INVESTMENT'Z INSIGHT

Monthly Investment Update August 2019

Index

GROUP FUNDS

Fund Performance Summary

ASSET PROFILE

Asset Class	Asset Allocation Funds	Cash Funds	Debt Funds	Hybrid Funds	Index Funds	Equity Funds
Equity ETF	0.00%	0.00%	0.00%	0.00%	0.00%	5.63%
Equity Shares	65.47%	0.00%	0.00%	17.15%	95.23%	85.87%
Money Market Instruments	7.49%	100.00%	43.49%	11.66%	4.77%	8.50%
Fixed Deposits	0.00%	0.00%	2.11%	3.48%	0.00%	0.00%
Bond and Debentures	14.68%	0.00%	29.11%	26.02%	0.00%	0.00%
Govt Securities	12.36%	0.00%	25.30%	41.70%	0.00%	0.00%
Grand Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

FUND PERFORMANCE SUMMARY

Type	FUND NAMES	SFIN Code	Absolute Return				CAGR Return				
			1 Month	3 month	6 month	1 Year	2 Year	3 Year	5 Year	Returns since Inception CAGR	Inception Date
Asset Allocation Fund	Group Asset Allocation Fund	ULGF00926/02/10GRASSALLOC116	0.23%	-3.56%	1.36%	-3.03%	4.06%	6.63%	8.29%	10.74%	25-Feb-10
	CRISIL Balanced Fund – Aggressive Index		**-0.25%**	**-3.37%**	**4.50%**	**0.97%**	**6.23%**	**8.05%**	**7.90%**		
Cash Fund	Group Liquid Fund	ULGF00503/11/08GRLIQUFUND116	0.45%	1.43%	0.16%	-3.00%	1.38%	3.09%	5.11%	7.39%	01-Nov-08
Cash Fund	Group Liquid Fund II	ULGF02124/06/13GRLIQUFU02116	0.46%	1.45%	-8.14%	-10.94%	-2.90%	0.13%	3.32%	3.33%	13-Sep-13
Cash Fund	Group Liquid Fund III	ULGF02302/03/15GRLIQUFU03116	-	-	-	-	-	-	-	3.17%	02-Aug-19
	Crisil Liquid Fund Index		**0.51%**	**1.67%**	**3.59%**	**7.47%**	**7.31%**	**7.13%**	**7.56%**		
Debt Fund	Group Debt Fund	ULGF00426/03/08GRDEBTFUND116	0.43%	3.29%	7.24%	12.57%	6.60%	7.10%	9.22%	9.28%	26-Mar-08
Debt Fund	Group Debt Fund II	ULGF01924/06/13GRDEBTFU02116	0.66%	3.58%	7.79%	13.02%	6.90%	7.31%	9.26%	9.21%	13-Sep-13
Debt Fund	Group Debt Fund III	ULGF02202/03/15GRDEBTFU03116	0.59%	3.69%	7.49%	10.99%	5.81%	-	-	6.79%	29-Sep-16
Debt Fund	Group Debt Pension Fund	ULGF02518/08/16GRDBTPENFU116	0.60%	4.29%	8.45%	13.44%	-	-	-	6.95%	01-Sep-17
	Crisil Composite Bond Fund Index		**0.48%**	**3.82%**	**8.23%**	**13.29%**	**6.93%**	**7.72%**	**9.37%**		
Debt Fund	Group Short Term Debt Fund	ULGF00628/02/09GRSHTRMDEB116	0.56%	1.87%	3.73%	8.47%	5.99%	6.39%	7.37%	7.56%	11-Mar-09
Debt Fund	Group Short Term Debt Fund II	ULGF01218/04/11GRSHTRDE02116	0.70%	2.41%	4.82%	9.49%	6.73%	7.08%	8.52%	7.84%	21-Jun-11
Debt Fund	Group Short Term Debt Fund III	ULGF02024/06/13GRSHTRDE03116	0.76%	2.37%	4.29%	7.73%	6.19%	6.58%	7.84%	7.50%	13-Sep-13
	CRISIL Short Term Bond Fund Index		**0.94%**	**2.70%**	**5.59%**	**10.02%**	**7.30%**	**7.59%**	**8.38%**		
Equity Fund	Group Equity Fund	ULGF01018/04/11GREQTYFUND116	-0.67%	-6.82%	-0.10%	-9.53%	3.88%	8.06%	8.73%	11.70%	21-Jun-11
Equity Fund	Group Blue Chip Fund	ULGF01118/04/11GRBLUECHIP116	-0.18%	-6.26%	0.72%	-6.94%	4.82%	7.08%	5.84%	8.76%	21-Jun-11
	Nifty 50 Index		**-0.85%**	**-7.54%**	**2.14%**	**-5.63%**	**5.43%**	**7.86%**	**6.73%**		
Hybrid Fund	Group Balanced Gain Fund	ULGF01810/05/13GRBALCEDGA116	0.19%	5.12%	8.27%	7.77%	6.60%	7.84%	7.69%	8.78%	25-Mar-14
	CRISIL Balanced Fund – Aggressive Index		**-0.25%**	**-3.37%**	**4.50%**	**0.97%**	**6.23%**	**8.05%**	**7.90%**		
Index Fund	Group Equity Index Fund	ULGF00822/02/10GREQTYINDX116	0.09%	-6.04%	0.99%	-7.06%	4.43%	6.40%	5.43%	7.41%	19-Feb-10
	Nifty 50 Index		**-0.85%**	**-7.54%**	**2.14%**	**-5.63%**	**5.43%**	**7.86%**	**6.73%**		
Hybrid Fund	Accelerated Gain Fund	ULGF00318/11/04ACCELEFUND116	0.14%	-0.28%	3.39%	-1.03%	2.72%	6.57%	6.98%	11.54%	18-Nov-04
Hybrid Fund	Secure Gain Fund	ULGF00215/10/04SECUREFUND116	0.09%	1.07%	6.16%	9.20%	6.71%	8.21%	9.26%	9.55%	15-Oct-04
Hybrid Fund	Stable Gain Fund	ULGF00115/09/04STABLEFUND116	-0.08%	0.14%	6.00%	7.12%	5.85%	8.03%	9.25%	10.25%	31-Oct-04
Hybrid Fund	Group Return Shield Fund	ULGF01421/06/11RETNSHIELD116	0.76%	2.34%	4.43%	8.92%	6.09%	6.95%	8.14%	8.44%	21-Jun-11
Hybrid Fund	Group Growth Fund II	ULGF01311/05/11GRGROWFU02116	0.65%	2.11%	4.17%	8.98%	6.20%	6.27%	6.73%	7.22%	11-May-11
	Benchmark		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	

August 2019

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	12.24
Corporate bonds	0 - 50	11.79
Money market and other liquid assets	0 - 40	7.77
Infrastructure sector as defined by the IRDA	0 - 40	2.39
Listed equities	0 - 100	64.82
Net Current Assets#		0.99
Total		**100.00**

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		**64.82%**
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.72%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.37%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	4.42%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.42%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	3.93%
ITC Ltd	Manufacture of Tobacco Products	3.76%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.25%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.80%
Housing Development Finance Corporation Ltd	Housing Industry	2.09%
MphasiS Ltd	Computer Programming, Consultancy and Related Activities	1.96%
Others		25.10%
Corporate Bond		**14.53%**
8.75% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	4.63%
7.83% LICHF Ltd. NCD (MD 25/09/2026) (P/C 26/11/2020)	AAA	3.76%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	2.90%
10.63% IOT NCD Series IV-STRIP-6 (MD 20/09/2028)	AAA	2.11%
9.10% Dewan Housing Finance Corporation Ltd. (MD 09/09/2019)	D	0.35%
8.90% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	0.31%
9.27% IRFC Ltd. Series-76 NCD (MD 10/05/2021)	AAA	0.28%
9.39% LICHF Ltd. NCD (MD 23/08/2024) (P/C 26/08/2015)	AAA	0.10%
8.58% LICHF Ltd. NCD (MD 01/08/2025) (P/C 03/05/2019)	AAA	0.09%
Sovereign		**12.24%**
7.26% GOI (MD 14/01/2029)	SOV	6.82%
7.32% GOI (MD 28/01/2024)	SOV	5.42%
Money Market, Deposits & Other		**8.41%**
Total		**100.00%**

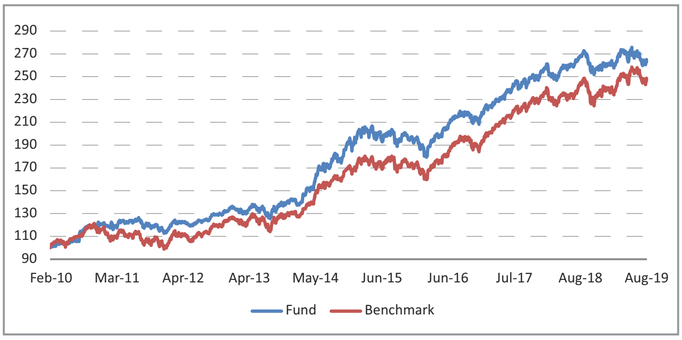
Fund Details

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	Sampath Reddy, Reshma Banda, Durgadutt Dhar		
Number of funds managed by fund manager:	Sampath Reddy	Reshma Banda	Durgadutt Dhar
Equity	19	28	-
Debt	-	-	29
Hybrid	9	25	24
NAV as on 30-August-19	26.3941		
AUM (Rs. Cr)	110.78		
Equity	64.82%		
Debt	34.19%		
Net current asset	0.99%		

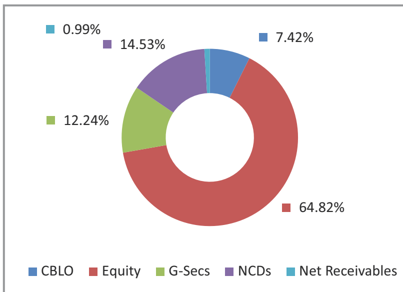
Quantitative Indicators

Modified Duration in Years	3.28
Average Maturity in Years	3.88
Yield to Maturity in %	6.63%

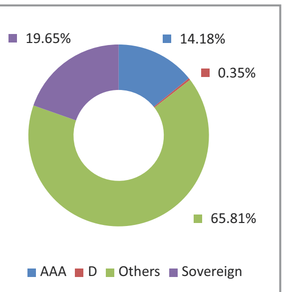
Growth of Rs. 100



Asset Class

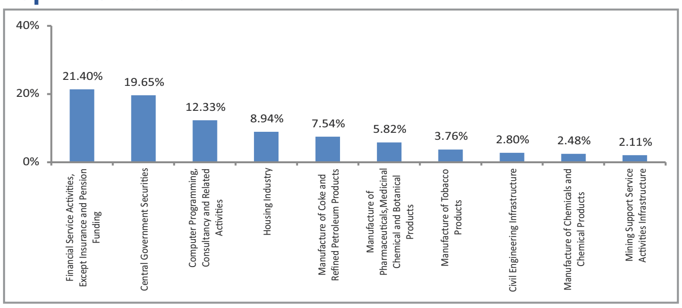


Rating Profile



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

Top 10 Sectors



**Others includes Equity, CBLO, Net receivable/payable and FD*

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.23%	1.36%	-3.03%	4.06%	6.63%	10.74%
Benchmark	-0.25%	4.50%	0.97%	6.23%	8.05%	9.05%

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

DHFL total exposure as on 30th August 2019 is Rs. 0.98 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 0 crore exposure, which was due for maturity on 16th August 2019 and same is part of net current assets.

August 2019

Group Equity Index Fund

Fund Objective

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

Portfolio Allocation

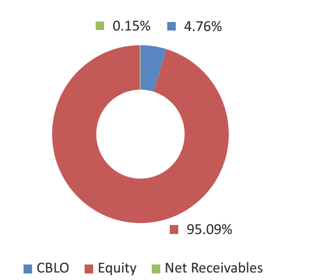
	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil	0 - 40	-
Money market and other liquid assets	0 - 40	4.76
Infrastructure sector as defined by the IRDA	0 - 20	-
Listed equities	0 - 100	95.09
Net Current Assets#		0.15
Total		**100.00**

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

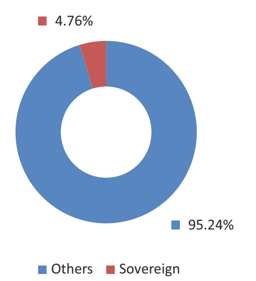
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		**95.09%**
Infosys Ltd	Computer Programming, Consultancy and Related Activities	9.74%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.72%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	7.17%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	6.74%
ITC Ltd	Manufacture of Tobacco Products	5.25%
Housing Development Finance Corporation Ltd	Housing Industry	4.49%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.46%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	3.95%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3.41%
Asian Paints Ltd	Manufacture of Chemicals and Chemical Products	3.13%
Others		38.05%
Money Market, Deposits & Other		**4.91%**
Total		**100.00%**

Asset Class



Rating Profile

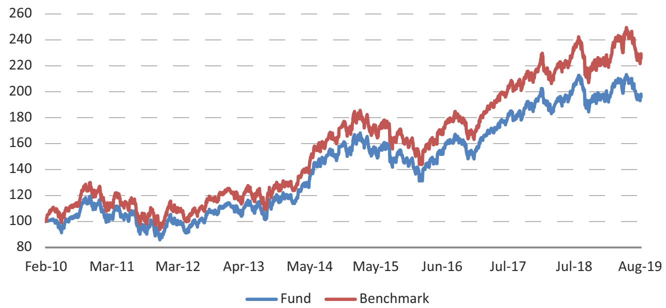


**Others includes Equity, CBLO, Net receivable/payable and FD*

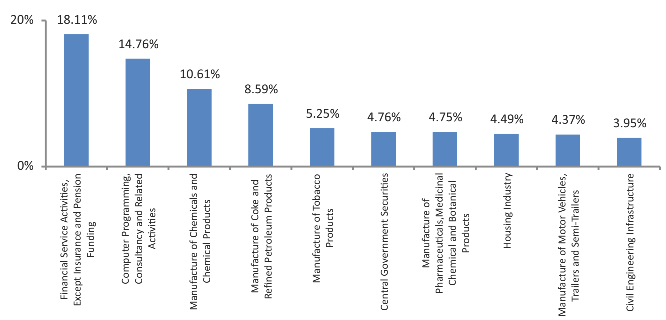
Fund Details

Description	
SFIN Number	ULGF00822/02/10GREQTYINDX116
Launch Date	19-Feb-10
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	28
Debt	-
Hybrid	25
NAV as on 30-August-19	19.7654
AUM (Rs. Cr)	34.63
Equity	95.09%
Debt	4.76%
Net current asset	0.15%

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	Inception
Fund	0.09%	0.99%	-7.06%	4.43%	6.40%	7.41%
Benchmark	-0.85%	2.14%	-5.63%	5.43%	7.86%	9.01%

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

August 2019

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	26.06
Corporate bonds	0 - 100	31.51
Money market and other liquid assets	0 - 40	37.48
Listed equities - NIL		-
Net Current Assets#		4.95
Total		**100.00**

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		**28.52%**
8.80% LIC Housing Finance Ltd NCD (MD 25/01/2029)	AAA	5.58%
8.57% Indiabulls Housing Finance Ltd. NCD (MD 30/03/2022)	AAA	5.27%
8.45% Bajaj Finance Ltd. NCD (MD 29/09/2026)	AAA	4.05%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	3.06%
10.09% MRF Ltd. NCD (MD 27/05/2021)	AAA	1.80%
8.95% Crompton Greaves Consumer Elec Ltd. NCD(MD 24/06/2020)	AA	1.74%
7.7948% Kotak Mahindra Prime Ltd NCD (MD 16/07/2020)	AAA	1.73%
7.39% LIC Housing Finance Ltd NCD (MD 30/08/2022)	AAA	1.13%
8.61% LICHF Ltd. NCD (MD 11/12/2019) (P/C 11/12/2015)	AAA	1.12%
8.70% HDFC Ltd (MD 15/12/2020)	AAA	0.61%
Others		2.43%
Sovereign		**25.88%**
7.26% GOI (MD 14/01/2029)	SOV	16.71%
7.32% GOI (MD 28/01/2024)	SOV	9.17%
Money Market, Deposits & Other		**45.60%**
Total		**100.00%**

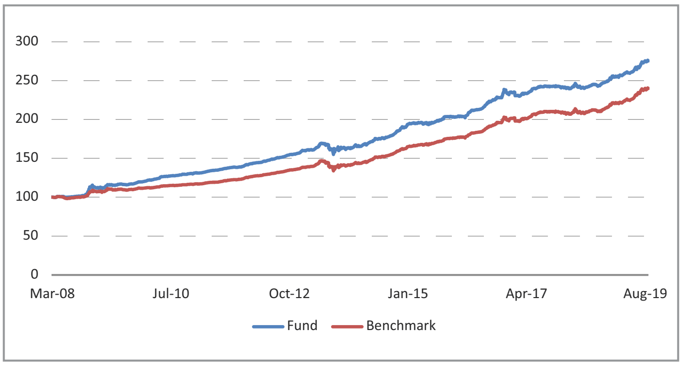
Fund Details

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	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	24
NAV as on 30-August-19	27.5843
AUM (Rs. Cr)	116.53
Equity	-
Debt	95.05%
Net current asset	4.95%

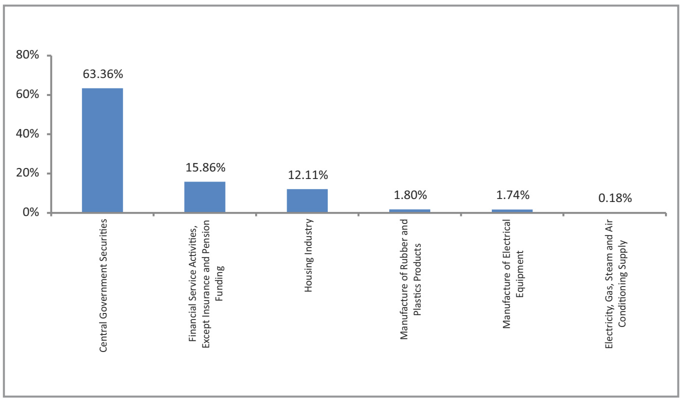
Quantitative Indicators

Modified Duration in Years	2.56
Average Maturity in Years	3.45
Yield to Maturity in %	6.53%

Growth of Rs. 100

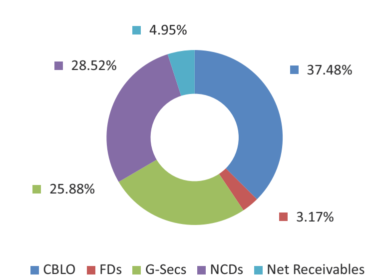


Top 10 Sectors

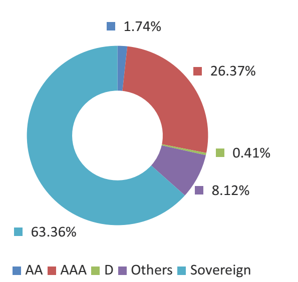


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.43%	7.24%	12.57%	6.60%	7.10%	9.28%
Benchmark	0.48%	8.23%	13.29%	6.93%	7.72%	7.95%

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

DHFL total exposure as on 30th August 2019 is Rs. 1.5 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 0.3 crore exposure, which was due for maturity on 16th August 2019 and same is part of net current assets.

August 2019

Group Liquid Fund

Fund Objective

To provide stable returns through investment in various fixed deposits, money market Instruments and short term debt instruments.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 20	-
Corporate bonds rated AA or above by Crisil*	0 - 20	-
Money market and other liquid assets	0 - 100	99.90
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets#		0.10
Total		**100.00**

#Net current asset represents net of receivables and payables for investments held.
* Including Fixed Deposits

Portfolio

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

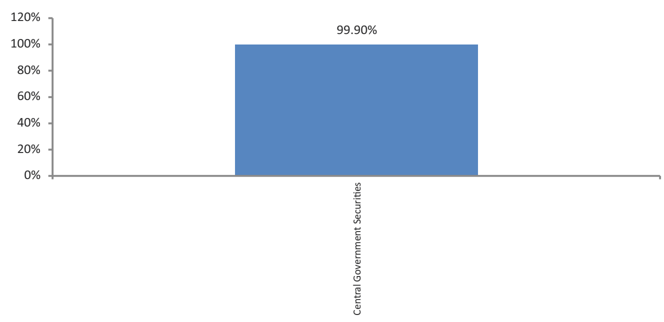
Fund Details

Description	
SFIN Number	ULGF00503/11/08GRLIQUFUND116
Launch Date	01-Nov-08
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	24
NAV as on 30-August-19	21.6518
AUM (Rs. Cr)	15.23
Equity	-
Debt	99.90%
Net current asset	0.10%

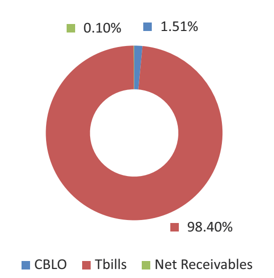
Quantitative Indicators

Modified Duration in Years	0.23
Average Maturity in Years	0.23
Yield to Maturity in %	6.26%

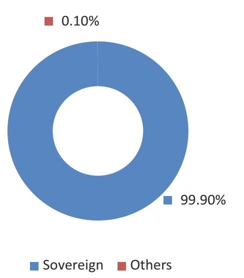
Top 10 Sectors



Asset Class



Rating Profile



**Others includes Equity, CBLO, Net receivable/payable and FD*

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	Inception
Fund	0.45%	0.16%	-3.00%	1.38%	3.09%	7.39%
Benchmark	0.51%	3.59%	7.47%	7.31%	7.13%	7.52%

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

August 2019

Group Short Term Debt Fund

Fund Objective

To earn moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	67.76
Corporate bonds rated AA or above by Crisil*	0 - 100	7.77
Money market and other liquid assets	0 - 40	7.31
Infrastructure sector as defined by the IRDA		-
Listed equities - NIL		-
Net Current Assets#		17.16
Total		**100.00**

#Net current asset represents net of receivables and payables for investments held.
* Including Fixed Deposits

Portfolio

Company/Issuer	Rating	Exposure (%)
Sovereign		**67.76%**
8.12% GOI (MD 10/12/2020)	SOV	60.68%
7.80% GOI (MD 11/04/2021)	SOV	7.08%
Money Market, Deposits & Other		**32.24%**
Total		**100.00%**

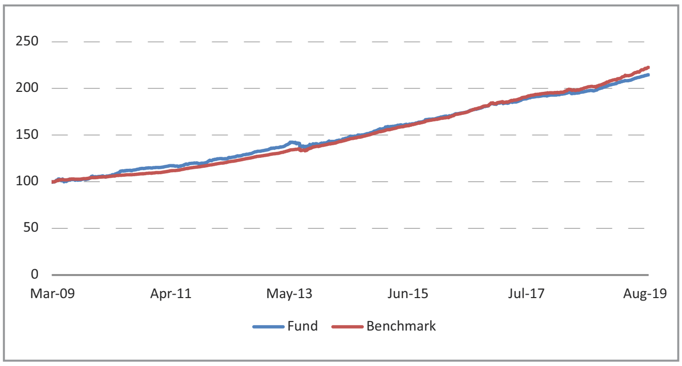
Fund Details

Description	
SFIN Number	ULGF00628/02/09GRSHTRMDEB116
Launch Date	11-Mar-09
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Short Term Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	24
NAV as on 30-August-19	21.4533
AUM (Rs. Cr)	0.27
Equity	-
Debt	82.84%
Net current asset	17.16%

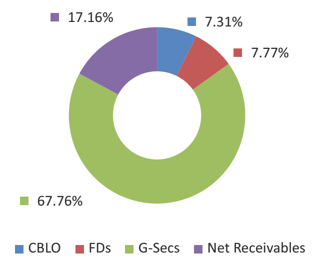
Quantitative Indicators

Modified Duration in Years	1.04
Average Maturity in Years	1.13
Yield to Maturity in %	6.11%

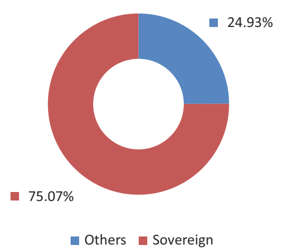
Growth of Rs. 100



Asset Class

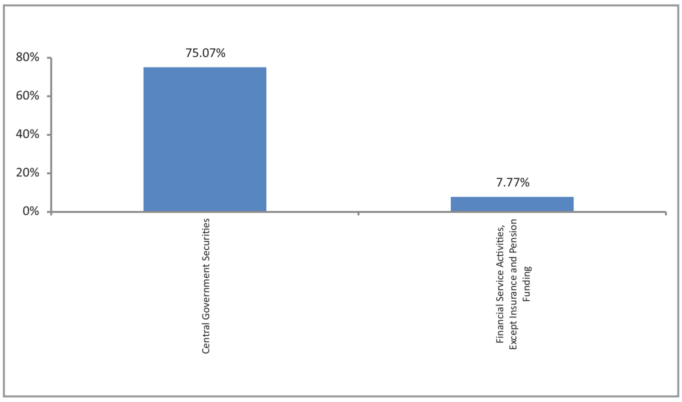


Rating Profile



Others includes Equity, CBLO, Net receivable/payable and FD

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	Inception
Fund	0.56%	3.73%	8.47%	5.99%	6.39%	7.56%
Benchmark	0.94%	5.59%	10.02%	7.30%	7.59%	7.93%

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

August 2019

Stable Gain Fund

Fund Objective

To provide moderate risk with moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 80	45.34
Corporate bonds	0 - 40	3.94
Money market and other liquid assets	0 - 20	12.17
Infrastructure sector as defined by the IRDA	0 - 25	9.75
Listed equities	0 - 35	25.81
Net Current Assets#		3.00
Total		**100.00**

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		**25.81%**
Infosys Ltd	Computer Programming, Consultancy and Related Activities	3.39%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	2.39%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.35%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	2.09%
ITC Ltd	Manufacture of Tobacco Products	2.07%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.60%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.53%
Housing Development Finance Corporation Ltd	Housing Industry	1.36%
Hindalco Industries Ltd	Manufacture of Basic Metals	1.19%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	1.14%
Others		6.69%
Corporate Bond		**22.79%**
8.30% RECL Ltd NCD GOI serviced (MD 25/03/2029)	AAA	8.99%
8.35% IRFC Ltd NCD (MD 13/03/2029)	AAA	5.11%
8.36% PGCI Ltd NCD (Part red.) (MD 06/01/2029)	AAA	3.37%
8.30% NTPC Ltd NCD Series 67 Secured Bond (MD 15/01/2029)	AAA	1.27%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	1.25%
8.20% GOI Oil Bond (MD 15/09/2024)	SOV	0.86%
9.3219% Tata Capital Ltd NCD (MD 18/12/2019)	AAA	0.81%
9.95% Food Corporation of India GOI Grnt NCD (MD 07/03/2022)	AAA	0.43%
8.90% Dewan Housing Finance Corp Limited (MD 04/06/2021)	D	0.36%
8.57% Indiabulls Housing Finance Ltd. NCD (MD 30/03/2022)	AAA	0.21%
Others		0.13%
Sovereign		**35.05%**
8.15% GOI (MD 24/11/2026)	SOV	15.01%
8.58% Gujarat SDL (MD 23/01/2023)	SOV	4.26%
7.98% Karnataka SDL (14/10/2025)	SOV	4.22%
8.60% GOI (MD 02/06/2028)	SOV	4.05%
8.28% GOI (MD 21/09/2027)	SOV	2.64%
8.21% Haryana Uday SDL (MD 31/03/2023)	SOV	2.09%
8.83% GOI (MD 12/12/2041)	SOV	1.93%
8.92% Tamil Nadu SDL (MD 08/08/2022)	SOV	0.86%
Money Market, Deposits & Other		**16.35%**
Total		**100.00%**

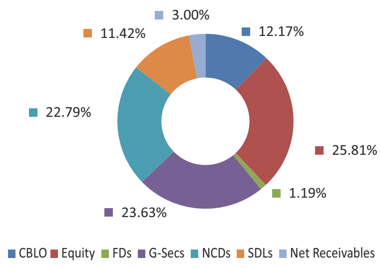
Fund Details

Description			
SFIN Number	ULGF00115/09/04STABLEFUND116		
Launch Date	31-Oct-04		
Face Value	10		
Risk Profile	Moderate		
Benchmark	-		
Fund Manager Name	Sampath Reddy, Reshma Banda, Durgadutt Dhar		
Number of funds managed by fund manager:	Sampath Reddy	Reshma Banda	Durgadutt Dhar
Equity	19	28	-
Debt	-	-	29
Hybrid	9	25	24
NAV as on 30-August-19	42.5607		
AUM (Rs. Cr)	248.05		
Equity	25.81%		
Debt	71.19%		
Net current asset	3.00%		

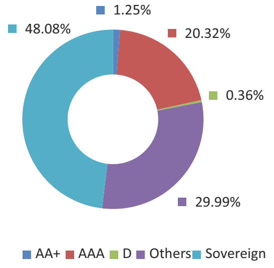
Quantitative Indicators

Modified Duration in Years	4.27
Average Maturity in Years	6.29
Yield to Maturity in %	6.91%

Asset Class

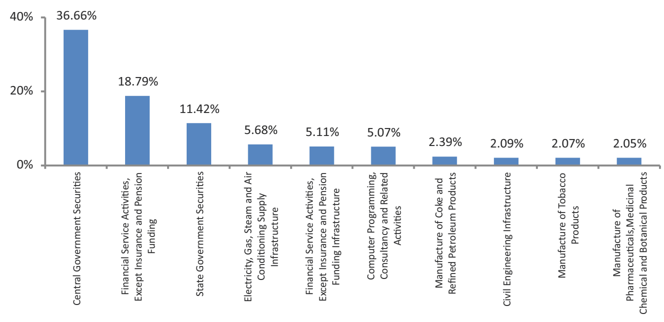


Rating Profile



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

Top 10 Sectors



**Others includes Equity, CBLO, Net receivable/payable and FD*

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	-0.08%	6.00%	7.12%	5.85%	8.03%	10.25%
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

DHFL total exposure as on 30th August 2019 is Rs. 2.25 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 0 crore exposure, which was due for maturity on 16th August 2019 and same is part of net current assets.

August 2019

Secure Gain Fund

Fund Objective

To provide very low principal risk with stable returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 90	50.57
Corporate bonds	0 - 30	6.57
Money market and other liquid assets	0 - 20	10.93
Infrastructure sector as defined by the IRDA	0 - 25	11.39
Listed equities	0 - 20	14.83
Net Current Assets[#]		5.71
Total		**100.00**

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		**14.83%**
Infosys Ltd	Computer Programming, Consultancy and Related Activities	2.50%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	1.96%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	1.23%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.89%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	0.89%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	0.77%
Housing Development Finance Corporation Ltd	Housing Industry	0.73%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	0.61%
Mahanagar Gas Ltd	Electricity, Gas, Steam and Air Conditioning Supply Infrastructure	0.52%
ITC Ltd	Manufacture of Tobacco Products	0.51%
Others		4.21%
Corporate Bond		**27.68%**
8.30% RECL Ltd NCD GOI serviced (MD 25/03/2029)	AAA	9.74%
8.30 % IRFC Ltd NCD (MD 25/03/2029)	AAA	3.77%
8.36% PGCI Ltd NCD (Part red.) (MD 06/01/2029)	AAA	3.52%
8.35% IRFC Ltd NCD (MD 13/03/2029)	AAA	1.74%
8.30% NTPC Ltd NCD Series 67 Secured Bond (MD 15/01/2029)	AAA	1.73%
9.10% Shriram Transport Finance Co Ltd NCD (MD 12/07/2021)	AA+	1.63%
8.20% GOI Oil Bond (MD 12/02/2024)	SOV	1.37%
8.24% Power Grid Corporation (GOI Serviced) NCD (14/02/2029)	AAA	1.06%
8.20% GOI Oil Bond (MD 15/09/2024)	SOV	0.91%
9.3219% Tata Capital Ltd NCD (MD 18/12/2019)	AAA	0.65%
Others		1.56%
Sovereign		**37.49%**
8.15% GOI (MD 24/11/2026)	SOV	12.95%
8.21% Haryana Uday SDL (MD 31/03/2023)	SOV	5.19%
8.21% Haryana UDAY SDL (MD 31/03/2024)	SOV	4.08%
8.83% GOI (MD 12/12/2041)	SOV	3.86%
8.28% GOI (MD 21/09/2027)	SOV	2.89%
7.77% Tamil Nadu Uday SDL (MD 22/02/2024)	SOV	2.20%
7.40% GOI (MD 09/09/2035)	SOV	1.50%
8.33% GOI (MD 09/07/2026)	SOV	1.09%
7.26% GOI (MD 14/01/2029)	SOV	1.05%
8.60% GOI (MD 02/06/2028)	SOV	0.88%
Others		1.80%
Money Market, Deposits & Other		**20.01%**
Total		**100.00%**

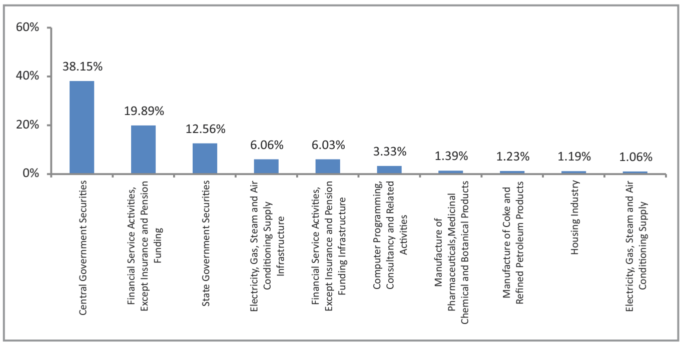
Fund Details

Description			
SFIN Number	ULGF00215/10/04SECUREFUND116		
Launch Date	15-Oct-04		
Face Value	10		
Risk Profile	Moderate		
Benchmark	-		
Fund Manager Name	Sampath Reddy, Reshma Banda, Durgadutt Dhar		
Number of funds managed by fund manager:	Sampath Reddy	Reshma Banda	Durgadutt Dhar
Equity	19	28	-
Debt	-	-	29
Hybrid	9	25	24
NAV as on 30-August-19	38.8773		
AUM (Rs. Cr)	1,396.18		
Equity	14.83%		
Debt	79.46%		
Net current asset	5.71%		

Quantitative Indicators

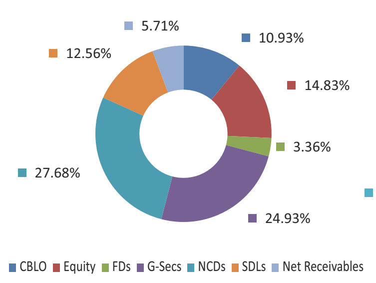
Modified Duration in Years	4.49
Average Maturity in Years	6.79
Yield to Maturity in %	7.05%

Top 10 Sectors

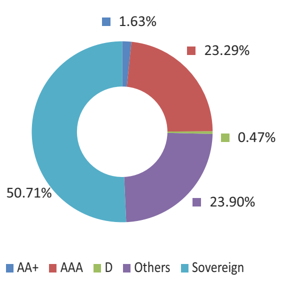


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



**Others includes Equity, CBLO, Net receivable/payable and FD*

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.09%	6.16%	9.20%	6.71%	8.21%	9.55%
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

DHFL total exposure as on 30th August 2019 is Rs. 16.6 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 0.1 crore exposure, which was due for maturity on 16th August 2019 and same is part of net current assets.

August 2019

Accelerated Gain Fund

Fund Objective

To provide enhanced returns over a period of time together with volatility in the return.

Portfolio Allocation

	Stated (%)	Actual (%)
Govt. and Govt. approved Securities	0 - 50	44.78
Corporate bonds rated AA or above by Crisil	0 - 50	-
Money market and other liquid assets	0 - 20	17.93
Infrastructure sector*	0 - 25	-
Listed equities	0 - 50	36.21
Net Current Assets#		1.08
Total		**100.00**

#Net current asset represents net of receivables and payables for investments held.
* Including Fixed Deposits

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		**36.21%**
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.53%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.41%
Nestle India Ltd	Manufacture of Food Products	3.45%
ITC Ltd	Manufacture of Tobacco Products	2.43%
MphasiS Ltd	Computer Programming, Consultancy and Related Activities	2.33%
IndusInd Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	2.12%
HCL Technologies Ltd	Computer Programming, Consultancy and Related Activities	1.79%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	1.65%
Sanofi India Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1.44%
Hindalco Industries Ltd	Manufacture of Basic Metals	1.37%
Others		10.66%
Sovereign		**44.78%**
7.17% GOI (MD 08/01/2028)	SOV	27.10%
6.84% GOI (MD 19/12/2022)	SOV	12.93%
8.21% Haryana UDAY SDL (MD 31/03/2024)	SOV	4.75%
Money Market, Deposits & Other		**19.02%**
Total		**100.00%**

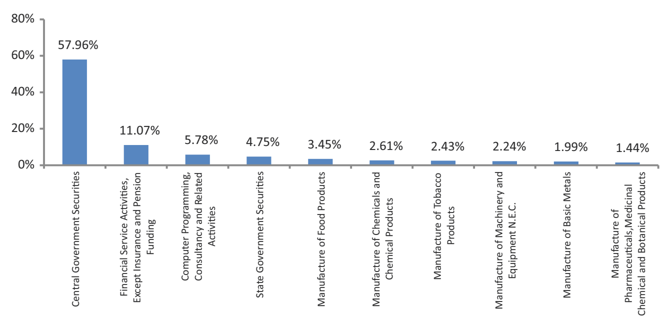
Fund Details

Description			
SFIN Number	ULGF00318/11/04ACCELEFUND116		
Launch Date	18-Nov-04		
Face Value	10		
Risk Profile	High		
Benchmark	-		
Fund Manager Name	Sampath Reddy, Reshma Banda, Durgadutt Dhar		
Number of funds managed by fund manager:	Sampath Reddy	Reshma Banda	Durgadutt Dhar
Equity	19	28	-
Debt	-	-	29
Hybrid	9	25	24
NAV as on 30-August-19	50.2955		
AUM (Rs. Cr)	3.28		
Equity	36.21%		
Debt	62.71%		
Net current asset	1.08%		

Quantitative Indicators

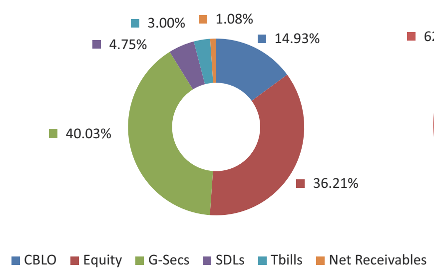
Modified Duration in Years	3.56
Average Maturity in Years	4.66
Yield to Maturity in %	6.34%

Top 10 Sectors

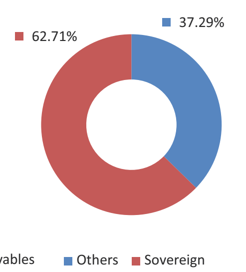


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



**Others includes Equity, CBLO, Net receivable/payable and FD*

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.14%	3.39%	-1.03%	2.72%	6.57%	11.54%
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

August 2019

Group Blue Chip Fund

Fund Objective

To provide capital appreciation through investment in equities.

Portfolio Allocation

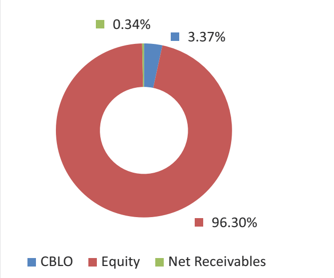
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	96.30
Debt and debt related securities /Cash /Money Market instruments**/Fixed Deposit and Mutual funds	0 - 40	3.37
Net Current Assets#		0.34
Total		**100.00**

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

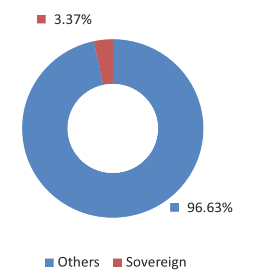
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		**96.30%**
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.47%
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	8.34%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	7.99%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	6.52%
Hindustan Unilever Ltd	Manufacture of Chemicals and Chemical Products	6.08%
ITC Ltd	Manufacture of Tobacco Products	5.71%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	5.45%
Housing Development Finance Corporation Ltd	Housing Industry	4.78%
Tata Consultancy Services Ltd	Computer Programming, Consultancy and Related Activities	2.93%
Maruti Suzuki India Ltd	Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2.80%
Others		37.23%
Money Market, Deposits & Other		**3.70%**
Total		**100.00%**

Asset Class



Rating Profile

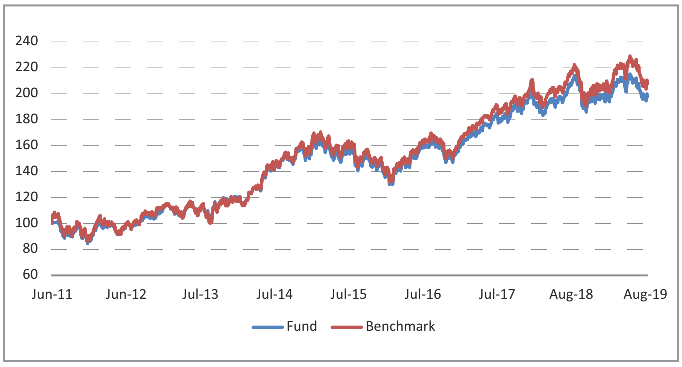


*Others includes Equity, CBLO, Net receivable/payable and FD

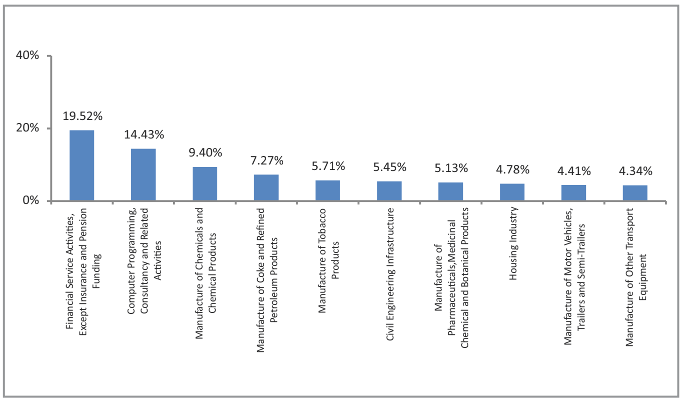
Fund Details

Description	
SFIN Number	ULGF01118/04/11GRBLUECHIP116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	High
Benchmark	Nifty 50 Index
Fund Manager Name	Reshma Banda
Number of funds managed by fund manager:	
Equity	28
Debt	-
Hybrid	25
NAV as on 30-August-19	19.9048
AUM (Rs. Cr)	4.16
Equity	96.30%
Debt	3.37%
Net current asset	0.34%

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	Inception
Fund	-0.18%	0.72%	-6.94%	4.82%	7.08%	8.76%
Benchmark	-0.85%	2.14%	-5.63%	5.43%	7.86%	9.41%

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

August 2019

Group Equity Fund

Fund Objective

To provide capital appreciation through investment in equity shares.

Portfolio Allocation

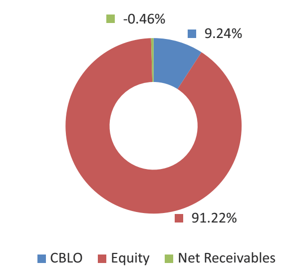
	Stated (%)	Actual (%)
Equity and equity related securities	60 - 100	91.22
Debt and debt related securities, Cash/Money Market Instruments/Fixed deposits/Mutual Funds	0 - 40	9.24
Net Current Assets#		-0.46
Total		**100.00**

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

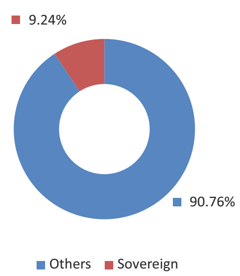
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Equity		**91.22%**
ICICI Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	6.94%
Infosys Ltd	Computer Programming, Consultancy and Related Activities	5.73%
Reliance Industries Ltd	Manufacture of Coke and Refined Petroleum Products	5.21%
Kotak Mahindra Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.97%
Larsen & Toubro Ltd	Civil Engineering Infrastructure	4.70%
HDFC Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	4.11%
Axis Bank Ltd	Financial Service Activities, Except Insurance and Pension Funding	3.46%
Housing Development Finance Corporation Ltd	Housing Industry	3.37%
Reliance ETF Bank BeES	Mutual Fund - Liquid	3.32%
Pfizer Ltd	Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	3.19%
Others		46.23%
Money Market, Deposits & Other		**8.78%**
Total		**100.00%**

Asset Class



Rating Profile

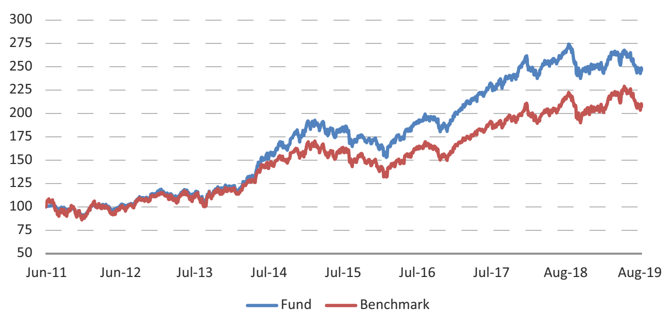


*Others includes Equity, CBLO, Net receivable/payable and FD

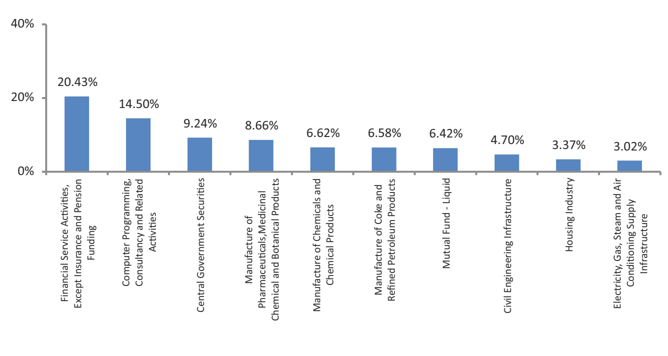
Fund Details

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	Sampath Reddy, Reshma Banda	
Number of funds managed by fund manager:	Sampath Reddy	Reshma Banda
Equity	19	28
Debt	-	-
Hybrid	9	25
NAV as on 30-August-19	24.7654	
AUM (Rs. Cr)	30.28	
Equity	91.22%	
Debt	9.24%	
Net current asset	-0.46%	

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	Inception
Fund	-0.67%	-0.10%	-9.53%	3.88%	8.06%	11.70%
Benchmark	-0.85%	2.14%	-5.63%	5.43%	7.86%	9.41%

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

August 2019

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	78.69
Equity and equity related instruments	0 - 50	-
Net Current Assets#		21.31
Total		**100.00**

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		**11.53%**
9.95% Food Corporation of India GOI Grnt NCD (MD 07/03/2022)	AAA	5.89%
7.20% Power Grid Corporation Ltd. NCD (MD 21/12/2021)	AAA	1.73%
NOVO X Trust - Locomotive Series R (MD 15/10/2019)	AAA	1.62%
8.95% HDFC Ltd. NCD (MD 19/10/2020)	AAA	1.41%
8.50% IRFC Ltd. (MD 22/06/2020)	AAA	0.70%
8.90% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	0.18%
Sovereign		**45.88%**
7.68% GOI (MD 15/12/2023)	SOV	24.53%
6.84% GOI (MD 19/12/2022)	SOV	10.67%
7.80% GOI (MD 11/04/2021)	SOV	9.15%
7.26% GOI (MD 14/01/2029)	SOV	0.80%
8.94% Gujarat SDL (MD 07/03/2022)	SOV	0.73%
Money Market, Deposits & Other		**42.59%**
Total		**100.00%**

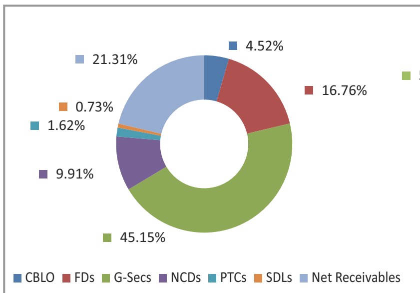
Fund Details

Description	
SFIN Number	ULGF01311/05/11GRGROWFU02116
Launch Date	11-May-11
Face Value	10
Risk Profile	Low
Benchmark	-
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	24
NAV as on 30-August-19	17.8519
AUM (Rs. Cr)	28.99
Equity	-
Debt	78.69%
Net current asset	21.31%

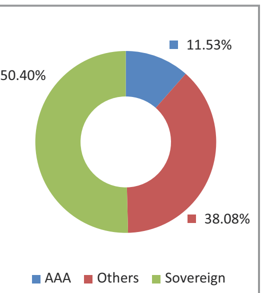
Quantitative Indicators

Modified Duration in Years	2.15
Average Maturity in Years	2.52
Yield to Maturity in %	6.92%

Asset Class

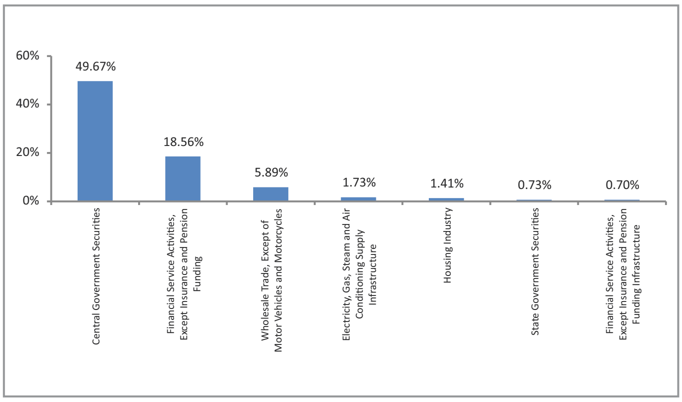


Rating Profile



Others includes Equity, CBLO, Net receivable/payable and FD

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	Inception
Fund	0.65%	4.17%	8.98%	6.20%	6.27%	7.22%
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

August 2019

Group Return Shield Fund

Fund Objective

To provide capital appreciation with reasonable risk by investing in a suitable mix of debt and equities

Portfolio Allocation

	Stated (%)	Actual (%)
Debt and Debt related securities	50 - 100	69.02
Equity and Equity related securities, Mutual funds, Money market instruments**, fixed deposits	0 - 50	15.53
Net Current Assets#		15.45
Total		**100.00**

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

Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		**14.56%**
9.64% Power Grid Corporation Ltd. G NCD (MD 31/05/2021)	AAA	5.65%
9.40% HDFC Ltd. NCD (MD 13/04/2021)	AAA	4.49%
8.88% LICHF Ltd. NCD (MD 13/10/2020)	AAA	4.42%
Sovereign		**54.47%**
8.94% Gujarat SDL (MD 07/03/2022)	SOV	18.32%
6.84% GOI (MD 19/12/2022)	SOV	17.72%
8.15% GOI (MD 11/06/2022)	SOV	9.93%
7.80% GOI (MD 11/04/2021)	SOV	8.49%
Money Market, Deposits & Other		**30.98%**
Total		**100.00%**

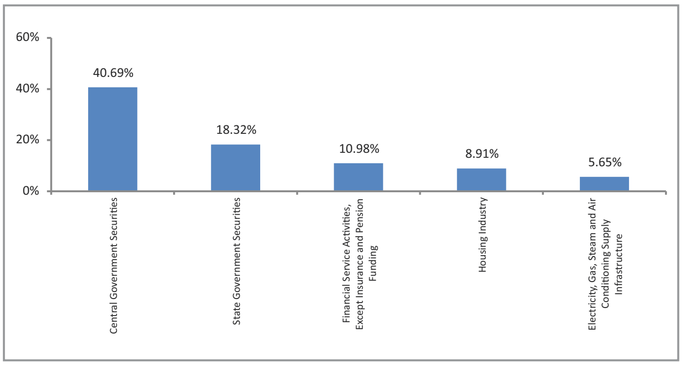
Fund Details

Description		
SFIN Number	ULGF01421/06/11RETNSHIELD116	
Launch Date	21-Jun-11	
Face Value	10	
Risk Profile	Moderate	
Benchmark	-	
Fund Manager Name	Reshma Banda, Durgadutt Dhar	
Number of funds managed by fund manager:	Reshma Banda	Durgadutt Dhar
Equity	28	-
Debt	-	29
Hybrid	25	24
NAV as on 30-August-19	19.4354	
AUM (Rs. Cr)	4.62	
Equity	-	
Debt	84.55%	
Net current asset	15.45%	

Quantitative Indicators

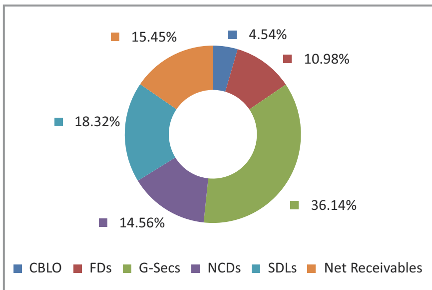
Modified Duration in Years	1.91
Average Maturity in Years	2.17
Yield to Maturity in %	6.63%

Top 10 Sectors

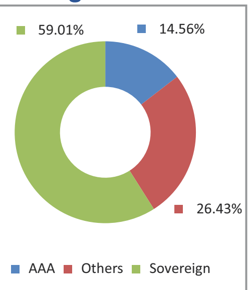


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



**Others includes Equity, CBLO, Net receivable/payable and FD*

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.76%	4.43%	8.92%	6.09%	6.95%	8.44%
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

August 2019

Group Short Term Debt Fund- II

Fund Objective

To earn moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt and debt related securities, Cash, Fixed Deposits, Money market instruments**, Mutual funds	0 - 100	96.62
Net Current Assets#		3.38
Total		**100.00**

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		**29.09%**
9.64% Power Grid Corporation Ltd. F NCD (MD 31/05/2020)	AAA	6.10%
8.88% LICHF Ltd. NCD (MD 13/10/2020)	AAA	5.87%
8.75% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	4.46%
8.95% HDFC Ltd. NCD (MD 19/10/2020)	AAA	3.92%
8.50% IRFC Ltd. (MD 22/06/2020)	AAA	3.89%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	1.95%
8.75 HDFC Ltd NCD (MD 13/01/2020)	AAA	1.92%
8.5935%IDFC First Bank Ltd. NCD(MD 21/10/2021)(Cmpd Annually)	AA	0.99%
Sovereign		**56.17%**
7.80% GOI (MD 11/04/2021)	SOV	21.36%
6.84% GOI (MD 19/12/2022)	SOV	19.98%
8.12% GOI (MD 10/12/2020)	SOV	14.74%
8.27% GOI (MD 09/06/2020)	SOV	0.09%
Money Market, Deposits & Other		**14.74%**
Total		**100.00%**

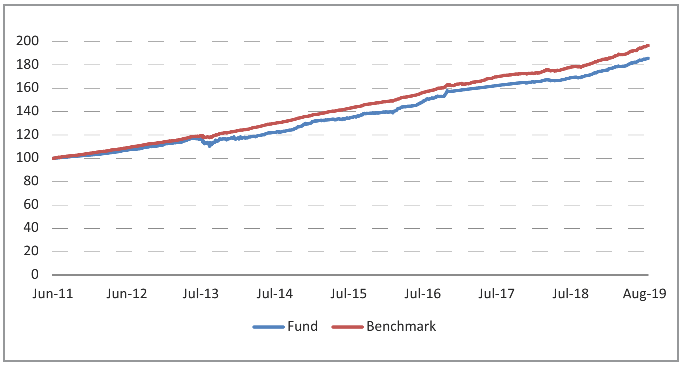
Fund Details

Description	
SFIN Number	ULGF01218/04/11GRSHTRDE02116
Launch Date	21-Jun-11
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Short Term Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	24
NAV as on 30-August-19	18.5656
AUM (Rs. Cr)	10.45
Equity	-
Debt	96.62%
Net current asset	3.38%

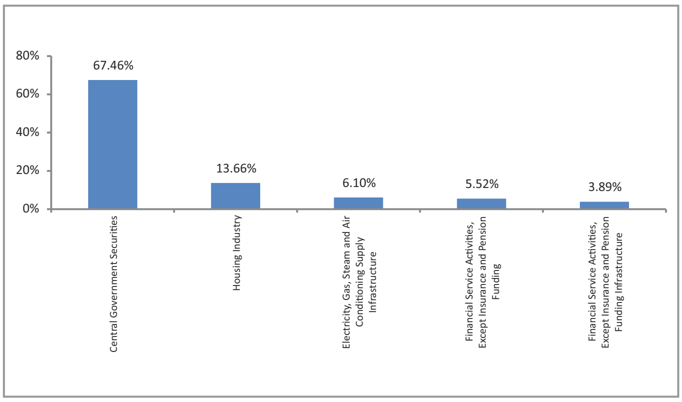
Quantitative Indicators

Modified Duration in Years	1.43
Average Maturity in Years	1.62
Yield to Maturity in %	6.28%

Growth of Rs. 100

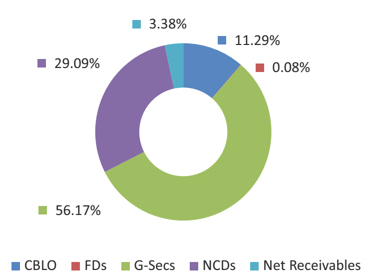


Top 10 Sectors

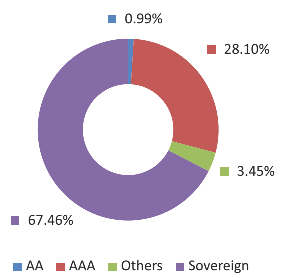


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.70%	4.82%	9.49%	6.73%	7.08%	7.84%
Benchmark	0.94%	5.59%	10.02%	7.30%	7.59%	8.60%

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

August 2019

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	50.76
Money Market instrument	0 - 60	45.94
Net Current Assets#		3.30
Total		**100.00**

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		**27.47%**
8.30% NTPC Ltd NCD Series 67 Secured Bond (MD 15/01/2029)	AAA	4.08%
8.75% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	3.98%
8.24% Power Grid Corporation(GOI Serviced) NCD (14/02/2029)	AAA	2.76%
8.80% LIC Housing Finance Ltd NCD (MD 25/01/2029)	AAA	1.91%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	1.73%
7.39% LIC Housing Finance Ltd NCD (MD 30/08/2022)	AAA	1.55%
8.70% HDFC Ltd (MD 15/12/2020)	AAA	1.32%
9.95% Food Corporation of India GOI Grnt NCD (MD 07/03/2022)	AAA	1.23%
8.75% Bajaj Finance Ltd. NCD (MD 14/08/2026)	AAA	1.17%
7.68% Fullerton India Credit Co Ltd S 56 NCD (MD 14/08/2020)	AAA	1.11%
Others		6.63%
Sovereign		**21.45%**
7.32% GOI (MD 28/01/2024)	SOV	12.87%
7.26% GOI (MD 14/01/2029)	SOV	8.58%
Money Market, Deposits & Other		**51.08%**
Total		**100.00%**

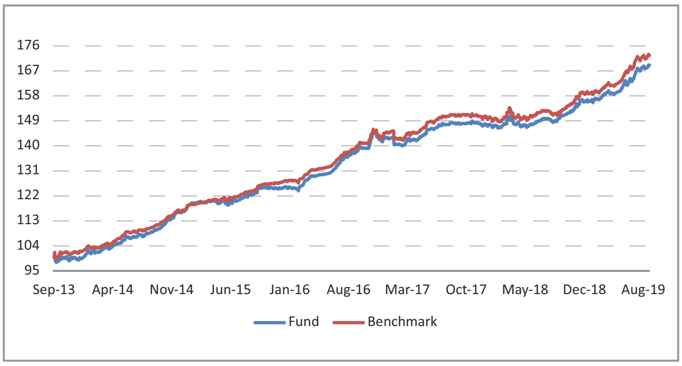
Fund Details

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	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	24
NAV as on 30-August-19	16.9081
AUM (Rs. Cr)	907.77
Equity	-
Debt	96.70%
Net current asset	3.30%

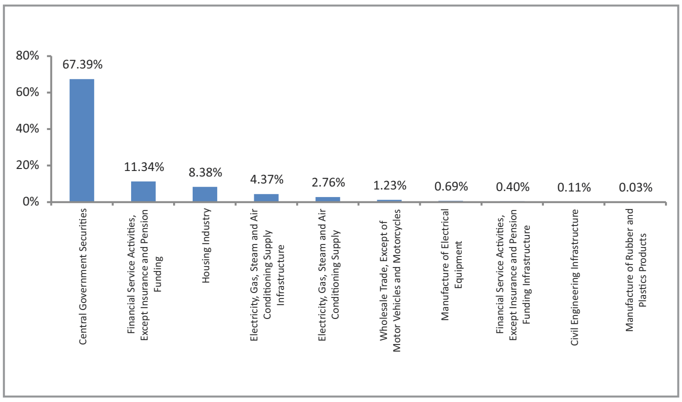
Quantitative Indicators

Modified Duration in Years	2.15
Average Maturity in Years	2.89
Yield to Maturity in %	6.39%

Growth of Rs. 100

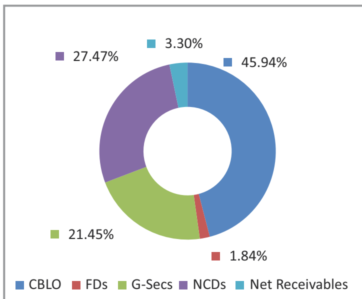


Top 10 Sectors

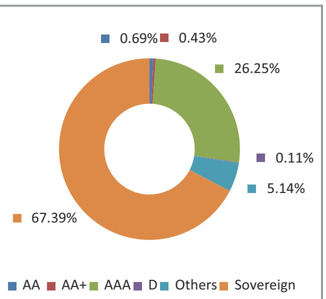


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



**Others includes Equity, CBLO, Net receivable/payable and FD*

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.66%	7.79%	13.02%	6.90%	7.31%	9.21%
Benchmark	0.48%	8.23%	13.29%	6.93%	7.72%	9.58%

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

DHFL total exposure as on 30th August 2019 is Rs. 9.39 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 6.91 crore exposure, which was due for maturity on 16th August 2019 and same is part of net current assets.

August 2019

Group Short Term Debt Fund-III

Fund Objective

To earn moderate returns.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	40 - 100	88.88
Money Market instrument	0 - 60	2.44
Net Current Assets[#]		8.67
Total		**100.00**

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		**36.77%**
8.65% HDFC Ltd. NCD (MD 18/09/2020)	AAA	8.71%
8.80% Power Grid Corporation Ltd. NCD (MD 29/09/2020)	AAA	6.54%
8.68% LICHF Ltd. NCD (MD 30/03/2020)	AAA	5.87%
8.75% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	5.13%
8.50% IRFC Ltd. (MD 22/06/2020)	AAA	4.68%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	2.44%
8.5935%IDFC First Bank Ltd. NCD(MD 21/10/2021)(Cmpd Annually)	AA	1.24%
9.64% Power Grid Corporation Ltd. F NCD (MD 31/05/2020)	AAA	1.09%
8.72% Shriram Transport Finance Co Ltd NCD (MD 27/03/2023)	AA+	0.90%
8.72% IDFC First Bank Ltd. NCD (MD 29/09/2020)	AA	0.17%
Sovereign		**47.66%**
6.84% GOI (MD 19/12/2022)	SOV	18.47%
7.80% GOI (MD 11/04/2021)	SOV	15.80%
8.12% GOI (MD 10/12/2020)	SOV	10.94%
8.27% GOI (MD 09/06/2020)	SOV	2.45%
Money Market, Deposits & Other		**15.57%**
Total		**100.00%**

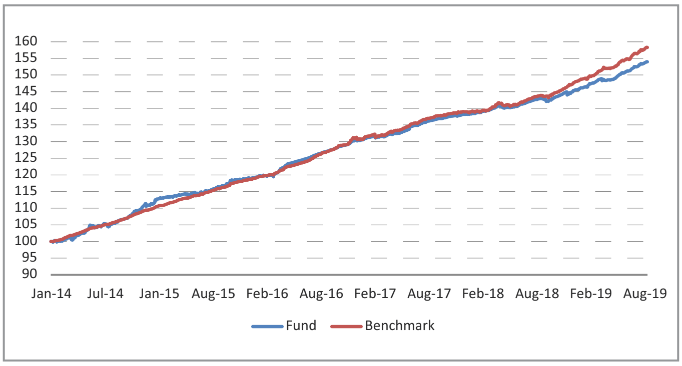
Fund Details

Description	
SFIN Number	ULGF02024/06/13GRSHTRDE03116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Short Term Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	24
NAV as on 30-August-19	15.3969
AUM (Rs. Cr)	58.49
Equity	-
Debt	91.33%
Net current asset	8.67%

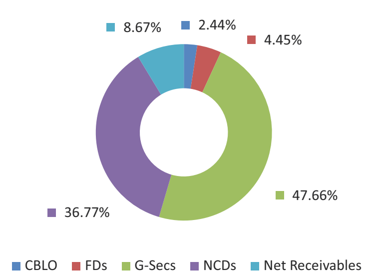
Quantitative Indicators

Modified Duration in Years	1.54
Average Maturity in Years	1.73
Yield to Maturity in %	6.51%

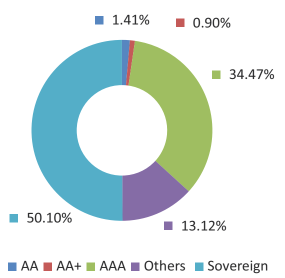
Growth of Rs. 100



Asset Class

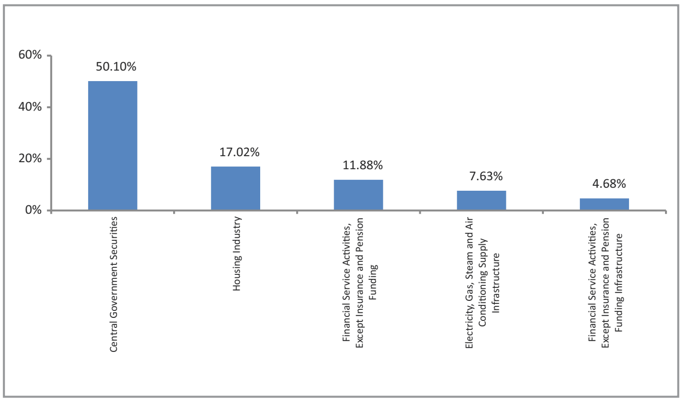


Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

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	Inception
Fund	0.76%	4.29%	7.73%	6.19%	6.58%	7.50%
Benchmark	0.94%	5.59%	10.02%	7.30%	7.59%	8.71%

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

DHFL total exposure as on 30th August 2019 is Rs. 0.03 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 0.03 crore exposure, which was due for maturity on 16th August 2019 and same is part of net current assets.

August 2019

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	99.23
Net Current Assets#		0.77
Total		**100.00**

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

Portfolio

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

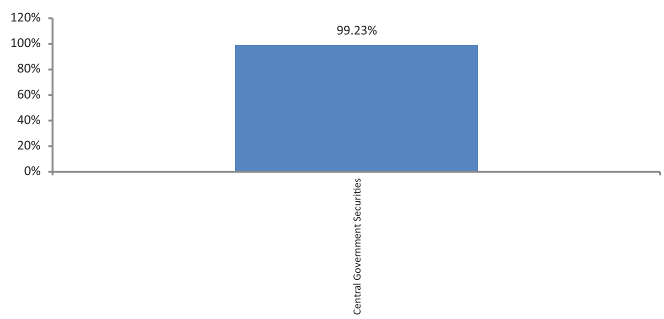
Fund Details

Description	
SFIN Number	ULGF02124/06/13GRLIQUFU02116
Launch Date	13-Sep-13
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	24
NAV as on 30-August-19	12.1604
AUM (Rs. Cr)	2.49
Equity	-
Debt	99.23%
Net current asset	0.77%

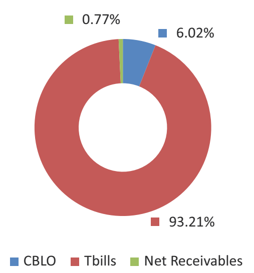
Quantitative Indicators

Modified Duration in Years	0.20
Average Maturity in Years	0.20
Yield to Maturity in %	6.50%

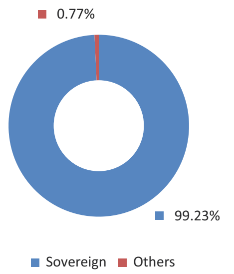
Top 10 Sectors



Asset Class



Rating Profile



**Others includes Equity, CBLO, Net receivable/payable and FD*

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	Inception
Fund	0.46%	-8.14%	-10.94%	-2.90%	0.13%	3.33%
Benchmark	0.51%	3.59%	7.47%	7.31%	7.13%	7.91%

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

August 2019

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	61.40
Money market instruments, Cash, Mutual funds	0 - 40	35.93
Net Current Assets#		2.66
Total		**100.00**

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

Portfolio

Company/Issuer	Rating	Exposure (%)
Corporate Bond		27.42%
8.24% Power Grid Corporation(GOI Serviced) NCD (14/02/2029)	AAA	6.13%
8.30% NTPC Ltd NCD Series 67 Secured Bond (MD 15/01/2029)	AAA	4.54%
8.75% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	2.72%
8.70% HDFC Ltd (MD 15/12/2020)	AAA	2.55%
8.80% LIC Housing Finance Ltd NCD (MD 25/01/2029)	AAA	2.46%
7.7948% Kotak Mahindra Prime Ltd NCD (MD 16/07/2020)	AAA	2.29%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	1.91%
9.39% LICHF Ltd. NCD (MD 23/08/2024) (P/C 26/08/2015)	AAA	1.85%
8.57% Indiabulls Housing Finance Ltd. NCD (MD 30/03/2022)	AAA	1.18%
9.95% Food Corporation of India GOI Grnt NCD (MD 07/03/2022)	AAA	0.73%
Others		1.06%
Sovereign		32.85%
7.26% GOI (MD 14/01/2029)	SOV	20.54%
7.32% GOI (MD 28/01/2024)	SOV	12.31%
Money Market, Deposits & Other		39.73%
Total		**100.00%**

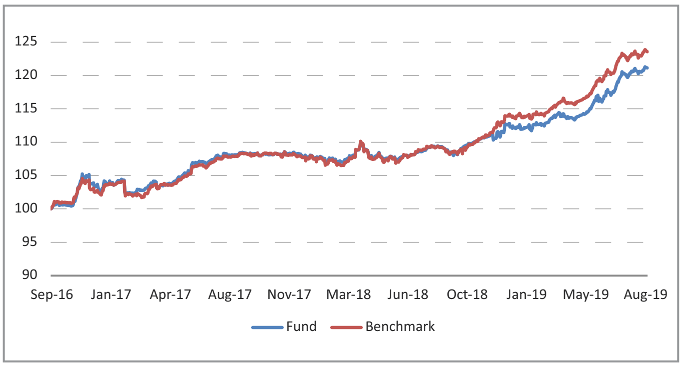
Fund Details

Description	
SFIN Number	ULGF02202/03/15GRDEBTFU03116
Launch Date	29-Sep-16
Face Value	10
Risk Profile	Low
Benchmark	CRISIL Composite Bond Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	24
NAV as on 30-August-19	12.1134
AUM (Rs. Cr)	87.96
Equity	-
Debt	97.34%
Net current asset	2.66%

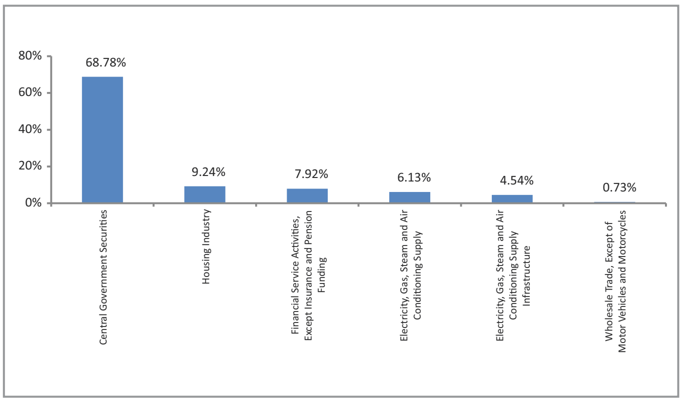
Quantitative Indicators

Modified Duration in Years	3.08
Average Maturity in Years	4.21
Yield to Maturity in %	6.46%

Growth of Rs. 100

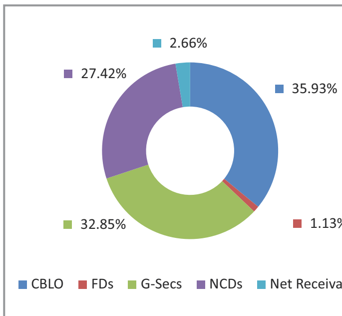


Top 10 Sectors

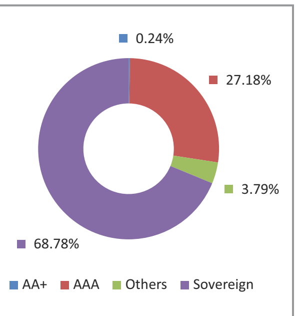


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



**Others includes Equity, CBLO, Net receivable/payable and FD*

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.59%	7.49%	10.99%	5.81%	-	6.79%
Benchmark	0.48%	8.23%	13.29%	6.93%	-	7.52%

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

DHFL total exposure as on 30th August 2019 is Rs. 0.62 crore. Company has provided 60% of the investment based on realizable value assessment. Out of total investment, DHFL has defaulted on Rs. 0.62 crore exposure, which was due for maturity on 16th August 2019 and same is part of net current assets.

August 2019

Group Balanced Gain Fund

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 and Equity related securities	0 - 60	-
Debt and Debt related securities,Money Market instrument/Mutual Funds	40 - 100	91.71
Net Current Assets#		8.29
Total		**100.00**

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

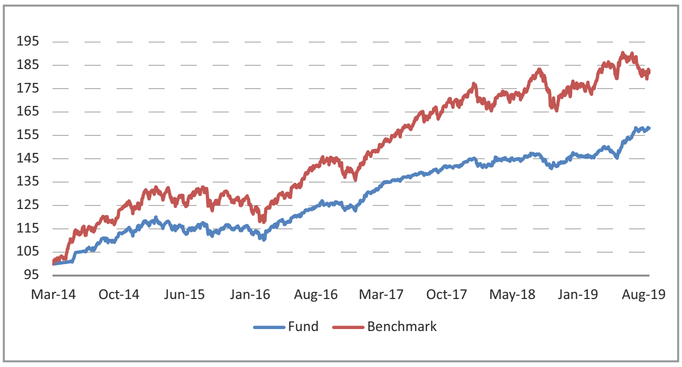
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Sovereign		**67.44%**
7.26% GOI (MD 14/01/2029)	SOV	67.44%
Money Market, Deposits & Other		**32.56%**
Total		**100.00%**

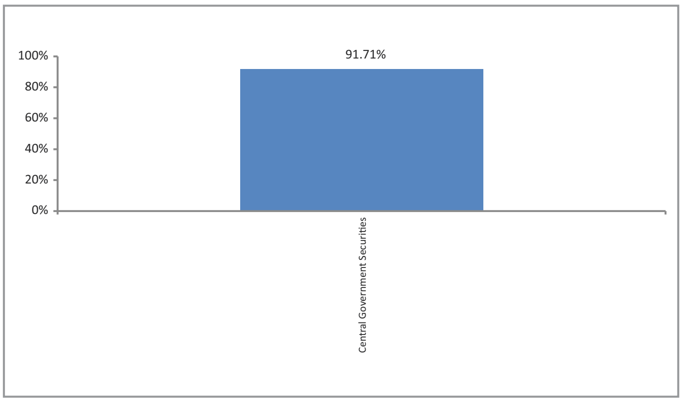
Fund Details

Description			
SFIN Number	ULGF01810/05/13GRBALCEDGA116		
Launch Date	25-Mar-14		
Face Value	10		
Risk Profile	High		
Benchmark	CRISIL Balanced Fund – Aggressive Index		
Fund Manager Name	Sampath Reddy, Reshma Banda, Durgadutt Dhar		
Number of funds managed by fund manager:	Sampath Reddy	Reshma Banda	Durgadutt Dhar
Equity	19	28	-
Debt	-	-	29
Hybrid	9	25	24
NAV as on 30-August-19	15.8036		
AUM (Rs. Cr)	0.25		
Equity	-		
Debt	91.71%		
Net current asset	8.29%		

Growth of Rs. 100

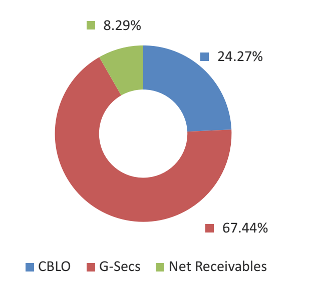


Top 10 Sectors

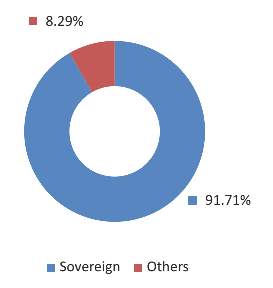


Note : 'Financial & insurance activities' sector includes exposure to 'Fixed Deposits' & 'Certificate of Deposits'.

Asset Class



Rating Profile



**Others includes Equity, CBLO, Net receivable/payable and FD*

Performance

Period	1 Month	6 Months	1 Year	2 Years	3 Years	Inception
Fund	0.19%	8.27%	7.77%	6.60%	7.84%	8.78%
Benchmark	-0.25%	4.50%	0.97%	6.23%	8.05%	10.07%

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

August 2019

Group Debt Pension Fund

Fund Objective

The investment objective of this fund is to provide accumulation of income through investment in high quality fixed income securities

Portfolio Allocation

	Stated (%)	Actual (%)
Debt	40 - 100	58.89
Money market instruments, Mutual funds*	0 - 60	37.45
Net Current Assets#		3.66
Total		**100.00**

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

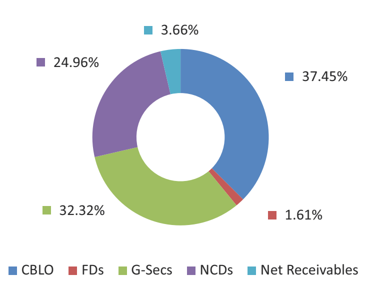
Portfolio

Company/Issuer	Sector/Rating	Exposure (%)
Corporate Bond		**24.96%**
8.24% Power Grid Corporation (GOI Serviced) NCD (14/02/2029)	AAA	5.43%
8.30% NTPC Ltd NCD Series 67 Secured Bond (MD 15/01/2029)	AAA	5.39%
7.90% LICHF Ltd. NCD (MD 18/08/2026)	AAA	5.24%
8.75% Indiabulls Housing Finance Ltd. NCD (MD 26/09/2021)	AAA	3.72%
7.49% GRUH Finance Limited NCD (MD 31/10/2022)	AAA	2.61%
8.75 HDFC Ltd NCD (MD 13/01/2020)	AAA	2.58%
Sovereign		**32.32%**
7.26% GOI (MD 14/01/2029)	SOV	20.04%
7.32% GOI (MD 28/01/2024)	SOV	12.28%
Money Market, Deposits & Other		**42.72%**
Total		**100.00%**

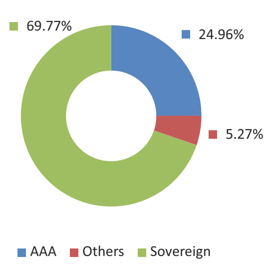
Fund Details

Description	
SFIN Number	ULGF02518/08/16GRDBTPENFU116
Launch Date	01-Sep-17
Face Value	10
Risk Profile	LOW
Benchmark	CRISIL Composite Bond Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	24
NAV as on 30-August-19	11.4346
AUM (Rs. Cr)	1.95
Equity	-
Debt	96.34%
Net current asset	3.66%

Asset Class

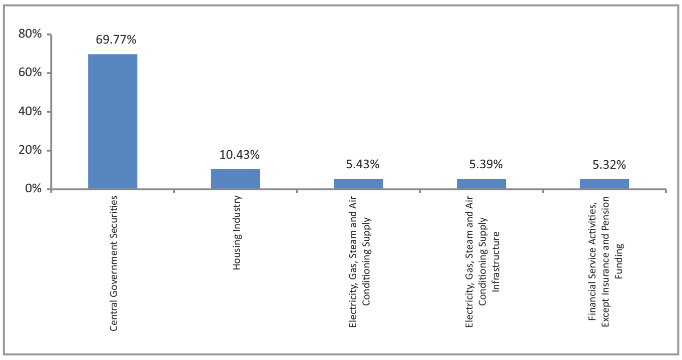


Rating Profile



*Others includes Equity, CBLO, Net receivable/payable and FD

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	Inception
Fund	0.60%	8.45%	13.44%	-	-	6.95%
Benchmark	0.48%	8.23%	13.29%	-	-	6.85%

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

August 2019

Group Liquid Fund-III

Fund Objective

To provide stable returns through investment in various fixed deposits, money market Instruments and short term debt instruments.

Portfolio Allocation

	Stated (%)	Actual (%)
Debt and Debt related securities incl. FD Cash, Mutual Funds	0 - 60	-
Money Market instrument	40 - 100	94.80
Net Current Assets#		5.20
Total		**100.00**

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

Portfolio

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

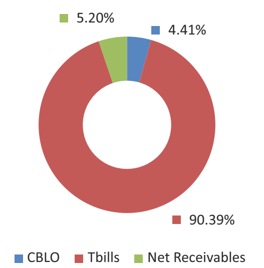
Fund Details

Description	
SFIN Number	ULGF02302/03/15GRLIQUFU03116
Launch Date	02-Aug-19
Face Value	10
Risk Profile	Very Low
Benchmark	CRISIL Liquid Fund Index
Fund Manager Name	Durgadutt Dhar
Number of funds managed by fund manager:	
Equity	-
Debt	29
Hybrid	24
NAV as on 30-August-19	10.0240
AUM (Rs. Cr)	0.23
Equity	-
Debt	94.80%
Net current asset	5.20%

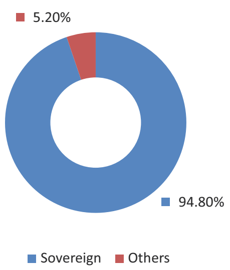
Quantitative Indicators

Modified Duration in Years	0.29
Average Maturity in Years	0.29
Yield to Maturity in %	6.55%

Asset Class

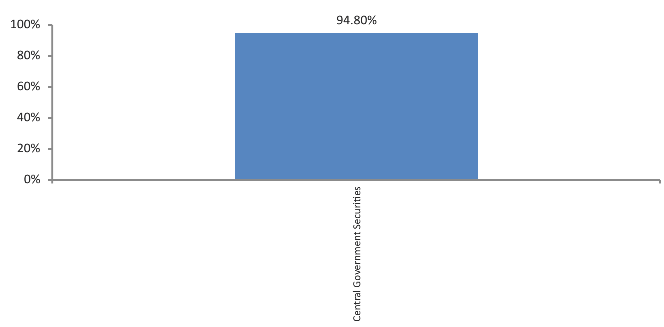


Rating Profile



Others includes Equity, CBLO, Net receivable/payable and FD

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	Inception
Fund	-	-	-	-	-	3.17%
Benchmark	-	-	-	-	-	6.26%

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