

INVESTMENT'Z INSIGHT

Monthly Investment Update December 2023

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Fund Performance Summary

Type	FUND NAMES	SFIN Code	AUM in CR	Absolute Return				CAGR Return									
				1 Month	3 Month	6 Month	1 Year	2 Year	3 Year	4 Year	5 Year	7 Year	10 Year	Returns since Inception CAGR	Inception Date		
Asset Allocation Fund	Group Asset Allocation Fund	ULGF00926/02/10GRASSALOC116	68.4	6.00%	7.68%	9.96%	16.17%	9.53%	11.99%	11.90%	10.92%	10.83%	11.87%	11.26%	25-Feb-10		
	CRISIL Balanced Fund – Aggressive Index			5.50%	7.42%	9.48%	15.19%	9.54%	11.92%	12.94%	12.74%	12.48%	11.83%				
Cash Fund	Group Liquid Fund	ULGF00503/11/08GRLIQUFUND116	5.3	0.52%	1.55%	3.15%	6.12%	5.07%	4.30%	4.20%	3.96%	3.62%	4.99%	6.49%	1-Nov-08		
Cash Fund	Group Liquid Fund II	ULGF02124/06/13GRLIQUFU02116	8.6	0.52%	1.58%	3.16%	6.26%	5.20%	4.35%	4.08%	2.06%	2.26%	3.80%	3.69%	13-Sep-13		
Cash Fund	Group Liquid Fund III	ULGF02302/03/15GRLIQUFU03116	0.3	0.44%	1.32%	2.72%	7.27%	5.08%	4.10%	4.40%	-	-	-	4.35%	2-Aug-19		
	Crisil Liquid Fund Index			0.61%	1.79%	3.56%	7.13%	6.10%	5.26%	5.10%	5.45%	5.92%	6.63%				
Debt Fund	Group Debt Fund	ULGF00426/03/08GRDEBTFUND116	66.5	1.20%	1.66%	2.48%	6.53%	4.13%	4.13%	5.55%	5.89%	5.51%	7.55%	8.07%	26-Mar-08		
Debt Fund	Group Debt Fund II	ULGF01924/06/13GRDEBTFU02116	831.2	1.22%	1.72%	2.56%	6.81%	4.28%	4.11%	5.49%	5.99%	5.65%	7.66%	7.42%	13-Sep-13		
Debt Fund	Group Debt Fund III	ULGF02202/03/15GRDEBTFU03116	96.6	1.18%	1.65%	2.50%	6.57%	4.11%	4.00%	5.51%	5.93%	5.49%	-	5.74%	29-Sep-16		
Debt Fund	Group Debt Pension Fund	ULGF02518/08/16GRDBTPENFU116	2.8	1.22%	1.67%	2.55%	6.75%	3.79%	3.15%	4.85%	5.61%	-	-	5.22%	31-Aug-17		
	Crisil Composite Bond Fund Index			0.99%	1.64%	2.96%	7.29%	4.87%	4.39%	6.31%	7.17%	6.64%	8.20%				
Debt Fund	Group Short Term Debt Fund II	ULGF01218/04/11GRSHTRDE02116	1.0	0.75%	1.48%	2.57%	6.36%	4.88%	4.05%	5.20%	5.56%	5.45%	6.93%	6.83%	21-Jun-11		
Debt Fund	Group Short Term Debt Fund III	ULGF02024/06/13GRSHTRDE03116	0.2	0.86%	1.83%	2.81%	6.56%	4.99%	4.20%	5.27%	5.49%	5.51%	6.64%	6.44%	13-Sep-13		
	CRISIL Short Term Bond Fund Index			0.68%	1.67%	3.35%	7.26%	5.41%	5.07%	6.38%	7.00%	6.81%	7.66%				
Equity Fund	Group Equity Fund	ULGF01018/04/11GREQTYFUND116	59.0	6.84%	9.20%	13.08%	20.94%	12.23%	16.01%	15.58%	13.99%	14.54%	14.74%	13.41%	21-Jun-11		
Equity Fund	Group Blue Chip Fund	ULGF01118/04/11GRBLUECHIP116	4.4	7.68%	10.62%	14.20%	23.42%	14.57%	17.73%	18.48%	16.54%	15.90%	13.47%	12.28%	21-Jun-11		
	Nifty 50 Index			7.94%	10.66%	13.25%	20.03%	11.90%	15.84%	15.59%	14.87%	14.96%	13.17%				
Hybrid Fund	Group Balanced Gain Fund II	ULGF02402/03/15GRBALCGA02116	4.0	3.46%	4.76%	7.70%	14.24%	9.18%	9.25%	-	-	-	-	10.96%	25-Apr-17		
	CRISIL Balanced Fund – Aggressive Index			5.50%	7.42%	9.48%	15.19%	9.54%	11.92%	12.94%	12.74%	12.48%	11.83%				
Index Fund	Group Equity Index Fund	ULGF00822/02/10GREQTYINDX116	36.1	7.46%	10.37%	13.75%	21.13%	13.25%	16.39%	17.31%	15.40%	14.81%	12.84%	10.58%	19-Feb-10		
	Nifty 50 Index			7.94%	10.66%	13.25%	20.03%	11.90%	15.84%	15.59%	14.87%	14.96%	13.17%				
Hybrid Fund	Secure Gain Fund	ULGF00215/10/04SECUREFUND116	2,587.5	2.38%	2.92%	4.32%	8.94%	5.54%	5.82%	7.15%	7.51%	7.51%	8.94%	9.02%	15-Oct-04		
Hybrid Fund	Stable Gain Fund	ULGF00115/09/04STABLEFUND116	410.0	3.19%	3.81%	5.33%	10.40%	6.55%	7.31%	8.37%	8.57%	8.34%	10.00%	9.85%	31-Oct-04		
Hybrid Fund	Group Return Shield Fund	ULGF01421/06/11RETNSHIELD116	2.0	0.57%	1.51%	2.78%	5.54%	4.31%	3.48%	4.33%	4.99%	5.29%	6.99%	7.02%	21-Jun-11		
Hybrid Fund	Group Growth Fund II	ULGF01311/05/11GRGROWFU02116	32.8	0.47%	1.42%	2.77%	5.47%	4.15%	3.46%	4.30%	4.93%	5.09%	5.86%	6.36%	1-Aug-11		
	Benchmark			-	-	-	-	-	-	-	-	-	-				

FUND PERFORMANCE SUMMARY

December 2023

Group Equity Index Fund

Fund Objective

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

Portfolio Allocation

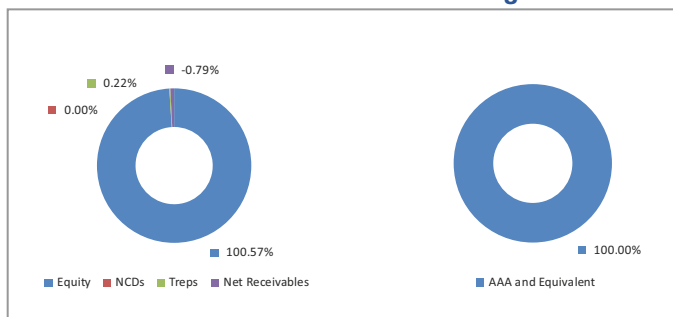
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	0.22
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	100.57
Net Current Assets*		-0.79
Total		100.00

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

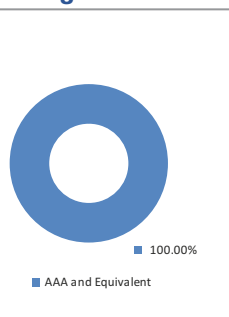
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		100.57%
HDFC Bank Ltd	Financial and Insurance Activities	8.04%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.23%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.02%
ICICI Bank Ltd	Financial and Insurance Activities	5.93%
ITC Ltd	Manufacture of Tobacco Products	5.49%
Larsen & Toubro Ltd	Infrastructure	5.00%
Axis Bank Ltd	Financial and Insurance Activities	4.78%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	4.27%
Bharti Airtel Ltd	Infrastructure	3.85%
Hindustan Unilever Ltd.	Manufacture of Chemicals and Chemical Products	3.84%
Others		46.11%
Corporate Bond		0.00%
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA and Equivalent	0.00%
Money Market, Deposits & Other		-0.57%
Total		100.00%

Asset Class



Rating Profile



Performance

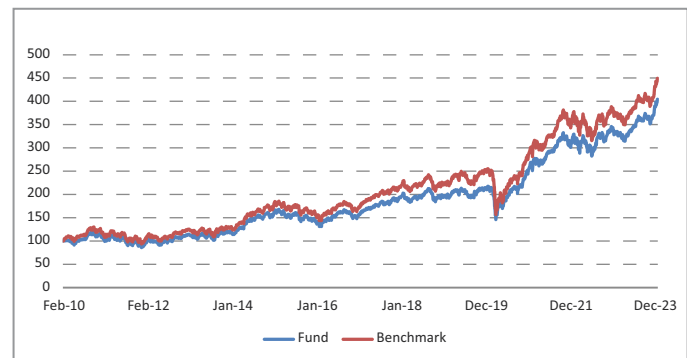
Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	7.46%	13.75%	21.13%	13.25%	16.39%	17.31%	15.40%	14.81%	12.84%	10.58%
Benchmark	7.94%	13.25%	20.03%	11.90%	15.84%	15.59%	14.87%	14.96%	13.17%	11.43%

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

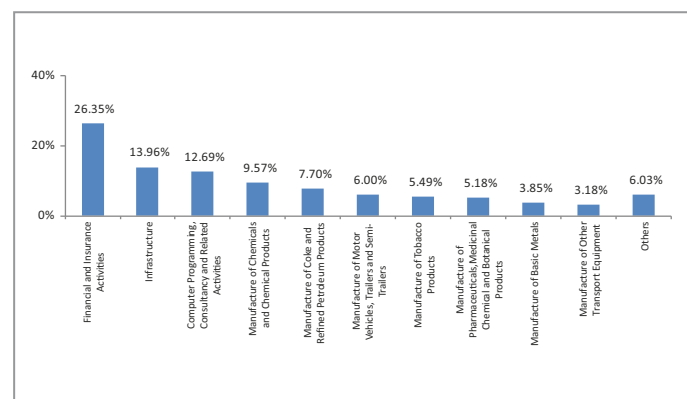
Fund Details

Description	
SFIN Number	ULGF00822/02/10GREQTYINDX116
Launch Date	19-Feb-10
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	22
Debt	-
Hybrid	-
NAV as on 31-December-2023	40.3575
AUM (Rs. Cr)	36.07
Equity (Rs. Cr)	36.28
Debt (Rs. Cr)	0.08
Net current asset (Rs. Cr)	-0.29

Growth of Rs. 100



Top 10 Sectors



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

December 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	97.86
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	-
Net Current Assets*		2.13
Total		100.00

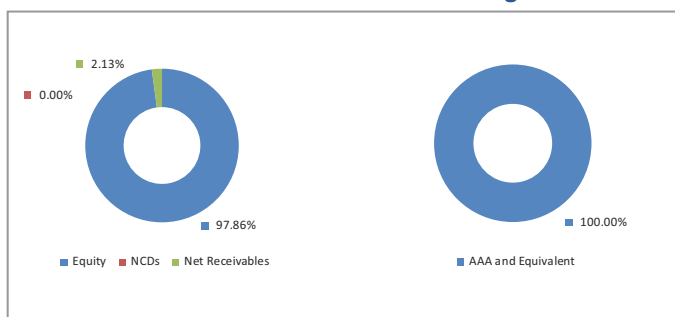
*Net current asset represents net of receivables and payables for investments held.

**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.

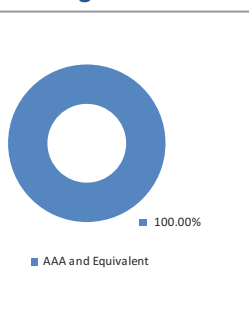
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		97.86%
HDFC Bank Ltd	Financial and Insurance Activities	8.88%
ICICI Bank Ltd	Financial and Insurance Activities	7.78%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.50%
ITC Ltd	Manufacture of Tobacco Products	5.81%
Larsen & Toubro Ltd	Infrastructure	5.00%
Bharti Airtel Ltd	Infrastructure	4.60%
Hindustan Unilever Ltd.	Manufacture of Chemicals and Chemical Products	3.50%
Tata Consultancy Services Ltd.	Computer Programming, Consultancy and Related Activities	3.21%
Tata Steel Ltd	Manufacture of Basic Metals	3.09%
Tata Motors Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.88%
Others		45.62%
Corporate Bond		0.00%
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA and Equivalent	0.00%
Money Market, Deposits & Other		2.13%
Total		100.00%

Asset Class



Rating Profile



Performance

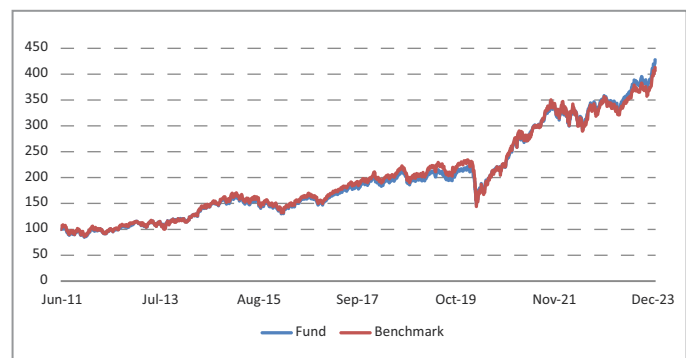
Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	7.68%	14.20%	23.42%	14.57%	17.73%	18.48%	16.54%	15.90%	13.47%	12.28%
Benchmark	7.94%	13.25%	20.03%	11.90%	15.84%	15.59%	14.87%	14.96%	13.17%	11.95%

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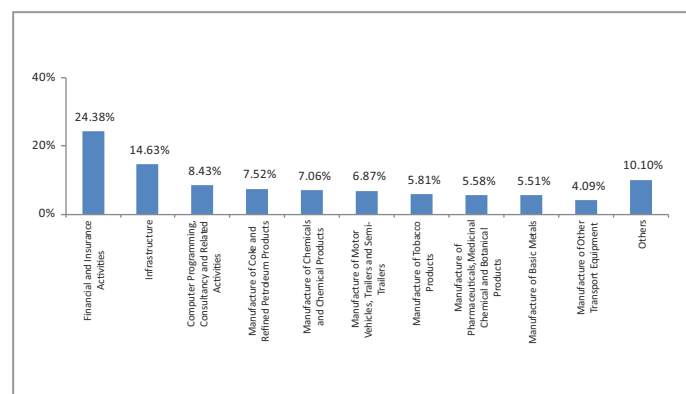
Fund Details

Description	
SFIN Number	ULGF01118/04/11GRBLUECHIP116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	22
Debt	-
Hybrid	-
NAV as on 31-December-2023	42.7360
AUM (Rs. Cr)	4.39
Equity (Rs. Cr)	4.30
Debt (Rs. Cr)	-
Net current asset (Rs. Cr)	0.09

Growth of Rs. 100



Top 10 Sectors



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

December 2023

Group Equity Fund

Fund Objective

To provide capital appreciation through investment in equity shares.

Portfolio Allocation

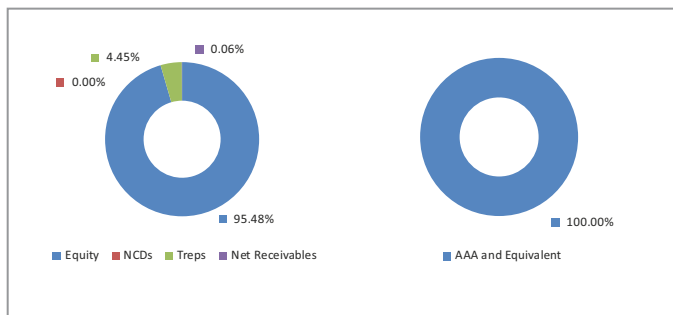
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	95.48
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	4.46
Net Current Assets [#]		0.06
Total		100.00

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

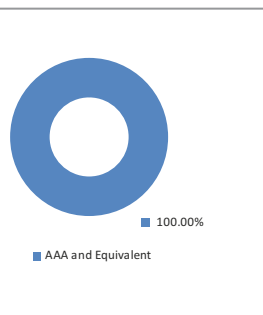
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		95.48%
HDFC Bank Ltd	Financial and Insurance Activities	9.05%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.32%
ICICI Bank Ltd	Financial and Insurance Activities	7.05%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	4.74%
ITC Ltd	Manufacture of Tobacco Products	4.59%
Larsen & Toubro Ltd	Infrastructure	4.51%
Tata Consultancy Services Ltd.	Computer Programming, Consultancy and Related Activities	4.47%
Bharti Airtel Ltd	Infrastructure	3.80%
Axis Bank Ltd	Financial and Insurance Activities	3.13%
Hindustan Unilever Ltd.	Manufacture of Chemicals and Chemical Products	2.18%
Others		44.65%
Corporate Bond		0.00%
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA and Equivalent	0.00%
Money Market, Deposits & Other		4.52%
Total		100.00%

Asset Class



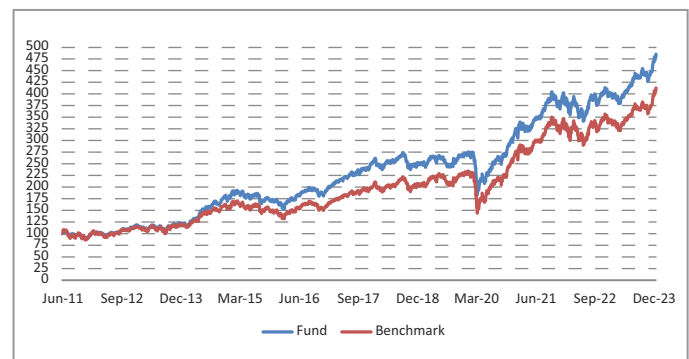
Rating Profile



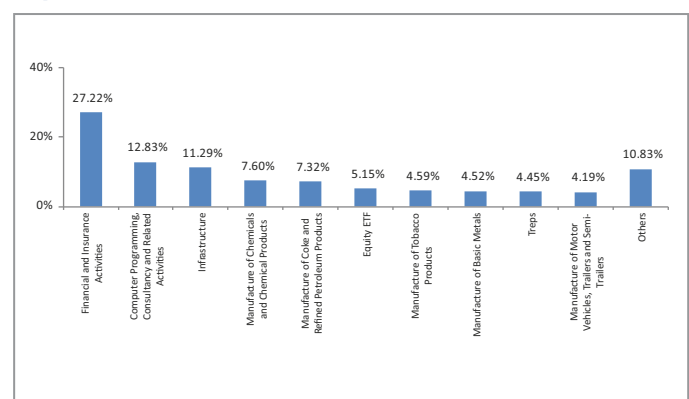
Fund Details

Description	
SFIN Number	ULGF01018/04/11GREQTYFUND116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
CIO	Sampath Reddy
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	22
Debt	-
Hybrid	-
NAV as on 31-December-2023	48.4610
AUM (Rs. Cr)	59.05
Equity (Rs. Cr)	56.38
Debt (Rs. Cr)	2.63
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'.

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	6.84%	13.08%	20.94%	12.23%	16.01%	15.58%	13.99%	14.54%	14.74%	13.41%
Benchmark	7.94%	13.25%	20.03%	11.90%	15.84%	15.59%	14.87%	14.96%	13.17%	11.95%

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December 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	23.62
Corporate bonds	0 - 50	-
Money market and other liquid assets	0 - 40	0.79
Infrastructure sector as defined by the IRDA	0 - 40	0.96
Listed equities	0 - 100	74.22
Net Current Assets*		0.41
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		74.22%
HDFC Bank Ltd	Financial and Insurance Activities	9.91%
ICICI Bank Ltd	Financial and Insurance Activities	9.03%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.07%
Larsen & Toubro Ltd	Infrastructure	5.23%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.06%
Kotak Mahindra Bank Ltd	Financial and Insurance Activities	3.08%
Tata Consultancy Services Ltd.	Computer Programming, Consultancy and Related Activities	2.90%
ITC Ltd	Manufacture of Tobacco Products	2.90%
Bharti Airtel Ltd	Infrastructure	2.77%
State Bank of India	Financial and Insurance Activities	2.33%
Others		24.94%
Corporate Bond		0.96%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA and Equivalent	0.96%
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA and Equivalent	0.00%
Sovereign		23.62%
7.18% GOI (MD 24/07/2037)	SOV	7.50%
7.30% GOI (MD 19/06/2053)	SOV	6.63%
7.18% GOI (MD 14/08/2033)	SOV	5.40%
7.25% GOI (MD 12/06/2063)	SOV	2.15%
7.68% Karnataka SDL (MD 27/12/2037)	SOV	0.47%
07.76% Madhya Pradesh SDL (MD 29/11/2037)	SOV	0.37%
7.73% Karnataka SDL (MD 29/11/2034)	SOV	0.37%
7.47% Maharashtra SDL (MD 13/09/2034)	SOV	0.36%
7.64% Maharashtra SDL (MD 28/09/2032)	SOV	0.22%
7.72% TELANGANA SDL (MD 08/11/2036)	SOV	0.15%
Money Market, Deposits & Other		1.20%
Total		100.00%

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	6.00%	9.96%	16.17%	9.53%	11.99%	11.90%	10.92%	10.83%	11.87%	11.26%
Benchmark	5.50%	9.48%	15.19%	9.54%	11.92%	12.94%	12.74%	12.48%	11.83%	10.50%

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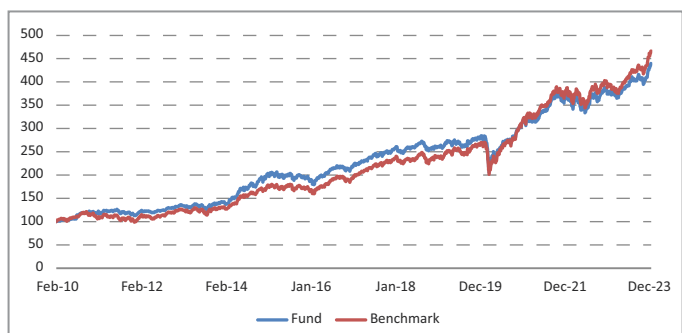
Fund Details

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	13
NAV as on 31-December-2023	43.8806	
AUM (Rs. Cr)	68.39	
Equity (Rs. Cr)	50.75	
Debt (Rs. Cr)	17.35	
Net current asset (Rs. Cr)	0.28	

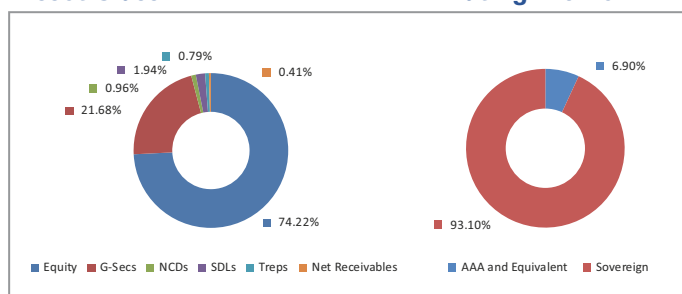
Quantitative Indicators

Modified Duration in Years	8.75
Average Maturity in Years	18.21
Yield to Maturity in %	7.32

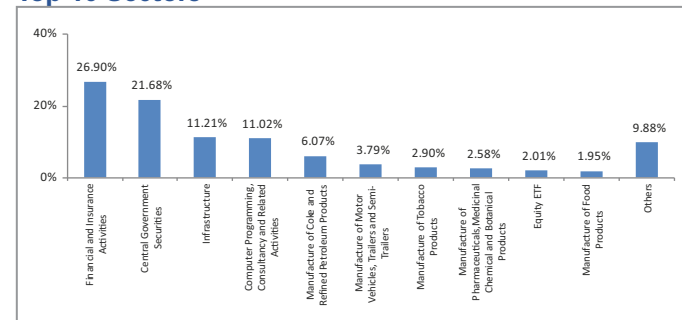
Growth of Rs. 100



Asset Class



Top 10 Sectors



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

December 2023

Stable Gain Fund

Fund Objective

To provide moderate risk with moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	45.42
Corporate bonds	0 - 40	13.05
Money market and other liquid assets	0 - 20	4.64
Infrastructure sector as defined by the IRDA	0 - 25	-
Listed equities	0 - 35	34.19
Net Current Assets*		2.70
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		34.19%
HDFC Bank Ltd	Financial and Insurance Activities	4.80%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	3.28%
ICICI Bank Ltd	Financial and Insurance Activities	2.75%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	2.52%
ITC Ltd	Manufacture of Tobacco Products	1.70%
Tata Consultancy Services Ltd.	Computer Programming, Consultancy and Related Activities	1.30%
Axis Bank Ltd	Financial and Insurance Activities	1.16%
Marico Ltd	Manufacture of Food Products	1.10%
Hindustan Unilever Ltd.	Manufacture of Chemicals and Chemical Products	0.91%
Larsen & Toubro Ltd	Infrastructure	0.86%
Others		13.81%
Corporate Bond		13.05%
7.67% LIC Housing Finance Ltd NCD (S)(MD 15/04/2033)P (150526)	AAA and Equivalent	6.82%
8.55% HDFC Bank Ltd NCD (S) (MD 27/03/2029)	AAA and Equivalent	2.02%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	0.98%
8.25% Cholamandalam Invt & Fin Co NCD (MD 15052026) S 634	AA+	0.73%
7.05% HDFC Bank Ltd. NCD (S) (MD 01/12/2031)	AAA and Equivalent	0.70%
8.30% Cholamandalam Invt & Fin Co NCD (MD 04062026) Series 3	AA+	0.69%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	AAA and Equivalent	0.37%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA and Equivalent	0.25%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA and Equivalent	0.25%
8.25% Cholamandalam Invt & Fin Co NCD (MD 04032025) Series I	AA+	0.24%
Sovereign		45.42%
7.18% GOI (MD 14/08/2033)	SOV	9.02%

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
7.18% GOI (MD 24/07/2037)	SOV	7.66%
7.26% GOI (MD 06/02/2033)	SOV	4.98%
07.76% Madhya Pradesh SDL (MD 29/11/2037)	SOV	4.95%
7.25% GOI (MD 12/06/2063)	SOV	4.06%
7.30% GOI (MD 19/06/2053)	SOV	2.65%
7.81% Gujarat SDL (MD 12/10/2032)	SOV	1.23%
7.73% Karnataka SDL (MD 29/11/2034)	SOV	1.23%
7.70% Maharashtra SDL (MD 08/11/2034)	SOV	1.23%
7.62% TAMILNADU SDL (MD 04/01/2033)	SOV	1.22%
Others		7.20%
Money Market, Deposits & Other		7.34%
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	Jamil Ansari, Lakshman Chettiar	
Number of funds managed by fund manager:	Jamil Ansari	Lakshman Chettiar
Equity	1	-
Debt	-	10
Hybrid	2	13
NAV as on 31-December-2023	60.6034	
AUM (Rs. Cr)	410.05	
Equity (Rs. Cr)	140.18	
Debt (Rs. Cr)	258.79	
Net current asset (Rs. Cr)	11.08	

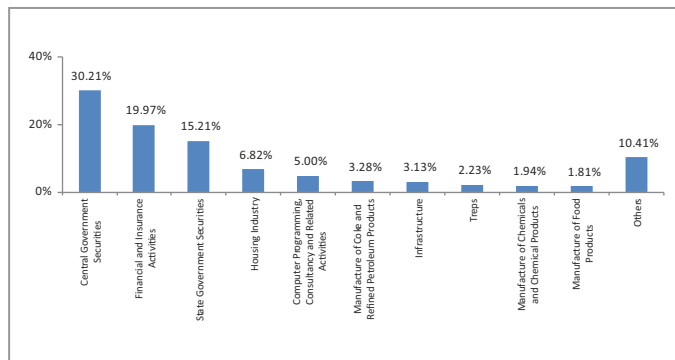
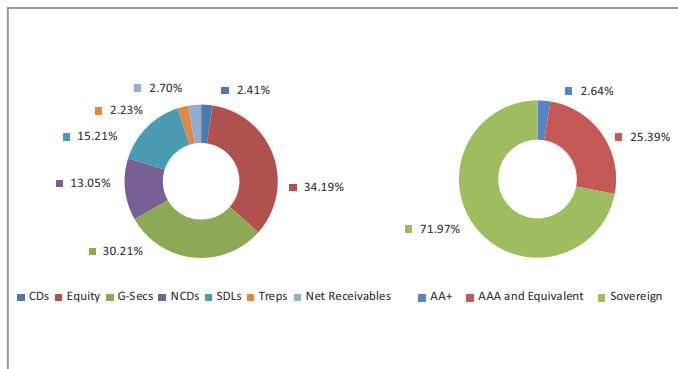
Quantitative Indicators

Modified Duration in Years	6.79
Average Maturity in Years	11.34
Yield to Maturity in %	7.40

Asset Class

Rating Profile

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	3.19%	5.33%	10.40%	6.55%	7.31%	8.37%	8.57%	8.34%	10.00%	9.85%
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

December 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	57.23
Corporate bonds	0 - 30	14.77
Money market and other liquid assets	0 - 20	5.31
Infrastructure sector as defined by the IRDA	0 - 25	0.15
Listed equities	0 - 20	19.49
Net Current Assets*		3.05
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		
HDFC Bank Ltd	Financial and Insurance Activities	2.74%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	1.87%
ICICI Bank Ltd	Financial and Insurance Activities	1.57%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.44%
ITC Ltd	Manufacture of Tobacco Products	0.97%
Tata Consultancy Services Ltd.	Computer Programming, Consultancy and Related Activities	0.74%
Axis Bank Ltd	Financial and Insurance Activities	0.66%
Marico Ltd	Manufacture of Food Products	0.63%
Hindustan Unilever Ltd.	Manufacture of Chemicals and Chemical Products	0.52%
Larsen & Toubro Ltd	Infrastructure	0.49%
Others		7.88%
Corporate Bond		
7.67% LIC Housing Finance Ltd NCD (S)(MD 15/04/2033)P(150526)	AAA and Equivalent	3.09%
8.55% HDFC Bank Ltd NCD (S) (MD 27/03/2029)	AAA and Equivalent	2.88%
7.95% LIC Housing Finance Ltd NCD (S)(MD 29/01/2028)	AAA and Equivalent	1.95%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	1.40%
8.3774% HDB Financial Services Ltd.NCD(S)(MD 24/04/2026)	AAA and Equivalent	1.01%
8.25% Cholamandalam Invt & Fin Co NCD (MD 15052026) S 634	AA+	0.77%
7.75% LIC Housing Finance Ltd NCD (S)(MD 23/07/2024)	AAA and Equivalent	0.69%
8.30% Cholamandalam Invt & Fin Co NCD (MD 04062026) Series 3	AA+	0.65%
7.83% LICHF Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA and Equivalent	0.65%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	AAA and Equivalent	0.53%
Others		1.82%
Sovereign		
7.26% GOI (MD 06/02/2033)	SOV	16.14%
7.25% GOI (MD 12/06/2063)	SOV	10.92%
07.76% Madhya Pradesh SDL (MD 29/11/2037)	SOV	4.84%
7.18% GOI (MD 14/08/2033)	SOV	3.10%
7.18% GOI (MD 24/07/2037)	SOV	2.51%
7.68% Karnataka SDL (MD 27/12/2037)	SOV	2.32%
7.70% Maharashtra SDL (MD 08/11/2034)	SOV	2.18%
7.30% GOI (MD 19/06/2053)	SOV	1.85%
7.72% TELANGANA SDL (MD 08/11/2036)	SOV	1.75%
7.64% Maharashtra SDL (MD 28/09/2032)	SOV	1.65%
Others		9.45%
Money Market, Deposits & Other		
Total		100.00%

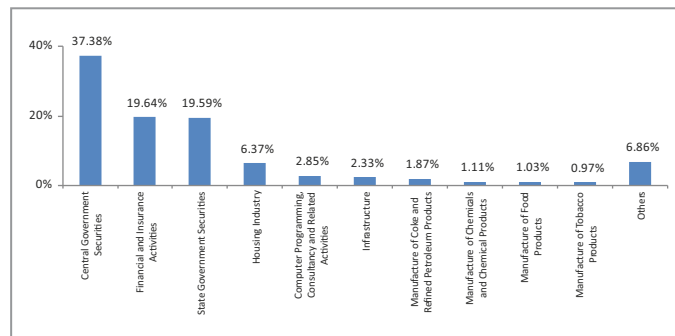
Fund Details

Description		
SFIN Number	ULGF00215/10/04SECUREFUND116	
Launch Date	15-Oct-04	
Face Value	10	
Risk Profile	Moderate	
Benchmark	-	
CIO	Sampath Reddy	
Fund Manager Name	Jamil Ansari, Lakshman Chettiar	
Number of funds managed by fund manager:	Jamil Ansari	Lakshman Chettiar
Equity	1	-
Debt	-	10
Hybrid	2	13
NAV as on 31-December-2023	52.6216	
AUM (Rs. Cr)	2587.54	
Equity (Rs. Cr)	504.40	
Debt (Rs. Cr)	2004.23	
Net current asset (Rs. Cr)	78.90	

Quantitative Indicators

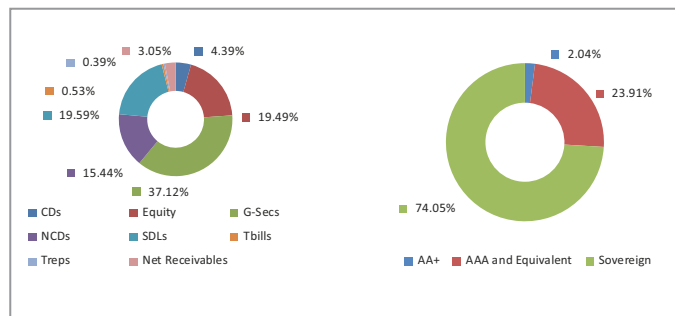
Modified Duration in Years	6.86
Average Maturity in Years	13.14
Yield to Maturity in %	7.43

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	2.38%	4.32%	8.94%	5.54%	5.82%	7.15%	7.51%	7.51%	8.94%	9.02%
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

December 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

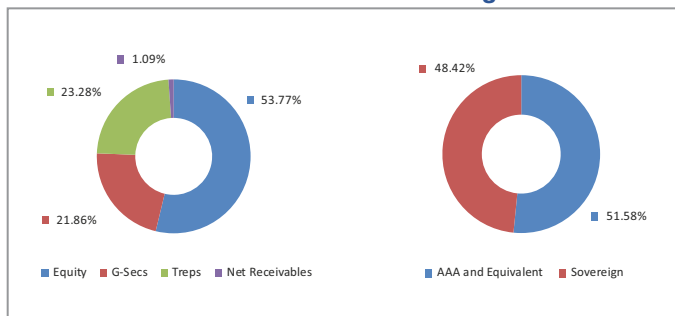
	Stated (%)	Actual (%)
Equity	0 - 80	53.77
Debt and Debt related securities, Money Market instrument/Mutual Funds	20 - 80	21.86
Money market instruments, Cash, Mutual funds	0 - 40	23.28
Net Current Assets*		1.09
Total		100.00

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

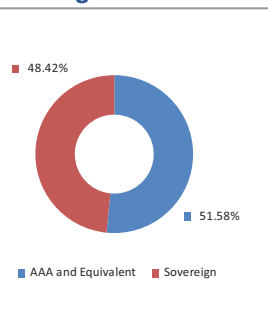
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		53.77%
Larsen & Toubro Ltd	Infrastructure	8.86%
ICICI Bank Ltd	Financial and Insurance Activities	7.31%
ITC Ltd	Manufacture of Tobacco Products	5.89%
HDFC Bank Ltd	Financial and Insurance Activities	5.62%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.53%
Bharti Airtel Ltd	Infrastructure	4.57%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	4.46%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	3.92%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.67%
Hindustan Unilever Ltd.	Manufacture of Chemicals and Chemical Products	3.37%
Others		0.56%
Sovereign		21.86%
7.17% GOI (MD 08/01/2028)	SOV	21.86%
Money Market, Deposits & Other		24.37%
Total		100.00%

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	3.46%	7.70%	14.24%	9.18%	9.25%	-	-	-	-	10.96%
Benchmark	5.50%	9.48%	15.19%	9.54%	11.92%	-	-	-	-	17.46%

** 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

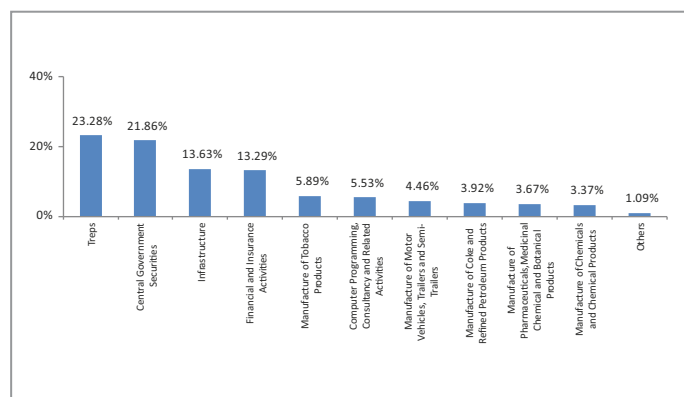
Fund Details

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	Abhay Moghe, Lakshman Chettiar
Number of funds managed by fund manager:	Abhay Moghe Lakshman Chettiar
Equity	1 -
Debt	- 10
Hybrid	8 13
NAV as on 31-December-2023	14.5058
AUM (Rs. Cr)	3.95
Equity (Rs. Cr)	2.12
Debt (Rs. Cr)	1.78
Net current asset (Rs. Cr)	0.04

Quantitative Indicators

Modified Duration in Years	1.61
Average Maturity in Years	1.95
Yield to Maturity in %	6.67

Top 10 Sectors



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

December 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	70.31
Corporate bonds	0 - 100	11.22
Money market and other liquid assets	0 - 40	16.75
Listed equities - NIL		-
Net Current Assets*		1.72
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		11.22%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	9.08%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	AAA and Equivalent	0.76%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA and Equivalent	0.61%
8.85% Bajaj Finance Ltd. NCD (U) (MD 15/07/2026)	AAA and Equivalent	0.46%
7.90% LICHF Ltd. NCD (S)(MD 18/08/2026)	AAA and Equivalent	0.30%
Sovereign		70.31%
7.18% GOI (MD 14/08/2033)	SOV	12.26%
7.26% GOI (MD 06/02/2033)	SOV	10.48%
7.25% GOI (MD 12/06/2063)	SOV	10.07%
7.18% GOI (MD 24/07/2037)	SOV	8.26%
7.30% GOI (MD 19/06/2053)	SOV	6.74%
07.76% Madhya Pradesh SDL (MD 29/11/2037)	SOV	4.50%
7.73% GOI (MD 19/12/2034)	SOV	3.89%
7.73% Karnataka SDL (MD 29/11/2034)	SOV	2.27%
7.72% TELANGANA SDL (MD 08/11/2036)	SOV	2.27%
7.68% Karnataka SDL (MD 27/12/2037)	SOV	1.89%
Others		7.69%
Money Market, Deposits & Other		18.47%
Total		100.00%

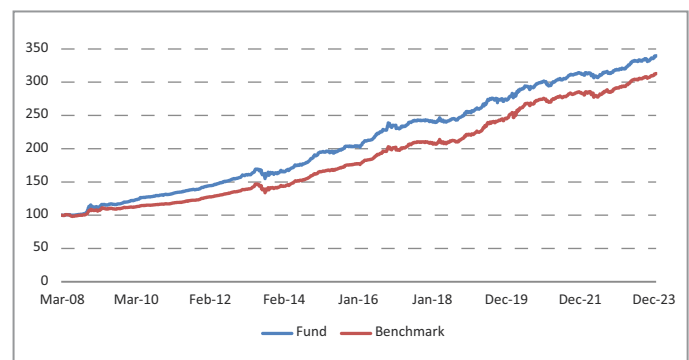
Fund Details

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 31-December-2023	34.0240
AUM (Rs. Cr)	66.52
Equity (Rs. Cr)	-
Debt (Rs. Cr)	65.38
Net current asset (Rs. Cr)	1.15

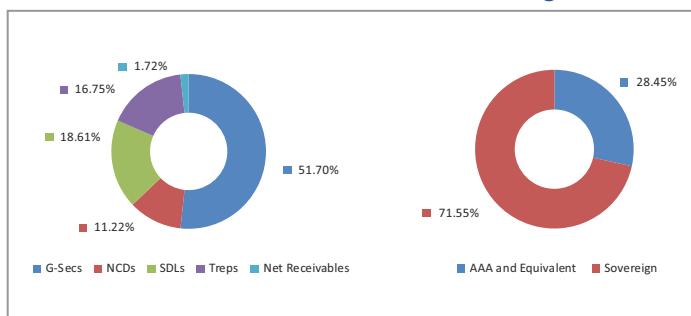
Quantitative Indicators

Modified Duration in Years	6.70
Average Maturity in Years	13.02
Yield to Maturity in %	7.22

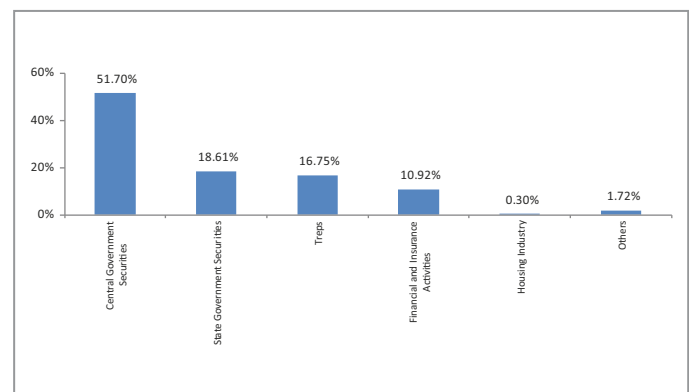
Growth of Rs. 100



Asset Class



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	1.20%	2.48%	6.53%	4.13%	4.13%	5.55%	5.89%	5.51%	7.55%	8.07%
Benchmark	0.99%	2.96%	7.29%	4.87%	4.39%	6.31%	7.17%	6.64%	8.20%	7.50%

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

December 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	97.03
Net Current Assets*		2.97
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		25.02%
8.3774% HDB Financial Services Ltd.NCD(S) (MD 24/04/2026)	AAA and Equivalent	8.72%
8.25% Kotak Mahindra Prime Ltd. NCD (MD 20/06/2025)	AAA and Equivalent	8.67%
7.62% NABARD NCD Series 23I (U) (MD 31/01/2028)	AAA and Equivalent	7.64%
Sovereign		42.91%
6.97% GOI (MD 06/09/2026)	SOV	23.89%
7.38% Gujarat SDL (MD 28/06/2030)	SOV	19.02%
Money Market, Deposits & Other		32.07%
Total		100.00%

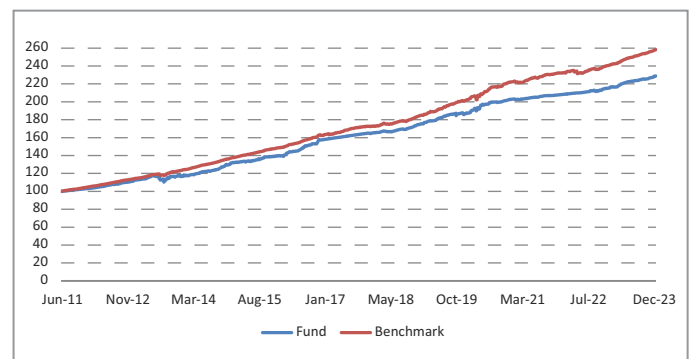
Fund Details

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 31-December-2023	22.8821
AUM (Rs. Cr)	1.04
Equity (Rs. Cr)	-
Debt (Rs. Cr)	1.01
Net current asset (Rs. Cr)	0.03

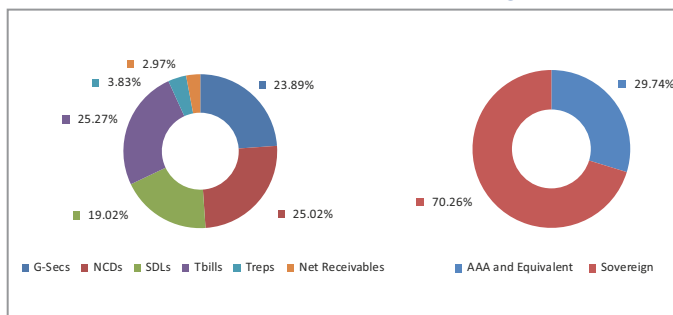
Quantitative Indicators

Modified Duration in Years	2.21
Average Maturity in Years	2.69
Yield to Maturity in %	7.17

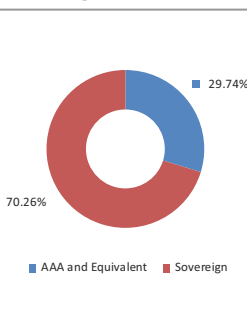
Growth of Rs. 100



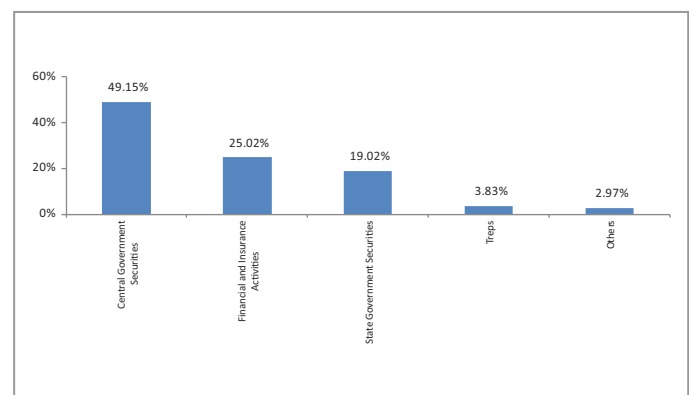
Asset Class



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	0.75%	2.57%	6.36%	4.88%	4.05%	5.20%	5.56%	5.45%	6.93%	6.83%
Benchmark	0.68%	3.35%	7.26%	5.41%	5.07%	6.38%	7.00%	6.81%	7.66%	7.86%

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

December 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	89.66
Money Market instrument	0 - 60	6.63
Net Current Assets*		3.71
Total		100.00

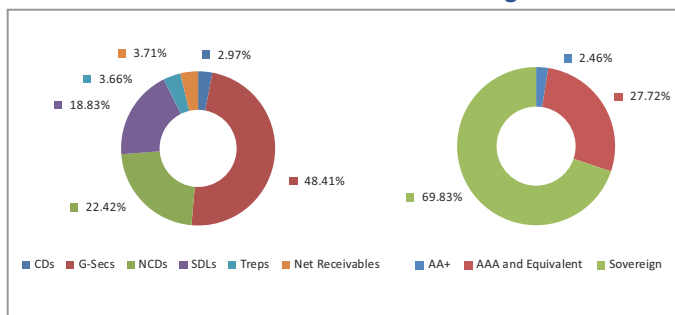
*Net current asset represents net of receivables and payables for investments held.

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		22.42%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	6.30%
7.67% LIC Housing Finance Ltd NCD (S)(MD 15/04/2033)P(150526)	AAA and Equivalent	4.68%
7.65% HDB Financial Services Ltd.NCD(S) (MD 10/09/2027)	AAA and Equivalent	3.00%
8.25% Cholanandalam Invst & Fin Co NCD (MD 04032025) Series I	AA+	1.69%
7.05% HDFC Bank Ltd. NCD (S) (MD 01/12/2031)	AAA and Equivalent	1.39%
8.04% HDB Financial Services Ltd.NCD(S) (MD 25/02/2026)	AAA and Equivalent	1.21%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	AAA and Equivalent	1.04%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA and Equivalent	0.92%
8.30% Cholanandalam Invst & Fin Co NCD (MD 04062026) Series 3	AA+	0.68%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA and Equivalent	0.57%
Others		0.95%
Sovereign		67.23%
7.26% GOI (MD 06/02/2033)	SOV	20.78%
7.25% GOI (MD 12/06/2063)	SOV	14.64%
07.76% Madhya Pradesh SDL (MD 29/11/2037)	SOV	4.64%
7.18% GOI (MD 14/08/2033)	SOV	3.37%
7.30% GOI (MD 19/06/2053)	SOV	3.12%
6.54% GOI (MD 17/01/2032)	SOV	2.31%
7.18% GOI (MD 24/07/2037)	SOV	2.23%
7.64% Maharashtra SDL (MD 28/09/2032)	SOV	2.17%
7.72% TELANGANA SDL (MD 08/11/2036)	SOV	2.06%
7.68% Karnataka SDL (MD 27/12/2037)	SOV	1.73%
Others		10.19%
Money Market, Deposits & Other		10.34%
Total		100.00%

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	1.22%	2.56%	6.81%	4.28%	4.11%	5.49%	5.99%	5.65%	7.66%	7.42%
Benchmark	0.99%	2.96%	7.29%	4.87%	4.39%	6.31%	7.17%	6.64%	8.20%	8.19%

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

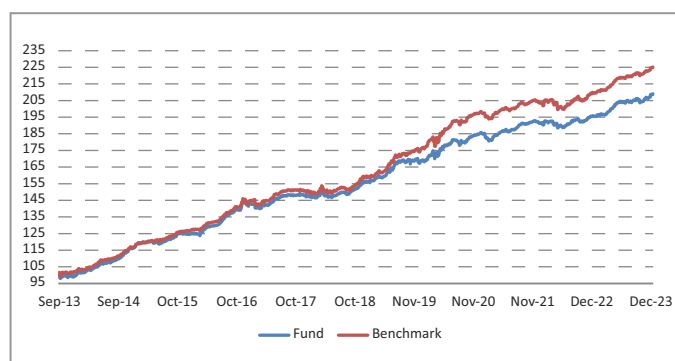
Fund Details

Description	
SFIN Number	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 31-December-2023	20.8980
AUM (Rs. Cr)	831.18
Equity (Rs. Cr)	-
Debt (Rs. Cr)	800.34
Net current asset (Rs. Cr)	30.85

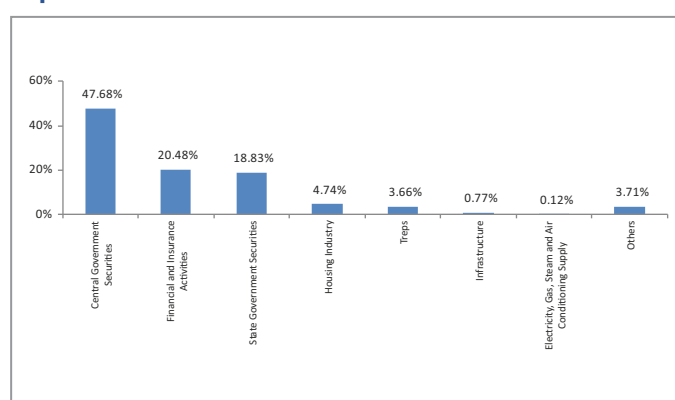
Quantitative Indicators

Modified Duration in Years	6.87
Average Maturity in Years	13.36
Yield to Maturity in %	7.41

Growth of Rs. 100



Top 10 Sectors



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

December 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	96.26
Money Market instrument	0 - 60	-
Net Current Assets [#]		3.74
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Sovereign		96.26%
5.63% GOI (MD 12/04/2026)	SOV	96.26%
Money Market, Deposits & Other		3.74%
Total		100.00%

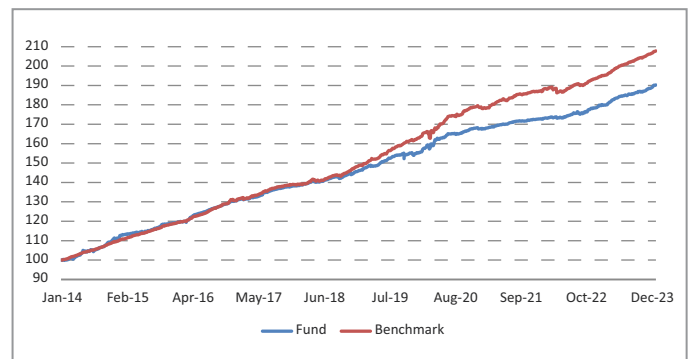
Fund Details

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 31-December-2023	19.0221
AUM (Rs. Cr)	0.22
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.21
Net current asset (Rs. Cr)	0.01

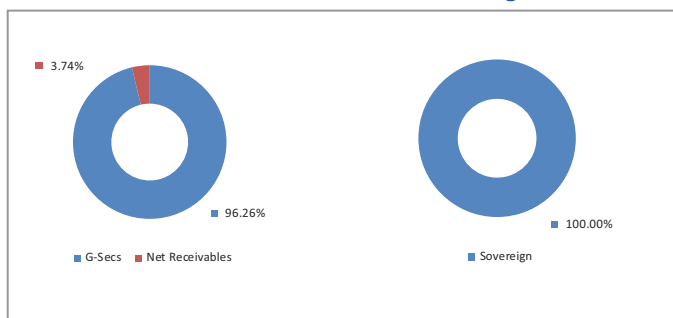
Quantitative Indicators

Modified Duration in Years	2.07
Average Maturity in Years	2.28
Yield to Maturity in %	7.08

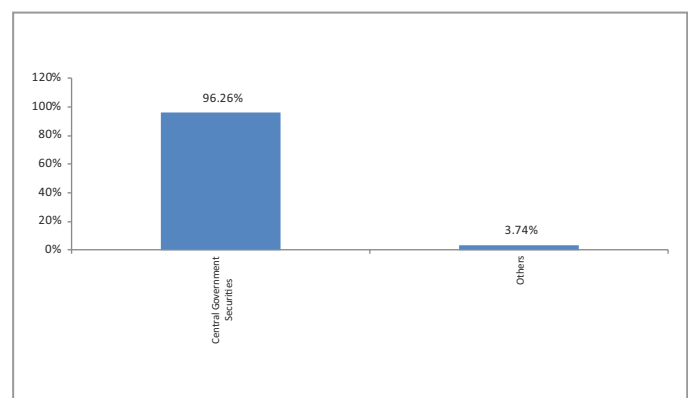
Growth of Rs. 100



Asset Class



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	0.86%	2.81%	6.56%	4.99%	4.20%	5.27%	5.49%	5.51%	6.64%	6.44%
Benchmark	0.68%	3.35%	7.26%	5.41%	5.07%	6.38%	7.00%	6.81%	7.66%	7.76%

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

December 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	85.77
Money market instruments, Cash, Mutual funds	0 - 40	12.41
Net Current Assets*		1.82
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		16.94%
7.83% LICHT Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA and Equivalent	8.28%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	7.29%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	AAA and Equivalent	1.05%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA and Equivalent	0.32%
Sovereign		68.83%
7.18% GOI (MD 14/08/2033)	SOV	11.05%
7.25% GOI (MD 12/06/2063)	SOV	10.35%
7.26% GOI (MD 06/02/2033)	SOV	9.81%
7.30% GOI (MD 19/06/2053)	SOV	7.85%
7.18% GOI (MD 24/07/2037)	SOV	7.39%
7.72% TELANGANA SDL (MD 08/11/2036)	SOV	3.64%
7.73% GOI (MD 19/12/2034)	SOV	3.21%
07.76% Madhya Pradesh SDL (MD 29/11/2037)	SOV	2.57%
7.73% Karnataka SDL (MD 29/11/2034)	SOV	2.34%
5.77% GOI (MD 03/08/2030)	SOV	2.00%
Others		8.61%
Money Market, Deposits & Other		14.23%
Total		100.00%

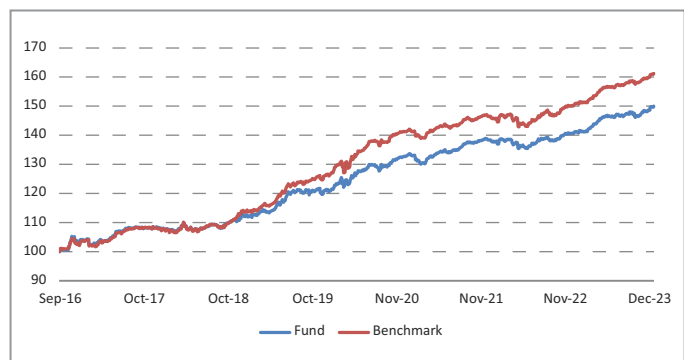
Fund Details

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 31-December-2023	14.9935
AUM (Rs. Cr)	96.64
Equity (Rs. Cr)	-
Debt (Rs. Cr)	94.88
Net current asset (Rs. Cr)	1.76

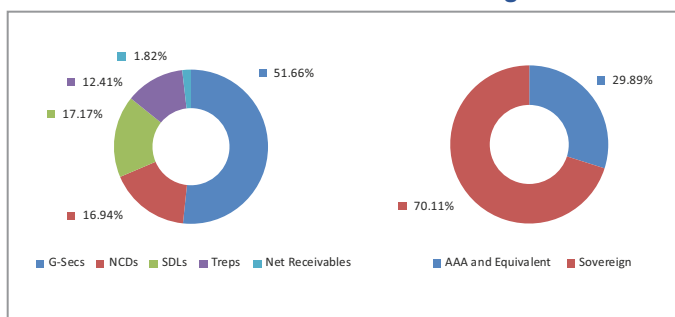
Quantitative Indicators

Modified Duration in Years	6.70
Average Maturity in Years	13.11
Yield to Maturity in %	7.29

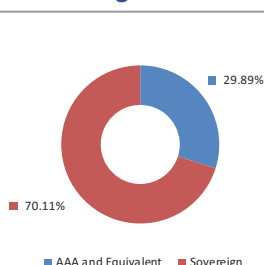
Growth of Rs. 100



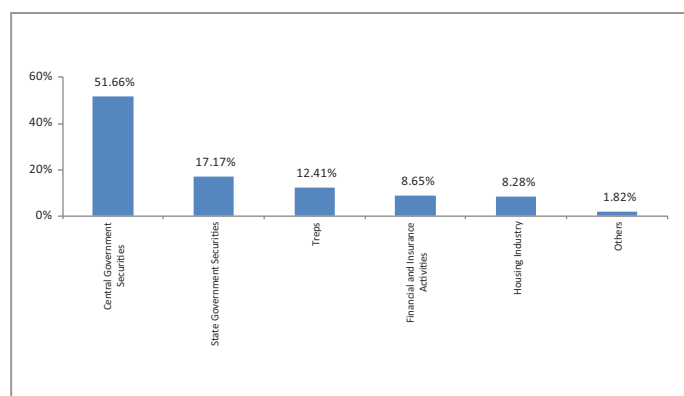
Asset Class



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	1.18%	2.50%	6.57%	4.11%	4.00%	5.51%	5.93%	5.49%	-	5.74%
Benchmark	0.99%	2.96%	7.29%	4.87%	4.39%	6.31%	7.17%	6.64%	-	6.80%

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

December 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	85.05
Money market instruments, Mutual funds*	0 - 60	12.84
Net Current Assets*		2.12
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		3.57%
7.90% LICHF Ltd. NCD (S)(MD 18/08/2026)	AAA and Equivalent	3.57%
Sovereign		81.47%
7.18% GOI (MD 14/08/2033)	SOV	16.76%
7.18% GOI (MD 24/07/2037)	SOV	14.48%
7.26% GOI (MD 06/02/2033)	SOV	11.46%
7.25% GOI (MD 12/06/2063)	SOV	10.83%
7.61% TAMILNADU SDL (MD 28/12/2032)	SOV	5.37%
7.30% GOI (MD 19/06/2053)	SOV	4.93%
7.73% GOI (MD 19/12/2034)	SOV	3.69%
7.70% Maharashtra SDL (MD 08/11/2034)	SOV	3.58%
07.76% Madhya Pradesh SDL (MD 29/11/2037)	SOV	1.81%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.80%
Others		6.77%
Money Market, Deposits & Other		14.95%
Total		100.00%

Fund Details

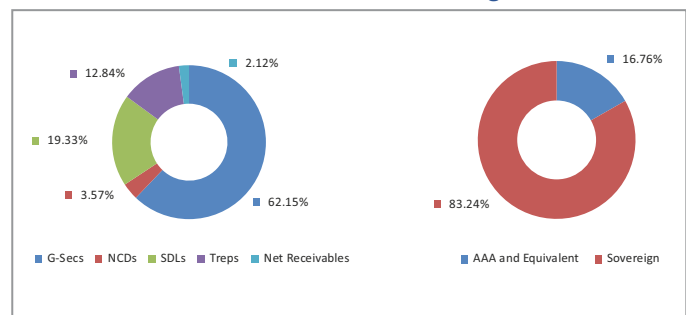
Description	
SFIN Number	ULGF02518/08/16GRDBTPENFU116
Launch Date	31- Aug-17
Face Value	10
Risk Profile	LOW
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 31-December-2023	13.8026
AUM (Rs. Cr)	2.80
Equity (Rs. Cr)	-
Debt (Rs. Cr)	2.75
Net current asset (Rs. Cr)	0.06

Quantitative Indicators

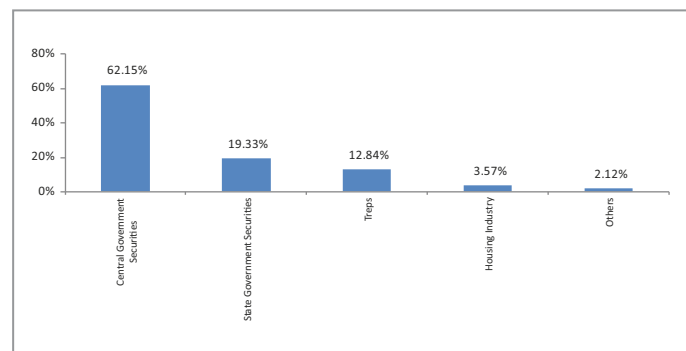
Modified Duration in Years	6.88
Average Maturity in Years	13.18
Yield to Maturity in %	7.22

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	1.22%	2.55%	6.75%	3.79%	3.15%	4.85%	5.61%	-	-	5.22%
Benchmark	0.99%	2.96%	7.29%	4.87%	4.39%	6.31%	7.17%	-	-	6.50%

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

December 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	99.63
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		0.37
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%

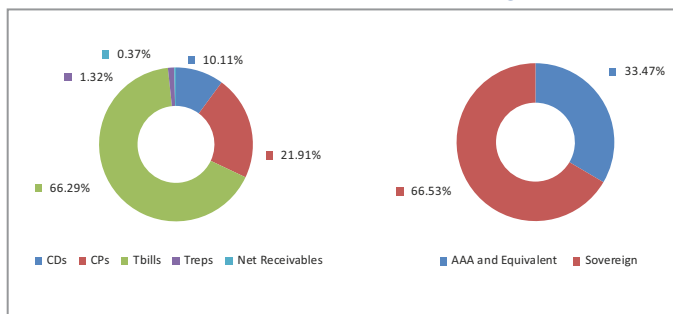
Fund Details

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 31-December-2023	25.9599
AUM (Rs. Cr)	5.31
Equity (Rs. Cr)	-
Debt (Rs. Cr)	5.29
Net current asset (Rs. Cr)	0.02

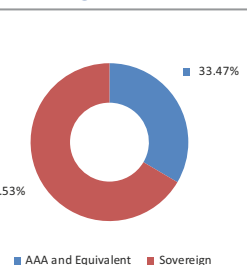
Quantitative Indicators

Modified Duration in Years	0.34
Average Maturity in Years	0.35
Yield to Maturity in %	6.46

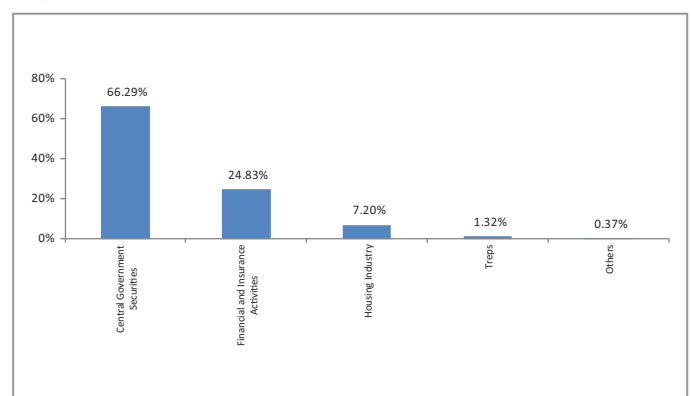
Asset Class



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%	3.15%	6.12%	5.07%	4.30%	4.20%	3.96%	3.62%	4.99%	6.49%
Benchmark	0.61%	3.56%	7.13%	6.10%	5.26%	5.10%	5.45%	5.92%	6.63%	6.84%

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

December 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	99.81
Net Current Assets*		0.19
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

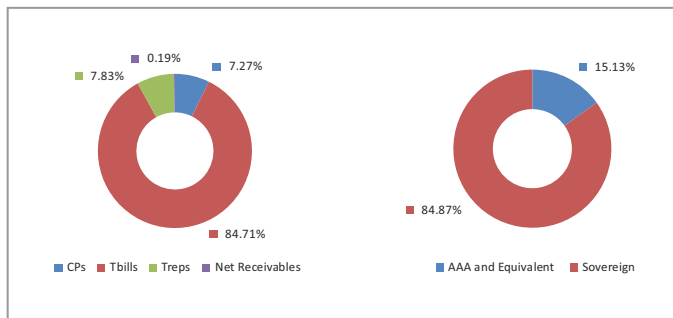
Description	
SFIN Number	ULGF02124/06/13GRLIQUFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
CIO	Sampath Reddy
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	12
Hybrid	1
NAV as on 31-December-2023	14.5236
AUM (Rs. Cr)	8.55
Equity (Rs. Cr)	-
Debt (Rs. Cr)	8.54
Net current asset (Rs. Cr)	0.02

Quantitative Indicators

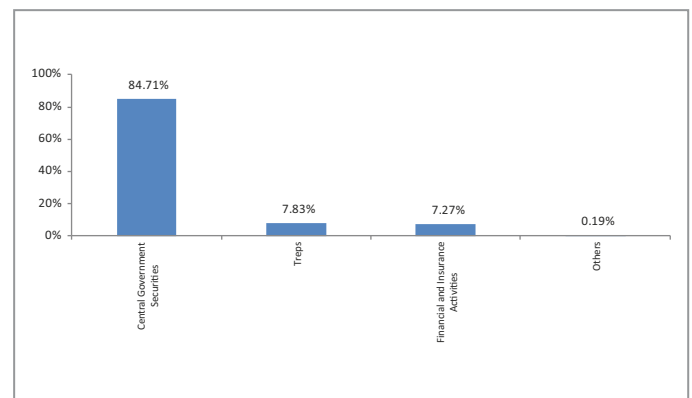
Modified Duration in Years	0.22
Average Maturity in Years	0.22
Yield to Maturity in %	6.74

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%	3.16%	6.26%	5.20%	4.35%	4.08%	2.06%	2.26%	3.80%	3.69%
Benchmark	0.61%	3.56%	7.13%	6.10%	5.26%	5.10%	5.45%	5.92%	6.63%	6.74%

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

December 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	94.32
Net Current Assets*		5.68
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%

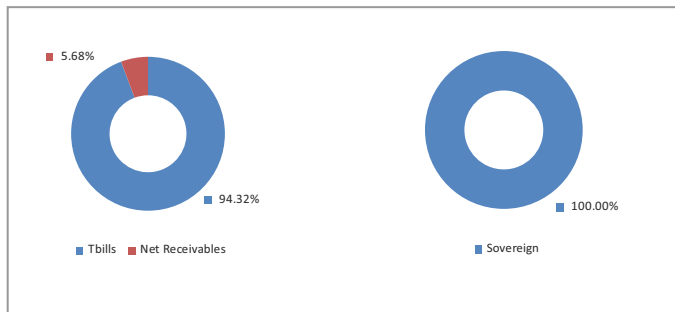
Fund Details

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 31-December-2023	12.0692
AUM (Rs. Cr)	0.28
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.26
Net current asset (Rs. Cr)	0.02

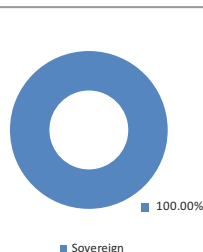
Quantitative Indicators

Modified Duration in Years	0.22
Average Maturity in Years	0.22
Yield to Maturity in %	6.57

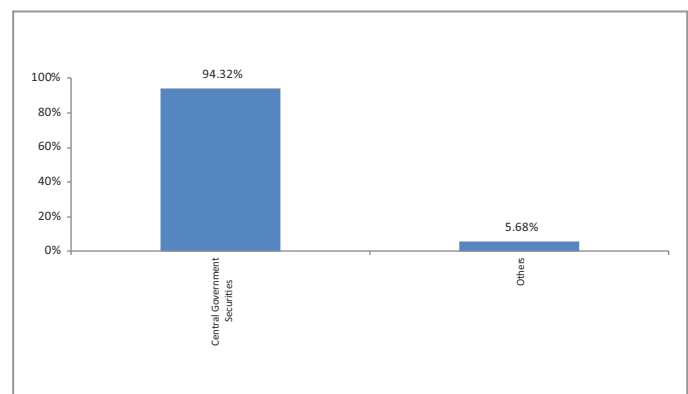
Asset Class



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	0.44%	2.72%	7.27%	5.08%	4.10%	4.40%	-	-	-	4.35%
Benchmark	0.61%	3.56%	7.13%	6.10%	5.26%	5.10%	-	-	-	5.18%

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

December 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	99.92
Equity and equity related instruments	0 - 50	-
Net Current Assets*		0.08
Total		100.00

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

Portfolio

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

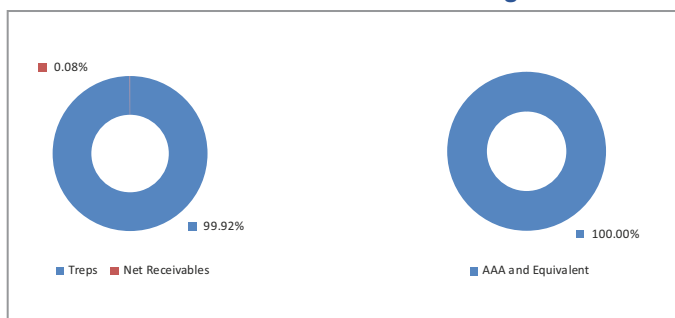
Fund Details

Description		
SFIN Number	ULGF01311/05/11GRGROWFU02116	
Launch Date	01-Aug-11	
Face Value	10	
Risk Profile	Low	
Benchmark	-	
CIO	Sampath Reddy	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	1	-
Debt	-	10
Hybrid	8	13
NAV as on 31-December-2023	21.5227	
AUM (Rs. Cr)	32.78	
Equity (Rs. Cr)	-	
Debt (Rs. Cr)	32.75	
Net current asset (Rs. Cr)	0.03	

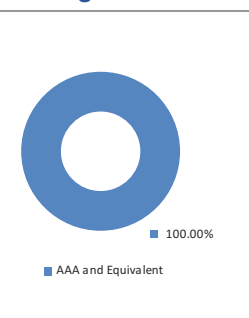
Quantitative Indicators

Modified Duration in Years	0.001
Average Maturity in Years	0.003
Yield to Maturity in %	6.25

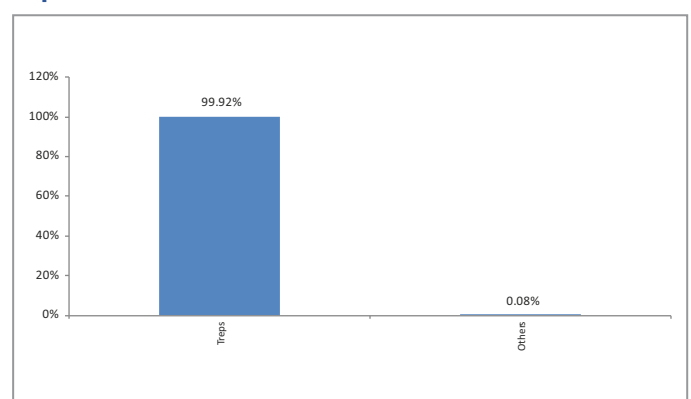
Asset Class



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%	2.77%	5.47%	4.15%	3.46%	4.30%	4.93%	5.09%	5.86%	6.36%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

December 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	95.91
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	2.51
Net Current Assets*		1.58
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		95.91%
6.18% GOI (MD 04/11/2024)	SOV	95.91%
Money Market, Deposits & Other		4.09%
Total		100.00%

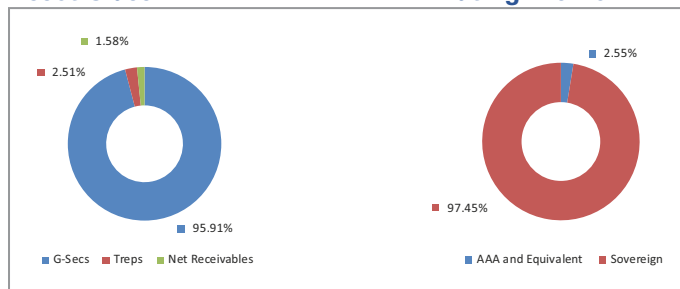
Fund Details

Description		
SFIN Number	ULGF01421/06/11RETNSHIELD116	
Launch Date	21-Jun-11	
Face Value	10	
Risk Profile	Moderate	
Benchmark	-	
CIO	Sampath Reddy	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	1	-
Debt	-	10
Hybrid	8	13
NAV as on 31-December-2023	23.4134	
AUM (Rs. Cr)	1.99	
Equity (Rs. Cr)	-	
Debt (Rs. Cr)	1.96	
Net current asset (Rs. Cr)	0.03	

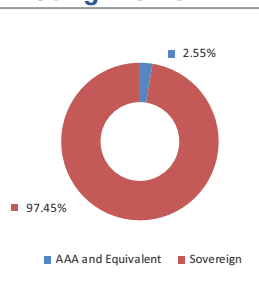
Quantitative Indicators

Modified Duration in Years	0.65
Average Maturity in Years	0.83
Yield to Maturity in %	7.03

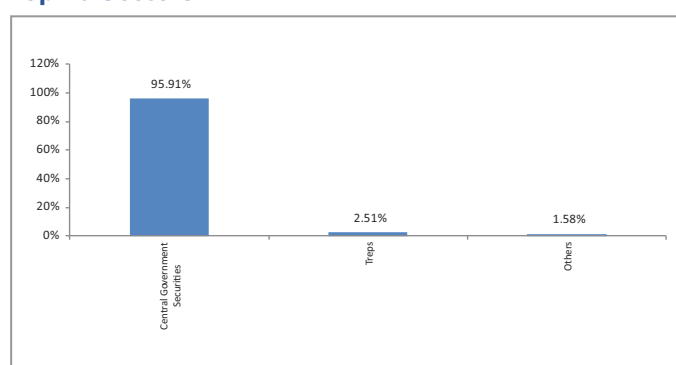
Asset Class



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	0.57%	2.78%	5.54%	4.31%	3.48%	4.33%	4.99%	5.29%	6.99%	7.02%
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

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Past performance is not indicative of future performance.