95
Corporate bonds	0 - 50	0.66
Money market and other liquid assets	0 - 40	6.63
Infrastructure sector as defined by the IRDA	0 - 40	0.93
Listed equities	0 - 100	70.47
Net Current Assets*		-0.64
<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>70.47%</b>
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.66%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.08%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.09%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.46%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.00%
Larsen & Toubro Ltd	Civil Engineering	3.46%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.14%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	2.64%
Bharti Airtel Ltd	Telecommunications	2.57%
State Bank of India	Financial Service Activities, Except Insurance and Pension Funding	2.43%
Others		24.94%
<b>Corporate Bond</b>		<b>1.59%</b>
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA	0.93%
5.32% National Housing Bank NCD-Tax free (U) (MD 01/09/2023)	AAA	0.65%
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA	0.00%
<b>Sovereign</b>		<b>21.95%</b>
5.74% GOI (MD 15/11/2026)	SOV	6.73%
7.17% GOI (MD 08/01/2028)	SOV	5.37%
7.26% GOI (MD 22/08/2032)	SOV	4.62%
7.54% GOI (MD 23/05/2036)	SOV	1.88%
6.79% GOI (MD 15/05/2027)	SOV	1.37%
7.26% GOI (MD 14/01/2029)	SOV	1.33%
7.38% GOI (MD 20/06/2027)	SOV	0.64%
<b>Money Market, Deposits &amp; Other</b>		<b>6.00%</b>
<b>Total</b>		<b>100.00%</b>

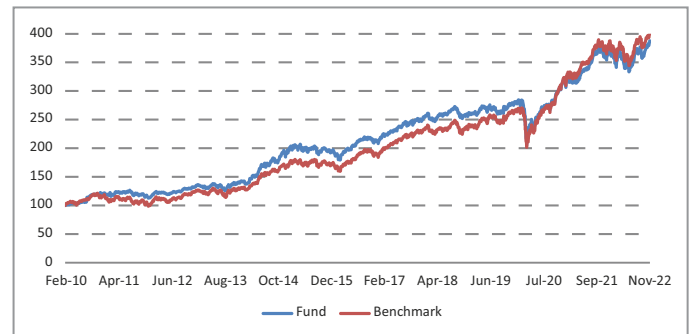
### Fund Details

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, Lakshman Chettiar	
Number of funds managed by fund manager:	Paresh Jain	Lakshman Chettiar
Equity	1	-
Debt	-	10
Hybrid	4	13
NAV as on 30-November-2022	38.7574	
AUM (Rs. Cr)	75.37	
Equity (Rs. Cr)	53.11	
Debt (Rs. Cr)	22.74	
Net current asset (Rs. Cr)	-0.48	

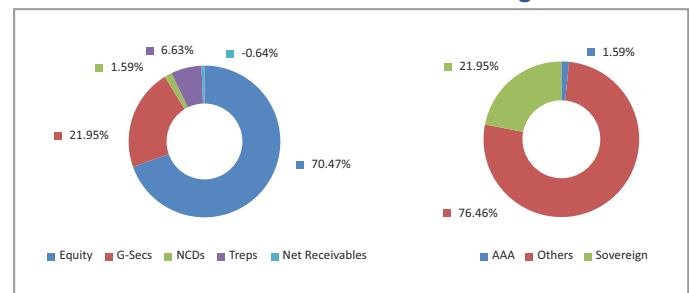
### Quantitative Indicators

Modified Duration in Years	3.64
Average Maturity in Years	4.89
Yield to Maturity in %	6.87%

### Growth of Rs. 100

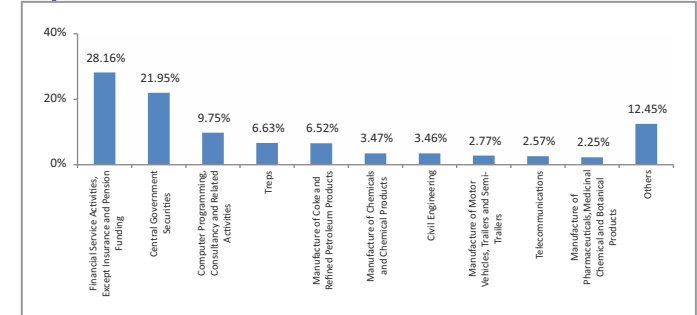


### Asset Class



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

### Top 10 Sectors



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	3.08%	10.07%	7.79%	14.04%	11.63%	10.50%	9.26%	10.14%	11.38%	11.19%
Benchmark	3.11%	10.24%	7.82%	14.37%	13.25%	12.86%	11.39%	11.63%	11.21%	10.40%

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

November 2022

## Stable Gain Fund

### Fund Objective

To provide moderate risk with moderate returns.

### Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	48.92
Corporate bonds	0 - 40	7.06
Money market and other liquid assets	0 - 20	13.28
Infrastructure sector as defined by the IRDA	0 - 25	-
Listed equities	0 - 35	30.85
Net Current Assets*		-0.11
<b>Total</b>		<b>100.00</b>

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

Company/Issuer	Sector/Rating	Exposure (%)
5.22% GOI (MD 15/06/2025)	SOV	2.21%
6.66% Tamilnadu SDL (MD 26/08/2030)	SOV	1.70%
7.54% GOI (MD 23/05/2036)	SOV	1.35%
7.17% GOI (MD 08/01/2028)	SOV	1.02%
6.84% GOI (MD 19/12/2022)	SOV	0.77%
7.38% GOI (MD 20/06/2027)	SOV	0.62%
<b>Money Market, Deposits &amp; Other</b>		<b>13.17%</b>
<b>Total</b>		<b>100.00%</b>

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>30.85%</b>
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.12%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.89%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.46%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	2.44%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.25%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.63%
ITC Ltd	Manufacture of Tobacco Products	1.14%
Larsen & Toubro Ltd	Civil Engineering	0.96%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.90%
Orient Electric Limited	Manufacture of Electrical Equipment	0.90%
Others		10.16%
<b>Corporate Bond</b>		<b>17.77%</b>
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	7.51%
6.65% FCI GOI NC BONDS SERIES IX (MD 23/10/2030)	AAA	2.68%
8.55% HDFC Ltd NCD (S) (MD 27/03/2029)	AAA	2.15%
5.32% National Housing Bank NCD-Tax free (U) (MD 01/09/2023)	AAA	1.89%
7.05% HDFC Ltd. NCD (S) (MD 01/12/2031)	AAA	0.74%
8.20% GOI Oil Bond (MD 15/09/2024)	SOV	0.52%
7.78% HDFC LTD (S) (MD 27/03/2027)	AAA	0.52%
6.40% NABARD NCD (U) (MD 31/07/2023)	AAA	0.43%
5.14% NABARD NCD Series 21D(U)(MD 31/01/2024)	AAA	0.40%
8.05% HDFC LTD (S) Series W-003 (MD 22/10/2029)	AAA	0.40%
Others		0.53%
<b>Sovereign</b>		<b>38.21%</b>
5.74% GOI (MD 15/11/2026)	SOV	13.09%
7.26% GOI (MD 22/08/2032)	SOV	11.13%
6.79% GOI (MD 15/05/2027)	SOV	3.97%
8.08% Tamilnadu SDL (MD 26/12/2028)	SOV	2.36%

### 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	Chinmay Sathe, Lakshman Chettiar	
Number of funds managed by fund manager:	Chinmay Sathe	Lakshman Chettiar
Equity	-	-
Debt	-	10
Hybrid	2	13
NAV as on 30-November-2022	55.4336	
AUM (Rs. Cr)	391.02	
Equity (Rs. Cr)	120.63	
Debt (Rs. Cr)	270.81	
Net current asset (Rs. Cr)	-0.42	

### Quantitative Indicators

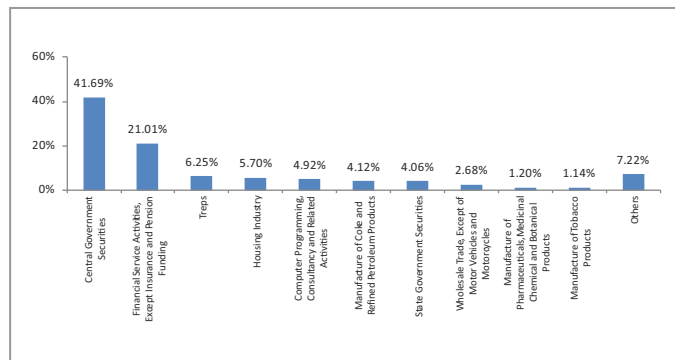
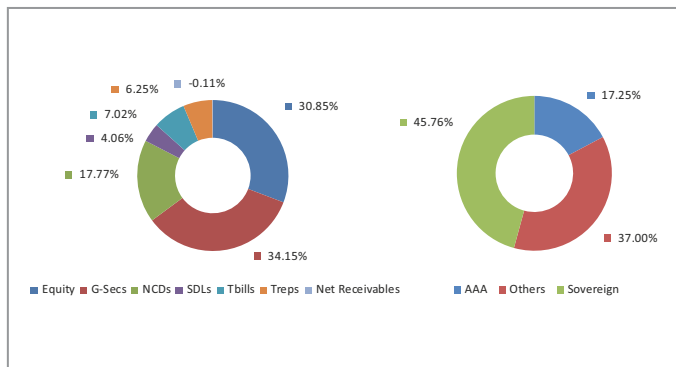
Modified Duration in Years	3.70
Average Maturity in Years	4.89
Yield to Maturity in %	6.99%



## Asset Class

## Rating Profile

## Top 10 Sectors



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

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

## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	2.10%	6.27%	4.47%	7.76%	8.21%	8.71%	7.63%	8.74%	10.17%	9.93%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

November 2022

## Secure Gain Fund

### Fund Objective

To provide very low principal risk with stable returns.

### Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 90	54.12
Corporate bonds	0 - 30	10.96
Money market and other liquid assets	0 - 20	13.75
Infrastructure sector as defined by the IRDA	0 - 25	1.30
Listed equities	0 - 20	19.62
Net Current Assets*		0.24
<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>		
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	2.52%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.81%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.68%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.60%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.45%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.03%
Orient Electric Limited	Manufacture of Electrical Equipment	0.79%
ITC Ltd	Manufacture of Tobacco Products	0.70%
Larsen & Toubro Ltd	Civil Engineering	0.67%
Bharat Forge Ltd	Manufacture of Fabricated Metal Products, Except Machinery and Equipment	0.66%
Others		6.71%
<b>Corporate Bond</b>		
8.30% RECL Ltd NCD serviced (U) (MD 25/03/2029)	AAA	4.61%
6.65% FCI GOI NC BONDS SERIES IX (MD 23/10/2030)	AAA	4.06%
8.55% HDFC Ltd NCD (S) (MD 27/03/2029)	AAA	3.40%
7.05% HDFC Ltd. NCD (S) (MD 01/12/2031)	AAA	1.22%
5.04% IRFC Ltd NCD (S) (MD 05/05/2023)	AAA	1.11%
8.20% GOI Oil Bond (MD 12/02/2024)	SOV	0.82%
7.75% LIC Housing Finance Ltd NCD (S)(MD 23/07/2024)	AAA	0.81%
5.40% HDFC LTD (S) (MD 11/08/2023)	AAA	0.80%
7.83% LICHF Ltd. NCD (S) (MD 25/09/2026) (P 26/11/2020)	AAA	0.73%
5.32% National Housing Bank NCD-Tax free (U) (MD 01/09/2023)	AAA	0.66%
Others		4.55%
<b>Sovereign</b>		
7.26% GOI (MD 22/08/2032)	SOV	12.97%
5.74% GOI (MD 15/11/2026)	SOV	9.98%
8.08% Tamilnadu SDL (MD 26/12/2028)	SOV	5.35%
6.79% GOI (MD 15/05/2027)	SOV	4.03%
7.54% GOI (MD 23/05/2036)	SOV	3.06%
5.22% GOI (MD 15/06/2025)	SOV	2.57%
6.66% Tamilnadu SDL (MD 26/08/2030)	SOV	2.34%
7.17% GOI (MD 08/01/2028)	SOV	0.99%
7.38% GOI (MD 20/06/2027)	SOV	0.71%
6.84% GOI (MD 19/12/2022)	SOV	0.29%
Others		1.32%
<b>Money Market, Deposits &amp; Other</b>		
		13.99%
<b>Total</b>		<b>100.00%</b>

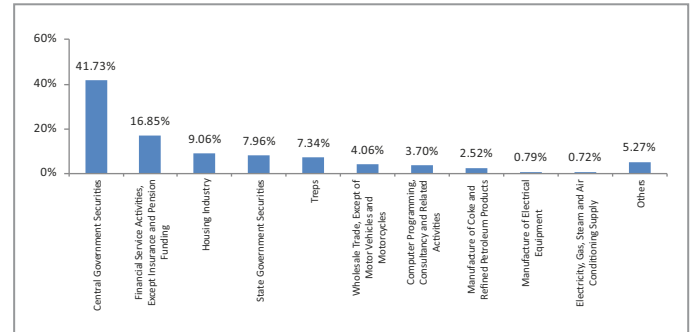
### Fund Details

Description		
SFIN Number	ULGF00215/10/04SECUREFUND116	
Launch Date	15-Oct-04	
Face Value	10	
Risk Profile	Moderate	
Benchmark	-	
CIO	Sampath Reddy	
Fund Manager Name	Chinmay Sathe, Lakshman Chettiar	
Number of funds managed by fund manager:	Chinmay Sathe	Lakshman Chettiar
Equity	-	-
Debt	-	10
Hybrid	2	13
NAV as on 30-November-2022	48.5832	
AUM (Rs. Cr)	2227.84	
Equity (Rs. Cr)	437.19	
Debt (Rs. Cr)	1785.24	
Net current asset (Rs. Cr)	5.41	

### Quantitative Indicators

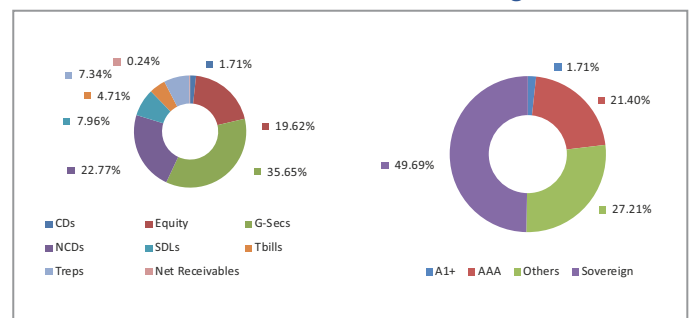
Modified Duration in Years	3.89
Average Maturity in Years	5.27
Yield to Maturity in %	7.06%

### Top 10 Sectors

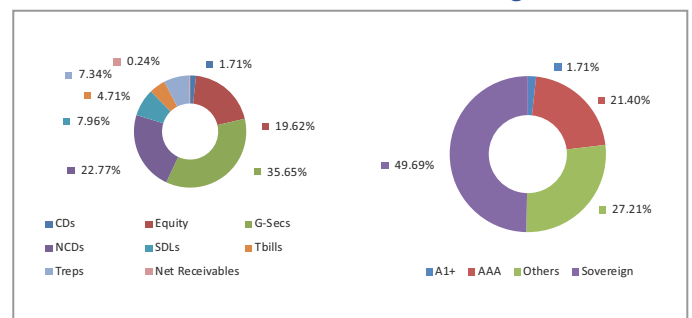


Note : 'Financial &amp; insurance activities' sector includes exposure to 'Fixed Deposits' &amp; 'Certificate of Deposits'.

### 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	1.73%	5.11%	3.17%	5.53%	6.89%	7.67%	7.16%	8.03%	8.98%	9.11%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

November 2022

## 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	49.61
Debt and Debt related securities, Money Market instrument/Mutual Funds	20 - 80	35.45
Money market instruments, Cash, Mutual funds	0 - 40	13.55
Net Current Assets*		1.38
<b>Total</b>		<b>100.00</b>

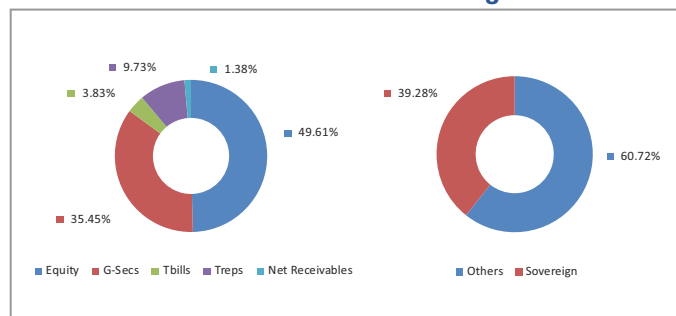
\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>49.61%</b>
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.26%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.09%
Larsen & Toubro Ltd	Civil Engineering	6.00%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.50%
ITC Ltd	Manufacture of Tobacco Products	4.50%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.31%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	4.03%
Bharti Airtel Ltd	Telecommunications	3.90%
Hindustan Unilever Ltd.	Manufacture of Chemicals and Chemical Products	3.53%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.95%
Others		1.54%
<b>Sovereign</b>		<b>35.45%</b>
7.17% GOI (MD 08/01/2028)	SOV	22.65%
7.26% GOI (MD 22/08/2032)	SOV	7.61%
6.84% GOI (MD 19/12/2022)	SOV	3.01%
7.38% GOI (MD 20/06/2027)	SOV	1.57%
5.74% GOI (MD 15/11/2026)	SOV	0.63%
<b>Money Market, Deposits &amp; Other</b>		<b>14.94%</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	2.10%	8.78%	7.60%	9.41%	-	-	-	-	-	10.90%
Benchmark	3.11%	10.24%	7.82%	14.37%	-	-	-	-	-	20.05%

\*\* 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

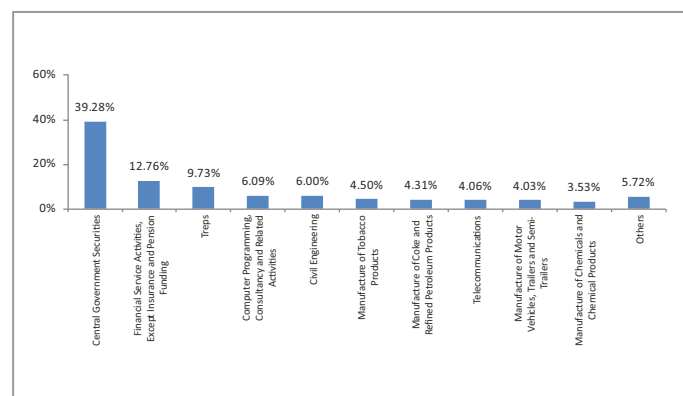
### Fund Details

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, Lakshman Chettiar
Number of funds managed by fund manager:	Reshma Banda    Lakshman Chettiar
Equity	22    -
Debt	-    10
Hybrid	7    13
NAV as on 30-November-2022	12.9383
AUM (Rs. Cr)	3.80
Equity (Rs. Cr)	1.89
Debt (Rs. Cr)	1.86
Net current asset (Rs. Cr)	0.05

### Quantitative Indicators

Modified Duration in Years	3.15
Average Maturity in Years	4.11
Yield to Maturity in %	6.72%

### Top 10 Sectors



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

November 2022

## Group Debt Fund

### Fund Objective

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

### Portfolio Allocation

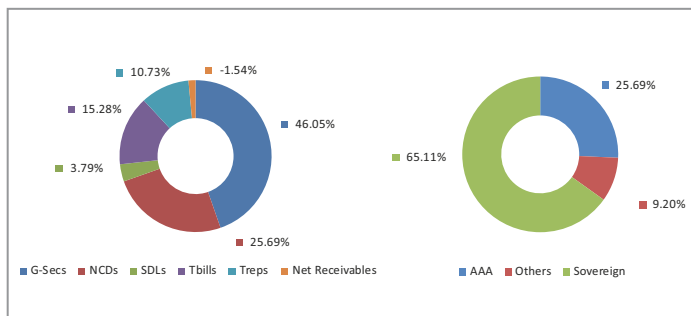
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 100	60.49
Corporate bonds	0 - 100	15.03
Money market and other liquid assets	0 - 40	26.01
Listed equities - NIL		-
Net Current Assets*		-1.54
<b>Total</b>		<b>100.00</b>

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

### Portfolio

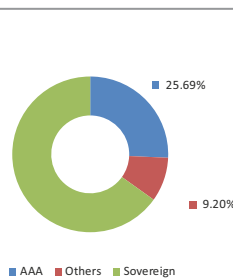
Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>25.69%</b>
8.55% HDFC Ltd NCD (S) (MD 27/03/2029)	AAA	8.41%
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	5.59%
6.65% FCI GOI NC BONDS SERIES IX (MD 23/10/2030)	AAA	5.07%
5.14% NABARD NCD Series 21D(U) (MD 31/01/2024)	AAA	2.73%
5.32% National Housing Bank NCD-Tax free (U) (MD 01/09/2023)	AAA	1.97%
8.05% HDFC LTD (S) Series W-003 (MD 22/10/2029)	AAA	0.69%
8.75% Bajaj Finance Ltd. NCD (U) (MD 14/08/2026)	AAA	0.55%
8.85% Bajaj Finance Ltd. NCD (U) (MD 15/07/2026)	AAA	0.42%
7.90% LICHD Ltd. NCD (S)(MD 18/08/2026)	AAA	0.27%
<b>Sovereign</b>		<b>49.83%</b>
5.74% GOI (MD 15/11/2026)	SOV	12.58%
7.26% GOI (MD 22/08/2032)	SOV	9.65%
6.80% GOI (MD 15/12/2060)-Strips (C)-(MD 15/12/2024)	SOV	6.96%
7.59% GOI (MD 11/01/2026)	SOV	6.76%
6.66% Tamilnadu SDL (MD 26/08/2030)	SOV	3.79%
7.17% GOI (MD 08/01/2028)	SOV	3.00%
7.54% GOI (MD 23/05/2036)	SOV	2.19%
6.69% GOI (MD 27/06/2024)	SOV	1.83%
5.22% GOI (MD 15/06/2025)	SOV	1.28%
7.38% GOI (MD 20/06/2027)	SOV	1.14%
Others		0.67%
<b>Money Market, Deposits &amp; Other</b>		<b>24.48%</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	1.10%	3.17%	1.58%	3.13%	5.03%	6.05%	5.58%	6.62%	7.39%	8.21%
Benchmark	1.34%	3.95%	1.83%	2.93%	5.86%	7.45%	6.70%	7.43%	7.88%	7.52%

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

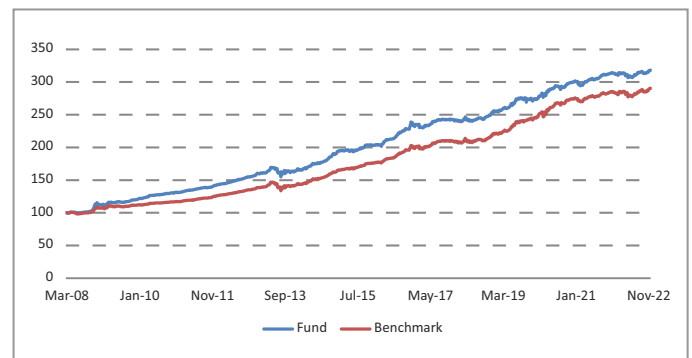
### Fund Details

Description	
SFIN Number	ULGF00426/03/08GRDEBTFUND116
Launch Date	26-Mar-08
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 30-November-2022	31.8785
AUM (Rs. Cr)	75.08
Equity (Rs. Cr)	-
Debt (Rs. Cr)	76.24
Net current asset (Rs. Cr)	-1.16

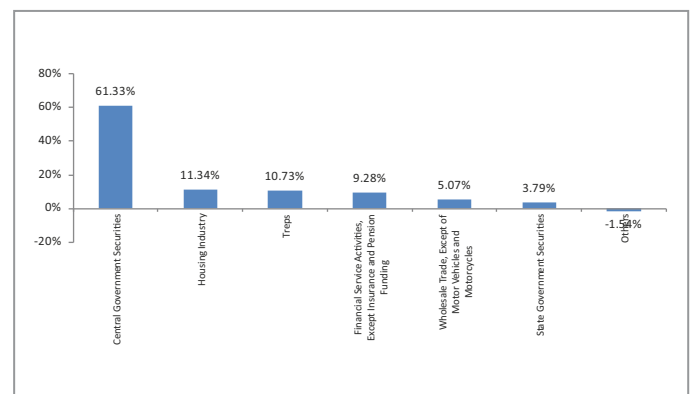
### Quantitative Indicators

Modified Duration in Years	3.11
Average Maturity in Years	4.08
Yield to Maturity in %	6.86%

### Growth of Rs. 100



### Top 10 Sectors



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

November 2022

## 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	97.07
Net Current Assets*		2.93
<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>84.21%</b>
6.97% GOI (MD 06/09/2026)	SOV	50.70%
6.84% GOI (MD 19/12/2022)	SOV	30.59%
5.74% GOI (MD 15/11/2026)	SOV	2.92%
<b>Money Market, Deposits &amp; Other</b>		<b>15.79%</b>
<b>Total</b>		<b>100.00%</b>

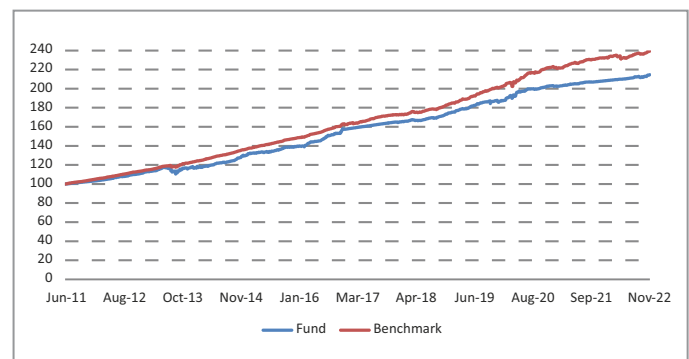
### Fund Details

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	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	12
Hybrid	1
NAV as on 30-November-2022	21.4568
AUM (Rs. Cr)	0.98
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.95
Net current asset (Rs. Cr)	0.03

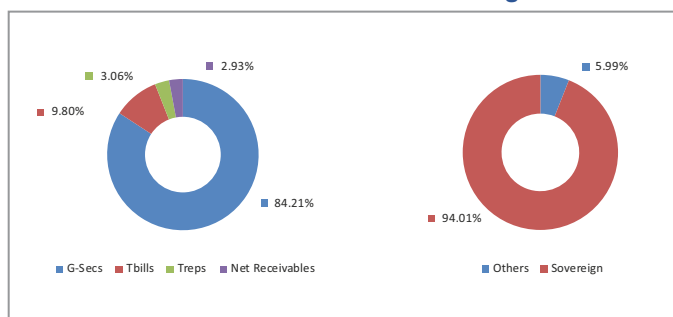
### Quantitative Indicators

Modified Duration in Years	1.86
Average Maturity in Years	2.17
Yield to Maturity in %	6.66%

### Growth of Rs. 100

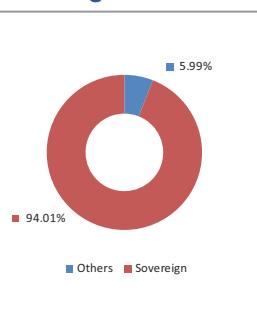


### Asset Class

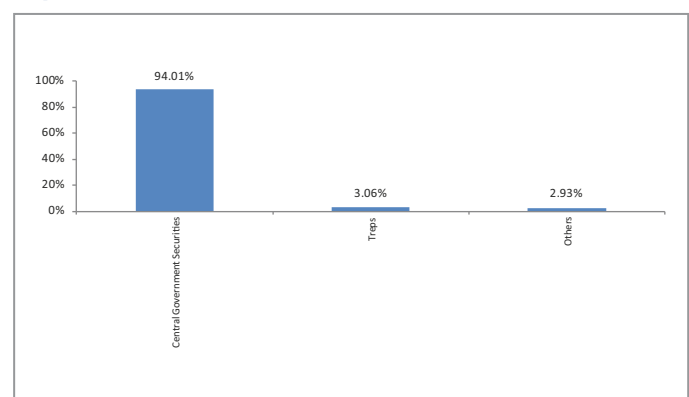


\*Others includes Equity, Treps, Net receivable/payable and FD

### Rating Profile



### Top 10 Sectors



Note : 'Financial &amp; insurance activities' sector includes exposure to 'Fixed Deposits' &amp; '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	0.81%	2.10%	3.37%	2.94%	4.60%	5.52%	5.41%	6.43%	6.84%	6.89%
Benchmark	0.85%	2.97%	3.24%	3.83%	5.96%	7.04%	6.76%	7.18%	7.77%	7.92%

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

November 2022

## 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	78.48
Money Market instrument	0 - 60	23.24
Net Current Assets*		-1.72
<b>Total</b>		<b>100.00</b>

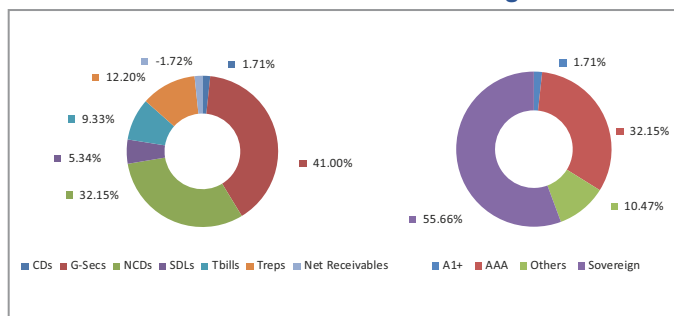
\*Net current asset represents net of receivables and payables for investments held.

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>32.15%</b>
6.65% FCI GOI NC BONDS SERIES IX (MD 23/10/2030)	AAA	6.53%
8.55% HDFC Ltd NCD (S) (MD 27/03/2029)	AAA	4.68%
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	3.40%
7.65% HDB Financial Services Ltd.NCD(S) (MD 10/09/2027)	AAA	3.03%
6.8975% LIC Housing Finance Ltd NCD (S) (MD 16/11/2023)	AAA	2.99%
7.05% HDFC Ltd. NCD (S) (MD 01/12/2031)	AAA	1.98%
5.32% National Housing Bank NCD-Tax free (U) (MD 01/09/2023)	AAA	1.78%
6.40% NABARD NCD (U)(MD 31/07/2023)	AAA	1.49%
8.04% HDB Financial Services Ltd.NCD(S) (MD 25/02/2026)	AAA	1.22%
8.05% HDFC LTD (S) Series W-003 (MD 22/10/2029)	AAA	1.05%
Others		3.99%
<b>Sovereign</b>		<b>46.33%</b>
7.26% GOI (MD 22/08/2032)	SOV	10.44%
5.74% GOI (MD 15/11/2026)	SOV	5.35%
7.16% GOI (MD 20/05/2023)	SOV	5.21%
7.59% GOI (MD 11/01/2026)	SOV	5.13%
7.54% GOI (MD 23/05/2036)	SOV	3.67%
6.66% Tamilnadu SDL (MD 26/08/2030)	SOV	3.42%
7.17% GOI (MD 08/01/2028)	SOV	3.11%
6.95% GOI (MD 16/12/2061)-Strips (C)-(MD 16/12/2024)	SOV	1.57%
7.38% GOI (MD 20/06/2027)	SOV	1.37%
6.69% GOI (MD 27/06/2024)	SOV	1.24%
Others		5.81%
<b>Money Market, Deposits &amp; Other</b>		<b>21.52%</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	1.12%	3.00%	1.50%	2.93%	4.76%	6.13%	5.66%	6.62%	-	7.53%
Benchmark	1.34%	3.95%	1.83%	2.93%	5.86%	7.45%	6.70%	7.43%	-	8.31%

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

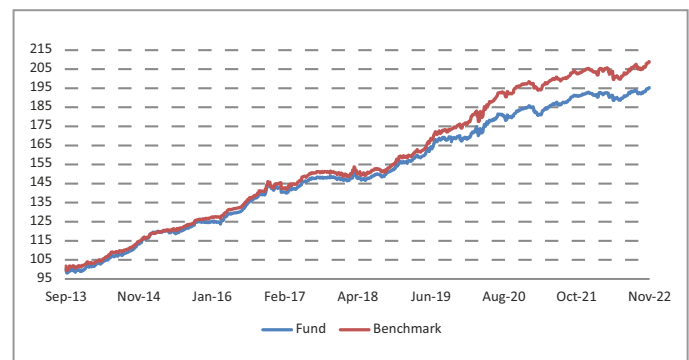
### Fund Details

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	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 30-November-2022	19.5294
AUM (Rs. Cr)	831.60
Equity (Rs. Cr)	-
Debt (Rs. Cr)	845.92
Net current asset (Rs. Cr)	-14.32

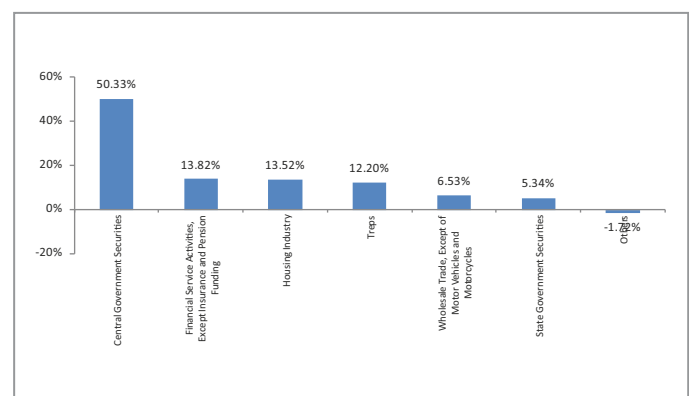
### Quantitative Indicators

Modified Duration in Years	3.21
Average Maturity in Years	4.31
Yield to Maturity in %	6.96%

### Growth of Rs. 100



### Top 10 Sectors



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

November 2022

## 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	91.58
Money Market instrument	0 - 60	6.84
Net Current Assets*		1.58
<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>4.65%</b>
7.70% HDFC LTD (S) Series AA-012 (MD 18/11/2025)	AAA	4.65%
<b>Sovereign</b>		<b>86.93%</b>
6.84% GOI (MD 19/12/2022)	SOV	25.40%
5.74% GOI (MD 15/11/2026)	SOV	21.96%
6.97% GOI (MD 06/09/2026)	SOV	21.82%
7.38% GOI (MD 20/06/2027)	SOV	9.32%
6.18% GOI (MD 04/11/2024)	SOV	8.44%
<b>Money Market, Deposits &amp; Other</b>		<b>8.42%</b>
<b>Total</b>		<b>100.00%</b>

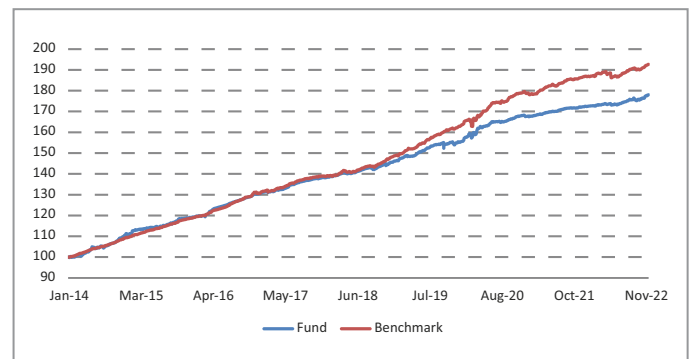
### Fund Details

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	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	12
Hybrid	1
NAV as on 30-November-2022	17.7993
AUM (Rs. Cr)	43.31
Equity (Rs. Cr)	-
Debt (Rs. Cr)	42.62
Net current asset (Rs. Cr)	0.69

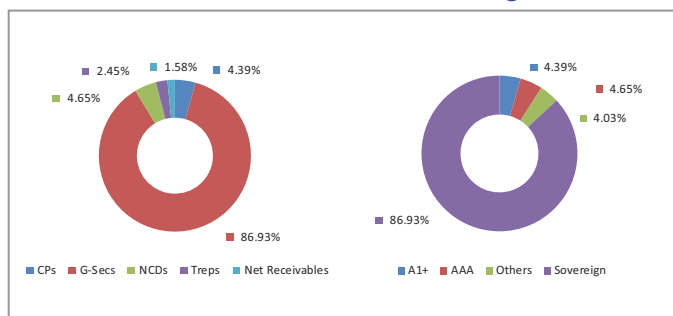
### Quantitative Indicators

Modified Duration in Years	2.15
Average Maturity in Years	2.50
Yield to Maturity in %	6.83%

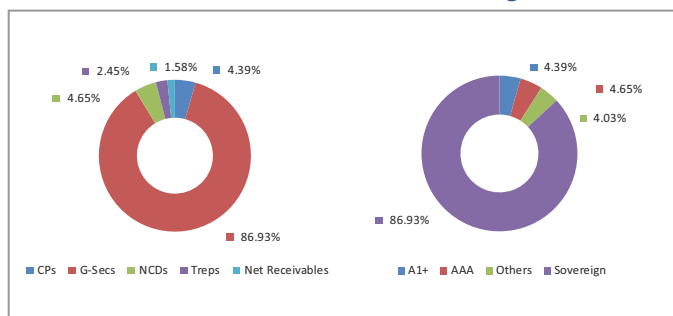
### Growth of Rs. 100



### Asset Class

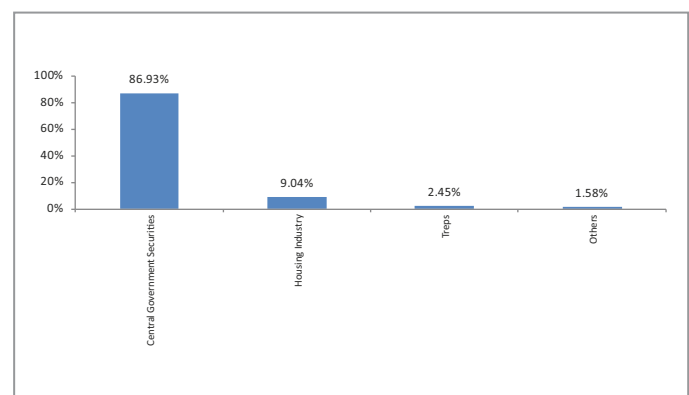


### Rating Profile



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

### Top 10 Sectors



Note : 'Financial &amp; insurance activities' sector includes exposure to 'Fixed Deposits' &amp; '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	0.91%	2.67%	3.30%	3.07%	4.67%	5.40%	5.22%	5.95%	-	6.45%
Benchmark	0.85%	2.97%	3.24%	3.83%	5.96%	7.04%	6.76%	7.18%	-	7.83%

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

November 2022

## Group Debt Fund-III

### Fund Objective

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

### Portfolio Allocation

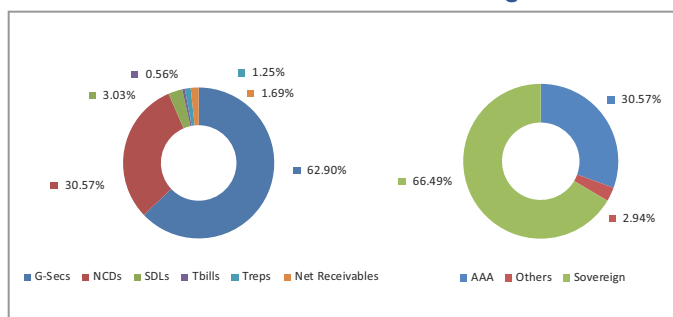
	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	60 - 100	96.50
Money market instruments, Cash, Mutual funds	0 - 40	1.81
Net Current Assets*		1.69
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		
7.83% LICHD Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA	6.46%
5.32% National Housing Bank NCD-Tax free (U) (MD 01/09/2023)	AAA	6.29%
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	5.36%
6.65% FCI GOI NC BONDS SERIES IX (MD 23/10/2030)	AAA	4.86%
8.55% HDFC Ltd NCD (S) (MD 27/03/2029)	AAA	4.70%
7.05% HDFC Ltd. NCD (S) (MD 01/12/2031)	AAA	1.24%
5.14% NABARD NCD Series 21D(U)(MD 31/01/2024)	AAA	0.81%
8.05% HDFC LTD (S) Series W-003 (MD 22/10/2029)	AAA	0.66%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.20%
<b>Sovereign</b>		
7.26% GOI (MD 22/08/2032)	SOV	23.74%
5.74% GOI (MD 15/11/2026)	SOV	13.05%
7.16% GOI (MD 20/05/2023)	SOV	5.77%
5.22% GOI (MD 15/06/2025)	SOV	5.52%
7.54% GOI (MD 23/05/2036)	SOV	4.57%
6.80% GOI (MD 15/12/2060)-Strips (C)-(MD 15/12/2024)	SOV	3.89%
6.66% Tamilnadu SDL (MD 26/08/2030)	SOV	3.03%
6.69% GOI (MD 27/06/2024)	SOV	2.23%
7.38% GOI (MD 20/06/2027)	SOV	2.19%
7.59% GOI (MD 11/01/2026)	SOV	1.94%
Others		0.01%
<b>Money Market, Deposits &amp; Other</b>		
		3.50%
<b>Total</b>		<b>100.00%</b>

### Asset Class



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

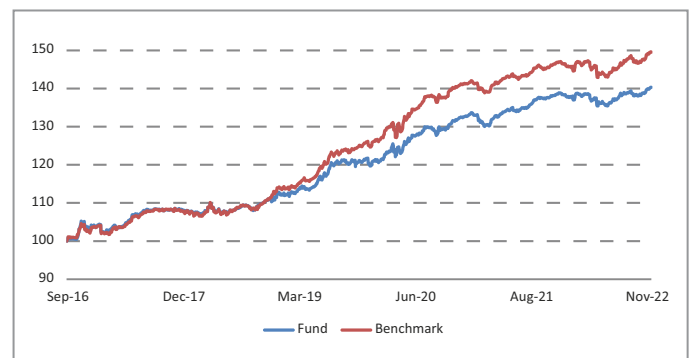
### Fund Details

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	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 30-November-2022	14.0314
AUM (Rs. Cr)	156.65
Equity (Rs. Cr)	-
Debt (Rs. Cr)	154.00
Net current asset (Rs. Cr)	2.65

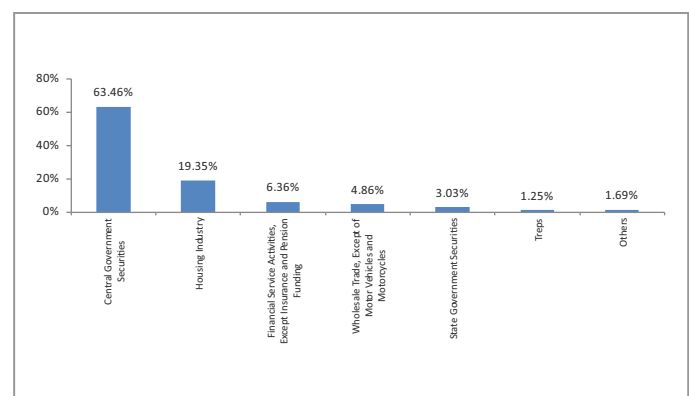
### Quantitative Indicators

Modified Duration in Years	4.21
Average Maturity in Years	5.71
Yield to Maturity in %	7.21%

### 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	1.12%	3.10%	1.33%	2.92%	4.89%	6.13%	5.31%	-	-	5.64%
Benchmark	1.34%	3.95%	1.83%	2.93%	5.86%	7.45%	6.70%	-	-	6.73%

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



November 2022

## 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	80.87
Money market instruments, Mutual funds*	0 - 60	21.10
Net Current Assets*		-1.97
<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	3.87%
<b>Sovereign</b>		
7.26% GOI (MD 22/08/2032)	SOV	31.61%
7.38% GOI (MD 20/06/2027)	SOV	10.78%
7.16% GOI (MD 20/05/2023)	SOV	8.86%
7.54% GOI (MD 23/05/2036)	SOV	8.11%
7.27% GOI (MD 08/04/2026)	SOV	8.06%
7.17% GOI (MD 08/01/2028)	SOV	3.81%
5.74% GOI (MD 15/11/2026)	SOV	2.91%
6.69% GOI (MD 27/06/2024)	SOV	2.85%
<b>Money Market, Deposits &amp; Other</b>		
		19.13%
<b>Total</b>		<b>100.00%</b>

### Fund Details

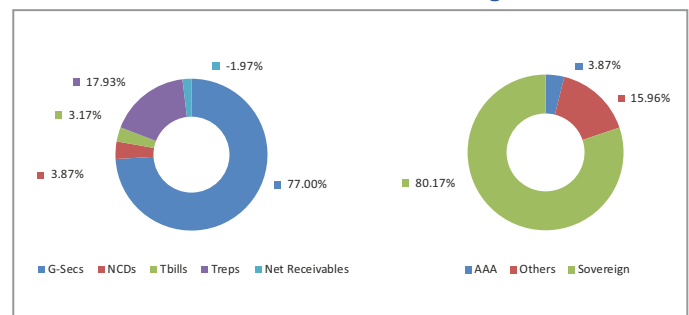
Description	
SFIN Number	ULGF02518/08/16GRDBTPENFU116
Launch Date	31- Aug-17
Face Value	10
Risk Profile	LOW
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 30-November-2022	12.9007
AUM (Rs. Cr)	2.62
Equity (Rs. Cr)	-
Debt (Rs. Cr)	2.67
Net current asset (Rs. Cr)	-0.05

### Quantitative Indicators

Modified Duration in Years	3.84
Average Maturity in Years	5.38
Yield to Maturity in %	6.86%

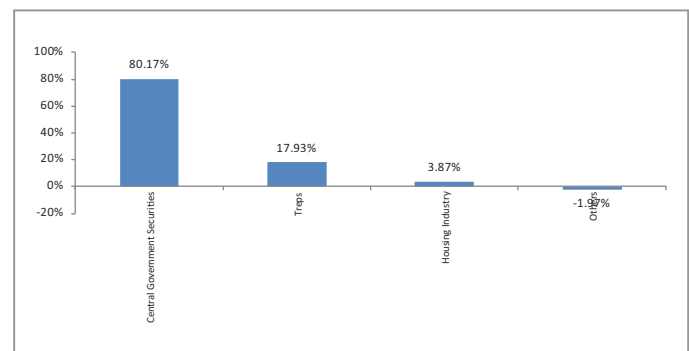
### Asset Class

### 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	1.29%	3.94%	0.66%	1.54%	3.93%	5.59%	5.32%	-	-	4.97%
Benchmark	1.34%	3.95%	1.83%	2.93%	5.86%	7.45%	6.70%	-	-	6.37%

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

November 2022

## 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	99.67
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		0.33
<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 (%)
<b>Money Market, Deposits &amp; Other</b>		<b>100.00%</b>
<b>Total</b>		<b>100.00%</b>

### Fund Details

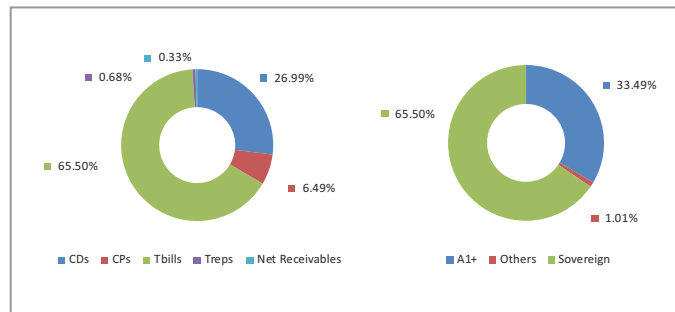
Description	
SFIN Number	ULGF00503/11/08GRLIQUFUND116
Launch Date	01-Nov-08
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
CIO	Sampath Reddy
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	12
Hybrid	1
NAV as on 30-November-2022	24.3479
AUM (Rs. Cr)	5.87
Equity (Rs. Cr)	-
Debt (Rs. Cr)	5.85
Net current asset (Rs. Cr)	0.02

### Quantitative Indicators

Modified Duration in Years	0.72
Average Maturity in Years	0.73
Yield to Maturity in %	6.28%

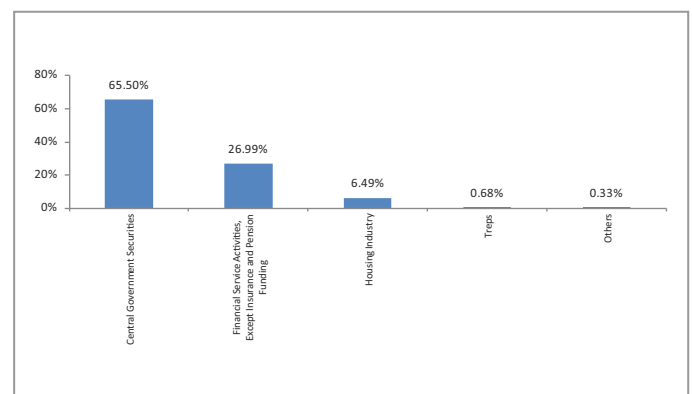
### Asset Class

### 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	0.46%	2.36%	3.79%	3.28%	3.54%	3.45%	2.65%	3.88%	5.26%	6.52%
Benchmark	0.55%	2.85%	4.81%	4.19%	4.40%	5.05%	5.53%	5.98%	6.83%	6.82%

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

November 2022

## 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>*</sup>		0.06
<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 (%)
Money Market, Deposits & Other		100.00%
<b>Total</b>		<b>100.00%</b>

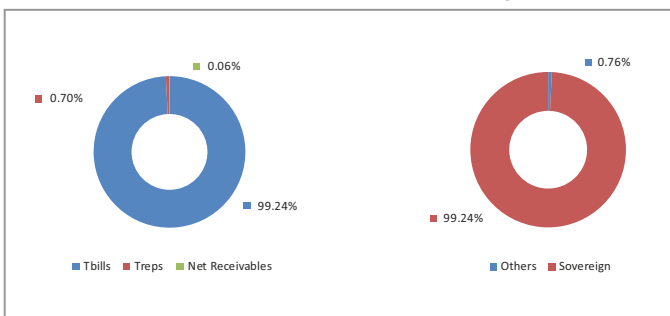
### Fund Details

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	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	12
Hybrid	1
NAV as on 30-November-2022	13.5988
AUM (Rs. Cr)	17.25
Equity (Rs. Cr)	-
Debt (Rs. Cr)	17.23
Net current asset (Rs. Cr)	0.01

### Quantitative Indicators

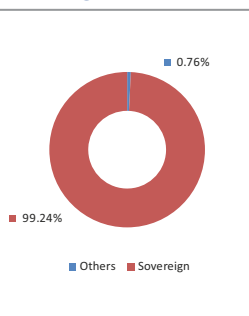
Modified Duration in Years	0.94
Average Maturity in Years	0.95
Yield to Maturity in %	6.62%

### Asset Class

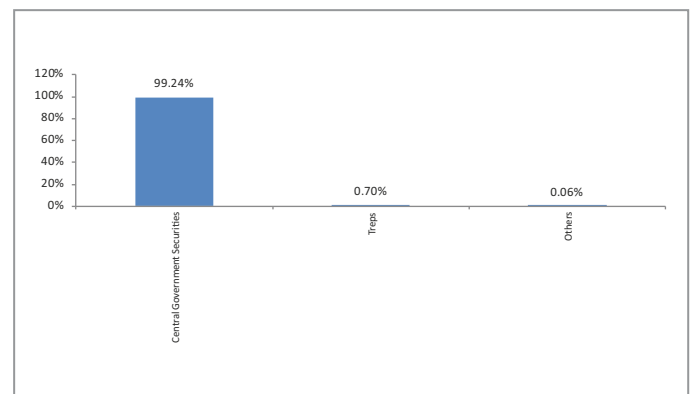


<sup>\*</sup>Others includes Equity, Treps, Net receivable/payable and FD

### 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	0.52%	2.43%	3.82%	3.26%	3.32%	1.05%	0.79%	2.50%	-	3.39%
Benchmark	0.55%	2.85%	4.81%	4.19%	4.40%	5.05%	5.53%	5.98%	-	6.70%

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

November 2022

## 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	97.03
Net Current Assets*		2.97
<b>Total</b>		<b>100.00</b>

\*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>

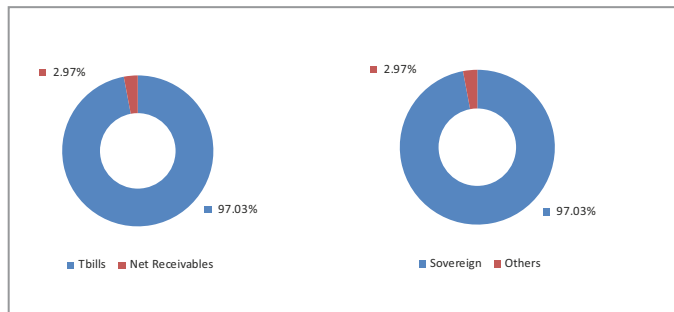
### Fund Details

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	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	12
Hybrid	1
NAV as on 30-November-2022	11.2011
AUM (Rs. Cr)	0.26
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.25
Net current asset (Rs. Cr)	0.01

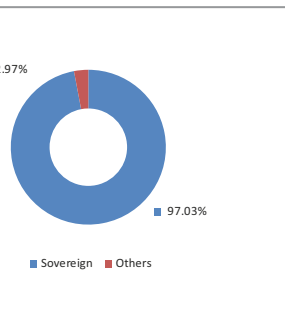
### Quantitative Indicators

Modified Duration in Years	0.45
Average Maturity in Years	0.46
Yield to Maturity in %	6.54%

### Asset Class

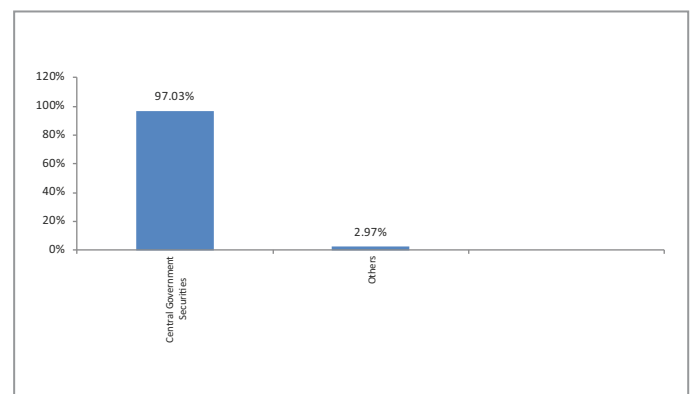


### Rating Profile



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

### Top 10 Sectors



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.43%	1.39%	2.70%	2.44%	3.40%	-	-	-	-	3.46%
Benchmark	0.55%	2.85%	4.81%	4.19%	4.40%	-	-	-	-	4.56%

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.

November 2022

## 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	98.50
Equity and equity related instruments	0 - 50	-
Net Current Assets*		1.50
<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>Sovereign</b>		<b>52.96%</b>
6.84% GOI (MD 19/12/2022)	SOV	33.46%
7.26% GOI (MD 22/08/2032)	SOV	14.16%
7.38% GOI (MD 20/06/2027)	SOV	3.21%
7.27% GOI (MD 08/04/2026)	SOV	2.13%
<b>Money Market, Deposits &amp; Other</b>		<b>47.04%</b>
<b>Total</b>		<b>100.00%</b>

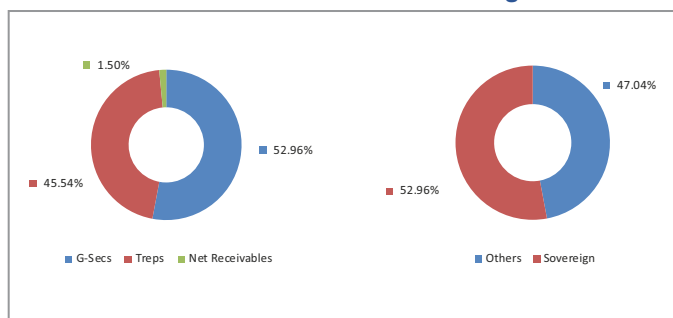
### Fund Details

Description		
SFIN Number	ULGF01311/05/11GRGROWFU02116	
Launch Date	01-Aug-11	
Face Value	10	
Risk Profile	Low	
Benchmark	-	
CIO	Sampath Reddy	
Fund Manager Name	Reshma Banda, Lakshman Chettiar	
Number of funds managed by fund manager:	Reshma Banda	Lakshman Chettiar
Equity	22	
Debt	-	10
Hybrid	7	13
NAV as on 30-November-2022	20.3293	
AUM (Rs. Cr)	32.98	
Equity (Rs. Cr)	-	
Debt (Rs. Cr)	32.49	
Net current asset (Rs. Cr)	0.50	

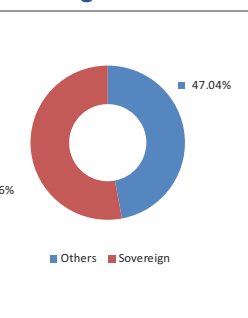
### Quantitative Indicators

Modified Duration in Years	1.17
Average Maturity in Years	1.64
Yield to Maturity in %	6.15%

### Asset Class

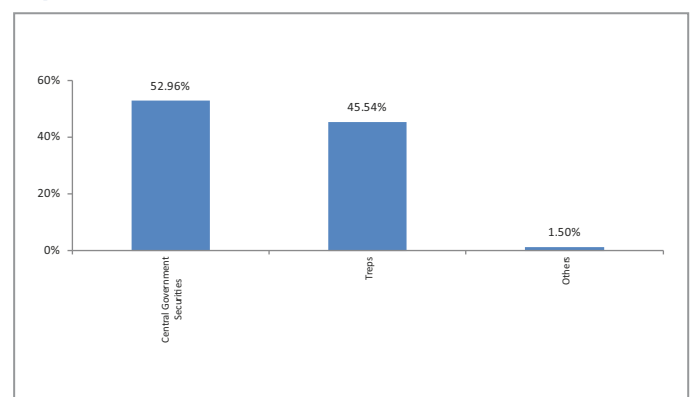


### Rating Profile



\*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	0.63%	2.60%	2.59%	2.45%	3.81%	4.93%	4.97%	5.22%	6.10%	6.46%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

November 2022

## 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	91.54
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	5.21
Net Current Assets*		3.26
<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>91.54%</b>
6.84% GOI (MD 19/12/2022)	SOV	91.54%
<b>Money Market, Deposits &amp; Other</b>		<b>8.46%</b>
<b>Total</b>		<b>100.00%</b>

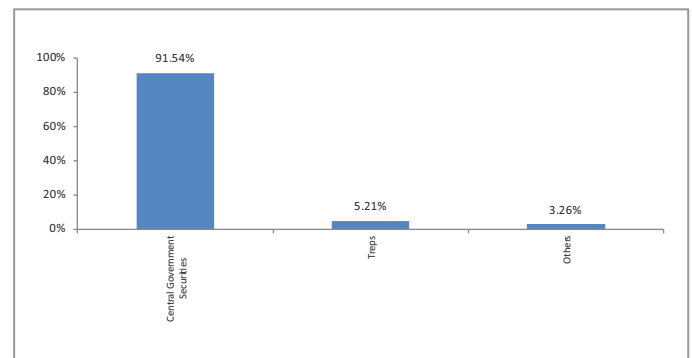
### Fund Details

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, Lakshman Chettiar	
Number of funds managed by fund manager:	Reshma Banda	Lakshman Chettiar
Equity	22	-
Debt	-	10
Hybrid	7	13
NAV as on 30-November-2022	22.0905	
AUM (Rs. Cr)	2.50	
Equity (Rs. Cr)	-	
Debt (Rs. Cr)	2.42	
Net current asset (Rs. Cr)	0.08	

### Quantitative Indicators

Modified Duration in Years	0.05
Average Maturity in Years	0.05
Yield to Maturity in %	6.16%

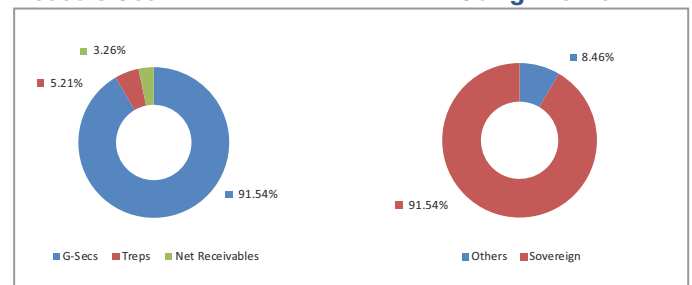
### Top 10 Sectors



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

### Asset Class

### Rating Profile



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.39%	1.98%	2.79%	2.41%	3.77%	4.95%	4.86%	5.92%	6.99%	7.17%
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