

INVESTMENT'Z INSIGHT

Monthly Investment Update February 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	ULGF00926/02/10GRASSALOC116	55.5	-4.97%	-7.07%	-8.04%	3.30%	11.73%	9.05%	10.02%	11.66%	9.01%	8.54%	10.73%	25-Feb-10	
	CRISIL Balanced Fund – Aggressive Index			-3.94%	-5.46%	-7.49%	2.91%	11.24%	8.59%	9.52%	12.15%	10.39%	9.21%			
Cash Fund	Group Liquid Fund II	ULGF02124/06/13GRLIQUFU02116	4.6	0.45%	1.48%	3.00%	6.26%	6.43%	5.88%	5.05%	4.64%	2.39%	3.80%	3.97%	13-Sep-13	
	Crisil Liquid Fund Index			0.54%	1.73%	3.49%	7.27%	7.28%	6.70%	5.92%	5.59%	6.03%	6.43%			
Debt Fund	Group Debt Fund	ULGF00426/03/08GRDEBTFUND116	64.0	-0.09%	1.15%	3.13%	7.55%	8.21%	6.08%	6.22%	6.08%	6.57%	6.72%	8.12%	26-Mar-08	
Debt Fund	Group Debt Fund II	ULGF01924/06/13GRDEBTFU02116	948.1	0.03%	1.33%	3.30%	7.71%	8.32%	6.19%	6.26%	6.02%	6.67%	6.76%	7.55%	13-Sep-13	
Debt Fund	Group Debt Fund III	ULGF02202/03/15GRDEBTFU03116	108.2	-0.15%	1.09%	3.02%	7.39%	8.11%	6.02%	6.14%	5.98%	6.37%	-	6.14%	29-Sep-16	
	Crisil Composite Bond Fund Index			0.18%	1.38%	3.30%	7.86%	8.20%	6.42%	6.26%	6.39%	7.52%	7.54%			
Equity Fund	Group Equity Fund	ULGF01018/04/11GREQTYFUND116	52.6	-5.85%	-9.18%	-12.53%	0.51%	12.89%	9.84%	11.07%	14.05%	10.28%	9.99%	12.36%	21-Jun-11	
Equity Fund	Group Blue Chip Fund	ULGF01118/04/11GRBLUECHIP116	3.0	-6.65%	-9.39%	-13.15%	0.30%	14.57%	11.60%	12.65%	16.80%	12.58%	10.35%	11.42%	21-Jun-11	
	Nifty 50 Index			-5.89%	-8.31%	-12.33%	0.65%	13.06%	9.62%	11.06%	14.57%	11.24%	9.52%			
Hybrid Fund	Group Balanced Gain Fund II	ULGF02402/03/15GRBALCGA02116	2.4	-2.17%	-1.91%	-2.79%	7.55%	11.38%	9.55%	9.09%	-	-	-	9.98%	25-Apr-17	
	CRISIL Balanced Fund – Aggressive Index			-3.94%	-5.46%	-7.49%	2.91%	11.24%	8.59%	9.52%	12.15%	10.39%	9.21%			
Index Fund	Group Equity Index Fund	ULGF00822/02/10GREQTYINDX116	32.6	-6.69%	-9.52%	-13.51%	-0.21%	13.47%	10.47%	11.70%	15.68%	11.56%	9.52%	9.89%	19-Feb-10	
	Nifty 50 Index			-5.89%	-8.31%	-12.33%	0.65%	13.06%	9.62%	11.06%	14.57%	11.24%	9.52%			
Hybrid Fund	Secure Gain Fund	ULGF00215/10/04SECUREFUND116	2,784.8	-1.56%	-1.51%	-0.72%	6.12%	8.61%	6.58%	6.71%	7.19%	7.54%	7.58%	8.91%	15-Oct-04	
Hybrid Fund	Stable Gain Fund	ULGF00115/09/04STABLEFUND116	475.5	-2.45%	-3.13%	-3.14%	5.37%	8.91%	7.04%	7.32%	8.19%	7.79%	7.87%	9.63%	31-Oct-04	
Hybrid Fund	Group Growth Fund II	ULGF01311/05/11GRGROWFU02116	0.01	-0.09%	595.09%	604.19%	623.26%	176.08%	99.07%	68.65%	53.34%	38.59%	27.82%	22.47%	1-Aug-11	
	Benchmark			-	-	-	-	-	-	-	-	-	-			

FUND PERFORMANCE SUMMARY

February 2025

Group Equity Index Fund

Fund Objective

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

Portfolio Allocation

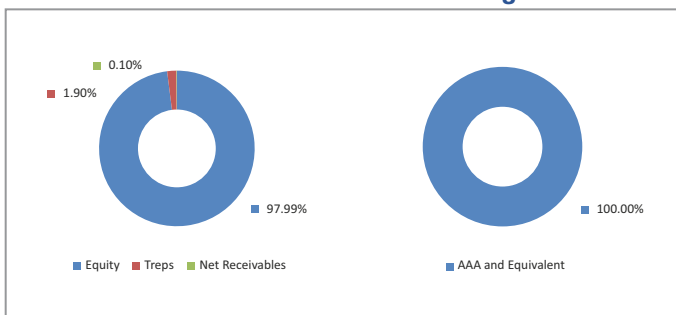
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	1.90
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	97.99
Net Current Assets [#]		0.10
Total		100.00

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

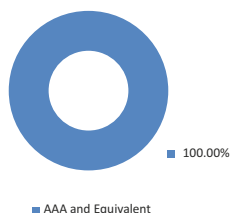
Portfolio

Company/Issuer	Exposure (%)
Equity	97.99%
HDFC Bank Ltd	9.36%
Reliance Industries Ltd	8.87%
ICICI Bank Ltd	8.65%
Infosys Ltd	6.39%
Bharti Airtel Ltd	4.60%
Larsen & Toubro Ltd	4.06%
ITC Ltd	3.95%
Tata Consultancy Services Ltd	3.73%
Axis Bank Ltd	2.97%
Kotak Mahindra Bank Ltd	2.82%
Others	42.60%
Money Market, Deposits & Other	2.01%
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	-6.69%	-13.51%	-0.21%	13.47%	10.47%	11.70%	15.68%	11.56%	9.52%	9.89%
Benchmark	-5.89%	-12.33%	0.65%	13.06%	9.62%	11.06%	14.57%	11.24%	9.52%	10.63%

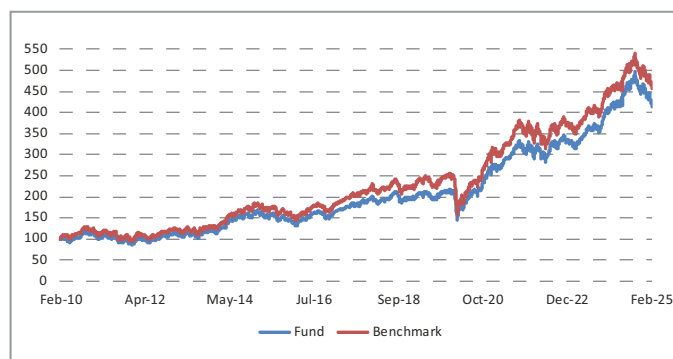
Returns less than or equal to 1 year are absolute. Returns greater than 1 year are compounded annualised growth rate (CAGR). Past performance is not indicative of future performance

Fund Details

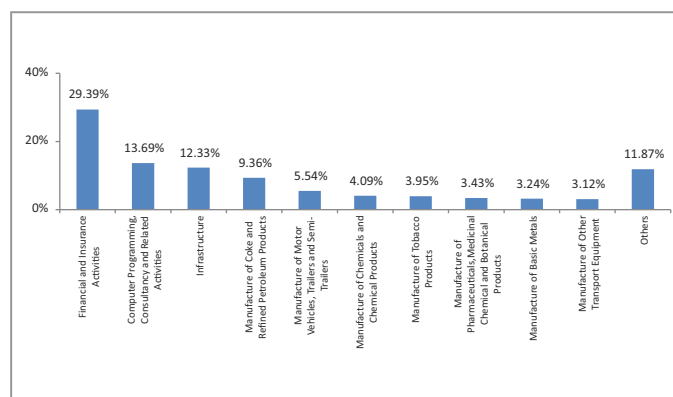
Description	
SFIN Number	ULGF00822/02/10GREQTYINDX116
Launch Date	19-Feb-10
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	15
Debt	-
Hybrid	11
NAV as on 28-February-2025	41.2787
AUM (Rs. Cr)*	32.58
Equity (Rs. Cr)	31.92
Debt (Rs. Cr)	0.62
Net current asset (Rs. Cr)	0.03

*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'.

February 2025

Group Blue Chip Fund

Fund Objective

To provide capital appreciation through investment in equities.

Portfolio Allocation

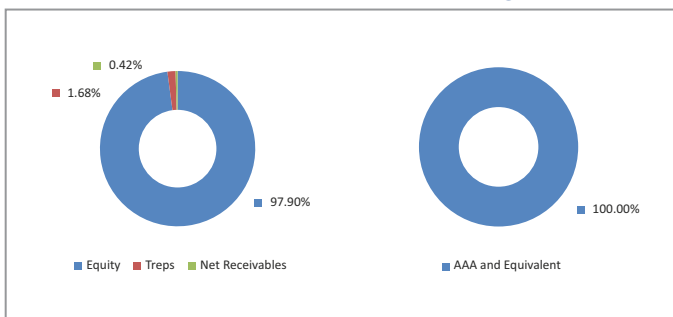
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	97.90
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	1.68
Net Current Assets*		0.42
Total		100.00

*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.

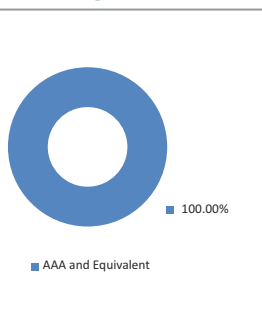
Portfolio

Company/Issuer	Exposure (%)
Equity	97.90%
HDFC Bank Ltd	9.35%
Reliance Industries Ltd	8.64%
ICICI Bank Ltd	8.63%
Infosys Ltd	6.39%
Bharti Airtel Ltd	4.48%
Larsen & Toubro Ltd	3.96%
ITC Ltd	3.85%
Tata Consultancy Services Ltd	3.73%
Bajaj Auto Ltd	3.17%
Axis Bank Ltd	2.96%
Others	42.73%
Money Market, Deposits & Other	2.10%
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	-6.65%	-13.15%	0.30%	14.57%	11.60%	12.65%	16.80%	12.58%	10.35%	11.42%
Benchmark	-5.89%	-12.33%	0.65%	13.06%	9.62%	11.06%	14.57%	11.24%	9.52%	11.03%

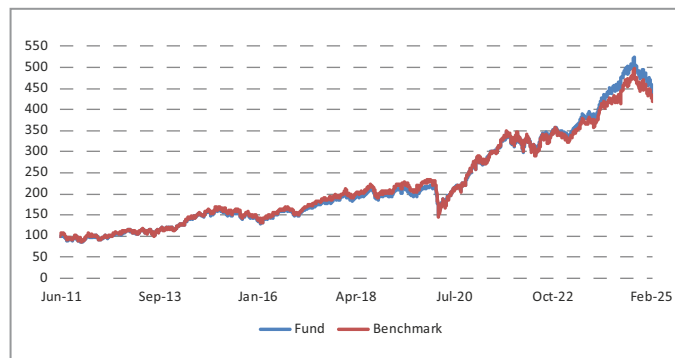
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Fund Details

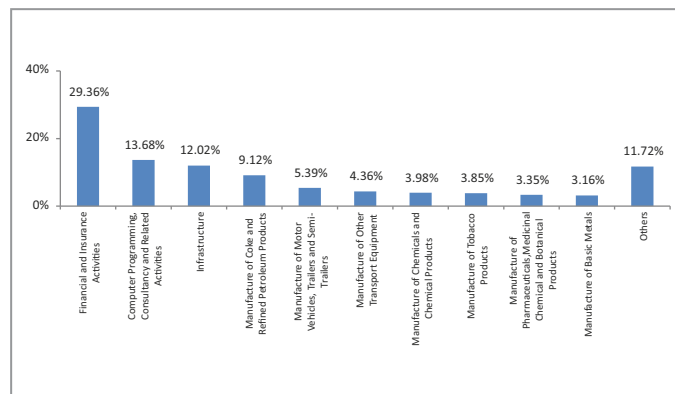
Description	
SFIN Number	ULGF01118/04/11GRBLUECHIP116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Abhay Moghe
Number of funds managed by fund manager:	
Equity	15
Debt	-
Hybrid	11
NAV as on 28-February-2025	43.9923
AUM (Rs. Cr)*	2.97
Equity (Rs. Cr)	2.91
Debt (Rs. Cr)	0.05
Net current asset (Rs. Cr)	0.01

*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'.

February 2025

Group Equity Fund

Fund Objective

To provide capital appreciation through investment in equity shares.

Portfolio Allocation

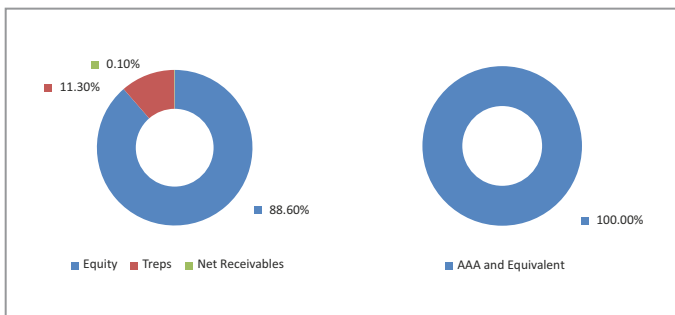
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	88.60
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	11.30
Net Current Assets*		0.10
Total		100.00

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

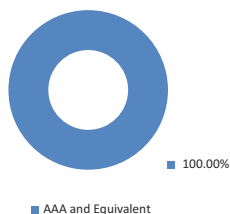
Portfolio

Company/Issuer	Exposure (%)
Equity	88.60%
ICICI Bank Ltd	8.72%
HDFC Bank Ltd	7.03%
Reliance Industries Ltd	6.64%
Infosys Ltd	5.58%
Bharti Airtel Ltd	4.91%
Tata Consultancy Services Ltd	4.30%
ITC Ltd	4.10%
Larsen & Toubro Ltd	3.80%
Mahindra & Mahindra Ltd	2.50%
UTI Mutual Fund - UTI Bank Exchange Traded Fund	2.38%
Others	38.66%
Money Market, Deposits & Other	11.40%
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	-5.85%	-12.53%	0.51%	12.89%	9.84%	11.07%	14.05%	10.28%	9.99%	12.36%
Benchmark	-5.89%	-12.33%	0.65%	13.06%	9.62%	11.06%	14.57%	11.24%	9.52%	11.03%

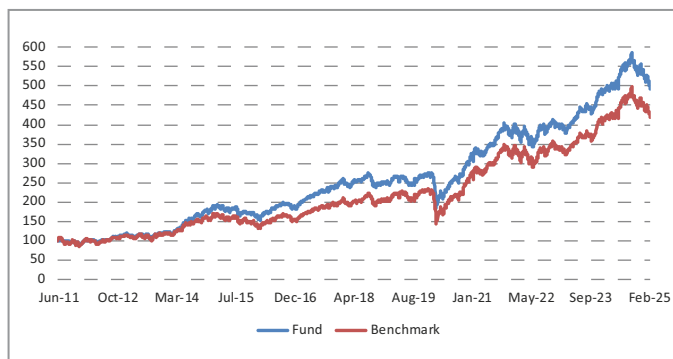
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Fund Details

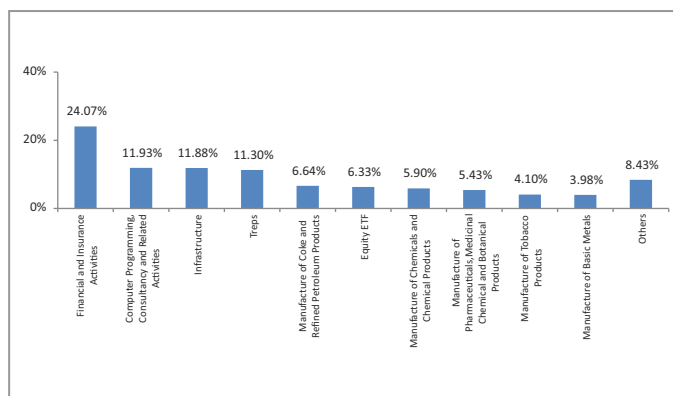
Description	
SFIN Number	ULGF01018/04/11GREQTYFUND116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Very High
Benchmark	Nifty 50 Index
Fund Manager Name	Paresh Jain
Number of funds managed by fund manager:	
Equity	10
Debt	-
Hybrid	-
NAV as on 28-February-2025	49.3502
AUM (Rs. Cr)*	52.56
Equity (Rs. Cr)	46.57
Debt (Rs. Cr)	5.94
Net current asset (Rs. Cr)	0.05

*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'.

February 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	18.63
Corporate bonds	0 - 50	3.16
Money market and other liquid assets	0 - 40	1.08
Infrastructure sector as defined by the IRDA	0 - 40	4.25
Listed equities	0 - 100	72.22
Net Current Assets*		0.65
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Equity	72.22%
HDFC Bank Ltd	10.18%
ICICI Bank Ltd	6.05%
Reliance Industries Ltd	5.61%
Infosys Ltd	5.06%
Bharti Airtel Ltd	3.85%
Mahindra & Mahindra Ltd	3.62%
Larsen & Toubro Ltd	3.58%
Axis Bank Ltd	2.81%
State Bank of India	2.70%
Kotak Mahindra Bank Ltd	2.25%
Others	26.51%
Corporate Bond	4.25%
7.68% NABARD NCD Series 24F (U)(MD 30/04/2029)	1.82%
7.29% National Housing Bank NCD (U) (MD 04/07/2031)	1.34%
10.63% IOT NCD Series IV-STRIP-6 (S) (MD 20/09/2028)	1.08%
Sovereign	18.63%
7.34% GOI (MD 22/04/2064)	12.57%
7.11% Maharashtra SDL (MD 25/09/2036)	1.80%
7.09% GOI (MD 05/08/2054)	1.52%
7.25% GOI (MD 12/06/2063)	1.28%
7.04% GOI (MD 03/06/2029)	0.91%
7.02% GOI (MD 18/06/2031)	0.27%
7.12% Maharashtra SDL (MD 05/02/2036)	0.27%
Money Market, Deposits & Other	4.90%
Total	100.00%

Fund Details

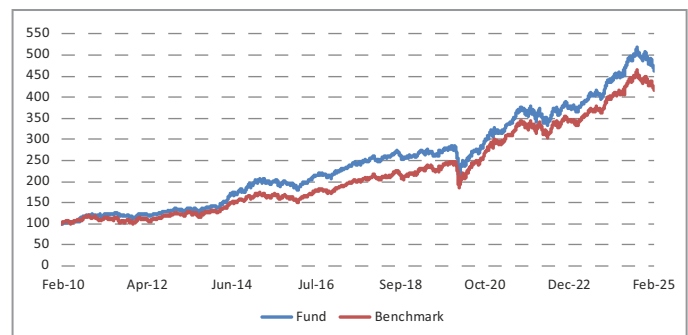
Description	
SFIN Number	ULGF00926/02/10GRASSALLOC116
Launch Date	25-Feb-10
Face Value	10
Risk Profile	High
Benchmark	CRISIL Balanced Fund – Aggressive Index
Fund Manager Name	Abhay Moghe, Lakshman Chettiar
Number of funds managed by fund manager:	Abhay Moghe Lakshman Chettiar
Equity	15 -
Debt	- 10
Hybrid	11 12
NAV as on 28-February-2025	46.1989
AUM (Rs. Cr)*	55.45
Equity (Rs. Cr)	40.05
Debt (Rs. Cr)	15.05
Net current asset (Rs. Cr)	0.36

*AUM is excluding the last day unitisation.

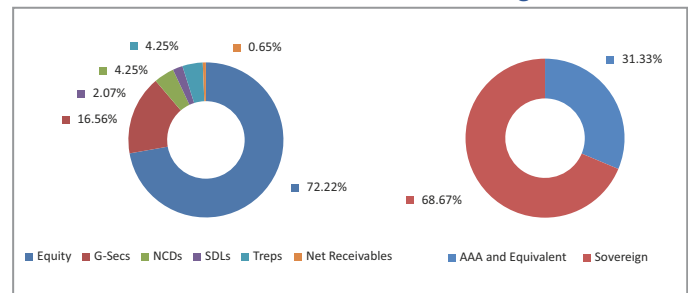
Quantitative Indicators

Modified Duration in Years	8.47
Average Maturity in Years	23.43
Yield to Maturity in %	7.05

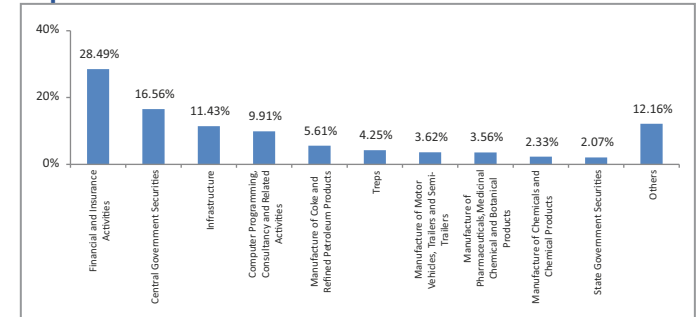
Growth of Rs. 100



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	-4.97%	-8.04%	3.30%	11.73%	9.05%	10.02%	11.66%	9.01%	8.54%	10.73%
Benchmark	-3.94%	-7.49%	2.91%	11.24%	8.59%	9.52%	12.15%	10.39%	9.21%	9.98%

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February 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	29.74
Listed equities	0 - 35	70.26
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Equity	29.74%
HDFC Bank Ltd	2.96%
Reliance Industries Ltd	2.71%
ICICI Bank Ltd	2.48%
Infosys Ltd	2.46%
Mahindra & Mahindra Ltd	1.14%
ITC Ltd	1.08%
Tata Consultancy Services Ltd	0.95%
Larsen & Toubro Ltd	0.88%
Axis Bank Ltd	0.74%
Bharti Airtel Ltd	0.73%
Others	13.61%
Corporate Bond	28.54%
7.34% SIDBI NCD Series III (U) (MD 26/02/2029)	5.24%
7.29% National Housing Bank NCD (U) (MD 04/07/2031)	4.18%
7.55% IRFC Ltd NCD (S) (MD 06/11/2029)	3.17%
7.68% NABARD NCD Series 24F (U)(MD 30/04/2029)	2.12%
8.55% HDFC Bank Ltd NCD (S) (MD 27/03/2029)	1.75%
7.66% LIC Housing Finance Ltd. Tr. 451 (S) (MD 11/12/2029)	1.70%
7.64% NABARD NCD Series 25B (U)(MD 06/12/2029)	1.70%
7.67% LIC Housing Finance Ltd NCD (S)(MD 15/04/2033)P(150526)	1.50%
7.20% Larsen & Toubro Ltd. NCD (U) (MD 22/01/2035)	1.25%
7.29% HUDCO Bond NCD Series E 2024 (U)(MD 12/02/2035)	1.05%
Others	4.89%
Sovereign	29.24%
7.34% GOI (MD 22/04/2064)	16.58%
6.79% GOI (MD 30/12/2031)	2.32%
7.02% GOI (MD 18/06/2031)	2.13%
7.11% Maharastra SDL (MD 25/09/2036)	2.10%
7.62% TAMILNADU SDL (MD 04/01/2033)	1.08%
7.12% Maharastra SDL (MD 05/02/2036)	0.94%
7.78% TELANGANA SDL (MD 23/03/2034)	0.88%
7.60% Karnataka SDL (MD 04/01/2033)	0.86%
7.17% GOI (MD 17/04/2030)	0.86%
7.09% GOI (MD 05/08/2054)	0.63%
Others	0.86%
Money Market, Deposits & Other	12.47%
Total	100.00%

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%
Money Market, Deposits & Other		12.29%
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	12
NAV as on 28-February-2025	64.8472	
AUM (Rs. Cr)*	475.49	
Equity (Rs. Cr)	141.42	
Debt (Rs. Cr)	326.59	
Net current asset (Rs. Cr)	7.48	

*AUM is excluding the last day unitisation.

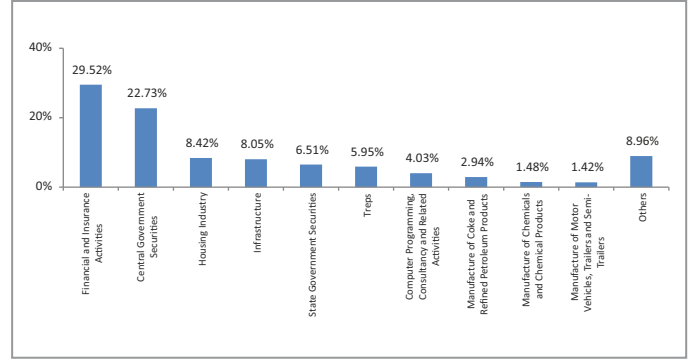
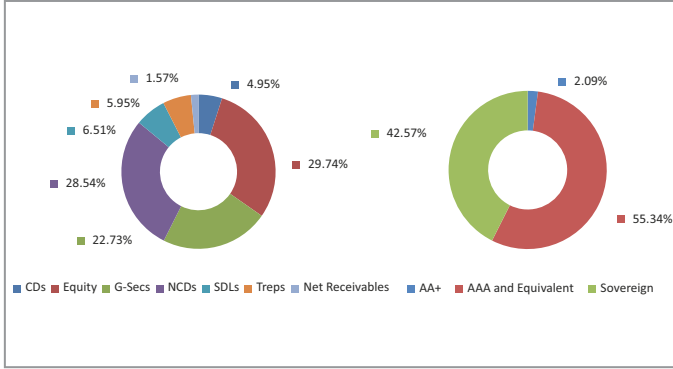
Quantitative Indicators

Modified Duration in Years	5.92
Average Maturity in Years	13.23
Yield to Maturity in %	7.18

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	-2.45%	-3.14%	5.37%	8.91%	7.04%	7.32%	8.19%	7.79%	7.87%	9.63%
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 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	18.20
Listed equities	0 - 20	81.80
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Equity	18.20%
HDFC Bank Ltd	1.80%
Reliance Industries Ltd	1.66%
ICICI Bank Ltd	1.52%
Infosys Ltd	1.51%
Mahindra & Mahindra Ltd	0.69%
ITC Ltd	0.67%
Tata Consultancy Services Ltd	0.58%
Larsen & Toubro Ltd	0.54%
Axis Bank Ltd	0.46%
Bharti Airtel Ltd	0.44%
Others	8.33%
Corporate Bond	35.17%
7.55% IRFC Ltd NCD (S) (MD 06/11/2029)	3.07%
7.64% NABARD NCD Series 25B (U)(MD 06/12/2029)	2.86%
7.75% LIC Housing Finance Ltd NCD Tr.444 (S)(MD 23/08/2029)	2.73%
8.55% HDFC Bank Ltd NCD (S) (MD 27/03/2029)	2.69%
7.29% National Housing Bank NCD (U) (MD 04/07/2031)	2.51%
7.66% LIC Housing Finance Ltd. Tr. 451 (S) (MD 11/12/2029)	2.07%
7.35% EXIM Bank NCD (U) Series AA02 (MD 27/07/2028)	1.95%
7.53% NABARD NCD Series 25E-R1 (U)(MD 24/03/2028)	1.90%
7.68% NABARD NCD Series 24F (U)(MD 30/04/2029)	1.52%
9.15% Shriram Finance Ltd NCD(S) Tran 12(MD 28/06/2029)	1.51%
Others	12.37%
Sovereign	41.49%
7.34% GOI (MD 22/04/2064)	17.76%
7.04% GOI (MD 03/06/2029)	6.71%
7.09% GOI (MD 05/08/2054)	3.14%
7.02% GOI (MD 18/06/2031)	2.32%
6.75% GOI (MD 23/12/2029)	2.31%
7.13% Karnataka SDL (MD 23/02/2038)	1.79%
7.11% Maharashtra SDL (MD 25/09/2036)	1.76%
7.12% Maharashtra SDL (MD 05/02/2036)	1.56%
6.79% GOI (MD 30/12/2031)	1.08%
7.20% Karnataka SDL (MD 27/08/2037)	0.72%
Others	2.35%
Money Market, Deposits & Other	5.13%
Total	100.00%

Fund Details

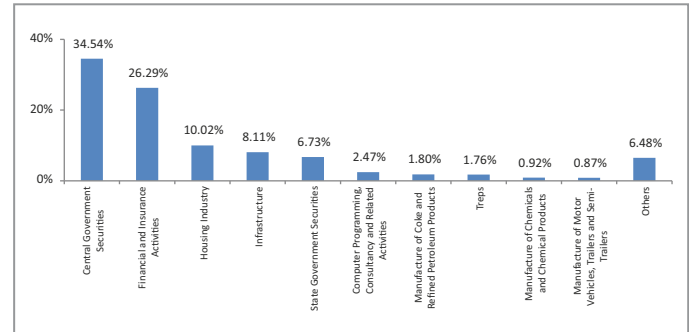
Description	
SFIN Number	ULGF00215/10/04SECUREFUND116
Launch Date	15-Oct-04
Face Value	10
Risk Profile	Moderate
Benchmark	-
Fund Manager Name	Sujit Jain, Lakshman Chettiar
Number of funds managed by fund manager:	Sujit Jain Lakshman Chettiar
Equity	1 -
Debt	- 10
Hybrid	2 12
NAV as on 28-February-2025	56.9464
AUM (Rs. Cr)*	2784.79
Equity (Rs. Cr)	506.94
Debt (Rs. Cr)	2223.43
Net current asset (Rs. Cr)	54.42

*AUM is excluding the last day unitisation.

Quantitative Indicators

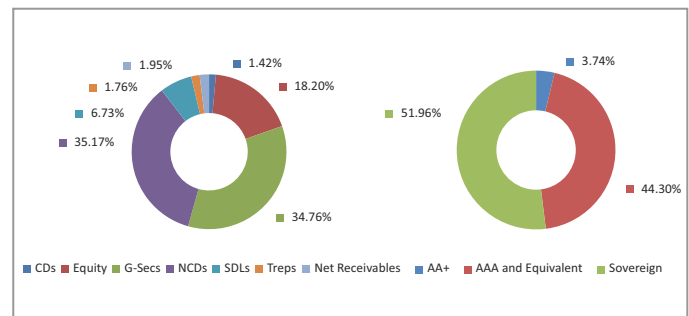
Modified Duration in Years	6.32
Average Maturity in Years	13.77
Yield to Maturity in %	7.19

Top 10 Sectors



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

Asset Class



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-1.56%	-0.72%	6.12%	8.61%	6.58%	6.71%	7.19%	7.54%	7.58%	8.91%
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 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	37.53
Debt and Debt related securities, Money Market instrument/Mutual Funds	20 - 80	36.97
Money market instruments, Cash, Mutual funds	0 - 40	24.50
Net Current Assets*		1.01
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Equity	37.53%
HDFC Bank Ltd	8.56%
Bharti Airtel Ltd	6.97%
Dr Reddys Laboratories Ltd	5.90%
Infosys Ltd	5.11%
Maruti Suzuki India Ltd	4.59%
Tata Consultancy Services Ltd	3.68%
Hero MotoCorp Ltd	2.72%
Sovereign	36.97%
7.17% GOI (MD 08/01/2028)	36.97%
Money Market, Deposits & Other	25.51%
Total	100.00%

Fund Details

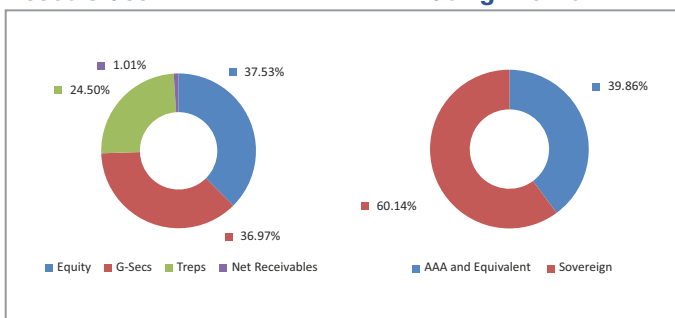
Description	
SFIN Number	ULGF02402/03/15GRBALCGA02116
Launch Date	25-Apr-17
Face Value	10
Risk Profile	High
Benchmark	CRISIL Balanced Fund – Aggressive Index
Fund Manager Name	Abhay Moghe, Lakshman Chettiar
Number of funds managed by fund manager:	Abhay Moghe Lakshman Chettiar
Equity	15 -
Debt	- 10
Hybrid	11 12
NAV as on 28-February-2025	15.6971
AUM (Rs. Cr)*	2.37
Equity (Rs. Cr)	0.89
Debt (Rs. Cr)	1.45
Net current asset (Rs. Cr)	0.02

*AUM is excluding the last day unitisation.

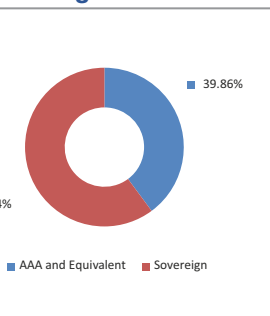
Quantitative Indicators

Modified Duration in Years	1.52
Average Maturity in Years	1.72
Yield to Maturity in %	6.49

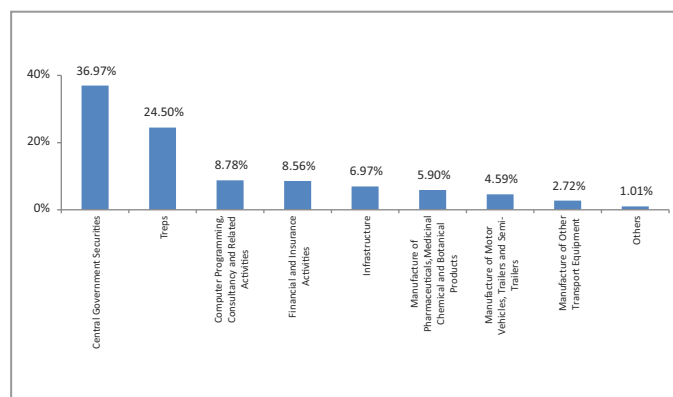
Asset Class



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	-2.17%	-2.79%	7.55%	11.38%	9.55%	9.09%	-	-	-	9.98%
Benchmark	-3.94%	-7.49%	2.91%	11.24%	8.59%	9.52%	-	-	-	13.97%

** 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

February 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 [†]		100.00
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

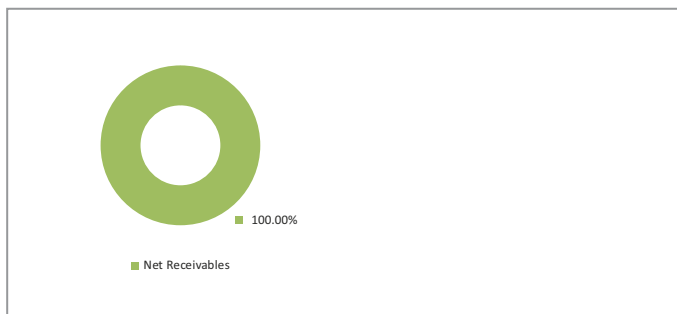
Description		
SFIN Number	ULGF01311/05/11GRGROWFU02116	
Launch Date	01-Aug-11	
Face Value	10	
Risk Profile	Low	
Benchmark	-	
Fund Manager Name	Abhay Moghe, Lakshman Chettiar	
Number of funds managed by fund manager:	Abhay Moghe	Lakshman Chettiar
Equity	15	-
Debt	-	10
Hybrid	11	12
NAV as on 28-February-2025	157.0695	
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	-0.09%	604.19%	623.26%	176.08%	99.07%	68.65%	53.34%	38.59%	27.82%	22.47%
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

February 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	66.33
Corporate bonds	0 - 100	25.80
Money market and other liquid assets	0 - 40	5.87
Listed equities - NIL		-
Net Current Assets*		2.01
Total		100.00

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

Portfolio

Company/Issuer	Exposure (%)
Corporate Bond	25.80%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	7.21%
7.35% EXIM Bank NCD (U) Series AA02 (MD 27/07/2028)	6.53%
7.29% National Housing Bank NCD (U) (MD 04/07/2031)	4.66%
7.83% SIDBI NCD (MD 24/11/2028)	1.58%
7.75% SIDBI NCD Series VII (U) (MD 10/06/2027)	1.57%
7.40% NABARD NCD Series 25D (U)(MD 29/04/2030)	1.56%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	0.80%
7.29% HUDCO Bond NCD Series E 2024 (U)(MD 12/02/2035)	0.78%
8.75% Bajaj Finance Ltd. NCD (U)(MD 14/08/2026)	0.63%
8.85% Bajaj Finance Ltd. NCD (U)(MD 15/07/2026)	0.48%
Sovereign	66.33%
7.34% GOI (MD 22/04/2064)	25.57%
6.75% GOI (MD 23/12/2029)	21.18%
7.04% GOI (MD 03/06/2029)	7.93%
7.11% Maharashtra SDL (MD 25/09/2036)	4.67%
7.02% GOI (MD 18/06/2031)	2.14%
7.12% Maharashtra SDL (MD 05/02/2036)	1.56%
7.78% TELANGANA SDL (MD 23/03/2034)	1.22%
7.60% Karnataka SDL (MD 04/01/2033)	1.20%
7.61% TAMILNADU SDL (MD 28/12/2032)	0.80%
6.79% GOI (MD 07/10/2034)	0.06%
Money Market, Deposits & Other	7.88%
Total	100.00%

Fund Details

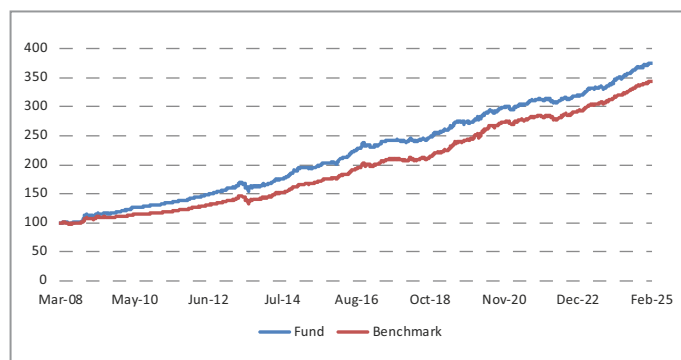
Description	
SFIN Number	ULGF00426/03/08GRDEBTFUND116
Launch Date	26-Mar-08
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 28-February-2025	37.5402
AUM (Rs. Cr)*	64.02
Equity (Rs. Cr)	-
Debt (Rs. Cr)	62.74
Net current asset (Rs. Cr)	1.29

*AUM is excluding the last day unitisation.

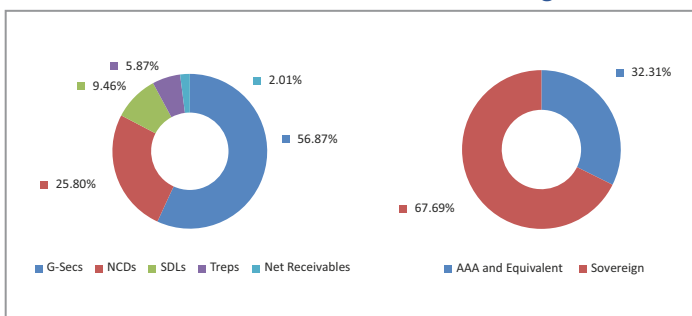
Quantitative Indicators

Modified Duration in Years	6.34
Average Maturity in Years	14.19
Yield to Maturity in %	7.02

Growth of Rs. 100

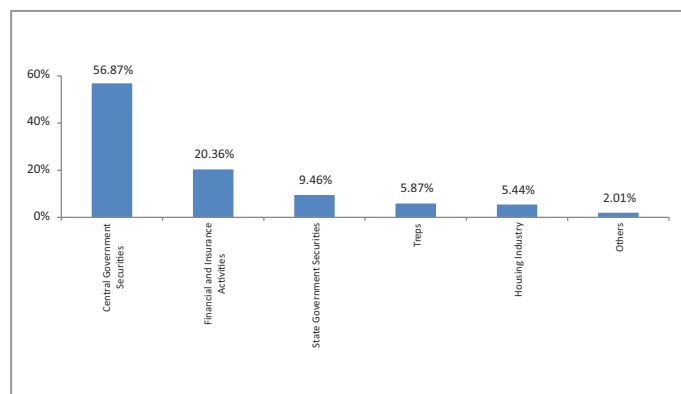


Asset Class



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	-0.09%	3.13%	7.55%	8.21%	6.08%	6.22%	6.08%	6.57%	6.72%	8.12%
Benchmark	0.18%	3.30%	7.86%	8.20%	6.42%	6.26%	6.39%	7.52%	7.54%	7.56%

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

February 2025

Group Debt Fund-II

Fund Objective

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

Portfolio Allocation

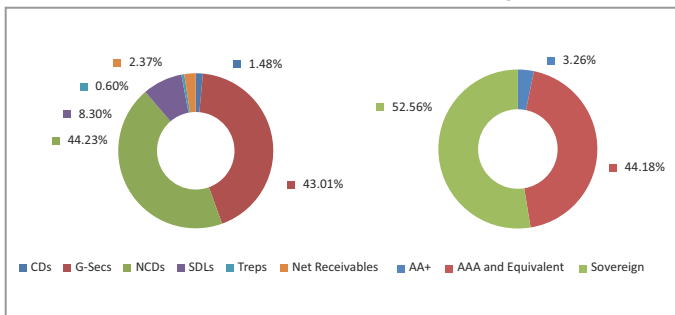
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD	40 - 100	95.55
Money Market instrument	0 - 60	2.08
Net Current Assets*		2.37
Total		100.00

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

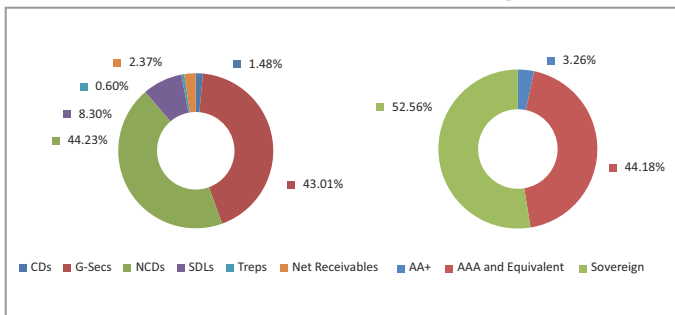
Portfolio

Company/Issuer	Exposure (%)
Corporate Bond	44.23%
7.20% National Housing Bank NCD (U) (MD 03/10/2031)	7.83%
7.57% LIC Housing Finance Ltd. Tr. 447 (S) (MD 18/10/2029)	5.30%
7.64% NABARD NCD Series 25B (U)(MD 06/12/2029)	4.04%
7.68% NABARD NCD Series 24F (U)(MD 30/04/2029)	2.98%
8% HDFC Bank (S) Series AA-006 (MD 27/07/2032)	2.73%
7.65% HDB Financial Services Ltd.NCD(S)(MD 10/09/2027)	2.64%
7.34% SIDBI NCD Series III (U) (MD 26/02/2029)	2.63%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	2.43%
7.55% IRFC Ltd NCD (S) (MD 06/11/2029)	2.12%
8.25% Cholamandalam Invnt & Fin Co NCD (MD 04032025) Series I	1.48%
Others	10.04%
Sovereign	51.31%
7.02% GOI (MD 18/06/2031)	20.34%
7.34% GOI (MD 22/04/2064)	13.72%
7.32% GOI (MD 13/11/2030)	5.43%
7.09% GOI (MD 05/08/2054)	3.36%
7.12% Maharashtra SDL (MD 05/02/2036)	2.63%
7.11% Maharashtra SDL (MD 25/09/2036)	2.63%
7.72% Karnataka SDL (MD 13/12/2035)	1.10%
7.60% Karnataka SDL (MD 04/01/2033)	0.81%
7.20% Karnataka SDL (MD 27/08/2037)	0.53%
7.87% TAMILNADU SDL (MD 13/07/2033)	0.33%
Others	0.44%
Money Market, Deposits & Other	4.45%
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%	3.30%	7.71%	8.32%	6.19%	6.26%	6.02%	6.67%	6.76%	7.55%
Benchmark	0.18%	3.30%	7.86%	8.20%	6.42%	6.26%	6.39%	7.52%	7.54%	8.22%

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

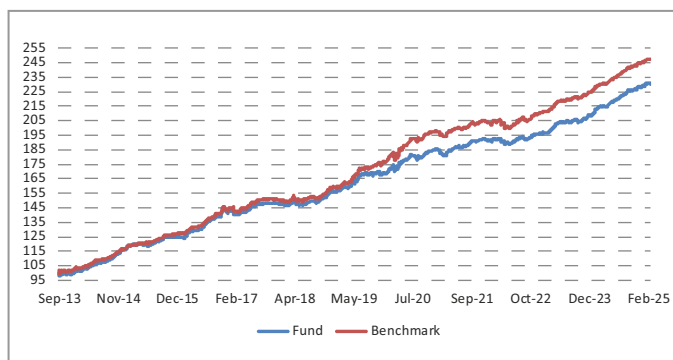
Description	
SFIN Number	ULGF01924/06/13GRDEBTFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 28-February-2025	23.0526
AUM (Rs. Cr)*	948.10
Equity (Rs. Cr)	-
Debt (Rs. Cr)	925.60
Net current asset (Rs. Cr)	22.49

*AUM is excluding the last day unitisation.

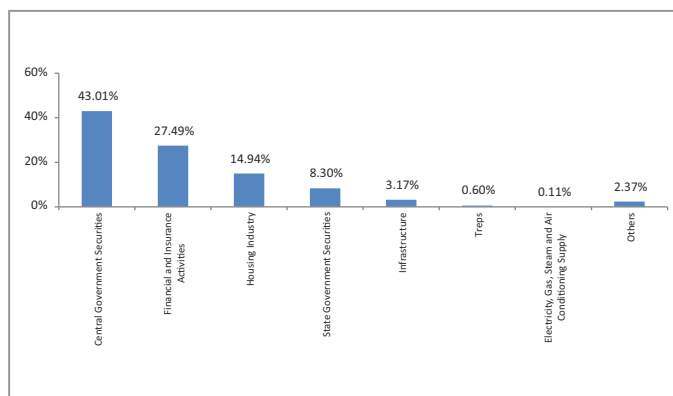
Quantitative Indicators

Modified Duration in Years	5.88
Average Maturity in Years	11.28
Yield to Maturity in %	7.16

Growth of Rs. 100



Top 10 Sectors



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

February 2025

Group Debt Fund-III

Fund Objective

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

Portfolio Allocation

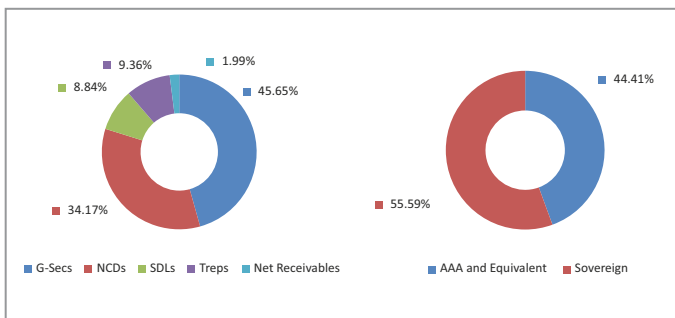
	Stated (%)	Actual (%)
Debt and debt related securities incl. Fixed deposits	60 - 100	88.66
Money market instruments, Cash, Mutual funds	0 - 40	9.36
Net Current Assets*		1.99
Total		100.00

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

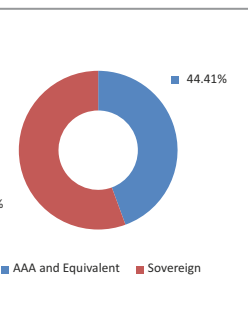
Portfolio

Company/Issuer	Exposure (%)
Corporate Bond	34.17%
7.83% LICHF Ltd. NCD (S)(MD 25/09/2026) (P 26/11/2020)	7.41%
7.29% National Housing Bank NCD (U) (MD 04/07/2031)	7.35%
7.80% HDFC Bank LTD (U) Series US-002 (MD 03/05/2033)	6.63%
7.35% EXIM Bank NCD (U) Series AA02 (MD 27/07/2028)	4.60%
7.20% Larsen & Toubro Ltd. NCD (U) (MD 22/01/2035)	1.83%
7.69% LIC Housing Finance Ltd NCD Tr.437(S)(MD 06/02/2034)	1.41%
8.05% HDFC Bank LTD (S) Series W-003 (MD 22/10/2029)	0.95%
7.83% SIDBI NCD (MD 24/11/2028)	0.94%
7.75% SIDBI NCD Series VII (U) (MD 10/06/2027)	0.93%
7.40% NABARD NCD Series 25D (U)(MD 29/04/2030)	0.92%
Others	1.20%
Sovereign	54.49%
7.34% GOI (MD 22/04/2064)	24.48%
6.75% GOI (MD 23/12/2029)	8.35%
7.04% GOI (MD 03/06/2029)	6.10%
7.11% Maharashtra SDL (MD 25/09/2036)	4.61%
7.02% GOI (MD 18/06/2031)	3.28%
7.12% Maharashtra SDL (MD 05/02/2036)	1.85%
7.25% GOI (MD 12/06/2063)	1.83%
7.09% GOI (MD 05/08/2054)	1.61%
7.78% TELANGANA SDL (MD 23/03/2034)	0.84%
7.60% Karnataka SDL (MD 04/01/2033)	0.83%
Others	0.71%
Money Market, Deposits & Other	11.34%
Total	100.00%

Asset Class



Rating Profile



Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	7 Years	10 Years	Inception
Fund	-0.15%	3.02%	7.39%	8.11%	6.02%	6.14%	5.98%	6.37%	-	6.14%
Benchmark	0.18%	3.30%	7.86%	8.20%	6.42%	6.26%	6.39%	7.52%	-	7.02%

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

Fund Details

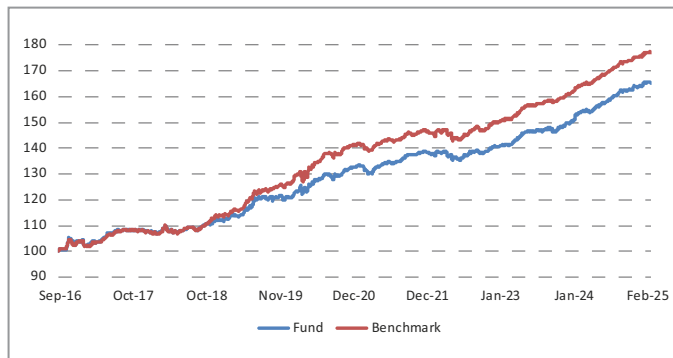
Description	
SFIN Number	ULGF02202/03/15GRDEBTUF03116
Launch Date	29-Sep-16
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Index
Fund Manager Name	Lakshman Chettiar
Number of funds managed by fund manager:	
Equity	-
Debt	10
Hybrid	12
NAV as on 28-February-2025	16.5121
AUM (Rs. Cr)*	108.21
Equity (Rs. Cr)	-
Debt (Rs. Cr)	106.07
Net current asset (Rs. Cr)	2.15

*AUM is excluding the last day unitisation.

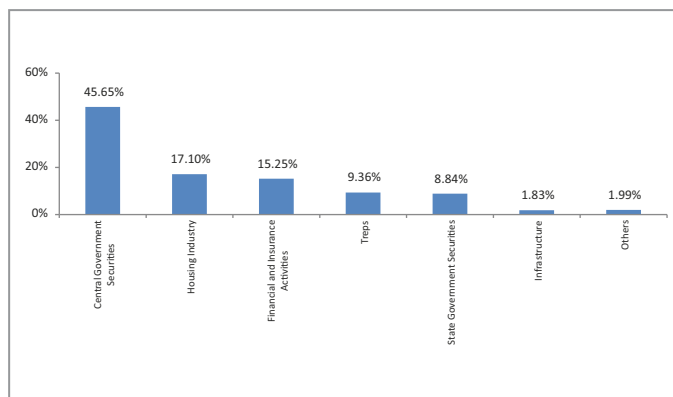
Quantitative Indicators

Modified Duration in Years	6.38
Average Maturity in Years	14.69
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'.

February 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

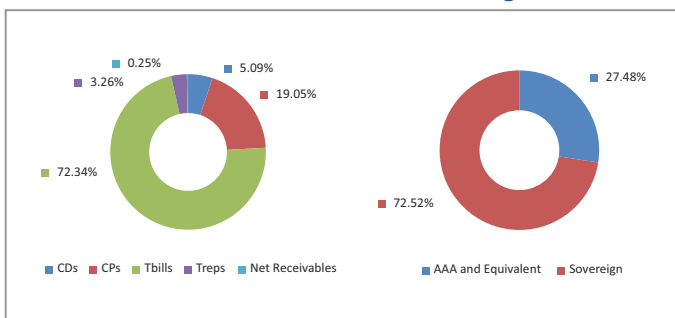
	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	0 - 60	-
Money Market instrument	40 - 100	99.75
Net Current Assets [#]		0.25
Total		100.00

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

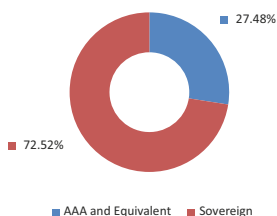
Portfolio

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

Asset Class



Rating Profile



Fund Details

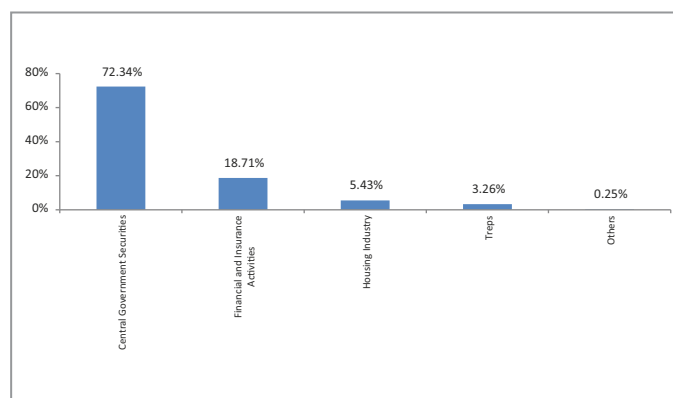
Description	
SFIN Number	ULGF02124/06/13GRLIQUFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Ameya Deshpande
Number of funds managed by fund manager:	
Equity	-
Debt	8
Hybrid	1
NAV as on 28-February-2025	15.6357
AUM (Rs. Cr)*	4.60
Equity (Rs. Cr)	-
Debt (Rs. Cr)	4.59
Net current asset (Rs. Cr)	0.01

*AUM is excluding the last day unitisation.

Quantitative Indicators

Modified Duration in Years	0.53
Average Maturity in Years	0.53
Yield to Maturity in %	6.47

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	0.45%	3.00%	6.26%	6.43%	5.88%	5.05%	4.64%	2.39%	3.80%	3.97%
Benchmark	0.54%	3.49%	7.27%	7.28%	6.70%	5.92%	5.59%	6.03%	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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