

# **INVESTMENT'Z INSIGHT**

**Monthly Investment Update January 2025**

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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	ULGF00926/02/10GRASSALLO116	58.7	-0.72%	-1.47%	-2.21%	10.18%	14.13%	10.05%	12.20%	11.71%	9.37%	9.15%	11.16%	25-Feb-10
	<b>CRISIL Balanced Fund – Aggressive Index</b>			<b>-0.41%</b>	<b>-1.54%</b>	<b>-2.65%</b>	<b>8.46%</b>	<b>12.75%</b>	<b>9.38%</b>	<b>11.56%</b>	<b>12.27%</b>	<b>10.48%</b>	<b>9.74%</b>		
Cash Fund	Group Liquid Fund II	ULGF02124/06/13GRLIQUFU02116	4.5	0.49%	1.51%	3.05%	6.29%	6.41%	5.79%	4.98%	4.61%	2.38%	3.82%	3.96%	13-Sep-13
	<b>Crisil Liquid Fund Index</b>			<b>0.59%</b>	<b>1.75%</b>	<b>3.54%</b>	<b>7.33%</b>	<b>7.25%</b>	<b>6.61%</b>	<b>5.86%</b>	<b>5.57%</b>	<b>6.02%</b>	<b>6.43%</b>		
Debt Fund	Group Debt Fund	ULGF00426/03/08GRDEBTFUND116	64.1	0.79%	1.91%	4.16%	9.28%	8.28%	6.28%	5.66%	6.42%	6.53%	6.78%	8.17%	26-Mar-08
Debt Fund	Group Debt Fund II	ULGF01924/06/13GRDEBTFU02116	903.9	0.80%	1.89%	4.20%	9.22%	8.34%	6.32%	5.60%	6.36%	6.60%	6.81%	7.60%	13-Sep-13
Debt Fund	Group Debt Fund III	ULGF02202/03/15GRDEBTFU03116	106.2	0.78%	1.82%	4.11%	9.12%	8.25%	6.21%	5.55%	6.37%	6.33%	-	6.21%	29-Sep-16
	<b>Crisil Composite Bond Fund Index</b>			<b>0.70%</b>	<b>1.77%</b>	<b>4.03%</b>	<b>8.77%</b>	<b>8.24%</b>	<b>6.63%</b>	<b>5.72%</b>	<b>6.82%</b>	<b>7.39%</b>	<b>7.57%</b>		
Equity Fund	Group Equity Fund	ULGF01018/04/11GREQTYFUND116	52.4	-1.33%	-3.89%	-6.30%	7.89%	15.67%	11.06%	14.45%	14.26%	10.57%	10.71%	12.93%	21-Jun-11
Equity Fund	Group Blue Chip Fund	ULGF01118/04/11GRBLUECHIP116	3.2	-0.76%	-3.31%	-6.06%	9.22%	17.59%	13.10%	16.13%	16.90%	12.95%	11.23%	12.05%	21-Jun-11
	<b>Nifty 50 Index</b>			<b>-0.58%</b>	<b>-2.88%</b>	<b>-5.78%</b>	<b>8.21%</b>	<b>15.35%</b>	<b>10.67%</b>	<b>14.56%</b>	<b>14.45%</b>	<b>11.41%</b>	<b>10.30%</b>		
Hybrid Fund	Group Balanced Gain Fund II	ULGF02402/03/15GRBALCGA02116	2.3	0.04%	0.90%	0.68%	9.90%	12.47%	9.72%	9.86%	-	-	-	10.67%	25-Apr-17
	<b>CRISIL Balanced Fund – Aggressive Index</b>			<b>-0.41%</b>	<b>-1.54%</b>	<b>-2.65%</b>	<b>8.46%</b>	<b>12.75%</b>	<b>9.38%</b>	<b>11.56%</b>	-	-	-		
Index Fund	Group Equity Index Fund	ULGF00822/02/10GREQTYINDX116	35.2	-0.82%	-3.44%	-6.42%	8.92%	16.35%	12.01%	15.15%	15.93%	11.96%	10.39%	10.45%	19-Feb-10
	<b>Nifty 50 Index</b>			<b>-0.58%</b>	<b>-2.88%</b>	<b>-5.78%</b>	<b>8.21%</b>	<b>15.35%</b>	<b>10.67%</b>	<b>14.56%</b>	<b>14.45%</b>	<b>11.41%</b>	<b>10.30%</b>		
Hybrid Fund	Secure Gain Fund	ULGF00215/10/04SECUREFUND116	2,805.8	0.27%	0.65%	1.80%	9.15%	9.44%	7.07%	6.94%	7.64%	7.58%	7.86%	9.03%	15-Oct-04
Hybrid Fund	Stable Gain Fund	ULGF00115/09/04STABLEFUND116	487.1	-0.09%	-0.14%	0.22%	9.09%	10.17%	7.69%	8.10%	8.61%	7.86%	8.28%	9.80%	31-Oct-04
Hybrid Fund	Group Growth Fund II	ULGF01311/05/11GRGROWFU02116	0.01	-0.10%	598.62%	607.84%	627.01%	176.60%	99.27%	68.53%	53.67%	38.61%	27.89%	22.62%	1-Aug-11
	<b>Benchmark</b>			-	-	-	-	-	-	-	-	-	-		

FUND PERFORMANCE SUMMARY

January 2025

## Group Equity Index Fund

### Fund Objective

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

### Portfolio Allocation

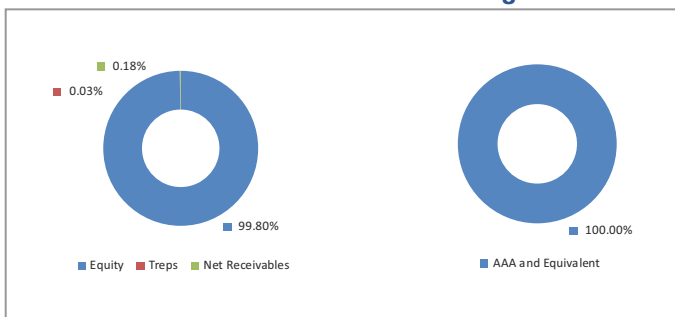
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	0.03
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	99.80
Net Current Assets*		0.18
<b>Total</b>		<b>100.00</b>

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

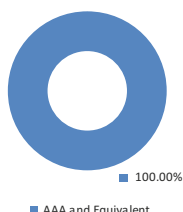
### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.80%</b>
ICICI Bank Ltd	8.93%
Reliance Industries Ltd	8.81%
HDFC Bank Ltd	8.55%
Infosys Ltd	6.47%
Bharti Airtel Ltd	4.48%
Larsen & Toubro Ltd	4.26%
ITC Ltd	4.25%
Tata Consultancy Services Ltd	3.99%
State Bank of India	2.99%
Kotak Mahindra Bank Ltd	2.82%
Others	44.25%
<b>Money Market, Deposits &amp; Other</b>	<b>0.20%</b>
<b>Total</b>	<b>100.00%</b>

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.82%	-6.42%	8.92%	16.35%	12.01%	15.15%	15.93%	11.96%	10.39%	10.45%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%	11.14%

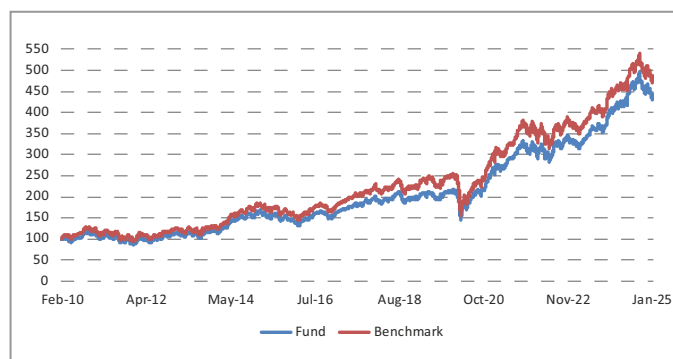
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

### Fund Details

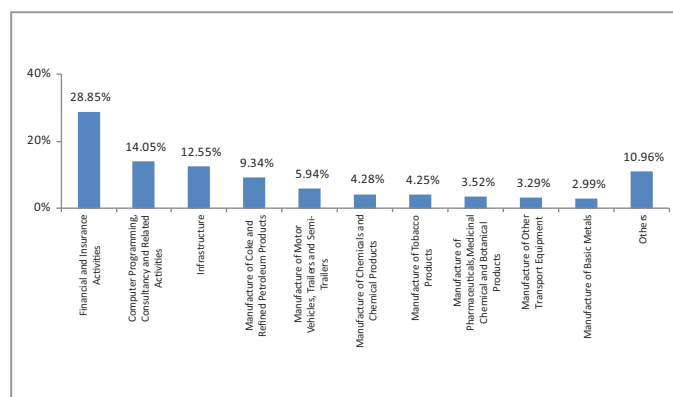
Description	
SFIN Number	ULGF00822/02/10GREQTYINDX116
Launch Date	19-Feb-10
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	14
Debt	-
Hybrid	11
NAV as on 31-January-2025	44.2390
AUM (Rs. Cr)*	
Equity (Rs. Cr)	35.12
Debt (Rs. Cr)	0.01
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'.

January 2025

## Group Blue Chip Fund

### Fund Objective

To provide capital appreciation through investment in equities.

### Portfolio Allocation

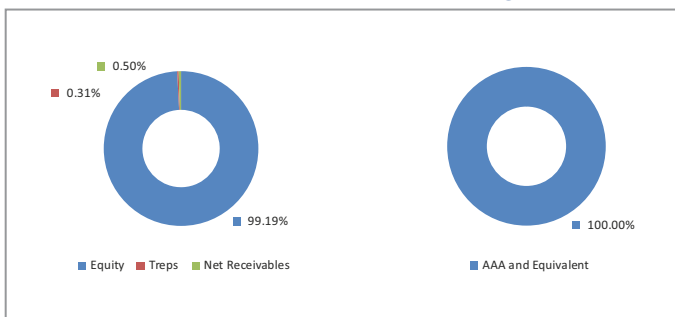
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	99.19
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	0.31
Net Current Assets*		0.50
<b>Total</b>		<b>100.00</b>

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

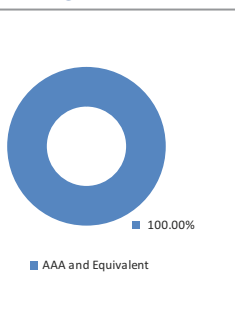
### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>99.19%</b>
HDFC Bank Ltd	8.81%
ICICI Bank Ltd	8.72%
Reliance Industries Ltd	8.60%
Infosys Ltd	6.34%
Bharti Airtel Ltd	4.31%
Larsen & Toubro Ltd	4.15%
ITC Ltd	4.15%
Tata Consultancy Services Ltd	3.92%
Bajaj Auto Ltd	3.31%
State Bank of India	2.95%
Others	43.93%
<b>Money Market, Deposits &amp; Other</b>	<b>0.81%</b>
<b>Total</b>	<b>100.00%</b>

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.76%	-6.06%	9.22%	17.59%	13.10%	16.13%	16.90%	12.95%	11.23%	12.05%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%	11.59%

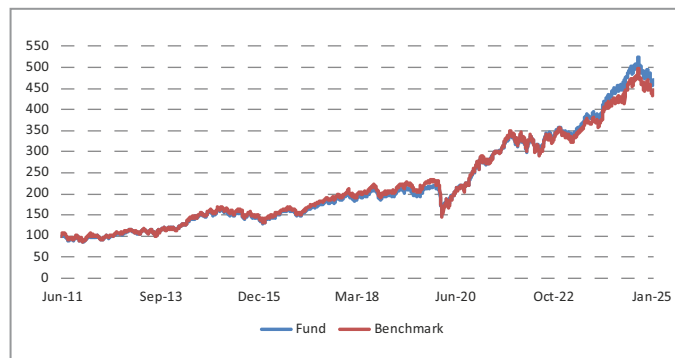
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### Fund Details

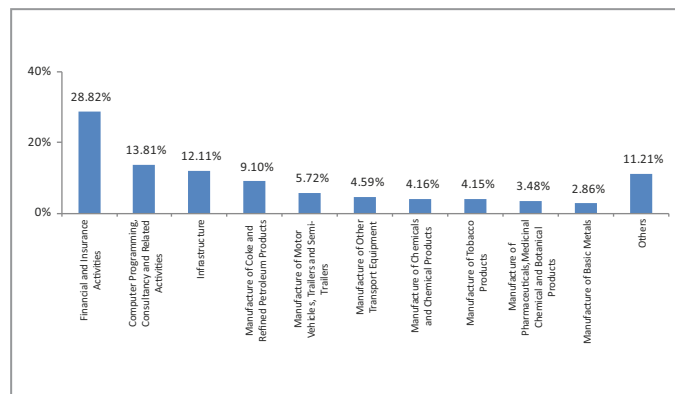
Description	
SFIN Number	ULGF01118/04/11GRBLUECHIP116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	14
Debt	-
Hybrid	11
NAV as on 31-January-2025	47.1244
AUM (Rs. Cr)*	3.18
Equity (Rs. Cr)	3.15
Debt (Rs. Cr)	0.01
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'.

January 2025

## Group Equity Fund

### Fund Objective

To provide capital appreciation through investment in equity shares.

### Portfolio Allocation

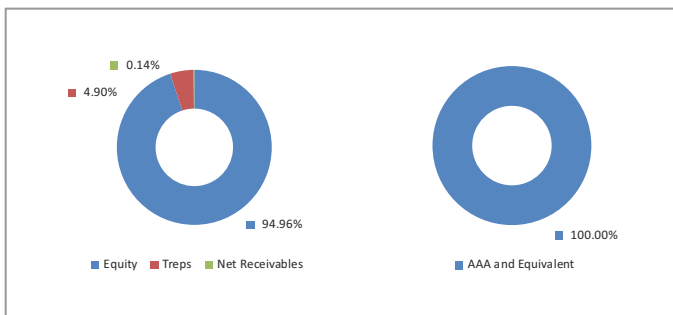
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	94.96
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	4.90
Net Current Assets*		0.14
<b>Total</b>		<b>100.00</b>

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

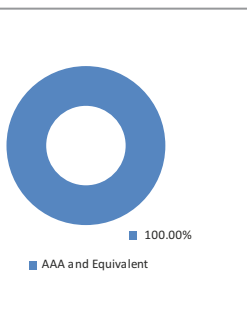
### Portfolio

Company/Issuer	Exposure (%)
<b>Equity</b>	<b>94.96%</b>
ICICI Bank Ltd	9.09%
Reliance Industries Ltd	7.02%
HDFC Bank Ltd	6.91%
Infosys Ltd	6.23%
Bharti Airtel Ltd	5.10%
Tata Consultancy Services Ltd	5.09%
ITC Ltd	4.66%
Larsen & Toubro Ltd	4.30%
Mahindra & Mahindra Ltd	2.89%
UTI Mutual Fund - UTI Bank Exchange Traded Fund	2.45%
Others	41.22%
<b>Money Market, Deposits &amp; Other</b>	<b>5.04%</b>
<b>Total</b>	<b>100.00%</b>

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-1.33%	-6.30%	7.89%	15.67%	11.06%	14.45%	14.26%	10.57%	10.71%	12.93%
Benchmark	-0.58%	-5.78%	8.21%	15.35%	10.67%	14.56%	14.45%	11.41%	10.30%	11.59%

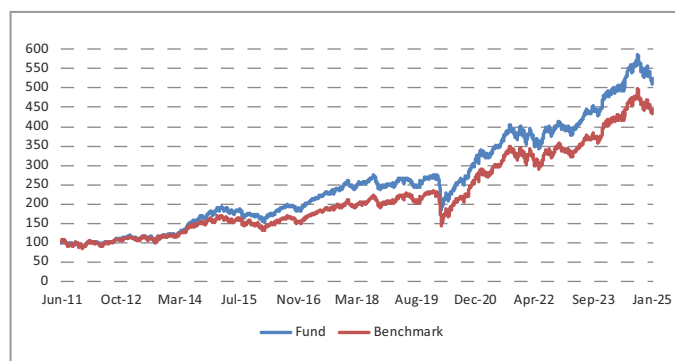
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### Fund Details

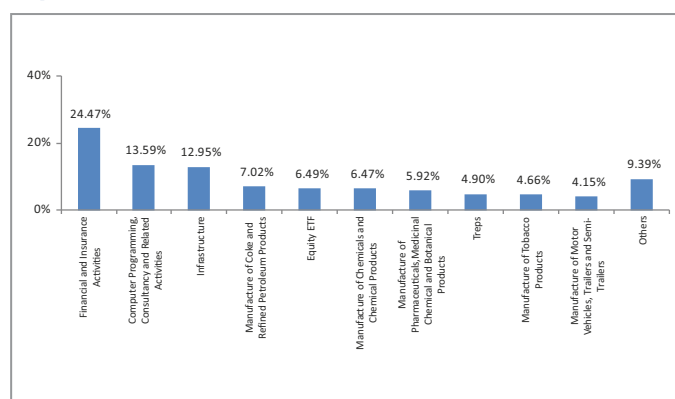
Description	
SFIN Number	ULGF01018/04/11GREQTYFUND116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 31-January-2025	52.4169
AUM (Rs. Cr)*	52.42
Equity (Rs. Cr)	49.78
Debt (Rs. Cr)	2.57
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'.

January 2025

## 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	20.15
Corporate bonds	0 - 50	1.72
Money market and other liquid assets	0 - 40	0.46
Infrastructure sector as defined by the IRDA	0 - 40	1.03
Listed equities	0 - 100	75.70
Net Current Assets*		0.95
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Equity</b>		
<b>75.70%</b>		
HDFC Bank Ltd		9.43%
ICICI Bank Ltd		5.95%
Reliance Industries Ltd		5.58%
Infosys Ltd		5.32%
Larsen & Toubro Ltd		3.99%
Mahindra & Mahindra Ltd		3.96%
Bharti Airtel Ltd		3.76%
State Bank of India		2.86%
Axis Bank Ltd		2.58%
UltraTech Cement Ltd		2.20%
Others		30.07%
<b>Corporate Bond</b>		
<b>2.75%</b>		
7.68% NABARD NCD Series 24F (U) (MD 30/04/2029)	AAA and Equivalent	1.72%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	AAA and Equivalent	1.03%
<b>Sovereign</b>		
<b>20.15%</b>		
7.34% GOI (MD 22/04/2064)	SOV	14.16%
7.09% GOI (MD 05/08/2054)	SOV	3.00%
7.11% Maharashtra SDL (MD 25/09/2036)	SOV	1.70%
7.25% GOI (MD 12/06/2063)	SOV	1.22%
7.26% GOI (MD 06/02/2033)	SOV	0.05%
<b>Money Market, Deposits &amp; Other</b>		
<b>1.41%</b>		
<b>Total</b>		<b>100.00%</b>

### Fund Details

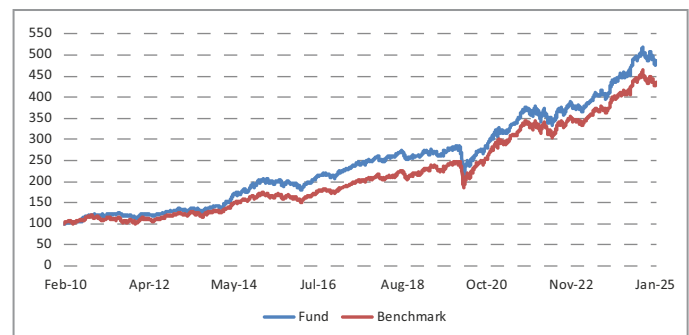
Description	
SFIN Number	ULGF00926/02/10GRASSALLOC116
Launch Date	25-Feb-10
Face Value	10
Risk Profile	High
Benchmark	CRISIL Balanced Fund – Aggressive Index
Fund Manager Name	Abhay Moghe, Lakshman Chettiar
Number of funds managed by fund manager:	Abhay Moghe   Lakshman Chettiar
Equity	14   -
Debt	-   10
Hybrid	11   12
NAV as on 31-January-2025	48.6153
AUM (Rs. Cr)*	58.72
Equity (Rs. Cr)	44.45
Debt (Rs. Cr)	13.71
Net current asset (Rs. Cr)	0.56

\*AUM is excluding the last day unitisation.

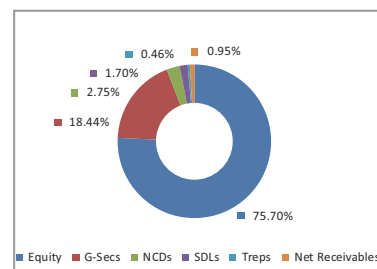
### Quantitative Indicators

Modified Duration in Years	10.97
Average Maturity in Years	30.96
Yield to Maturity in %	7.09

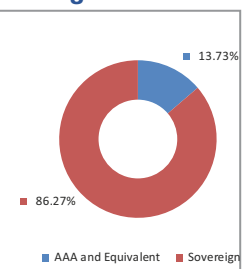
### Growth of Rs. 100



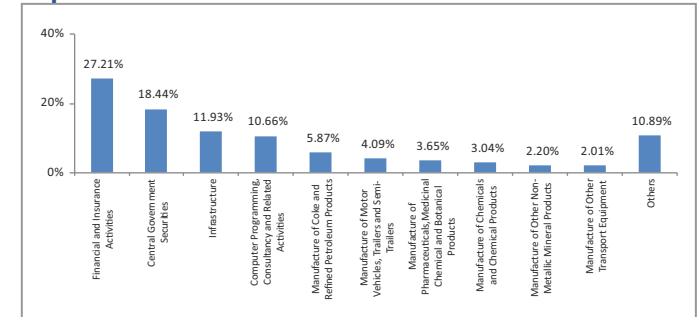
### Asset Class



### 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	-0.72%	-2.21%	10.18%	14.13%	10.05%	12.20%	11.71%	9.37%	9.15%	11.16%
Benchmark	-0.41%	-2.65%	8.46%	12.75%	9.38%	11.56%	12.27%	10.48%	9.74%	10.32%

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

January 2025

## 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	68.20
Listed equities	0 - 35	31.80
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Equity</b>		<b>31.80%</b>
HDFC Bank Ltd		2.84%
Reliance Industries Ltd		2.79%
Infosys Ltd		2.67%
ICICI Bank Ltd		2.52%
ITC Ltd		1.39%
Mahindra & Mahindra Ltd		1.14%
Tata Consultancy Services Ltd		1.09%
Larsen & Toubro Ltd		0.97%
State Bank of India		0.77%
Bharti Airtel Ltd		0.73%
Others		14.90%
<b>Corporate Bond</b>		<b>22.66%</b>
7.34% SIDBI NCD Series III (U) (MD 26/02/2029)	AAA and Equivalent	5.12%
7.55% IRFC Ltd NCD (S) (MD 06/11/2029)	AAA and Equivalent	3.10%
7.68% NABARD NCD Series 24F (U)(MD 30/04/2029)	AAA and Equivalent	2.07%
8.55% HDFC Bank Ltd NCD (S) (MD 27/03/2029)	AAA and Equivalent	1.71%
7.66% LIC Housing Finance Ltd. Tr. 451 (S) (MD 11/12/2029)	AAA and Equivalent	1.66%
7.64% NABARD NCD Series 25 B (U)(MD 06/12/2029)	AAA and Equivalent	1.66%
7.67% LIC Housing Finance Ltd NCD (S)(MD 15/04/2033) P(150526)	AAA and Equivalent	1.48%
7.20% Larsen & Toubro Ltd. NCD (U) (MD 22/01/2035)	AAA and Equivalent	1.23%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	0.85%
8.25% Cholamandalam Invt & Fin Co NCD (MD 15052026) S 634	AA+	0.62%
Others		3.16%
<b>Sovereign</b>		<b>33.25%</b>
7.34% GOI (MD 22/04/2064)	SOV	18.12%
7.09% GOI (MD 05/08/2054)	SOV	2.90%
6.54% GOI (MD 17/01/2032)	SOV	2.84%
6.79% GOI (MD 30/12/2031)	SOV	2.27%
7.11% Maharashtra SDL (MD 25/09/2036)	SOV	2.05%
7.62% TAMILNADU SDL (MD 04/01/2033)	SOV	1.06%

### Portfolio

Company/Issuer	Rating	Exposure (%)
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	0.86%
7.60% Karnataka SDL (MD 04/01/2033)	SOV	0.85%
7.17% GOI (MD 17/04/2030)	SOV	0.84%
6.19% GOI (MD 16/09/2034)	SOV	0.83%
Others		0.64%
<b>Money Market, Deposits &amp; Other</b>		<b>12.29%</b>
<b>Total</b>		<b>100.00%</b>

### Fund Details

Description		
SFIN Number	ULGF00115/09/04STABLEFUND116	
Launch Date	31-Oct-04	
Face Value	10	
Risk Profile	Moderate	
Benchmark	-	
Fund Manager Name	Sujit Jain, Lakshman Chettiar	
Number of funds managed by fund manager:	Sujit Jain	Lakshman Chettiar
Equity	1	-
Debt	-	10
Hybrid	2	12
NAV as on 31-January-2025	66.4767	
AUM (Rs. Cr)*	487.05	
Equity (Rs. Cr)	154.89	
Debt (Rs. Cr)	327.03	
Net current asset (Rs. Cr)	5.13	

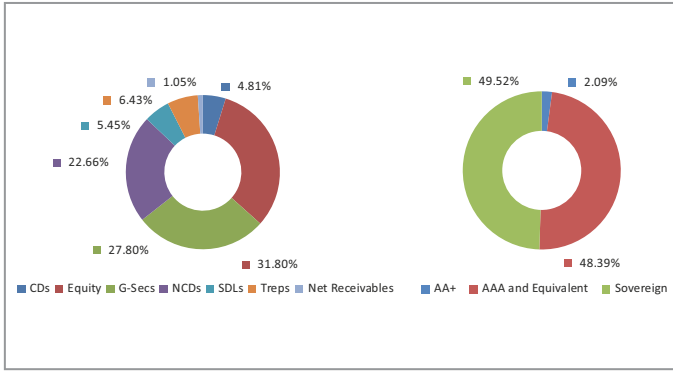
\*AUM is excluding the last day unitisation.

### Quantitative Indicators

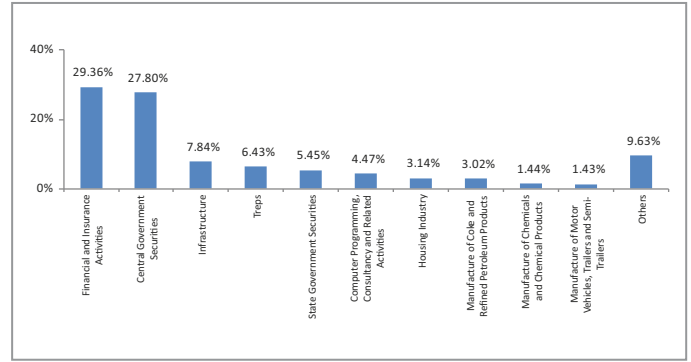
Modified Duration in Years	6.44
Average Maturity in Years	14.93
Yield to Maturity in %	7.11



## Asset Class



## Top 10 Sectors



## Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.09%	0.22%	9.09%	10.17%	7.69%	8.10%	8.61%	7.86%	8.28%	9.80%
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

January 2025

## 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	80.19
Listed equities	0 - 20	19.81
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Equity</b>		<b>19.81%</b>
HDFC Bank Ltd		1.75%
Reliance Industries Ltd		1.74%
Infosys Ltd		1.66%
ICICI Bank Ltd		1.57%
ITC Ltd		0.87%
Mahindra & Mahindra Ltd		0.71%
Tata Consultancy Services Ltd		0.68%
Larsen & Toubro Ltd		0.60%
Supreme Industries Ltd		0.49%
State Bank of India		0.48%
Others		9.26%
<b>Corporate Bond</b>		<b>28.76%</b>
7.55% IRFC Ltd NCD (S) (MD 06/11/2029)	AAA and Equivalent	3.05%
7.64% NABARD NCD Series 25B (U) (MD 06/12/2029)	AAA and Equivalent	2.84%
7.75% LIC Housing Finance Ltd NCD Tr.444 (S)(MD 23/08/2029)	AAA and Equivalent	2.71%
8.55% HDFC Bank Ltd NCD (S) (MD 27/03/2029)	AAA and Equivalent	2.67%
7.66% LIC Housing Finance Ltd. Tr. 451 (S) (MD 11/12/2029)	AAA and Equivalent	2.05%
7.53% NABARD NCD Series 25E-R1 (U)(MD 24/03/2028)	AAA and Equivalent	1.89%
7.68% NABARD NCD Series 24F (U) (MD 30/04/2029)	AAA and Equivalent	1.51%
9.15% Shriram Finance Ltd NCD(S) Tran 12(MD 28/06/2029)	AA+	1.50%
7.20% Larsen & Toubro Ltd. NCD (U) (MD 22/01/2035)	AAA and Equivalent	1.41%
7.80% HDFC Bank LTD (U) Series US -002 (MD 03/05/2033)	AAA and Equivalent	1.37%
Others		7.76%
<b>Sovereign</b>		<b>45.33%</b>
7.34% GOI (MD 22/04/2064)	SOV	19.20%
6.54% GOI (MD 17/01/2032)	SOV	5.85%
7.04% GOI (MD 03/06/2029)	SOV	5.15%
7.09% GOI (MD 05/08/2054)	SOV	4.92%
6.75% GOI (MD 23/12/2029)	SOV	2.30%
7.11% Maharashtra SDL (MD 25/09/2036)	SOV	1.75%
6.19% GOI (MD 16/09/2034)	SOV	1.45%
7.26% GOI (MD 06/02/2033)	SOV	1.27%
6.79% GOI (MD 30/12/2031)	SOV	1.07%
7.48% Uttar Pradesh SDL (MD 22/03/2044)	SOV	0.37%
Others		2.00%
<b>Money Market, Deposits &amp; Other</b>		<b>6.10%</b>
<b>Total</b>		<b>100.00%</b>

### Fund Details

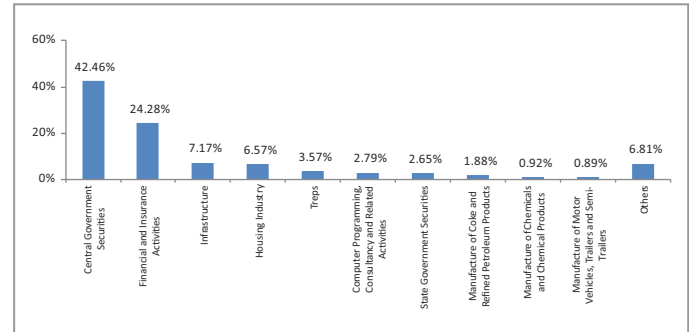
Description		
SFIN Number	ULGF00215/10/04SECUREFUND116	
Launch Date	15-Oct-04	
Face Value	10	
Risk Profile	Moderate	
Benchmark	-	
Fund Manager Name	Sujit Jain, Lakshman Chettiar	
Number of funds managed by fund manager:	Sujit Jain	Lakshman Chettiar
Equity	1	-
Debt	-	10
Hybrid	2	12
NAV as on 31-January-2025	57.8499	
AUM (Rs. Cr)*	2805.82	
Equity (Rs. Cr)	555.83	
Debt (Rs. Cr)	2208.89	
Net current asset (Rs. Cr)	41.09	

\*AUM is excluding the last day unitisation.

### Quantitative Indicators

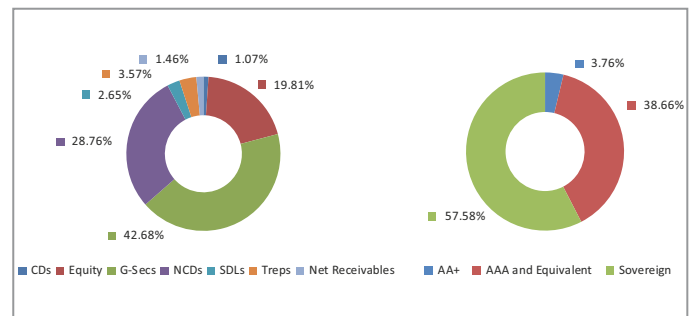
Modified Duration in Years	6.67
Average Maturity in Years	14.91
Yield to Maturity in %	7.08

### Top 10 Sectors



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

### Asset Class



### Rating Profile

### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.27%	1.80%	9.15%	9.44%	7.07%	6.94%	7.64%	7.58%	7.86%	9.03%
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

January 2025

## 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

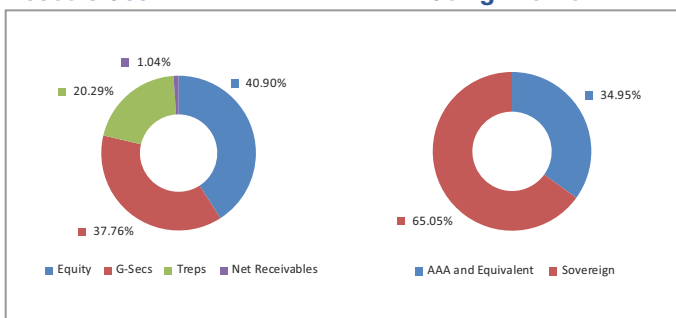
	Stated (%)	Actual (%)
Equity	0 - 80	40.90
Debt and Debt related securities, Money Market instrument/Mutual Funds	20 - 80	37.76
Money market instruments, Cash, Mutual funds	0 - 40	20.29
Net Current Assets*		1.04
<b>Total</b>		<b>100.00</b>

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

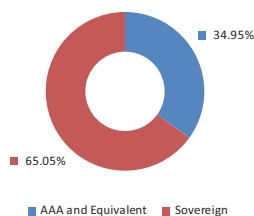
### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Equity</b>		<b>40.90%</b>
HDFC Bank Ltd		8.58%
Bharti Airtel Ltd		7.37%
Dr Reddys Laboratories Ltd		6.57%
Infosys Ltd		5.81%
Maruti Suzuki India Ltd		4.84%
Tata Consultancy Services Ltd		4.44%
Hero MotoCorp Ltd		3.28%
<b>Sovereign</b>		<b>37.76%</b>
7.17% GOI (MD 08/01/2028)	SOV	37.76%
<b>Money Market, Deposits &amp; Other</b>		<b>21.34%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.04%	0.68%	9.90%	12.47%	9.72%	9.86%	-	-	-	10.67%
Benchmark	-0.41%	-2.65%	8.46%	12.75%	9.38%	11.56%	-	-	-	15.20%

\*\* 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

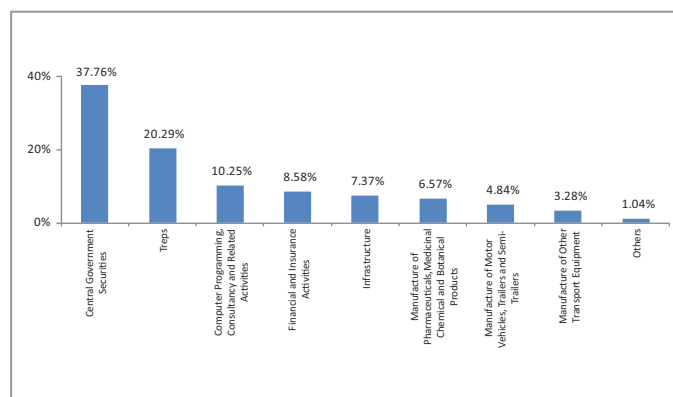
Description	
SFIN Number	ULGF02402/03/15GRBALCGA02116
Launch Date	25-Apr-17
Face Value	10
Risk Profile	High
Benchmark	CRISIL Balanced Fund – Aggressive Index
Fund Manager Name	Abhay Moghe, Lakshman Chettiar
Number of funds managed by fund manager:	Abhay Moghe   Lakshman Chettiar
Equity	14   -
Debt	-   10
Hybrid	11   12
NAV as on 31-January-2025	16.0450
AUM (Rs. Cr)*	2.32
Equity (Rs. Cr)	0.95
Debt (Rs. Cr)	1.34
Net current asset (Rs. Cr)	0.02

\*AUM is excluding the last day unitisation.

### Quantitative Indicators

Modified Duration in Years	1.69
Average Maturity in Years	1.91
Yield to Maturity in %	6.60

### Top 10 Sectors



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

January 2025

## 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	-
Equity and equity related instruments	0 - 50	-
Net Current Assets <sup>†</sup>		100.00
<b>Total</b>		<b>100.00</b>

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

### Portfolio

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

### Fund Details

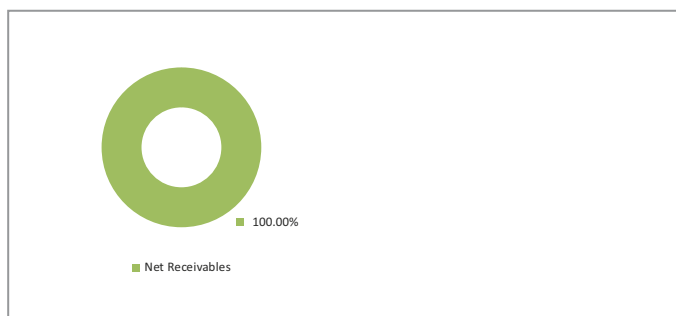
Description		
SFIN Number	ULGF01311/05/11GRGROWFU02116	
Launch Date	01-Aug-11	
Face Value	10	
Risk Profile	Low	
Benchmark	-	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	14	-
Debt	-	10
Hybrid	11	12
NAV as on 31-January-2025	157.2122	
AUM (Rs. Cr)*	0.01	
Equity (Rs. Cr)	-	
Debt (Rs. Cr)	-	
Net current asset (Rs. Cr)	0.01	

\*AUM is excluding the last day unitisation.

### Quantitative Indicators

Modified Duration in Years	-
Average Maturity in Years	-
Yield to Maturity in %	-

### Asset Class



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.10%	607.84%	627.01%	176.60%	99.27%	68.53%	53.67%	38.61%	27.89%	22.62%
Benchmark	-	-	-	-	-	-	-	-	-	-

In Group Growth Fund II there was 99.99% redemption in the month of Dec' 24.

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

January 2025

## Group Debt Fund

### Fund Objective

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

### Portfolio Allocation

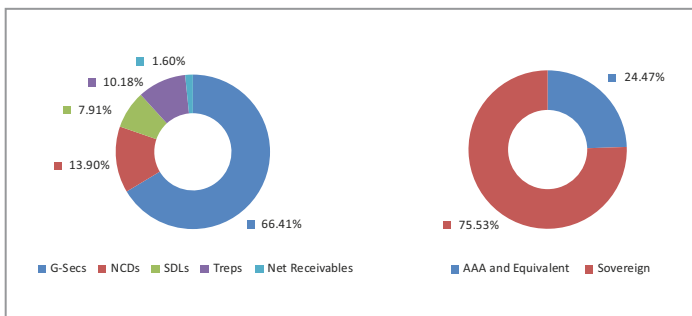
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 100	74.32
Corporate bonds	0 - 100	13.90
Money market and other liquid assets	0 - 40	10.18
Listed equities - NIL		-
Net Current Assets*		1.60
<b>Total</b>		<b>100.00</b>

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

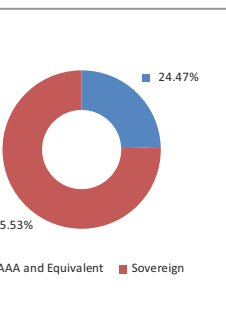
### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		
<b>13.90%</b>		
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	7.27%
7.83% SIDBI NCD (MD 24/11/2028)	AAA and Equivalent	1.58%
7.75% SIDBI NCD Series VII (U) (MD 10/06/2027)	AAA and Equivalent	1.57%
7.40% NABARD NCD Series 25D (U) (MD 29/04/2030)	AAA and Equivalent	1.57%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	AAA and Equivalent	0.80%
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	0.48%
<b>Sovereign</b>		
<b>74.32%</b>		
7.34% GOI (MD 22/04/2064)	SOV	28.02%
6.75% GOI (MD 23/12/2029)	SOV	21.17%
7.04% GOI (MD 03/06/2029)	SOV	7.92%
6.54% GOI (MD 17/01/2032)	SOV	6.17%
7.11% Maharashtra SDL (MD 25/09/2036)	SOV	4.68%
7.09% GOI (MD 05/08/2054)	SOV	2.04%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	1.22%
7.60% Karnataka SDL (MD 04/01/2033)	SOV	1.21%
6.79% GOI (MD 07/10/2034)	SOV	1.08%
7.61% TAMILNADU SDL (MD 28/12/2032)	SOV	0.80%
<b>Money Market, Deposits &amp; Other</b>		
<b>11.78%</b>		
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



### Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	0.79%	4.16%	9.28%	8.28%	6.28%	5.66%	6.42%	6.53%	6.78%	8.17%
Benchmark	0.70%	4.03%	8.77%	8.24%	6.63%	5.72%	6.82%	7.39%	7.57%	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

### Fund Details

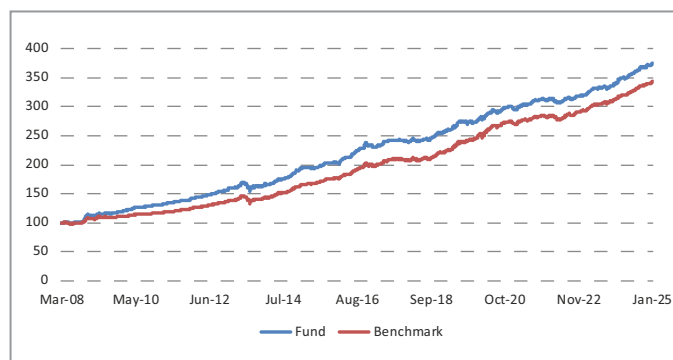
Description	
SFIN Number	ULGF00426/03/08GRDEBTFUND116
Launch Date	26-Mar-08
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 31-January-2025	37.5755
AUM (Rs. Cr)*	64.10
Equity (Rs. Cr)	-
Debt (Rs. Cr)	63.08
Net current asset (Rs. Cr)	1.03

\*AUM is excluding the last day unitisation.

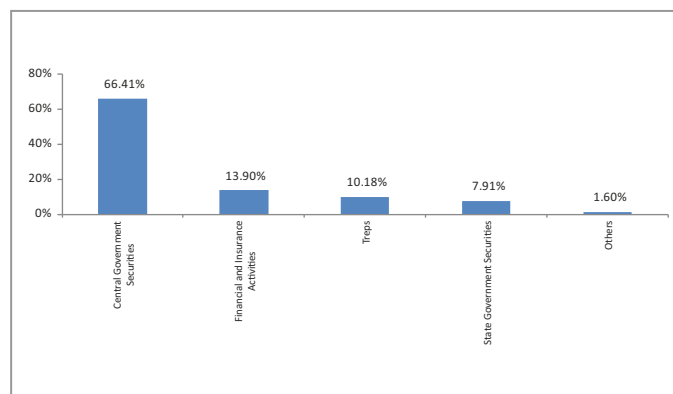
### Quantitative Indicators

Modified Duration in Years	6.70
Average Maturity in Years	15.42
Yield to Maturity in %	6.89

### Growth of Rs. 100



### Top 10 Sectors



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

January 2025

## Group Debt Fund-II

### Fund Objective

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

### Portfolio Allocation

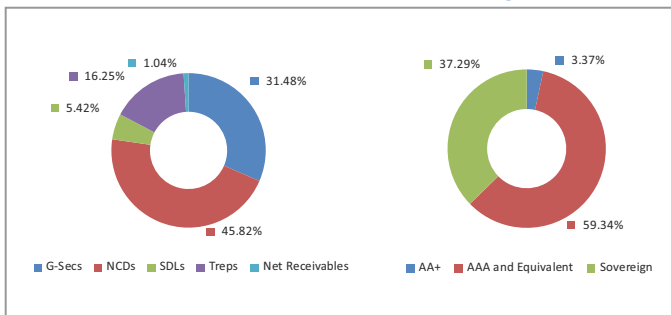
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD	40 - 100	82.72
Money Market instrument	0 - 60	16.25
Net Current Assets <sup>f</sup>		1.04
<b>Total</b>		<b>100.00</b>

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

### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		<b>45.82%</b>
7.20% National Housing Bank NCD (U) (MD 03/10/2031)	AAA and Equivalent	8.30%
7.57% LIC Housing Finance Ltd. Tr. 447 (S) (MD 18/10/2029)	AAA and Equivalent	5.57%
7.64% NABARD NCD Series 25B (U)(MD 06/12/2029)	AAA and Equivalent	4.24%
7.68% NABARD NCD Series 24F (U)(MD 30/04/2029)	AAA and Equivalent	3.13%
8% HDFC Bank (S) Series AA-006 (MD 27/07/2032)	AAA and Equivalent	2.89%
7.65% HDB Financial Services Ltd.NCD(S) (MD 10/09/2027)	AAA and Equivalent	2.77%
7.34% SIDBI NCD Series III (U) (MD 26/02/2029)	AAA and Equivalent	2.76%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	2.58%
7.55% IRFC Ltd NCD (S) (MD 06/11/2029)	AAA and Equivalent	2.23%
8.25% Cholamandalam Invnt & Fin Co NCD (MD 04032025) Series I	AA+	1.55%
Others		9.81%
<b>Sovereign</b>		<b>36.90%</b>
7.34% GOI (MD 22/04/2064)	SOV	20.33%
7.32% GOI (MD 13/11/2030)	SOV	7.41%
7.09% GOI (MD 05/08/2054)	SOV	3.57%
7.11% Maharashtra SDL (MD 25/09/2036)	SOV	2.77%
7.72% Karnataka SDL (MD 13/12/2035)	SOV	1.16%
7.60% Karnataka SDL (MD 04/01/2033)	SOV	0.86%
7.87% TAMILNADU SDL (MD 13/07/2033)	SOV	0.35%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	0.29%
7.17% GOI (MD 17/04/2030)	SOV	0.11%
6.79% GOI (MD 15/05/2027)	SOV	0.03%
Others		0.03%
<b>Money Market, Deposits &amp; Other</b>		<b>17.28%</b>
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile

### Fund Details

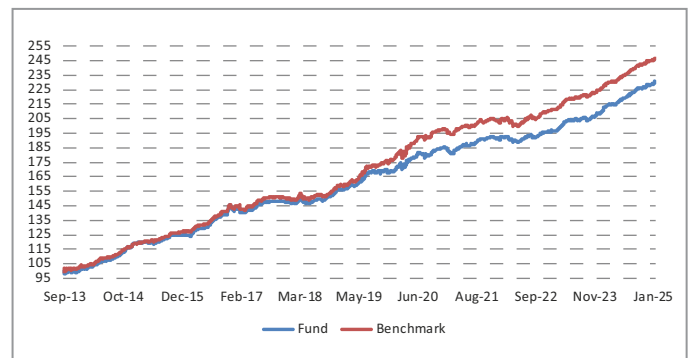
Description	
SFIN Number	ULGF01924/06/13GRDEBTFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 31-January-2025	23.0446
AUM (Rs. Cr)*	903.89
Equity (Rs. Cr)	-
Debt (Rs. Cr)	894.54
Net current asset (Rs. Cr)	9.36

\*AUM is excluding the last day unitisation.

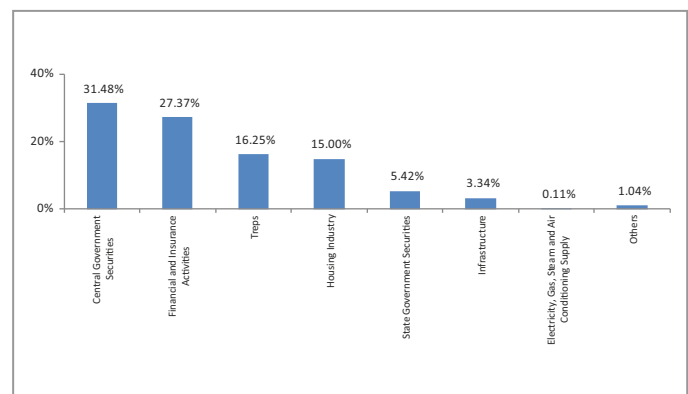
### Quantitative Indicators

Modified Duration in Years	5.63
Average Maturity in Years	12.39
Yield to Maturity in %	7.09

### 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	0.80%	4.20%	9.22%	8.34%	6.32%	5.60%	6.36%	6.60%	6.81%	7.60%
Benchmark	0.70%	4.03%	8.77%	8.24%	6.63%	5.72%	6.82%	7.39%	7.57%	8.26%

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

January 2025

## Group Debt Fund-III

### Fund Objective

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

### Portfolio Allocation

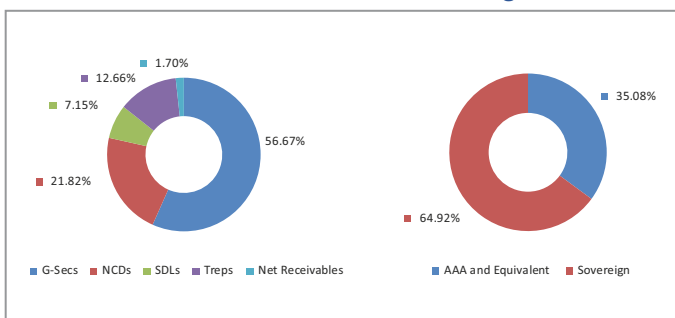
	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	60 - 100	85.64
Money market instruments, Cash, Mutual funds	0 - 40	12.66
Net Current Assets*		1.70
<b>Total</b>		<b>100.00</b>

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

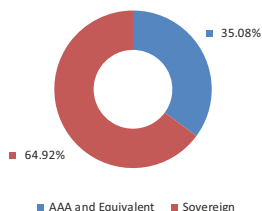
### Portfolio

Company/Issuer	Rating	Exposure (%)
<b>Corporate Bond</b>		
<b>21.82%</b>		
7.83% LICHF Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	AAA and Equivalent	7.56%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	AAA and Equivalent	6.83%
7.20% Larsen & Toubro Ltd. NCD (U) (MD 22/01/2035)	AAA and Equivalent	1.89%
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	0.96%
7.83% SIDBI NCD (MD 24/11/2028)	AAA and Equivalent	0.95%
7.75% SIDBI NCD Series VII (U) (MD 10/06/2027)	AAA and Equivalent	0.95%
7.40% NABARD NCD Series 25D (U) (MD 29/04/2030)	AAA and Equivalent	0.94%
8.45% Bajaj Finance Ltd. NCD (U)(MD 29/09/2026)	AAA and Equivalent	0.29%
<b>Sovereign</b>		
<b>63.82%</b>		
7.34% GOI (MD 22/04/2064)	SOV	27.81%
6.54% GOI (MD 17/01/2032)	SOV	11.22%
6.75% GOI (MD 23/12/2029)	SOV	8.52%
7.04% GOI (MD 03/06/2029)	SOV	5.26%
7.11% Maharashtra SDL (MD 25/09/2036)	SOV	4.71%
7.09% GOI (MD 05/08/2054)	SOV	1.99%
7.25% GOI (MD 12/06/2063)	SOV	1.88%
7.78% TELANGANA SDL (MD 23/03/2034)	SOV	0.86%
7.60% Karnataka SDL (MD 04/01/2033)	SOV	0.85%
7.61% TAMILNADU SDL (MD 28/12/2032)	SOV	0.73%
Others		0.00%
<b>Money Market, Deposits &amp; Other</b>		
<b>14.36%</b>		
<b>Total</b>		<b>100.00%</b>

### Asset Class



### Rating Profile



### Fund Details

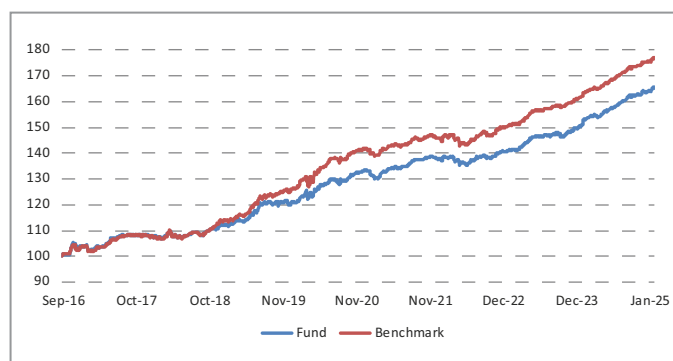
Description	
SFIN Number	ULGF02202/03/15GRDEBTFU03116
Launch Date	29-Sep-16
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 31-January-2025	16.5361
AUM (Rs. Cr)*	106.23
Equity (Rs. Cr)	-
Debt (Rs. Cr)	104.42
Net current asset (Rs. Cr)	1.81

\*AUM is excluding the last day unitisation.

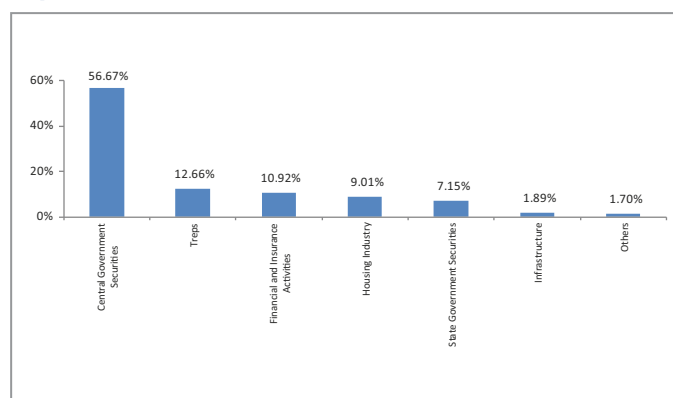
### Quantitative Indicators

Modified Duration in Years	6.70
Average Maturity in Years	15.84
Yield to Maturity in %	6.97

### 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	0.78%	4.11%	9.12%	8.25%	6.21%	5.55%	6.37%	6.33%	-	6.21%
Benchmark	0.70%	4.03%	8.77%	8.24%	6.63%	5.72%	6.82%	7.39%	-	7.07%

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

January 2025

## 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

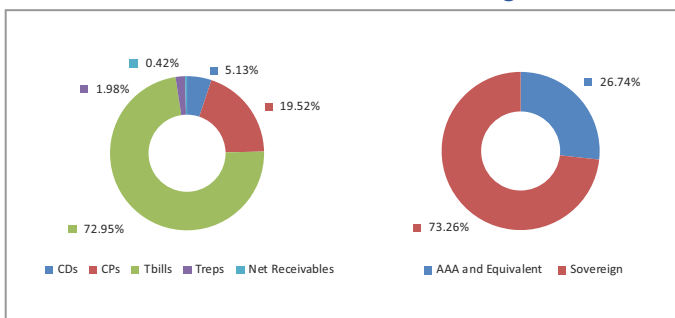
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	0 - 60	-
Money Market instrument	40 - 100	99.58
Net Current Assets <sup>#</sup>		0.42
<b>Total</b>		<b>100.00</b>

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

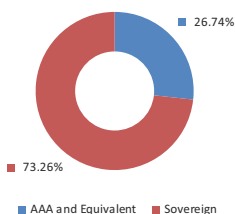
### Portfolio

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

### Asset Class



### Rating Profile



### Fund Details

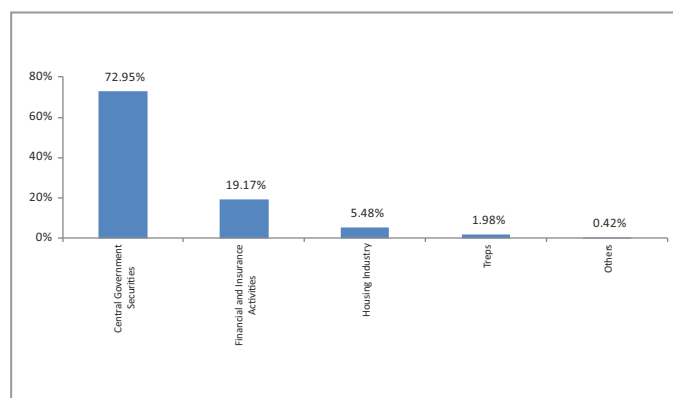
Description	
SFIN Number	ULGF02124/06/13GRLIQUFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 31-January-2025	15.5652
AUM (Rs. Cr)*	4.54
Equity (Rs. Cr)	-
Debt (Rs. Cr)	4.52
Net current asset (Rs. Cr)	0.02

\*AUM is excluding the last day unitisation.

### Quantitative Indicators

Modified Duration in Years	0.57
Average Maturity in Years	0.57
Yield to Maturity in %	6.55

### 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%	3.05%	6.29%	6.41%	5.79%	4.98%	4.61%	2.38%	3.82%	3.96%
Benchmark	0.59%	3.54%	7.33%	7.25%	6.61%	5.86%	5.57%	6.02%	6.43%	6.80%

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

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