

INVESTMENT'Z INSIGHT

Monthly Investment Update February 2024

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Fund Performance Summary

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	63.9	1.36%	8.03%	11.11%	20.89%	12.04%	12.35%	13.85%	11.41%	10.37%	12.26%	11.28%	25-Feb-10		
	CRISIL Balanced Fund – Aggressive Index			1.24%	7.16%	10.60%	20.28%	11.54%	11.80%	14.59%	13.17%	11.90%	11.99%				
Cash Fund	Group Liquid Fund	ULGF00503/11/08GRLIQUFUND116	4.4	0.49%	1.54%	3.11%	6.23%	5.36%	4.50%	4.27%	3.93%	3.61%	4.95%	6.49%	1-Nov-08		
Cash Fund	Group Liquid Fund II	ULGF02124/06/13GRLIQUFU02116	0.9	0.49%	1.84%	3.44%	6.61%	5.68%	4.65%	4.24%	2.14%	2.31%	3.94%	3.76%	13-Sep-13		
Cash Fund	Group Liquid Fund III	ULGF02302/03/15GRLIQUFU03116	0.3	0.41%	1.29%	2.62%	7.25%	5.30%	4.26%	3.96%	-	-	-	4.38%	2-Aug-19		
	Crisil Liquid Fund Index			0.60%	1.83%	3.61%	7.31%	6.41%	5.48%	5.18%	5.45%	5.94%	6.61%				
Debt Fund	Group Debt Fund	ULGF00426/03/08GRDEBTFUND116	64.6	1.52%	3.82%	4.32%	8.90%	5.36%	5.79%	5.72%	6.29%	6.04%	7.71%	8.16%	26-Mar-08		
Debt Fund	Group Debt Fund II	ULGF01924/06/13GRDEBTFU02116	711.8	1.44%	3.66%	4.25%	8.97%	5.44%	5.79%	5.60%	6.40%	6.17%	7.70%	7.54%	13-Sep-13		
Debt Fund	Group Debt Fund III	ULGF02202/03/15GRDEBTFU03116	99.5	1.47%	3.77%	4.28%	8.86%	5.35%	5.72%	5.63%	6.40%	5.96%	-	5.97%	29-Sep-16		
Debt Fund	Group Debt Pension Fund	ULGF02518/08/16GRDBTPENFU116	2.9	1.75%	4.20%	4.65%	9.53%	5.74%	4.89%	4.96%	6.14%	-	-	5.55%	31-Aug-17		
	Crisil Composite Bond Fund Index			1.02%	2.90%	3.91%	8.56%	5.71%	5.73%	6.03%	7.53%	7.00%	8.28%				
Debt Fund	Group Short Term Debt Fund II	ULGF01218/04/11GRSHTRDE02116	1.1	0.60%	1.91%	3.02%	6.90%	5.23%	4.49%	4.90%	5.49%	5.49%	6.99%	6.83%	21-Jun-11		
Debt Fund	Group Short Term Debt Fund III	ULGF02024/06/13GRSHTRDE03116	0.2	0.43%	1.93%	3.19%	6.85%	5.33%	4.60%	5.00%	5.42%	5.56%	6.70%	6.44%	13-Sep-13		
	CRISIL Short Term Bond Fund Index			0.65%	1.96%	3.50%	7.72%	5.69%	5.68%	6.14%	7.01%	6.89%	7.65%				
Equity Fund	Group Equity Fund	ULGF01018/04/11GREQTYFUND116	59.2	1.05%	8.25%	12.91%	26.83%	14.82%	14.82%	17.70%	14.63%	13.45%	14.93%	13.35%	21-Jun-11		
Equity Fund	Group Blue Chip Fund	ULGF01118/04/11GRBLUECHIP116	4.4	1.66%	10.51%	16.05%	30.91%	17.70%	17.09%	21.33%	17.27%	15.08%	13.94%	12.34%	21-Jun-11		
	Nifty 50 Index			1.18%	9.19%	14.17%	27.04%	14.39%	14.76%	18.33%	15.27%	13.81%	13.34%				
Hybrid Fund	Group Balanced Gain Fund II	ULGF02402/03/15GRBALCGA02116	4.0	-0.03%	4.10%	6.93%	15.38%	10.57%	9.61%	-	-	-	-	10.64%	25-Apr-17		
	CRISIL Balanced Fund – Aggressive Index			1.24%	7.16%	10.60%	20.28%	11.54%	11.80%	14.59%	13.17%	11.90%	11.99%				
Index Fund	Group Equity Index Fund	ULGF00822/02/10GREQTYINDX116	36.3	1.84%	10.14%	15.52%	29.06%	16.23%	15.96%	20.03%	16.13%	13.96%	13.27%	10.65%	19-Feb-10		
	Nifty 50 Index			1.18%	9.19%	14.17%	27.04%	14.39%	14.76%	18.33%	15.27%	13.81%	13.34%				
Hybrid Fund	Secure Gain Fund	ULGF00215/10/04SECUREFUND116	2,671.5	1.26%	4.41%	5.16%	11.19%	6.82%	6.90%	7.46%	7.93%	7.65%	9.09%	9.05%	15-Oct-04		
Hybrid Fund	Stable Gain Fund	ULGF00115/09/04STABLEFUND116	420.1	0.99%	4.79%	5.82%	12.59%	7.89%	7.98%	8.90%	8.91%	8.35%	10.09%	9.85%	31-Oct-04		
Hybrid Fund	Group Return Shield Fund	ULGF01421/06/11RETNSHIELD116	1.9	0.41%	1.41%	2.76%	6.00%	4.51%	3.78%	4.13%	4.87%	5.21%	7.01%	7.00%	21-Jun-11		
Hybrid Fund	Group Growth Fund II	ULGF01311/05/11GRGROWFU02116	33.1	0.43%	1.38%	2.78%	5.68%	4.53%	3.94%	4.11%	4.85%	5.26%	5.83%	6.35%	1-Aug-11		
	Benchmark			-	-	-	-	-	-	-	-	-	-				

February 2024

Group Equity Index Fund

Fund Objective

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

Portfolio Allocation

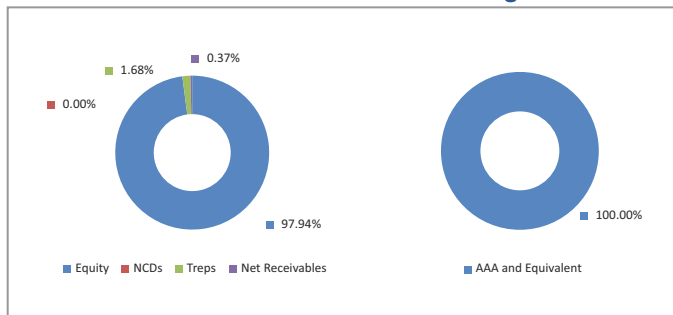
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	1.68
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	97.94
Net Current Assets*		0.37
Total		100.00

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

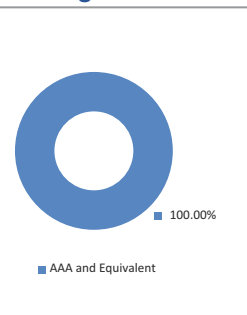
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		97.94%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.82%
HDFC Bank Ltd	Financial and Insurance Activities	6.30%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	6.25%
ICICI Bank Ltd	Financial and Insurance Activities	5.99%
Larsen & Toubro Ltd	Infrastructure	4.73%
ITC Ltd	Manufacture of Tobacco Products	4.62%
Axis Bank Ltd	Financial and Insurance Activities	4.51%
Bharti Airtel Ltd	Infrastructure	4.02%
State Bank of India	Financial and Insurance Activities	3.62%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	3.41%
Others		46.66%
Corporate Bond		0.00%
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA and Equivalent	0.00%
Money Market, Deposits & Other		2.06%
Total		100.00%

Asset Class



Rating Profile



Performance

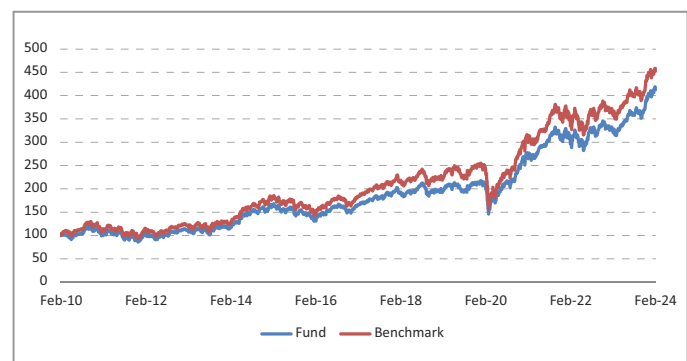
Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.84%	15.52%	29.06%	16.23%	15.96%	20.03%	16.13%	13.96%	13.27%	10.65%
Benchmark	1.18%	14.17%	27.04%	14.39%	14.76%	18.33%	15.27%	13.81%	13.34%	11.38%

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

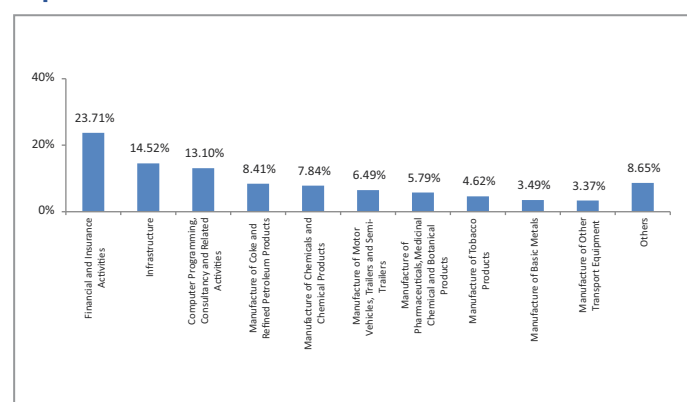
Fund Details

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 29-February 2024	41.3645
AUM (Rs. Cr)	36.30
Equity (Rs. Cr)	35.55
Debt (Rs. Cr)	0.61
Net current asset (Rs. Cr)	0.14

Growth of Rs. 100



Top 10 Sectors



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

February 2024

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	97.52
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	1.84
Net Current Assets*		0.64
Total		100.00

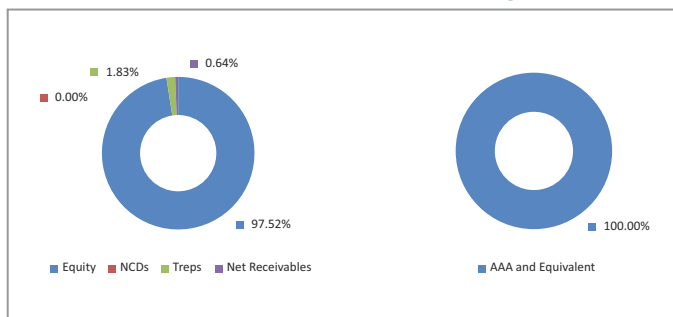
*Net current asset represents net of receivables and payables for investments held.

**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.

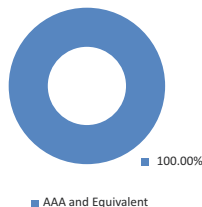
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		97.52%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.30%
ICICI Bank Ltd	Financial and Insurance Activities	8.09%
HDFC Bank Ltd	Financial and Insurance Activities	7.14%
ITC Ltd	Manufacture of Tobacco Products	5.00%
Bharti Airtel Ltd	Infrastructure	4.92%
Larsen & Toubro Ltd	Infrastructure	4.83%
Tata Motors Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.48%
Tata Consultancy Services Ltd.	Computer Programming, Consultancy and Related Activities	3.42%
Hindustan Unilever Ltd.	Manufacture of Chemicals and Chemical Products	3.11%
Tata Steel Ltd	Manufacture of Basic Metals	3.10%
Others		46.13%
Corporate Bond		0.00%
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA and Equivalent	0.00%
Money Market, Deposits & Other		2.47%
Total		100.00%

Asset Class



Rating Profile



Performance

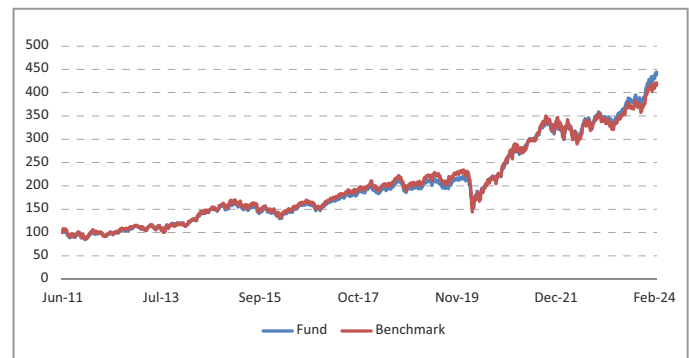
Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.66%	16.05%	30.91%	17.70%	17.09%	21.33%	17.27%	15.08%	13.94%	12.34%
Benchmark	1.18%	14.17%	27.04%	14.39%	14.76%	18.33%	15.27%	13.81%	13.34%	11.89%

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

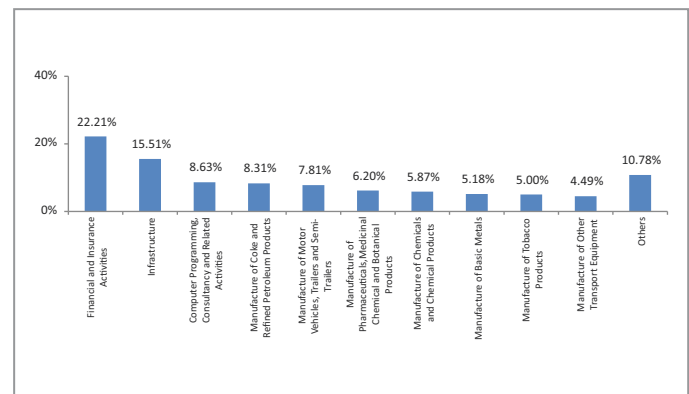
Fund Details

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 29-February 2024	43.8605
AUM (Rs. Cr)	4.36
Equity (Rs. Cr)	4.25
Debt (Rs. Cr)	0.08
Net current asset (Rs. Cr)	0.03

Growth of Rs. 100



Top 10 Sectors



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

February 2024

Group Equity Fund

Fund Objective

To provide capital appreciation through investment in equity shares.

Portfolio Allocation

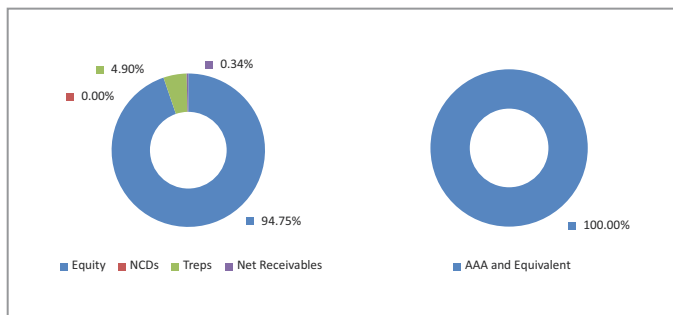
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	94.75
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	4.90
Net Current Assets*		0.34
Total		100.00

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

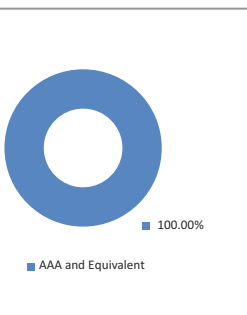
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		94.75%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	8.08%
ICICI Bank Ltd	Financial and Insurance Activities	7.60%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.69%
HDFC Bank Ltd	Financial and Insurance Activities	5.44%
Tata Consultancy Services Ltd.	Computer Programming, Consultancy and Related Activities	4.81%
Larsen & Toubro Ltd	Infrastructure	4.17%
ITC Ltd	Manufacture of Tobacco Products	4.07%
Bharti Airtel Ltd	Infrastructure	3.88%
Axis Bank Ltd	Financial and Insurance Activities	2.80%
Sun Pharmaceuticals Industries Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	2.39%
Others		45.83%
Corporate Bond		0.00%
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA and Equivalent	0.00%
Money Market, Deposits & Other		5.24%
Total		100.00%

Asset Class



Rating Profile



Performance

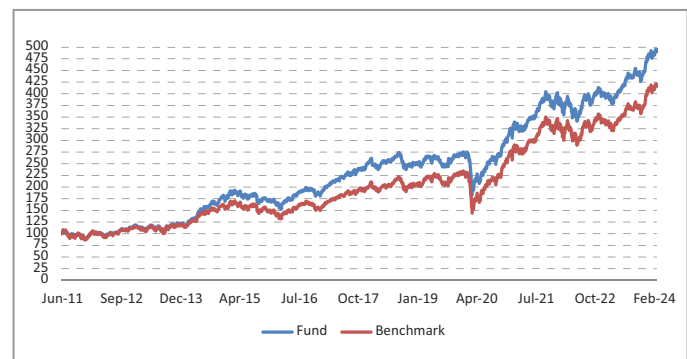
Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	1.05%	12.91%	26.83%	14.82%	14.82%	17.70%	14.63%	13.45%	14.93%	13.35%
Benchmark	1.18%	14.17%	27.04%	14.39%	14.76%	18.33%	15.27%	13.81%	13.34%	11.89%

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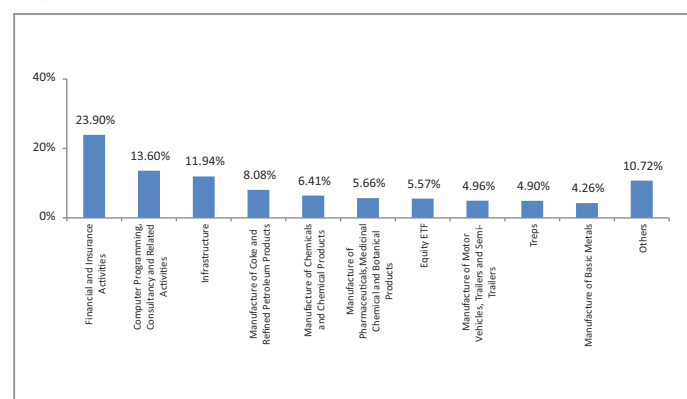
Fund Details

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 29-February 2024	49.0975
AUM (Rs. Cr)	59.20
Equity (Rs. Cr)	56.09
Debt (Rs. Cr)	2.90
Net current asset (Rs. Cr)	0.20

Growth of Rs. 100



Top 10 Sectors



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

February 2024

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	16.78
Corporate bonds	0 - 50	-
Money market and other liquid assets	0 - 40	1.20
Infrastructure sector as defined by the IRDA	0 - 40	1.02
Listed equities	0 - 100	79.62
Net Current Assets*		1.37
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		79.62%
ICICI Bank Ltd	Financial and Insurance Activities	9.01%
HDFC Bank Ltd	Financial and Insurance Activities	8.71%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.34%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.88%
Larsen & Toubro Ltd	Infrastructure	5.05%
Tata Consultancy Services Ltd.	Computer Programming, Consultancy and Related Activities	3.35%
Bharti Airtel Ltd	Infrastructure	3.23%
Kotak Mahindra Bank Ltd	Financial and Insurance Activities	2.91%
State Bank of India	Financial and Insurance Activities	2.90%
Mahindra & Mahindra Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.77%
Others		28.48%
Corporate Bond		1.03%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA and Equivalent	1.02%
5.50% BRITANNIA INDUSTRIES LIMITED NCD (U) (MD 03.06.2024)	AAA and Equivalent	0.00%
Sovereign		16.78%
7.18% GOI (MD 14/08/2033)	SOV	7.87%
7.25% GOI (MD 12/06/2063)	SOV	5.54%
7.26% GOI (MD 06/02/2033)	SOV	1.18%
7.45% Madhya Pradesh SDL (MD 21/02/2044)	SOV	1.10%
7.68% Karnataka SDL (MD 27/12/2037)	SOV	0.51%
07.76% Madhya Pradesh SDL (MD 29/11/2037)	SOV	0.40%
7.72% TELANGANA SDL (MD 08/11/2036)	SOV	0.16%
Money Market, Deposits & Other		2.58%
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	1.36%	11.11%	20.89%	12.04%	12.35%	13.85%	11.41%	10.37%	12.26%	11.28%
Benchmark	1.24%	10.60%	20.28%	11.54%	11.80%	14.59%	13.17%	11.90%	11.99%	10.50%

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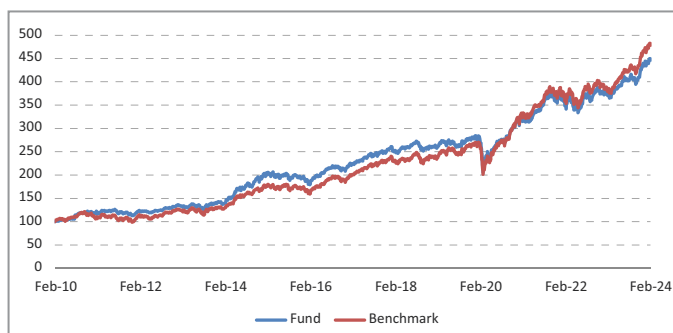
Fund Details

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	-	11
Hybrid	4	13
NAV as on 29-February 2024	44.7223	
AUM (Rs. Cr)	63.93	
Equity (Rs. Cr)	50.90	
Debt (Rs. Cr)	12.15	
Net current asset (Rs. Cr)	0.88	

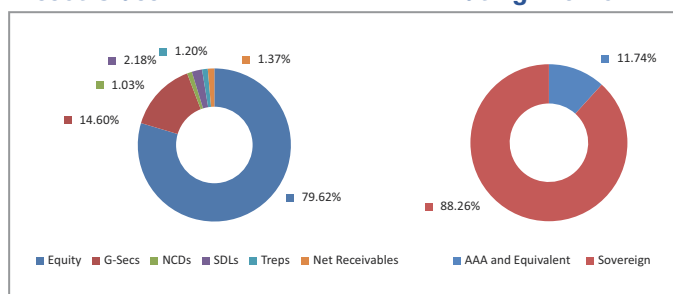
Quantitative Indicators

Modified Duration in Years	8.16
Average Maturity in Years	18.11
Yield to Maturity in %	7.15

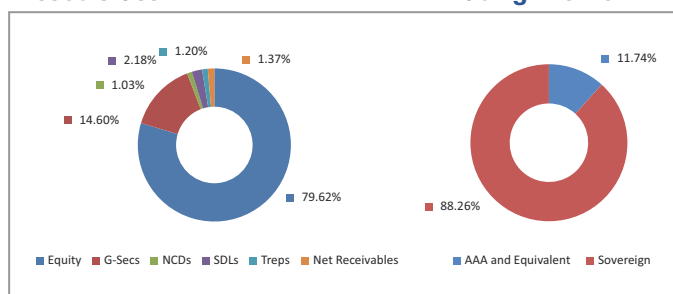
Growth of Rs. 100



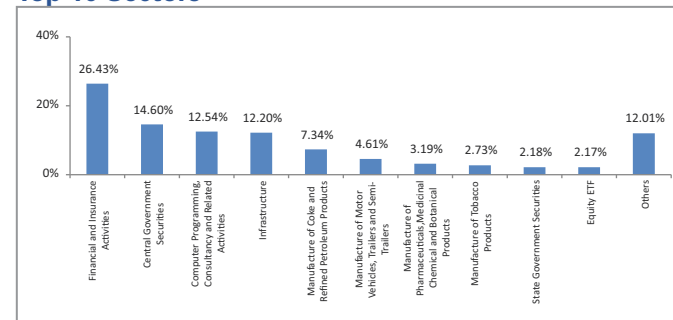
Asset Class



Rating Profile



Top 10 Sectors



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

February 2024

Stable Gain Fund

Fund Objective

To provide moderate risk with moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt and Debt related securities & Money Market incl. FD, Mutual Funds	65 - 100	65.66
Listed equities	0 - 35	33.33
Net Current Assets [#]		1.01
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		33.33%
HDFC Bank Ltd	Financial and Insurance Activities	3.85%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	3.32%
ICICI Bank Ltd	Financial and Insurance Activities	2.84%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	2.41%
ITC Ltd	Manufacture of Tobacco Products	1.46%
Tata Consultancy Services Ltd.	Computer Programming, Consultancy and Related Activities	1.37%
Axis Bank Ltd	Financial and Insurance Activities	1.10%
Larsen & Toubro Ltd	Infrastructure	1.09%
Marico Ltd	Manufacture of Food Products	1.02%
Aditya Birla Fashion and Retail Limited	Manufacture of Wearing Apparel	0.82%
Others		14.06%
Corporate Bond		7.79%
8.55% HDFC Bank Ltd NCD (S) (MD 27/03/2029)	AAA and Equivalent	1.98%
7.67% LIC Housing Finance Ltd NCD (S)(MD 15/04/2033) P(150526)	AAA and Equivalent	1.68%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	0.97%
8.25% Cholamandalam Invt & Fin Co NCD (MD 15052026) S 634	AA+	0.72%
7.05% HDFC Bank Ltd. NCD (S) (MD 01/12/2031)	AAA and Equivalent	0.69%
8.30% Cholamandalam Invt & Fin Co NCD (MD 04062026) Series 3	AA+	0.67%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	AAA and Equivalent	0.36%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA and Equivalent	0.24%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA and Equivalent	0.24%
8.25% Cholamandalam Invt & Fin Co NCD (MD 04032025) Series I	AA+	0.24%
Sovereign		57.18%
7.26% GOI (MD 06/02/2033)	SOV	18.95%
7.18% GOI (MD 14/08/2033)	SOV	9.83%
7.63% Maharashtra SDL (MD 31/01/2035)	SOV	6.05%

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
07.76% Madhya Pradesh SDL (MD 29/11/2037)	SOV	4.91%
7.45% Madhya Pradesh SDL (MD 21/02/2044)	SOV	2.15%
7.81% Gujarat SDL (MD 12/10/2032)	SOV	1.22%
7.73% Karnataka SDL (MD 29/11/2034)	SOV	1.22%
7.70% Maharashtra SDL (MD 08/11/2034)	SOV	1.22%
7.62% TAMILNADU SDL (MD 04/01/2033)	SOV	1.21%
7.48% Karnataka SDL (MD 21/02/2033)	SOV	1.20%
Others		9.23%
Money Market, Deposits & Other		1.70%
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	-	11
Hybrid	2	13
NAV as on 29-February 2024	61.5422	
AUM (Rs. Cr)	420.08	
Equity (Rs. Cr)	140.03	
Debt (Rs. Cr)	275.83	
Net current asset (Rs. Cr)	4.23	

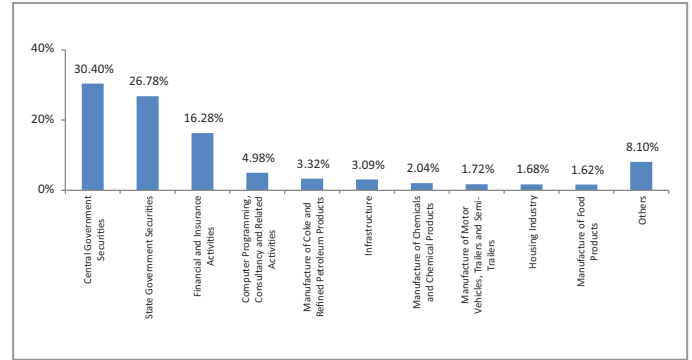
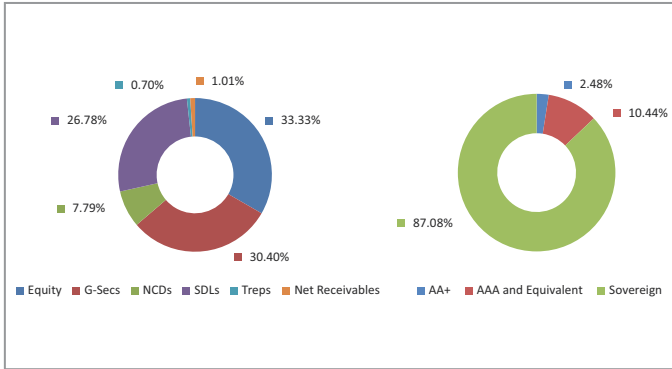
Quantitative Indicators

Modified Duration in Years	6.58
Average Maturity in Years	9.59
Yield to Maturity in %	7.29

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	0.99%	5.82%	12.59%	7.89%	7.98%	8.90%	8.91%	8.35%	10.09%	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

February 2024

Secure Gain Fund

Fund Objective

To provide very low principal risk with stable returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt and Debt related securities & Money Market incl. FD, Mutual Funds	80 - 100	79.82
Listed equities	0 - 20	18.86
Net Current Assets*		1.32
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		18.86%
HDFC Bank Ltd	Financial and Insurance Activities	2.18%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	1.88%
ICICI Bank Ltd	Financial and Insurance Activities	1.60%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.37%
ITC Ltd	Manufacture of Tobacco Products	0.82%
Tata Consultancy Services Ltd.	Computer Programming, Consultancy and Related Activities	0.78%
Axis Bank Ltd	Financial and Insurance Activities	0.62%
Larsen & Toubro Ltd	Infrastructure	0.62%
Marico Ltd	Manufacture of Food Products	0.58%
Aditya Birla Fashion and Retail Limited	Manufacture of Wearing Apparel	0.46%
Others		7.95%
Corporate Bond		12.62%
8.55% HDFC Bank Ltd NCD (S) (MD 27/03/2029)	AAA and Equivalent	2.80%
7.95% LIC Housing Finance Ltd NCD (S)(MD 29/01/2028)	AAA and Equivalent	1.89%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	1.37%
8.3774% HDB Financial Services Ltd.NCD(S)(MD 24/04/2026)	AAA and Equivalent	0.98%
7.67% LIC Housing Finance Ltd NCD (S)(MD 15/04/2033)P(150526)	AAA and Equivalent	0.75%
8.25% Cholamandalam Invt & Fin Co NCD (MD 15052026) S 634	AA+	0.75%
7.75% LIC Housing Finance Ltd NCD (S)(MD 23/07/2024)	AAA and Equivalent	0.67%
8.30% Cholamandalam Invt & Fin Co NCD (MD 04062026) Series 3	AA+	0.63%
7.83% LICHF Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA and Equivalent	0.63%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	AAA and Equivalent	0.51%
Others		1.64%
Sovereign		66.32%
7.18% GOI (MD 14/08/2033)	SOV	21.69%
7.26% GOI (MD 06/02/2033)	SOV	13.34%
7.25% GOI (MD 12/06/2063)	SOV	5.34%
07.76% Madhya Pradesh SDL (MD 29/11/2037)	SOV	4.77%
7.70% Maharashtra SDL (MD 08/11/2034)	SOV	2.34%
7.68% Karnataka SDL (MD 27/12/2037)	SOV	2.29%
7.72% TELANGANA SDL (MD 08/11/2036)	SOV	1.74%
7.45% Karnataka SDL (MD 21/02/2040)	SOV	1.70%
7.73% Karnataka SDL (MD 29/11/2034)	SOV	1.54%
7.72% Maharashtra SDL (MD 23/03/2032)	SOV	1.25%
Others		10.31%
Money Market, Deposits & Other		2.20%
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	1.26%	5.16%	11.19%	6.82%	6.90%	7.46%	7.93%	7.65%	9.09%	9.05%
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

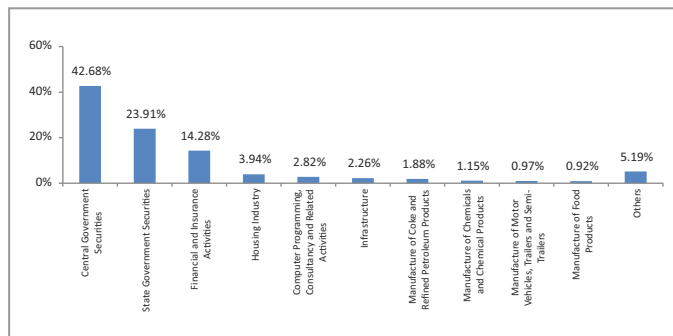
Fund Details

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	- 11
Hybrid	2 13
NAV as on 29-February 2024	53.6647
AUM (Rs. Cr)	2671.48
Equity (Rs. Cr)	503.77
Debt (Rs. Cr)	2132.37
Net current asset (Rs. Cr)	35.34

Quantitative Indicators

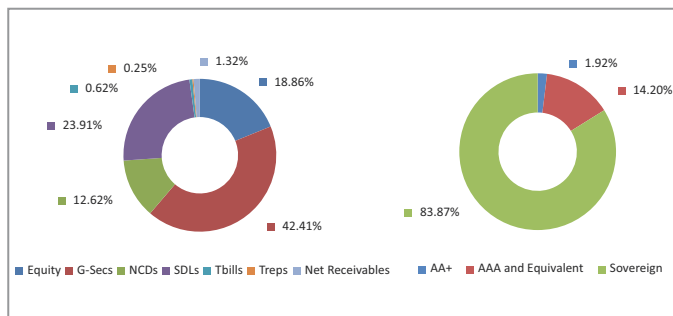
Modified Duration in Years	6.80
Average Maturity in Years	11.30
Yield to Maturity in %	7.28

Top 10 Sectors



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

Asset Class



Rating Profile

February 2024

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

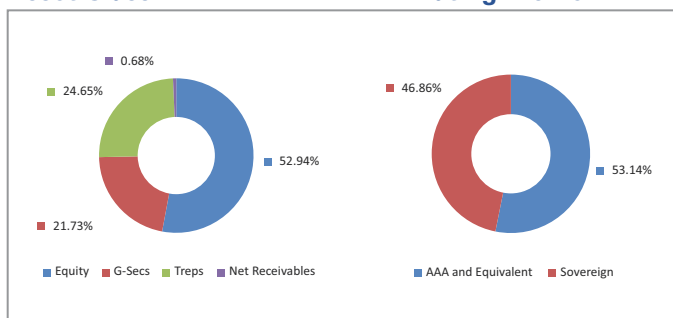
	Stated (%)	Actual (%)
Equity	0 - 80	52.94
Debt and Debt related securities, Money Market instrument/Mutual Funds	20 - 80	21.73
Money market instruments, Cash, Mutual funds	0 - 40	24.65
Net Current Assets*		0.68
Total		100.00

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

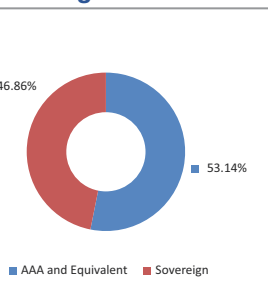
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		52.94%
ICICI Bank Ltd	Financial and Insurance Activities	7.67%
Larsen & Toubro Ltd	Infrastructure	6.15%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.96%
ITC Ltd	Manufacture of Tobacco Products	5.15%
Bharti Airtel Ltd	Infrastructure	4.94%
HDFC Bank Ltd	Financial and Insurance Activities	4.59%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	4.41%
Dr Reddys Laboratories Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	4.04%
Hindustan Unilever Ltd.	Manufacture of Chemicals and Chemical Products	3.03%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.58%
Others		4.41%
Sovereign		21.73%
7.17% GOI (MD 08/01/2028)	SOV	21.73%
Money Market, Deposits & Other		25.33%
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	-0.03%	6.93%	15.38%	10.57%	9.61%	-	-	-	-	10.64%
Benchmark	1.24%	10.60%	20.28%	11.54%	11.80%	-	-	-	-	17.12%

** 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

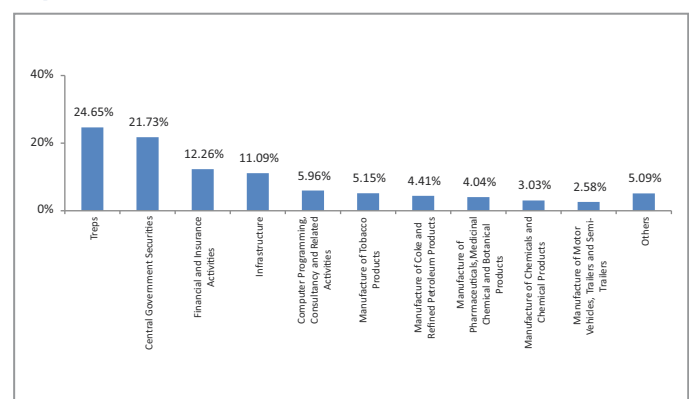
Fund Details

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	2 -
Debt	- 11
Hybrid	8 13
NAV as on 29-February 2024	14.5953
AUM (Rs. Cr)	3.98
Equity (Rs. Cr)	2.11
Debt (Rs. Cr)	1.84
Net current asset (Rs. Cr)	0.03

Quantitative Indicators

Modified Duration in Years	1.54
Average Maturity in Years	1.81
Yield to Maturity in %	6.87

Top 10 Sectors



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

February 2024

Group Debt Fund

Fund Objective

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

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 100	78.32
Corporate bonds	0 - 100	9.76
Money market and other liquid assets	0 - 40	10.55
Listed equities - NIL		-
Net Current Assets*		1.38
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		9.76%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	7.86%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	AAA and Equivalent	0.79%
8.75% Bajaj Finance Ltd. NCD (U) (MD 14/08/2026)	AAA and Equivalent	0.63%
8.85% Bajaj Finance Ltd. NCD (U) (MD 15/07/2026)	AAA and Equivalent	0.47%
Sovereign		78.32%
7.18% GOI (MD 14/08/2033)	SOV	31.31%
7.25% GOI (MD 12/06/2063)	SOV	10.36%
7.26% GOI (MD 06/02/2033)	SOV	9.29%
07.76% Madhya Pradesh SDL (MD 29/11/2037)	SOV	4.71%
7.45% Madhya Pradesh SDL (MD 21/02/2044)	SOV	4.66%
7.73% Karnataka SDL (MD 24/01/2041)	SOV	3.20%
7.72% TELANGANA SDL (MD 08/11/2036)	SOV	2.38%
7.73% Karnataka SDL (MD 29/11/2034)	SOV	2.38%
7.68% Karnataka SDL (MD 27/12/2037)	SOV	1.98%
7.70% Maharashtra SDL (MD 08/11/2034)	SOV	1.58%
Others		6.47%
Money Market, Deposits & Other		11.92%
Total		100.00%

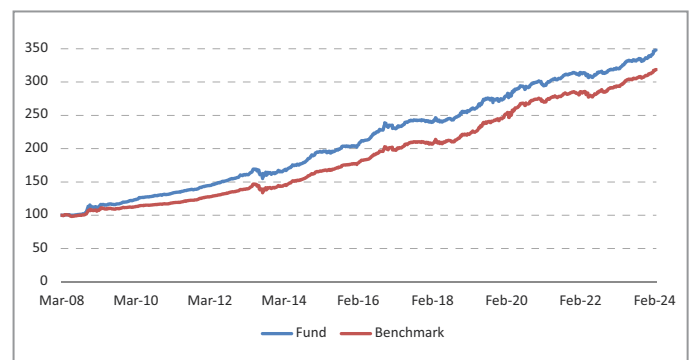
Fund Details

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	11
Hybrid	13
NAV as on 29-February 2024	34.9046
AUM (Rs. Cr)	64.58
Equity (Rs. Cr)	-
Debt (Rs. Cr)	63.69
Net current asset (Rs. Cr)	0.89

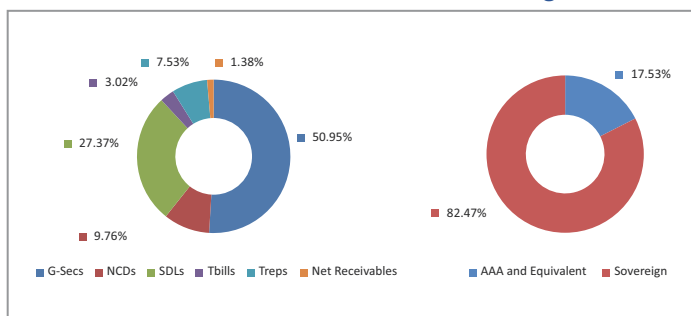
Quantitative Indicators

Modified Duration in Years	6.93
Average Maturity in Years	12.61
Yield to Maturity in %	7.19

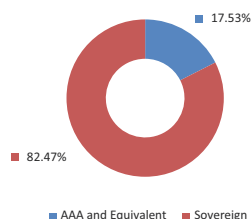
Growth of Rs. 100



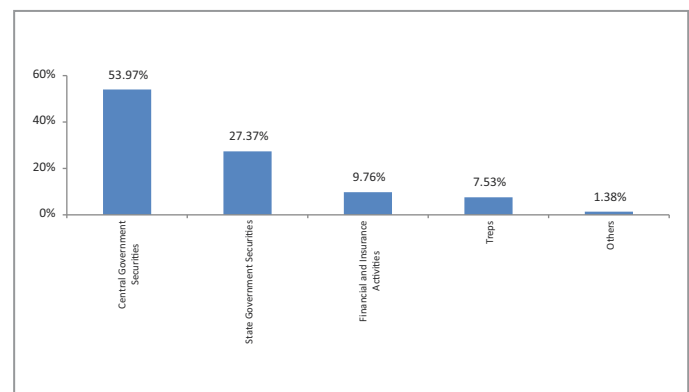
Asset Class



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	1.52%	4.32%	8.90%	5.36%	5.79%	5.72%	6.29%	6.04%	7.71%	8.16%
Benchmark	1.02%	3.91%	8.56%	5.71%	5.73%	6.03%	7.53%	7.00%	8.28%	7.54%

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

February 2024

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	96.41
Net Current Assets*		3.59
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		17.19%
8.3774% HDB Financial Services Ltd. NCD(S) (MD 24/04/2026)	AAA and Equivalent	8.62%
8.25% Kotak Mahindra Prime Ltd. NCD (MD 20/06/2025)	AAA and Equivalent	8.57%
Sovereign		42.59%
6.97% GOI (MD 06/09/2026)	SOV	23.65%
7.38% Gujarat SDL (MD 28/06/2030)	SOV	18.94%
Money Market, Deposits & Other		40.22%
Total		100.00%

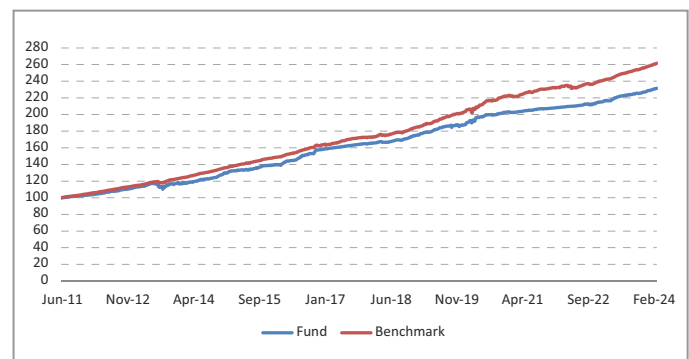
Fund Details

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 29-February 2024	23.1448
AUM (Rs. Cr)	1.06
Equity (Rs. Cr)	-
Debt (Rs. Cr)	1.02
Net current asset (Rs. Cr)	0.04

Quantitative Indicators

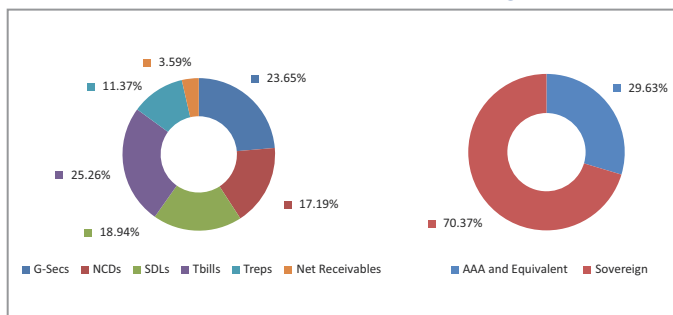
Modified Duration in Years	1.82
Average Maturity in Years	2.22
Yield to Maturity in %	7.02

Growth of Rs. 100

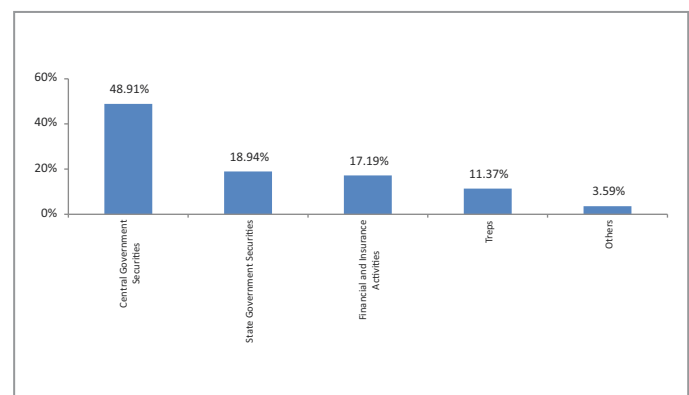


Asset Class

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	0.60%	3.02%	6.90%	5.23%	4.49%	4.90%	5.49%	5.49%	6.99%	6.83%
Benchmark	0.65%	3.50%	7.72%	5.69%	5.68%	6.14%	7.01%	6.89%	7.65%	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

February 2024

Group Debt Fund-II

Fund Objective

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

Portfolio Allocation

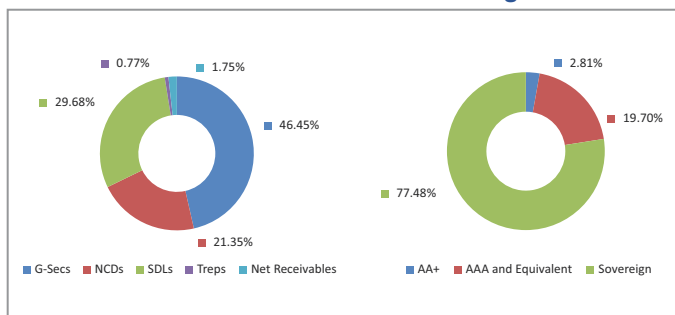
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD	40 - 100	97.48
Money Market instrument	0 - 60	0.77
Net Current Assets*		1.75
Total		100.00

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

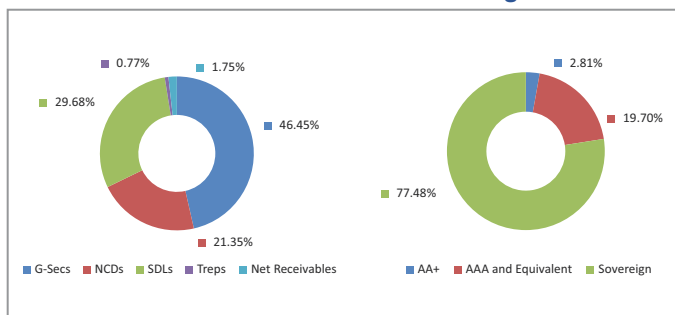
Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		21.35%
8% HDFC Bank (S) Series AA-006 (MD 27/07/2032)	AAA and Equivalent	3.61%
7.65% HDB Financial Services Ltd.NCD(S) (MD 10/09/2027)	AAA and Equivalent	3.50%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	3.35%
8.25% Cholanandam Invt & Fin Co NCD (MD 04/03/2025) Series I	AA+	1.97%
7.05% HDFC Bank Ltd. NCD (S) (MD 01/12/2031)	AAA and Equivalent	1.64%
7.67% LIC Housing Finance Ltd NCD (S)(MD 15/04/2033)P(150526)	AAA and Equivalent	1.42%
8.04% HDB Financial Services Ltd. NCD(S) (MD 25/02/2026)	AAA and Equivalent	1.41%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	AAA and Equivalent	1.22%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA and Equivalent	1.08%
8.30% Cholanandam Invt & Fin Co NCD (MD 04/06/2026) Series 3	AA+	0.79%
Others		1.37%
Sovereign		76.13%
7.18% GOI (MD 14/08/2033)	SOV	22.21%
7.26% GOI (MD 06/02/2033)	SOV	14.19%
7.25% GOI (MD 12/06/2063)	SOV	6.71%
07.76% Madhya Pradesh SDL (MD 29/11/2037)	SOV	5.50%
7.70% Maharashtra SDL (MD 08/11/2034)	SOV	2.87%
7.44% Madhya Pradesh SDL (MD 21/02/2040)	SOV	2.82%
7.47% Maharashtra SDL (MD 13/09/2034)	SOV	2.76%
7.72% TELANGANA SDL (MD 08/11/2036)	SOV	2.45%
6.54% GOI (MD 17/01/2032)	SOV	2.26%
7.68% Karnataka SDL (MD 27/12/2037)	SOV	2.06%
Others		12.31%
Money Market, Deposits & Other		2.52%
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	1.44%	4.25%	8.97%	5.44%	5.79%	5.60%	6.40%	6.17%	7.70%	7.54%
Benchmark	1.02%	3.91%	8.56%	5.71%	5.73%	6.03%	7.53%	7.00%	8.28%	8.25%

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

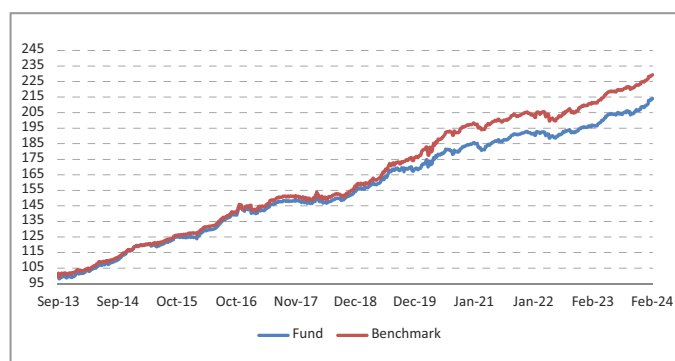
Fund Details

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	11
Hybrid	13
NAV as on 29-February 2024	21.4027
AUM (Rs. Cr)	711.82
Equity (Rs. Cr)	-
Debt (Rs. Cr)	699.37
Net current asset (Rs. Cr)	12.45

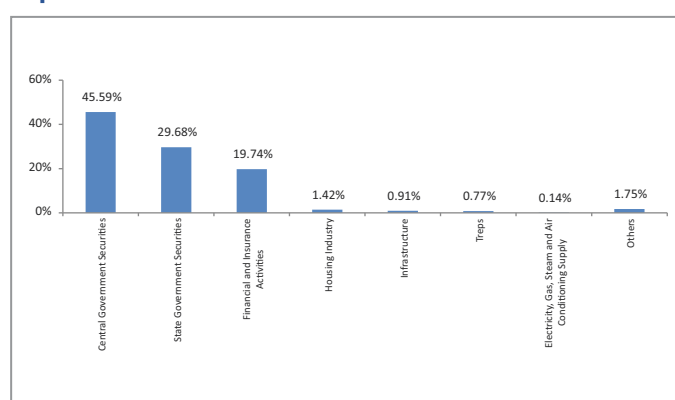
Quantitative Indicators

Modified Duration in Years	6.79
Average Maturity in Years	11.36
Yield to Maturity in %	7.32

Growth of Rs. 100



Top 10 Sectors



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

February 2024

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	94.67
Money Market instrument	0 - 60	-
Net Current Assets [#]		5.33
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Sovereign		94.67%
5.63% GOI (MD 12/04/2026)	SOV	94.67%
Money Market, Deposits & Other		5.33%
Total		100.00%

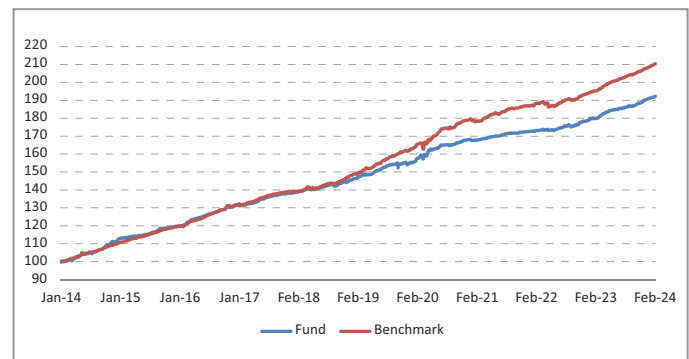
Fund Details

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 29-February 2024	19.2245
AUM (Rs. Cr)	0.22
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.21
Net current asset (Rs. Cr)	0.01

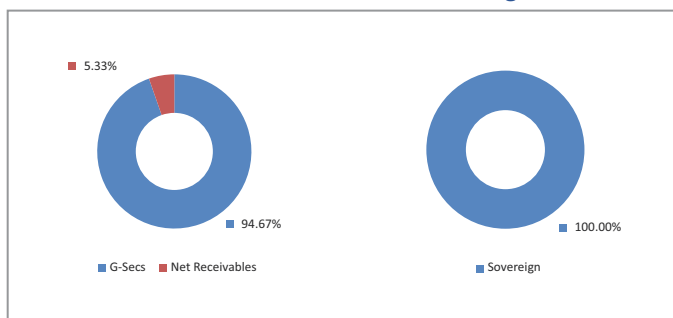
Quantitative Indicators

Modified Duration in Years	1.91
Average Maturity in Years	2.12
Yield to Maturity in %	7.02

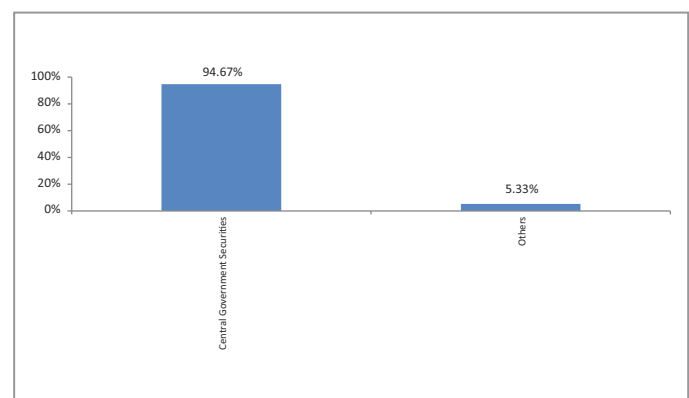
Growth of Rs. 100



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	0.43%	3.19%	6.85%	5.33%	4.60%	5.00%	5.42%	5.56%	6.70%	6.44%
Benchmark	0.65%	3.50%	7.72%	5.69%	5.68%	6.14%	7.01%	6.89%	7.65%	7.77%

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

February 2024

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	94.62
Money market instruments, Cash, Mutual funds	0 - 40	3.85
Net Current Assets*		1.53
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		16.52%
7.83% LICHT Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA and Equivalent	8.05%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	7.14%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	AAA and Equivalent	1.02%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA and Equivalent	0.31%
Sovereign		78.10%
7.18% GOI (MD 14/08/2033)	SOV	31.80%
7.25% GOI (MD 12/06/2063)	SOV	11.72%
7.26% GOI (MD 06/02/2033)	SOV	8.51%
7.72% TELANGANA SDL (MD 08/11/2036)	SOV	3.60%
7.73% Karnataka SDL (MD 24/01/2041)	SOV	3.12%
7.45% Madhya Pradesh SDL (MD 21/02/2044)	SOV	3.03%
07.76% Madhya Pradesh SDL (MD 29/11/2037)	SOV	2.54%
7.73% Karnataka SDL (MD 29/11/2034)	SOV	2.32%
5.77% GOI (MD 03/08/2030)	SOV	1.96%
7.68% Karnataka SDL (MD 27/12/2037)	SOV	1.84%
Others		7.66%
Money Market, Deposits & Other		5.38%
Total		100.00%

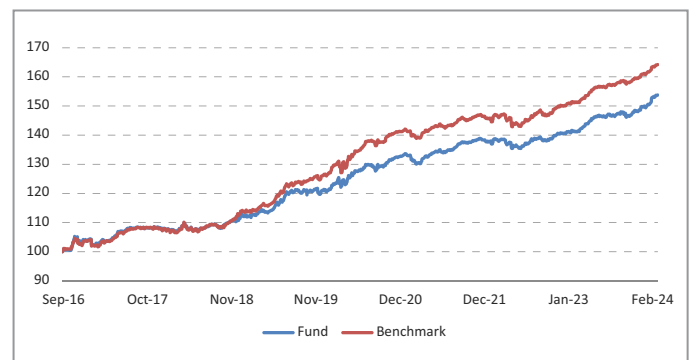
Fund Details

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	11
Hybrid	13
NAV as on 29-February 2024	15.3763
AUM (Rs. Cr)	99.53
Equity (Rs. Cr)	-
Debt (Rs. Cr)	98.00
Net current asset (Rs. Cr)	1.52

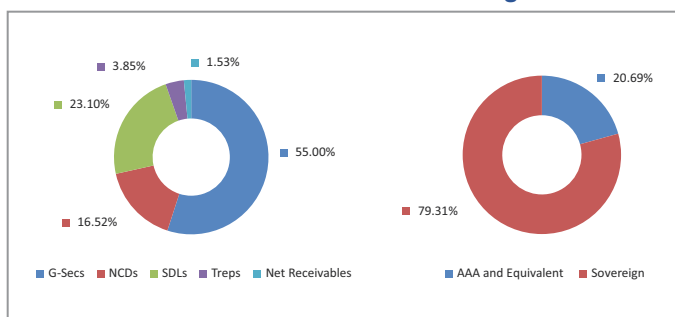
Quantitative Indicators

Modified Duration in Years	6.96
Average Maturity in Years	12.76
Yield to Maturity in %	7.24

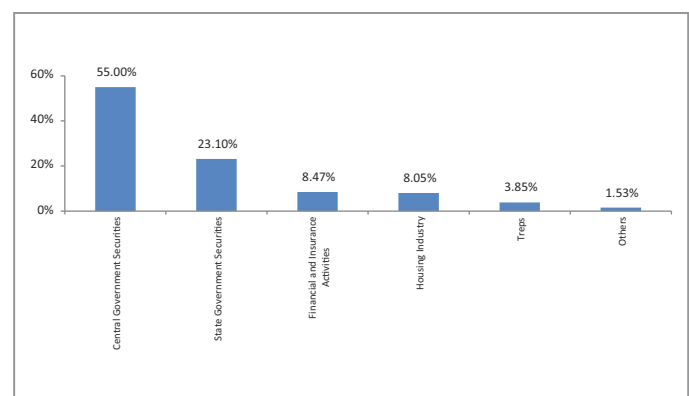
Growth of Rs. 100



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	1.47%	4.28%	8.86%	5.35%	5.72%	5.63%	6.40%	5.96%	-	5.97%
Benchmark	1.02%	3.91%	8.56%	5.71%	5.73%	6.03%	7.53%	7.00%	-	6.91%

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

February 2024

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	85.38
Money market instruments, Mutual funds*	0 - 60	13.34
Net Current Assets*		1.28
Total		100.00

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Sovereign		85.38%
7.18% GOI (MD 14/08/2033)	SOV	50.57%
7.45% Madhya Pradesh SDL (MD 21/02/2044)	SOV	6.96%
7.26% GOI (MD 06/02/2033)	SOV	5.95%
7.61% TAMILNADU SDL (MD 28/12/2032)	SOV	5.27%
7.70% Maharashtra SDL (MD 08/11/2034)	SOV	3.54%
7.73% Karnataka SDL (MD 24/01/2041)	SOV	1.79%
07.76% Madhya Pradesh SDL (MD 29/11/2037)	SOV	1.79%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.78%
7.73% Karnataka SDL (MD 29/11/2034)	SOV	1.77%
7.60% Karnataka SDL (MD 04/01/2033)	SOV	1.75%
Others		4.21%
Money Market, Deposits & Other		14.62%
Total		100.00%

Fund Details

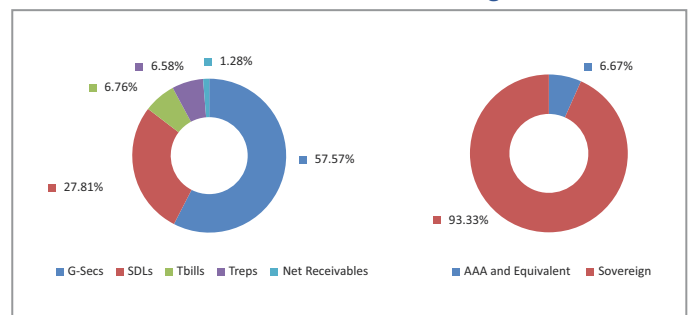
Description	
SFIN Number	ULGF02518/08/16GRDBTPENFU116
Launch Date	31- Aug-17
Face Value	10
Risk Profile	LOW
Benchmark	CRISIL Composite Bond Fund Index
CIO	Sampath Reddy
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	11
Hybrid	13
NAV as on 29-February 2024	14.2087
AUM (Rs. Cr)	2.89
Equity (Rs. Cr)	-
Debt (Rs. Cr)	2.85
Net current asset (Rs. Cr)	0.04

Quantitative Indicators

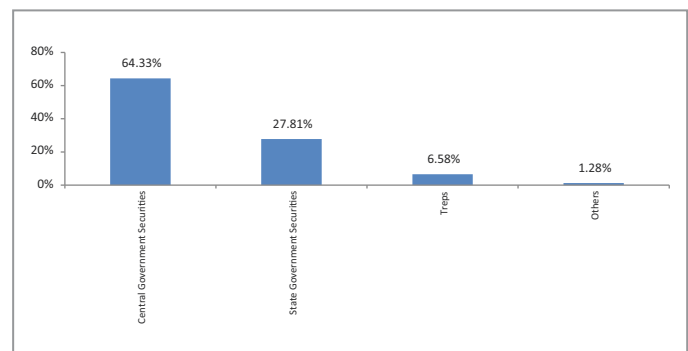
Modified Duration in Years	6.26
Average Maturity in Years	9.57
Yield to Maturity in %	7.13

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	1.75%	4.65%	9.53%	5.74%	4.89%	4.96%	6.14%	-	-	5.55%
Benchmark	1.02%	3.91%	8.56%	5.71%	5.73%	6.03%	7.53%	-	-	6.64%

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

February 2024

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	99.55
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets*		0.45
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

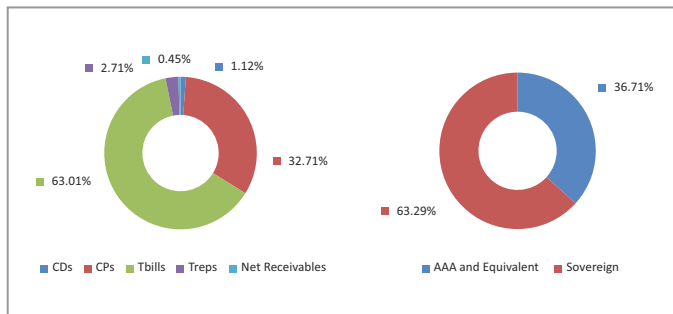
Description	
SFIN Number	ULGF00503/11/08GRLIQUFUND116
Launch Date	01-Nov-08
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
CIO	Sampath Reddy
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	12
Hybrid	1
NAV as on 29-February 2024	26.2247
AUM (Rs. Cr)	4.43
Equity (Rs. Cr)	-
Debt (Rs. Cr)	4.41
Net current asset (Rs. Cr)	0.02

Quantitative Indicators

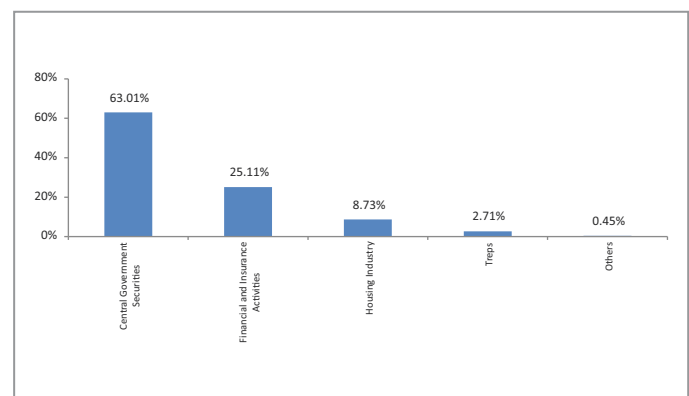
Modified Duration in Years	0.49
Average Maturity in Years	0.50
Yield to Maturity in %	6.92

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%	3.11%	6.23%	5.36%	4.50%	4.27%	3.93%	3.61%	4.95%	6.49%
Benchmark	0.60%	3.61%	7.31%	6.41%	5.48%	5.18%	5.45%	5.94%	6.61%	6.85%

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

February 2024

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	98.40
Net Current Assets*		1.60
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%

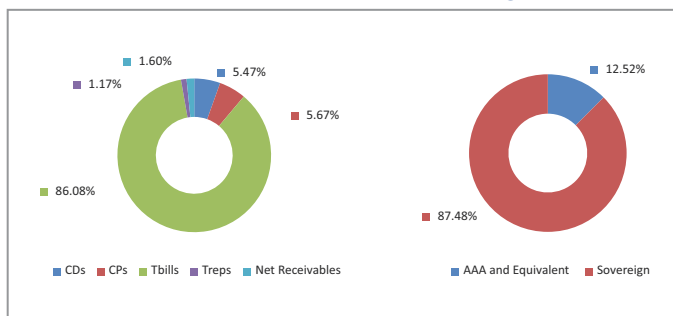
Fund Details

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 29-February 2024	14.7149
AUM (Rs. Cr)	0.85
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.84
Net current asset (Rs. Cr)	0.01

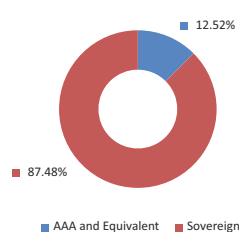
Quantitative Indicators

Modified Duration in Years	0.69
Average Maturity in Years	0.71
Yield to Maturity in %	6.93

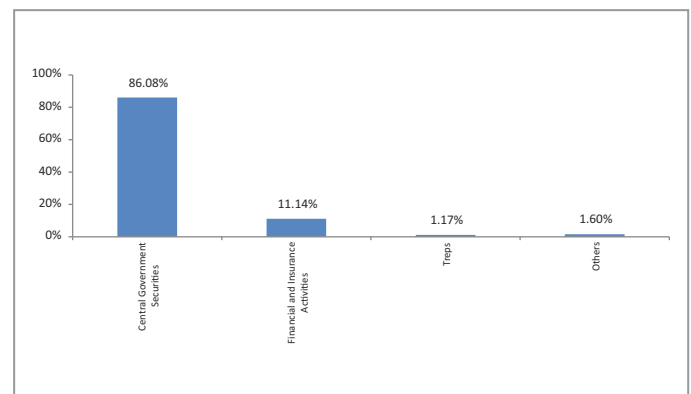
Asset Class



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%	3.44%	6.61%	5.68%	4.65%	4.24%	2.14%	2.31%	3.94%	3.76%
Benchmark	0.60%	3.61%	7.31%	6.41%	5.48%	5.18%	5.45%	5.94%	6.61%	6.76%

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

February 2024

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	94.44
Net Current Assets*		5.56
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

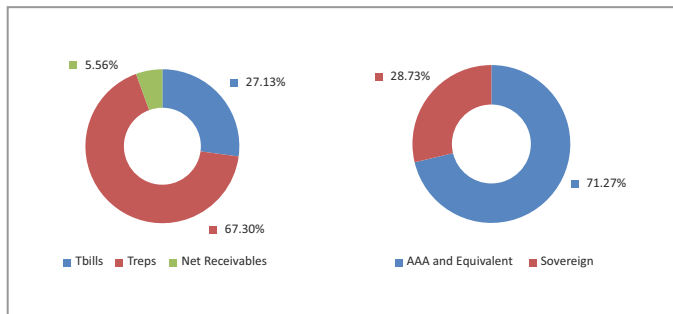
Description	
SFIN Number	ULGF02302/03/15GRLIQUFU03116
Launch Date	02-Aug-19
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
CIO	Sampath Reddy
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	12
Hybrid	1
NAV as on 29-February 2024	12.1717
AUM (Rs. Cr)	0.28
Equity (Rs. Cr)	-
Debt (Rs. Cr)	0.27
Net current asset (Rs. Cr)	0.02

Quantitative Indicators

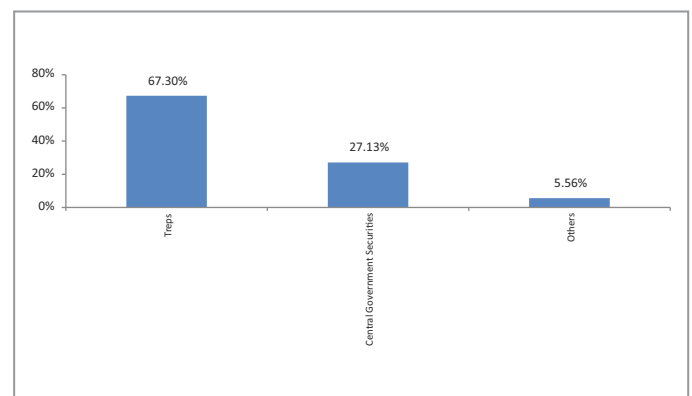
Modified Duration in Years	0.08
Average Maturity in Years	0.08
Yield to Maturity in %	6.62

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	0.41%	2.62%	7.25%	5.30%	4.26%	3.96%	-	-	-	4.38%
Benchmark	0.60%	3.61%	7.31%	6.41%	5.48%	5.18%	-	-	-	5.27%

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

February 2024

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	99.93
Equity and equity related instruments	0 - 50	-
Net Current Assets*		0.07
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%

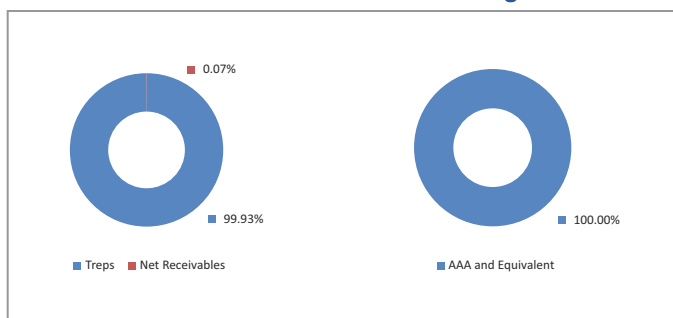
Fund Details

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	2	-
Debt	-	11
Hybrid	8	13
NAV as on 29-February 2024	21.7170	
AUM (Rs. Cr)	33.07	
Equity (Rs. Cr)	-	
Debt (Rs. Cr)	33.05	
Net current asset (Rs. Cr)	0.02	

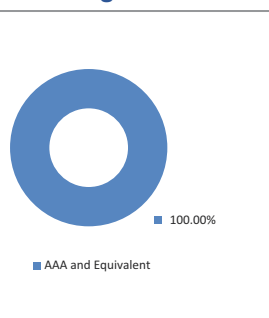
Quantitative Indicators

Modified Duration in Years	0.003
Average Maturity in Years	0.003
Yield to Maturity in %	6.68

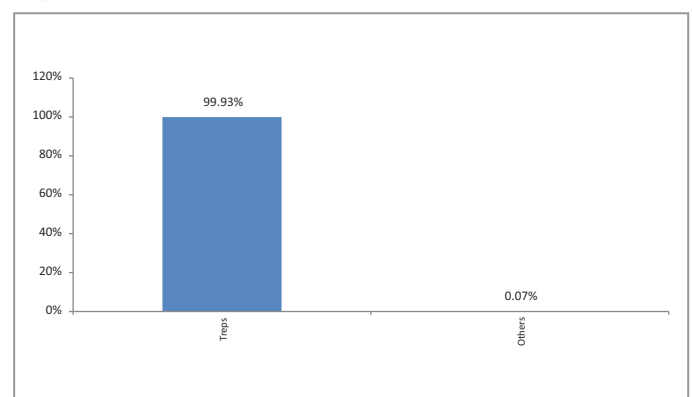
Asset Class



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	0.43%	2.78%	5.68%	4.53%	3.94%	4.11%	4.85%	5.26%	5.83%	6.35%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

February 2024

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	94.93
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	2.16
Net Current Assets*		2.91
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		94.93%
6.18% GOI (MD 04/11/2024)	SOV	94.93%
Money Market, Deposits & Other		5.07%
Total		100.00%

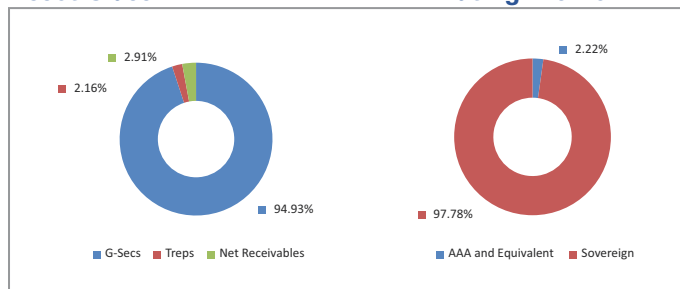
Fund Details

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	2	-
Debt	-	11
Hybrid	8	13
NAV as on 29-February 2024	23.6086	
AUM (Rs. Cr)	1.85	
Equity (Rs. Cr)	-	
Debt (Rs. Cr)	1.80	
Net current asset (Rs. Cr)	0.05	

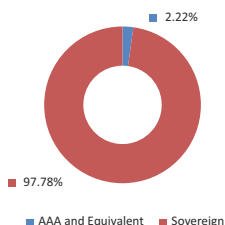
Quantitative Indicators

Modified Duration in Years	0.62
Average Maturity in Years	0.67
Yield to Maturity in %	6.99

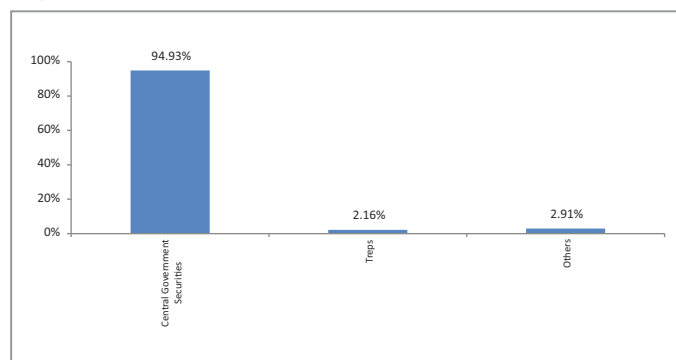
Asset Class



Rating Profile



Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.41%	2.76%	6.00%	4.51%	3.78%	4.13%	4.87%	5.21%	7.01%	7.00%
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.