

# **INVESTMENT'Z INSIGHT**

**Monthly Investment Update August 2023**

# Index

## EQUITY FUNDS

Group Equity Index Fund . . . . .	1
Group Blue Chip Fund . . . . .	2
Group Equity Fund . . . . .	3

## HYBRID FUNDS

Group Asset Allocation Fund . . . . .	4
Stable Gain Fund . . . . .	5
Secure Gain Fund . . . . .	7
Group Balanced Gain Fund-II . . . . .	8

## DEBT FUNDS

Group Debt Fund . . . . .	9
Group Short Term Debt Fund- II. . . . .	10
Group Debt Fund-II. . . . .	11
Group Short Term Debt Fund-III . . . . .	12
Group Debt Fund-III . . . . .	13
Group Debt Pension Fund . . . . .	14

## LIQUID FUNDS

Group Liquid Fund . . . . .	15
Group Liquid Fund-II. . . . .	16
Group Liquid Fund-III . . . . .	17

## GUARANTEE FUNDS

Group Growth Fund- II . . . . .	18
Group Return Shield Fund . . . . .	19

## 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	ULGF00926/02/10GRASSALLO116	66.8	-1.30%	3.18%	8.80%	8.38%	5.83%	13.87%	11.11%	8.14%	9.17%	12.16%	10.85%	25-Feb-10
	<b>CRISIL Balanced Fund – Aggressive Index</b>			<b>-1.43%</b>	<b>2.78%</b>	<b>8.75%</b>	<b>7.85%</b>	<b>5.63%</b>	<b>14.23%</b>	<b>12.57%</b>	<b>10.16%</b>	<b>10.61%</b>	<b>12.06%</b>		
Cash Fund	Group Liquid Fund	ULGF00503/11/08GRLIQUFUND116	5.4	0.52%	1.54%	3.02%	5.91%	4.50%	3.90%	4.10%	2.64%	3.67%	5.07%	6.49%	1-Nov-08
	Group Liquid Fund II	ULGF02124/06/13GRLIQUFU02116	63.1	0.51%	1.54%	3.06%	6.16%	4.57%	3.93%	3.99%	0.82%	2.32%	-	3.60%	13-Sep-13
Cash Fund	Group Liquid Fund III	ULGF02302/03/15GRLIQUFU03116	0.3	0.47%	1.40%	4.51%	6.65%	4.55%	3.82%	4.29%	-	-	-	4.27%	2-Aug-19
	<b>Crisil Liquid Fund Index</b>			<b>0.58%</b>	<b>1.72%</b>	<b>3.57%</b>	<b>6.86%</b>	<b>5.49%</b>	<b>4.87%</b>	<b>4.99%</b>	<b>5.48%</b>	<b>5.90%</b>	<b>6.77%</b>		
Debt Fund	Group Debt Fund	ULGF00426/03/08GRDEBTFUND116	68.7	0.59%	0.59%	4.39%	5.93%	4.03%	4.81%	4.94%	6.42%	5.86%	7.63%	8.14%	26-Mar-08
	Group Debt Fund II	ULGF01924/06/13GRDEBTFU02116	860.9	0.58%	0.58%	4.52%	6.11%	4.09%	4.70%	4.96%	6.53%	5.96%	-	7.48%	13-Sep-13
Debt Fund	Group Debt Fund III	ULGF02202/03/15GRDEBTFU03116	89.6	0.56%	0.58%	4.39%	6.14%	3.98%	4.72%	5.03%	6.20%	-	-	5.77%	29-Sep-16
	Group Debt Pension Fund	ULGF02518/08/16GRDBTPENFU116	2.8	0.64%	0.67%	4.66%	6.69%	3.52%	3.62%	4.38%	6.13%	-	-	5.23%	31-Aug-17
Debt Fund	<b>Crisil Composite Bond Fund Index</b>			<b>0.60%</b>	<b>0.95%</b>	<b>4.48%</b>	<b>6.94%</b>	<b>4.53%</b>	<b>4.86%</b>	<b>6.33%</b>	<b>7.69%</b>	<b>6.92%</b>	<b>8.38%</b>		
	Group Short Term Debt Fund II	ULGF01218/04/11GRSHTRDE02116	1.0	0.46%	1.10%	3.76%	5.75%	4.22%	4.06%	4.88%	5.79%	5.82%	7.22%	6.86%	21-Jun-11
Debt Fund	Group Short Term Debt Fund III	ULGF02024/06/13GRSHTRDE03116	0.2	0.49%	1.04%	3.54%	6.03%	4.21%	4.16%	4.87%	5.44%	5.60%	-	6.44%	13-Sep-13
	<b>CRISIL Short Term Bond Fund Index</b>			<b>0.60%</b>	<b>1.56%</b>	<b>4.08%</b>	<b>6.72%</b>	<b>4.83%</b>	<b>5.22%</b>	<b>6.45%</b>	<b>7.16%</b>	<b>6.94%</b>	<b>7.88%</b>		
Equity Fund	Group Equity Fund	ULGF01018/04/11GREQTYFUND116	54.2	-1.49%	5.51%	12.32%	10.25%	7.38%	18.82%	15.09%	9.69%	12.02%	15.10%	12.80%	21-Jun-11
	Group Blue Chip Fund	ULGF01118/04/11GRBLUECHIP116	4.4	-2.50%	5.00%	12.80%	10.50%	8.45%	20.44%	17.36%	12.05%	12.84%	13.66%	11.51%	21-Jun-11
Hybrid Fund	<b>Nifty 50 Index</b>			<b>-2.53%</b>	<b>3.88%</b>	<b>11.27%</b>	<b>8.42%</b>	<b>6.01%</b>	<b>19.13%</b>	<b>14.94%</b>	<b>10.51%</b>	<b>11.85%</b>	<b>13.39%</b>		
	Group Balanced Gain Fund II	ULGF02402/03/15GRBALCGA02116	3.6	-0.66%	3.67%	7.91%	9.37%	6.78%	9.77%	-	-	-	-	10.08%	25-Apr-17
Index Fund	<b>CRISIL Balanced Fund – Aggressive Index</b>			<b>-1.43%</b>	<b>2.78%</b>	<b>8.75%</b>	<b>7.85%</b>	<b>5.63%</b>	<b>14.23%</b>	<b>12.57%</b>	<b>10.16%</b>	<b>10.61%</b>	<b>12.06%</b>		
	Group Equity Index Fund	ULGF00822/02/10GREQTYINDX116	33.4	-1.99%	4.62%	11.73%	9.26%	7.10%	19.02%	15.99%	10.98%	11.78%	13.08%	9.88%	19-Feb-10
Hybrid Fund	<b>Nifty 50 Index</b>			<b>-2.53%</b>	<b>3.88%</b>	<b>11.27%</b>	<b>8.42%</b>	<b>6.01%</b>	<b>19.13%</b>	<b>14.94%</b>	<b>10.51%</b>	<b>11.85%</b>	<b>13.39%</b>		
	Secure Gain Fund	ULGF00215/10/04SECUREFUND116	2,358.1	0.34%	1.54%	5.74%	7.06%	4.55%	6.83%	7.03%	7.46%	7.53%	9.34%	9.01%	15-Oct-04
Hybrid Fund	Stable Gain Fund	ULGF00115/09/04STABLEFUND116	399.3	0.04%	1.93%	6.39%	7.54%	4.94%	8.60%	8.11%	7.91%	8.08%	10.64%	9.79%	31-Oct-04
	Group Return Shield Fund	ULGF01421/06/11RETNSHIELD116	2.0	0.40%	1.07%	3.15%	5.13%	3.48%	3.41%	4.26%	5.18%	5.41%	7.33%	7.05%	21-Jun-11
Hybrid Fund	Group Growth Fund II	ULGF01311/05/11GRGROWFU02116	32.2	0.47%	1.31%	2.82%	5.27%	3.48%	3.55%	4.30%	5.22%	5.14%	6.02%	6.38%	1-Aug-11
	<b>Benchmark</b>			-	-	-	-	-	-	-	-	-	-		

FUND PERFORMANCE SUMMARY

August 2023

## Group Equity Index Fund

### Fund Objective

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

### Portfolio Allocation

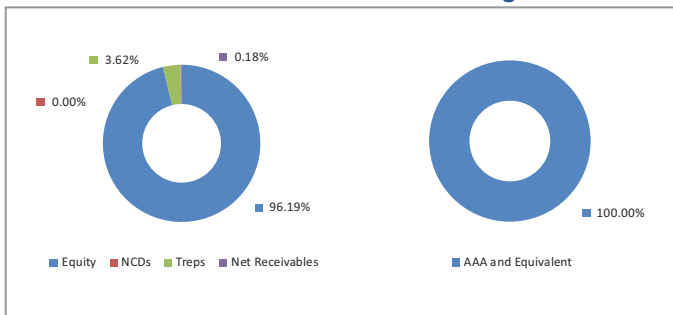
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	3.62
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	96.19
Net Current Assets*		0.18
<b>Total</b>		<b>100.00</b>

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

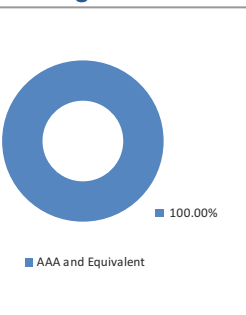
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		
HDFC Bank Ltd	Financial and Insurance Activities	8.06%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.34%
ICICI Bank Ltd	Financial and Insurance Activities	6.22%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.11%
ITC Ltd	Manufacture of Tobacco Products	5.70%
Larsen & Toubro Ltd	Infrastructure	4.63%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	4.45%
Hindustan Unilever Ltd.	Manufacture of Chemicals and Chemical Products	3.93%
Bharti Airtel Ltd	Infrastructure	3.48%
Axis Bank Ltd	Financial and Insurance Activities	3.48%
Others		42.78%
<b>Corporate Bond</b>		
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA and Equivalent	0.00%
<b>Money Market, Deposits &amp; Other</b>		
		3.80%
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



### Performance

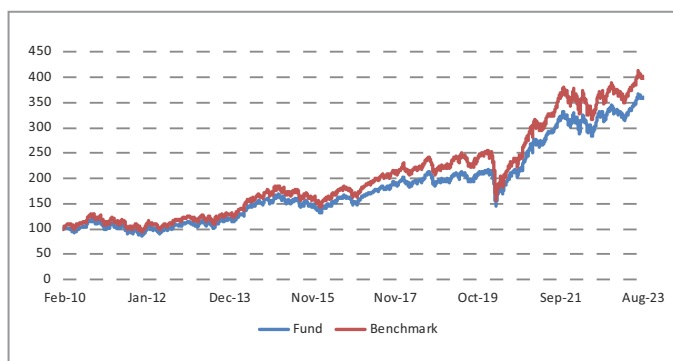
Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-1.99%	11.73%	9.26%	7.10%	19.02%	15.99%	10.98%	11.78%	13.08%	9.88%
Benchmark	-2.53%	11.27%	8.42%	6.01%	19.13%	14.94%	10.51%	11.85%	13.39%	10.73%

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

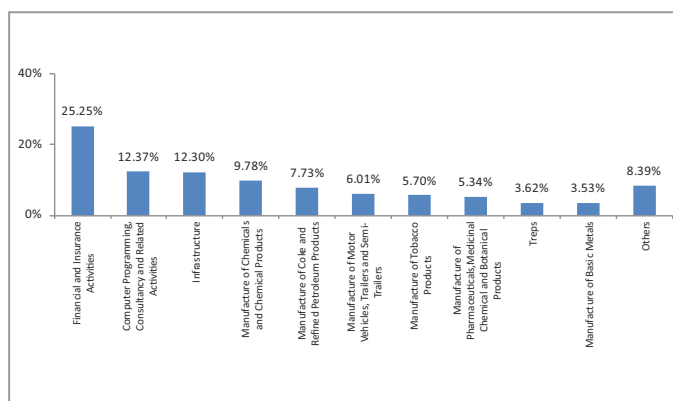
### Fund Details

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	24
Debt	-
Hybrid	6
NAV as on 31-August-2023	35.8081
AUM (Rs. Cr)	33.42
Equity (Rs. Cr)	32.15
Debt (Rs. Cr)	1.21
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'.

August 2023

## Group Blue Chip Fund

### Fund Objective

To provide capital appreciation through investment in equities.

### Portfolio Allocation

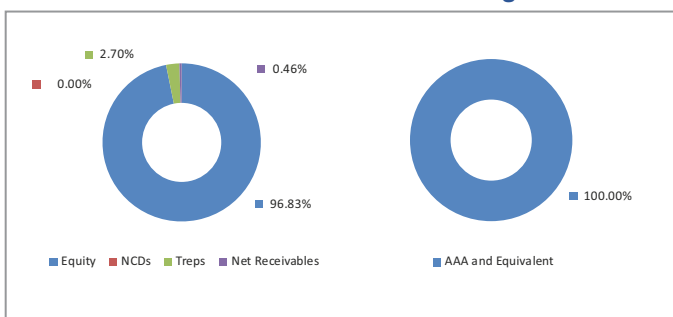
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	96.83
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	2.71
Net Current Assets*		0.46
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>96.83%</b>
HDFC Bank Ltd	Financial and Insurance Activities	9.16%
ICICI Bank Ltd	Financial and Insurance Activities	8.21%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.82%
ITC Ltd	Manufacture of Tobacco Products	6.18%
Larsen & Toubro Ltd	Infrastructure	4.75%
Bharti Airtel Ltd	Infrastructure	4.20%
Hindustan Unilever Ltd.	Manufacture of Chemicals and Chemical Products	3.67%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	3.09%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	3.04%
Tata Steel Ltd	Manufacture of Basic Metals	2.84%
Others		43.86%
<b>Corporate Bond</b>		<b>0.00%</b>
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA and Equivalent	0.00%
<b>Money Market, Deposits &amp; Other</b>		<b>3.17%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class

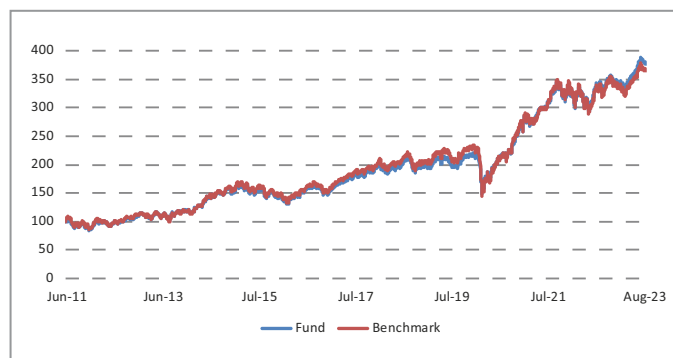


### Rating Profile

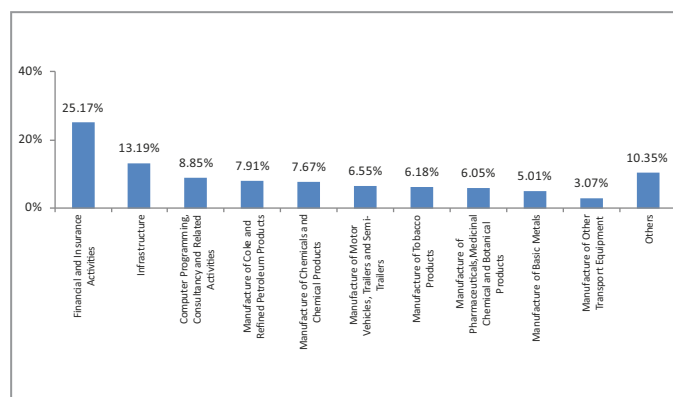
### Fund Details

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	24
Debt	-
Hybrid	6
NAV as on 31-August-2023	37.7931
AUM (Rs. Cr)	4.44
Equity (Rs. Cr)	4.30
Debt (Rs. Cr)	0.12
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'.

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-2.50%	12.80%	10.50%	8.45%	20.44%	17.36%	12.05%	12.84%	13.66%	11.51%
Benchmark	-2.53%	11.27%	8.42%	6.01%	19.13%	14.94%	10.51%	11.85%	13.39%	11.19%

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

August 2023

## Group Equity Fund

### Fund Objective

To provide capital appreciation through investment in equity shares.

### Portfolio Allocation

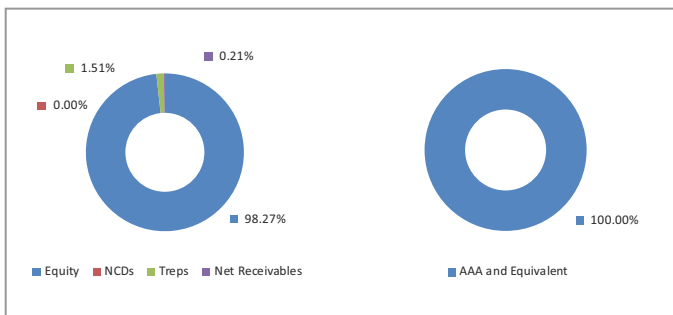
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	98.27
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	1.52
Net Current Assets*		0.21
<b>Total</b>		<b>100.00</b>

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

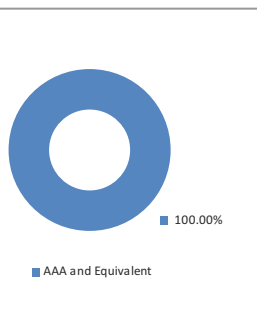
### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>98.27%</b>
HDFC Bank Ltd	Financial and Insurance Activities	9.21%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.62%
ICICI Bank Ltd	Financial and Insurance Activities	7.41%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	4.86%
ITC Ltd	Manufacture of Tobacco Products	4.68%
Larsen & Toubro Ltd	Infrastructure	4.37%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	3.94%
Bharti Airtel Ltd	Infrastructure	3.08%
Axis Bank Ltd	Financial and Insurance Activities	2.95%
Hindustan Unilever Ltd.	Manufacture of Chemicals and Chemical Products	2.48%
Others		47.67%
<b>Corporate Bond</b>		<b>0.00%</b>
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA and Equivalent	0.00%
<b>Money Market, Deposits &amp; Other</b>		<b>1.73%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



### Performance

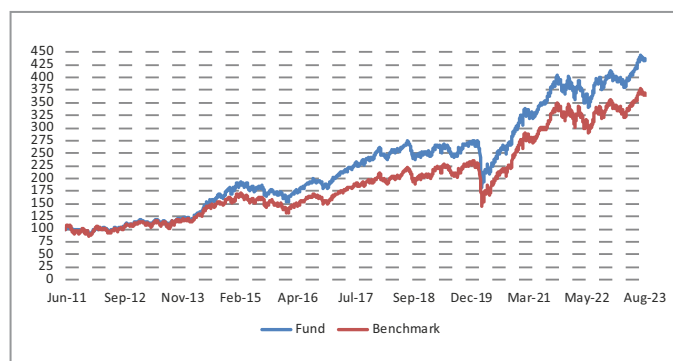
Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-1.49%	12.32%	10.25%	7.38%	18.82%	15.09%	9.69%	12.02%	15.10%	12.80%
Benchmark	-2.53%	11.27%	8.42%	6.01%	19.13%	14.94%	10.51%	11.85%	13.39%	11.19%

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

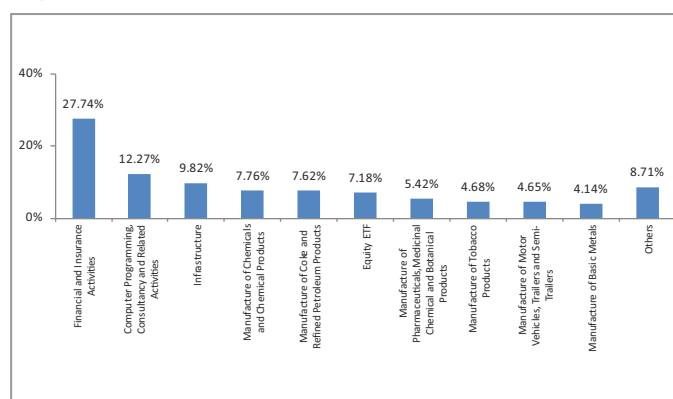
### Fund Details

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	24
Debt	-
Hybrid	6
NAV as on 31-August-2023	43.4834
AUM (Rs. Cr)	54.24
Equity (Rs. Cr)	53.30
Debt (Rs. Cr)	0.82
Net current asset (Rs. Cr)	0.12

### Growth of Rs. 100



### Top 10 Sectors



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

August 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	28.39
Corporate bonds	0 - 50	-
Money market and other liquid assets	0 - 40	0.42
Infrastructure sector as defined by the IRDA	0 - 40	1.01
Listed equities	0 - 100	69.83
Net Current Assets*		0.34
<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>69.83%</b>		
HDFC Bank Ltd	Financial and Insurance Activities	9.33%
ICICI Bank Ltd	Financial and Insurance Activities	8.89%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.78%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	4.82%
Larsen & Toubro Ltd	Infrastructure	4.54%
Kotak Mahindra Bank Ltd	Financial and Insurance Activities	2.90%
ITC Ltd	Manufacture of Tobacco Products	2.82%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	2.63%
Mahindra & Mahindra Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.40%
Bharti Airtel Ltd	Infrastructure	2.35%
Others		23.37%
<b>Corporate Bond</b>		
<b>1.01%</b>		
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA and Equivalent	1.01%
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA and Equivalent	0.00%
<b>Sovereign</b>		
<b>28.39%</b>		
7.26% GOI (MD 22/08/2032)	SOV	11.05%
7.18% GOI (MD 14/08/2033)	SOV	7.88%
7.18% GOI (MD 24/07/2037)	SOV	3.65%
7.30% GOI (MD 19/06/2053)	SOV	2.12%
7.25% GOI (MD 12/06/2063)	SOV	1.82%
7.68% Gujarat SDL (MD 15/02/2030)	SOV	0.76%
6.54% GOI (MD 17/01/2032)	SOV	0.55%
7.54% GOI (MD 23/05/2036)	SOV	0.31%
7.26% GOI (MD 06/02/2033)	SOV	0.26%
<b>Money Market, Deposits &amp; Other</b>		
<b>0.76%</b>		
<b>Total</b>		<b>100.00%</b>

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-1.30%	8.80%	8.38%	5.83%	13.87%	11.11%	8.14%	9.17%	12.16%	10.85%
Benchmark	-1.43%	8.75%	7.85%	5.63%	14.23%	12.57%	10.16%	10.61%	12.06%	10.08%

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

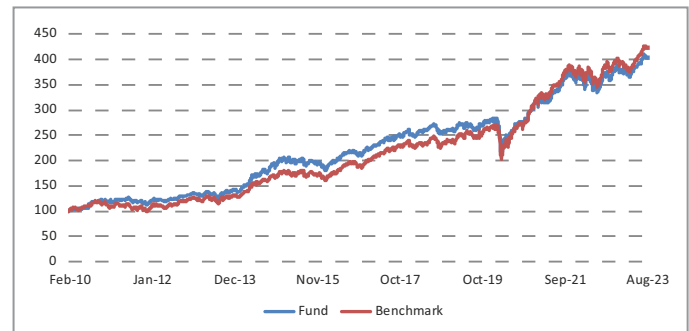
### Fund Details

Description	
SFIN Number	ULGF00926/02/10GRASSALLOC116
Launch Date	25-Feb-10
Face Value	10
Risk Profile	High
Benchmark	CRISIL Balanced Fund – Aggressive Index
CIO	Sampath Reddy
Fund Manager Name	Paresh Jain, Lakshman Chettiar
Number of funds managed by fund manager:	Paresh Jain   Lakshman Chettiar
Equity	2   -
Debt	-   10
Hybrid	4   12
NAV as on 31-August-2023	40.2516
AUM (Rs. Cr)	66.83
Equity (Rs. Cr)	46.67
Debt (Rs. Cr)	19.93
Net current asset (Rs. Cr)	0.23

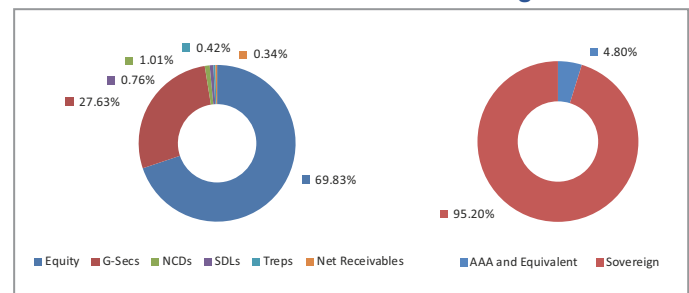
### Quantitative Indicators

Modified Duration in Years	7.42
Average Maturity in Years	12.91
Yield to Maturity in %	7.21

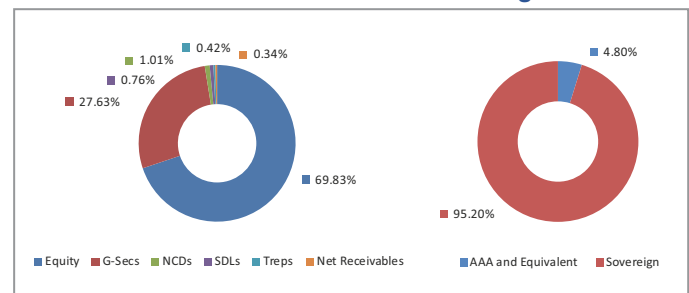
### Growth of Rs. 100



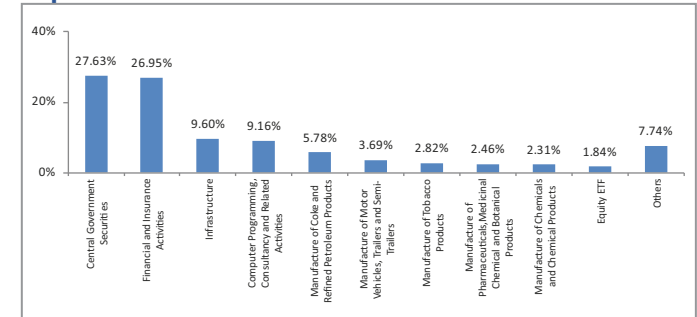
### Asset Class



### Rating Profile



### Top 10 Sectors



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

August 2023

## Stable Gain Fund

### Fund Objective

To provide moderate risk with moderate returns.

### Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	47.95
Corporate bonds	0 - 40	13.47
Money market and other liquid assets	0 - 20	8.07
Infrastructure sector as defined by the IRDA	0 - 25	-
Listed equities	0 - 35	29.60
Net Current Assets*		0.91
<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>29.60%</b>
HDFC Bank Ltd	Financial and Insurance Activities	4.53%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	2.88%
ICICI Bank Ltd	Financial and Insurance Activities	2.78%
Axis Bank Ltd	Financial and Insurance Activities	2.46%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	2.10%
Kotak Mahindra Bank Ltd	Financial and Insurance Activities	1.76%
ITC Ltd	Manufacture of Tobacco Products	1.20%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	1.09%
Marico Ltd	Manufacture of Food Products	0.86%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	0.84%
Others		9.10%
<b>Corporate Bond</b>		<b>13.47%</b>
7.67% LIC Housing Finance Ltd NCD (S)(MD 15/04/2033) P(150526)	AAA and Equivalent	7.03%
8.55% HDFC Bank Ltd NCD (S) (MD 27/03/2029)	AAA and Equivalent	2.08%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	1.01%
8.25% Cholamandalam Invt & Fin Co NCD (MD 15052026) S 634	AA+	0.76%
7.05% HDFC Bank Ltd. NCD (S) (MD 01/12/2031)	AAA and Equivalent	0.73%
8.30% Cholamandalam Invt & Fin Co NCD (MD 04062026) Series 3	AA+	0.71%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	AAA and Equivalent	0.38%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA and Equivalent	0.26%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA and Equivalent	0.26%
8.25% Cholamandalam Invt & Fin Co NCD (MD 04032025) Series 1	AA+	0.25%

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Sovereign</b>		<b>47.95%</b>
7.26% GOI (MD 22/08/2032)	SOV	14.70%
7.18% GOI (MD 14/08/2033)	SOV	13.97%
7.26% GOI (MD 06/02/2033)	SOV	5.45%
7.30% GOI (MD 19/06/2053)	SOV	3.94%
6.54% GOI (MD 17/01/2032)	SOV	2.68%
7.54% GOI (MD 23/05/2036)	SOV	1.80%
7.81% Gujarat SDL (MD 12/10/2032)	SOV	1.28%
7.62% TAMILNADU SDL (MD 04/01/2033)	SOV	1.27%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.03%
7.60% Karnataka SDL (MD 04/01/2033)	SOV	1.01%
Others		0.82%
<b>Money Market, Deposits &amp; Other</b>		<b>8.98%</b>
<b>Total</b>		<b>100.00%</b>

### Fund Details

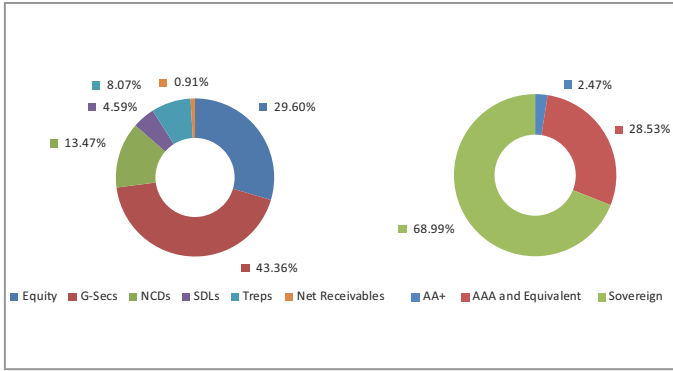
Description		
SFIN Number	ULGF00115/09/04STABLEFUND116	
Launch Date	31-Oct-04	
Face Value	10	
Risk Profile	Moderate	
Benchmark	-	
CIO	Sampath Reddy	
Fund Manager Name	Chinmay Sathe, Lakshman Chettiar	
Number of funds managed by fund manager:	Chinmay Sathe	Lakshman Chettiar
Equity	-	-
Debt	-	10
Hybrid	2	12
NAV as on 31-August-2023	58.1575	
AUM (Rs. Cr)	399.26	
Equity (Rs. Cr)	118.18	
Debt (Rs. Cr)	277.47	
Net current asset (Rs. Cr)	3.62	

### Quantitative Indicators

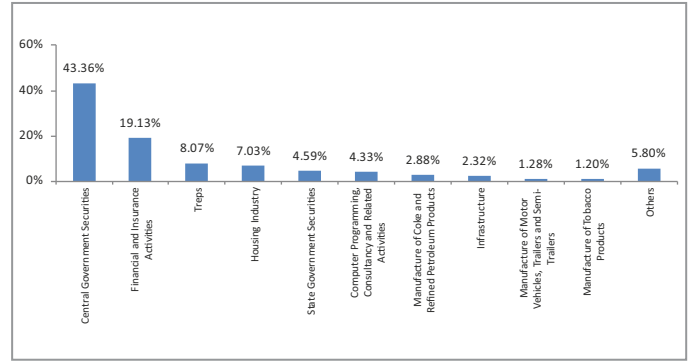
Modified Duration in Years	5.96
Average Maturity in Years	8.51
Yield to Maturity in %	7.23



## Asset Class



## Top 10 Sectors



## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.04%	6.39%	7.54%	4.94%	8.60%	8.11%	7.91%	8.08%	10.64%	9.79%
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

August 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	60.97
Corporate bonds	0 - 30	16.27
Money market and other liquid assets	0 - 20	2.92
Infrastructure sector as defined by the IRDA	0 - 25	0.17
Listed equities	0 - 20	18.67
Net Current Assets*		1.00
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		
HDFC Bank Ltd	Financial and Insurance Activities	2.56%
ICICI Bank Ltd	Financial and Insurance Activities	1.87%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	1.70%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.50%
Kotak Mahindra Bank Ltd	Financial and Insurance Activities	0.82%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	0.80%
Marico Ltd	Manufacture of Food Products	0.77%
ITC Ltd	Manufacture of Tobacco Products	0.71%
Axis Bank Ltd	Financial and Insurance Activities	0.67%
NHPC Ltd	Infrastructure	0.55%
Others		6.72%
<b>Corporate Bond</b>		
<b>17.00%</b>		
7.67% LIC Housing Finance Ltd NCD (S)(MD 15/04/2033)P(150526)	AAA and Equivalent	3.40%
8.55% HDFC Bank Ltd NCD (S) (MD 27/03/2029)	AAA and Equivalent	3.18%
7.95% LIC Housing Finance Ltd NCD (S)(MD 29/01/2028)	AAA and Equivalent	2.14%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	1.54%
8.3774% HDB Financial Services Ltd.NCD(S)(MD 24/04/2026)	AAA and Equivalent	1.11%
8.25% Cholamandalam Invt & Fin Co NCD (MD 15052026) S 634	AA+	0.85%
7.75% LIC Housing Finance Ltd NCD (S)(MD 23/07/2024)	AAA and Equivalent	0.76%
8.30% Cholamandalam Invt & Fin Co NCD (MD 04062026) Series 3	AA+	0.72%
7.83% LICHF Ltd. NCD (S) (MD 25/09/2026) (P 26/11/2020)	AAA and Equivalent	0.71%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	AAA and Equivalent	0.58%
Others		1.99%
<b>Sovereign</b>		
<b>60.41%</b>		
7.26% GOI (MD 22/08/2032)	SOV	20.92%
7.18% GOI (MD 14/08/2033)	SOV	18.84%
7.26% GOI (MD 06/02/2033)	SOV	7.72%
7.30% GOI (MD 19/06/2053)	SOV	4.06%
6.54% GOI (MD 17/01/2032)	SOV	3.61%
7.25% GOI (MD 12/06/2063)	SOV	1.77%
7.54% GOI (MD 23/05/2036)	SOV	1.74%
7.68% Gujarat SDL (MD 15/02/2030)	SOV	0.54%
6.01% GOI (MD 25/03/2028)	SOV	0.20%
7.81% Gujarat SDL (MD 12/10/2032)	SOV	0.17%
Others		0.84%
<b>Money Market, Deposits &amp; Other</b>		
<b>3.91%</b>		
<b>Total</b>		<b>100.00%</b>

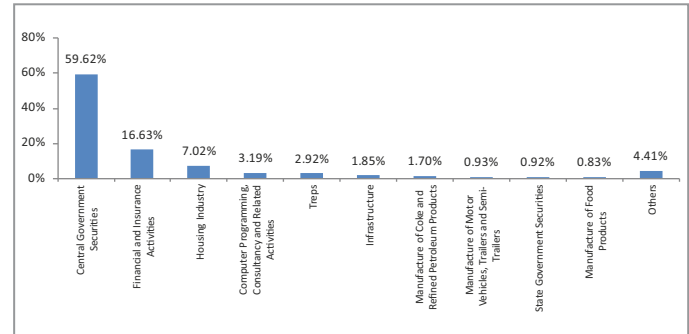
### Fund Details

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   12
NAV as on 31-August-2023	51.0305
AUM (Rs. Cr)	2358.12
Equity (Rs. Cr)	440.32
Debt (Rs. Cr)	1894.24
Net current asset (Rs. Cr)	23.55

### Quantitative Indicators

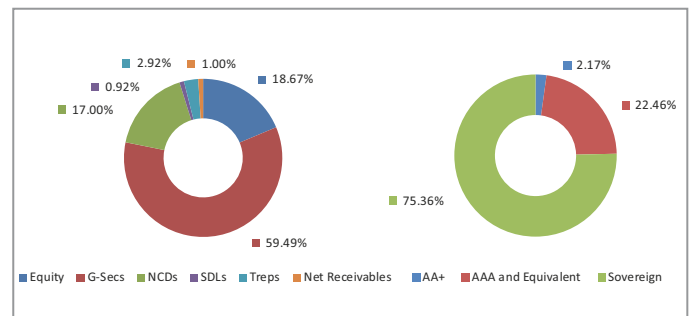
Modified Duration in Years	6.34
Average Maturity in Years	9.76
Yield to Maturity in %	7.27

### Top 10 Sectors

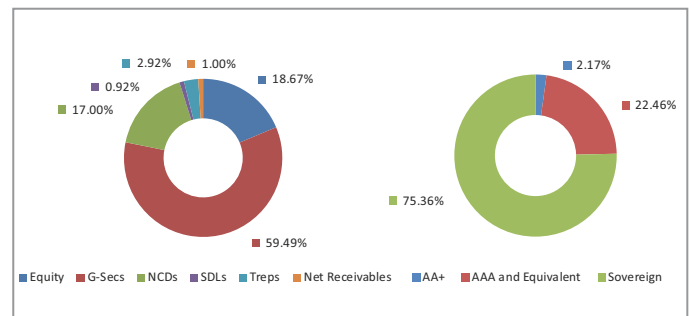


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.34%	5.74%	7.06%	4.55%	6.83%	7.03%	7.46%	7.53%	9.34%	9.01%
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

August 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

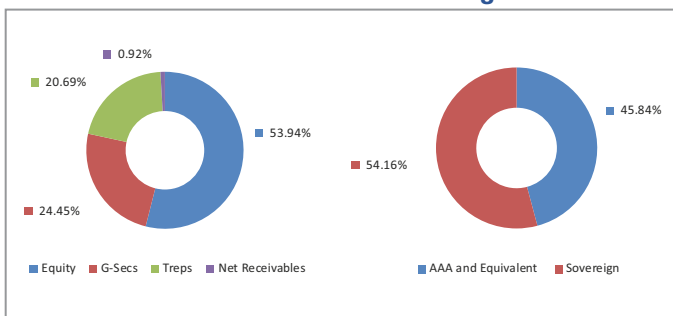
	Stated (%)	Actual (%)
Equity	0 - 80	53.94
Debt and Debt related securities, Money Market Instrument/Mutual Funds	20 - 80	24.45
Money market instruments, Cash, Mutual funds	0 - 40	20.69
Net Current Assets*		0.92
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Equity</b>		<b>53.94%</b>
Larsen & Toubro Ltd	Infrastructure	8.20%
ICICI Bank Ltd	Financial and Insurance Activities	7.67%
ITC Ltd	Manufacture of Tobacco Products	6.11%
HDFC Bank Ltd	Financial and Insurance Activities	5.64%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.61%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	4.72%
Bharti Airtel Ltd	Infrastructure	4.13%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	3.98%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.87%
Hindustan Unilever Ltd.	Manufacture of Chemicals and Chemical Products	3.46%
Others		0.55%
<b>Sovereign</b>		<b>24.45%</b>
7.17% GOI (MD 08/01/2028)	SOV	23.79%
5.74% GOI (MD 15/11/2026)	SOV	0.66%
<b>Money Market, Deposits &amp; Other</b>		<b>21.61%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.66%	7.91%	9.37%	6.78%	9.77%	-	-	-	-	10.08%
Benchmark	-1.43%	8.75%	7.85%	5.63%	14.23%	-	-	-	-	16.33%

\*\* 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

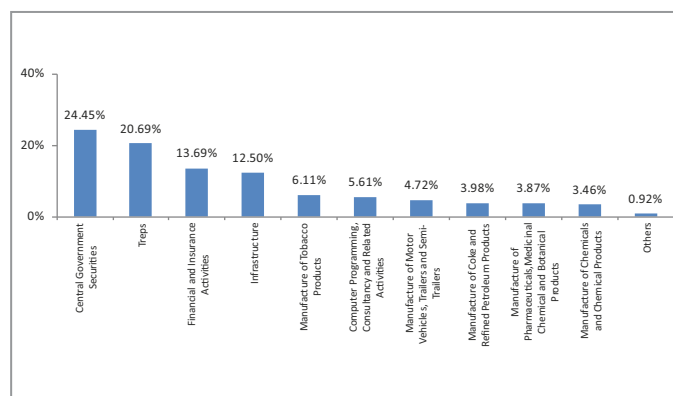
### Fund Details

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	24   -
Debt	-   10
Hybrid	6   12
NAV as on 31-August-2023	13.6496
AUM (Rs. Cr)	3.62
Equity (Rs. Cr)	1.96
Debt (Rs. Cr)	1.64
Net current asset (Rs. Cr)	0.03

### Quantitative Indicators

Modified Duration in Years	1.96
Average Maturity in Years	2.35
Yield to Maturity in %	6.93

### Top 10 Sectors



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

August 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	77.56
Corporate bonds	0 - 100	10.91
Money market and other liquid assets	0 - 40	10.70
Listed equities - NIL		-
Net Current Assets*		0.83
<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>		
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	8.83%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	AAA and Equivalent	0.74%
8.75% Bajaj Finance Ltd. NCD (U) (MD 14/08/2026)	AAA and Equivalent	0.60%
8.85% Bajaj Finance Ltd. NCD (U) (MD 15/07/2026)	AAA and Equivalent	0.45%
7.90% LICHF Ltd. NCD (S)(MD 18/08/2026)	AAA and Equivalent	0.29%
<b>Sovereign</b>		
7.26% GOI (MD 22/08/2032)	SOV	27.56%
7.18% GOI (MD 14/08/2033)	SOV	13.58%
7.30% GOI (MD 19/06/2053)	SOV	7.61%
7.26% GOI (MD 06/02/2033)	SOV	6.00%
7.26% GOI (MD 14/01/2029)	SOV	5.85%
6.54% GOI (MD 17/01/2032)	SOV	4.13%
7.73% GOI (MD 19/12/2034)	SOV	3.78%
7.25% GOI (MD 12/06/2063)	SOV	2.77%
7.64% Madhya Pradesh SDL (MD 08/02/2033)	SOV	1.84%
7.54% GOI (MD 23/05/2036)	SOV	1.49%
Others		2.96%
<b>Money Market, Deposits &amp; Other</b>		
		<b>11.53%</b>
<b>Total</b>		<b>100.00%</b>

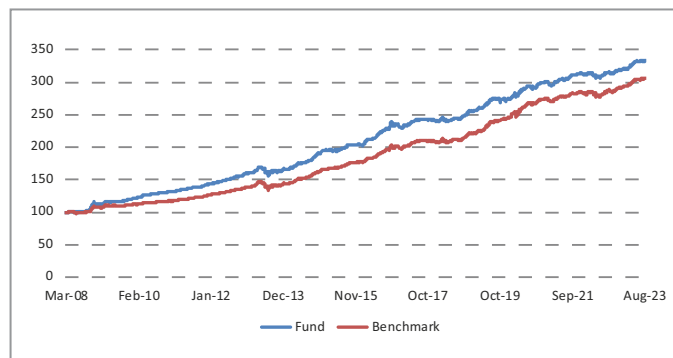
### Fund Details

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	12
NAV as on 31-August-2023	33.4606
AUM (Rs. Cr)	68.72
Equity (Rs. Cr)	-
Debt (Rs. Cr)	68.15
Net current asset (Rs. Cr)	0.57

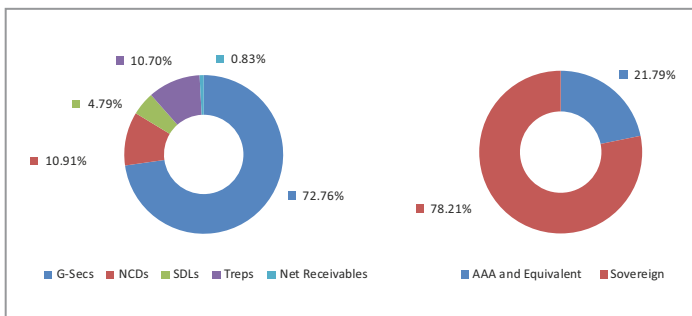
### Quantitative Indicators

Modified Duration in Years	6.33
Average Maturity in Years	10.54
Yield to Maturity in %	7.20

### Growth of Rs. 100

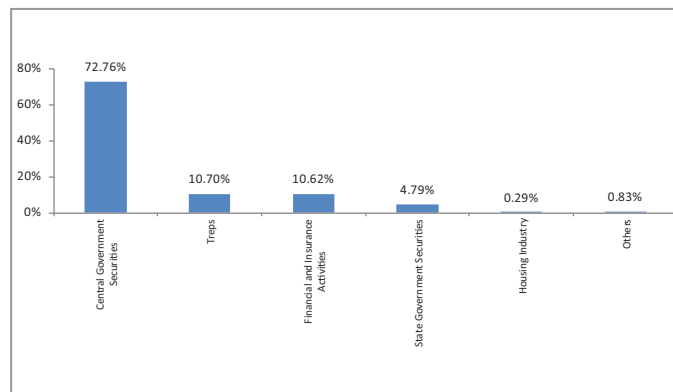


### Asset Class



### 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	0.59%	4.39%	5.93%	4.03%	4.81%	4.94%	6.42%	5.86%	7.63%	8.14%
Benchmark	0.60%	4.48%	6.94%	4.53%	4.86%	6.33%	7.69%	6.92%	8.38%	7.53%

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

August 2023

## Group Short Term Debt Fund- II

### Fund Objective

To earn moderate returns.

### Portfolio Allocation

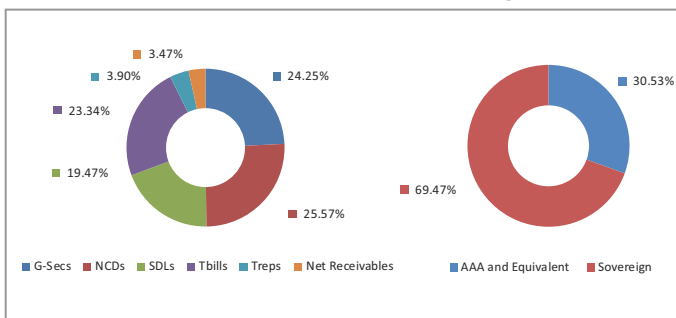
	Stated (%)	Actual (%)
Debt and debt related securities, Cash, Fixed Deposits, Money market instruments**, Mutual funds	0 - 100	96.53
Net Current Assets*		3.47
<b>Total</b>		<b>100.00</b>

\*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>Corporate Bond</b>		
8.3774% HDB Financial Services Ltd.NCD(S) (MD 24/04/2026)	AAA and Equivalent	8.92%
8.25% Kotak Mahindra Prime Ltd. NCD (MD 20/06/2025)	AAA and Equivalent	8.87%
7.62% NABARD NCD Series 23I (U) (MD 31/01/2028)	AAA and Equivalent	7.78%
<b>Sovereign</b>		
6.97% GOI (MD 06/09/2026)	SOV	24.25%
7.38% Gujarat SDL (MD 28/06/2030)	SOV	19.47%
<b>Money Market, Deposits &amp; Other</b>		
		<b>30.70%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile

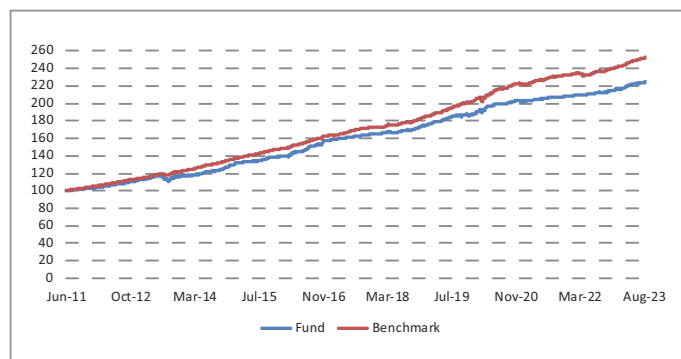
### Fund Details

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 31-August-2023	22.4663
AUM (Rs. Cr)	1.03
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.99
Net current asset (Rs. Cr)	0.04

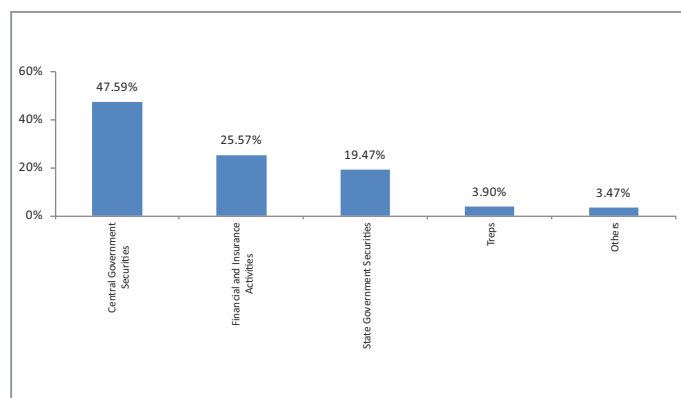
### Quantitative Indicators

Modified Duration in Years	2.50
Average Maturity in Years	3.07
Yield to Maturity in %	7.18

### Growth of Rs. 100



### Top 10 Sectors



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.46%	3.76%	5.75%	4.22%	4.06%	4.88%	5.79%	5.82%	7.22%	6.86%
Benchmark	0.60%	4.08%	6.72%	4.83%	5.22%	6.45%	7.16%	6.94%	7.88%	7.89%

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

August 2023

## Group Debt Fund-II

### Fund Objective

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

### Portfolio Allocation

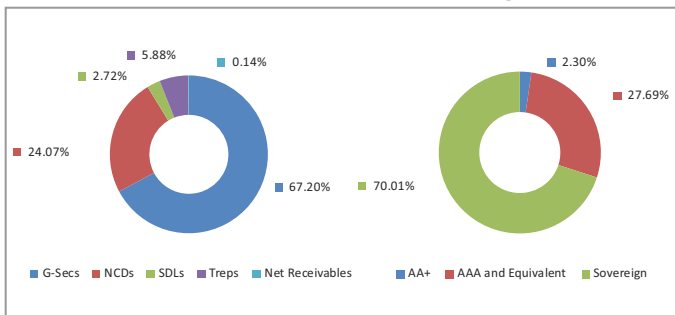
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD	40 - 100	93.99
Money Market instrument	0 - 60	5.88
Net Current Assets <sup>e</sup>		0.14
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		
		<b>24.07%</b>
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	6.11%
7.67% LIC Housing Finance Ltd NCD (S)(MD 15/04/2033)P(150526)	AAA and Equivalent	4.54%
7.65% HDB Financial Services Ltd.NCD(S) (MD 10/09/2027)	AAA and Equivalent	2.90%
8.25% Kotak Mahindra Prime Ltd. NCD (MD 20/06/2025)	AAA and Equivalent	1.76%
8.25% Cholamandalam Invt & Fin Co NCD (MD 04032025) Series I	AA+	1.63%
7.05% HDFC Bank Ltd. NCD (S) (MD 01/12/2031)	AAA and Equivalent	1.35%
8.04% HDB Financial Services Ltd.NCD(S) (MD 25/02/2026)	AAA and Equivalent	1.17%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	AAA and Equivalent	1.01%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA and Equivalent	0.90%
8.30% Cholamandalam Invt & Fin Co NCD (MD 04062026) Series 3	AA+	0.66%
Others		2.04%
<b>Sovereign</b>		
		<b>69.92%</b>
7.26% GOI (MD 22/08/2032)	SOV	25.33%
7.18% GOI (MD 14/08/2033)	SOV	19.58%
7.30% GOI (MD 19/06/2053)	SOV	7.33%
7.26% GOI (MD 06/02/2033)	SOV	6.40%
7.25% GOI (MD 12/06/2063)	SOV	3.36%
6.54% GOI (MD 17/01/2032)	SOV	2.07%
7.54% GOI (MD 23/05/2036)	SOV	1.78%
7.60% Karnataka SDL (MD 04/01/2033)	SOV	0.88%
7.81% Gujarat SDL (MD 12/10/2032)	SOV	0.71%
7.39% TELANGANA SDL (MD 07/06/2039)	SOV	0.69%
Others		1.77%
<b>Money Market, Deposits &amp; Other</b>		
		<b>6.01%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile

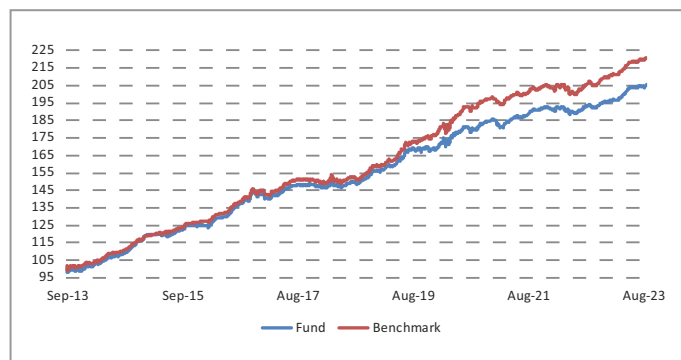
### Fund Details

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	12
NAV as on 31-August-2023	20.5293
AUM (Rs. Cr)	860.89
Equity (Rs. Cr)	-
Debt (Rs. Cr)	859.70
Net current asset (Rs. Cr)	1.19

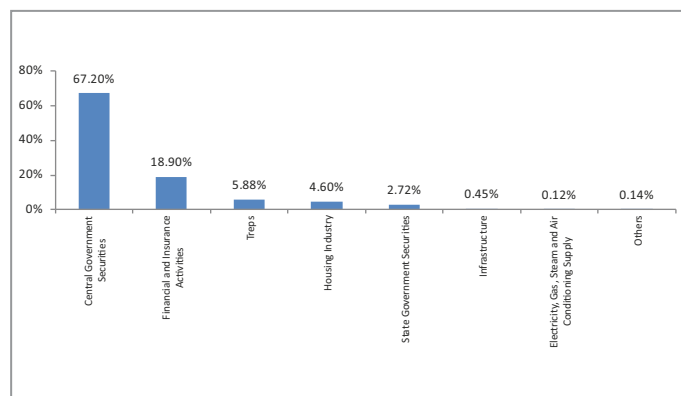
### Quantitative Indicators

Modified Duration in Years	6.32
Average Maturity in Years	10.30
Yield to Maturity in %	7.28

### Growth of Rs. 100



### Top 10 Sectors



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

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.58%	4.52%	6.11%	4.09%	4.70%	4.96%	6.53%	5.96%	-	7.48%
Benchmark	0.60%	4.48%	6.94%	4.53%	4.86%	6.33%	7.69%	6.92%	-	8.26%

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

August 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	95.76
Money Market instrument	0 - 60	-
Net Current Assets*		4.24
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Sovereign</b>		
5.63% GOI (MD 12/04/2026)	SOV	95.76%
<b>Money Market, Deposits &amp; Other</b>		
<b>Total</b>		<b>100.00%</b>

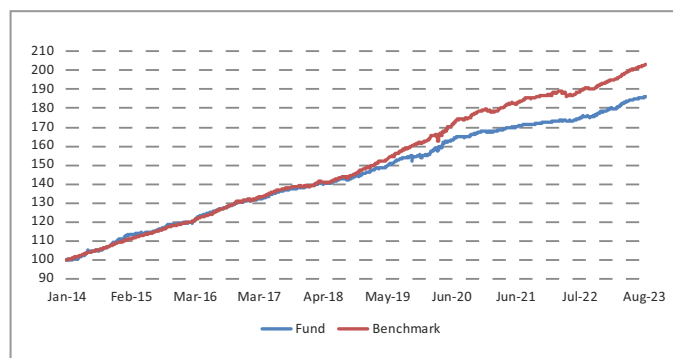
### Fund Details

Description	
SFIN Number	ULGF02024/06/13GRSHTRDE03116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Short Term Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	12
Hybrid	1
NAV as on 31-August-2023	18.6293
AUM (Rs. Cr)	0.22
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.21
Net current asset (Rs. Cr)	0.01

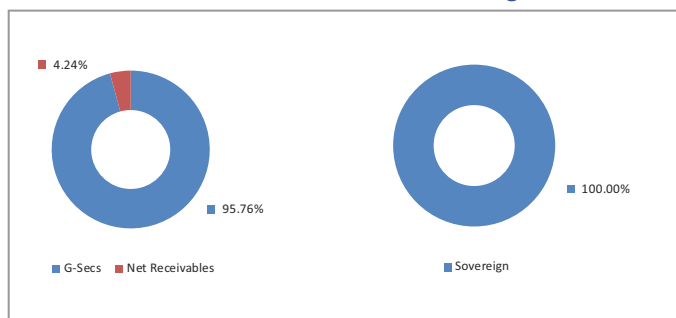
### Quantitative Indicators

Modified Duration in Years	2.33
Average Maturity in Years	2.62
Yield to Maturity in %	7.15

### Growth of Rs. 100

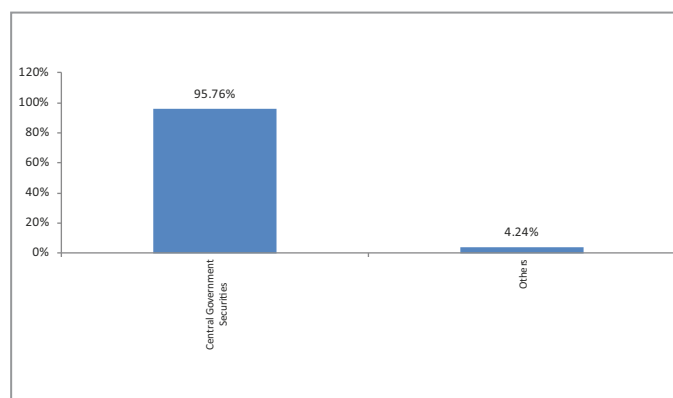


### Asset Class



### 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	0.49%	3.54%	6.03%	4.21%	4.16%	4.87%	5.44%	5.60%	-	6.44%
Benchmark	0.60%	4.08%	6.72%	4.83%	5.22%	6.45%	7.16%	6.94%	-	7.80%

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

August 2023

## Group Debt Fund-III

### Fund Objective

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

### Portfolio Allocation

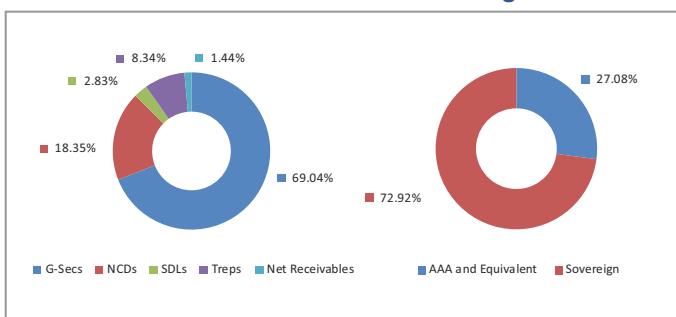
	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	60 - 100	90.23
Money market instruments, Cash, Mutual funds	0 - 40	8.34
Net Current Assets*		1.44
<b>Total</b>		<b>100.00</b>

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

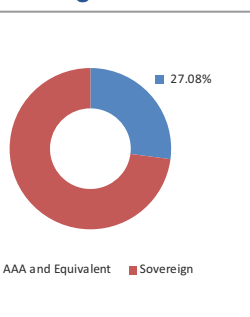
### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		
		<b>18.35%</b>
7.83% LICHF Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA and Equivalent	8.97%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	7.90%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	AAA and Equivalent	1.14%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA and Equivalent	0.34%
<b>Sovereign</b>		
		<b>71.88%</b>
7.26% GOI (MD 22/08/2032)	SOV	22.38%
7.18% GOI (MD 14/08/2033)	SOV	20.49%
7.30% GOI (MD 19/06/2053)	SOV	6.50%
7.26% GOI (MD 06/02/2033)	SOV	4.77%
7.25% GOI (MD 12/06/2063)	SOV	4.11%
6.54% GOI (MD 17/01/2032)	SOV	4.02%
7.73% GOI (MD 19/12/2034)	SOV	3.48%
5.77% GOI (MD 03/08/2030)	SOV	2.15%
7.54% GOI (MD 23/05/2036)	SOV	1.14%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.00%
Others		1.84%
<b>Money Market, Deposits &amp; Other</b>		
		<b>9.77%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.56%	4.39%	6.14%	3.98%	4.72%	5.03%	6.20%	-	-	5.77%
Benchmark	0.60%	4.48%	6.94%	4.53%	4.86%	6.33%	7.69%	-	-	6.83%

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

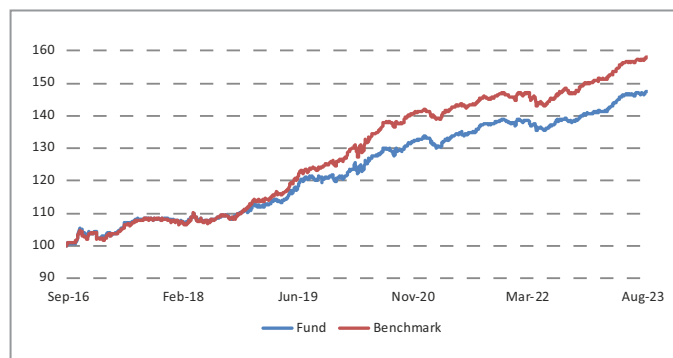
### Fund Details

Description	
SFIN Number	ULGF02202/03/15GRDEBTUF03116
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	12
NAV as on 31-August-2023	14.7446
AUM (Rs. Cr)	89.62
Equity (Rs. Cr)	-
Debt (Rs. Cr)	88.33
Net current asset (Rs. Cr)	1.29

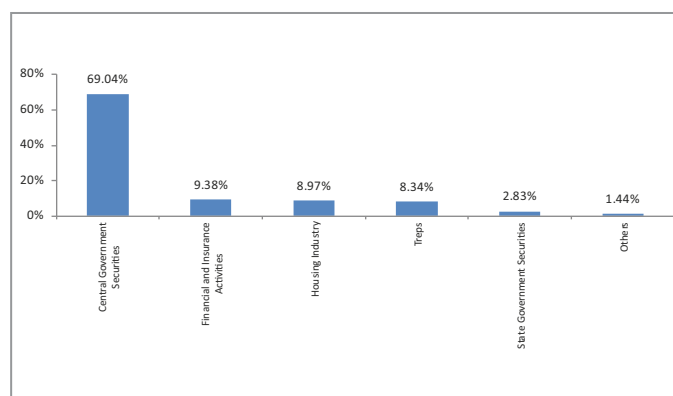
### Quantitative Indicators

Modified Duration in Years	6.30
Average Maturity in Years	10.65
Yield to Maturity in %	7.24

### Growth of Rs. 100



### Top 10 Sectors



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



August 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	86.08
Money market instruments, Mutual funds*	0 - 60	12.69
Net Current Assets*		1.24
<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>Corporate Bond</b>		<b>3.65%</b>
7.90% LICHF Ltd. NCD (S)(MD 18/08/2026)	AAA and Equivalent	3.65%
<b>Sovereign</b>		<b>82.43%</b>
7.26% GOI (MD 22/08/2032)	SOV	34.24%
7.18% GOI (MD 14/08/2033)	SOV	18.91%
7.25% GOI (MD 12/06/2063)	SOV	6.10%
7.30% GOI (MD 19/06/2053)	SOV	5.77%
7.61% TAMILNADU SDL (MD 28/12/2032)	SOV	5.50%
7.73% GOI (MD 19/12/2034)	SOV	3.77%
6.54% GOI (MD 17/01/2032)	SOV	2.44%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.86%
7.64% Madhya Pradesh SDL (MD 08/02/2033)	SOV	1.83%
7.60% Karnataka SDL (MD 04/01/2033)	SOV	1.83%
Others		0.18%
<b>Money Market, Deposits &amp; Other</b>		<b>13.92%</b>
<b>Total</b>		<b>100.00%</b>

### Fund Details

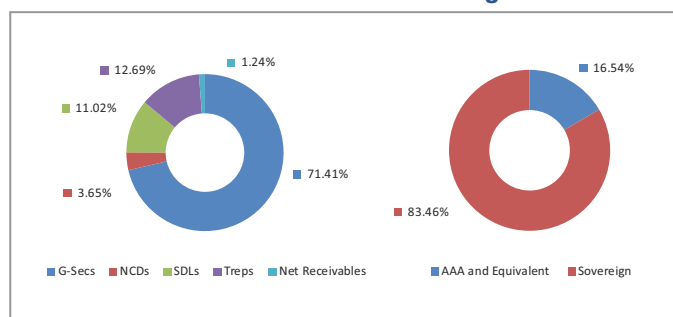
Description	
SFIN Number	ULGF02518/08/16GRDBTPENFU116
Launch Date	31- Aug-17
Face Value	10
Risk Profile	LOW
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 31-August-2023	13.5774
AUM (Rs. Cr)	2.76
Equity (Rs. Cr)	-
Debt (Rs. Cr)	2.72
Net current asset (Rs. Cr)	0.03

### Quantitative Indicators

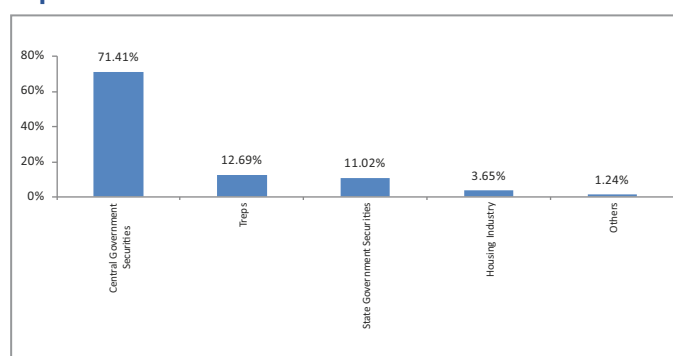
Modified Duration in Years	6.36
Average Maturity in Years	11.06
Yield to Maturity in %	7.17

### Asset Class

### 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	0.64%	4.66%	6.69%	3.52%	3.62%	4.38%	6.13%	-	-	5.23%
Benchmark	0.60%	4.48%	6.94%	4.53%	4.86%	6.33%	7.69%	-	-	6.53%

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

August 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	99.79
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		0.21
<b>Total</b>		<b>100.00</b>

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

### Portfolio

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

### Fund Details

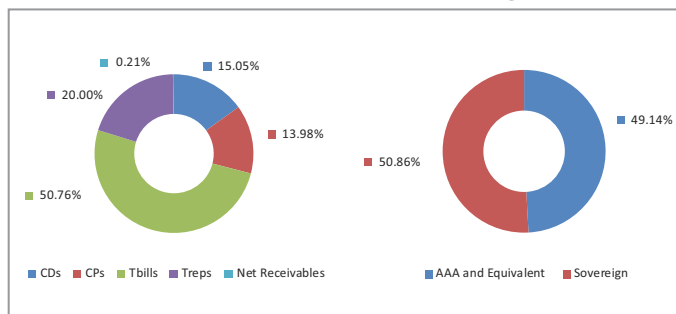
Description	
SFIN Number	ULGF00503/11/08GRLIQUFUND116
Launch Date	01-Nov-08
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
CIO	Sampath Reddy
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	12
Hybrid	1
NAV as on 31-August-2023	25.4342
AUM (Rs. Cr)	5.45
Equity (Rs. Cr)	-
Debt (Rs. Cr)	5.44
Net current asset (Rs. Cr)	0.01

### Quantitative Indicators

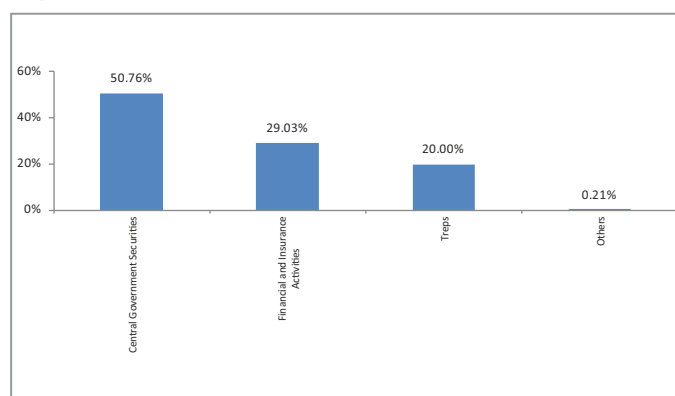
Modified Duration in Years	0.40
Average Maturity in Years	0.41
Yield to Maturity in %	6.84

### Asset Class

### 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%	3.02%	5.91%	4.50%	3.90%	4.10%	2.64%	3.67%	5.07%	6.49%
Benchmark	0.58%	3.57%	6.86%	5.49%	4.87%	4.99%	5.48%	5.90%	6.77%	6.83%

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

August 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

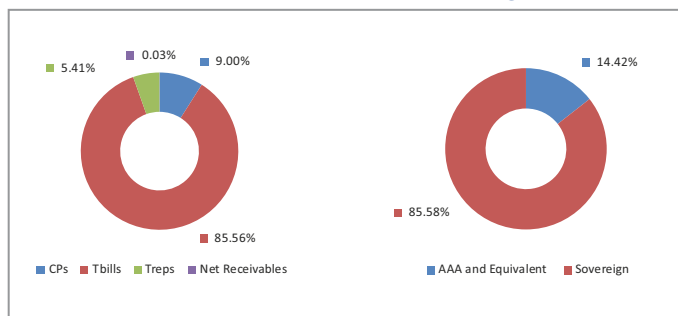
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	0 - 60	-
Money Market instrument	40 - 100	99.97
Net Current Assets <sup>#</sup>		0.03
<b>Total</b>		<b>100.00</b>

<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>

### Asset Class



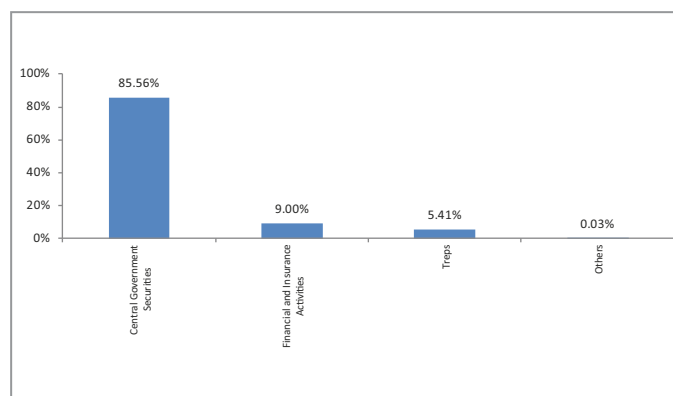
### Fund Details

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 31-August-2023	14.2249
AUM (Rs. Cr)	63.05
Equity (Rs. Cr)	-
Debt (Rs. Cr)	63.03
Net current asset (Rs. Cr)	0.02

### Quantitative Indicators

Modified Duration in Years	0.48
Average Maturity in Years	0.49
Yield to Maturity in %	6.96

### 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	0.51%	3.06%	6.16%	4.57%	3.93%	3.99%	0.82%	2.32%	-	3.60%
Benchmark	0.58%	3.57%	6.86%	5.49%	4.87%	4.99%	5.48%	5.90%	-	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

August 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	97.94
Net Current Assets <sup>#</sup>		2.06
<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>

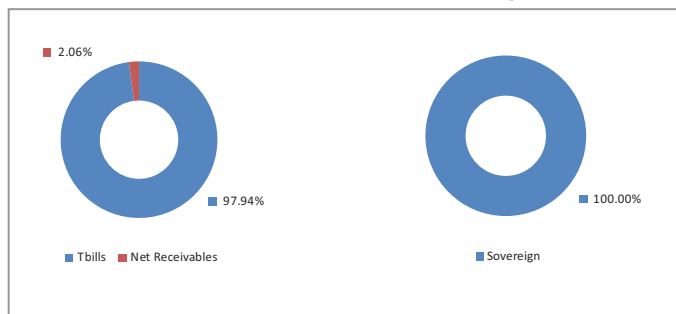
### Fund Details

Description	
SFIN Number	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 31-August-2023	11.8608
AUM (Rs. Cr)	0.28
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.27
Net current asset (Rs. Cr)	0.01

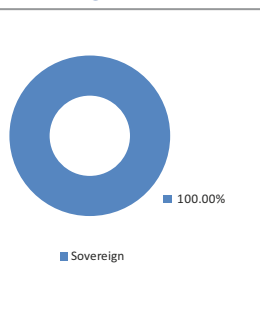
### Quantitative Indicators

Modified Duration in Years	0.45
Average Maturity in Years	0.46
Yield to Maturity in %	6.60

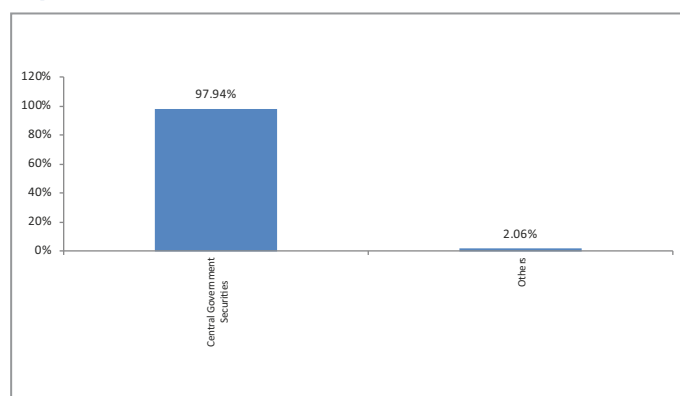
### Asset Class



### 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	0.47%	4.51%	6.65%	4.55%	3.82%	4.29%	-	-	-	4.27%
Benchmark	0.58%	3.57%	6.86%	5.49%	4.87%	4.99%	-	-	-	5.01%

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

August 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	99.88
Equity and equity related instruments	0 - 50	-
Net Current Assets*		0.12
<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>6.25%</b>
7.26% GOI (MD 14/01/2029)	SOV	6.25%
<b>Money Market, Deposits &amp; Other</b>		<b>93.75%</b>
<b>Total</b>		<b>100.00%</b>

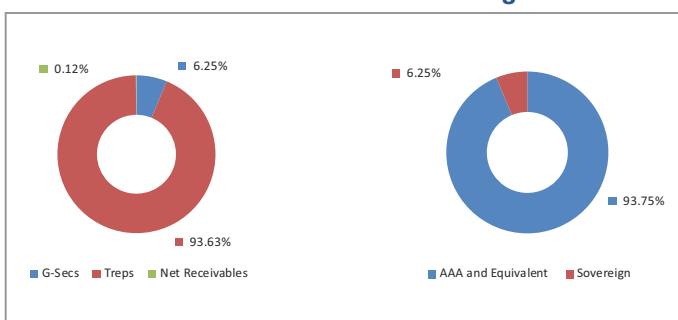
### Fund Details

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	24
Debt	- 10
Hybrid	6 12
NAV as on 31-August-2023	21.1294
AUM (Rs. Cr)	32.18
Equity (Rs. Cr)	-
Debt (Rs. Cr)	32.14
Net current asset (Rs. Cr)	0.04

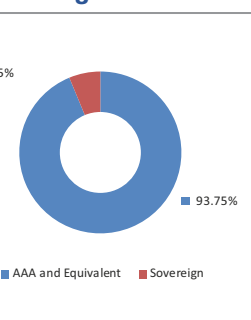
### Quantitative Indicators

Modified Duration in Years	0.27
Average Maturity in Years	0.34
Yield to Maturity in %	6.68

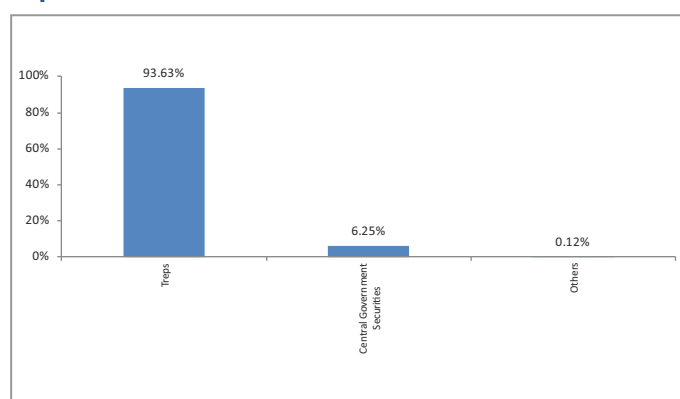
### Asset Class



### 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	0.47%	2.82%	5.27%	3.48%	3.55%	4.30%	5.22%	5.14%	6.02%	6.38%
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

August 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	97.26
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	-
Net Current Assets*		2.74
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
<b>Sovereign</b>		<b>97.26%</b>
6.18% GOI (MD 04/11/2024)	SOV	97.26%
<b>Money Market, Deposits &amp; Other</b>		<b>2.74%</b>
<b>Total</b>		<b>100.00%</b>

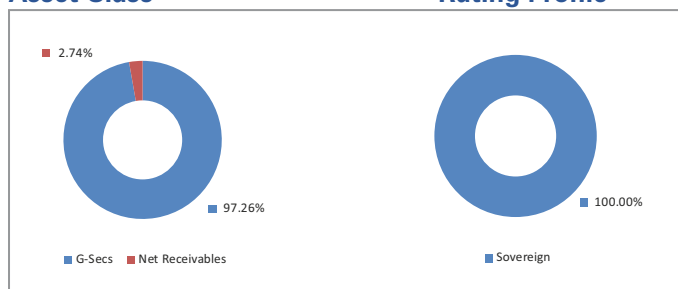
### Fund Details

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	24	-
Debt	-	10
Hybrid	6	12
NAV as on 31-August-2023	22.9735	
AUM (Rs. Cr)	1.97	
Equity (Rs. Cr)	-	
Debt (Rs. Cr)	1.91	
Net current asset (Rs. Cr)	0.05	

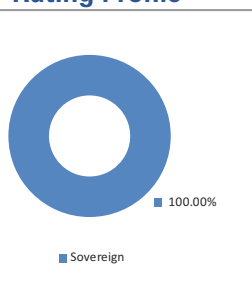
### Quantitative Indicators

Modified Duration in Years	1.09
Average Maturity in Years	1.18
Yield to Maturity in %	7.04

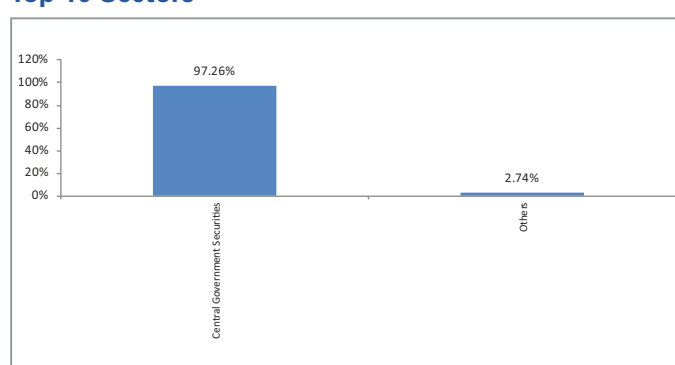
### Asset Class



### 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	0.40%	3.15%	5.13%	3.48%	3.41%	4.26%	5.18%	5.41%	7.33%	7.05%
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

### BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRADULENT OFFERS -

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

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

Past performance is not indicative of future performance.