

INVESTMENT'Z INSIGHT

Monthly Investment Update October 2024

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Fund Performance Summary

Type	FUND NAMES	SFIN Code	AUM in CR	Absolute Return				CAGR Return							Returns since Inception CAGR	Inception Date
				1 Month	3 Month	6 Month	1 Year	2 Year	3 Year	4 Year	5 Year	7 Year	10 Year			
Asset Allocation Fund	Group Asset Allocation Fund	ULGF00926/02/10GRASSALLOC116	61.6	-3.67%	-0.75%	8.16%	23.97%	14.53%	10.28%	15.17%	12.26%	10.24%	10.29%	11.48%	25-Feb-10	
	CRISIL Balanced Fund – Aggressive Index			-3.93%	-1.14%	6.64%	21.01%	13.35%	9.53%	15.07%	12.86%	11.34%	10.50%			
Cash Fund	Group Liquid Fund II	ULGF02124/06/13GRLIQUFU02116	11.5	0.50%	1.52%	3.14%	6.68%	6.45%	5.47%	4.76%	4.54%	2.37%	3.88%	3.91%	13-Sep-13	
	Crisil Liquid Fund Index			0.58%	1.76%	3.59%	7.40%	7.21%	6.32%	5.62%	5.49%	6.00%	6.47%			
Debt Fund	Group Debt Fund	ULGF00426/03/08GRDEBTFUND116	63.5	-0.03%	2.21%	5.23%	10.62%	8.13%	5.71%	5.48%	6.09%	6.13%	7.19%	8.17%	26-Mar-08	
Debt Fund	Group Debt Fund II	ULGF01924/06/13GRDEBTFU02116	882.1	-0.03%	2.27%	5.26%	10.47%	8.21%	5.76%	5.45%	5.98%	6.22%	7.22%	7.60%	13-Sep-13	
Debt Fund	Group Debt Fund III	ULGF02202/03/15GRDEBTFU03116	105.3	0.01%	2.24%	5.24%	10.54%	8.18%	5.68%	5.41%	6.04%	5.97%	-	6.17%	29-Sep-16	
	Crisil Composite Bond Fund Index			0.27%	2.22%	5.14%	9.68%	8.50%	6.08%	5.53%	6.79%	6.99%	7.86%			
Equity Fund	Group Equity Fund	ULGF01018/04/11GREQTYFUND116	54.7	-5.57%	-2.51%	7.95%	26.46%	16.83%	11.98%	19.57%	15.30%	12.55%	12.20%	13.52%	21-Jun-11	
Equity Fund	Group Blue Chip Fund	ULGF01118/04/11GRBLUECHIP116	3.3	-5.64%	-2.84%	6.60%	29.60%	18.76%	13.63%	22.00%	17.82%	14.36%	12.06%	12.57%	21-Jun-11	
	Nifty 50 Index			-6.22%	-2.99%	7.08%	26.87%	15.90%	11.02%	20.05%	15.28%	12.92%	11.26%			
Hybrid Fund	Group Balanced Gain Fund II	ULGF02402/03/15GRBALCGA02116	2.4	-2.57%	-0.22%	6.92%	16.53%	12.01%	9.39%	10.92%	-	-	-	11.09%	25-Apr-17	
	CRISIL Balanced Fund – Aggressive Index			-3.93%	-1.14%	6.64%	21.01%	13.35%	9.53%	15.07%	-	-	-			
Index Fund	Group Equity Index Fund	ULGF00822/02/10GREQTYINDX116	37.8	-6.28%	-3.09%	7.66%	28.95%	17.21%	12.92%	20.71%	16.62%	13.34%	11.23%	10.90%	19-Feb-10	
	Nifty 50 Index			-6.22%	-2.99%	7.08%	26.87%	15.90%	11.02%	20.05%	15.28%	12.92%	11.26%			
Hybrid Fund	Secure Gain Fund	ULGF00215/10/04SECUREFUND116	2,792.0	-1.10%	1.15%	6.10%	13.56%	9.69%	6.80%	7.63%	7.78%	7.62%	8.28%	9.11%	15-Oct-04	
Hybrid Fund	Stable Gain Fund	ULGF00115/09/04STABLEFUND116	467.0	-1.75%	0.36%	6.59%	15.60%	10.72%	7.57%	9.39%	8.91%	8.21%	8.79%	9.93%	31-Oct-04	
Hybrid Fund	Group Growth Fund II	ULGF01311/05/11GRGROWFU02116	34.3	0.44%	1.32%	2.69%	5.54%	5.53%	4.46%	3.95%	4.49%	5.06%	5.56%	6.31%	01-Aug-11	
	Benchmark			-	-	-	-	-	-	-	-	-	-			

FUND PERFORMANCE SUMMARY

October 2024

Group Equity Index Fund

Fund Objective

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

Portfolio Allocation

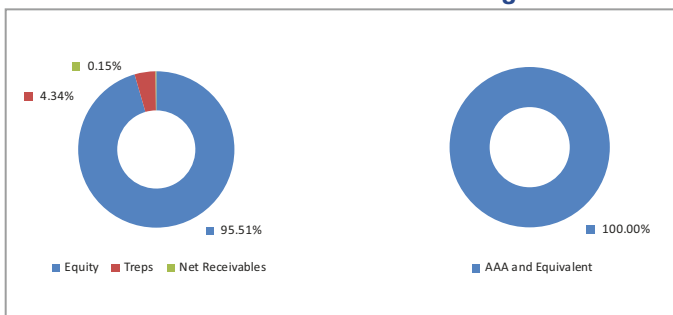
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	4.34
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	95.51
Net Current Assets [#]		0.15
Total		100.00

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

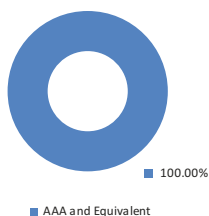
Portfolio

Company/Issuer	Exposure (%)
Equity	95.51%
HDFC Bank Ltd	8.48%
Reliance Industries Ltd	8.43%
ICICI Bank Ltd	8.10%
Infosys Ltd	5.90%
ITC Ltd	4.27%
Bharti Airtel Ltd	4.05%
Larsen & Toubro Ltd	3.94%
Tata Consultancy Services Ltd	3.79%
Axis Bank Ltd	2.95%
State Bank of India	2.83%
Others	42.77%
Money Market, Deposits & Other	4.49%
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	-6.28%	7.66%	28.95%	17.21%	12.92%	20.71%	16.62%	13.34%	11.23%	10.90%
Benchmark	-6.22%	7.08%	26.87%	15.90%	11.02%	20.05%	15.28%	12.92%	11.26%	11.56%

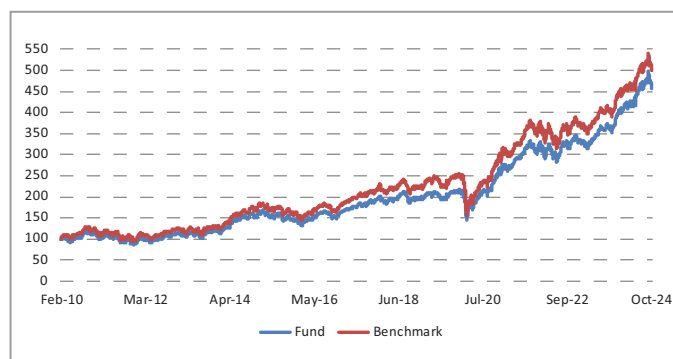
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

Fund Details

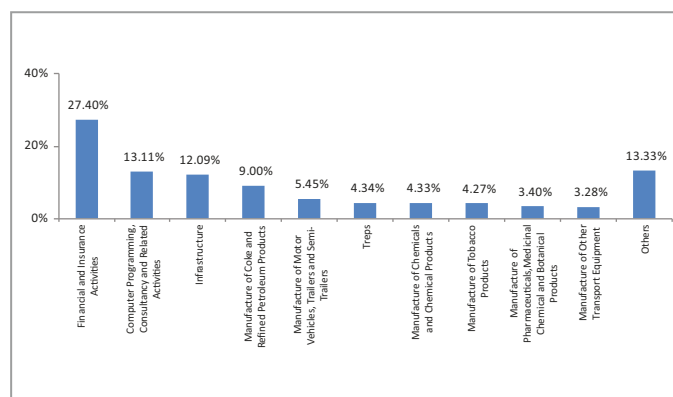
Description	
SFIN Number	ULGF00822/02/10GREQTYINDX116
Launch Date	19-Feb-10
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	13
Debt	-
Hybrid	12
NAV as on 31-October-2024	45.8132
AUM (Rs. Cr)*	37.76
Equity (Rs. Cr)	36.06
Debt (Rs. Cr)	1.64
Net current asset (Rs. Cr)	0.06

*AUM is excluding the last day unitisation.

Growth of Rs. 100



Top 10 Sectors



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

October 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	84.09
Debt and debt related securities /Cash /Money Market instruments*/Fixed Deposit and Mutual funds	0 - 40	15.28
Net Current Assets*		0.63
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

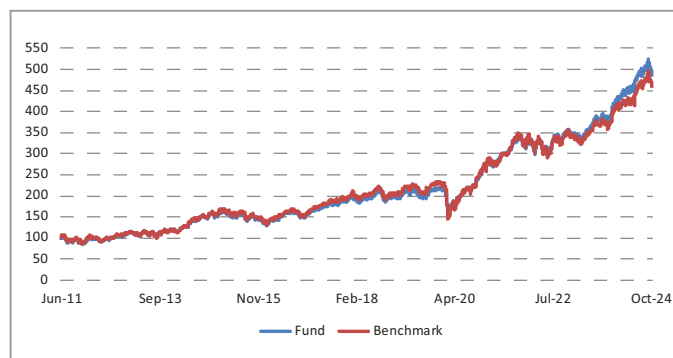
Company/Issuer	Exposure (%)
Equity	84.09%
HDFC Bank Ltd	8.56%
Reliance Industries Ltd	7.09%
ICICI Bank Ltd	7.00%
Infosys Ltd	4.96%
ITC Ltd	3.59%
Bajaj Auto Ltd	3.58%
Bharti Airtel Ltd	3.40%
Larsen & Toubro Ltd	3.31%
Tata Consultancy Services Ltd	3.19%
Axis Bank Ltd	2.55%
Others	36.85%
Money Market, Deposits & Other	15.91%
Total	100.00%

Fund Details

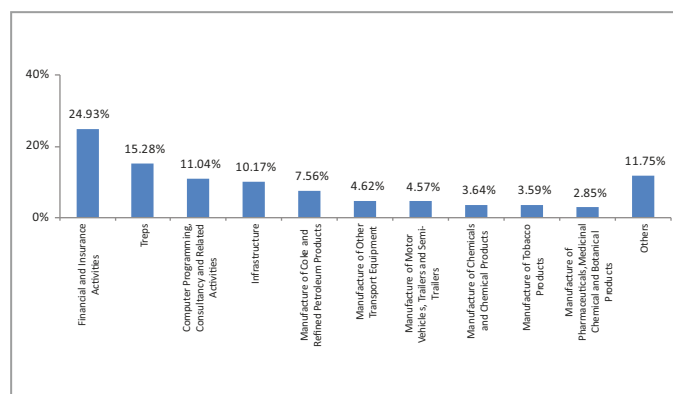
Description	
SFIN Number	ULGF01118/04/11GRBLUECHIP116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	13
Debt	-
Hybrid	12
NAV as on 31-October-2024	48.7389
AUM (Rs. Cr)*	3.27
Equity (Rs. Cr)	2.75
Debt (Rs. Cr)	0.50
Net current asset (Rs. Cr)	0.02

*AUM is excluding the last day unitisation.

Growth of Rs. 100

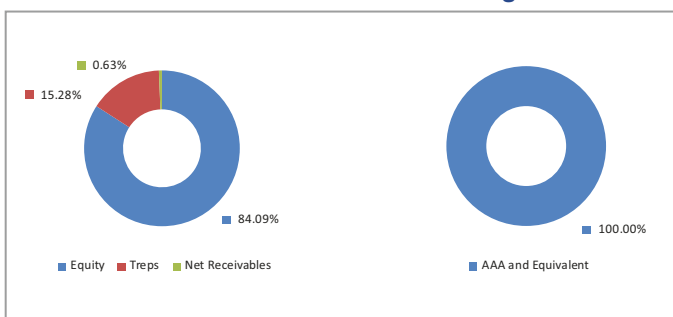


Top 10 Sectors

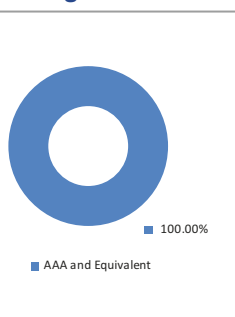


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

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	-5.64%	6.60%	29.60%	18.76%	13.63%	22.00%	17.82%	14.36%	12.06%	12.57%
Benchmark	-6.22%	7.08%	26.87%	15.90%	11.02%	20.05%	15.28%	12.92%	11.26%	12.07%

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

October 2024

Group Equity Fund

Fund Objective

To provide capital appreciation through investment in equity shares.

Portfolio Allocation

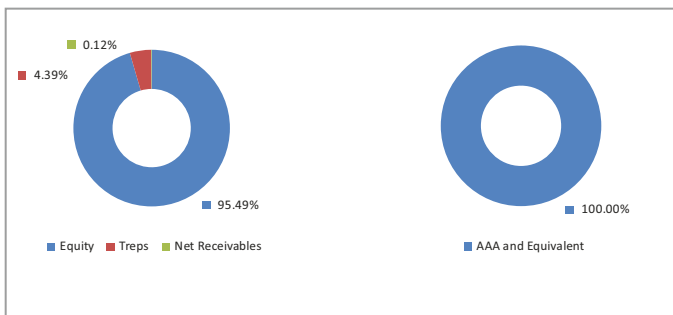
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	95.49
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	4.39
Net Current Assets*		0.12
Total		100.00

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

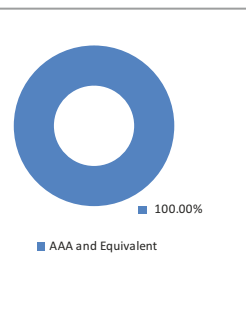
Portfolio

Company/Issuer	Exposure (%)
Equity	95.49%
ICICI Bank Ltd	8.99%
Reliance Industries Ltd	7.08%
HDFC Bank Ltd	6.77%
Infosys Ltd	6.10%
ITC Ltd	4.88%
Bharti Airtel Ltd	4.85%
Tata Consultancy Services Ltd	4.70%
Larsen & Toubro Ltd	4.18%
Mahindra & Mahindra Ltd	2.53%
Sun Pharmaceuticals Industries Ltd	2.49%
Others	42.93%
Money Market, Deposits & Other	4.51%
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	-5.57%	7.95%	26.46%	16.83%	11.98%	19.57%	15.30%	12.55%	12.20%	13.52%
Benchmark	-6.22%	7.08%	26.87%	15.90%	11.02%	20.05%	15.28%	12.92%	11.26%	12.07%

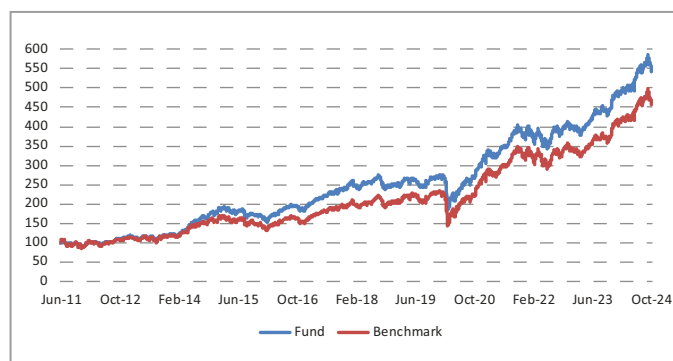
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Fund Details

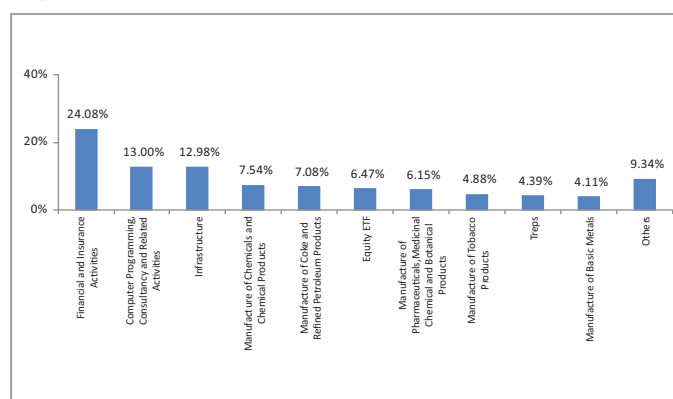
Description	
SFIN Number	ULGF01018/04/11GREQTYFUND116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 31-October-2024	54.5362
AUM (Rs. Cr)*	54.69
Equity (Rs. Cr)	52.22
Debt (Rs. Cr)	2.40
Net current asset (Rs. Cr)	0.07

*AUM is excluding the last day unitisation.

Growth of Rs. 100



Top 10 Sectors



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

October 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	23.46
Corporate bonds	0 - 50	4.07
Money market and other liquid assets	0 - 40	8.20
Infrastructure sector as defined by the IRDA	0 - 40	0.98
Listed equities	0 - 100	62.90
Net Current Assets*		0.38
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Equity		
62.90%		
HDFC Bank Ltd		9.18%
Reliance Industries Ltd		5.44%
Infosys Ltd		4.12%
ICICI Bank Ltd		3.99%
Bharti Airtel Ltd		3.25%
Mahindra & Mahindra Ltd		2.97%
Larsen & Toubro Ltd		2.83%
ITC Ltd		2.19%
State Bank of India		2.16%
Kotak Mahindra Bank Ltd		1.92%
Others		24.86%
Corporate Bond		
5.06%		
7.59% National Housing Bank NCD (U) (MD 14/07/2027)	AAA and Equivalent	2.44%
7.68% NABARD NCD Series 24F (U)(MD 30/04/2029)	AAA and Equivalent	1.64%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA and Equivalent	0.98%
Sovereign		
23.46%		
7.34% GOI (MD 22/04/2064)	SOV	7.15%
7.10% GOI (MD 08/04/2034)	SOV	5.35%
7.45% Maharashtra SDL (MD 22/03/2038)	SOV	3.58%
7.17% GOI (MD 17/04/2030)	SOV	2.72%
7.44% Maharashtra SDL (MD 03/04/2042)	SOV	1.68%
7.25% GOI (MD 12/06/2063)	SOV	1.17%
7.18% GOI (MD 14/08/2033)	SOV	0.81%
7.23% GOI (MD 15/04/2039)	SOV	0.59%
7.26% GOI (MD 06/02/2033)	SOV	0.42%
Money Market, Deposits & Other		
8.58%		
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	-3.67%	8.16%	23.97%	14.53%	10.28%	15.17%	12.26%	10.24%	10.29%	11.48%
Benchmark	-3.93%	6.64%	21.01%	13.35%	9.53%	15.07%	12.86%	11.34%	10.50%	10.63%

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Fund Details

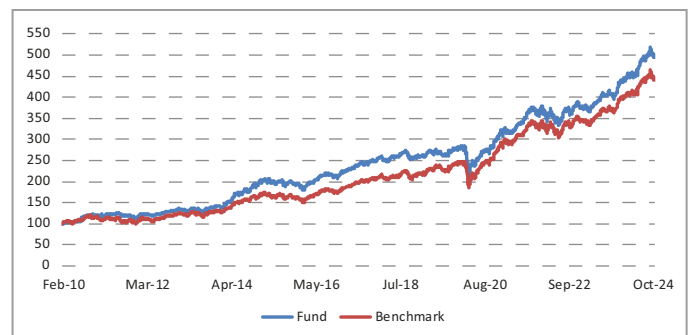
Description		
SFIN Number	ULGF00926/02/10GRASSALLOC116	
Launch Date	25-Feb-10	
Face Value	10	
Risk Profile	High	
Benchmark	CRISIL Balanced Fund – Aggressive Index	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	13	-
Debt	-	10
Hybrid	12	13
NAV as on 31-October-2024	49.3407	
AUM (Rs. Cr)*	61.64	
Equity (Rs. Cr)	38.77	
Debt (Rs. Cr)	22.63	
Net current asset (Rs. Cr)	0.24	

*AUM is excluding the last day unitisation.

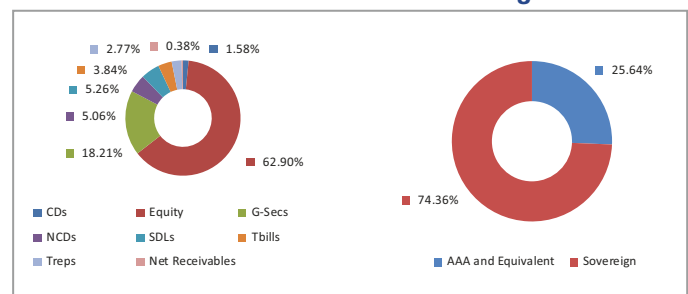
Quantitative Indicators

Modified Duration in Years	6.40
Average Maturity in Years	13.92
Yield to Maturity in %	6.92

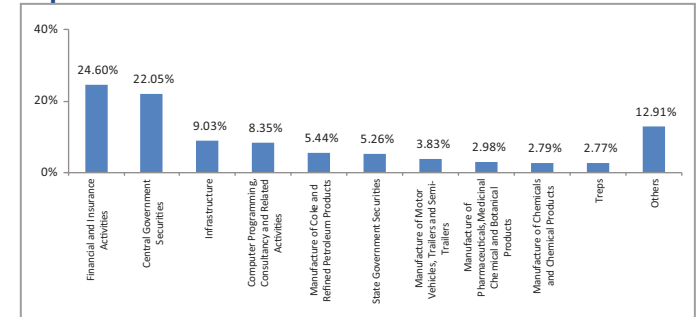
Growth of Rs. 100



Asset Class



Top 10 Sectors



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

October 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	68.75
Listed equities	0 - 35	31.25
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Equity		31.25%
HDFC Bank Ltd		3.72%
Reliance Industries Ltd		2.72%
ICICI Bank Ltd		2.71%
Infosys Ltd		2.48%
ITC Ltd		1.44%
Tata Consultancy Services Ltd		1.10%
Mahindra & Mahindra Ltd		1.08%
Larsen & Toubro Ltd		1.02%
Aditya Birla Sun Life AMC Limited		0.93%
Axis Bank Ltd		0.86%
Others		13.18%
Corporate Bond		7.05%
8.55% HDFC Bank Ltd NCD (S) (MD 27/03/2029)	AAA and Equivalent	1.78%
7.67% LIC Housing Finance Ltd NCD (S)(MD 15/04/2033) P(150526)	AAA and Equivalent	1.53%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	0.88%
8.25% Cholamandalam Invt & Fin Co NCD (MD 15052026) S 634	AA+	0.65%
7.05% HDFC Bank Ltd. NCD (S) (MD 01/12/2031)	AAA and Equivalent	0.63%
8.30% Cholamandalam Invt & Fin Co NCD (MD 04062026) Series 3	AA+	0.61%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	AAA and Equivalent	0.33%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	AAA and Equivalent	0.22%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA and Equivalent	0.22%
8.25% Cholamandalam Invt & Fin Co NCD (MD 04032025) Series I	AA+	0.21%
Sovereign		57.71%
7.10% GOI (MD 08/04/2034)	SOV	28.58%
7.18% GOI (MD 14/08/2033)	SOV	9.97%
7.34% GOI (MD 22/04/2064)	SOV	3.58%
7.32% GOI (MD 13/11/2030)	SOV	3.29%
7.39% TELANGANA SDL (MD 07/06/2039)	SOV	2.41%
7.26% GOI (MD 06/02/2033)	SOV	2.19%
7.23% GOI (MD 15/04/2039)	SOV	1.55%

Portfolio

Company/Issuer	Rating	Exposure (%)
7.17% GOI (MD 17/04/2030)	SOV	1.16%
7.62% TAMILNADU SDL (MD 04/01/2033)	SOV	1.10%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	0.90%
Others		2.98%
Money Market, Deposits & Other		3.99%
Total		100.00%

Fund Details

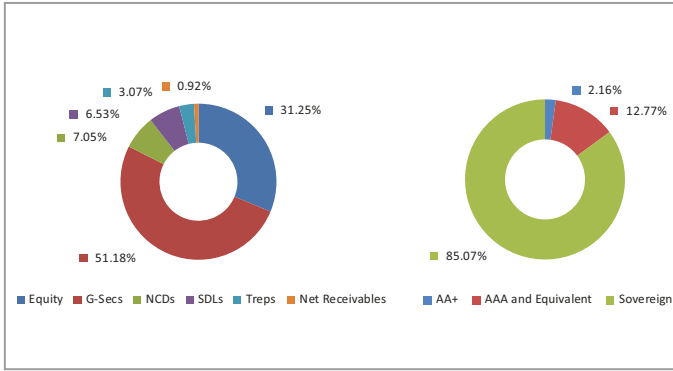
Description		
SFIN Number	ULGF00115/09/04STABLEFUND116	
Launch Date	31-Oct-04	
Face Value	10	
Risk Profile	Moderate	
Benchmark	-	
Fund Manager Name	Sujit Jain, Lakshman Chettiar	
Number of funds managed by fund manager:	Sujit Jain	Lakshman Chettiar
Equity	1	-
Debt	-	10
Hybrid	2	13
NAV as on 31-October-2024	66.5706	
AUM (Rs. Cr)*	467.04	
Equity (Rs. Cr)	145.94	
Debt (Rs. Cr)	316.81	
Net current asset (Rs. Cr)	4.28	

*AUM is excluding the last day unitisation.

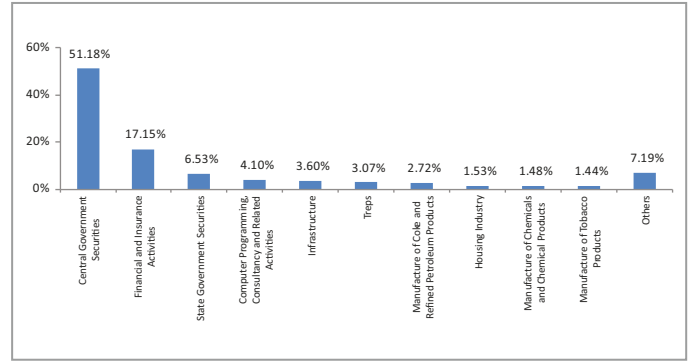
Quantitative Indicators

Modified Duration in Years	6.41
Average Maturity in Years	9.99
Yield to Maturity in %	6.92

Asset Class



Top 10 Sectors



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-1.75%	6.59%	15.60%	10.72%	7.57%	9.39%	8.91%	8.21%	8.79%	9.93%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

October 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	81.38
Listed equities	0 - 20	18.62
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Equity		18.62%
HDFC Bank Ltd		2.21%
Reliance Industries Ltd		1.64%
ICICI Bank Ltd		1.63%
Infosys Ltd		1.49%
ITC Ltd		0.87%
Tata Consultancy Services Ltd		0.66%
Mahindra & Mahindra Ltd		0.65%
Larsen & Toubro Ltd		0.62%
Aditya Birla Sun Life AMC Limited		0.56%
Axis Bank Ltd		0.52%
Others		7.77%
Corporate Bond		12.60%
8.55% HDFC Bank Ltd NCD (S) (MD 27/03/2029)	AAA and Equivalent	2.68%
9.15% Shriram Finance Ltd NCD(S) Tran 12(MD 28/06/2029)	AA+	1.51%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	1.36%
7.67% LIC Housing Finance Ltd NCD (S)(MD 15/04/2033)P(150526)	AAA and Equivalent	1.21%
7.83% SIDBI NCD (MD 24/11/2028)	AAA and Equivalent	1.20%
8.3774% HDB Financial Services Ltd.NCD(S)(MD 24/04/2026)	AAA and Equivalent	0.93%
8.25% Cholamandalam Invnt & Fin Co NCD (MD 15052026) S 634	AA+	0.72%
8.30% Cholamandalam Invnt & Fin Co NCD (MD 04062026) Series 3	AA+	0.61%
7.83% LICHF Ltd. NCD (S) (MD 25/09/2026) (P 26/11/2020)	AAA and Equivalent	0.60%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	AAA and Equivalent	0.50%
Others		1.29%
Sovereign		65.35%
7.10% GOI (MD 08/04/2034)	SOV	39.85%
7.34% GOI (MD 22/04/2064)	SOV	5.18%
7.26% GOI (MD 06/02/2033)	SOV	4.09%
7.32% GOI (MD 13/11/2030)	SOV	2.75%
7.23% GOI (MD 15/04/2039)	SOV	2.38%
7.18% GOI (MD 14/08/2033)	SOV	2.38%
7.48% Uttar Pradesh SDL (MD 22/03/2044)	SOV	1.85%
6.19% GOI (MD 16/09/2034)	SOV	1.58%
7.46% GOI (MD 06/11/2073)	SOV	1.33%
7.74% Madhya Pradesh SDL (MD 23/03/2043)	SOV	1.02%
Others		2.93%
Money Market, Deposits & Other		3.43%
Total		100.00%

Fund Details

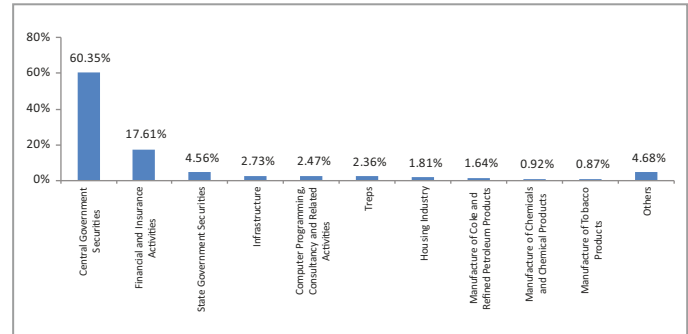
Description		
SFIN Number	ULGF00215/10/04SECUREFUND116	
Launch Date	15-Oct-04	
Face Value	10	
Risk Profile	Moderate	
Benchmark	-	
Fund Manager Name	Sujit Jain, Lakshman Chettiar	
Number of funds managed by fund manager:	Sujit Jain	Lakshman Chettiar
Equity	1	-
Debt	-	10
Hybrid	2	13
NAV as on 31-October-2024	57.4791	
AUM (Rs. Cr)*	2792.03	
Equity (Rs. Cr)	519.80	
Debt (Rs. Cr)	2242.69	
Net current asset (Rs. Cr)	29.54	

*AUM is excluding the last day unitisation.

Quantitative Indicators

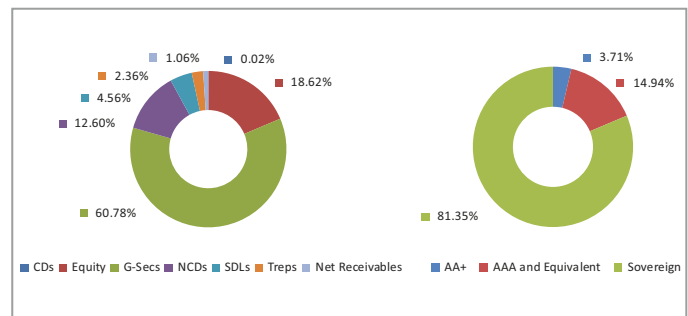
Modified Duration in Years	6.68
Average Maturity in Years	11.27
Yield to Maturity in %	6.96

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	-1.10%	6.10%	13.56%	9.69%	6.80%	7.63%	7.78%	7.62%	8.28%	9.11%
Benchmark	-	-	-	-	-	-	-	-	-	-

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

October 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

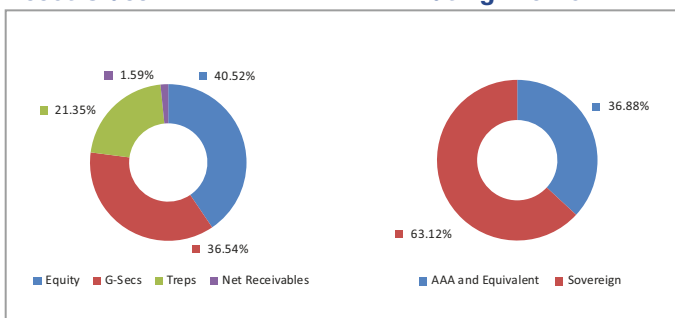
	Stated (%)	Actual (%)
Equity	0 - 80	40.52
Debt and Debt related securities, Money Market instrument/Mutual Funds	20 - 80	36.54
Money market instruments, Cash, Mutual funds	0 - 40	21.35
Net Current Assets*		1.59
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Equity		
HDFC Bank Ltd		9.45%
Bharti Airtel Ltd		7.09%
Dr Reddys Laboratories Ltd		6.67%
Infosys Ltd		5.27%
Maruti Suzuki India Ltd		4.22%
Tata Consultancy Services Ltd		4.16%
Hero MotoCorp Ltd		3.66%
Sovereign		
7.17% GOI (MD 08/01/2028)	SOV	36.54%
Money Market, Deposits & Other		
		22.94%
Total		100.00%

Asset Class



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-2.57%	6.92%	16.53%	12.01%	9.39%	10.92%	-	-	-	11.09%
Benchmark	-3.93%	6.64%	21.01%	13.35%	9.53%	15.07%	-	-	-	16.55%

** 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

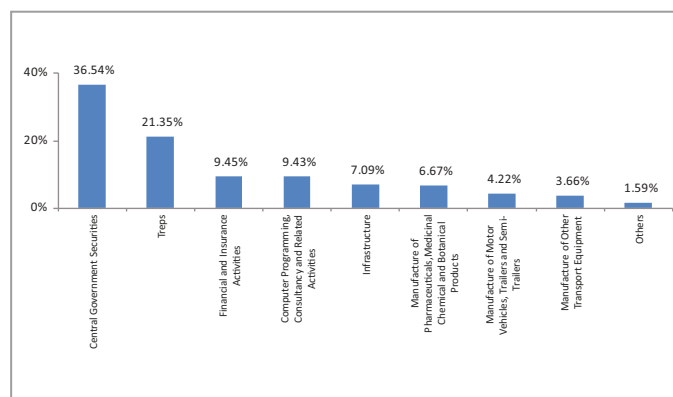
Description		
SFIN Number	ULGF02402/03/15GRBALCGA02116	
Launch Date	25-Apr-17	
Face Value	10	
Risk Profile	High	
Benchmark	CRISIL Balanced Fund – Aggressive Index	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	13	-
Debt	-	10
Hybrid	12	13
NAV as on 31-October-2024	15.9024	
AUM (Rs. Cr)*	2.39	
Equity (Rs. Cr)	0.97	
Debt (Rs. Cr)	1.38	
Net current asset (Rs. Cr)	0.04	

*AUM is excluding the last day unitisation.

Quantitative Indicators

Modified Duration in Years	1.74
Average Maturity in Years	2.02
Yield to Maturity in %	6.56

Top 10 Sectors



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

October 2024

Group Debt Fund

Fund Objective

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

Portfolio Allocation

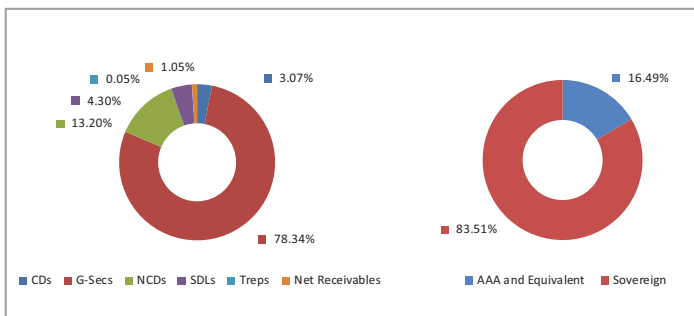
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 100	82.64
Corporate bonds	0 - 100	13.20
Money market and other liquid assets	0 - 40	3.12
Listed equities - NIL		-
Net Current Assets*		1.05
Total		100.00

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	8.09%
7.83% SIDBI NCD (MD 24/11/2028)	AAA and Equivalent	1.60%
7.75% SIDBI NCD Series VII (U) (MD 10/06/2027)	AAA and Equivalent	1.58%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	AAA and Equivalent	0.81%
8.75% Bajaj Finance Ltd. NCD (U) (MD 14/08/2026)	AAA and Equivalent	0.64%
8.85% Bajaj Finance Ltd. NCD (U) (MD 15/07/2026)	AAA and Equivalent	0.48%
Sovereign		
7.10% GOI (MD 08/04/2034)	SOV	59.03%
7.18% GOI (MD 14/08/2033)	SOV	6.40%
7.34% GOI (MD 22/04/2064)	SOV	6.25%
7.17% GOI (MD 17/04/2030)	SOV	4.24%
7.23% GOI (MD 15/04/2039)	SOV	1.63%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.23%
7.60% Karnataka SDL (MD 04/01/2033)	SOV	1.21%
7.31% TELANGANA SDL (MD 26/06/2042)	SOV	1.04%
7.61% TAMILNADU SDL (MD 28/12/2032)	SOV	0.81%
7.26% GOI (MD 06/02/2033)	SOV	0.81%
Money Market, Deposits & Other		
		4.17%
Total		100.00%

Asset Class



Rating Profile

Fund Details

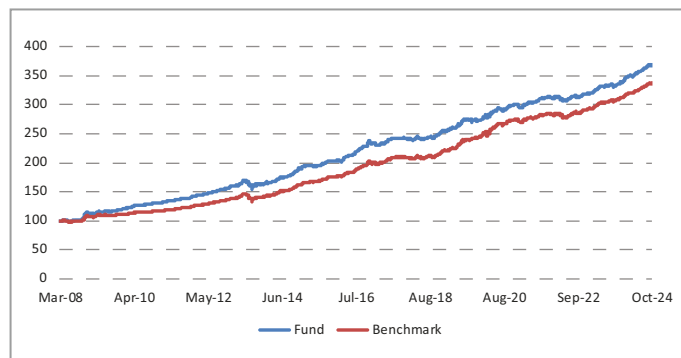
Description	
SFIN Number	ULGF00426/03/08GRDEBTFUND116
Launch Date	26-Mar-08
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 31-October-2024	36.8727
AUM (Rs. Cr)*	63.53
Equity (Rs. Cr)	-
Debt (Rs. Cr)	62.87
Net current asset (Rs. Cr)	0.67

*AUM is excluding the last day unitisation.

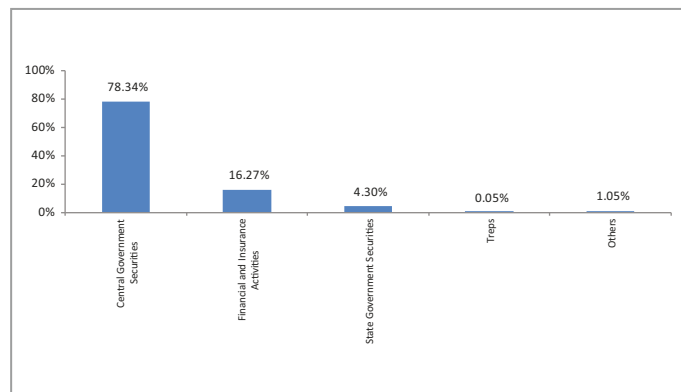
Quantitative Indicators

Modified Duration in Years	6.61
Average Maturity in Years	10.58
Yield to Maturity in %	6.94

Growth of Rs. 100



Top 10 Sectors



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

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.03%	5.23%	10.62%	8.13%	5.71%	5.48%	6.09%	6.13%	7.19%	8.17%
Benchmark	0.27%	5.14%	9.68%	8.50%	6.08%	5.53%	6.79%	6.99%	7.86%	7.59%

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

October 2024

Group Debt Fund-II

Fund Objective

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

Portfolio Allocation

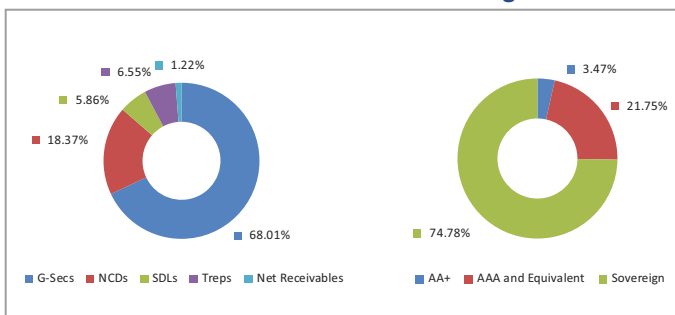
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD	40 - 100	92.24
Money Market instrument	0 - 60	6.55
Net Current Assets ^e		1.22
Total		100.00

^eNet current asset represents net of receivables and payables for investments held.

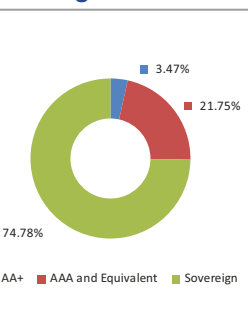
Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		
		18.37%
8% HDFC Bank (S) Series AA-006 (MD 27/07/2032)	AAA and Equivalent	2.94%
7.65% HDB Financial Services Ltd.NCD(S) (MD 10/09/2027)	AAA and Equivalent	2.84%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	2.62%
8.25% Cholamandalam Invt & Fin Co NCD (MD 04032025) Series I	AA+	1.59%
7.05% HDFC Bank Ltd. NCD (S) (MD 01/12/2031)	AAA and Equivalent	1.34%
9.15% Shriram Finance Ltd NCD(S) Tran 12 (MD 28/06/2029)	AA+	1.19%
7.67% LIC Housing Finance Ltd NCD (S)(MD 15/04/2033)P(150526)	AAA and Equivalent	1.16%
8.04% HDB Financial Services Ltd.NCD(S) (MD 25/02/2026)	AAA and Equivalent	1.14%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	AAA and Equivalent	0.99%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	AAA and Equivalent	0.87%
Others		1.69%
Sovereign		
		73.87%
7.10% GOI (MD 08/04/2034)	SOV	34.06%
7.34% GOI (MD 22/04/2064)	SOV	9.35%
7.24% GOI SGRB (MD 11/12/2033)	SOV	6.53%
7.18% GOI (MD 14/08/2033)	SOV	6.29%
7.23% GOI (MD 15/04/2039)	SOV	4.68%
7.26% GOI (MD 06/02/2033)	SOV	2.90%
6.19% GOI (MD 16/09/2034)	SOV	2.26%
7.17% GOI (MD 17/04/2030)	SOV	1.27%
7.72% Karnataka SDL (MD 13/12/2035)	SOV	1.18%
7.74% Madhya Pradesh SDL (MD 23/03/2043)	SOV	0.96%
Others		4.37%
Money Market, Deposits & Other		
		7.76%
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%	5.26%	10.47%	8.21%	5.76%	5.45%	5.98%	6.22%	7.22%	7.60%
Benchmark	0.27%	5.14%	9.68%	8.50%	6.08%	5.53%	6.79%	6.99%	7.86%	8.28%

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

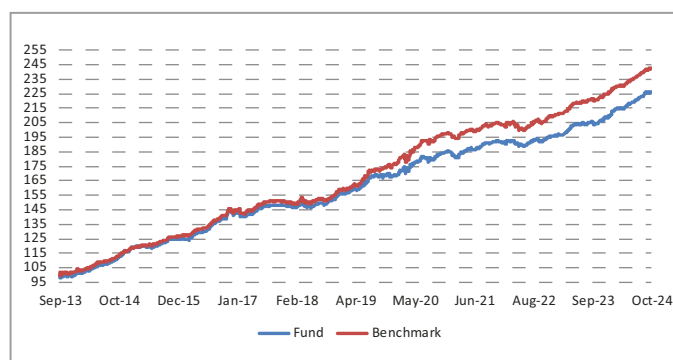
Description	
SFIN Number	ULGF01924/06/13GRDEBTFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 31-October-2024	22.6173
AUM (Rs. Cr)*	882.05
Equity (Rs. Cr)	-
Debt (Rs. Cr)	871.31
Net current asset (Rs. Cr)	10.75

*AUM is excluding the last day unitisation.

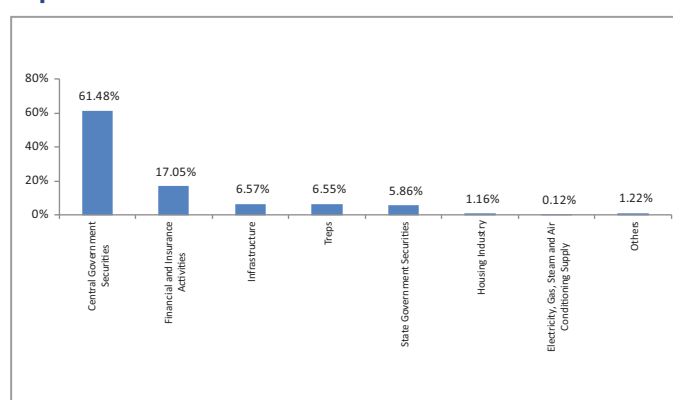
Quantitative Indicators

Modified Duration in Years	6.50
Average Maturity in Years	11.34
Yield to Maturity in %	6.96

Growth of Rs. 100



Top 10 Sectors



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

October 2024

Group Debt Fund-III

Fund Objective

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

Portfolio Allocation

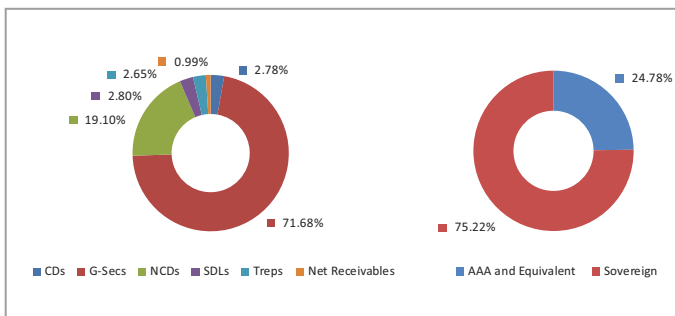
	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	60 - 100	93.58
Money market instruments, Cash, Mutual funds	0 - 40	5.43
Net Current Assets [†]		0.99
Total		100.00

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

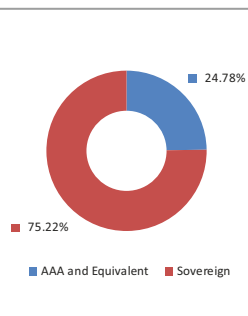
Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		19.10%
7.83% LICHD Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA and Equivalent	7.63%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	6.83%
7.69% LIC Housing Finance Ltd NCD Tr.437(S) (MD 06/02/2034)	AAA and Equivalent	1.46%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	AAA and Equivalent	0.97%
7.83% SIDBI NCD (MD 24/11/2028)	AAA and Equivalent	0.96%
7.75% SIDBI NCD Series VII (U) (MD 10/06/2027)	AAA and Equivalent	0.96%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA and Equivalent	0.29%
Sovereign		74.48%
7.10% GOI (MD 08/04/2034)	SOV	45.08%
7.34% GOI (MD 22/04/2064)	SOV	12.15%
7.18% GOI (MD 14/08/2033)	SOV	4.94%
7.17% GOI (MD 17/04/2030)	SOV	3.72%
7.25% GOI (MD 12/06/2063)	SOV	1.91%
7.23% GOI (MD 15/04/2039)	SOV	1.67%
5.77% GOI (MD 03/08/2030)	SOV	1.43%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	0.87%
7.60% Karnataka SDL (MD 04/01/2033)	SOV	0.85%
7.26% GOI (MD 06/02/2033)	SOV	0.78%
Others		1.08%
Money Market, Deposits & Other		6.42%
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	0.01%	5.24%	10.54%	8.18%	5.68%	5.41%	6.04%	5.97%	-	6.17%
Benchmark	0.27%	5.14%	9.68%	8.50%	6.08%	5.53%	6.79%	6.99%	-	7.06%

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

Fund Details

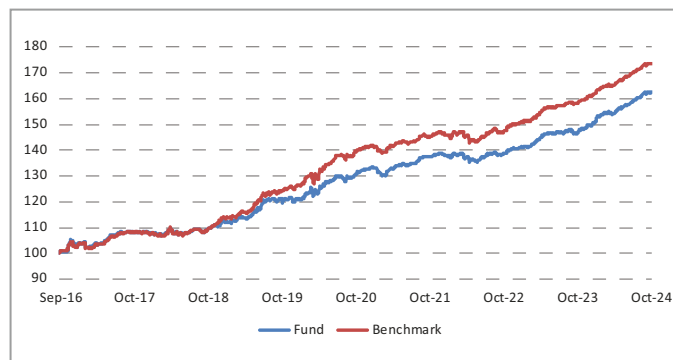
Description	
SFIN Number	ULGF02202/03/15GRDEBTFU03116
Launch Date	29-Sep-16
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	13
NAV as on 31-October-2024	16.2405
AUM (Rs. Cr)*	105.31
Equity (Rs. Cr)	-
Debt (Rs. Cr)	104.26
Net current asset (Rs. Cr)	1.04

*AUM is excluding the last day unitisation.

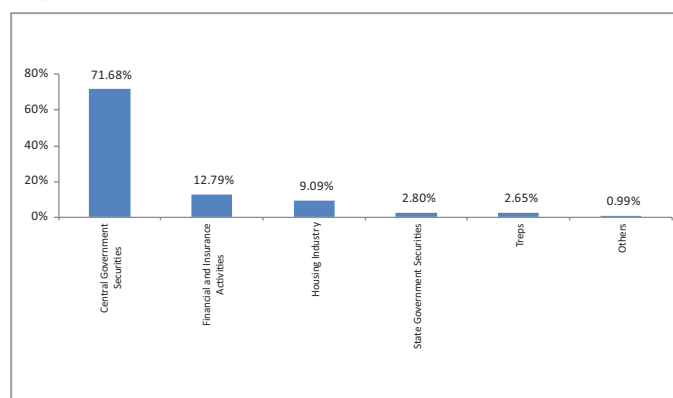
Quantitative Indicators

Modified Duration in Years	6.63
Average Maturity in Years	12.19
Yield to Maturity in %	6.98

Growth of Rs. 100



Top 10 Sectors



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

October 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	99.86
Net Current Assets [#]		0.14
Total		100.00

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

Portfolio

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

Fund Details

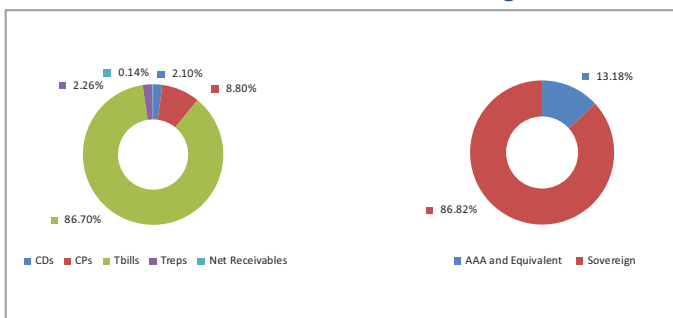
Description	
SFIN Number	ULGF02124/06/13GRLIQUFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 31-October-2024	15.3337
AUM (Rs. Cr)*	11.50
Equity (Rs. Cr)	-
Debt (Rs. Cr)	11.48
Net current asset (Rs. Cr)	0.02

*AUM is excluding the last day unitisation.

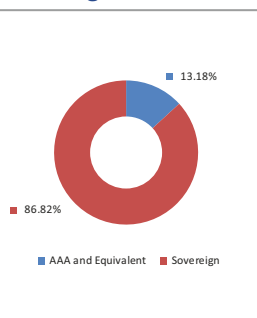
Quantitative Indicators

Modified Duration in Years	0.58
Average Maturity in Years	0.59
Yield to Maturity in %	6.57

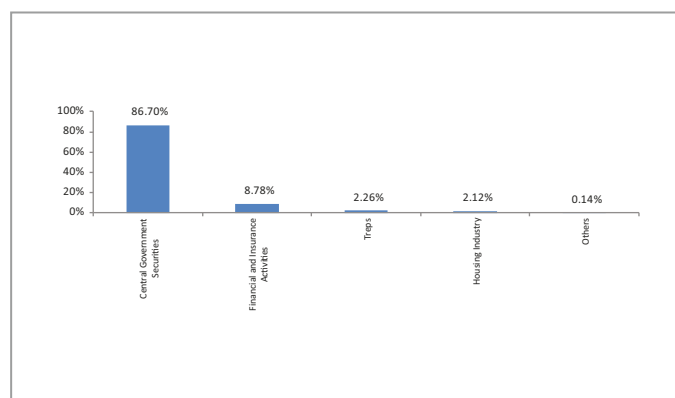
Asset Class



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	0.50%	3.14%	6.68%	6.45%	5.47%	4.76%	4.54%	2.37%	3.88%	3.91%
Benchmark	0.58%	3.59%	7.40%	7.21%	6.32%	5.62%	5.49%	6.00%	6.47%	6.79%

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

October 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	99.89
Equity and equity related instruments	0 - 50	-
Net Current Assets ^o		0.11
Total		100.00

^oNet current asset represents net of receivables and payables for investments held.

Portfolio

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

Fund Details

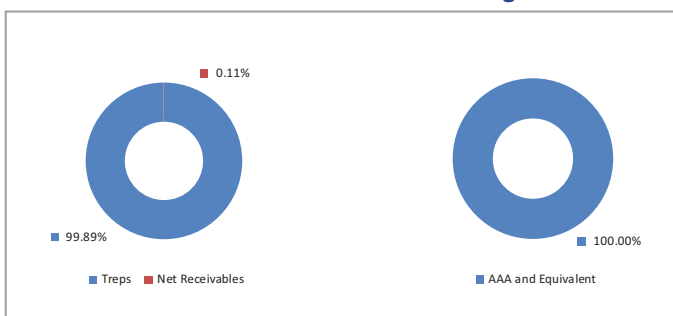
Description		
SFIN Number	ULGF01311/05/11GRGROWFU02116	
Launch Date	01-Aug-11	
Face Value	10	
Risk Profile	Low	
Benchmark	-	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	13	-
Debt	-	10
Hybrid	12	13
NAV as on 31-October-2024	22.5033	
AUM (Rs. Cr)*	34.27	
Equity (Rs. Cr)	-	
Debt (Rs. Cr)	34.23	
Net current asset (Rs. Cr)	0.04	

*AUM is excluding the last day unitisation.

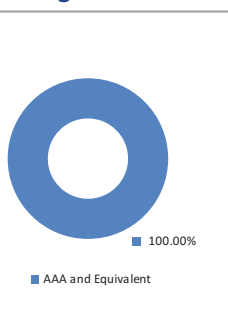
Quantitative Indicators

Modified Duration in Years	0.01
Average Maturity in Years	0.01
Yield to Maturity in %	6.26

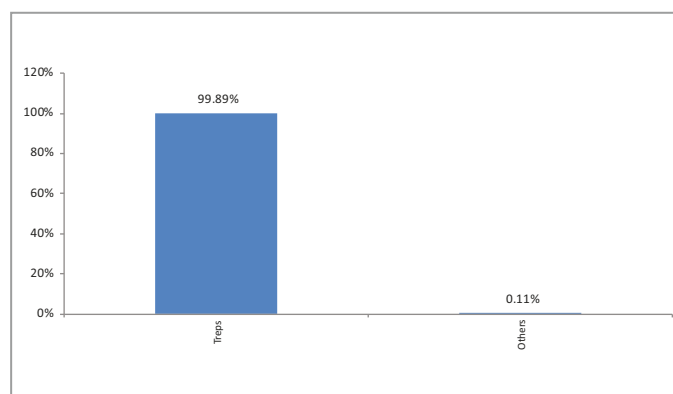
Asset Class



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%	2.69%	5.54%	5.53%	4.46%	3.95%	4.49%	5.06%	5.56%	6.31%
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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