

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 January 2020

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. Deepak Gupta

NAV as on 31 January, 20: ₹37.0190

Inception Date: 8th June 2009

Benchmark: RNLIC Diversified Large Cap Equity Index

AUM as on 31 January, 20: ₹ 21.95 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	98
Gsec / Debt	00-00	-
MMI / Others	00-100	2

Returns

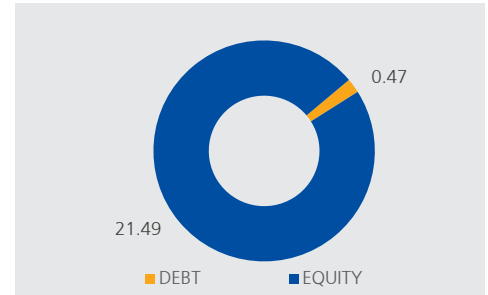
Period	Fund Returns	Index Returns
Last 1 Month	-0.84%	-1.30%
Last 6 Months	4.66%	6.73%
Last 1 Year	5.33%	8.13%
Last 2 Years	1.22%	2.88%
Last 3 Years	10.22%	10.48%
Since Inception	13.07%	9.49%

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

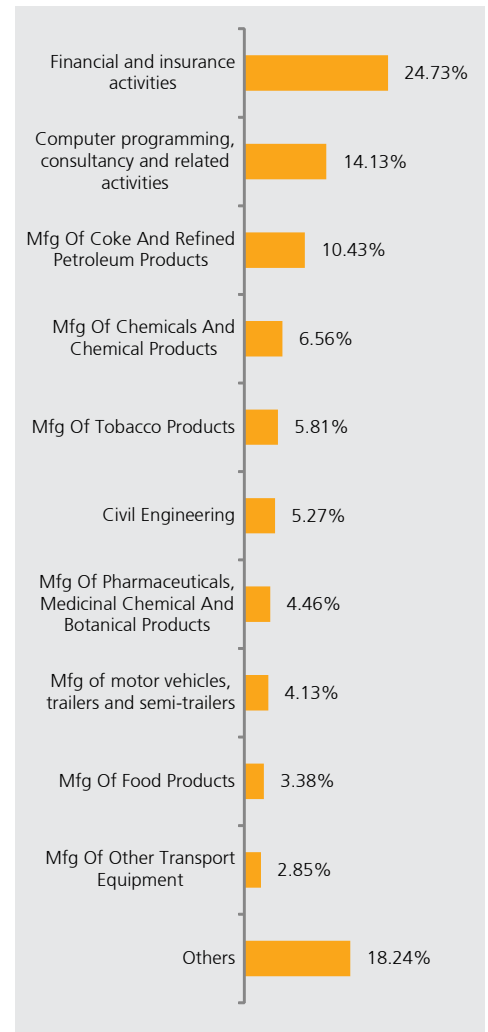
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.84%
INFOSYS LIMITED	6.51%
HDFC BANK LTD.FV-2	6.02%
ITC - FV 1	5.81%
LARSEN&TUBRO	5.27%
HDFC LTD FV 2	5.03%
TATA CONSULTANCY SERVICES LTD.	4.89%
ICICI BANK LTD.FV-2	4.33%
KOTAK MAHINDRA BANK LIMITED_FV5	3.22%
HINDUSTAN LEVER LTD.	2.99%
BHARTI AIRTEL LIMITED	2.83%
MARUTI UDYOG LTD.	2.65%
ASIAN PAINTS LIMITEDFV-1	2.33%
AXIS BANK LIMITEDFV-2	2.32%
HCL TECHNOLOGIES LIMITED	1.70%
STATE BANK OF INDIAFV-1	1.63%
ULTRATECH CEMCO LTD	1.62%
TITAN COMPANY LIMITED	1.61%
NESTLE INDIA LIMITED	1.57%
MAHINDRA & MAHINDRA LTD.-FV5	1.48%
NTPC LIMITED	1.43%
BAJAJ FINANCE LIMITED	1.36%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.28%
POWER GRID CORP OF INDIA LTD	1.27%
BAJAJ AUTO LTD	1.17%
BRITANNIA INDUSTRIES LTD	1.08%
DIVIS LABORATORIES LIMITED	1.07%
TECH MAHINDRA LIMITEDFV-5	1.04%
DR. REDDY LABORATORIES	0.97%
COAL INDIA LIMITED	0.97%
TATA IRON & STEEL COMPANY LTD	0.94%
ONGCFV-5	0.94%
UPL LIMITED	0.93%
HERO MOTOCORP LIMITED	0.89%
EIH LIMITED	0.88%
BHARAT PETROLEUM CORP. LTD.	0.84%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.81%
EICHER MOTORS LIMITED	0.79%
HINDALCO INDUSTRIES LTD FV RE 1	0.79%
INDIAN OIL CORPORATION LIMITED	0.75%
JSW STEEL LIMITED	0.73%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.72%
BAJAJ FINSERV LIMITED	0.71%
CIPLA LTD.	0.66%
AUROBINDO PHARMA LIMITED	0.49%
GAS AUTHORITY OF INDIA LTD.	0.44%
UNITED SPIRITS LIMITED	0.44%
GRASIM INDUSTRIES LTD.	0.31%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.27%
ACC LIMITED	0.15%
INDUSIND BANK LIMITED	0.11%
Equity Total	97.87%
Money Market Total	1.88%
Current Assets	0.26%
Total	100.00%

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 January 2020

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. Deepak Gupta

NAV as on 31 January, 20: ₹13.9350

Inception Date: 29th December 2014

Benchmark: RNLIC Diversified Large Cap Equity Index

AUM as on 31 January, 20: ₹ 3.28 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	10-100	96
Gsec / Debt	00-00	-
MMI / Others	00-10	4

Returns

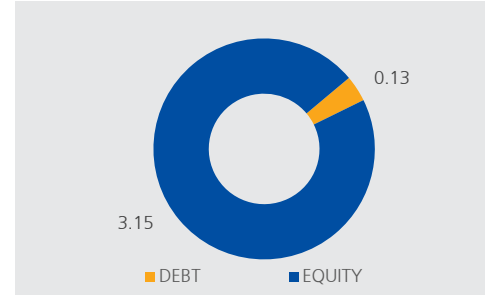
Period	Fund Returns	Index Returns
Last 1 Month	-3.90%	-1.30%
Last 6 Months	1.81%	6.73%
Last 1 Year	2.61%	8.13%
Last 2 Years	-0.16%	2.88%
Last 3 Years	9.21%	10.48%
Since Inception	6.73%	7.11%

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

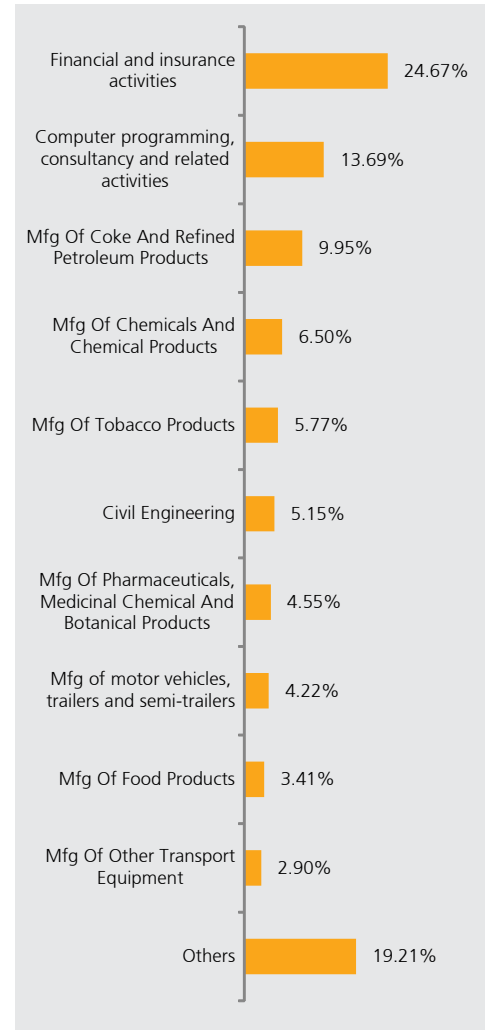
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.34%
INFOSYS LIMITED	6.63%
HDFC BANK LTD.FV-2	6.40%
ITC - FV 1	5.77%
LARSEN&TUBRO	5.15%
HDFC LTD FV 2	4.92%
TATA CONSULTANCY SERVICES LTD.	4.33%
ICICI BANK LTD.FV-2	4.09%
KOTAK MAHINDRA BANK LIMITED_FV5	3.33%
HINDUSTAN LEVER LTD.	2.88%
BHARTI AIRTEL LIMITED	2.81%
MARUTI UDYOG LTD.	2.72%
ASIAN PAINTS LIMITEDFV-1	2.38%
AXIS BANK LIMITEDFV-2	2.14%
HCL TECHNOLOGIES LIMITED	1.66%
ULTRATECH CEMCO LTD	1.64%
STATE BANK OF INDIAFV-1	1.63%
TITAN COMPANY LIMITED	1.61%
NESTLE INDIA LIMITED	1.59%
MAHINDRA & MAHINDRA LTD.-FV5	1.49%
NTPC LIMITED	1.44%
BAJAJ FINANCE LIMITED	1.40%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.32%
POWER GRID CORP OF INDIA LTD	1.30%
BAJAJ AUTO LTD	1.20%
BRITANNIA INDUSTRIES LTD	1.08%
TECH MAHINDRA LIMITEDFV-5	1.07%
DIVIS LABORATORIES LIMITED	1.06%
DR. REDDY LABORATORIES	1.00%
TATA IRON & STEEL COMPANY LTD	0.97%
ONGCFV-5	0.97%
UPL LIMITED	0.93%
HERO MOTOCORP LIMITED	0.89%
COAL INDIA LIMITED	0.86%
BHARAT PETROLEUM CORP. LTD.	0.83%
HINDALCO INDUSTRIES LTD FV RE 1	0.81%
EICHER MOTORS LIMITED	0.81%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.80%
INDIAN OIL CORPORATION LIMITED	0.78%
BAJAJ FINSERV LIMITED	0.75%
JSW STEEL LIMITED	0.75%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.73%
CIPLA LTD.	0.68%
GAS AUTHORITY OF INDIA LTD.	0.56%
AUROBINDO PHARMA LIMITED	0.49%
UNITED SPIRITS LIMITED	0.43%
GRASIM INDUSTRIES LTD.	0.31%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.28%
ACC LIMITED	0.15%
Equity Total	96.17%
Money Market Total	3.82%
Current Assets	0.01%
Total	100.00%

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 January 2020

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 January, 20: ₹38.1758

Inception Date: 15th December 2008

Benchmark: Nifty 50 Shariah

AUM as on 31 January, 20: ₹ 0.36 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	68
Gsec / Debt	00-00	-
MMI / Others	00-40	32

Returns

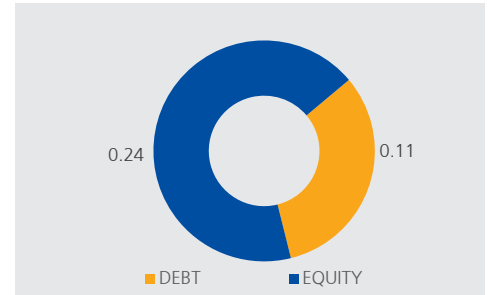
Period	Fund Returns	Index Returns
Last 1 Month	0.22%	0.93%
Last 6 Months	6.73%	4.08%
Last 1 Year	6.51%	7.25%
Last 2 Years	-1.28%	-1.22%
Last 3 Years	6.87%	9.17%
Since Inception	12.79%	12.05%

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

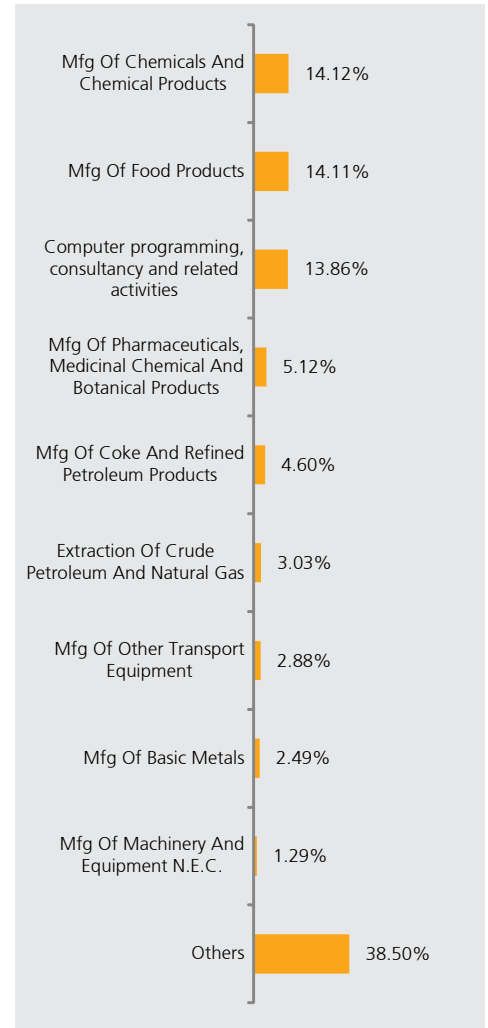
Portfolio

Name of Instrument	% to AUM
ASIAN PAINTS LIMITEDFV-1	6.41%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	6.21%
HCL TECHNOLOGIES LIMITED	4.97%
NESTLE INDIA LIMITED	4.75%
TATA CONSULTANCY SERVICES LTD.	4.50%
TITAN COMPANY LIMITED	4.47%
HINDUSTAN LEVER LTD.	4.46%
INFOSYS LIMITED	3.45%
BHARAT PETROLEUM CORP. LTD.	3.25%
DR. REDDY LABORATORIES	3.24%
BRITANNIA INDUSTRIES LTD	3.15%
ONGCFV-5	3.03%
HERO MOTOCORP LIMITED	2.88%
UPL LIMITED	2.49%
HINDALCO INDUSTRIES LTD FV RE 1	2.49%
CIPLA LTD.	1.88%
GAS AUTHORITY OF INDIA LTD.	1.81%
INDIAN OIL CORPORATION LIMITED	1.35%
ESCORTS LIMITED	1.29%
TECH MAHINDRA LIMITEDFV-5	0.94%
GRASIM INDUSTRIES LTD.	0.77%
Equity Total	67.78%
Money Market Total	32.17%
Current Assets	0.06%
Total	100.00%

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 January 2020

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 January, 20: ₹13.4202

Inception Date: 08th June 2009

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 31 January, 20: ₹ 0.13 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	96
Gsec / Debt	00-00	-
MMI / Others	00-100	4

Returns

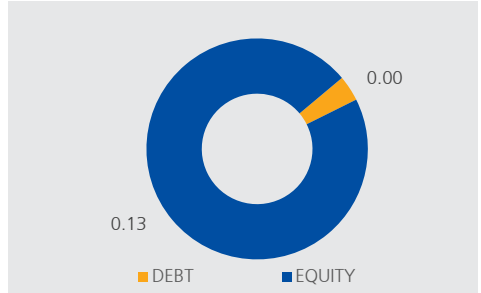
Period	Fund Returns	Index Returns
Last 1 Month	-1.41%	-1.04%
Last 6 Months	1.74%	3.36%
Last 1 Year	2.16%	3.93%
Last 2 Years	-5.99%	-5.80%
Last 3 Years	3.49%	2.84%
Since Inception	2.80%	2.21%

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

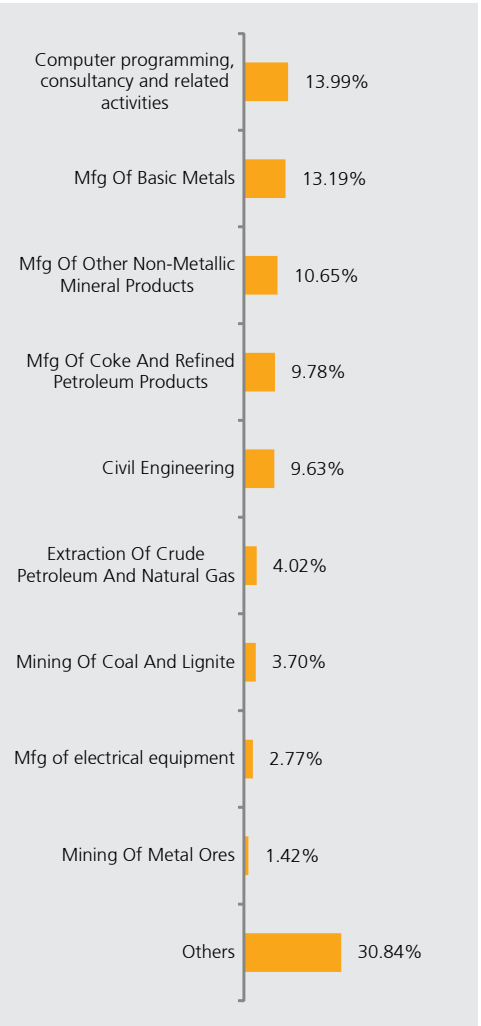
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	9.76%
LARSEN&TUBRO	9.63%
RELIANCE INDUSTRIES LTD.	8.85%
INFOSYS LIMITED	6.41%
ULTRATECH CEMCO LTD	5.40%
NTPC LIMITED	5.38%
TATA CONSULTANCY SERVICES LTD.	4.93%
POWER GRID CORP OF INDIA LTD	4.76%
TATA IRON & STEEL COMPANY LTD	4.13%
ONGCFV-5	4.02%
COAL INDIA LIMITED	3.70%
SHREE CEMENTS LIMITED	3.52%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.11%
HINDALCO INDUSTRIES LTD FV RE 1	3.01%
JSW STEEL LIMITED	2.78%
Vedanta Limited	2.74%
GAS AUTHORITY OF INDIA LTD.	2.43%
ACC LIMITED	1.73%
DLF LIMITED	1.65%
HCL TECHNOLOGIES LIMITED	1.49%
SIEMENS LIMITED	1.49%
NMDC LIMITED	1.42%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.28%
TECH MAHINDRA LIMITEDFV-5	1.16%
INDIAN OIL CORPORATION LIMITED	0.93%
HINDUSTAN ZINC LIMITEDFV-2	0.53%
Equity Total	96.25%
Money Market Total	3.66%
Current Assets	0.09%
Total	100.00%

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 January 2020

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 January, 20: ₹24.6725

Inception Date: 18th December 2008

Benchmark: Reliance Nippon Life ENERGY INDEX

AUM as on 31 January, 20: ₹ 0.04 Crs.

Asset Allocation

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

Returns

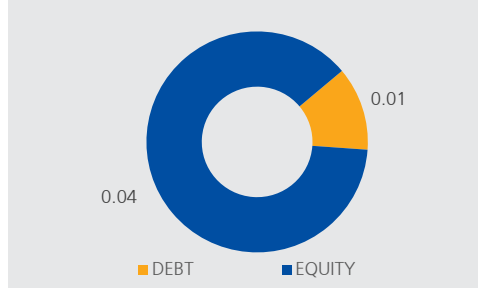
Period	Fund Returns	Index Returns
Last 1 Month	-3.60%	-3.44%
Last 6 Months	0.82%	2.48%
Last 1 Year	-0.39%	0.27%
Last 2 Years	-5.19%	-6.49%
Last 3 Years	3.52%	2.95%
Since Inception	8.46%	9.99%

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

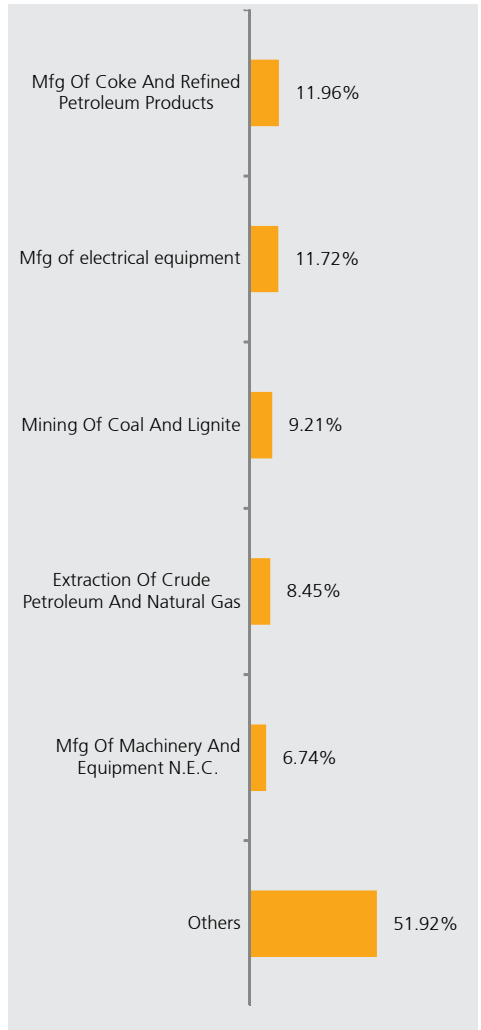
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.23%
COAL INDIA LIMITED	9.21%
NTPC LIMITED	9.21%
POWER GRID CORP OF INDIA LTD	9.18%
ONGCFV-5	8.45%
GAS AUTHORITY OF INDIA LTD.	6.00%
PETRONET LNG LIMITED	5.53%
INDRAPRASTHA GAS LIMITED	5.49%
VOLTAS LTD	4.54%
HAVELLS INDIA LIMITED	4.35%
SIEMENS LIMITED	3.72%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	3.65%
TATA POWER CO. LTD.FV-1	2.74%
KIRLOSKAR CUMMINS	2.20%
TORRENT POWER LIMITED	1.54%
BHARAT PETROLEUM CORP. LTD.	1.24%
INDIAN OIL CORPORATION LIMITED	0.82%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.47%
CASTROL INDIA LIMITED	0.21%
Equity Total	87.76%
Money Market Total	12.01%
Current Assets	0.23%
Total	100.00%

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 January 2020

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 January, 20: ₹36.4442

Inception Date: 8th June 2009

Benchmark: Nifty Midcap 50

AUM as on 31 January, 20: ₹ 0.23 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	87
Gsec / Debt	00-00	-
MMI / Others	00-100	13

Returns

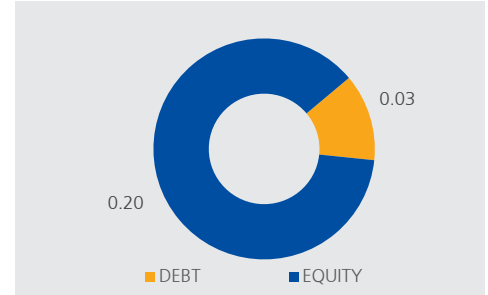
Period	Fund Returns	Index Returns
Last 1 Month	5.27%	4.56%
Last 6 Months	12.48%	12.87%
Last 1 Year	4.87%	4.83%
Last 2 Years	-3.46%	-4.18%
Last 3 Years	6.86%	8.33%
Since Inception	12.90%	8.41%

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

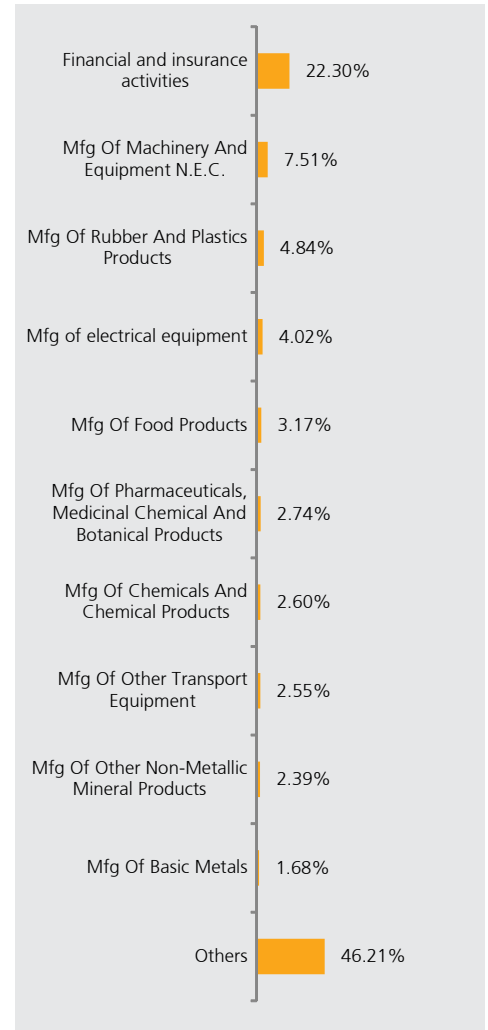
Portfolio

Name of Instrument	% to AUM
INDRAPRASTHA GAS LIMITED	4.95%
APOLLO HOSPITALS ENTERPRISE LIMITED	4.78%
INFO EDGE (INDIA) LIMITED	4.04%
VOLTAS LTD	3.82%
THE FEDERAL BANK LIMITED	3.81%
RURAL ELECTRIFICATION CORPORATION LTD	3.23%
JUBILANT FOODWORKS LIMITED	3.17%
MRF LIMITED	3.00%
BHARAT FORGE	2.81%
TORRENT PHARMACEUTICALS LIMITED	2.74%
CITY UNION BANK LIMITED	2.70%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.65%
RBL BANK LIMITED	2.63%
SRF LIMITED	2.60%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.56%
TVS MOTOR COMPANY LIMITED	2.55%
EXIDE INDUSTRIES LIMITED	2.42%
MANAPPURAM FINANCE LIMITED	2.40%
THE RAMCO CEMENTS LIMITED	2.39%
MAX FINANCIAL SERVICES LIMITED	2.35%
INOX LEISURE LTD	2.35%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.24%
TATA POWER CO. LTD.FV-1	2.18%
ESCORTS LIMITED	2.00%
MUTHOOT FINANCE LIMITED	1.90%
BALKRISHNA INDUSTRIES LIMITED	1.84%
KIRLOSKAR CUMMINS	1.68%
TATA IRON & STEEL COMPANY LTD	1.68%
BAJAJ FINSERV LIMITED	1.62%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.60%
MAHANAGAR GAS LIMITED	1.51%
TORRENT POWER LIMITED	1.47%
HEXAWARE TECHNOLOGIES LIMITED	1.36%
CASTROL INDIA LIMITED	1.31%
NMDC LIMITED	0.92%
Equity Total	87.26%
Money Market Total	12.36%
Current Assets	0.38%
Total	100.00%

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 January 2020

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. Deepak Gupta

(Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹28.6194

Inception Date: 31st January 2007

Benchmark: CRISIL Composite Bond Fund

Index: 60%; Sensex 50: 40%

AUM as on 31 January, 20: ₹ 0.73 Crs.

Modified Duration of Debt Portfolio:

6.06 years

YTM of Debt Portfolio: 6.70%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	37
Gsec / Debt	00-100	55
MMI / Others	00-100	8

Returns

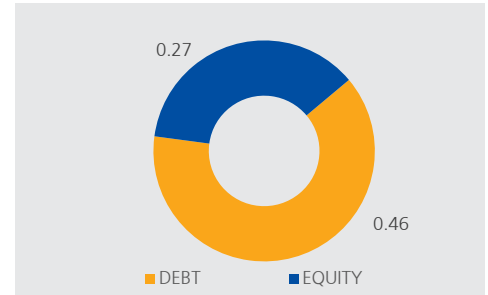
Period	Fund Returns	Index Returns
Last 1 Month	-0.37%	-0.19%
Last 6 Months	2.81%	5.22%
Last 1 Year	8.71%	11.24%
Last 2 Years	5.37%	7.15%
Last 3 Years	7.89%	9.03%
Since Inception	8.42%	8.96%

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

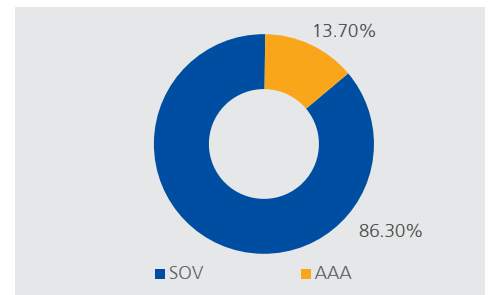
Portfolio

Name of Instrument	% to AUM
7.26% GOI 14-01-2029	19.36%
7.37% GOI 16-04-2023	12.99%
6.45% GOI CG 07-10-2029	5.14%
7.57% GOI CG 17-06-2033	4.29%
7.95% GOI CG 28-08-2032	3.36%
6.68% GOI CG 17-09-2031	3.35%
7.69% GOI CG 17-06-2043	2.77%
7.27% GOI 08.04.2026	1.69%
7.32% GOI CG 28-01-2024	0.99%
6.18% GOI 04-11-2024	0.81%
Gilts Total	54.76%
HDFC BANK LTD.FV-2	3.79%
RELIANCE INDUSTRIES LTD.	3.67%
ICICI BANK LTD.FV-2	2.81%
INFOSYS LIMITED	1.95%
KOTAK MAHINDRA BANK LIMITED_FV5	1.90%
TATA CONSULTANCY SERVICES LTD.	1.76%
HDFC LTD FV 2	1.62%
ITC - FV 1	1.58%
AXIS BANK LIMITEDFV-2	1.39%
LARSEN&TUBRO	1.35%
HINDUSTAN LEVER LTD.	1.17%
STATE BANK OF INDIAFV-1	1.06%
BAJAJ FINANCE LIMITED	0.84%
MARUTI UDYOG LTD.	0.76%
BHARTI AIRTEL LIMITED	0.75%
ASIAN PAINTS LIMITEDFV-1	0.64%
BAJAJ FINSERV LIMITED	0.52%
HCL TECHNOLOGIES LIMITED	0.51%
MAHINDRA & MAHINDRA LTD.-FV5	0.44%
POWER GRID CORP OF INDIA LTD	0.43%
ULTRATECH CEMCO LTD	0.42%
NESTLE INDIA LIMITED	0.42%
NTPC LIMITED	0.41%
TITAN COMPANY LIMITED	0.41%
TECH MAHINDRA LIMITEDFV-5	0.40%
INDUSIND BANK LIMITED	0.40%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.39%
AUROBINDO PHARMA LIMITED	0.39%
MAX FINANCIAL SERVICES LIMITED	0.36%
BAJAJ AUTO LTD	0.35%
HERO MOTOCORP LIMITED	0.31%
BRITANNIA INDUSTRIES LTD	0.31%
DABUR INDIA LTD.	0.29%
ONGCFV-5	0.28%
EICHER MOTORS LIMITED	0.28%
JSW STEEL LIMITED	0.27%
TATA IRON & STEEL COMPANY LTD	0.26%
BHARAT PETROLEUM CORP. LTD.	0.24%
COAL INDIA LIMITED	0.24%
UPL LIMITED	0.23%
GODREJ CONSUMER PRODUCTS LIMITED	0.23%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.23%
HINDALCO INDUSTRIES LTD FV RE 1	0.22%
CIPLA LTD.	0.20%
INDIAN OIL CORPORATION LIMITED	0.18%
GAS AUTHORITY OF INDIA LTD.	0.08%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.07%
Equity Total	36.77%
Money Market Total	8.69%
Current Assets	-0.22%
Total	100.00%

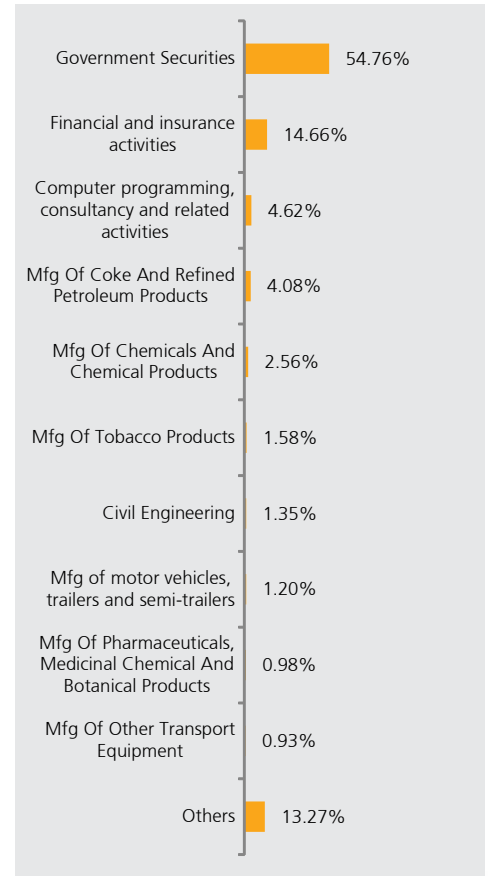
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Deepak Gupta

(Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹32.7452

Inception Date: 13th February 2006

Benchmark: CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

AUM as on 31 January, 20: ₹ 7.43 Crs.

Modified Duration of Debt Portfolio:

5.99 years

YTM of Debt Portfolio: 6.95%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	18
Gsec / Debt	00-100	73
MMI / Others	00-100	9

Returns

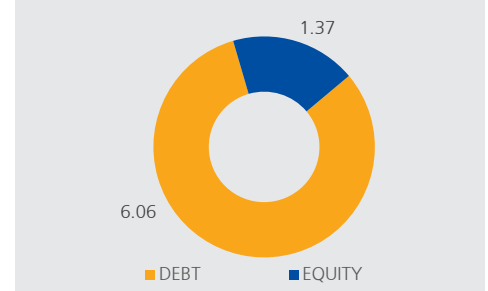
Period	Fund Returns	Index Returns
Last 1 Month	0.05%	0.27%
Last 6 Months	2.19%	4.28%
Last 1 Year	8.57%	11.31%
Last 2 Years	5.89%	8.03%
Last 3 Years	5.92%	8.00%
Since Inception	7.63%	8.53%

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

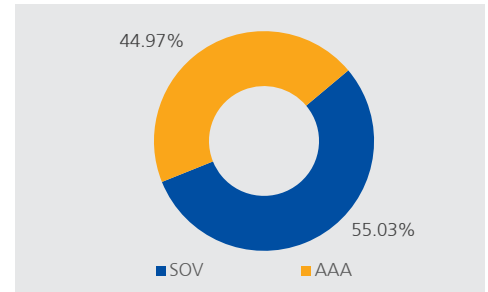
Portfolio

Name of Instrument	% to AUM
8.30% NTPC NCD SR 67 15-01-2029	5.63%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	5.43%
7.33% IRFC NCD 28-08-2027 SR123	5.31%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	4.25%
8.93% PGCIL NCD 20-10-2024 XLVII G	2.90%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.79%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.46%
7.69% NABARD 29.05.2024 Series 20C	1.38%
Bonds/Debentures Total	28.16%
7.26% GOI 14-01-2029	7.71%
6.45% GOI CG 07-10-2029	6.65%
7.57% GOI CG 17-06-2033	5.65%
7.37% GOI 16-04-2023	4.92%
7.95% GOI CG 28-08-2032	4.42%
6.68% GOI CG 17-09-2031	4.30%
7.32% GOI CG 28-01-2024	3.88%
7.69% GOI CG 17-06-2043	3.54%
7.27% GOI 08.04.2026	2.50%
6.18% GOI 04-11-2024	1.13%
Gilts Total	44.71%
HDFC BANK LTD.FV-2	1.95%
RELIANCE INDUSTRIES LTD.	1.84%
ICICI BANK LTD.FV-2	1.42%
INFOSYS LIMITED	1.15%
HDFC LTD FV 2	0.96%
TATA CONSULTANCY SERVICES LTD.	0.88%
KOTAK MAHINDRA BANK LIMITED_FV5	0.83%
ITC - FV 1	0.78%
AXIS BANK LIMITEDFV-2	0.69%
LARSEN&TUBRO	0.67%
HINDUSTAN LEVER LTD.	0.59%
STATE BANK OF INDIAFV-1	0.50%
BAJAJ FINANCE LIMITED	0.42%
MARUTI UDYOG LTD.	0.38%
BHARTI AIRTEL LIMITED	0.38%
ASIAN PAINTS LIMITEDFV-1	0.32%
HCL TECHNOLOGIES LIMITED	0.26%
BAJAJ FINSERV LIMITED	0.23%
NESTLE INDIA LIMITED	0.23%
MAHINDRA & MAHINDRA LTD.-FV5	0.22%
ULTRATECH CEMCO LTD	0.20%
TECH MAHINDRA LIMITEDFV-5	0.20%
TITAN COMPANY LIMITED	0.20%
AUROBINDO PHARMA LIMITED	0.19%
NTPC LIMITED	0.19%
MAX FINANCIAL SERVICES LIMITED	0.18%
POWER GRID CORP OF INDIA LTD	0.18%
BAJAJ AUTO LTD	0.17%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.17%
BHARAT PETROLEUM CORP. LTD.	0.16%
BRITANNIA INDUSTRIES LTD	0.15%
ONGCFV-5	0.14%
JSW STEEL LIMITED	0.13%
HERO MOTOCORP LIMITED	0.13%
TATA IRON & STEEL COMPANY LTD	0.13%
INDUSIND BANK LIMITED	0.12%
UPL LIMITED	0.12%
COAL INDIA LIMITED	0.11%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.11%
GODREJ CONSUMER PRODUCTS LIMITED	0.11%
HINDALCO INDUSTRIES LTD FV RE 1	0.11%
DABUR INDIA LTD.	0.11%
INDIAN OIL CORPORATION LIMITED	0.11%
CIPLA LTD.	0.10%
EICHER MOTORS LIMITED	0.08%
GAS AUTHORITY OF INDIA LTD.	0.04%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.03%
Equity Total	18.41%
Money Market Total	8.39%
Current Assets	0.33%
Total	100.00%

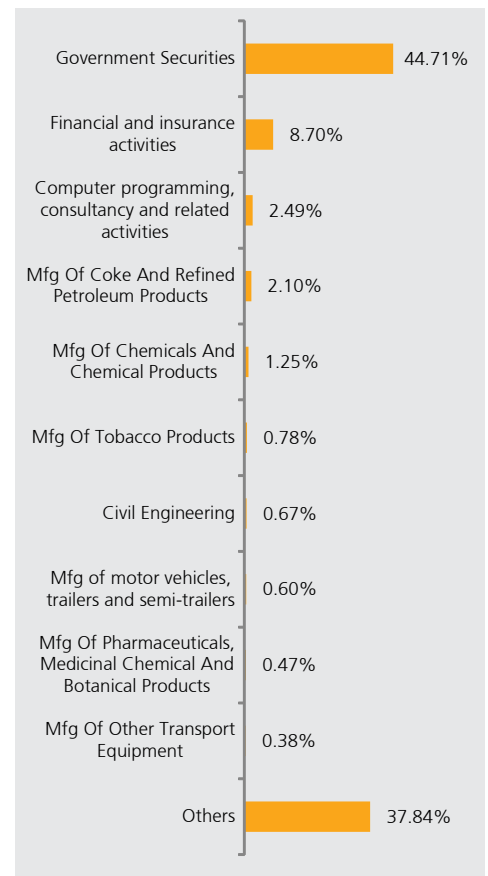
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Deepak Gupta

(Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹28.9187

Inception Date: 31st January 2007

Benchmark: CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

AUM as on 31 January, 20: ₹ 8.78 Crs.

Modified Duration of Debt Portfolio:

5.89 years

YTM of Debt Portfolio: 6.90%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	18
Gsec / Debt	00-100	74
MMI / Others	00-100	8

Returns

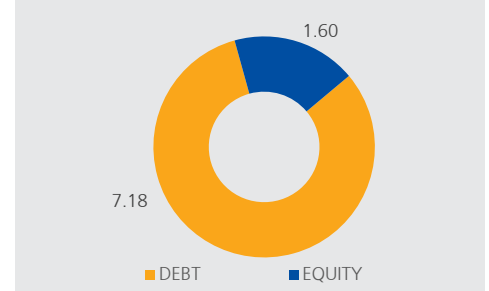
Period	Fund Returns	Index Returns
Last 1 Month	0.12%	0.27%
Last 6 Months	2.49%	4.28%
Last 1 Year	9.79%	11.31%
Last 2 Years	6.94%	8.03%
Last 3 Years	6.98%	8.00%
Since Inception	8.51%	8.68%

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

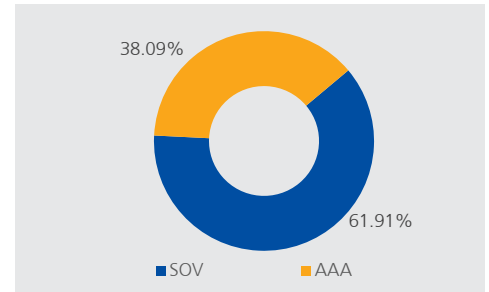
Portfolio

Name of Instrument	% to AUM
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	4.59%
8.85% PGCIL NCD 19-10-2023 STRPP H	4.54%
8.45% IRFC NCD 04-12-2028 SR129	3.61%
8.30% NTPC NCD SR 67 15-01-2029	3.58%
7.33% IRFC NCD 28-08-2027 SR123	3.37%
7.69% NABARD 29.05.2024 Series 20C	2.34%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.20%
Bonds/Debentures Total	23.23%
7.32% GOI CG 28-01-2024	12.36%
7.26% GOI 14-01-2029	7.21%
6.45% GOI CG 07-10-2029	6.74%
7.57% GOI CG 17-06-2033	5.56%
7.95% GOI CG 28-08-2032	4.28%
6.68% GOI CG 17-09-2031	4.19%
6.18% GOI 04-11-2024	3.52%
7.69% GOI CG 17-06-2043	3.51%
7.27% GOI 08.04.2026	2.48%
7.37% GOI 16-04-2023	0.82%
Gilts Total	50.66%
HDFC BANK LTD.FV-2	1.90%
RELIANCE INDUSTRIES LTD.	1.79%
ICICI BANK LTD.FV-2	1.37%
INFOSYS LIMITED	1.12%
HDFC LTD FV 2	1.09%
KOTAK MAHINDRA BANK LIMITED_FV5	0.95%
TATA CONSULTANCY SERVICES LTD.	0.85%
ITC - FV 1	0.78%
AXIS BANK LIMITEDFV-2	0.68%
LARSEN&TUBRO	0.65%
HINDUSTAN LEVER LTD.	0.57%
STATE BANK OF INDIAFV-1	0.50%
BAJAJ FINANCE LIMITED	0.41%
MARUTI UDYOG LTD.	0.37%
BHARTI AIRTEL LIMITED	0.37%
ASIAN PAINTS LIMITEDFV-1	0.31%
HCL TECHNOLOGIES LIMITED	0.24%
BAJAJ FINSERV LIMITED	0.24%
MAHINDRA & MAHINDRA LTD.-FV5	0.22%
NTPC LIMITED	0.20%
TECH MAHINDRA LIMITEDFV-5	0.20%
ULTRATECH CEMCO LTD	0.20%
TITAN COMPANY LIMITED	0.19%
AUROBINDO PHARMA LIMITED	0.19%
MAX FINANCIAL SERVICES LIMITED	0.18%
POWER GRID CORP OF INDIA LTD	0.18%
BAJAJ AUTO LTD	0.17%
BHARAT PETROLEUM CORP. LTD.	0.16%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.15%
BRITANNIA INDUSTRIES LTD	0.15%
NESTLE INDIA LIMITED	0.14%
ONGCFV-5	0.14%
DABUR INDIA LTD.	0.13%
HERO MOTOCORP LIMITED	0.13%
TATA IRON & STEEL COMPANY LTD	0.13%
COAL INDIA LIMITED	0.11%
JSW STEEL LIMITED	0.11%
INDUSIND BANK LIMITED	0.11%
UPL LIMITED	0.11%
GODREJ CONSUMER PRODUCTS LIMITED	0.11%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.11%
HINDALCO INDUSTRIES LTD FV RE 1	0.11%
INDIAN OIL CORPORATION LIMITED	0.11%
CIPLA LTD.	0.10%
EICHER MOTORS LIMITED	0.09%
GAS AUTHORITY OF INDIA LTD.	0.04%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.03%
Equity Total	18.19%
Money Market Total	7.94%
Current Assets	-0.02%
Total	100.00%

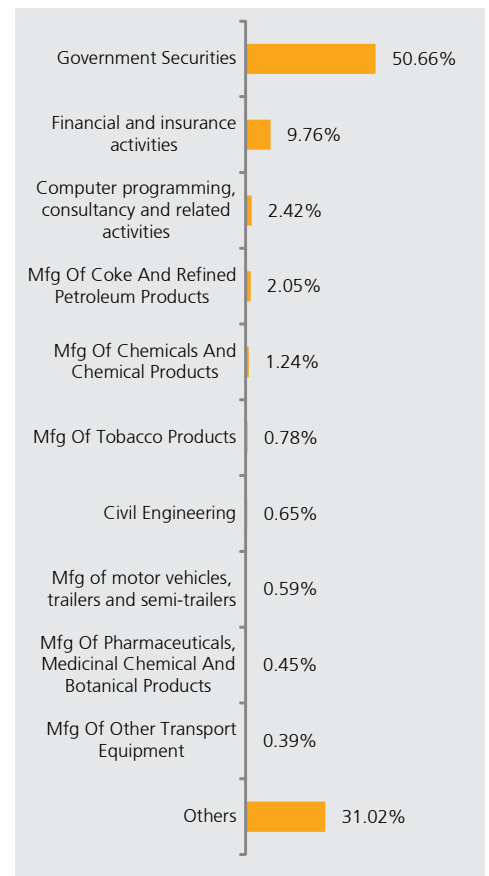
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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. Deepak Gupta

(Equity) & Mr. Gaurav Jakhotia (Debt)

NAV as on 31 January, 20: ₹15.5114

Inception Date: 17th December 2013

Benchmark: CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

AUM as on 31 January, 20: ₹ 205.19 Crs.

Modified Duration of Debt Portfolio:

6.00 years

YTM of Debt Portfolio: 6.99%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-25	19
Gsec / Debt	00-85	75
MMI / Others	00-10	6

Returns

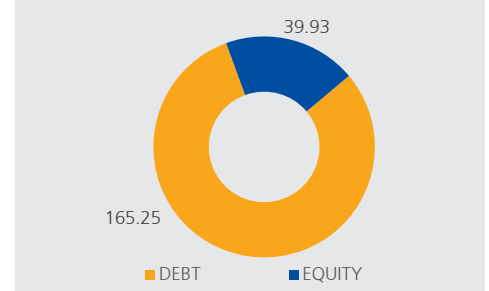
Period	Fund Returns	Index Returns
Last 1 Month	0.14%	0.27%
Last 6 Months	2.03%	4.28%
Last 1 Year	6.96%	11.31%
Last 2 Years	5.22%	8.03%
Last 3 Years	5.82%	8.00%
Since Inception	7.43%	10.10%

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

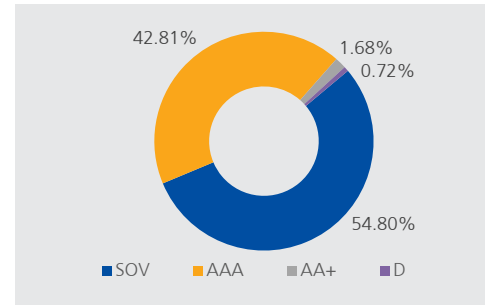
Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	7.79%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	5.70%
9.00% RJIL NCD 21-01-2025 SR-PPD5	4.17%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	3.74%
9.30% PGCIL NCD 28-06-2025 J	3.47%
8.30% NTPC NCD SR 67 15-01-2029	1.68%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.47%
9.00% IHFL NCD 30-06-2026	1.32%
7.69% NABARD 29.05.2024 Series 20C	1.00%
8.23% IRFC NCD 29-03-2029 SR135	0.76%
8.45% IRFC NCD 04-12-2028 SR129	0.57%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.56%
9.25% RJIL NCD 16-06-2024 SR-PPD3	0.05%
Bonds/Debentures Total	32.29%
7.26% GOI 14-01-2029	7.42%
6.45% GOI CG 07-10-2029	6.81%
7.57% GOI CG 17-06-2033	5.75%
7.32% GOI CG 28-01-2024	4.61%
7.95% GOI CG 28-08-2032	4.51%
6.68% GOI CG 17-09-2031	4.36%
7.69% GOI CG 17-06-2043	3.57%
7.27% GOI 08.04.2026	2.58%
6.18% GOI 04-11-2024	1.17%
8.20% GOI CG 15-02-2022	1.16%
7.37% GOI 16-04-2023	0.74%
8.21% RAJASHTHAN SDL 2022 3103 UDAY	0.25%
Gilts Total	42.94%
HDFC BANK LTD.FV-2	2.19%
RELIANCE INDUSTRIES LTD.	1.89%
ICICI BANK LTD.FV-2	1.45%
HDFC LTD FV 2	1.25%
INFOSYS LIMITED	1.18%
KOTAK MAHINDRA BANK LIMITED_FV5	0.96%
TATA CONSULTANCY SERVICES LTD.	0.90%
ITC - FV 1	0.80%
AXIS BANK LIMITEDFV-2	0.71%
LARSEN&TUBRO	0.69%
HINDUSTAN LEVER LTD.	0.60%
STATE BANK OF INDIAFV-1	0.52%
BAJAJ FINANCE LIMITED	0.43%
MARUTI UDYOG LTD.	0.39%
BHARTI AIRTEL LIMITED	0.39%
ASIAN PAINTS LIMITEDFV-1	0.33%
HCL TECHNOLOGIES LIMITED	0.26%
BAJAJ FINSERV LIMITED	0.24%
NESTLE INDIA LIMITED	0.23%
MAHINDRA & MAHINDRA LTD.-FV5	0.22%
TITAN COMPANY LIMITED	0.21%
POWER GRID CORP OF INDIA LTD	0.21%
TECH MAHINDRA LIMITEDFV-5	0.21%
ULTRATECH CEMCO LTD	0.21%
NTPC LIMITED	0.20%
AUROBINDO PHARMA LIMITED	0.20%
MAX FINANCIAL SERVICES LIMITED	0.19%
BAJAJ AUTO LTD	0.18%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.17%
BHARAT PETROLEUM CORP. LTD.	0.16%
BRITANNIA INDUSTRIES LTD	0.16%
ONGCFV-5	0.15%
JSW STEEL LIMITED	0.14%
HERO MOTOCORP LIMITED	0.13%
TATA IRON & STEEL COMPANY LTD	0.13%
UPL LIMITED	0.12%
COAL INDIA LIMITED	0.12%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.12%
INDUSIND BANK LIMITED	0.12%
GODREJ CONSUMER PRODUCTS LIMITED	0.12%
HINDALCO INDUSTRIES LTD FV RE 1	0.12%
DABUR INDIA LTD.	0.11%
INDIAN OIL CORPORATION LIMITED	0.11%
CIPLA LTD.	0.10%
EICHER MOTORS LIMITED	0.10%
GAS AUTHORITY OF INDIA LTD.	0.04%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.03%
Equity Total	19.46%
Money Market Total	3.13%
Current Assets	2.17%
Total	100.00%

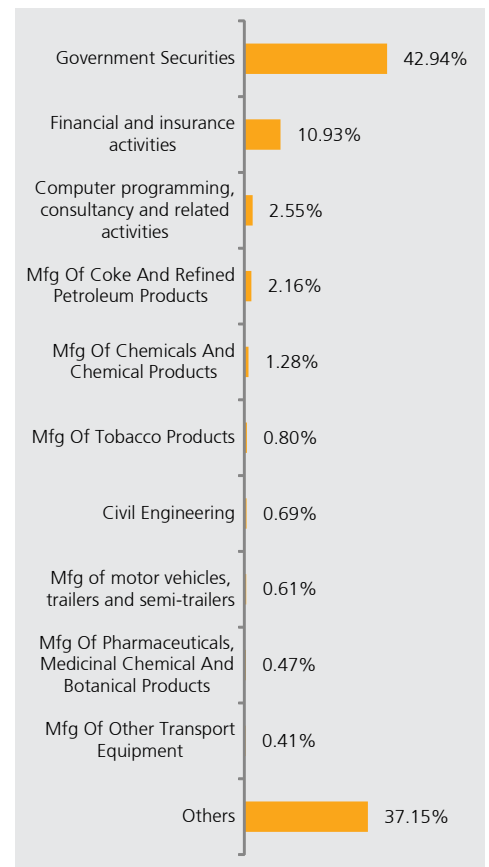
AUM (in ₹ crs.)



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 January 2020

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 January, 20: ₹25.9323

Inception Date: 13th October 2008

Benchmark: CRISIL Composite Bond Index:

AUM as on 31 January, 20: ₹ 60.98 Crs.

Modified Duration of Debt Portfolio:

5.82 years

YTM of Debt Portfolio: 6.90%

Asset Allocation

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

Returns

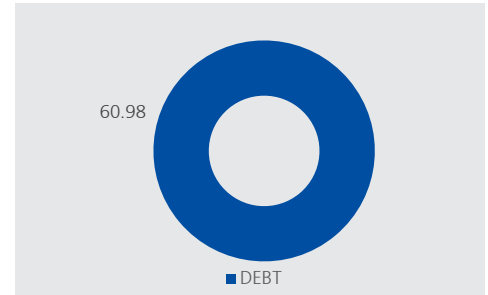
Period	Fund Returns	Index Returns
Last 1 Month	0.47%	0.74%
Last 6 Months	2.48%	3.33%
Last 1 Year	10.60%	11.33%
Last 2 Years	8.39%	8.84%
Last 3 Years	6.13%	6.92%
Since Inception	8.79%	8.27%

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

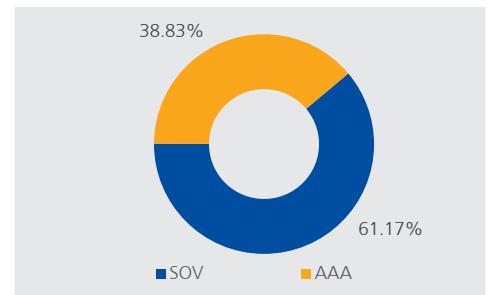
Portfolio

Name of Instrument	% to AUM
7.69% NABARD 29.05.2024 Series 20C	8.09%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	6.29%
8.30% NTPC NCD SR 67 15-01-2029	5.49%
8.35% IRFC NCD 13-03-2029 SR 133	4.31%
7.33% IRFC NCD 28-08-2027 SR123	3.40%
8.80% PGCIL NCD 13-03-2023 XLII	1.74%
8.58% HDFC NCD 18-03-2022 SR V0003	1.71%
8.45% IRFC NCD 04-12-2028 SR129	0.69%
9.35% PGCIL NCD 29-08-2022 STRPPS G	0.17%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.17%
Bonds/Debentures Total	32.06%
7.32% GOI CG 28-01-2024	9.00%
7.26% GOI 14-01-2029	8.68%
6.45% GOI CG 07-10-2029	8.33%
7.37% GOI 16-04-2023	7.32%
7.57% GOI CG 17-06-2033	7.00%
7.95% GOI CG 28-08-2032	5.44%
6.68% GOI CG 17-09-2031	5.31%
7.69% GOI CG 17-06-2043	4.40%
7.27% GOI 08.04.2026	3.10%
6.18% GOI 04-11-2024	2.39%
Gilts Total	60.96%
Money Market Total	6.64%
Current Assets	0.34%
Total	100.00%

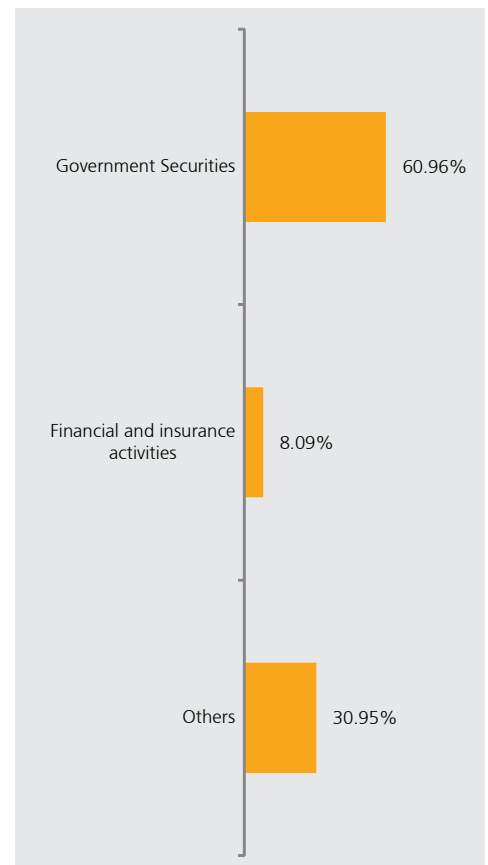
AUM (in ₹ crs.)



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 January 2020

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 January, 20: ₹16.6052

Inception Date: 31st December 2013

Benchmark: CRISIL Composite Bond Index

AUM as on 31 January, 20: ₹ 152.85 Crs.

Modified Duration of Debt Portfolio:

5.80 years

YTM of Debt Portfolio: 6.89%

Asset Allocation

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

Returns

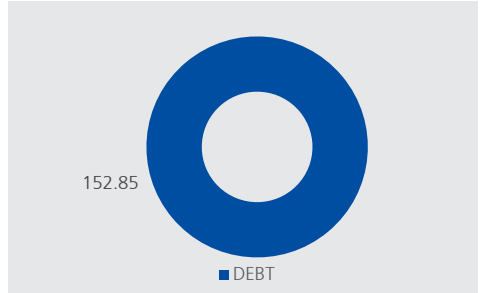
Period	Fund Returns	Index Returns
Last 1 Month	0.47%	0.74%
Last 6 Months	2.28%	3.33%
Last 1 Year	9.06%	11.33%
Last 2 Years	7.62%	8.84%
Last 3 Years	5.64%	6.92%
Since Inception	8.69%	9.47%

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

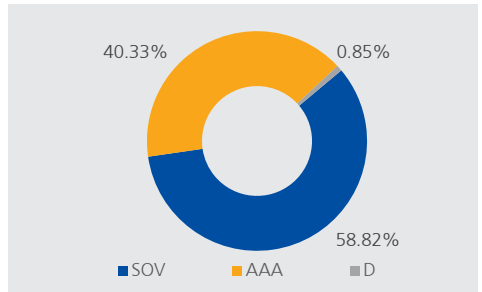
Portfolio

Name of Instrument	% to AUM
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	7.72%
8.30% NTPC NCD SR 67 15-01-2029	7.33%
7.69% NABARD 29.05.2024 Series 20C	7.00%
8.30% IRFC NCD 25-03-2029 SR 134	3.43%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.99%
8.35% IRFC NCD 13-03-2029 SR 133	1.86%
8.80% PGCIL NCD 13-03-2023 XLII	1.74%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.39%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.20%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.83%
8.40% IRFC NCD 08-01-2029 SR 130	0.83%
7.17% RIL NCD PPD SR D 08-11-2022	0.73%
8.58% HDFC NCD 18-03-2022 SR V0003	0.68%
8.85% PGCIL NCD 19-10-2021 STRPP F	0.51%
8.45% IRFC NCD 04-12-2028 SR129	0.21%
Bonds/Debentures Total	37.43%
6.45% GOI CG 07-10-2029	8.43%
7.57% GOI CG 17-06-2033	7.68%
7.32% GOI CG 28-01-2024	6.28%
6.68% GOI CG 17-09-2031	6.25%
7.26% GOI 14-01-2029	5.80%
7.95% GOI CG 28-08-2032	5.44%
7.69% GOI CG 17-06-2043	5.18%
7.27% GOI 08.04.2026	3.72%
7.80% GOI 2020	3.29%
6.18% GOI 04-11-2024	2.31%
7.37% GOI 16-04-2023	2.12%
8.20% GOI CG 15-02-2022	0.94%
8.95% MAHARASHTRA SDL 07/03/2022	0.55%
Gilts Total	57.99%
Money Market Total	3.16%
Current Assets	1.42%
Total	100.00%

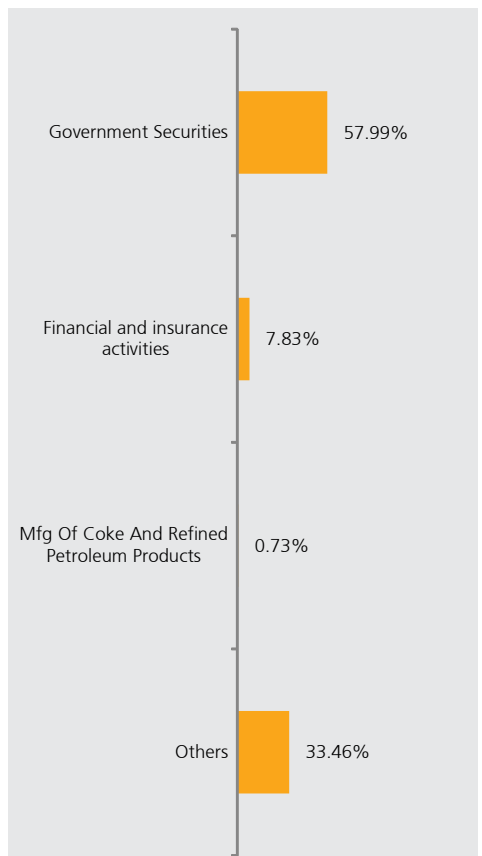
AUM (in ₹ crs.)



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 January 2020

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 January, 20 : ₹25.7544
Inception Date: 31st January 2007
Benchmark: CRISIL 91 - days Treasury Bill Index
AUM as on 31 January, 20: ₹ 0.04 Crs.
Modified Duration of Debt Portfolio:
 0.09 years
YTM of Debt Portfolio: 4.91%

Asset Allocation

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

Returns

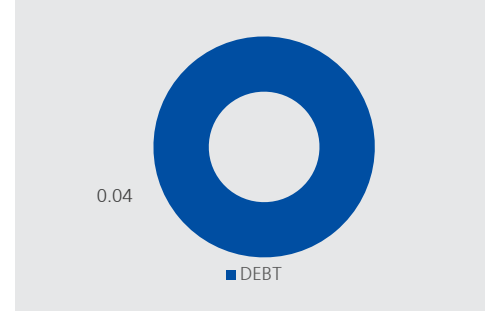
Period	Fund Returns	Index Returns
Last 1 Month	0.35%	0.41%
Last 6 Months	2.36%	2.81%
Last 1 Year	5.17%	6.33%
Last 2 Years	5.56%	6.68%
Last 3 Years	5.50%	6.56%
Since Inception	7.54%	7.37%

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

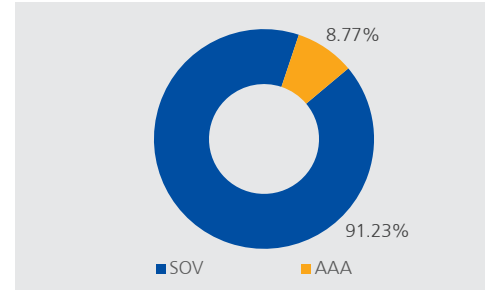
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.74%
Current Assets	0.26%
Total	100.00%

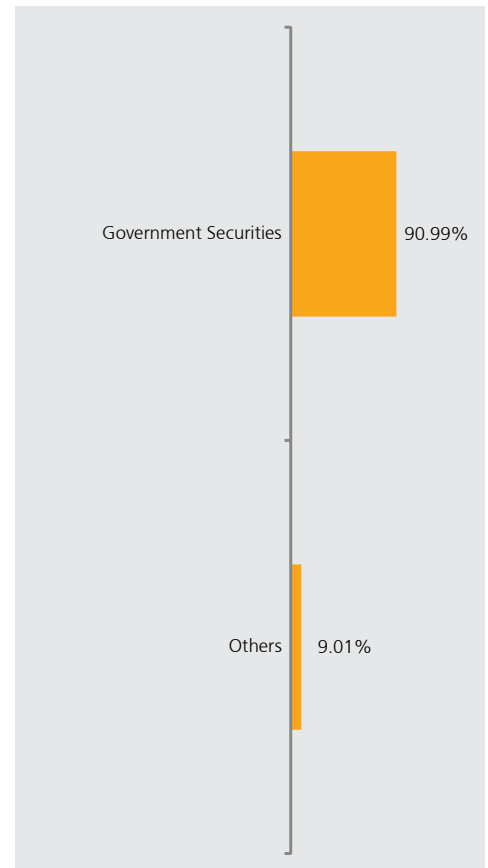
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st January 2020

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 January, 20: ₹22.7756

Inception Date: 10th December 2008

Benchmark: CRISIL Dynamic Gilt Index

AUM as on 31 January, 20: ₹ 0.30 Crs.

Modified Duration of Debt Portfolio:

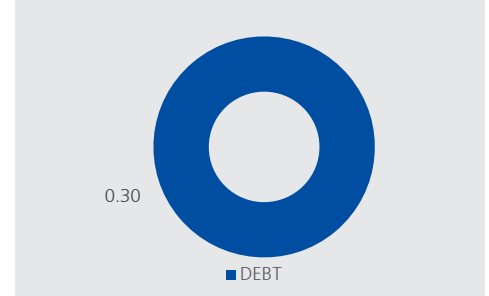
6.30 years

YTM of Debt Portfolio: 6.76%

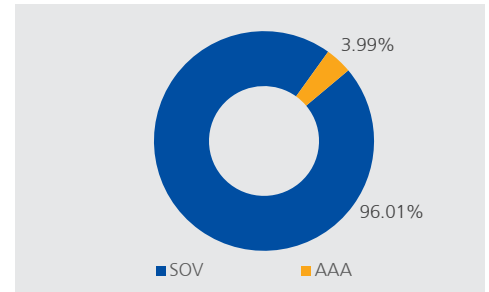
Portfolio

Name of Instrument	% to AUM
7.26% GOI 14-01-2029	23.65%
7.32% GOI CG 28-01-2024	15.18%
7.17% GOI 08-01-2028	10.89%
7.95% GOI CG 28-08-2032	10.72%
6.45% GOI CG 07-10-2029	10.24%
7.57% GOI CG 17-06-2033	10.14%
7.69% GOI CG 17-06-2043	4.63%
7.27% GOI 08.04.2026	4.14%
6.18% GOI 04-11-2024	3.64%
7.37% GOI 16-04-2023	2.76%
Gilts Total	95.99%
Money Market Total	3.99%
Current Assets	0.03%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

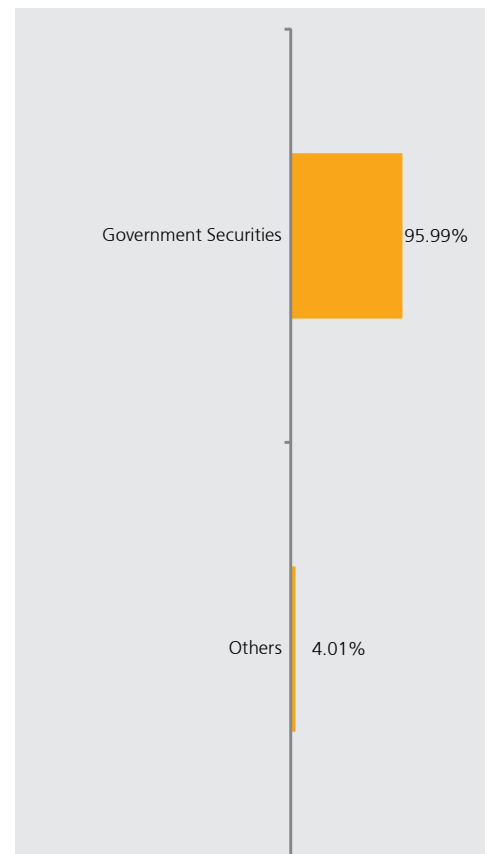
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	96
MMI / Others	00-100	4

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.39%	0.60%
Last 6 Months	1.31%	2.11%
Last 1 Year	10.38%	10.66%
Last 2 Years	9.15%	9.23%
Last 3 Years	5.97%	6.19%
Since Inception	7.66%	6.31%

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 January 2020

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 January, 20: ₹22.2831

Inception Date: 30th September 2008

Benchmark: Crisil 91 day T Bill Index

AUM as on 31 January, 20: ₹ 24.06 Crs.

Modified Duration of Debt Portfolio:

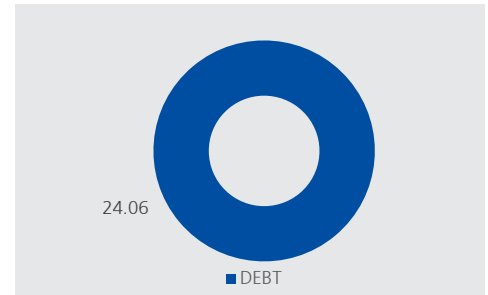
0.21 years

YTM of Debt Portfolio: 5.17%

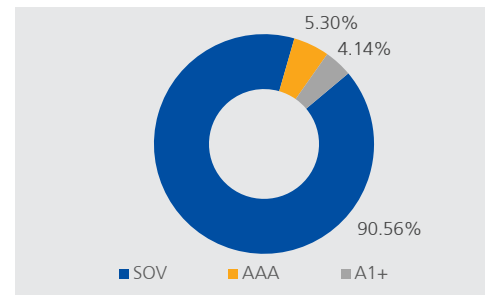
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.00%
Current Assets	0.00%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

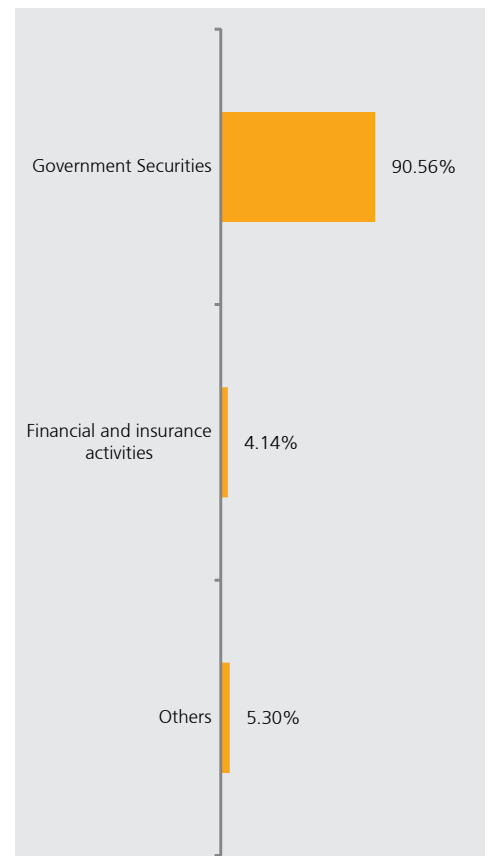
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	-
MMI / Others	00-100	100

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.37%	0.41%
Last 6 Months	2.52%	2.81%
Last 1 Year	6.54%	6.33%
Last 2 Years	3.04%	6.68%
Last 3 Years	4.03%	6.56%
Since Inception	7.32%	7.36%

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	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
ULGF02205/06/13GEQUITYF04121	Group Equity Fund 4	RNLIC Diversified Large Cap Equity Index	Equity	Deepak Gupta	-
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	Deepak Gupta	Gaurav Jakhotia
ULGF00110/10/03GBALANCE01121	Group Balanced Fund 1	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULGF00210/10/03GBALANCE02121	Group Balanced Fund 2	CRISIL Composite Bond Fund Index: 80%; Sensex 50: 20%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULGF02105/06/13GBALANCE04121	Group Balanced Fund 4	CRISIL Composite Bond Fund Index: 80%; Sensex50: 20%	Hybrid	Deepak Gupta	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 Dynamic Gilt Index	Debt	-	Gaurav Jakhotia
ULGF00930/09/08GMONMRKT02121	Group Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Gaurav Jakhotia

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