

INVESTMENT'Z INSIGHT

Monthly Investment Update February 2023

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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	1.82%	0.00%	0.00%	0.00%	0.00%	5.89%
	Equity Shares	68.19%	0.00%	0.00%	19.81%	98.69%	88.79%
	Money Market Instruments	0.67%	100.00%	7.21%	8.02%	1.31%	5.32%
	Fixed Deposits	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Bond and Debentures	1.11%	0.00%	23.00%	15.46%	0.00%	0.00%
	Govt Securities	28.21%	0.00%	69.79%	56.71%	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
	Asset Allocation Fund	Group Asset Allocation Fund	ULGF00926/02/10GRASSALLOC116	67.0	-0.85%	-4.55%	-0.39%	3.87%	8.33%	11.61%	9.17%	7.94%	10.78%	10.95%	10.57%				10.57%	25-Feb-10
		CRISIL Balanced Fund – Aggressive Index			-1.31%	-4.76%	-0.83%	3.46%	7.82%	12.77%	11.46%	10.04%	12.09%	10.80%						
	Cash Fund	Group Liquid Fund	ULGF00503/11/08GRLIQUFUND116	5.8	0.44%	1.40%	2.81%	4.52%	3.65%	3.63%	3.37%	2.66%	3.80%	5.18%	6.51%				6.51%	1-Nov-08
	Cash Fund	Group Liquid Fund II	ULGF02124/06/13GRLIQUFU02116	0.1	0.43%	1.49%	3.01%	4.78%	3.69%	3.46%	1.05%	0.81%	2.43%	-	3.46%				3.46%	13-Sep-13
	Cash Fund	Group Liquid Fund III	ULGF02302/03/15GRLIQUFU03116	0.3	0.41%	1.32%	2.05%	3.41%	2.80%	2.89%	-	-	-	-	3.60%				3.60%	2-Aug-19
		Crisil Liquid Fund Index			0.49%	1.62%	3.17%	5.54%	4.59%	4.48%	5.00%	5.53%	5.96%	6.80%						
	Debt Fund	Group Debt Fund	ULGF00426/03/08GRDEBTFUND116	73.7	0.04%	0.54%	1.47%	1.94%	4.28%	4.69%	5.65%	5.93%	6.60%	7.14%	8.11%				8.11%	26-Mar-08
	Debt Fund	Group Debt Fund II	ULGF01924/06/13GRDEBTFU02116	827.1	0.07%	0.57%	1.52%	2.05%	4.25%	4.51%	5.78%	6.01%	6.64%	-	7.39%				7.39%	13-Sep-13
	Debt Fund	Group Debt Fund III	ULGF02202/03/15GRDEBTFU03116	90.1	0.12%	0.67%	1.68%	1.96%	4.20%	4.59%	5.80%	5.69%	-	-	5.53%				5.53%	29-Sep-16
	Debt Fund	Group Debt Pension Fund	ULGF02518/08/16GRDBTPENFU116	2.6	-0.02%	0.56%	1.93%	2.10%	2.65%	3.48%	5.32%	5.57%	-	-	4.85%				4.85%	31-Aug-17
		Crisil Composite Bond Fund Index			0.26%	1.16%	2.36%	2.96%	4.35%	5.20%	7.28%	7.25%	7.43%	7.75%						
	Debt Fund	Group Short Term Debt Fund II	ULGF01218/04/11GRSHTRDE02116	1.0	0.03%	0.91%	1.92%	3.61%	3.32%	4.25%	5.15%	5.48%	6.39%	6.68%	6.83%				6.83%	21-Jun-11
	Debt Fund	Group Short Term Debt Fund III	ULGF02024/06/13GRSHTRDE03116	39.7	0.12%	1.08%	2.40%	3.85%	3.51%	4.39%	5.06%	5.24%	5.91%	-	6.40%				6.40%	13-Sep-13
		CRISIL Short Term Bond Fund Index			0.33%	1.40%	2.54%	3.71%	4.68%	5.62%	6.84%	6.97%	7.15%	7.73%						
	Equity Fund	Group Equity Fund	ULGF01018/04/11GREQTYFUND116	54.1	-1.15%	-6.11%	-1.85%	3.99%	9.28%	14.83%	11.78%	9.26%	14.10%	13.32%	12.27%				12.27%	21-Jun-11
	Equity Fund	Group Blue Chip Fund	ULGF01118/04/11GRBLUECHIP116	3.7	-1.64%	-6.40%	-2.04%	5.87%	10.78%	18.32%	14.10%	11.80%	14.44%	12.05%	10.89%				10.89%	21-Jun-11
		Nifty 50 Index			-2.03%	-7.75%	-2.56%	3.04%	9.11%	15.58%	12.52%	10.52%	13.83%	11.75%						
	Hybrid Fund	Group Balanced Gain Fund II	ULGF02402/03/15GRBALCGA02116	3.8	-0.24%	-2.23%	1.36%	5.98%	6.85%	-	-	-	-	-	8.97%				8.97%	25-Apr-17
		CRISIL Balanced Fund – Aggressive Index			-1.31%	-4.76%	-0.83%	3.46%	7.82%	12.77%	11.46%	10.04%	12.09%	10.80%						
	Index Fund	Group Equity Index Fund	ULGF00822/02/10GREQTYINDX116	32.2	-1.88%	-7.07%	-2.21%	4.71%	9.95%	17.18%	13.11%	10.81%	13.59%	11.55%	9.35%				9.35%	19-Feb-10
		Nifty 50 Index			-2.03%	-7.75%	-2.56%	3.04%	9.11%	15.58%	12.52%	10.52%	13.83%	11.75%						
	Hybrid Fund	Secure Gain Fund	ULGF00215/10/04SECUREFUND116	2,172.0	-0.06%	-0.66%	1.25%	2.63%	4.84%	6.26%	7.14%	7.12%	8.02%	8.66%	8.94%				8.94%	15-Oct-04
	Hybrid Fund	Stable Gain Fund	ULGF00115/09/04STABLEFUND116	384.7	-0.18%	-1.39%	1.07%	3.40%	5.77%	7.71%	8.01%	7.35%	8.77%	9.81%	9.70%				9.70%	31-Oct-04
	Hybrid Fund	Group Return Shield Fund	ULGF01421/06/11RETNSHIELD116	2.2	0.06%	0.83%	1.92%	3.05%	2.70%	3.52%	4.59%	4.96%	6.04%	6.99%	7.08%				7.08%	21-Jun-11
	Hybrid Fund	Group Growth Fund II	ULGF01311/05/11GRGROWFU02116	33.3	0.29%	1.09%	2.38%	3.41%	3.09%	3.60%	4.64%	5.18%	5.17%	6.01%	6.41%				6.41%	1-Aug-11
		Benchmark			-	-	-	-	-	-	-	-	-	-	-				-	

February 2023

Group Equity Index Fund

Fund Objective

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

Portfolio Allocation

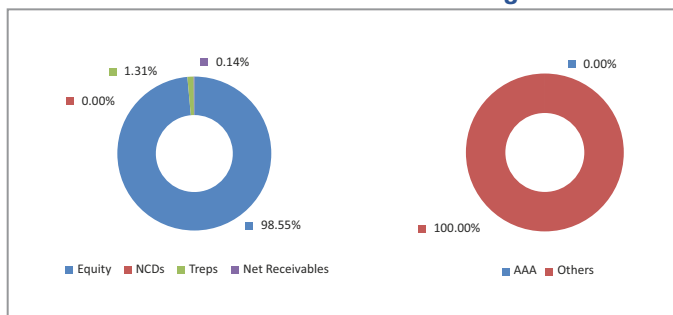
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	1.31
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	98.55
Net Current Assets [#]		0.14
Total		100.00

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

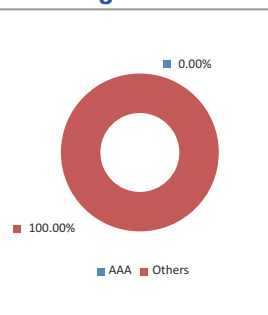
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		98.55%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	9.50%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.84%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.01%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.65%
ITC Ltd	Manufacture of Tobacco Products	5.40%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	4.42%
Hindustan Unilever Ltd.	Manufacture of Chemicals and Chemical Products	4.24%
Larsen & Toubro Ltd	Civil Engineering	3.98%
Bharti Airtel Ltd	Telecommunications	3.34%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.29%
Others		42.86%
Corporate Bond		0.00%
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA	0.00%
Money Market, Deposits & Other		1.44%
Total		100.00%

Asset Class



Rating Profile



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

Performance

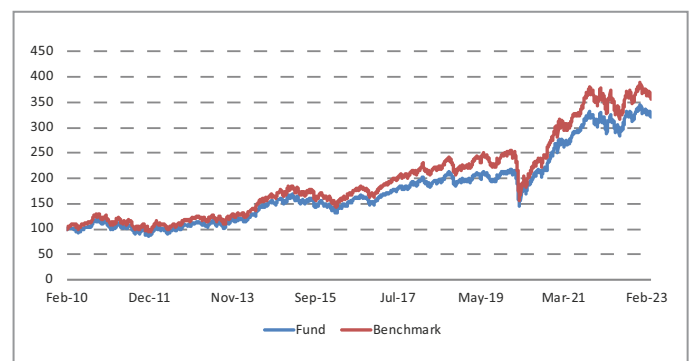
Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-1.88%	-2.21%	4.71%	9.95%	17.18%	13.11%	10.81%	13.59%	11.55%	9.35%
Benchmark	-2.03%	-2.56%	3.04%	9.11%	15.58%	12.52%	10.52%	13.83%	11.75%	10.26%

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

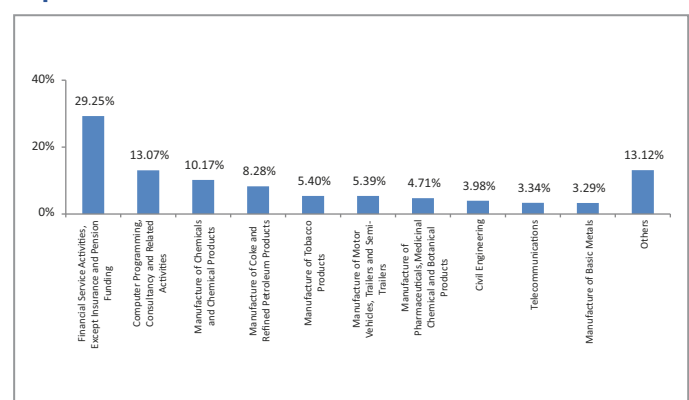
Fund Details

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	23
Debt	-
Hybrid	7
NAV as on 28-February-2023	32.0496
AUM (Rs. Cr)	32.16
Equity (Rs. Cr)	31.70
Debt (Rs. Cr)	0.42
Net current asset (Rs. Cr)	0.04

Growth of Rs. 100



Top 10 Sectors



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

February 2023

Group Blue Chip Fund

Fund Objective

To provide capital appreciation through investment in equities.

Portfolio Allocation

	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	98.75
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	0.81
Net Current Assets*		0.44
Total		100.00

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

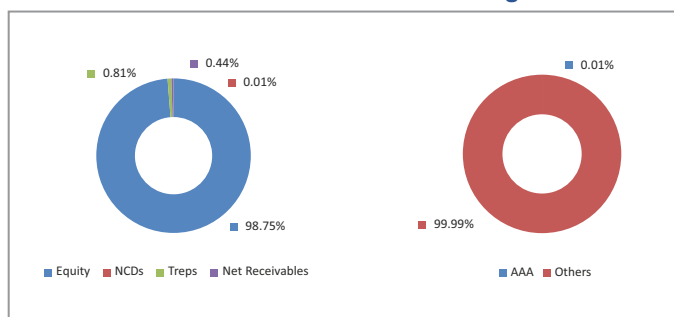
**The exposure to money market instruments may be increased to 100%, keeping in view market conditions, market opportunities, and political, economic and other factors, depending on the perception of the Investment Manager.

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		98.75%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.91%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.46%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.29%
ITC Ltd	Manufacture of Tobacco Products	5.93%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.11%
Larsen & Toubro Ltd	Civil Engineering	4.16%
Bharti Airtel Ltd	Telecommunications	4.11%
Hindustan Unilever Ltd.	Manufacture of Chemicals and Chemical Products	4.05%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	3.46%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	2.90%
Others		43.37%
Corporate Bond		0.01%
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA	0.01%
Money Market, Deposits & Other		1.24%
Total		100.00%

Asset Class

Rating Profile



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

Performance

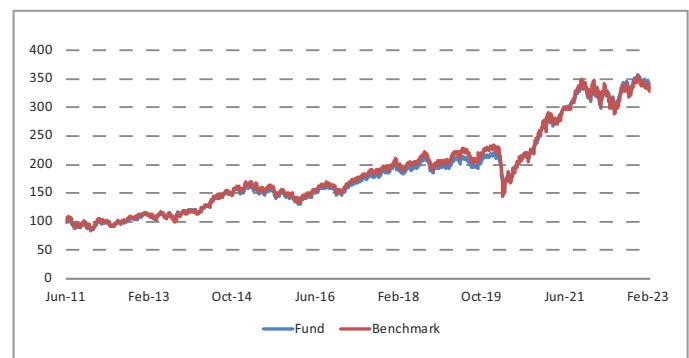
Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-1.64%	-2.04%	5.87%	10.78%	18.32%	14.10%	11.80%	14.44%	12.05%	10.89%
Benchmark	-2.03%	-2.56%	3.04%	9.11%	15.58%	12.52%	10.52%	13.83%	11.75%	10.69%

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

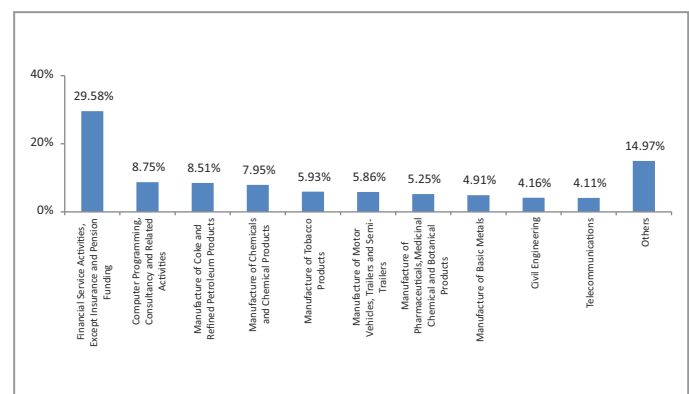
Fund Details

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	23
Debt	-
Hybrid	7
NAV as on 28-February-2023	33.5039
AUM (Rs. Cr)	3.72
Equity (Rs. Cr)	3.68
Debt (Rs. Cr)	0.03
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'.

February 2023

Group Equity Fund

Fund Objective

To provide capital appreciation through investment in equity shares.

Portfolio Allocation

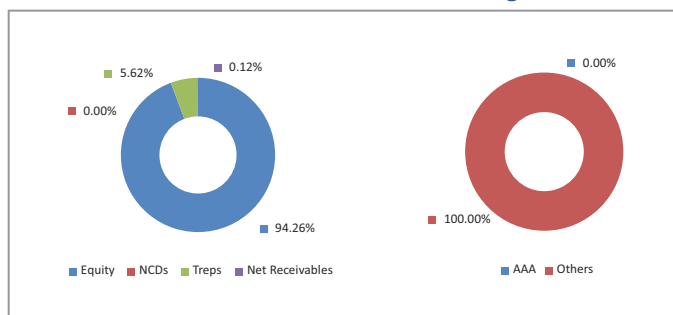
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	94.26
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	5.62
Net Current Assets*		0.12
Total		100.00

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

Portfolio

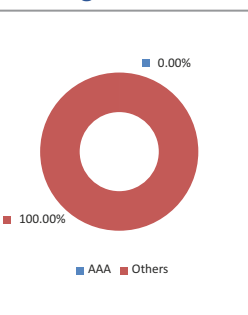
Company/Issuer	Sector/Rating	Exposure (%)
Equity		94.26%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.28%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.14%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.69%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.50%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.47%
Larsen & Toubro Ltd	Civil Engineering	3.43%
ITC Ltd	Manufacture of Tobacco Products	3.41%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.35%
Bharti Airtel Ltd	Telecommunications	2.62%
Hindustan Unilever Ltd.	Manufacture of Chemicals and Chemical Products	2.23%
Others		44.14%
Corporate Bond		0.00%
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA	0.00%
Money Market, Deposits & Other		5.74%
Total		100.00%

Asset Class



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

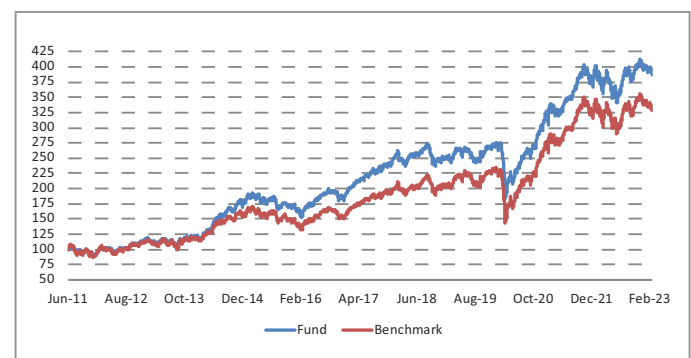
Rating Profile



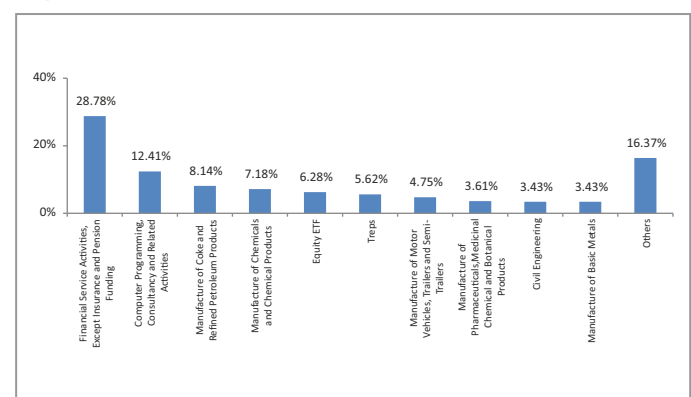
Fund Details

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	23
Debt	-
Hybrid	7
NAV as on 28-February-2023	38.7127
AUM (Rs. Cr)	54.09
Equity (Rs. Cr)	50.99
Debt (Rs. Cr)	3.04
Net current asset (Rs. Cr)	0.06

Growth of Rs. 100



Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-1.15%	-1.85%	3.99%	9.28%	14.83%	11.78%	9.26%	14.10%	13.32%	12.27%
Benchmark	-2.03%	-2.56%	3.04%	9.11%	15.58%	12.52%	10.52%	13.83%	11.75%	10.69%

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February 2023

Group Asset Allocation Fund

Fund Objective

To realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash. The fund strategy will be to adjust the mix between these asset classes to capitalize on the changing financial markets and economic conditions.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 50	26.34
Corporate bonds	0 - 50	-
Money market and other liquid assets	0 - 40	0.63
Infrastructure sector as defined by the IRDA	0 - 40	1.03
Listed equities	0 - 100	65.39
Net Current Assets*		6.61
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	7.91%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	7.07%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.20%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	4.99%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.90%
Larsen & Toubro Ltd	Civil Engineering	3.53%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.80%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	2.59%
ITC Ltd	Manufacture of Tobacco Products	2.42%
Bharti Airtel Ltd	Telecommunications	2.26%
Others		22.73%
Corporate Bond		
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA	1.03%
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA	0.00%
Sovereign		
7.10% GOI (MD 18/04/2029)	SOV	12.33%
6.54% GOI (MD 17/01/2032)	SOV	11.73%
7.74% Maharashtra SDL (MD 01/03/2033)	SOV	1.50%
7.68% Gujarat SDL (MD 15/02/2030)	SOV	0.75%
5.74% GOI (MD 15/11/2026)	SOV	0.03%
Money Market, Deposits & Other		
Total		100.00%

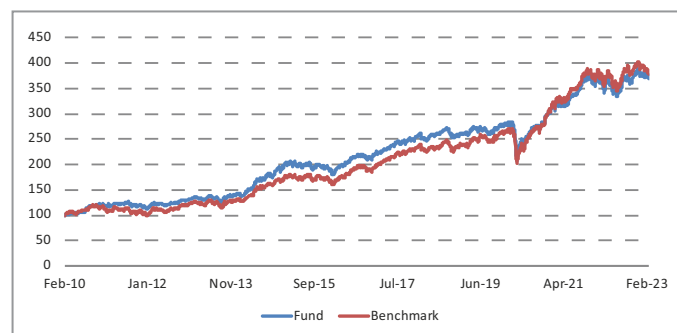
Fund Details

Description		
SFIN Number	ULGF00926/02/10GRASSALLOC116	
Launch Date	25-Feb-10	
Face Value	10	
Risk Profile	High	
Benchmark	CRISIL Balanced Fund – Aggressive Index	
CIO	Sampath Reddy	
Fund Manager Name	Paresh Jain, Lakshman Chettiar	
Number of funds managed by fund manager:	Paresh Jain	Lakshman Chettiar
Equity	1	-
Debt	-	10
Hybrid	4	13
NAV as on 28-February-2023	36.9953	
AUM (Rs. Cr)	66.96	
Equity (Rs. Cr)	43.79	
Debt (Rs. Cr)	18.75	
Net current asset (Rs. Cr)	4.43	

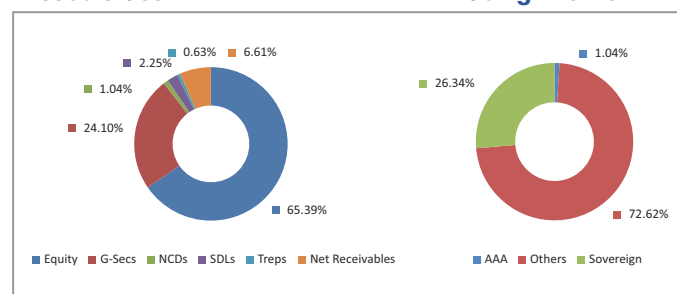
Quantitative Indicators

Modified Duration in Years	5.45
Average Maturity in Years	7.36
Yield to Maturity in %	7.47

Growth of Rs. 100

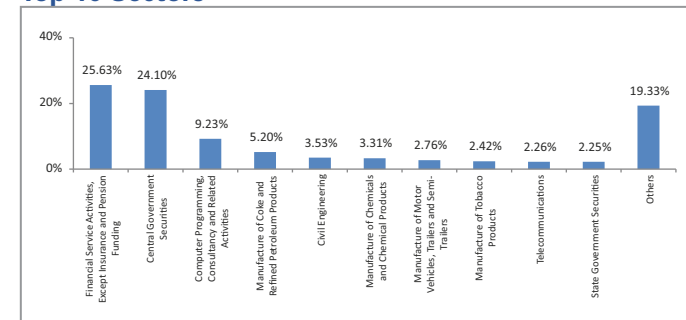


Asset Class



*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	-0.85%	-0.39%	3.87%	8.33%	11.61%	9.17%	7.94%	10.78%	10.95%	10.57%
Benchmark	-1.31%	-0.83%	3.46%	7.82%	12.77%	11.46%	10.04%	12.09%	10.80%	9.78%

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February 2023

Stable Gain Fund

Fund Objective

To provide moderate risk with moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	59.34
Corporate bonds	0 - 40	4.36
Money market and other liquid assets	0 - 20	7.42
Infrastructure sector as defined by the IRDA	0 - 25	-
Listed equities	0 - 35	28.60
Net Current Assets*		0.29
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		28.60%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.83%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	3.56%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	2.26%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.24%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.83%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.47%
ITC Ltd	Manufacture of Tobacco Products	1.07%
Larsen & Toubro Ltd	Civil Engineering	0.99%
Orient Electric Limited	Manufacture of Electrical Equipment	0.88%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.86%
Others		9.60%
Corporate Bond		11.31%
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	6.19%
8.55% HDFC Ltd NCD (S) (MD 27/03/2029)	AAA	2.16%
7.05% HDFC Ltd. NCD (S) (MD 01/12/2031)	AAA	0.75%
8.20% GOI Oil Bond (MD 15/09/2024)	SOV	0.53%
7.78% HDFC LTD (S) (MD 27/03/2027)	AAA	0.52%
8.05% HDFC LTD (S) Series W-003 (MD 22/10/2029)	AAA	0.40%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA	0.27%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.26%
6.65% FCI GOI NC BONDS SERIES IX (MD 23/10/2030)	AAA	0.24%
Sovereign		52.38%
7.10% GOI (MD 18/04/2029)	SOV	12.98%
6.54% GOI (MD 17/01/2032)	SOV	11.78%
6.10% GOI (MD 12/07/2031)	SOV	8.36%
7.38% GOI (MD 20/06/2027)	SOV	7.68%
5.74% GOI (MD 15/11/2026)	SOV	4.16%
6.79% GOI (MD 15/05/2027)	SOV	4.00%
8.08% Tamilnadu SDL (MD 26/12/2028)	SOV	2.39%
7.72% Maharashtra SDL (MD 01/03/2031)	SOV	1.04%
Money Market, Deposits & Other		7.71%
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	Chinmay Sathe, Lakshman Chettiar	
Number of funds managed by fund manager:	Chinmay Sathe	Lakshman Chettiar
Equity	-	-
Debt	-	10
Hybrid	2	13
NAV as on 28-February-2023	54.6622	
AUM (Rs. Cr)	384.68	
Equity (Rs. Cr)	110.01	
Debt (Rs. Cr)	273.56	
Net current asset (Rs. Cr)	1.12	

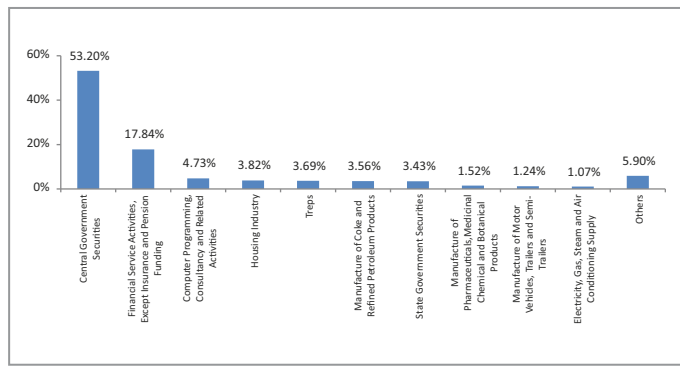
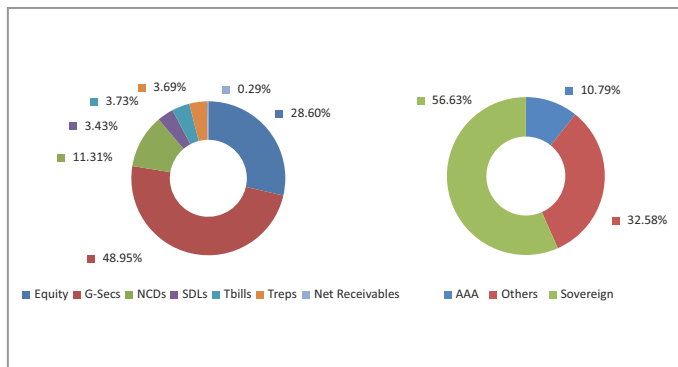
Quantitative Indicators

Modified Duration in Years	4.41
Average Maturity in Years	5.76
Yield to Maturity in %	7.38

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	-0.18%	1.07%	3.40%	5.77%	7.71%	8.01%	7.35%	8.77%	9.81%	9.70%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

February 2023

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	63.23
Corporate bonds	0 - 30	9.43
Money market and other liquid assets	0 - 20	6.69
Infrastructure sector as defined by the IRDA	0 - 25	1.34
Listed equities	0 - 20	18.32
Net Current Assets*		0.99
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		18.32%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	2.19%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.69%
Housing Development Finance Corporation Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.67%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.48%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.19%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.94%
Orient Electric Limited	Manufacture of Electrical Equipment	0.79%
Larsen & Toubro Ltd	Civil Engineering	0.69%
ITC Ltd	Manufacture of Tobacco Products	0.66%
Tech Mahindra Ltd	Computer Programming, Consultancy and Related Activities	0.64%
Others		6.38%
Corporate Bond		17.80%
8.55% HDFC Ltd NCD (S) (MD 27/03/2029)	AAA	3.44%
6.65% FCI GOI NC BONDS SERIES IX (MD 23/10/2030)	AAA	2.59%
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	2.57%
7.05% HDFC Ltd. NCD (S) (MD 01/12/2031)	AAA	1.32%
5.04% IRFC Ltd NCD (S) (MD 05/05/2023)	AAA	1.15%
8.20% GOI Oil Bond (MD 12/02/2024)	SOV	0.84%
7.83% LICHF Ltd. NCD (S) (MD 25/09/2026) (P 26/11/2020)	AAA	0.83%
7.75% LIC Housing Finance Ltd NCD (S) (MD 23/07/2024)	AAA	0.83%
5.40% HDFC LTD (S) (MD 11/08/2023)	AAA	0.82%
8.05% HDFC LTD (S) Series W-003 (MD 22/10/2029)	AAA	0.63%
Others		2.78%
Sovereign		56.20%
6.54% GOI (MD 17/01/2032)	SOV	16.26%
7.10% GOI (MD 18/04/2029)	SOV	13.96%
7.38% GOI (MD 20/06/2027)	SOV	6.90%
8.08% Tamilnadu SDL (MD 26/12/2028)	SOV	5.45%
6.10% GOI (MD 12/07/2031)	SOV	4.57%
6.79% GOI (MD 15/05/2027)	SOV	4.09%
5.74% GOI (MD 15/11/2026)	SOV	2.75%
7.68% Gujarat SDL (MD 15/02/2030)	SOV	0.58%
7.72% Maharashtra SDL (MD 01/03/2031)	SOV	0.57%
8.07% Tamilnadu SDL (MD 28/01/2025)	SOV	0.23%
Others		0.83%
Money Market, Deposits & Other		7.68%
Total		100.00%

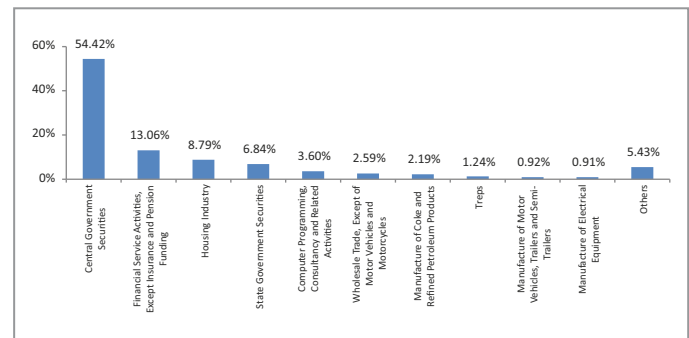
Fund Details

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	-
Hybrid	2
NAV as on 28-February-2023	48.2618
AUM (Rs. Cr)	2172.00
Equity (Rs. Cr)	397.96
Debt (Rs. Cr)	1752.49
Net current asset (Rs. Cr)	21.54

Quantitative Indicators

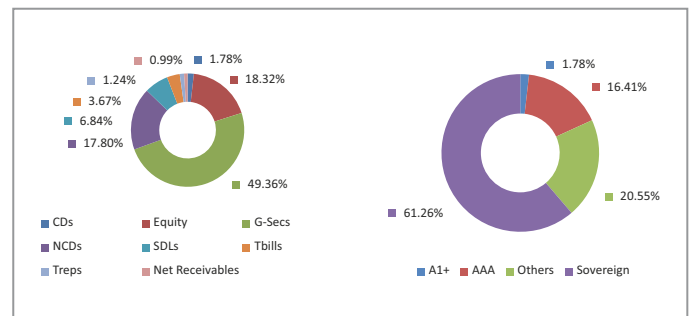
Modified Duration in Years	4.38
Average Maturity in Years	5.78
Yield to Maturity in %	7.41

Top 10 Sectors



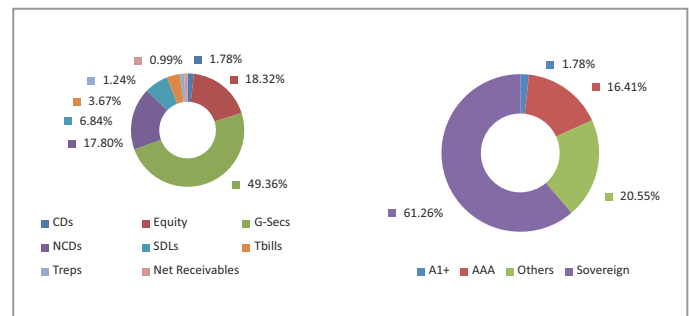
Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



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

Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.06%	1.25%	2.63%	4.84%	6.26%	7.14%	7.12%	8.02%	8.66%	8.94%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

February 2023

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

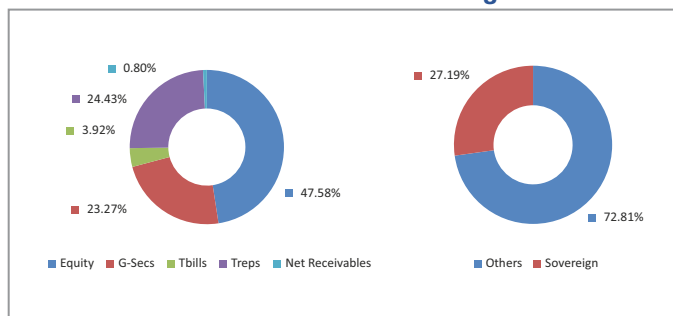
	Stated (%)	Actual (%)
Equity	0 - 80	47.58
Debt and Debt related securities, Money Market instrument/Mutual Funds	20 - 80	23.27
Money market instruments, Cash, Mutual funds	0 - 40	28.35
Net Current Assets*		0.80
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		47.58%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.58%
Larsen & Toubro Ltd	Civil Engineering	6.16%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.59%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	5.52%
ITC Ltd	Manufacture of Tobacco Products	5.04%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.92%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	3.70%
Bharti Airtel Ltd	Telecommunications	3.45%
Hindustan Unilever Ltd.	Manufacture of Chemicals and Chemical Products	3.27%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.87%
Others		1.48%
Sovereign		23.27%
7.17% GOI (MD 08/01/2028)	SOV	22.64%
5.74% GOI (MD 15/11/2026)	SOV	0.63%
Money Market, Deposits & Other		29.15%
Total		100.00%

Asset Class



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.24%	1.36%	5.98%	6.85%	-	-	-	-	-	8.97%
Benchmark	-1.31%	-0.83%	3.46%	7.82%	-	-	-	-	-	16.01%

** 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

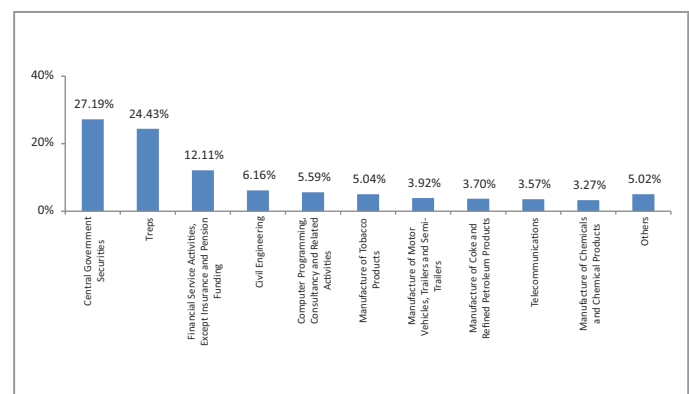
Fund Details

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	23
Debt	-
Hybrid	7
NAV as on 28-February-2023	12.6493
AUM (Rs. Cr)	3.77
Equity (Rs. Cr)	1.79
Debt (Rs. Cr)	1.94
Net current asset (Rs. Cr)	0.03

Quantitative Indicators

Modified Duration in Years	1.81
Average Maturity in Years	2.20
Yield to Maturity in %	7.04

Top 10 Sectors



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

February 2023

Group Debt Fund

Fund Objective

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

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 100	78.77
Corporate bonds	0 - 100	10.40
Money market and other liquid assets	0 - 40	8.89
Listed equities - NIL		-
Net Current Assets*		1.94
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		17.16%
8.55% HDFC Ltd NCD (S) (MD 27/03/2029)	AAA	8.46%
8.30% RECL Ltd NCD GOI serviced (U) (MD 25/03/2029)	AAA	4.21%
6.65% FCI GOI NC BONDS SERIES IX (MD 23/10/2030)	AAA	2.55%
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	0.56%
8.85% Bajaj Finance Ltd. NCD (U) (MD 15/07/2026)	AAA	0.42%
7.90% LICHF Ltd. NCD (S)(MD 18/08/2026)	AAA	0.27%
Sovereign		72.00%
6.54% GOI (MD 17/01/2032)	SOV	19.07%
7.10% GOI (MD 18/04/2029)	SOV	18.81%
7.38% GOI (MD 20/06/2027)	SOV	14.91%
6.80% GOI (MD 15/12/2060)-Strips (C)-(MD 15/12/2024)	SOV	7.16%
7.26% GOI (MD 14/01/2029)	SOV	5.38%
6.10% GOI (MD 12/07/2031)	SOV	4.99%
7.64% Madhya Pradesh SDL (MD 08/02/2033)	SOV	1.69%
Money Market, Deposits & Other		10.83%
Total		100.00%

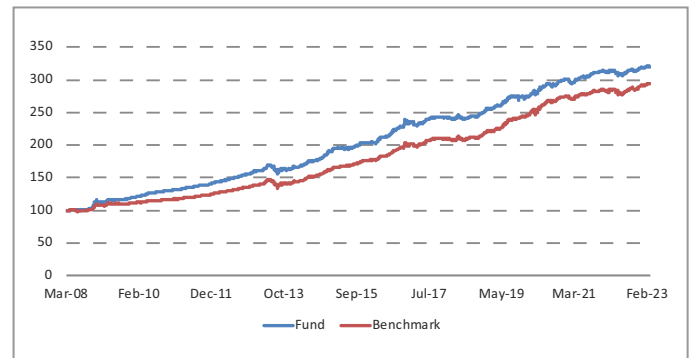
Fund Details

Description	
SFIN Number	ULGF00426/03/08GRDEBTFUND116
Launch Date	26-Mar-08
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 28-February-2023	32.0522
AUM (Rs. Cr)	73.66
Equity (Rs. Cr)	-
Debt (Rs. Cr)	72.23
Net current asset (Rs. Cr)	1.43

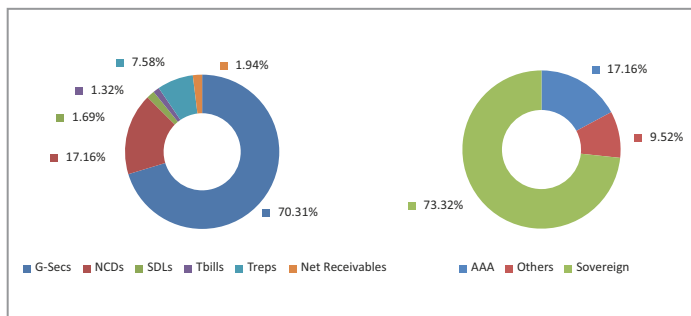
Quantitative Indicators

Modified Duration in Years	4.33
Average Maturity in Years	5.69
Yield to Maturity in %	7.43

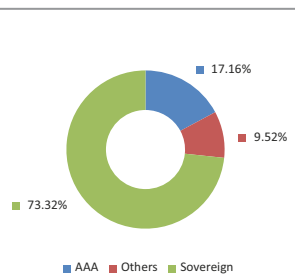
Growth of Rs. 100



Asset Class



Rating Profile



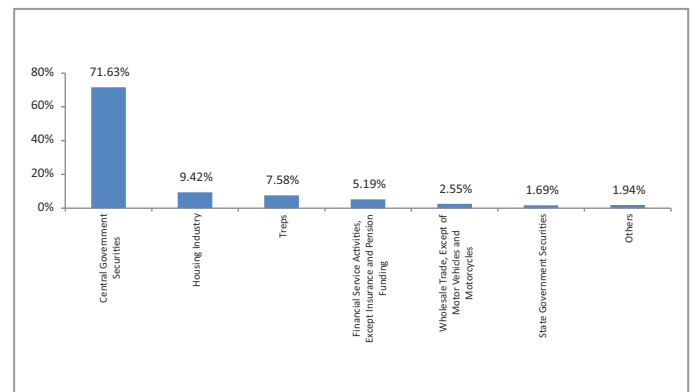
*Others includes Equity, Treps, Net receivable/payable and FD

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.04%	1.47%	1.94%	4.28%	4.69%	5.65%	5.93%	6.60%	7.14%	8.11%
Benchmark	0.26%	2.36%	2.96%	4.35%	5.20%	7.28%	7.25%	7.43%	7.75%	7.48%

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

Top 10 Sectors



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

February 2023

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	97.10
Net Current Assets*		2.90
Total		100.00

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

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		8.04%
7.62% NABARD NCD Series 23I (U)(MD 31/01/2028)	AAA	8.04%
Sovereign		76.13%
6.69% GOI (MD 27/06/2024)	SOV	40.13%
6.97% GOI (MD 06/09/2026)	SOV	24.93%
5.63% GOI (MD 12/04/2026)	SOV	11.07%
Money Market, Deposits & Other		15.83%
Total		100.00%

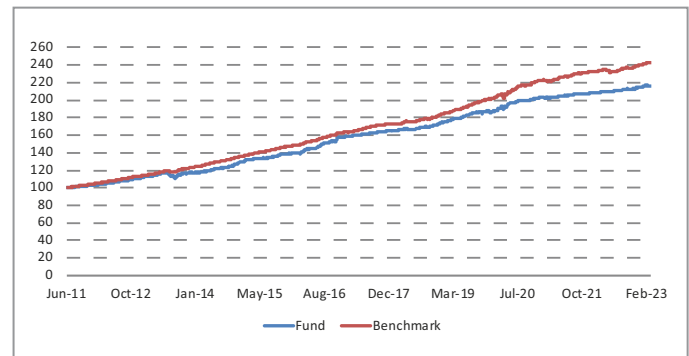
Fund Details

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	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	12
Hybrid	1
NAV as on 28-February-2023	21.6513
AUM (Rs. Cr)	0.99
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.96
Net current asset (Rs. Cr)	0.03

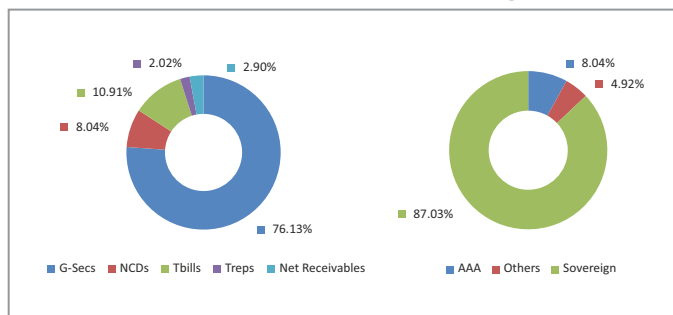
Quantitative Indicators

Modified Duration in Years	2.01
Average Maturity in Years	2.32
Yield to Maturity in %	7.31

Growth of Rs. 100

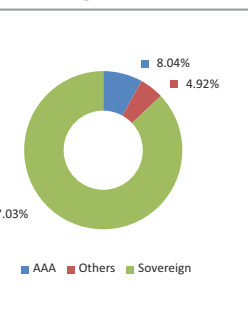


Asset Class

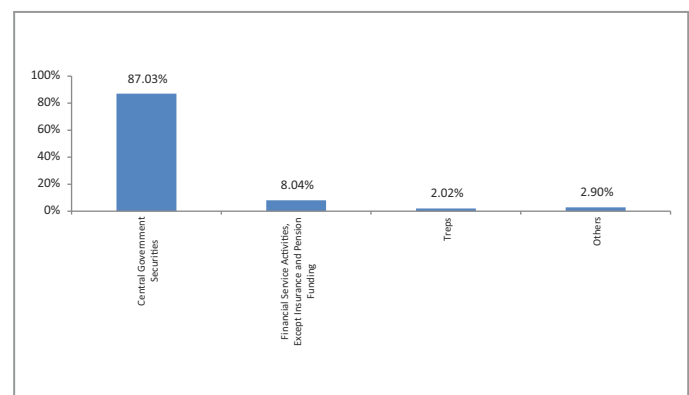


*Others includes Equity, Treps, Net receivable/payable and FD

Rating Profile



Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.03%	1.92%	3.61%	3.32%	4.25%	5.15%	5.48%	6.39%	6.68%	6.83%
Benchmark	0.33%	2.54%	3.71%	4.68%	5.62%	6.84%	6.97%	7.15%	7.73%	7.88%

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

February 2023

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	93.58
Money Market instrument	0 - 60	6.51
Net Current Assets*		-0.10
Total		100.00

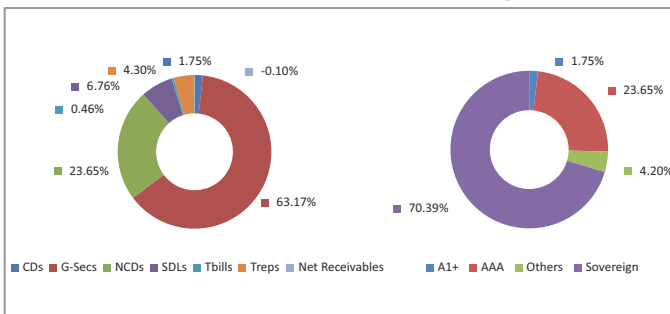
*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		23.65%
6.65% FCI GOI NC BONDS SERIES IX (MD 23/10/2030)	AAA	5.34%
8.55% HDFC Ltd NCD (S) (MD 27/03/2029)	AAA	4.65%
7.65% HDB Financial Services Ltd.NCD(S) (MD 10/09/2027)	AAA	3.01%
6.8975% LIC Housing Finance Ltd NCD (S) (MD 16/11/2023)	AAA	3.00%
7.05% HDFC Ltd. NCD (S) (MD 01/12/2031)	AAA	1.97%
8.04% HDB Financial Services Ltd.NCD(S) (MD 25/02/2026)	AAA	1.21%
8.05% HDFC LTD (S) Series W-003 (MD 22/10/2029)	AAA	1.04%
7.70% HDFC LTD (S) Series AA-012 (MD 18/11/2025)	AAA	0.96%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA	0.93%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.58%
Others		0.96%
Sovereign		69.93%
6.54% GOI (MD 17/01/2032)	SOV	20.84%
7.10% GOI (MD 18/04/2029)	SOV	17.89%
7.38% GOI (MD 20/06/2027)	SOV	13.15%
6.10% GOI (MD 12/07/2031)	SOV	3.33%
7.17% GOI (MD 08/01/2028)	SOV	3.00%
7.64% Madhya Pradesh SDL (MD 08/02/2033)	SOV	2.90%
7.74% Maharashtra SDL (MD 01/03/2033)	SOV	1.94%
6.95% GOI (MD 16/12/2061)-Strips (C)-(MD 16/12/2024)	SOV	1.59%
8.15% GOI (MD 24/11/2026)	SOV	1.24%
6.80% GOI (MD 15/12/2060)-Strips (C)-(MD 15/06/2025)	SOV	0.96%
Others		3.07%
Money Market, Deposits & Other		6.42%
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	0.07%	1.52%	2.05%	4.25%	4.51%	5.78%	6.01%	6.64%	-	7.39%
Benchmark	0.26%	2.36%	2.96%	4.35%	5.20%	7.28%	7.25%	7.43%	-	8.22%

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

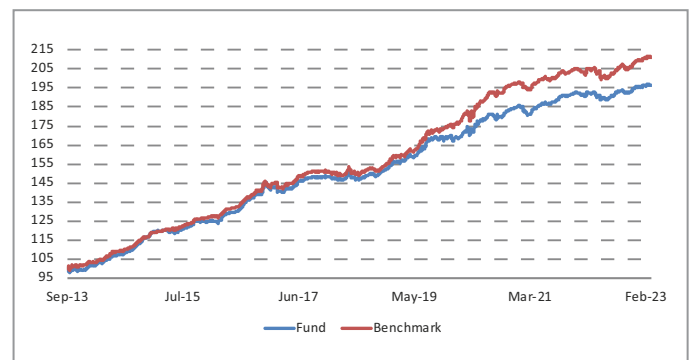
Fund Details

Description	
SFIN Number	ULGF01924/06/13GRDEBTFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 28-February-2023	19.6413
AUM (Rs. Cr)	827.08
Equity (Rs. Cr)	-
Debt (Rs. Cr)	827.87
Net current asset (Rs. Cr)	-0.79

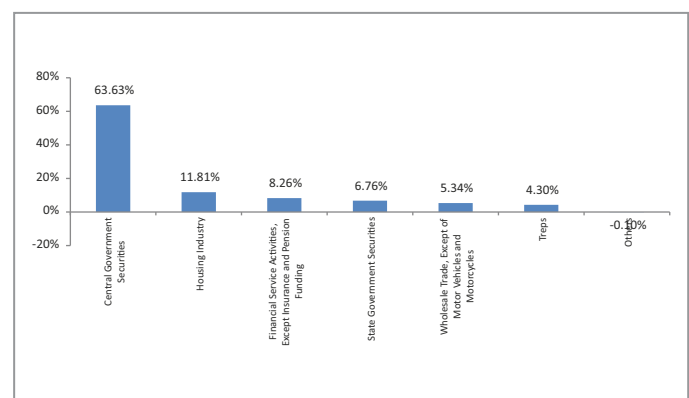
Quantitative Indicators

Modified Duration in Years	4.48
Average Maturity in Years	5.94
Yield to Maturity in %	7.49

Growth of Rs. 100



Top 10 Sectors



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

February 2023

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	76.72
Money Market instrument	0 - 60	21.58
Net Current Assets [#]		1.71
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		18.37%
7.62% NABARD NCD Series 23I (U)(MD 31/01/2028)	AAA	9.77%
6.00% HDFC LTD (S) Series Z-001 (MD 29/05/2026)	AAA	8.60%
Sovereign		58.34%
6.69% GOI (MD 27/06/2024)	SOV	25.00%
6.97% GOI (MD 06/09/2026)	SOV	12.43%
5.63% GOI (MD 12/04/2026)	SOV	11.72%
6.18% GOI (MD 04/11/2024)	SOV	6.68%
5.74% GOI (MD 15/11/2026)	SOV	2.03%
7.38% GOI (MD 20/06/2027)	SOV	0.50%
Money Market, Deposits & Other		23.28%
Total		100.00%

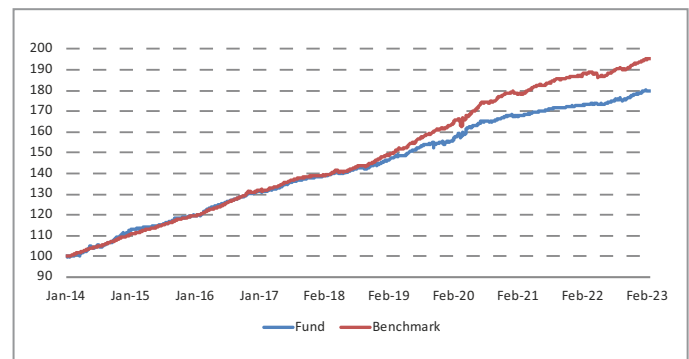
Fund Details

Description	
SFIN Number	ULGF02024/06/13GRSHTRDE03116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Short Term Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	12
Hybrid	1
NAV as on 28-February-2023	17.9919
AUM (Rs. Cr)	39.70
Equity (Rs. Cr)	-
Debt (Rs. Cr)	39.02
Net current asset (Rs. Cr)	0.68

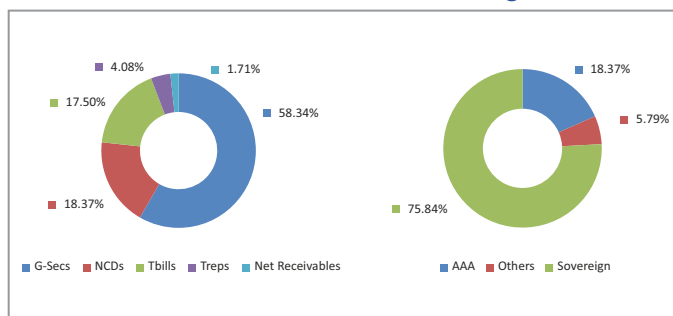
Quantitative Indicators

Modified Duration in Years	1.96
Average Maturity in Years	2.27
Yield to Maturity in %	7.31

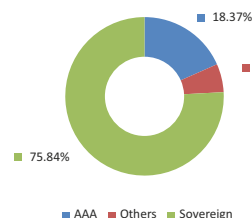
Growth of Rs. 100



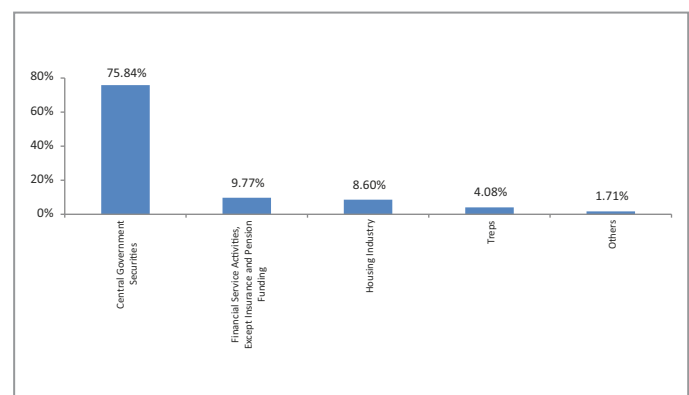
Asset Class



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	0.12%	2.40%	3.85%	3.51%	4.39%	5.06%	5.24%	5.91%	-	6.40%
Benchmark	0.33%	2.54%	3.71%	4.68%	5.62%	6.84%	6.97%	7.15%	-	7.77%

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

February 2023

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	91.99
Money market instruments, Cash, Mutual funds	0 - 40	5.65
Net Current Assets*		2.36
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		23.61%
7.83% LICHT Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA	8.87%
8.55% HDFC Ltd NCD (S) (MD 27/03/2029)	AAA	8.07%
6.65% FCI GOI NC BONDS SERIES IX (MD 23/10/2030)	AAA	5.21%
8.05% HDFC LTD (S) Series W-003 (MD 22/10/2029)	AAA	1.13%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA	0.34%
Sovereign		68.38%
7.10% GOI (MD 18/04/2029)	SOV	32.64%
7.38% GOI (MD 20/06/2027)	SOV	17.72%
6.10% GOI (MD 12/07/2031)	SOV	7.13%
6.80% GOI (MD 15/12/2060)-Strips (C)-(MD 15/12/2024)	SOV	6.83%
5.74% GOI (MD 15/11/2026)	SOV	4.06%
Money Market, Deposits & Other		8.01%
Total		100.00%

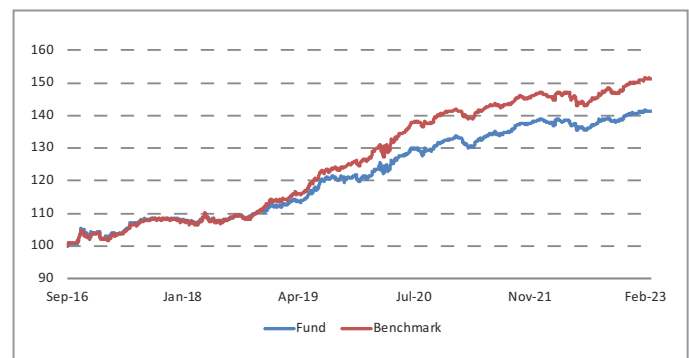
Fund Details

Description	
SFIN Number	ULGF02202/03/15GRDEBTFU03116
Launch Date	29-Sep-16
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Index
CIO	Sampath Reddy
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 28-February-2023	14.1251
AUM (Rs. Cr)	90.14
Equity (Rs. Cr)	-
Debt (Rs. Cr)	88.01
Net current asset (Rs. Cr)	2.13

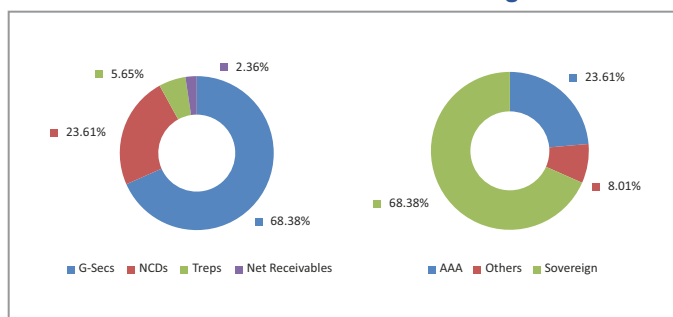
Quantitative Indicators

Modified Duration in Years	3.94
Average Maturity in Years	5.05
Yield to Maturity in %	7.48

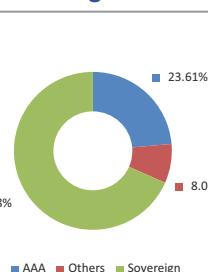
Growth of Rs. 100



Asset Class

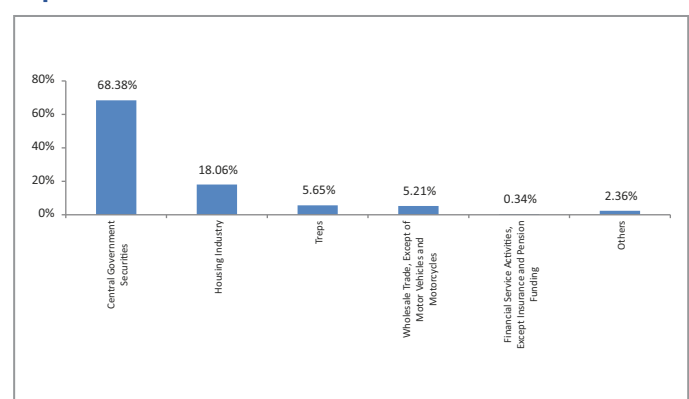


Rating Profile



*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	0.12%	1.68%	1.96%	4.20%	4.59%	5.80%	5.69%	-	-	5.53%
Benchmark	0.26%	2.36%	2.96%	4.35%	5.20%	7.28%	7.25%	-	-	6.66%

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

February 2023

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	94.94
Money market instruments, Mutual funds*	0 - 60	3.04
Net Current Assets*		2.02
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		3.80%
7.90% LICHF Ltd. NCD (S)(MD 18/08/2026)	AAA	3.80%
Sovereign		91.15%
7.38% GOI (MD 20/06/2027)	SOV	51.12%
7.10% GOI (MD 18/04/2029)	SOV	20.14%
6.54% GOI (MD 17/01/2032)	SOV	9.28%
6.10% GOI (MD 12/07/2031)	SOV	8.71%
7.64% Madhya Pradesh SDL (MD 08/02/2033)	SOV	1.89%
Money Market, Deposits & Other		5.06%
Total		100.00%

Fund Details

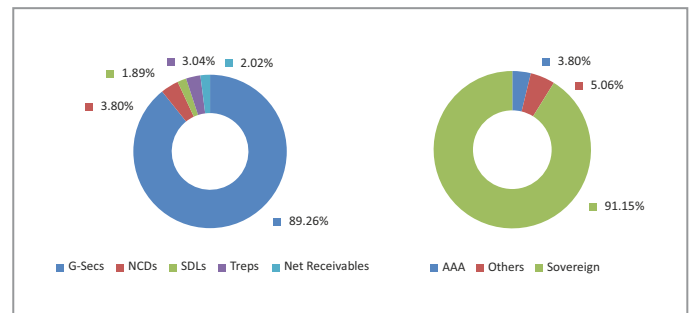
Description	
SFIN Number	ULGF02518/08/16GRDBTPENFU116
Launch Date	31- Aug-17
Face Value	10
Risk Profile	LOW
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 28-February-2023	12.9725
AUM (Rs. Cr)	2.64
Equity (Rs. Cr)	-
Debt (Rs. Cr)	2.58
Net current asset (Rs. Cr)	0.05

Quantitative Indicators

Modified Duration in Years	4.26
Average Maturity in Years	5.42
Yield to Maturity in %	7.44

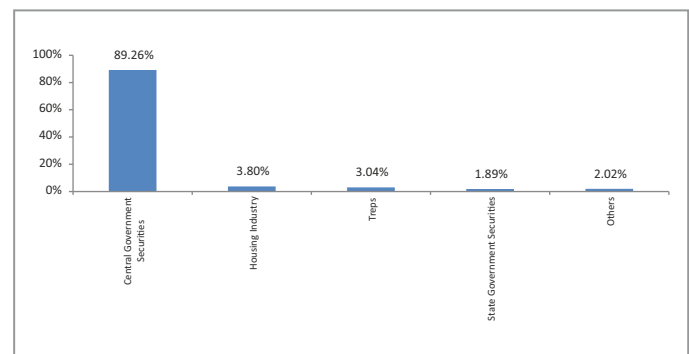
Asset Class

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	-0.02%	1.93%	2.10%	2.65%	3.48%	5.32%	5.57%	-	-	4.85%
Benchmark	0.26%	2.36%	2.96%	4.35%	5.20%	7.28%	7.25%	-	-	6.30%

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

February 2023

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	99.75
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		0.25
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

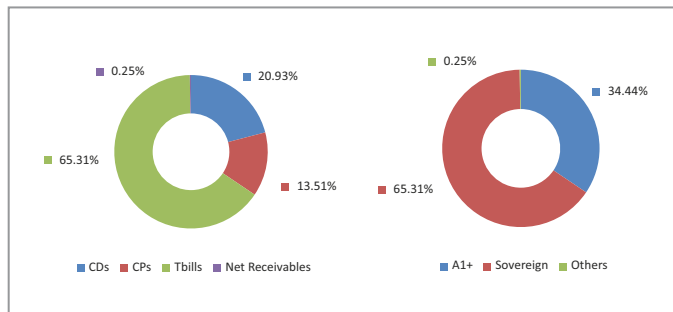
Description	
SFIN Number	ULGF00503/11/08GRLIQUFUND116
Launch Date	01-Nov-08
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
CIO	Sampath Reddy
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	12
Hybrid	1
NAV as on 28-February-2023	24.6876
AUM (Rs. Cr)	5.77
Equity (Rs. Cr)	-
Debt (Rs. Cr)	5.76
Net current asset (Rs. Cr)	0.01

Quantitative Indicators

Modified Duration in Years	0.52
Average Maturity in Years	0.53
Yield to Maturity in %	6.40

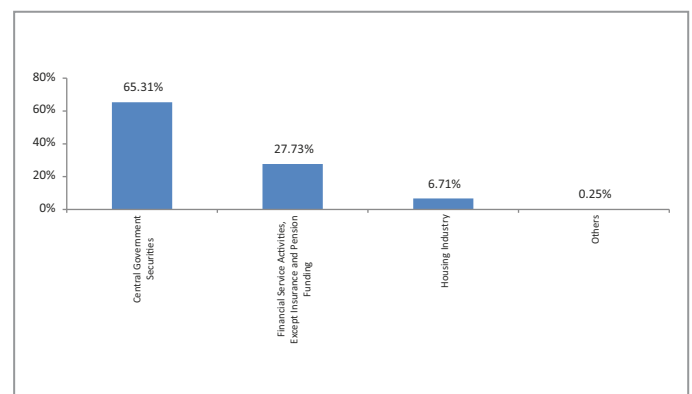
Asset Class

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	0.44%	2.81%	4.52%	3.65%	3.63%	3.37%	2.66%	3.80%	5.18%	6.51%
Benchmark	0.49%	3.17%	5.54%	4.59%	4.48%	5.00%	5.53%	5.96%	6.80%	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

February 2023

Group Liquid Fund-II

Fund Objective

To provide stable returns through investment in various fixed deposits, money market Instruments and short term debt instruments.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	0 - 60	-
Money Market instrument	40 - 100	96.13
Net Current Assets*		3.87
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%

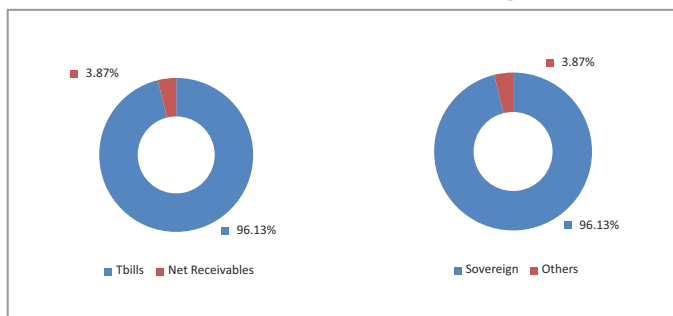
Fund Details

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	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	12
Hybrid	1
NAV as on 28-February-2023	13.8020
AUM (Rs. Cr)	0.05
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.05
Net current asset (Rs. Cr)	-

Quantitative Indicators

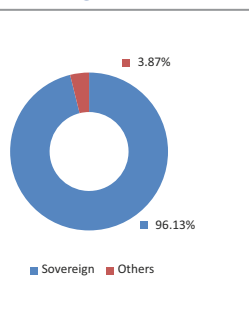
Modified Duration in Years	0.83
Average Maturity in Years	0.85
Yield to Maturity in %	6.64

Asset Class

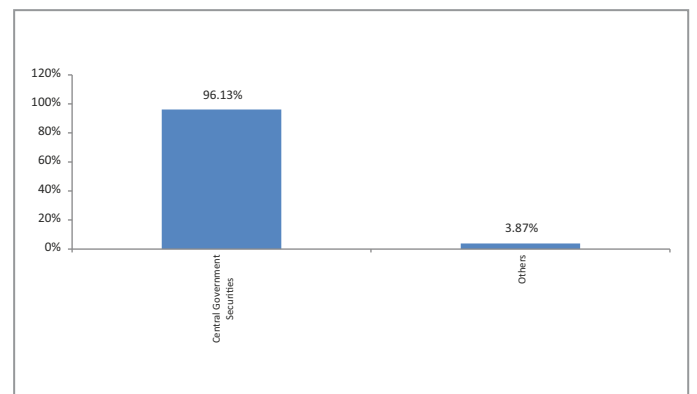


*Others includes Equity, Treps, Net receivable/payable and FD

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	0.43%	3.01%	4.78%	3.69%	3.46%	1.05%	0.81%	2.43%	-	3.46%
Benchmark	0.49%	3.17%	5.54%	4.59%	4.48%	5.00%	5.53%	5.96%	-	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

February 2023

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	99.50
Net Current Assets*		0.50
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%

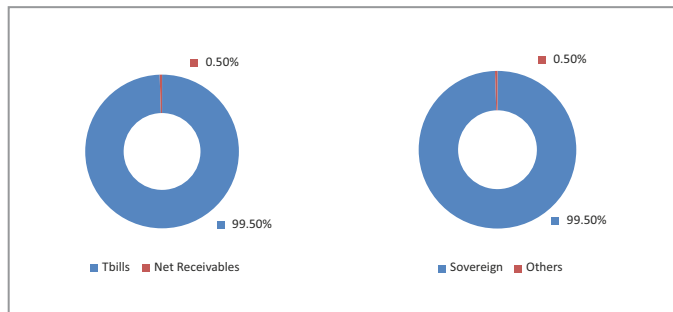
Fund Details

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	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	12
Hybrid	1
NAV as on 28-February-2023	11.3491
AUM (Rs. Cr)	0.26
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.26
Net current asset (Rs. Cr)	-

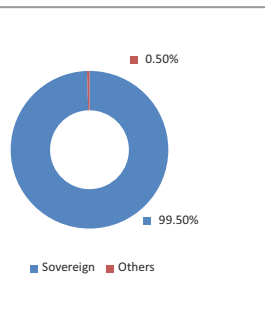
Quantitative Indicators

Modified Duration in Years	0.28
Average Maturity in Years	0.28
Yield to Maturity in %	6.39

Asset Class

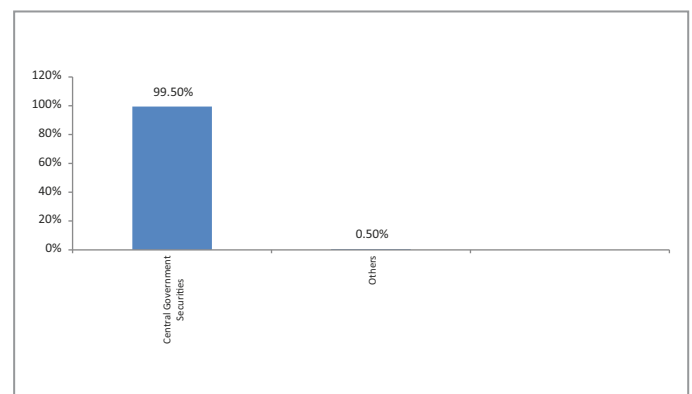


Rating Profile



*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	0.41%	2.05%	3.41%	2.80%	2.89%	-	-	-	-	3.60%
Benchmark	0.49%	3.17%	5.54%	4.59%	4.48%	-	-	-	-	4.71%

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

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Past performance is not indicative of future performance.

February 2023

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	99.89
Equity and equity related instruments	0 - 50	-
Net Current Assets*		0.11
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Sovereign		5.95%
7.26% GOI (MD 14/01/2029)	SOV	5.95%
Money Market, Deposits & Other		94.05%
Total		100.00%

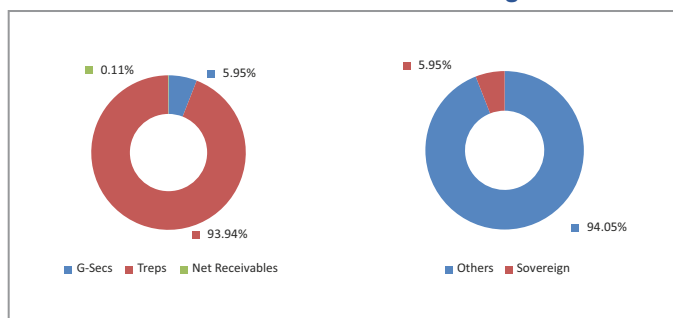
Fund Details

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	23	
Debt	-	10
Hybrid	7	13
NAV as on 28-February-2023	20.5505	
AUM (Rs. Cr)	33.34	
Equity (Rs. Cr)	-	
Debt (Rs. Cr)	33.30	
Net current asset (Rs. Cr)	0.04	

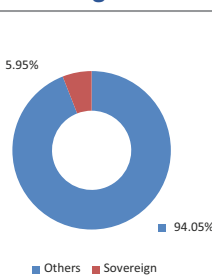
Quantitative Indicators

Modified Duration in Years	0.28
Average Maturity in Years	0.35
Yield to Maturity in %	6.91

Asset Class

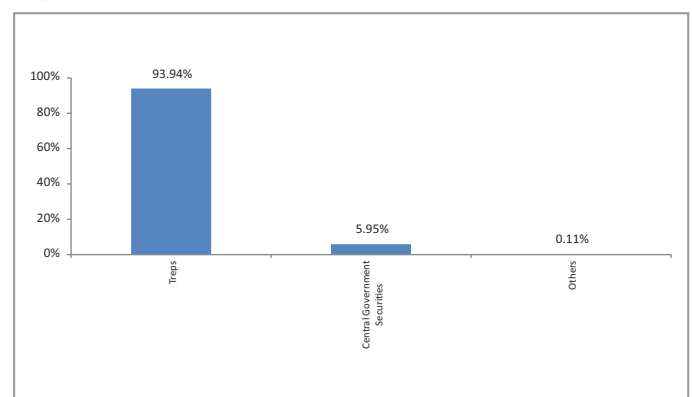


Rating Profile



*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	0.29%	2.38%	3.41%	3.09%	3.60%	4.64%	5.18%	5.17%	6.01%	6.41%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

February 2023

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	89.46
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	8.20
Net Current Assets*		2.34
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		89.46%
6.18% GOI (MD 04/11/2024)	SOV	89.46%
Money Market, Deposits & Other		10.54%
Total		100.00%

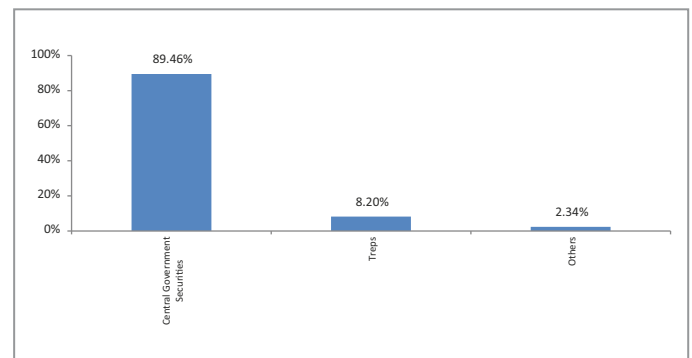
Fund Details

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, Lakshman Chettiar	
Number of funds managed by fund manager:	Reshma Banda	Lakshman Chettiar
Equity	23	-
Debt	-	10
Hybrid	7	13
NAV as on 28-February-2023	22.2728	
AUM (Rs. Cr)	2.20	
Equity (Rs. Cr)	-	
Debt (Rs. Cr)	2.14	
Net current asset (Rs. Cr)	0.05	

Quantitative Indicators

Modified Duration in Years	1.40
Average Maturity in Years	1.54
Yield to Maturity in %	7.30

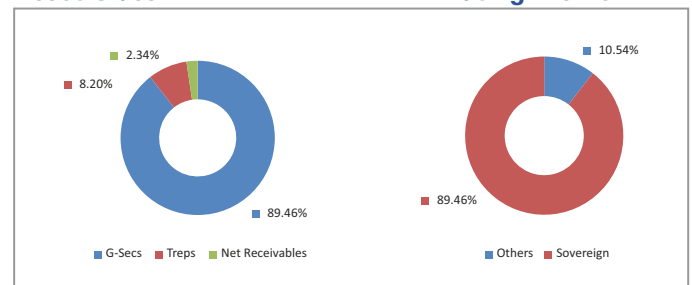
Top 10 Sectors



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%	1.92%	3.05%	2.70%	3.52%	4.59%	4.96%	6.04%	6.99%	7.08%
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