

| Name of Fund                | No. |
|-----------------------------|-----|
| Group Equity Fund 3         | 1   |
| Group Equity Fund 4         | 2   |
| Group Pure Equity Fund 1    | 3   |
| Group Infrastructure Fund 1 | 4   |
| Group Energy Fund 1         | 5   |
| Group Midcap Fund 1         | 6   |
| Group Growth Fund 1         | 7   |
| Group Balanced Fund 1       | 8   |
| Group Balanced Fund 2       | 9   |
| Group Balanced Fund 4       | 10  |
| Group Corporate Bond Fund 2 | 11  |
| Group Corporate Bond Fund 3 | 12  |
| Group Capital Secure Fund 1 | 13  |
| Group Gilt Fund 2           | 14  |
| Group Money Market Fund 2   | 15  |

# INVESTMENT INSIGHT

Group Equity Fund 3 (ULGF01808/06/09GEQUITYF03121)

Fund Report as on 31st October 2018

## Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

## Fund Details

**Fund Manager:** Mr. Devesh R. Dokwal

**NAV as on 31 October, 18:** ₹33.9445

**Inception Date:** 8<sup>th</sup> June 2009

**Benchmark:** Nifty 50

**AUM as on 31 October, 18:** ₹ 83.09 Crs.

## Asset Allocation

|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 00-100    | 95         |
| Gsec / Debt  | 00-00     | -          |
| MMI / Others | 00-100    | 5          |

## Returns

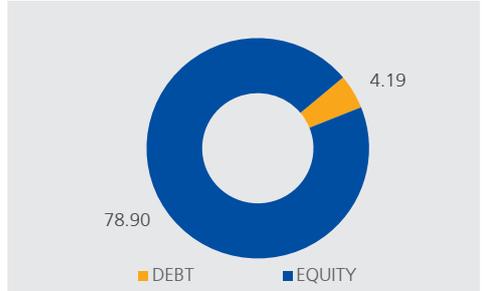
| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | -4.36%       | -4.98%        |
| Last 6 Months   | -5.31%       | -3.28%        |
| Last 1 Year     | 1.78%        | 0.50%         |
| Last 2 Years    | 8.22%        | 9.66%         |
| Last 3 Years    | 8.74%        | 8.79%         |
| Since Inception | 13.88%       | 9.49%         |

**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

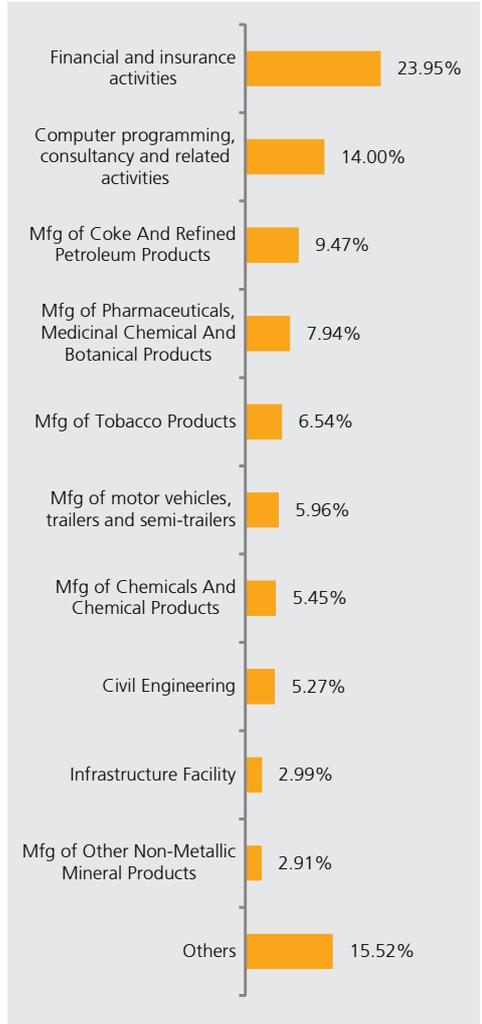
## Portfolio

| Name of Instrument                      | % to AUM       |
|---|----------------|
| RELIANCE INDUSTRIES LTD.                | 8.77%          |
| HDFC BANK LTD.FV-2                      | 7.46%          |
| INFOSYS LIMITED                         | 7.24%          |
| ITC - FV 1                              | 6.54%          |
| ICICI BANK LTD.FV-2                     | 5.88%          |
| LARSEN&TUBRO                            | 5.27%          |
| TATA CONSULTANCY SERVICES LTD.          | 4.07%          |
| HDFC LTD FV 2                           | 3.42%          |
| DIVIS LABORATORIES LIMITED              | 3.16%          |
| KOTAK MAHINDRA BANK LIMITED_FV5         | 2.70%          |
| HINDUSTAN LEVER LTD.                    | 2.54%          |
| SANOFI INDIA LIMITED                    | 2.28%          |
| YES BANK LTD                            | 2.24%          |
| MOTHERSON SUMI SYSTEMS LTD.             | 2.15%          |
| ULTRATECH CEMCO LTD                     | 2.14%          |
| MAHINDRA & MAHINDRA LTD. -FV5           | 1.88%          |
| GUJARAT FLUOROCEMICALS LTD.             | 1.65%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1  | 1.57%          |
| HCL TECHNOLOGIES LIMITED                | 1.42%          |
| Vedanta Limited                         | 1.28%          |
| ASIAN PAINTS LIMITEDFV-1                | 1.27%          |
| STATE BANK OF INDIAFV-1                 | 1.19%          |
| MARUTI UDYOG LTD.                       | 1.17%          |
| THE INDIAN HOTELS CO LTD                | 1.09%          |
| PETRONET LNG LIMITED                    | 1.01%          |
| GAS AUTHORITY OF INDIA LTD.             | 0.86%          |
| SHOPPERS STOP LIMITED                   | 0.82%          |
| TATA MOTORS LTD.FV-2                    | 0.76%          |
| JSW STEEL LIMITED                       | 0.73%          |
| GRASIM INDUSTRIES LTD.                  | 0.72%          |
| UNITED BREWERIES LIMITED                | 0.69%          |
| HERO MOTOCORP LIMITED                   | 0.68%          |
| INDIABULLS HOUSING FINANCE LTD          | 0.67%          |
| TITAN COMPANY LIMITED                   | 0.65%          |
| VESUVIUS INDIA LIMITED                  | 0.63%          |
| DR. REDDY LABORATORIES                  | 0.57%          |
| HINDUSTAN ZINC LIMITEDFV-2              | 0.57%          |
| COAL INDIA LIMITED                      | 0.55%          |
| TATA ELXSI LIMITED                      | 0.49%          |
| EIH LIMITED                             | 0.48%          |
| BHARAT FORGE                            | 0.45%          |
| POWER GRID CORP OF INDIA LTD            | 0.45%          |
| BHARTI AIRTEL LIMITED                   | 0.43%          |
| TECH MAHINDRA LIMITEDFV-5               | 0.41%          |
| MARICO LIMITED                          | 0.40%          |
| BAJAJ FINANCE LIMITED                   | 0.38%          |
| HINDUSTAN PETROLEUM CORPORATION LTD     | 0.36%          |
| PIRAMAL ENTERPRISES LIMITED             | 0.36%          |
| CESC LTD                                | 0.35%          |
| NIIT Limited                            | 0.35%          |
| BHARAT PETROLEUM CORP. LTD.             | 0.33%          |
| BAJAJ AUTO LTD                          | 0.29%          |
| TATA POWER CO. LTD.FV-1                 | 0.24%          |
| NMDC LIMITED                            | 0.23%          |
| COFFEE DAY ENTERPRISES LIMITED          | 0.23%          |
| UNITED SPIRITS LIMITED                  | 0.20%          |
| ACC LIMITED                             | 0.15%          |
| RP-SG RETAIL LIMITED                    | 0.05%          |
| RP-SG BUSINESS PROCESS SERVICES LIMITED | 0.03%          |
| <b>Equity Total</b>                     | <b>94.96%</b>  |
| <b>Money Market Total</b>               | <b>4.04%</b>   |
| <b>Current Assets</b>                   | <b>1.00%</b>   |
| <b>Total</b>                            | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Group Equity Fund 4 (ULGF02205/06/13GEQUITYF04121)

Fund Report as on 31st October 2018

## Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

## Fund Details

**Fund Manager:** Mr. Devesh R. Dokwal

**NAV as on 31 October, 18:** ₹13.1299

**Inception Date:** 29<sup>th</sup> December 2014

**Benchmark:** Nifty 50

**AUM as on 31 October, 18:** ₹161.77 Crs.

## Asset Allocation

|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 10-100    | 95         |
| Gsec / Debt  | 00-00     | -          |
| MMI / Others | 00-10     | 5          |

## Returns

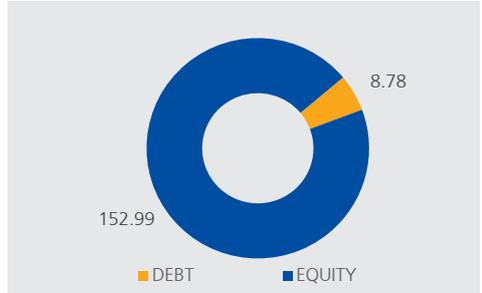
| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | -4.24%       | -4.98%        |
| Last 6 Months   | -5.46%       | -3.28%        |
| Last 1 Year     | 1.73%        | 0.50%         |
| Last 2 Years    | 8.15%        | 9.66%         |
| Last 3 Years    | 7.96%        | 8.79%         |
| Since Inception | 7.35%        | 6.34%         |

**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

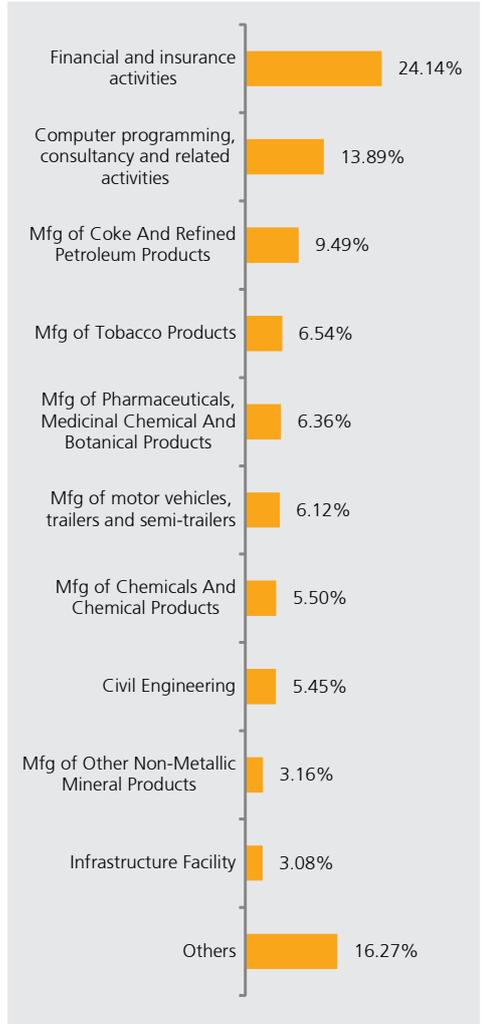
## Portfolio

| Name of Instrument                      | % to AUM       |
|---|----------------|
| RELIANCE INDUSTRIES LTD.                | 8.78%          |
| HDFC BANK LTD.FV-2                      | 7.46%          |
| INFOSYS LIMITED                         | 7.24%          |
| ITC - FV 1                              | 6.54%          |
| ICICI BANK LTD.FV-2                     | 5.88%          |
| LARSEN&TUBRO                            | 5.45%          |
| TATA CONSULTANCY SERVICES LTD.          | 4.07%          |
| HDFC LTD FV 2                           | 3.42%          |
| DIVIS LABORATORIES LIMITED              | 3.16%          |
| KOTAK MAHINDRA BANK LIMITED_FV5         | 2.70%          |
| HINDUSTAN LEVER LTD.                    | 2.58%          |
| YES BANK LTD                            | 2.42%          |
| ULTRATECH CEMCO LTD                     | 2.39%          |
| MOTHERSON SUMI SYSTEMS LTD.             | 2.09%          |
| MAHINDRA & MAHINDRA LTD.-FV5            | 2.08%          |
| GUJARAT FLUOROCHEMICALS LTD.            | 1.65%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1  | 1.57%          |
| Vedanta Limited                         | 1.42%          |
| HCL TECHNOLOGIES LIMITED                | 1.42%          |
| ASIAN PAINTS LIMITEDFV-1                | 1.27%          |
| STATE BANK OF INDIAFV-1                 | 1.19%          |
| MARUTI UDYOG LTD.                       | 1.17%          |
| THE INDIAN HOTELS CO LTD                | 1.09%          |
| PETRONET LNG LIMITED                    | 1.04%          |
| GAS AUTHORITY OF INDIA LTD.             | 0.91%          |
| SHOPPERS STOP LIMITED                   | 0.91%          |
| TATA MOTORS LTD.FV-2                    | 0.78%          |
| HERO MOTOCORP LIMITED                   | 0.73%          |
| JSW STEEL LIMITED                       | 0.73%          |
| GRASIM INDUSTRIES LTD.                  | 0.72%          |
| UNITED BREWERIES LIMITED                | 0.71%          |
| SANOFI INDIA LIMITED                    | 0.68%          |
| INDIABULLS HOUSING FINANCE LTD          | 0.67%          |
| TITAN COMPANY LIMITED                   | 0.66%          |
| HINDUSTAN ZINC LIMITEDFV-2              | 0.61%          |
| VESUVIUS INDIA LIMITED                  | 0.61%          |
| DR. REDDY LABORATORIES                  | 0.57%          |
| COAL INDIA LIMITED                      | 0.55%          |
| TATA ELXSI LIMITED                      | 0.55%          |
| EIH LIMITED                             | 0.48%          |
| BHARAT FORGE                            | 0.46%          |
| POWER GRID CORP OF INDIA LTD            | 0.45%          |
| BHARTI AIRTEL LIMITED                   | 0.43%          |
| TECH MAHINDRA LIMITEDFV-5               | 0.41%          |
| MARICO LIMITED                          | 0.40%          |
| BAJAJ FINANCE LIMITED                   | 0.38%          |
| PIRAMAL ENTERPRISES LIMITED             | 0.37%          |
| HINDUSTAN PETROLEUM CORPORATION LTD     | 0.37%          |
| CESC LTD                                | 0.36%          |
| BHARAT PETROLEUM CORP. LTD.             | 0.34%          |
| BAJAJ AUTO LTD                          | 0.30%          |
| TATA POWER CO. LTD.FV-1                 | 0.24%          |
| NMDC LIMITED                            | 0.23%          |
| COFFEE DAY ENTERPRISES LIMITED          | 0.23%          |
| UNITED SPIRITS LIMITED                  | 0.20%          |
| NIIT Limited                            | 0.18%          |
| ACC LIMITED                             | 0.15%          |
| RP-SG RETAIL LIMITED                    | 0.05%          |
| RP-SG BUSINESS PROCESS SERVICES LIMITED | 0.03%          |
| <b>Equity Total</b>                     | <b>94.57%</b>  |
| <b>Money Market Total</b>               | <b>4.72%</b>   |
| <b>Current Assets</b>                   | <b>0.70%</b>   |
| <b>Total</b>                            | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Group Pure Equity Fund 1 (ULGF01528/11/08GPUREEQF01121)

Fund Report as on 31st October 2018

## Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 October, 18:** ₹35.9407

**Inception Date:** 15<sup>th</sup> December 2008

**Benchmark:** Nifty 50 Shariah

**AUM as on 31 October, 18:** ₹ 0.46 Crs.

## Asset Allocation

|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 60-100    | 81         |
| Gsec / Debt  | 00-00     | -          |
| MMI / Others | 00-40     | 19         |

## Returns

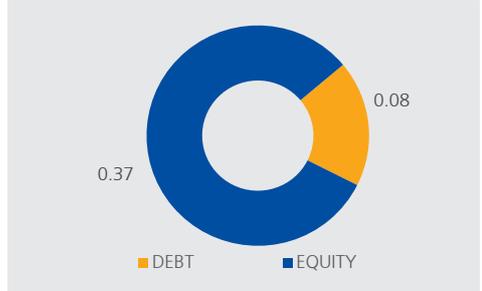
| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | -4.50%       | -5.40%        |
| Last 6 Months   | -6.42%       | -5.23%        |
| Last 1 Year     | -3.53%       | -7.58%        |
| Last 2 Years    | 6.41%        | 8.35%         |
| Last 3 Years    | 6.46%        | 7.99%         |
| Since Inception | 13.82%       | 12.77%        |

**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

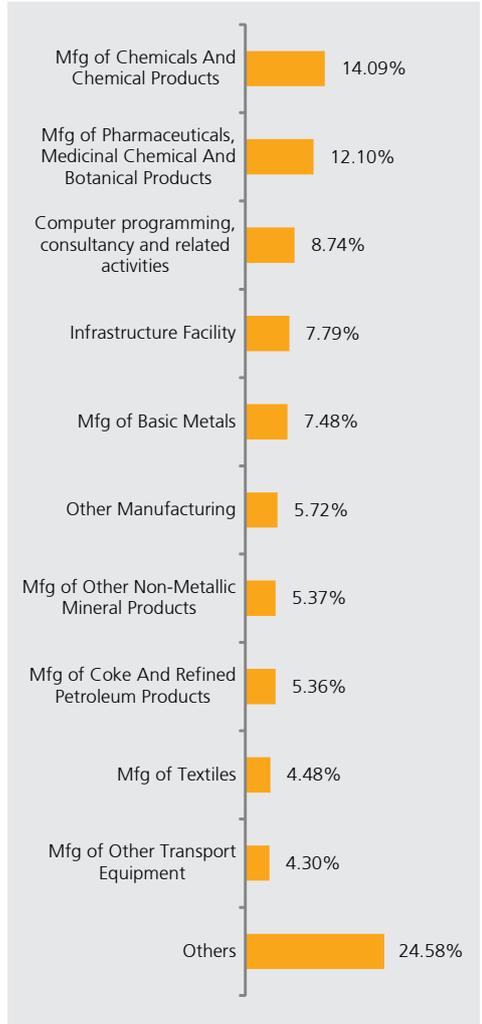
## Portfolio

| Name of Instrument                      | % to AUM       |
|---|----------------|
| HINDUSTAN LEVER LTD.                    | 8.60%          |
| TECH MAHINDRA LIMITEDFV-5               | 7.60%          |
| GAS AUTHORITY OF INDIA LTD.             | 5.98%          |
| TITAN COMPANY LIMITED                   | 5.72%          |
| TATA IRON & STEEL COMPANY LTD           | 5.60%          |
| ULTRATECH CEMCO LTD                     | 5.37%          |
| CIPLA LTD.                              | 4.80%          |
| INDIAN OIL CORPORATION LIMITED          | 4.58%          |
| GRASIM INDUSTRIES LTD.                  | 4.48%          |
| DR. REDDY LABORATORIES                  | 4.40%          |
| HERO MOTOCORP LIMITED                   | 4.30%          |
| ASIAN PAINTS LIMITEDFV-1                | 3.86%          |
| AUROBINDO PHARMA LIMITED                | 2.90%          |
| ONGCFV-5                                | 2.41%          |
| BRITANNIA INDUSTRIES LTD                | 1.61%          |
| JSW STEEL LIMITED                       | 1.19%          |
| TATA CONSULTANCY SERVICES LTD.          | 1.06%          |
| CESC LTD                                | 1.02%          |
| BERGER PAINTS (I) LIMITED               | 1.00%          |
| INDRAPRASTHA GAS LIMITED                | 0.97%          |
| MAHINDRA & MAHINDRA LTD.-FV5            | 0.89%          |
| PETRONET LNG LIMITED                    | 0.85%          |
| BHARAT PETROLEUM CORP. LTD.             | 0.77%          |
| HINDUSTAN ZINC LIMITEDFV-2              | 0.69%          |
| UPL LIMITED                             | 0.64%          |
| RP-SG RETAIL LIMITED                    | 0.13%          |
| RP-SG BUSINESS PROCESS SERVICES LIMITED | 0.09%          |
| <b>Equity Total</b>                     | <b>81.48%</b>  |
| <b>Money Market Total</b>               | <b>18.19%</b>  |
| <b>Current Assets</b>                   | <b>0.33%</b>   |
| <b>Total</b>                            | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Group Infrastructure Fund 1 (ULGF01908/06/09GINFRASF01121)

Fund Report as on 31st October 2018

## Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Infrastructure and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is high.

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 October, 18:** ₹13.4626

**Inception Date:** 08<sup>th</sup> June 2009

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 31 October, 18:** ₹ 0.31 Crs.

## Asset Allocation

|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 00-100    | 90         |
| Gsec / Debt  | 00-00     | -          |
| MMI / Others | 00-100    | 10         |

## Returns

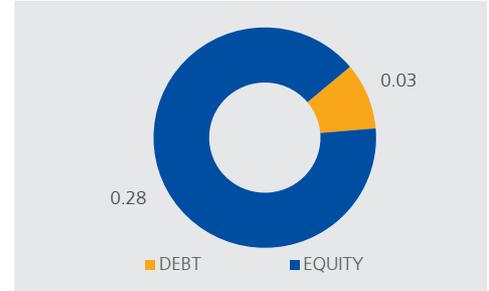
| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | -5.42%       | -5.49%        |
| Last 6 Months   | -10.06%      | -9.08%        |
| Last 1 Year     | -9.50%       | -9.22%        |
| Last 2 Years    | 5.86%        | 5.29%         |
| Last 3 Years    | 8.73%        | 7.31%         |
| Since Inception | 3.21%        | 2.37%         |

**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

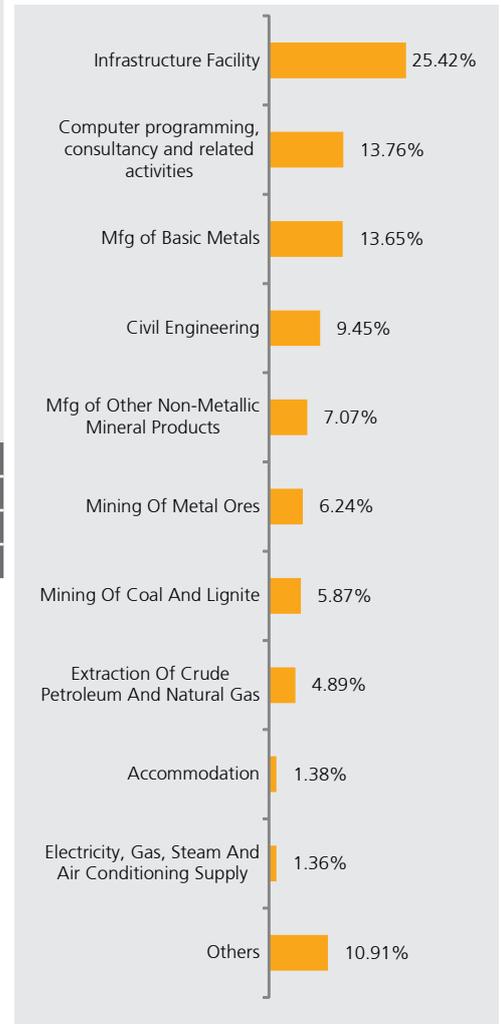
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| LARSEN&TUBRO                                  | 9.45%          |
| INFOSYS LIMITED                               | 7.42%          |
| ULTRATECH CEMCO LTD                           | 7.07%          |
| GAS AUTHORITY OF INDIA LTD.                   | 6.37%          |
| COAL INDIA LIMITED                            | 5.87%          |
| POWER GRID CORP OF INDIA LTD                  | 5.71%          |
| NTPC LIMITED                                  | 5.55%          |
| Vedanta Limited                               | 5.24%          |
| TATA IRON & STEEL COMPANY LTD                 | 5.22%          |
| TATA CONSULTANCY SERVICES LTD.                | 4.91%          |
| ONGCFV-5                                      | 4.89%          |
| HINDALCO INDUSTRIES LTD FV RE 1               | 4.22%          |
| ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED | 3.28%          |
| JSW STEEL LIMITED                             | 2.96%          |
| INDRAPRASTHA GAS LIMITED                      | 1.66%          |
| THE INDIAN HOTELS CO LTD                      | 1.38%          |
| CESC LTD                                      | 1.36%          |
| TECH MAHINDRA LIMITEDFV-5                     | 1.31%          |
| BHARTI AIRTEL LIMITED                         | 1.27%          |
| HINDUSTAN ZINC LIMITEDFV-2                    | 1.25%          |
| NMDC LIMITED                                  | 1.00%          |
| SIEMENS LIMITED                               | 0.96%          |
| TATA POWER CO. LTD.FV-1                       | 0.82%          |
| H.G. INFRA ENGINEERING LIMITED                | 0.76%          |
| RP-SG RETAIL LIMITED                          | 0.18%          |
| RP-SG BUSINESS PROCESS SERVICES LIMITED       | 0.12%          |
| <b>Equity Total</b>                           | <b>90.23%</b>  |
| <b>Money Market Total</b>                     | <b>11.23%</b>  |
| <b>Current Assets</b>                         | <b>-1.45%</b>  |
| <b>Total</b>                                  | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Group Energy Fund 1 (ULGF01428/11/08GENERGYF01121)

Fund Report as on 31st October 2018

## Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Energy and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is high.

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 October, 18:** ₹24.7966

**Inception Date:** 18<sup>th</sup> December 2008

**Benchmark:** Reliance Nippon Life ENERGY INDEX

**AUM as on 31 October, 18:** ₹ 0.14 Crs.

## Asset Allocation

|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 00-100    | 88         |
| Gsec / Debt  | 00-00     | -          |
| MMI / Others | 00-100    | 12         |

## Returns

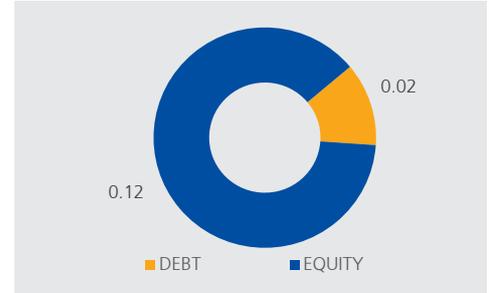
| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | -3.12%       | -2.62%        |
| Last 6 Months   | -7.55%       | -6.49%        |
| Last 1 Year     | -7.48%       | -12.31%       |
| Last 2 Years    | 7.48%        | 5.18%         |
| Last 3 Years    | 11.64%       | 8.02%         |
| Since Inception | 9.63%        | 11.20%        |

**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

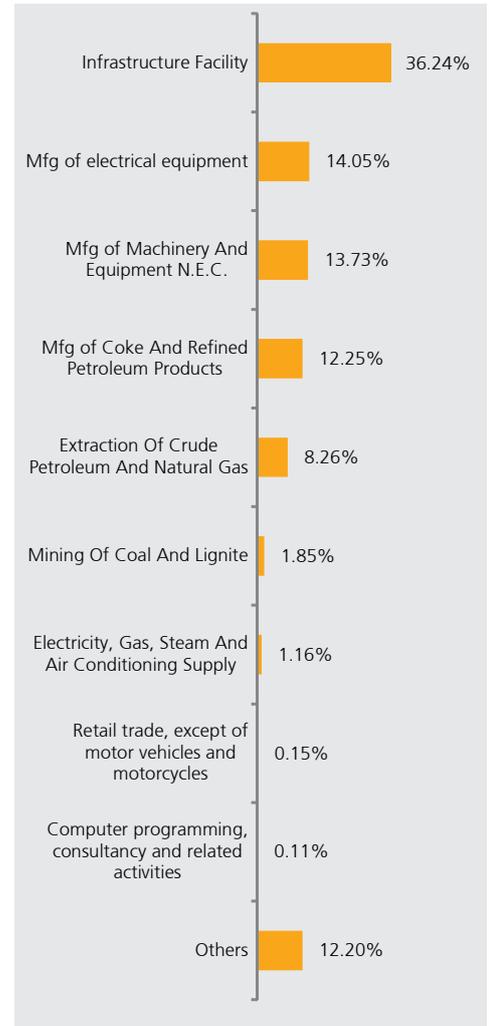
## Portfolio

| Name of Instrument                            | % to AUM       |
|---|----------------|
| GAS AUTHORITY OF INDIA LTD.                   | 9.29%          |
| ONGCFV-5                                      | 8.26%          |
| PETRONET LNG LIMITED                          | 8.09%          |
| VOLTAS LTD                                    | 8.04%          |
| RELIANCE INDUSTRIES LTD.                      | 7.94%          |
| POWER GRID CORP OF INDIA LTD                  | 7.18%          |
| NTPC LIMITED                                  | 6.90%          |
| KIRLOSKAR CUMMINS                             | 5.69%          |
| SIEMENS LIMITED                               | 4.87%          |
| CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED | 4.63%          |
| INDIAN OIL CORPORATION LIMITED                | 4.02%          |
| INDRAPRASTHA GAS LIMITED                      | 3.76%          |
| ABB INDIA LIMITED                             | 2.69%          |
| COAL INDIA LIMITED                            | 1.85%          |
| EXIDE INDUSTRIES LIMITED                      | 1.85%          |
| CESC LTD                                      | 1.16%          |
| TATA POWER CO. LTD.FV-1                       | 1.01%          |
| CASTROL INDIA LIMITED                         | 0.29%          |
| RP-SG RETAIL LIMITED                          | 0.15%          |
| RP-SG BUSINESS PROCESS SERVICES LTD           | 0.11%          |
| <b>Equity Total</b>                           | <b>87.80%</b>  |
| <b>Money Market Total</b>                     | <b>11.62%</b>  |
| <b>Current Assets</b>                         | <b>0.58%</b>   |
| <b>Total</b>                                  | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Group Midcap Fund 1 (ULGF02008/06/09GMIDCAPF01121)

Fund Report as on 31st October 2018

## Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Midcap companies. While recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 October, 18:** ₹34.4161

**Inception Date:** 8<sup>th</sup> June 2009

**Benchmark:** Nifty Midcap 50

**AUM as on 31 October, 18:** ₹ 0.28 Crs.

## Asset Allocation

|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 00-100    | 86         |
| Gsec / Debt  | 00-00     | -          |
| MMI / Others | 00-100    | 14         |

## Returns

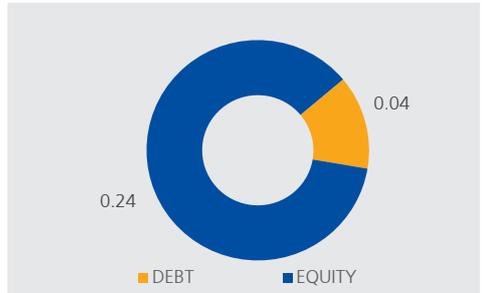
| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | -0.78%       | 2.34%         |
| Last 6 Months   | -14.68%      | -13.37%       |
| Last 1 Year     | -8.17%       | -7.67%        |
| Last 2 Years    | 5.36%        | 7.43%         |
| Last 3 Years    | 12.88%       | 12.67%        |
| Since Inception | 14.05%       | 9.14%         |

**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

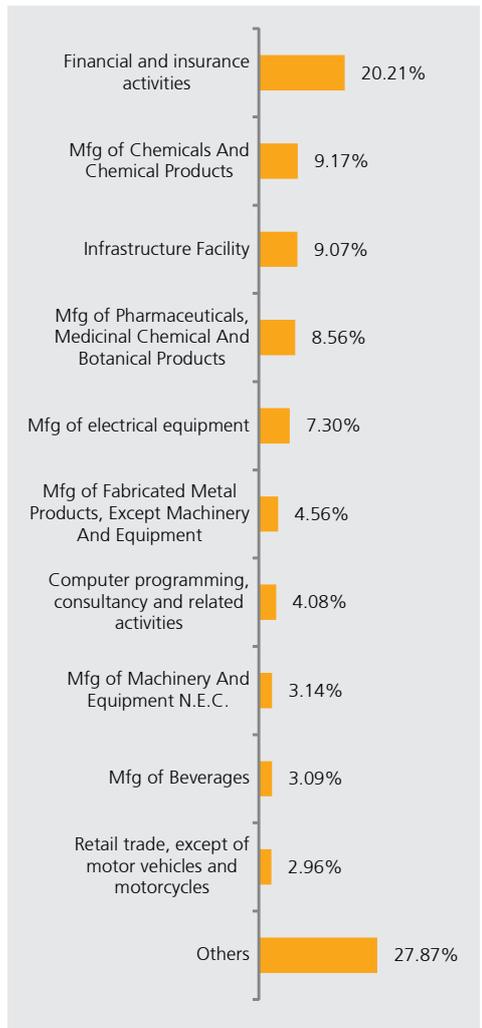
## Portfolio

| Name of Instrument                             | % to AUM       |
|--|----------------|
| RBL BANK LIMITED                               | 5.66%          |
| EXIDE INDUSTRIES LIMITED                       | 5.35%          |
| DIVIS LABORATORIES LIMITED                     | 4.71%          |
| BHARAT FORGE                                   | 4.56%          |
| STATE BANK OF INDIAFV-1                        | 3.78%          |
| PETRONET LNG LIMITED                           | 3.67%          |
| CHOLAMANDALAM INVESTMENT AND FIN CO LTD        | 3.62%          |
| MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED | 3.34%          |
| INDRAPRASTHA GAS LIMITED                       | 3.19%          |
| VOLTAS LTD                                     | 3.14%          |
| UNITED BREWERIES LIMITED                       | 3.09%          |
| TATA CHEMICALS LTD.                            | 2.83%          |
| SHOPPERS STOP LIMITED                          | 2.72%          |
| COFFEE DAY ENTERPRISES LIMITED                 | 2.43%          |
| GUJARAT FLUORO CHEMICALS LTD.                  | 2.40%          |
| BERGER PAINTS (I) LIMITED                      | 2.16%          |
| YES BANK LTD                                   | 2.13%          |
| TORRENT PHARMACEUTICALS LIMITED                | 2.02%          |
| HINDUSTAN ZINC LIMITEDFV-2                     | 1.99%          |
| GE POWER INDIA LIMITED                         | 1.95%          |
| AUROBINDO PHARMA LIMITED                       | 1.83%          |
| CESC LTD                                       | 1.83%          |
| APOLLO TYRES LIMITED                           | 1.75%          |
| TATA CONSULTANCY SERVICES LTD.                 | 1.59%          |
| TATA POWER CO. LTD.FV-1                        | 1.43%          |
| THE INDIAN HOTELS CO LTD                       | 1.43%          |
| CASTROL INDIA LIMITED                          | 1.42%          |
| NIIT Limited                                   | 1.36%          |
| GRASIM INDUSTRIES LTD.                         | 1.34%          |
| GODREJ INDUSTRIES LIMITED                      | 1.03%          |
| MARICO LIMITED                                 | 1.03%          |
| TECH MAHINDRA LIMITEDFV-5                      | 0.98%          |
| BHARAT FINANCIAL INCLUSION LIMITED             | 0.94%          |
| VESUVIUS INDIA LIMITED                         | 0.86%          |
| H.G. INFRA ENGINEERING LIMITED                 | 0.77%          |
| UPL LIMITED                                    | 0.74%          |
| SBI LIFE INSURANCE COMPANY LIMITED             | 0.74%          |
| RP-SG RETAIL LIMITED                           | 0.24%          |
| RP-SG BUSINESS PROCESS SERVICES LIMITED        | 0.16%          |
| <b>Equity Total</b>                            | <b>86.21%</b>  |
| <b>Money Market Total</b>                      | <b>12.47%</b>  |
| <b>Current Assets</b>                          | <b>1.32%</b>   |
| <b>Total</b>                                   | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Group Growth Fund 1 (ULGF00310/10/03GGROWTHF01121)

Fund Report as on 31st October 2018

## Investment Objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining moderate probability of negative returns in the short term. The risk appetitive is defined as 'moderate'.

## Fund Details

**Fund Manager:** Mr. Devesh R. Dokwal (Equity) & Mr. Gaurav Jakhota (Debt)

**NAV as on 31 October, 18:** ₹25.1901

**Inception Date:** 31<sup>st</sup> January 2007

**Benchmark:** CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40%

**AUM as on 31 October, 18:** ₹ 4.80 Crs.

**Modified Duration of Debt Portfolio:** 3.57 years

**YTM of Debt Portfolio:** 8.14%

## Asset Allocation

|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 00-40     | 35         |
| Gsec / Debt  | 00-100    | 60         |
| MMI / Others | 00-100    | 5          |

## Returns

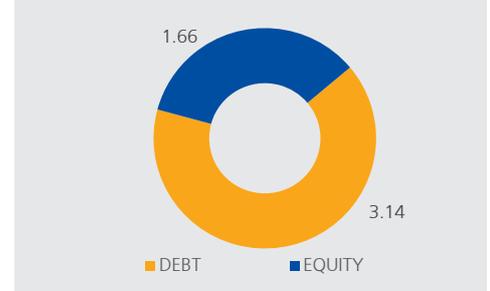
| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | -0.79%       | -1.17%        |
| Last 6 Months   | -1.78%       | 0.21%         |
| Last 1 Year     | 0.45%        | 1.45%         |
| Last 2 Years    | 5.24%        | 6.69%         |
| Last 3 Years    | 7.06%        | 7.81%         |
| Since Inception | 8.18%        | 8.62%         |

**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

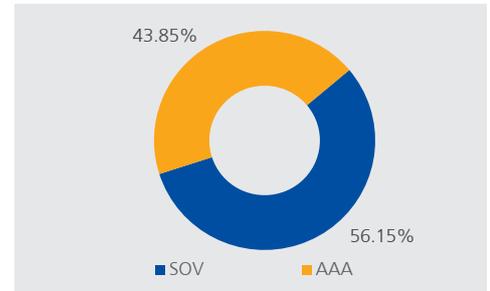
## Portfolio

| Name of Instrument                                 | % to AUM       |
|--|----------------|
| 7.33% IRFC NCD 28-08-2027 SR123                    | 7.58%          |
| 9.00% RJIL NCD 21-01-2025 SR-PPD5                  | 4.19%          |
| 8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III | 4.15%          |
| 8.40% PGCIL NCD 27-05-2022 L STRP D                | 4.11%          |
| 9.25% RJIL NCD 16-06-2024 SR-PPD3                  | 2.12%          |
| 10.00% IHFL NCD 29-09-2019                         | 2.10%          |
| 8.80% PGCIL NCD 13-03-2023 XLII                    | 2.08%          |
| <b>Bonds/Debtures Total</b>                        | <b>26.34%</b>  |
| 6.05% GOI CG 02-02-2019                            | 12.71%         |
| 7.17% GOI 08-01-2028                               | 7.62%          |
| 6.84% GOI CG 19-12-2022                            | 6.29%          |
| 8.73% UTTARPRADESH SDL 10-10-2028                  | 2.08%          |
| 8.60% GOI CG 02-06-2028                            | 1.74%          |
| 7.40% GOI CG 09-09-2035                            | 1.34%          |
| 6.57% GOI CG 05-12-2033                            | 0.92%          |
| 8.13% GOI CG 22-06-2045                            | 0.66%          |
| 6.68% GOI CG 17-09-2031                            | 0.21%          |
| 8.10% KERALA SDL 08-05-2023                        | 0.21%          |
| <b>Gilts Total</b>                                 | <b>33.77%</b>  |
| RELIANCE INDUSTRIES LTD.                           | 3.27%          |
| HDFC BANK LTD.FV-2                                 | 3.10%          |
| INFOSYS LIMITED                                    | 2.99%          |
| ITC - FV 1   | 2.38%          |
| ICICI BANK LTD.FV-2                                | 2.17%          |
| LARSEN&TUBRO                                       | 2.13%          |
| HDFC LTD FV 2                                      | 1.68%          |
| KOTAK MAHINDRA BANK LIMITED_FV5                    | 1.46%          |
| TATA CONSULTANCY SERVICES LTD.                     | 1.31%          |
| HINDUSTAN LEVER LTD.                               | 1.04%          |
| YES BANK LTD                                       | 0.85%          |
| DIVIS LABORATORIES LIMITED                         | 0.83%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1             | 0.68%          |
| MAHINDRA & MAHINDRA LTD.-FV5                       | 0.65%          |
| THE INDIAN HOTELS CO LTD                           | 0.62%          |
| HCL TECHNOLOGIES LIMITED                           | 0.60%          |
| ULTRATECH CEMCO LTD                                | 0.57%          |
| Vedanta Limited                                    | 0.56%          |
| ASIAN PAINTS LIMITEDFV-1                           | 0.52%          |
| STATE BANK OF INDIAFV-1                            | 0.52%          |
| GUJARAT FLUORO CHEMICALS LTD.                      | 0.50%          |
| GRASIM INDUSTRIES LTD.                             | 0.44%          |
| PETRONET LNG LIMITED                               | 0.42%          |
| JSW STEEL LIMITED                                  | 0.41%          |
| GAS AUTHORITY OF INDIA LTD.                        | 0.41%          |
| MARUTI UDYOG LTD.                                  | 0.36%          |
| NESTLE INDIA LIMITED                               | 0.34%          |
| TITAN COMPANY LIMITED                              | 0.31%          |
| TECH MAHINDRA LIMITEDFV-5                          | 0.30%          |
| TATA MOTORS LTD.FV-2                               | 0.29%          |
| DR. REDDY LABORATORIES                             | 0.29%          |
| POWER GRID CORP OF INDIA LTD                       | 0.29%          |
| BAJAJ FINANCE LIMITED                              | 0.26%          |
| HERO MOTOCORP LIMITED                              | 0.24%          |
| TATA POWER CO. LTD.FV-1                            | 0.21%          |
| COAL INDIA LIMITED                                 | 0.21%          |
| MAX FINANCIAL SERVICES LIMITED                     | 0.20%          |
| BHARAT FORGE                                       | 0.19%          |
| PIRAMAL ENTERPRISES LIMITED                        | 0.19%          |
| CESC LTD   | 0.18%          |
| MARICO LIMITED                                     | 0.18%          |
| BAJAJ AUTO LTD                                     | 0.15%          |
| BHARAT PETROLEUM CORP. LTD                         | 0.15%          |
| HINDUSTAN PETROLEUM CORPORATION LTD                | 0.11%          |
| BHARTI AIRTEL LIMITED                              | 0.09%          |
| RP-SG RETAIL LIMITED                               | 0.02%          |
| RP-SG BUSINESS PROCESS SERVICES LIMITED            | 0.02%          |
| <b>Equity Total</b>                                | <b>34.68%</b>  |
| <b>MF Total</b>                                    | <b>2.71%</b>   |
| <b>Money Market Total</b>                          | <b>0.04%</b>   |
| <b>Current Assets</b>                              | <b>2.46%</b>   |
| <b>Total</b>                                       | <b>100.00%</b> |

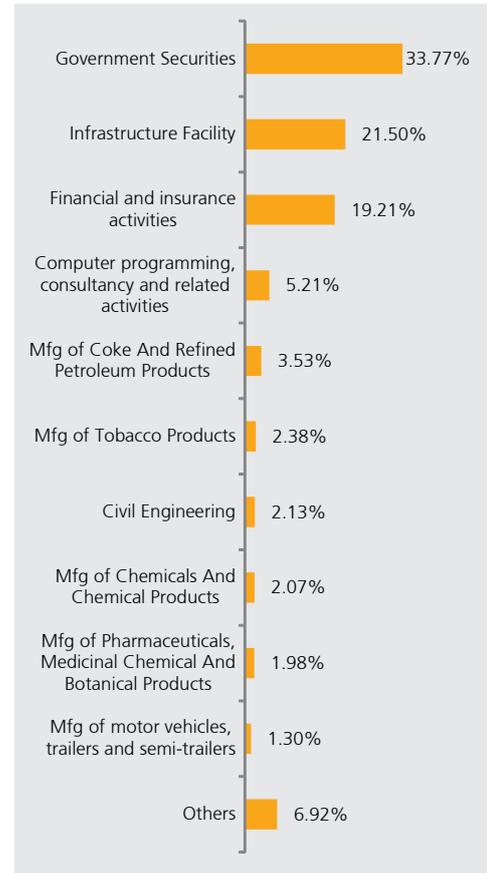
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Group Balanced Fund 1 (ULGF00110/10/03GBALANCE01121)

Fund Report as on 31st October 2018

## Investment Objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining a low probability of negative returns in the short term. The risk appetite is defined as 'low to moderate'.

## Fund Details

**Fund Manager:** Mr. Devesh R. Dokwal

(Equity) & Mr. Gaurav Jakhotia (Debt)

**NAV as on 31 October, 18:** ₹29.0462

**Inception Date:** 13<sup>th</sup> February 2006

**Benchmark:** CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

**AUM as on 31 October, 18:** ₹ 7.38 Crs.

**Modified Duration of Debt Portfolio:**

3.86 years

**YTM of Debt Portfolio:** 8.21%

## Asset Allocation

|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 00-20     | 17         |
| Gsec / Debt  | 00-100    | 77         |
| MMI / Others | 00-100    | 6          |

## Returns

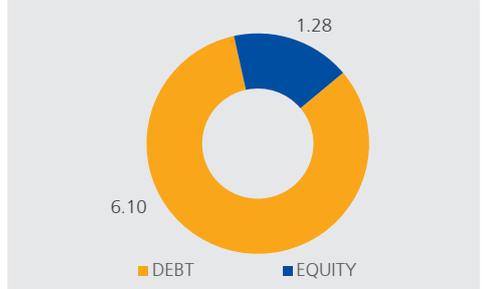
| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 0.05%        | 0.04%         |
| Last 6 Months   | 0.16%        | 1.34%         |
| Last 1 Year     | 0.01%        | 1.64%         |
| Last 2 Years    | 3.34%        | 5.60%         |
| Last 3 Years    | 5.65%        | 7.34%         |
| Since Inception | 7.39%        | 8.17%         |

**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

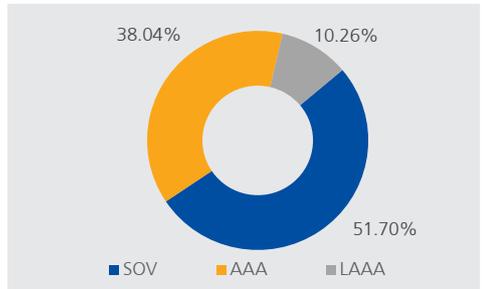
## Portfolio

| Name of Instrument                                 | % to AUM       |
|--|----------------|
| 7.33% IRFC NCD 28-08-2027 SR123                    | 7.39%          |
| 7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V    | 5.23%          |
| 9.00% RJIL NCD 21-01-2025 SR-PPD5                  | 4.09%          |
| 8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III | 4.05%          |
| 9.05% HDFC NCD 16-10-2028 SR_U-001                 | 2.76%          |
| 9.25% RJIL NCD 16-06-2024 SR-PPD3                  | 2.75%          |
| 6.91% NHPC NCD 15-09-2019 W1 Series                | 2.67%          |
| 7.80% LICHL NCD 03-05-2022 TR 334                  | 2.63%          |
| 8.85% PGCIL NCD 19-10-2023 STRPP H                 | 1.69%          |
| 8.20% PGCIL NCD 23-01-2022 XLVIII B                | 1.33%          |
| 7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1        | 1.29%          |
| 7.95% REC NCD 12-03-2027                           | 1.28%          |
| <b>Bonds/Debentures Total</b>                      | <b>37.18%</b>  |
| 6.05% GOI CG 02-02-2019                            | 11.52%         |
| 7.17% GOI 08-01-2028                               | 10.20%         |
| 6.84% GOI CG 19-12-2022                            | 8.43%          |
| 8.73% UTTARPRADESH SDL 10-10-2028                  | 2.83%          |
| 8.60% GOI CG 02-06-2028                            | 2.34%          |
| 7.40% GOI CG 09-09-2035                            | 1.79%          |
| 6.57% GOI CG 05-12-2033                            | 1.25%          |
| 8.13% GOI CG 22-06-2045                            | 0.89%          |
| 8.10% KERALA SDL 08-05-2023                        | 0.28%          |
| 6.68% GOI CG 17-09-2031                            | 0.27%          |
| <b>Gilts Total</b>                                 | <b>39.80%</b>  |
| RELIANCE INDUSTRIES LTD.                           | 1.66%          |
| HDFC BANK LTD.FV-2                                 | 1.55%          |
| INFOSYS LIMITED                                    | 1.52%          |
| ITC - FV 1   | 1.21%          |
| ICICI BANK LTD.FV-2                                | 1.11%          |
| LARSEN&TUBRO                                       | 0.98%          |
| HDFC LTD FV 2                                      | 0.90%          |
| KOTAK MAHINDRA BANK LIMITED_FV5                    | 0.73%          |
| TATA CONSULTANCY SERVICES LTD.                     | 0.64%          |
| HINDUSTAN LEVER LTD.                               | 0.47%          |
| YES BANK LTD                                       | 0.43%          |
| DIVIS LABORATORIES LIMITED                         | 0.41%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1             | 0.35%          |
| MAHINDRA & MAHINDRA LTD.-FV5                       | 0.32%          |
| HCL TECHNOLOGIES LIMITED                           | 0.30%          |
| THE INDIAN HOTELS CO LTD                           | 0.30%          |
| ULTRATECH CEMCO LTD                                | 0.30%          |
| Vedanta Limited                                    | 0.28%          |
| STATE BANK OF INDIAFV-1                            | 0.27%          |
| ASIAN PAINTS LIMITEDFV-1                           | 0.26%          |
| GUJARAT FLUOROCEMICALS LTD.                        | 0.26%          |
| GRASIM INDUSTRIES LTD.                             | 0.21%          |
| PETRONET LNG LIMITED                               | 0.21%          |
| JSW STEEL LIMITED                                  | 0.20%          |
| GAS AUTHORITY OF INDIA LTD.                        | 0.20%          |
| MARUTI UDYOG LTD.                                  | 0.18%          |
| POWER GRID CORP OF INDIA LTD                       | 0.17%          |
| NESTLE INDIA LIMITED                               | 0.16%          |
| TITAN COMPANY LIMITED                              | 0.15%          |
| TECH MAHINDRA LIMITEDFV-5                          | 0.15%          |
| DR. REDDY LABORATORIES                             | 0.14%          |
| TATA MOTORS LTD.FV-2                               | 0.14%          |
| BAJAJ FINANCE LIMITED                              | 0.13%          |
| PIRAMAL ENTERPRISES LIMITED                        | 0.12%          |
| HERO MOTOCORP LIMITED                              | 0.12%          |
| COAL INDIA LIMITED                                 | 0.10%          |
| MAX FINANCIAL SERVICES LIMITED                     | 0.10%          |
| TATA POWER CO. LTD.FV-1                            | 0.10%          |
| CESC LTD   | 0.10%          |
| BHARAT FORGE                                       | 0.09%          |
| MARICO LIMITED                                     | 0.09%          |
| BHARAT PETROLEUM CORP. LTD.                        | 0.07%          |
| HINDUSTAN PETROLEUM CORPORATION LIMITED            | 0.05%          |
| BAJAJ AUTO LTD                                     | 0.04%          |
| BHARTI AIRTEL LIMITED                              | 0.03%          |
| RP-SG RETAIL LIMITED                               | 0.01%          |
| RP-SG BUSINESS PROCESS SERVICES LIMITED            | 0.01%          |
| <b>Equity Total</b>                                | <b>17.33%</b>  |
| <b>MF Total</b>                                    | <b>3.39%</b>   |
| <b>Current Assets</b>                              | <b>2.30%</b>   |
| <b>Total</b>                                       | <b>100.00%</b> |

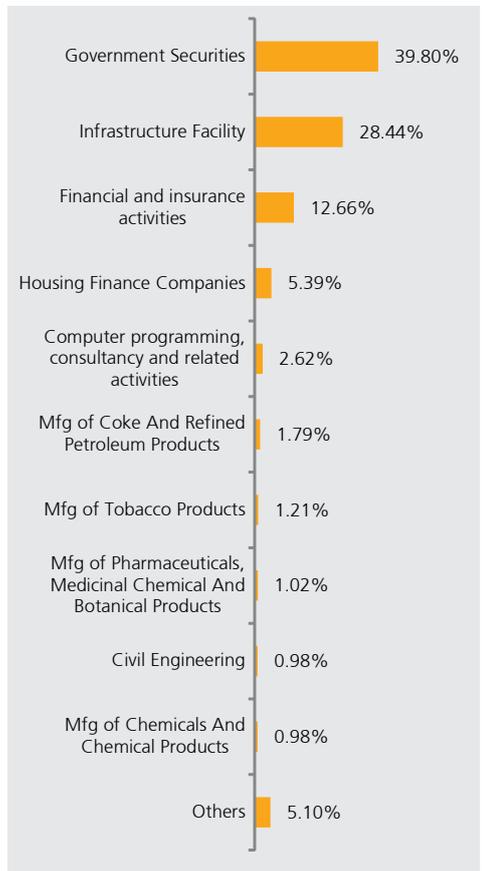
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Group Balanced Fund 2 (ULGF00210/10/03GBALANCE02121)

Fund Report as on 31st October 2018

## Investment Objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining a low probability of negative returns in the short term. The risk appetite is defined as 'low to moderate'.

## Fund Details

**Fund Manager:** Mr. Devesh R. Dokwal

(Equity) & Mr. Gaurav Jakhotia (Debt)

**NAV as on 31 October, 18:** ₹25.3092

**Inception Date:** 31<sup>st</sup> January 2007

**Benchmark:** CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

**AUM as on 31 October, 18:** ₹ 17.63 Crs.

**Modified Duration of Debt Portfolio:**

3.73 years

**YTM of Debt Portfolio:** 8.17%

## Asset Allocation

|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 00-20     | 17         |
| Gsec / Debt  | 00-100    | 78         |
| MMI / Others | 00-100    | 5          |

## Returns

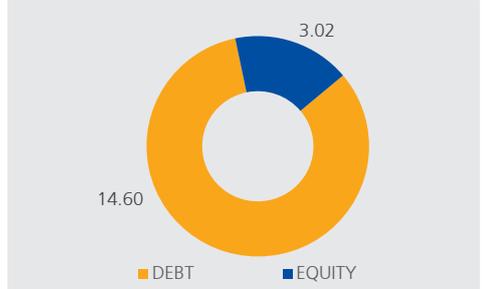
| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 0.10%        | 0.04%         |
| Last 6 Months   | 0.65%        | 1.34%         |
| Last 1 Year     | 0.97%        | 1.64%         |
| Last 2 Years    | 4.37%        | 5.60%         |
| Last 3 Years    | 6.56%        | 7.34%         |
| Since Inception | 8.22%        | 8.31%         |

**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

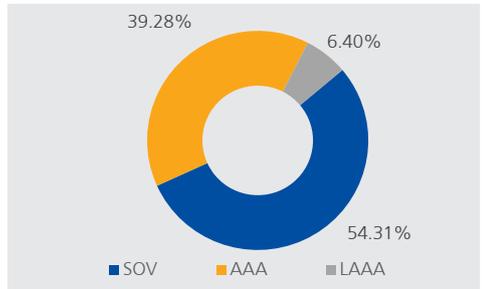
## Portfolio

| Name of Instrument                                 | % to AUM       |
|--|----------------|
| 7.33% IRFC NCD 28-08-2027 SR123                    | 6.19%          |
| 6.91% NHPC NCD 15-09-2019 W1 Series                | 3.91%          |
| 9.00% RJIL NCD 21-01-2025 SR-PPD5                  | 3.43%          |
| 7.95% HDFC BK NCD 21-09-2026                       | 2.69%          |
| 9.25% RJIL NCD 16-06-2024 SR-PPD3                  | 2.31%          |
| 10.00% IHFL NCD 29-09-2019                         | 2.29%          |
| 8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III | 2.26%          |
| 8.40% PGCIL NCD 27-05-2022 L STRP D                | 2.24%          |
| 7.80% LICHFL NCD 03-05-2022 TR 334                 | 2.20%          |
| 8.85% PGCIL NCD 19-10-2023 STRPP H                 | 2.13%          |
| 8.20% PGCIL NCD 23-01-2022 XLVIII B                | 1.67%          |
| 7.95% REC NCD 12-03-2027                           | 1.61%          |
| 9.05% HDFC NCD 16-10-2028 SR_U-001                 | 1.16%          |
| 7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V    | 1.10%          |
| 7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1        | 0.54%          |
| <b>Bonds/Debtures Total</b>                        | <b>35.73%</b>  |
| 6.05% GOI CG 02-02-2019                            | 14.24%         |
| 7.17% GOI 08-01-2028                               | 10.20%         |
| 6.84% GOI CG 19-12-2022                            | 8.46%          |
| 8.73% UTTARPRADESH SDL 10-10-2028                  | 2.78%          |
| 8.60% GOI CG 02-06-2028                            | 2.31%          |
| 7.40% GOI CG 09-09-2035                            | 1.80%          |
| 6.57% GOI CG 05-12-2033                            | 1.25%          |
| 8.13% GOI CG 22-06-2045                            | 0.89%          |
| 8.10% KERALA SDL 08-05-2023                        | 0.29%          |
| 6.68% GOI CG 17-09-2031                            | 0.27%          |
| <b>Gilts Total</b>                                 | <b>42.49%</b>  |
| RELIANCE INDUSTRIES LTD.                           | 1.64%          |
| HDFC BANK LTD.FV-2                                 | 1.56%          |
| INFOSYS LIMITED                                    | 1.50%          |
| ITC - FV 1   | 1.19%          |
| ICICI BANK LTD.FV-2                                | 1.09%          |
| LARSEN&TUBRO                                       | 0.97%          |
| HDFC LTD FV 2                                      | 0.89%          |
| KOTAK MAHINDRA BANK LIMITED_FV5                    | 0.72%          |
| TATA CONSULTANCY SERVICES LTD.                     | 0.62%          |
| HINDUSTAN LEVER LTD.                               | 0.46%          |
| YES BANK LTD                                       | 0.43%          |
| DIVIS LABORATORIES LIMITED                         | 0.41%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1             | 0.34%          |
| MAHINDRA & MAHINDRA LTD.-FV5                       | 0.31%          |
| THE INDIAN HOTELS CO LTD                           | 0.30%          |
| ULTRATECH CEMCO LTD                                | 0.30%          |
| HCL TECHNOLOGIES LIMITED                           | 0.30%          |
| Vedanta Limited                                    | 0.28%          |
| STATE BANK OF INDIAFV-1                            | 0.26%          |
| ASIAN PAINTS LIMITEDFV-1                           | 0.26%          |
| GUJARAT FLUOROchemicals LTD.                       | 0.25%          |
| GRASIM INDUSTRIES LTD.                             | 0.22%          |
| PETRONET LNG LIMITED                               | 0.21%          |
| JSW STEEL LIMITED                                  | 0.20%          |
| POWER GRID CORP OF INDIA LTD                       | 0.20%          |
| GAS AUTHORITY OF INDIA LTD.                        | 0.19%          |
| MARUTI UDYOG LTD.                                  | 0.18%          |
| NESTLE INDIA LIMITED                               | 0.17%          |
| TECH MAHINDRA LIMITEDFV-5                          | 0.15%          |
| TITAN COMPANY LIMITED                              | 0.15%          |
| DR. REDDY LABORATORIES                             | 0.14%          |
| TATA MOTORS LTD.FV-2                               | 0.14%          |
| BAJAJ FINANCE LIMITED                              | 0.13%          |
| HERO MOTOCORP LIMITED                              | 0.11%          |
| COAL INDIA LIMITED                                 | 0.10%          |
| MAX FINANCIAL SERVICES LIMITED                     | 0.10%          |
| TATA POWER CO. LTD.FV-1                            | 0.10%          |
| CESC LTD   | 0.09%          |
| BHARAT FORGE                                       | 0.09%          |
| PIRAMAL ENTERPRISES LIMITED                        | 0.09%          |
| MARICO LIMITED                                     | 0.09%          |
| BHARAT PETROLEUM CORP. LTD.                        | 0.07%          |
| HINDUSTAN PETROLEUM CORPORATION LIMITED            | 0.05%          |
| BHARTI AIRTEL LIMITED                              | 0.05%          |
| BAJAJ AUTO LTD                                     | 0.04%          |
| RP-SG RETAIL LIMITED                               | 0.01%          |
| RP-SG BUSINESS PROCESS SERVICES LIMITED            | 0.01%          |
| <b>Equity Total</b>                                | <b>17.15%</b>  |
| <b>MF Total</b>                                    | <b>2.55%</b>   |
| <b>Money Market Total</b>                          | <b>0.01%</b>   |
| <b>Current Assets</b>                              | <b>2.07%</b>   |
| <b>Total</b>                                       | <b>100.00%</b> |

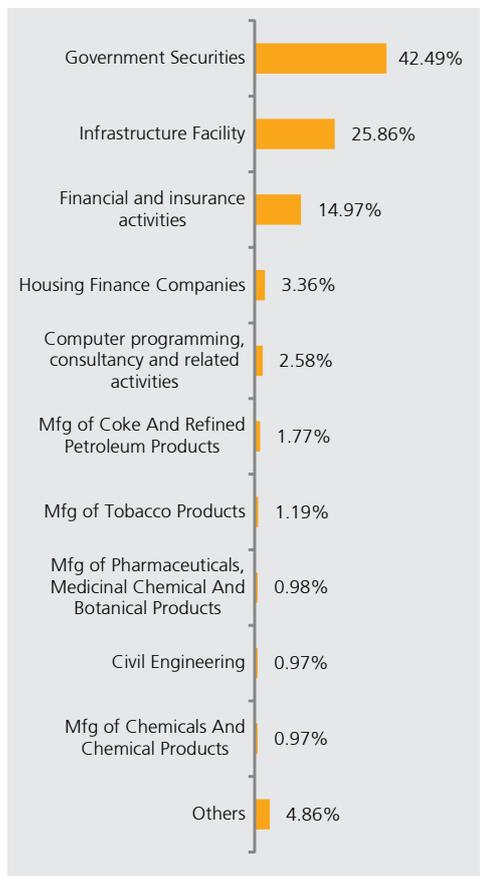
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Group Balanced Fund 4 (ULGF02105/06/13GBALANCE04121)

Fund Report as on 31st October 2018

## Investment Objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining a low probability of negative returns in the short term. The risk appetite is defined as 'low to moderate'.

## Fund Details

**Fund Manager:** Mr. Devesh R. Dokwal

(Equity) & Mr. Gaurav Jakhotia (Debt)

**NAV as on 31 October, 18:** ₹13.9709

**Inception Date:** 17<sup>th</sup> December 2013

**Benchmark:** CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

**AUM as on 31 October, 18:** ₹ 286.54 Crs.

**Modified Duration of Debt Portfolio:**

3.84 years

**YTM of Debt Portfolio:** 8.24%

## Asset Allocation

|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 00-25     | 17         |
| Gsec / Debt  | 00-85     | 76         |
| MMI / Others | 00-10     | 7          |

## Returns

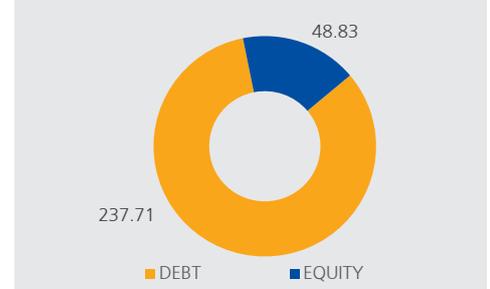
| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 0.11%        | 0.04%         |
| Last 6 Months   | 0.30%        | 1.34%         |
| Last 1 Year     | 0.64%        | 1.64%         |
| Last 2 Years    | 4.05%        | 5.60%         |
| Last 3 Years    | 6.39%        | 7.34%         |
| Since Inception | 7.10%        | 9.56%         |

**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

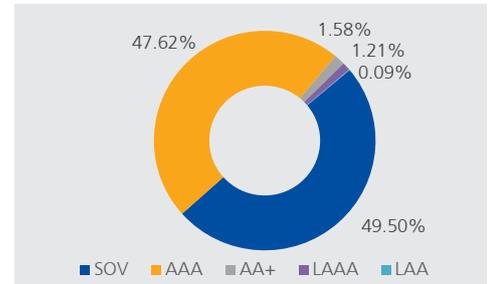
## Portfolio

| Name of Instrument                                       | % to AUM       |
|--|----------------|
| 7.33% IRFC NCD 28-08-2027 SR123                          | 5.27%          |
| 7.78% LICHL NCD 23-05-2022 TR338 II                      | 4.06%          |
| 7.95% HDFC BK NCD 21-09-2026                             | 3.58%          |
| 7.95% REC NCD 12-03-2027                                 | 3.51%          |
| 7.50% BAJAJFINANCE NCD 10-08-2020 SR-222                 | 3.21%          |
| 7.65% IRFC NCD 30-07-2019 SR111                          | 2.42%          |
| 9.25% PGCIL NCD 26-12-2021 STRPP G                       | 2.29%          |
| 7.80% LICHL NCD 03-05-2022 TR 334                        | 1.96%          |
| 8.40% PGCIL NCD 27-05-2022 L STRP D                      | 1.86%          |
| 7.17% NHAI NCD_23.12.2021_TAXABLE BOND_SERIES-III        | 1.67%          |
| 7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1              | 1.63%          |
| 9.25% RUIL NCD 16-06-2024 SR-PPD3                        | 1.24%          |
| 9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028 | 1.21%          |
| 7.42% PFC NCD 26-06-2020 Series-165                      | 1.03%          |
| 9.00% RUIL NCD 21-01-2025 SR-PPD5                        | 0.77%          |
| 8.85% PGCIL NCD 19-10-2023 STRPP H                       | 0.70%          |
| 6.91% NHPC NCD 15-09-2019 W1 Series                      | 0.69%          |
| 10.00% IHFL NCD 29-09-2019                               | 0.63%          |
| 8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III       | 0.28%          |
| 7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V          | 0.24%          |
| 9.05% HDFC NCD 16-10-2028 SR_U-001                       | 0.14%          |
| 8.35% CHOLAFIN NCD 29-03-2022                            | 0.07%          |
| <b>Bonds/Debentures Total</b>                            | <b>38.47%</b>  |
| 7.17% GOI 08-01-2028                                     | 10.20%         |
| 6.05% GOI CG 02-02-2019                                  | 8.32%          |
| 6.84% GOI CG 19-12-2022                                  | 8.10%          |
| 8.73% UTTARPRADESH SDL 10-10-2028                        | 2.78%          |
| 8.60% GOI CG 02-06-2028                                  | 2.26%          |
| 7.40% GOI CG 09-09-2035                                  | 1.80%          |
| 7.28% GOI CG 03-06-2019                                  | 1.62%          |
| 6.57% GOI CG 05-12-2033                                  | 1.25%          |
| 8.13% GOI CG 22-06-2045                                  | 0.89%          |
| 6.68% GOI CG 17-09-2031                                  | 0.27%          |
| 8.10% KERALA SDL 08-05-2023                              | 0.22%          |
| 8.21% RAJASHTHAN SDL 2022 3103 UDAY                      | 0.17%          |
| <b>Gilts Total</b>                                       | <b>37.88%</b>  |
| RELIANCE INDUSTRIES LTD.                                 | 1.64%          |
| HDFC BANK LTD.FV-2                                       | 1.55%          |
| INFOSYS LIMITED  | 1.47%          |
| ITC - FV 1   | 1.17%          |
| ICICI BANK LTD.FV-2                                      | 1.09%          |
| LARSEN&TUBRO   | 0.97%          |
| HDFC LTD FV 2  | 0.86%          |
| KOTAK MAHINDRA BANK LIMITED_FV5                          | 0.70%          |
| TATA CONSULTANCY SERVICES LTD.                           | 0.64%          |
| HINDUSTAN LEVER LTD.                                     | 0.46%          |
| YES BANK LTD   | 0.41%          |
| DIVIS LABORATORIES LIMITED                               | 0.41%          |
| SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1                   | 0.34%          |
| MAHINDRA & MAHINDRA LTD.-FV5                             | 0.32%          |
| THE INDIAN HOTELS CO LTD                                 | 0.31%          |
| HCL TECHNOLOGIES LIMITED                                 | 0.30%          |
| ULTRATECH CEMCO LTD                                      | 0.29%          |
| Vedanta Limited  | 0.27%          |
| STATE BANK OF INDIAFV-1                                  | 0.26%          |
| GUJARAT FLUORO-CHEMICALS LTD.                            | 0.25%          |
| ASIAN PAINTS LIMITEDFV-1                                 | 0.25%          |
| GRASIM INDUSTRIES LTD.                                   | 0.22%          |
| PETRONET LNG LIMITED                                     | 0.21%          |
| JSW STEEL LIMITED  | 0.20%          |
| GAS AUTHORITY OF INDIA LTD.                              | 0.20%          |
| POWER GRID CORP OF INDIA LTD                             | 0.19%          |
| MARUTI UDYOG LTD.  | 0.18%          |
| NESTLE INDIA LIMITED                                     | 0.17%          |
| TITAN COMPANY LIMITED                                    | 0.15%          |
| TECH MAHINDRA LIMITEDFV-5                                | 0.15%          |
| TATA MOTORS LTD.FV-2                                     | 0.14%          |
| DR. REDDY LABORATORIES                                   | 0.14%          |
| BAJAJ FINANCE LIMITED                                    | 0.13%          |
| HERO MOTOCORP LIMITED                                    | 0.12%          |
| COAL INDIA LIMITED                                       | 0.10%          |
| MAX FINANCIAL SERVICES LIMITED                           | 0.10%          |
| TATA POWER CO. LTD.FV-1                                  | 0.10%          |
| BHARAT FORGE   | 0.09%          |
| CESC LTD   | 0.09%          |
| PIRAMAL ENTERPRISES LIMITED                              | 0.09%          |
| MARICO LIMITED   | 0.09%          |
| BHARAT PETROLEUM CORP. LTD.                              | 0.07%          |
| HINDUSTAN PETROLEUM CORPORATION LIMITED                  | 0.05%          |
| BHARTI AIRTEL LIMITED                                    | 0.05%          |
| BAJAJ AUTO LTD   | 0.04%          |
| RP-SG RETAIL LIMITED                                     | 0.01%          |
| RP-SG BUSINESS PROCESS SERVICES LIMITED                  | 0.01%          |
| <b>Equity Total</b>                                      | <b>17.04%</b>  |
| <b>MF Total</b>  | <b>3.99%</b>   |
| <b>Money Market Total</b>                                | <b>0.17%</b>   |
| <b>Current Assets</b>                                    | <b>2.45%</b>   |
| <b>Total</b>   | <b>100.00%</b> |

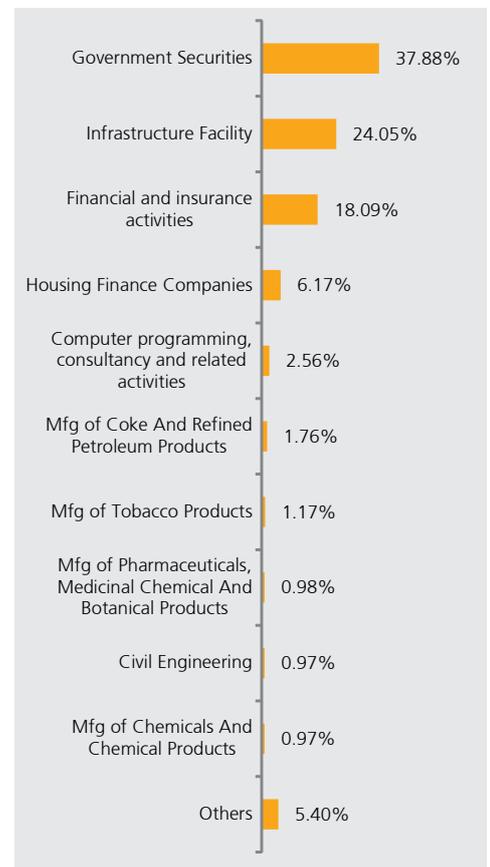
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Group Corporate Bond Fund 2 (ULGF01213/10/08GCORBOND02121)

Fund Report as on 31st October 2018

## Investment Objective

Provide returns that exceed the inflation rate, while taking some credit risk (through investments in corporate debt instruments) and maintaining a moderate probability of negative return in the short term. The risk appetite is 'low to moderate'.

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia

**NAV as on 31 October, 18:** ₹22.5259

**Inception Date:** 13<sup>th</sup> October 2008

**Benchmark:** CRISIL Composite Bond Index:

**AUM as on 31 October, 18:** ₹ 212.99 Crs.

**Modified Duration of Debt Portfolio:**

4.00 years

**YTM of Debt Portfolio:** 8.31%

## Asset Allocation

|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 00-00     | -          |
| Gsec / Debt  | 00-100    | 94         |
| MMI / Others | 00-100    | 6          |

## Returns

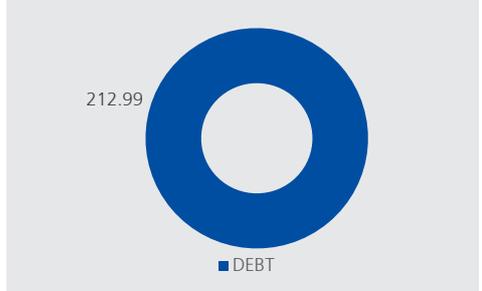
| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 1.08%        | 1.24%         |
| Last 6 Months   | 2.43%        | 2.44%         |
| Last 1 Year     | 1.11%        | 1.74%         |
| Last 2 Years    | 3.41%        | 4.45%         |
| Last 3 Years    | 6.01%        | 6.79%         |
| Since Inception | 8.41%        | 7.80%         |

**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

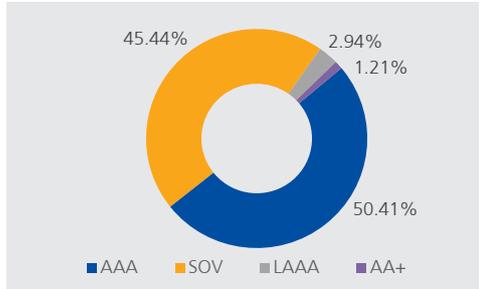
## Portfolio

| Name of Instrument                                       | % to AUM       |
|--|----------------|
| 7.95% HDFC BK NCD 21-09-2026                             | 7.94%          |
| 9.00% RJIL NCD 21-01-2025 SR-PPD5                        | 4.16%          |
| 7.80% LICHFL NCD 03-05-2022 TR 334                       | 3.92%          |
| 7.65% IRFC NCD 30-07-2019 SR111                          | 3.73%          |
| 9.25% RJIL NCD 16-06-2024 SR-PPD3                        | 3.44%          |
| 7.33% IRFC NCD 28-08-2027 SR123                          | 3.41%          |
| 7.78% LICHFL NCD 23-05-2022 TR338 II                     | 3.00%          |
| 9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B                  | 2.86%          |
| 8.40% PGCIL NCD 27-05-2022 L STRP D                      | 2.78%          |
| 7.95% REC NCD 12-03-2027                                 | 2.71%          |
| 8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III       | 1.87%          |
| 6.91% NHPC NCD 15-09-2019 W1 Series                      | 1.85%          |
| 7.50% BAJAJFINANCE NCD 10-08-2020 SR-222                 | 1.82%          |
| 7.42% PFC NCD 26-06-2020 Series-165                      | 1.61%          |
| 7.17% NHAI NCD_23.12.2021_TAXABLE BOND_SERIES-III        | 1.57%          |
| 9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028 | 1.13%          |
| 7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V          | 0.91%          |
| 10.00% IHFL NCD 29-09-2019                               | 0.90%          |
| 7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1              | 0.54%          |
| 7.00% RIL NCD 31-08-2022 - PPD SR A                      | 0.53%          |
| 8.80% PGCIL NCD 13-03-2023 XLII                          | 0.47%          |
| <b>Bonds/Debentures Total</b>                            | <b>51.15%</b>  |
| 7.17% GOI 08-01-2028                                     | 12.79%         |
| 6.84% GOI CG 19-12-2022                                  | 10.16%         |
| 6.05% GOI CG 02-02-2019                                  | 7.68%          |
| 8.73% UTTARPRADESH SDL 10-10-2028                        | 3.47%          |
| 8.60% GOI CG 02-06-2028                                  | 2.87%          |
| 7.40% GOI CG 09-09-2035                                  | 2.26%          |
| 6.57% GOI CG 05-12-2033                                  | 1.57%          |
| 8.13% GOI CG 22-06-2045                                  | 1.12%          |
| 8.10% KERALA SDL 08-05-2023                              | 0.36%          |
| 6.68% GOI CG 17-09-2031                                  | 0.34%          |
| <b>Gilts Total</b>                                       | <b>42.61%</b>  |
| <b>MF Total</b>  | <b>4.00%</b>   |
| <b>Money Market Total</b>                                | <b>0.01%</b>   |
| <b>Current Assets</b>                                    | <b>2.23%</b>   |
| <b>Total</b>   | <b>100.00%</b> |

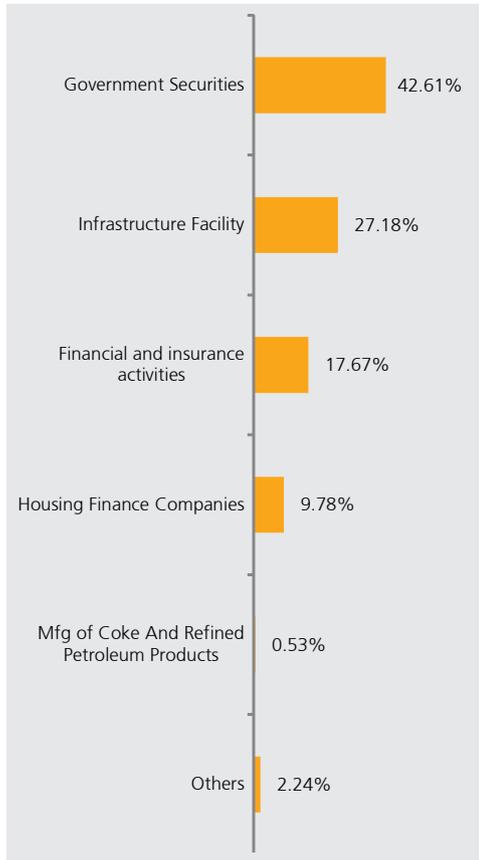
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Group Corporate Bond Fund 3 (ULGF02305/06/13GCORBOND03121)

Fund Report as on 31st October 2018

## Investment Objective

Provide returns that exceed the inflation rate, while taking some credit risk (through investments in corporate debt instruments) and maintaining a moderate probability of negative return in the short term. The risk appetite is 'low to moderate'.

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia

**NAV as on 31 October, 18:** ₹14.6228

**Inception Date:** 31<sup>st</sup> December 2013

**Benchmark:** CRISIL Composite Bond Index

**AUM as on 31 October, 18:** ₹ 294.98 Crs.

**Modified Duration of Debt Portfolio:**

3.87 years

**YTM of Debt Portfolio:** 8.25%

## Asset Allocation

|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 00-00     | -          |
| Gsec / Debt  | 10-100    | 94         |
| MMI / Others | 00-10     | 6          |

## Returns

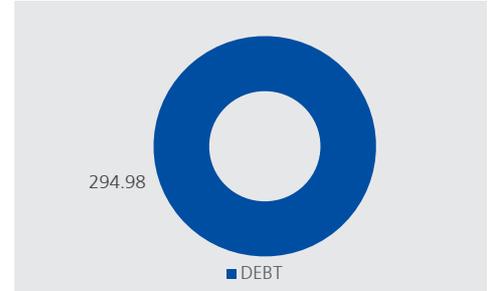
| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 1.03%        | 1.24%         |
| Last 6 Months   | 2.38%        | 2.44%         |
| Last 1 Year     | 1.15%        | 1.74%         |
| Last 2 Years    | 3.39%        | 4.45%         |
| Last 3 Years    | 6.00%        | 6.79%         |
| Since Inception | 8.18%        | 8.79%         |

**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

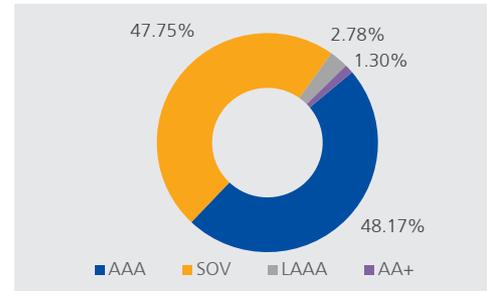
## Portfolio

| Name of Instrument                                     | % to AUM       |
|--|----------------|
| 7.95% HDFC BK NCD 21-09-2026                           | 7.34%          |
| 7.33% IRFC NCD 28-08-2027 SR123                        | 3.98%          |
| 9.00% RJIL NCD 21-01-2025 SR-PPD5                      | 3.68%          |
| 7.50% BAJAJFINANCE NCD 10-08-2020 SR-222               | 3.29%          |
| 10.00% IHFL NCD 29-09-2019                             | 3.19%          |
| 8.40% PGCIL NCD 27-05-2022 L STRP D                    | 3.08%          |
| 9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B                | 2.79%          |
| 7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1            | 2.75%          |
| 7.80% LICHFL NCD 03-05-2022 TR 334                     | 2.14%          |
| 7.17% NHAI NCD_23.12.2021_TAXABLE BOND_SERIES-III      | 2.11%          |
| 9.25% RJIL NCD 16-06-2024 SR-PPD3                      | 2.07%          |
| 7.65% IRFC NCD 30-07-2019 SR111                        | 2.02%          |
| 6.91% NHPC NCD 15-09-2019 W1 Series                    | 1.67%          |
| 7.00% RIL NCD 31-08-2022 - PPD SR A                    | 1.37%          |
| 7.42% PFC NCD 26-06-2020 Series-165                    | 1.33%          |
| 9.00% STFC LTD NCD SR. SUB 17-18 02 OPTION 128-03-2028 | 1.28%          |
| 7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V        | 1.05%          |
| 9.05% HDFC NCD 16-10-2028 SR_U-001                     | 0.93%          |
| 8.80% PGCIL NCD 13-03-2023 XLII                        | 0.85%          |
| 7.78% LICHFL NCD 23-05-2022 TR338 II                   | 0.39%          |
| 8.8479% BAJAJFINANCE NCD 04-04-2019 SR-159 OPT-III     | 0.20%          |
| <b>Bonds/Debentures Total</b>                          | <b>47.49%</b>  |
| 7.17% GOI 08-01-2028                                   | 12.79%         |
| 6.84% GOI CG 19-12-2022                                | 10.18%         |
| 6.05% GOI CG 02-02-2019                                | 9.91%          |
| 8.73% UTTARPRADESH SDL 10-10-2028                      | 3.49%          |
| 8.60% GOI CG 02-06-2028                                | 2.88%          |
| 7.40% GOI CG 09-09-2035                                | 2.26%          |
| 7.28% GOI CG 03-06-2019                                | 1.82%          |
| 6.57% GOI CG 05-12-2033                                | 1.57%          |
| 8.13% GOI CG 22-06-2045                                | 1.12%          |
| 8.10% KERALA SDL 08-05-2023                            | 0.36%          |
| 6.68% GOI CG 17-09-2031                                | 0.34%          |
| <b>Gilts Total</b>                                     | <b>46.73%</b>  |
| <b>Money Market Total</b>                              | <b>3.64%</b>   |
| <b>Current Assets</b>                                  | <b>2.14%</b>   |
| <b>Total</b>   | <b>100.00%</b> |

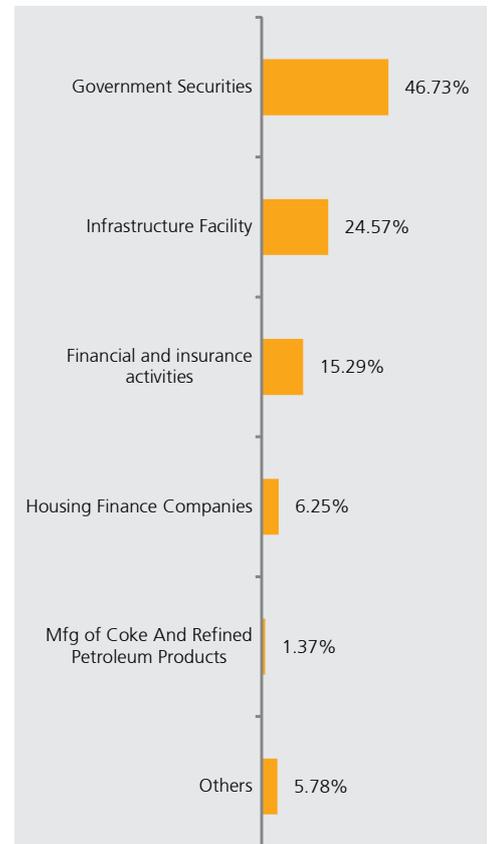
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Group Capital Secure Fund 1 (ULGF00431/01/07GCAPISEC01121)

Fund Report as on 31st October 2018

## Investment Objective

Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'extremely low'.

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 31 October, 18:** ₹24.0917  
**Inception Date:** 31<sup>st</sup> January 2007  
**Benchmark:** CRISIL 91-days Treasury Bill Index  
**AUM as on 31 October, 18:** ₹ 0.20 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.27 years  
**YTM of Debt Portfolio:** 6.83%

## Asset Allocation

|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 00-00     | -          |
| Gsec / Debt  | 00-100    | -          |
| MMI / Others | 00-100    | 100        |

## Returns

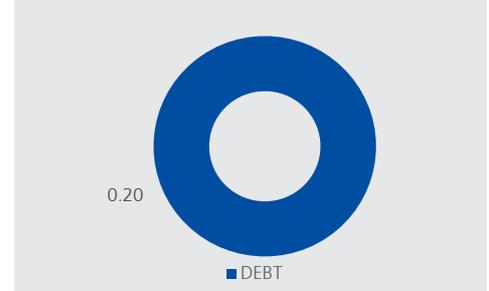
| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 0.51%        | 0.66%         |
| Last 6 Months   | 2.87%        | 3.44%         |
| Last 1 Year     | 5.60%        | 6.75%         |
| Last 2 Years    | 5.70%        | 6.58%         |
| Last 3 Years    | 6.33%        | 6.84%         |
| Since Inception | 7.77%        | 7.46%         |

**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

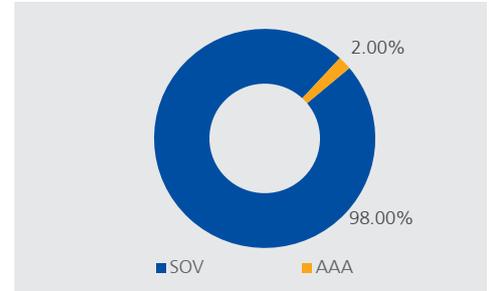
## Portfolio

| Name of Instrument | % to AUM |
|--------------------|----------|
| Money Market Total | 99.54%   |
| Current Assets     | 0.46%    |
| Total              | 100.00%  |

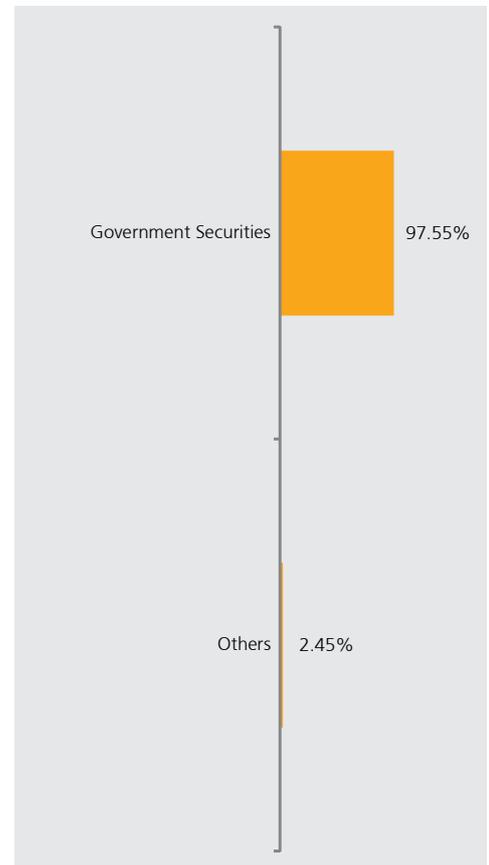
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Group Gilt Fund 2 (ULGF01610/12/08GGILTFUN02121)

Fund Report as on 31st October 2018

## Investment Objective

Provide returns that exceed the inflation rate, without taking any credit risk (sovereign risk only) and maintaining a low probability of negative return in the short term. The risk appetite is 'low to moderate'.

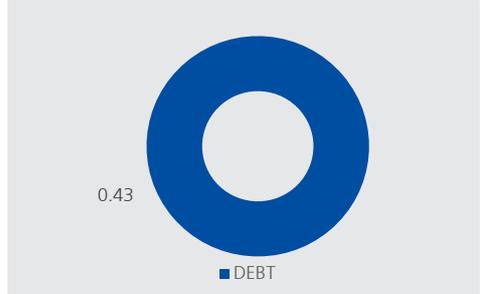
## Fund Details

**Fund Manager:** Mr. Gaurav Jakhota  
**NAV as on 31 October, 18:** ₹19.7872  
**Inception Date:** 10<sup>th</sup> December 2008  
**Benchmark:** CRISIL Gilt Index  
**AUM as on 31 October, 18:** ₹ 0.43 Crs.  
**Modified Duration of Debt Portfolio:**  
 3.86 years  
**YTM of Debt Portfolio:** 7.67%

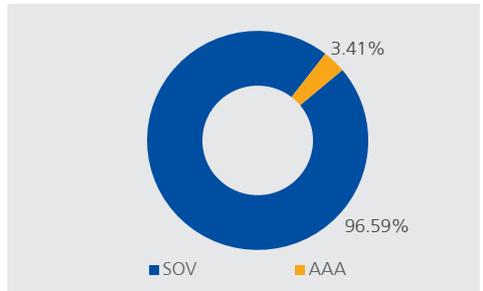
## Portfolio

| Name of Instrument                | % to AUM       |
|-----------------------------------|----------------|
| 6.84% GOI CG 19-12-2022           | 41.49%         |
| 6.05% GOI CG 02-02-2019           | 17.47%         |
| 7.17% GOI 08-01-2028              | 13.17%         |
| 8.73% UTTARPRADESH SDL 10-10-2028 | 7.53%          |
| 8.60% GOI CG 02-06-2028           | 6.33%          |
| 7.40% GOI CG 09-09-2035           | 4.79%          |
| 6.57% GOI CG 05-12-2033           | 1.62%          |
| 6.68% GOI CG 17-09-2031           | 0.21%          |
| <b>Gilts Total</b>                | <b>92.61%</b>  |
| <b>MF Total</b>                   | <b>2.34%</b>   |
| <b>Money Market Total</b>         | <b>3.27%</b>   |
| <b>Current Assets</b>             | <b>1.78%</b>   |
| <b>Total</b>                      | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Rating Profile



## Asset Allocation

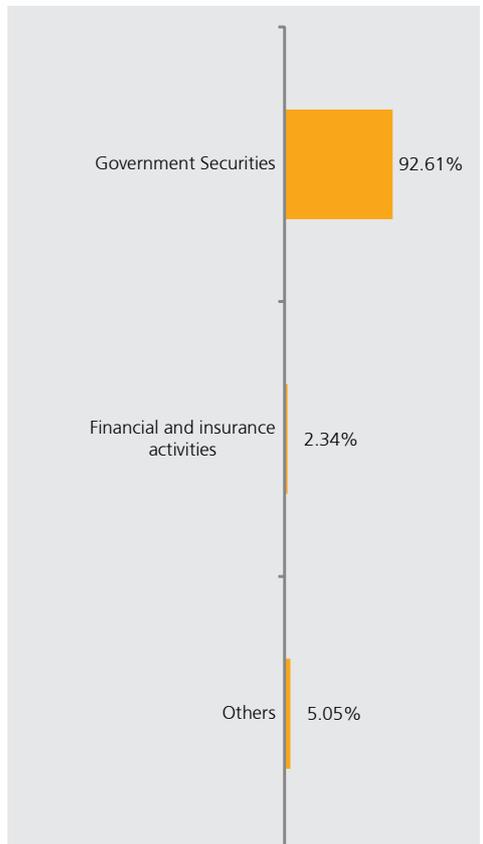
|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 00-00     | -          |
| Gsec / Debt  | 00-100    | 93         |
| MMI / Others | 00-100    | 7          |

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 1.43%        | 1.61%         |
| Last 6 Months   | 3.48%        | 3.75%         |
| Last 1 Year     | 1.60%        | 1.86%         |
| Last 2 Years    | 3.58%        | 3.82%         |
| Last 3 Years    | 6.41%        | 6.49%         |
| Since Inception | 7.14%        | 5.59%         |

**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

Group Money Market Fund 2 (ULGF00930/09/08GMONMRKT02121)

Fund Report as on 31st October 2018

## Investment Objective

Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'low'.

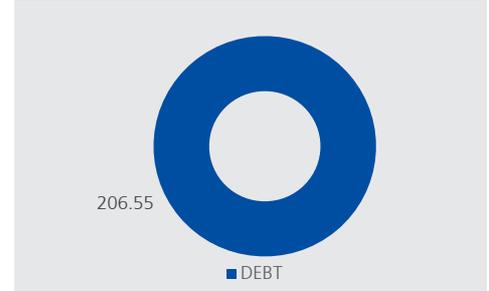
## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 31 October, 18:** ₹21.2431  
**Inception Date:** 30<sup>th</sup> September 2008  
**Benchmark:** CRISIL 91-days Treasury Bill Index  
**AUM as on 31 October, 18:** ₹ 206.55 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.13 years  
**YTM of Debt Portfolio:** 6.53%

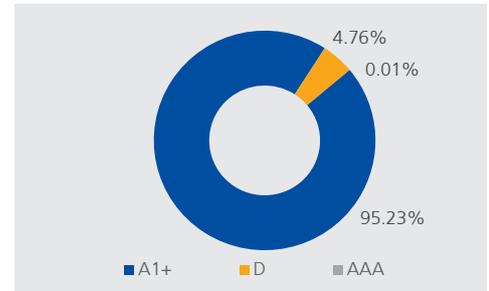
## Portfolio

| Name of Instrument | % to AUM       |
|--------------------|----------------|
| MF Total           | 1.94%          |
| Money Market Total | 99.57%         |
| Current Assets     | -1.51%         |
| <b>Total</b>       | <b>100.00%</b> |

## AUM (in ₹ crs.)



## Rating Profile



## Asset Allocation

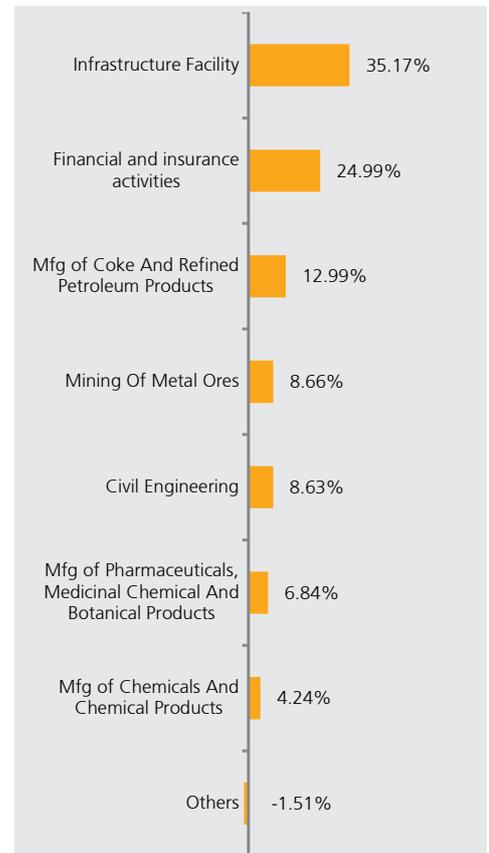
|              | Range (%) | Actual (%) |
|--------------|-----------|------------|
| Equity       | 00-00     | -          |
| Gsec / Debt  | 00-100    | -          |
| MMI / Others | 00-100    | 100        |

## Returns

| Period          | Fund Returns | Index Returns |
|-----------------|--------------|---------------|
| Last 1 Month    | 0.53%        | 0.66%         |
| Last 6 Months   | -0.30%       | 3.44%         |
| Last 1 Year     | 2.68%        | 6.75%         |
| Last 2 Years    | 4.59%        | 6.62%         |
| Last 3 Years    | 5.55%        | 6.94%         |
| Since Inception | 7.75%        | 7.46%         |

**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

## Sector Allocation as per National Industrial Classification 2008



## NO. OF FUNDS MANAGED BY FUND MANAGER

| SFIN                         | Name of the Fund            | Benchmark   | Type of Fund | Equity Fund Manager | Debt Fund Manager |
|------------------------------|-----------------------------|---|--------------|---------------------|-------------------|
| ULGF01808/06/09GEQUITYF03121 | Group Equity Fund 3         | Nifty 50  | Equity       | Devesh R. Dokwal    | -                 |
| ULGF02205/06/13GEQUITYF04121 | Group Equity Fund 4         | Nifty 50  | Equity       | Devesh R. Dokwal    | -                 |
| ULGF01528/11/08GPUREEQF01121 | Group Pure Equity Fund 1    | Nifty 50 Shariah                                      | Equity       | Palak Shah          | -                 |
| ULGF01908/06/09GINFRASF01121 | Group Infrastructure Fund 1 | Reliance Nippon Life Infrastructure INDEX             | Equity       | Palak Shah          | -                 |
| ULGF01428/11/08GENERGYF01121 | Group Energy Fund 1         | Reliance Nippon Life ENERGY INDEX                     | Equity       | Palak Shah          | -                 |
| ULGF02008/06/09GMIDCAPF01121 | Group Midcap Fund 1         | Nifty Midcap 50                                       | Equity       | Palak Shah          | -                 |
| ULGF00310/10/03GGROWTHF01121 | Group Growth Fund 1         | CRISIL Composite Bond Fund Index: 60%; Sensex 50: 40% | Hybrid       | Devesh R. Dokwal    | Gaurav Jakhotia   |
| ULGF00110/10/03GBALANCE01121 | Group Balanced Fund 1       | CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20% | Hybrid       | Devesh R. Dokwal    | Gaurav Jakhotia   |
| ULGF00210/10/03GBALANCE02121 | Group Balanced Fund 2       | CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20% | Hybrid       | Devesh R. Dokwal    | Gaurav Jakhotia   |
| ULGF02105/06/13GBALANCE04121 | Group Balanced Fund 4       | CRISIL Composite Bond Fund Index: 80%; Sensex50: 20%  | Hybrid       | Devesh R. Dokwal    | Gaurav Jakhotia   |
| ULGF01213/10/08GCORBOND02121 | Group Corporate Bond Fund 2 | CRISIL Composite Bond Index                           | Debt         | -                   | Gaurav Jakhotia   |
| ULGF02305/06/13GCORBOND03121 | Group Corporate Bond Fund 3 | CRISIL Composite Bond Index                           | Debt         | -                   | Gaurav Jakhotia   |
| ULGF00431/01/07GCAPISEC01121 | Group Capital Secure Fund 1 | CRISIL 91 - days Treasury Bill Index                  | Debt         | -                   | Gaurav Jakhotia   |
| ULGF01610/12/08GGILTFUN02121 | Group Gilt Fund 2           | CRISIL Gilt Index                                     | Debt         | -                   | Gaurav Jakhotia   |
| ULGF00930/09/08GMONMRKT02121 | Group Money Market Fund 2   | CRISIL 91 - days Treasury Bill Index                  | Debt         | -                   | Gaurav Jakhotia   |

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