



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 28th February 2019

## 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 28 February, 19:** ₹34.6820

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

**Benchmark:** Nifty 50

**AUM as on 28 February, 19:** ₹21.35 Crs.

## Asset Allocation

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

## Returns

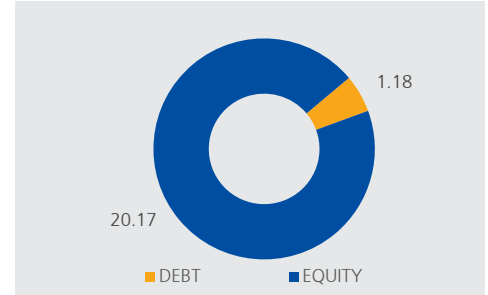
Period	Fund Returns	Index Returns
Last 1 Month	-1.31%	-0.36%
Last 6 Months	-8.89%	-7.60%
Last 1 Year	0.40%	2.86%
Last 2 Years	9.85%	10.25%
Last 3 Years	16.18%	15.60%
Since Inception	13.63%	9.58%

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

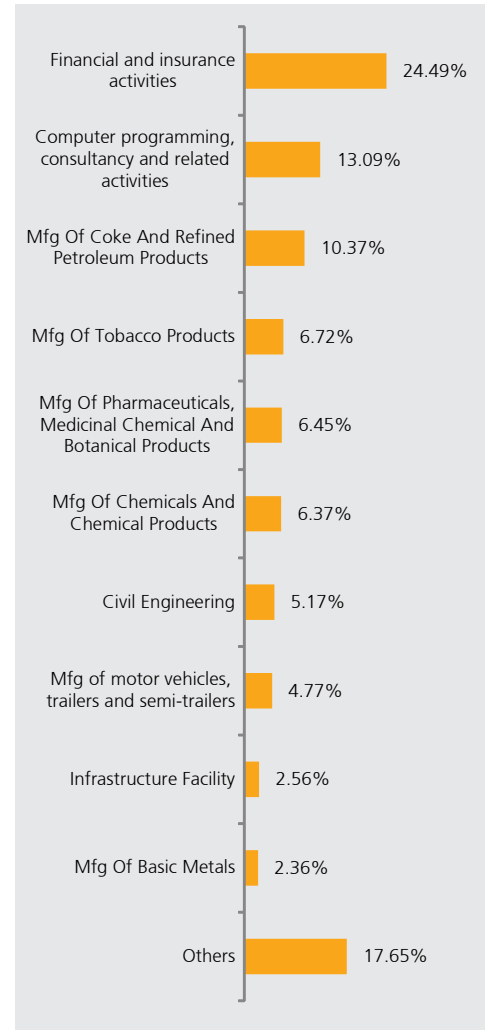
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.61%
HDFC BANK LTD.FV-2	7.45%
ITC - FV 1	6.72%
INFOSYS LIMITED	6.25%
ICICI BANK LTD.FV-2	5.24%
LARSEN&TUBRO	5.17%
TATA CONSULTANCY SERVICES LTD.	4.59%
KOTAK MAHINDRA BANK LIMITED_FV5	3.39%
AXIS BANK LIMITEDFV-2	2.92%
HINDUSTAN LEVER LTD.	2.65%
MARUTI UDYOG LTD.	2.58%
DIVIS LABORATORIES LIMITED	2.32%
SANOFI INDIA LIMITED	1.99%
EIH LIMITED	1.96%
GUJARAT FLUOROCEMICALS LTD.	1.86%
MAHINDRA & MAHINDRA LTD.-FV5	1.55%
ASIAN PAINTS LIMITEDFV-1	1.43%
HCL TECHNOLOGIES LIMITED	1.40%
SHOPPERS STOP LIMITED	1.20%
HDFC LTD FV 2	1.18%
TITAN COMPANY LIMITED	1.15%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.13%
THE FEDERAL BANK LIMITED	1.11%
NTPC LIMITED	1.08%
STATE BANK OF INDIAFV-1	1.06%
UNITED BREWERIES LIMITED	1.05%
AUROBINDO PHARMA LIMITED	1.00%
YES BANK LTD	0.99%
ULTRATECH CEMCO LTD	0.95%
BRITANNIA INDUSTRIES LTD	0.94%
COAL INDIA LIMITED	0.86%
PETRONET LNG LIMITED	0.83%
HERO MOTOCORP LIMITED	0.78%
JSW STEEL LIMITED	0.78%
INDIABULLS HOUSING FINANCE LTD	0.73%
ACC LIMITED	0.69%
GRASIM INDUSTRIES LTD.	0.69%
GAS AUTHORITY OF INDIA LTD.	0.65%
MOTHERSON SUMI SYSTEMS LTD.	0.64%
HINDALCO INDUSTRIES LTD FV RE 1	0.64%
HINDUSTAN ZINC LIMITEDFV-2	0.58%
COFFEE DAY ENTERPRISES LIMITED	0.51%
TECH MAHINDRA LIMITEDFV-5	0.47%
DABUR INDIA LTD.	0.43%
MARICO LIMITED	0.42%
BAJAJ FINANCE LIMITED	0.42%
BHARAT PETROLEUM CORP. LTD.	0.41%
NIIT Limited	0.38%
BHARAT FORGE	0.38%
TATA IRON & STEEL COMPANY LTD	0.36%
HINDUSTAN PETROLEUM CORPORATION LTD.	0.35%
SIEMENS LIMITED	0.34%
UNITED SPIRITS LIMITED	0.21%
<b>Equity Total</b>	<b>94.49%</b>
<b>Money Market Total</b>	<b>4.38%</b>
<b>Current Assets</b>	<b>1.13%</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 28th February 2019

## 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 28 February, 19:** ₹13.4753

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

**Benchmark:** Nifty 50

**AUM as on 28 February, 19:** ₹160.98 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	10-100	91
Gsec / Debt	00-00	-
MMI / Others	00-10	9

## Returns

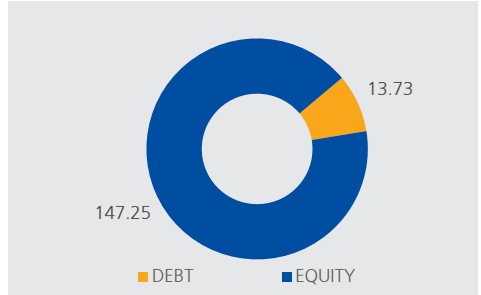
Period	Fund Returns	Index Returns
Last 1 Month	-0.78%	-0.36%
Last 6 Months	-8.57%	-7.60%
Last 1 Year	0.77%	2.86%
Last 2 Years	10.05%	10.25%
Last 3 Years	15.45%	15.60%
Since Inception	7.42%	6.81%

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

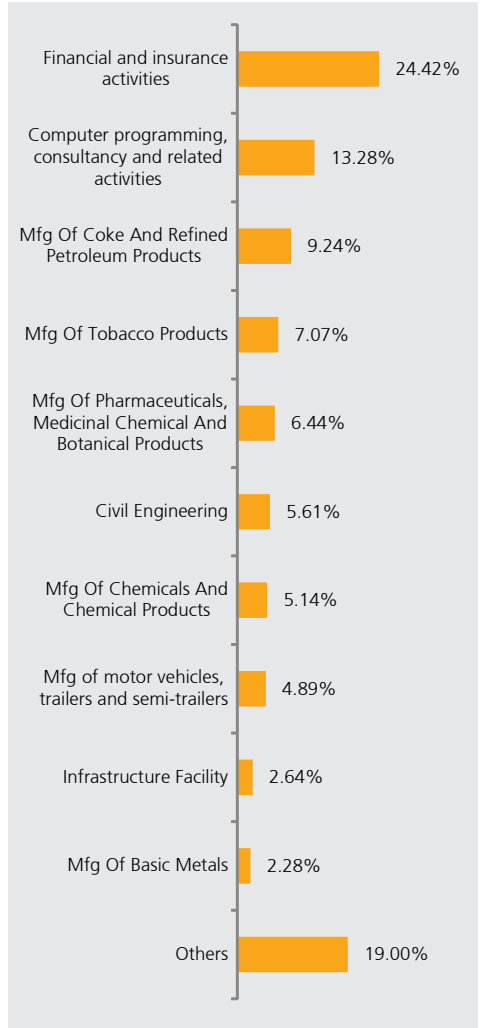
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.24%
HDFC BANK LTD.FV-2	7.47%
ITC - FV 1	7.07%
INFOSYS LIMITED	6.50%
LARSEN&TUBRO	5.61%
ICICI BANK LTD.FV-2	5.41%
TATA CONSULTANCY SERVICES LTD.	4.80%
AXIS BANK LIMITEDFV-2	2.94%
HINDUSTAN LEVER LTD.	2.85%
MARUTI UDYOG LTD.	2.68%
DIVIS LABORATORIES LIMITED	2.42%
KOTAK MAHINDRA BANK LIMITED_FV5	2.40%
HDFC LTD FV 2	2.23%
SANOBI INDIA LIMITED	2.07%
EIH LIMITED	2.05%
MAHINDRA & MAHINDRA LTD.-FV5	1.54%
ASIAN PAINTS LIMITEDFV-1	1.49%
HCL TECHNOLOGIES LIMITED	1.46%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.19%
TITAN COMPANY LIMITED	1.17%
STATE BANK OF INDIAFV-1	1.11%
UNITED BREWERIES LIMITED	1.11%
NTPC LIMITED	1.09%
YES BANK LTD	1.04%
ULTRATECH CEMCO LTD	0.98%
COAL INDIA LIMITED	0.91%
PETRONET LNG LIMITED	0.87%
THE FEDERAL BANK LIMITED	0.83%
HERO MOTOCORP LIMITED	0.79%
AUROBINDO PHARMA LIMITED	0.76%
ACC LIMITED	0.72%
BRITANNIA INDUSTRIES LTD	0.71%
GRASIM INDUSTRIES LTD.	0.69%
GAS AUTHORITY OF INDIA LTD.	0.68%
MOTHERSON SUMI SYSTEMS LTD.	0.67%
HINDUSTAN ZINC LIMITEDFV-2	0.65%
HINDALCO INDUSTRIES LTD FV RE 1	0.64%
JSW STEEL LIMITED	0.62%
INDIABULLS HOUSING FINANCE LTD	0.55%
COFFEE DAY ENTERPRISES LIMITED	0.53%
TECH MAHINDRA LIMITEDFV-5	0.47%
DABUR INDIA LTD.	0.44%
MARICO LIMITED	0.44%
BAJAJ FINANCE LIMITED	0.43%
SIEMENS LIMITED	0.37%
TATA IRON & STEEL COMPANY LTD	0.36%
GUJARAT FLUOROCEMICALS LTD.	0.35%
NIIT Limited	0.04%
<b>Equity Total</b>	<b>91.47%</b>
<b>Money Market Total</b>	<b>5.34%</b>
<b>Current Assets</b>	<b>3.19%</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 28th February 2019

## 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 28 February, 19:** ₹36.5898

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

**Benchmark:** Nifty 50 Shariah

**AUM as on 28 February, 19:** ₹ 0.43 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	92
Gsec / Debt	00-00	-
MMI / Others	00-40	8

## Returns

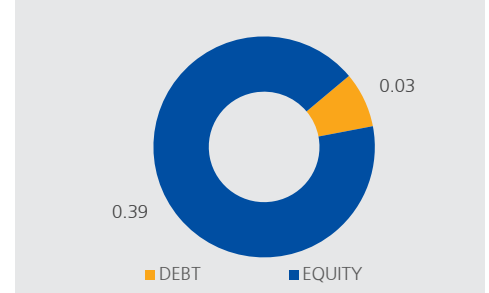
Period	Fund Returns	Index Returns
Last 1 Month	2.09%	2.53%
Last 6 Months	-9.01%	-6.61%
Last 1 Year	-3.14%	-2.16%
Last 2 Years	6.45%	7.88%
Last 3 Years	10.23%	13.58%
Since Inception	13.55%	12.71%

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

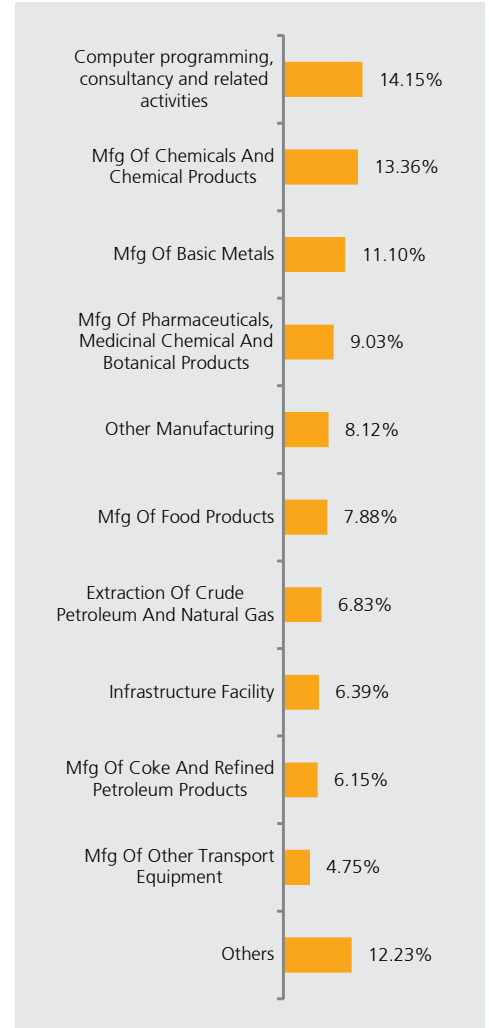
## Portfolio

Name of Instrument	% to AUM
HINDUSTAN LEVER LTD.	8.51%
TITAN COMPANY LIMITED	8.12%
HCL TECHNOLOGIES LIMITED	7.30%
TECH MAHINDRA LIMITEDFV-5	6.85%
ONGCFV-5	6.83%
GAS AUTHORITY OF INDIA LTD.	6.39%
TATA IRON & STEEL COMPANY LTD	5.42%
INDIAN OIL CORPORATION LIMITED	5.13%
ASIAN PAINTS LIMITEDFV-1	4.85%
HERO MOTOCORP LIMITED	4.75%
CIPLA LTD.	4.53%
HINDALCO INDUSTRIES LTD FV RE 1	4.53%
AUROBINDO PHARMA LIMITED	4.50%
BRITANNIA INDUSTRIES LTD	4.38%
GRASIM INDUSTRIES LTD.	4.13%
NESTLE INDIA LIMITED	3.50%
JSW STEEL LIMITED	1.16%
BHARAT PETROLEUM CORP. LTD.	1.02%
<b>Equity Total</b>	<b>91.90%</b>
<b>Money Market Total</b>	<b>7.79%</b>
<b>Current Assets</b>	<b>0.31%</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 28th February 2019

## 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 28 February, 19:** ₹13.1057

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

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 28 February, 19:** ₹ 0.22 Crs.

## Asset Allocation

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

## Returns

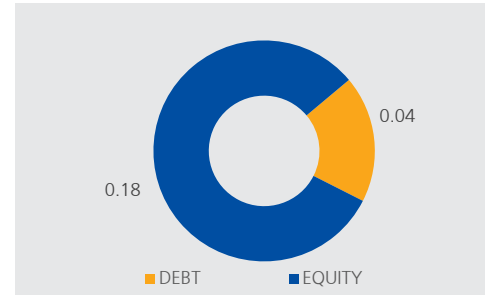
Period	Fund Returns	Index Returns
Last 1 Month	-0.24%	0.19%
Last 6 Months	-11.81%	-12.07%
Last 1 Year	-11.11%	-11.60%
Last 2 Years	2.77%	1.20%
Last 3 Years	14.10%	12.10%
Since Inception	2.82%	2.04%

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

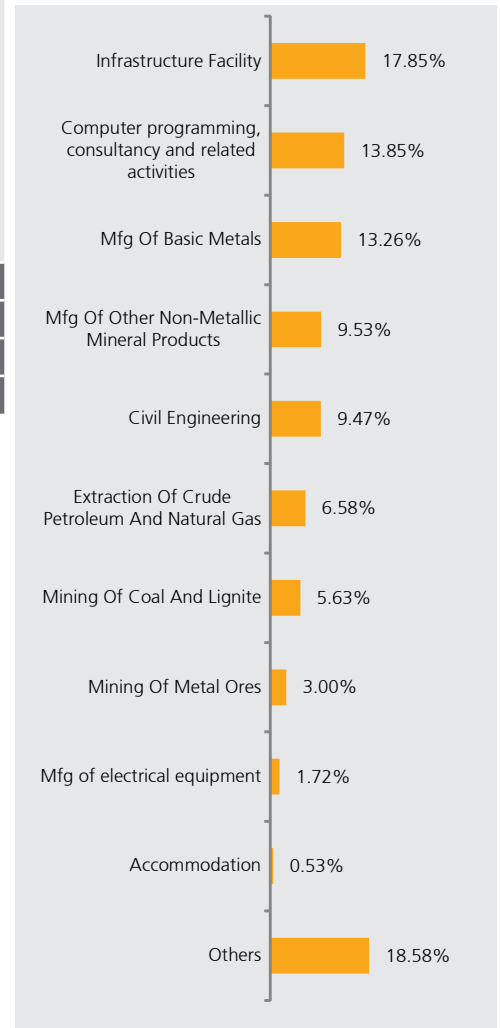
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.47%
INFOSYS LIMITED	6.99%
ONGCFV-5	6.58%
NTPC LIMITED	6.24%
COAL INDIA LIMITED	5.63%
TATA CONSULTANCY SERVICES LTD.	5.63%
ULTRATECH CEMCO LTD	5.43%
TATA IRON & STEEL COMPANY LTD	4.83%
POWER GRID CORP OF INDIA LTD	4.69%
GAS AUTHORITY OF INDIA LTD.	4.27%
ACC LIMITED	4.10%
HINDALCO INDUSTRIES LTD FV RE 1	3.90%
JSW STEEL LIMITED	3.65%
Vedanta Limited	3.00%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.65%
SIEMENS LIMITED	1.72%
HINDUSTAN ZINC LIMITEDFV-2	0.88%
HCL TECHNOLOGIES LIMITED	0.63%
TECH MAHINDRA LIMITEDFV-5	0.61%
EIH LIMITED	0.53%
<b>Equity Total</b>	<b>81.42%</b>
<b>Money Market Total</b>	<b>18.31%</b>
<b>Current Assets</b>	<b>0.27%</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 28th February 2019

## 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 28 February, 19:** ₹24.9185

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

**Benchmark:** Reliance Nippon Life ENERGY INDEX

**AUM as on 28 February, 19:** ₹ 0.10 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	82
Gsec / Debt	00-00	-
MMI / Others	00-100	18

## Returns

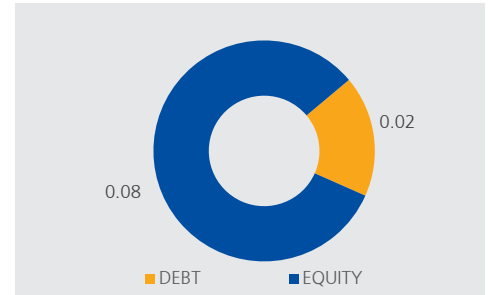
Period	Fund Returns	Index Returns
Last 1 Month	0.60%	-0.06%
Last 6 Months	-8.04%	-8.84%
Last 1 Year	-6.96%	-8.05%
Last 2 Years	4.02%	1.53%
Last 3 Years	16.56%	14.50%
Since Inception	9.36%	10.90%

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

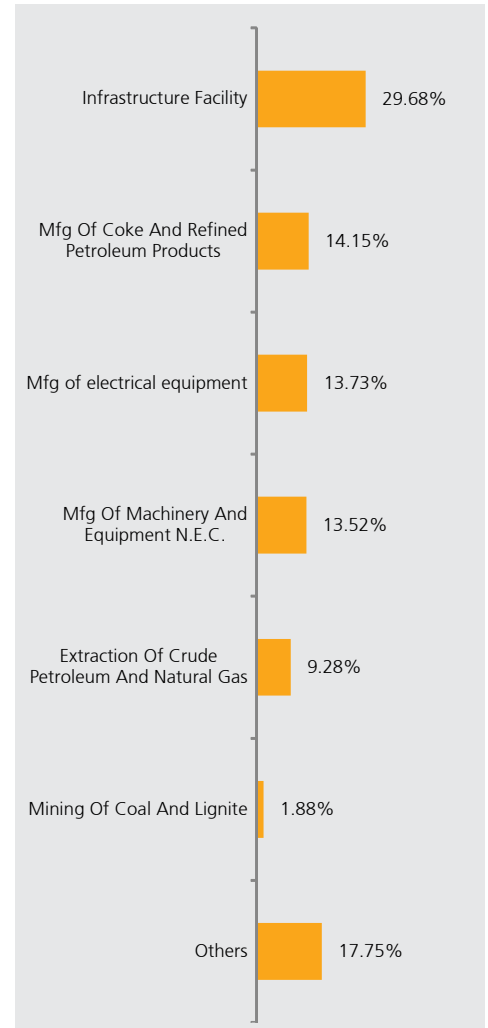
## Portfolio

Name of Instrument	% to AUM
ONGCFV-5	9.28%
RELIANCE INDUSTRIES LTD.	8.89%
GAS AUTHORITY OF INDIA LTD.	8.43%
VOLTAS LTD	8.24%
SIEMENS LIMITED	7.17%
POWER GRID CORP OF INDIA LTD	6.76%
NTPC LIMITED	6.21%
KIRLOSKAR CUMMINS	5.27%
PETRONET LNG LIMITED	5.26%
INDIAN OIL CORPORATION LIMITED	4.91%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	4.16%
INDRAPRASTHA GAS LIMITED	3.02%
ABB INDIA LIMITED	2.41%
COAL INDIA LIMITED	1.88%
CASTROL INDIA LIMITED	0.35%
<b>Equity Total</b>	<b>82.25%</b>
<b>Money Market Total</b>	<b>17.25%</b>
<b>Current Assets</b>	<b>0.50%</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 28th February 2019

## 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 28 February, 19:** ₹34.4556

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

**Benchmark:** Nifty Midcap 50

**AUM as on 28 February, 19:** ₹ 0.26 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	83
Gsec / Debt	00-00	-
MMI / Others	00-100	17

## Returns

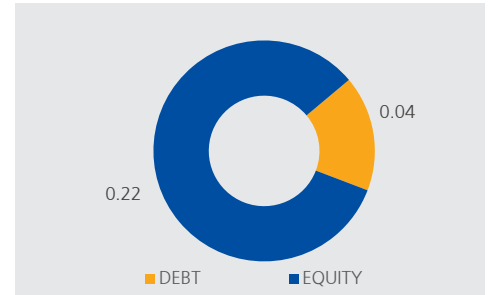
Period	Fund Returns	Index Returns
Last 1 Month	-0.86%	-1.71%
Last 6 Months	-11.91%	-13.78%
Last 1 Year	-9.26%	-11.25%
Last 2 Years	4.61%	4.91%
Last 3 Years	18.53%	19.21%
Since Inception	13.56%	8.52%

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

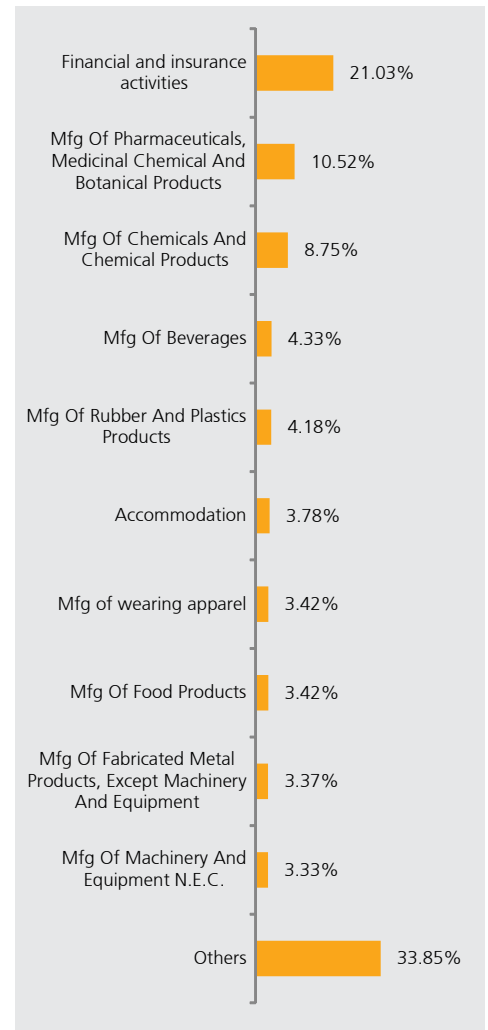
## Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	7.58%
RBL BANK LIMITED	7.01%
DIVIS LABORATORIES LIMITED	5.72%
UNITED BREWERIES LIMITED	4.33%
EIH LIMITED	3.78%
PAGE INDUSTRIES LIMITED	3.42%
BERGER PAINTS (I) LIMITED	3.38%
BHARAT FORGE	3.37%
VOLTAS LTD	3.33%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	3.03%
SHOPPERS STOP LIMITED	2.87%
COFFEE DAY ENTERPRISES LIMITED	2.72%
TATA CHEMICALS LTD.	2.71%
INDRAPRASTHA GAS LIMITED	2.71%
GUJARAT FLUORO CHEMICALS LTD.	2.65%
HINDUSTAN ZINC LIMITED FV-2	2.58%
TORRENT PHARMACEUTICALS LIMITED	2.42%
AUROBINDO PHARMA LIMITED	2.38%
BALKRISHNA INDUSTRIES LIMITED	2.31%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.22%
JUBILANT FOODWORKS LIMITED	2.14%
APOLLO TYRES LIMITED	1.87%
EXIDE INDUSTRIES LIMITED	1.86%
NIIT Limited	1.64%
CASTROL INDIA LIMITED	1.60%
MARICO LIMITED	1.28%
YES BANK LTD	1.19%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.97%
<b>Equity Total</b>	<b>83.09%</b>
<b>Money Market Total</b>	<b>16.72%</b>
<b>Current Assets</b>	<b>0.19%</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 28th February 2019

## 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 Jakhota (Debt)

**NAV as on 28 February, 19:** ₹26.2364

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

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

**AUM as on 28 February, 19:** ₹0.97 Crs.

**Modified Duration of Debt Portfolio:** 3.85 years

**YTM of Debt Portfolio:** 7.26%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	43
MMI / Others	00-100	18

## Returns

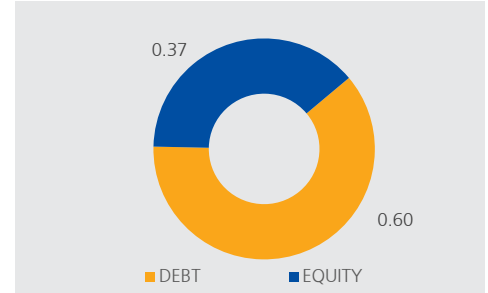
Period	Fund Returns	Index Returns
Last 1 Month	-0.34%	-0.21%
Last 6 Months	0.15%	-0.45%
Last 1 Year	4.13%	5.46%
Last 2 Years	7.02%	7.58%
Last 3 Years	10.78%	10.90%
Since Inception	8.31%	8.70%

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

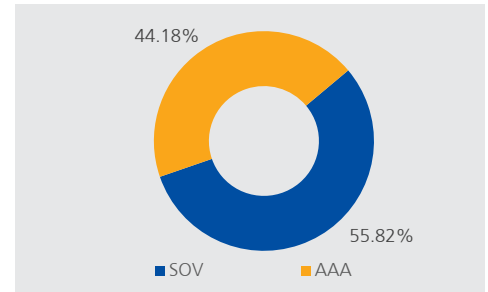
## Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	9.51%
<b>Bonds/Debentures Total</b>	<b>9.51%</b>
7.37% GOI 16-04-2023	15.14%
7.26% GOI 14-01-2029	5.30%
7.40% GOI CG 09-09-2035	2.37%
6.13% GOI 04.06.2028	2.23%
7.17% GOI 08-01-2028	2.21%
8.25% GUJARAT SDL 02.01.2029	2.05%
7.32% GOI CG 28-01-2024	1.66%
8.65% GUJARAT SDL 10-10-2028	1.26%
8.28% GUJARAT SDL 13-02-2029	1.03%
8.30% GUJARAT SDL 06-02-2029	0.21%
8.27% GUJARAT SDL 09-01-2029	0.10%
<b>Gilts Total</b>	<b>33.57%</b>
RELIANCE INDUSTRIES LTD.	4.18%
HDFC BANK LTD.FV-2	4.03%
ITC - FV 1	2.86%
INFOSYS LIMITED	2.74%
ICICI BANK LTD.FV-2	2.31%
HDFC LTD FV 2	2.16%
LARSEN&TUBRO	2.09%
TATA CONSULTANCY SERVICES LTD.	1.62%
KOTAK MAHINDRA BANK LIMITED_FV5	1.40%
HINDUSTAN LEVER LTD.	1.27%
AXIS BANK LIMITEDFV-2	1.16%
STATE BANK OF INDIAFV-1	1.00%
MARUTI UDYOG LTD.	0.92%
ASIAN PAINTS LIMITEDFV-1	0.84%
EIH LIMITED	0.77%
ONGCFV-5	0.73%
MAHINDRA & MAHINDRA LTD.-FV5	0.73%
DIVIS LABORATORIES LIMITED	0.70%
AUROBINDO PHARMA LIMITED	0.69%
BRITANNIA INDUSTRIES LTD	0.60%
HCL TECHNOLOGIES LIMITED	0.59%
TECH MAHINDRA LIMITEDFV-5	0.51%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.49%
TITAN COMPANY LIMITED	0.48%
POWER GRID CORP OF INDIA LTD	0.45%
NESTLE INDIA LIMITED	0.44%
THE FEDERAL BANK LIMITED	0.43%
GAS AUTHORITY OF INDIA LTD.	0.39%
COAL INDIA LIMITED	0.33%
JSW STEEL LIMITED	0.30%
DABUR INDIA LTD.	0.25%
YES BANK LTD	0.22%
HERO MOTOCORP LIMITED	0.22%
MARICO LIMITED	0.20%
BAJAJ FINANCE LIMITED	0.19%
HINDALCO INDUSTRIES LTD FV RE 1	0.19%
UNITED BREWERIES LIMITED	0.11%
<b>Equity Total</b>	<b>38.55%</b>
<b>Money Market Total</b>	<b>17.06%</b>
<b>Current Assets</b>	<b>1.31%</b>
<b>Total</b>	<b>100.00%</b>

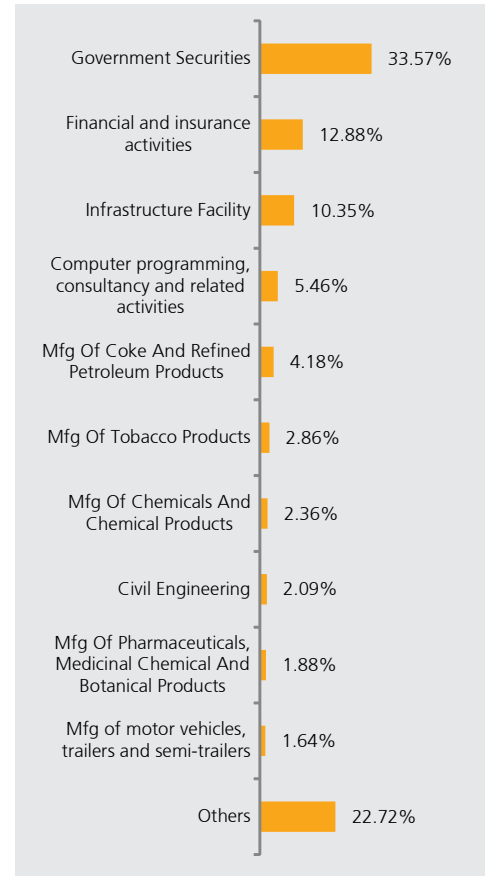
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 2019

## 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 28 February, 19:** ₹30.1503

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

**Benchmark:** CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

**AUM as on 28 February, 19:** ₹ 7.36 Crs.

**Modified Duration of Debt Portfolio:**

4.02 years

**YTM of Debt Portfolio:** 7.45%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	18
Gsec / Debt	00-100	67
MMI / Others	00-100	15

## Returns

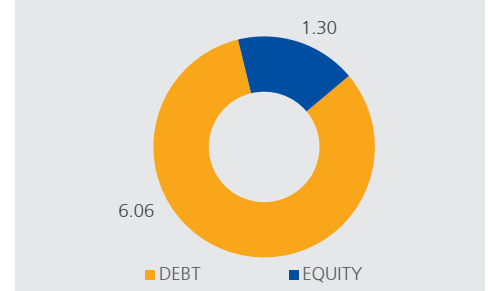
Period	Fund Returns	Index Returns
Last 1 Month	-0.04%	-0.10%
Last 6 Months	2.20%	2.09%
Last 1 Year	4.99%	6.33%
Last 2 Years	5.01%	6.65%
Last 3 Years	8.01%	9.29%
Since Inception	7.51%	8.26%

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

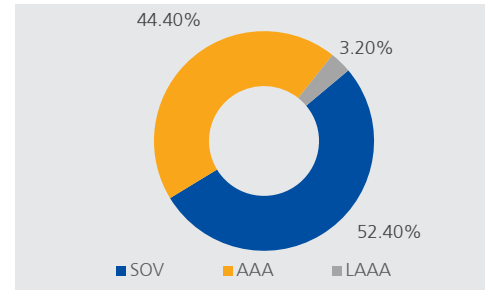
## Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	5.01%
9.00% RJIL NCD 21-01-2025 SR-PPD5	4.14%
9.25% RJIL NCD 16-06-2024 SR-PPD3	2.82%
9.05% HDFC NCD 16-10-2028 SR_U-001	2.78%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	2.69%
8.30% NTPC NCD SR 67 15-01-2029	2.66%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.73%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	1.33%
<b>Bonds/Debentures Total</b>	<b>23.16%</b>
7.37% GOI 16-04-2023	20.34%
7.26% GOI 14-01-2029	7.05%
7.17% GOI 08-01-2028	3.19%
7.40% GOI CG 09-09-2035	2.78%
6.13% GOI 04.06.2028	2.32%
7.32% GOI CG 28-01-2024	2.32%
8.25% GUJARAT SDL 02.01.2029	1.78%
8.28% GUJARAT SDL 13-02-2029	1.42%
8.65% GUJARAT SDL 10-10-2028	1.23%
8.28% GUJARAT SDL 20-02-2029	1.07%
8.30% GUJARAT SDL 06-02-2029	0.32%
8.27% GUJARAT SDL 09-01-2029	0.16%
<b>Gilts Total</b>	<b>43.98%</b>
RELIANCE INDUSTRIES LTD.	1.88%
HDFC BANK LTD.FV-2	1.78%
INFOSYS LIMITED	1.23%
ITC - FV 1	1.22%
ICICI BANK LTD.FV-2	1.10%
LARSEN&TUBRO	1.02%
HDFC LTD FV 2	0.95%
TATA CONSULTANCY SERVICES LTD.	0.73%
KOTAK MAHINDRA BANK LIMITED_FV5	0.60%
HINDUSTAN LEVER LTD.	0.56%
AXIS BANK LIMITEDFV-2	0.55%
STATE BANK OF INDIAFV-1	0.45%
MARUTI UDYOG LTD.	0.43%
ASIAN PAINTS LIMITEDFV-1	0.41%
EIH LIMITED	0.33%
DIVIS LABORATORIES LIMITED	0.31%
AUROBINDO PHARMA LIMITED	0.30%
ONGCFV-5	0.29%
HCL TECHNOLOGIES LIMITED	0.29%
MAHINDRA & MAHINDRA LTD.-FV5	0.25%
GUJARAT FLUOROCEMICALS LTD.	0.25%
TECH MAHINDRA LIMITEDFV-5	0.23%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.22%
TITAN COMPANY LIMITED	0.21%
THE FEDERAL BANK LIMITED	0.21%
YES BANK LTD	0.20%
ULTRATECH CEMCO LTD	0.18%
NESTLE INDIA LIMITED	0.17%
GAS AUTHORITY OF INDIA LTD.	0.17%
JSW STEEL LIMITED	0.16%
POWER GRID CORP OF INDIA LTD	0.16%
COAL INDIA LIMITED	0.14%
BAJAJ FINANCE LIMITED	0.14%
HERO MOTOCORP LIMITED	0.14%
BRITANNIA INDUSTRIES LTD	0.11%
DABUR INDIA LTD.	0.11%
MARICO LIMITED	0.09%
HINDALCO INDUSTRIES LTD FV RE 1	0.06%
UNITED BREWERIES LIMITED	0.05%
<b>Equity Total</b>	<b>17.68%</b>
<b>Money Market Total</b>	<b>16.80%</b>
<b>Current Assets</b>	<b>-1.62%</b>
<b>Total</b>	<b>100.00%</b>

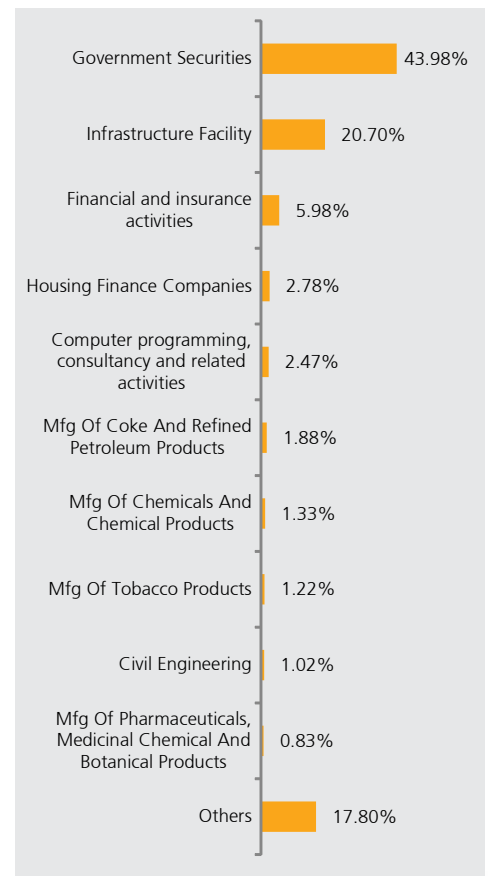
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 2019

## 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 28 February, 19:** ₹26.3419

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

**Benchmark:** CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

**AUM as on 28 February, 19:** ₹10.60 Crs.

**Modified Duration of Debt Portfolio:**

4.50 years

**YTM of Debt Portfolio:** 7.63%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	18
Gsec / Debt	00-100	72
MMI / Others	00-100	10

## Returns

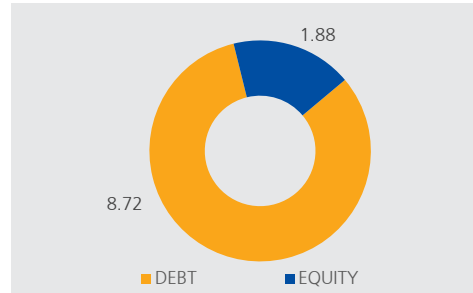
Period	Fund Returns	Index Returns
Last 1 Month	0.01%	-0.10%
Last 6 Months	2.65%	2.09%
Last 1 Year	5.84%	6.33%
Last 2 Years	5.98%	6.65%
Last 3 Years	8.96%	9.29%
Since Inception	8.34%	8.40%

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

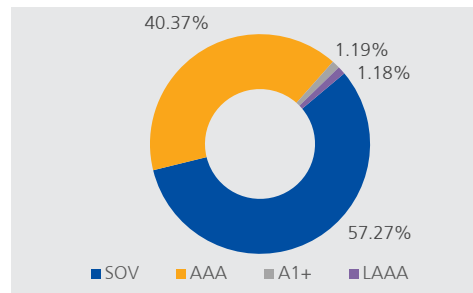
## Portfolio

Name of Instrument	% to AUM
9.25% RJIL NCD 16-06-2024 SR-PPD3	3.92%
8.40% PGCIL NCD 27-05-2022 L STRP D	3.81%
8.85% PGCIL NCD 19-10-2023 STRPP H	3.61%
8.45% IRFC NCD 04-12-2028 SR129	2.79%
7.33% IRFC NCD 28-08-2027 SR123	2.61%
9.05% HDFC NCD 16-10-2028 SR_U-001	1.93%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.92%
8.30% NTPC NCD SR 67 15-01-2029	1.84%
8.95% RIL NCD 09-11-2028 - PPD SR H	0.96%
7.60% NHAI NCD_18.03.2022_Taxable Bond_Series-V	0.93%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	0.92%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.90%
<b>Bonds/Debentures Total</b>	<b>26.16%</b>
7.37% GOI 16-04-2023	20.27%
7.26% GOI 14-01-2029	6.86%
7.17% GOI 08-01-2028	3.15%
7.40% GOI CG 09-09-2035	2.87%
6.13% GOI 04.06.2028	2.64%
8.28% GUJARAT SDL 20-02-2029	2.64%
7.32% GOI CG 28-01-2024	2.27%
8.28% GUJARAT SDL 13-02-2029	1.86%
8.25% GUJARAT SDL 02.01.2029	1.20%
8.65% GUJARAT SDL 10-10-2028	1.11%
8.30% GUJARAT SDL 06-02-2029	0.39%
8.27% GUJARAT SDL 09-01-2029	0.19%
<b>Gilts Total</b>	<b>45.44%</b>
HDFC BANK LTD.FV-2	1.97%
RELIANCE INDUSTRIES LTD.	1.85%
ITC - FV 1	1.36%
INFOSYS LIMITED	1.21%
ICICI BANK LTD.FV-2	1.13%
HDFC LTD FV 2	1.01%
LARSEN&TUBRO	0.91%
TATA CONSULTANCY SERVICES LTD.	0.78%
KOTAK MAHINDRA BANK LIMITED_FV5	0.67%
HINDUSTAN LEVER LTD.	0.62%
AXIS BANK LIMITEDFV-2	0.54%
STATE BANK OF INDIAFV-1	0.44%
ASIAN PAINTS LIMITEDFV-1	0.42%
MARUTI UDYOG LTD.	0.42%
EIH LIMITED	0.37%
MAHINDRA & MAHINDRA LTD.-FV5	0.31%
DIVIS LABORATORIES LIMITED	0.31%
ONGCFV-5	0.30%
AUROBINDO PHARMA LIMITED	0.29%
TECH MAHINDRA LIMITEDFV-5	0.25%
THE FEDERAL BANK LIMITED	0.21%
HCL TECHNOLOGIES LIMITED	0.21%
YES BANK LTD	0.20%
TITAN COMPANY LIMITED	0.19%
GAS AUTHORITY OF INDIA LTD.	0.19%
ULTRATECH CEMCO LTD	0.17%
POWER GRID CORP OF INDIA LTD	0.16%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.15%
GUJARAT FLUOROCHEMICALS LTD.	0.15%
COAL INDIA LIMITED	0.15%
HERO MOTOCORP LIMITED	0.14%
JSW STEEL LIMITED	0.12%
BRITANNIA INDUSTRIES LTD	0.11%
NESTLE INDIA LIMITED	0.10%
DABUR INDIA LTD.	0.10%
BAJAJ FINANCE LIMITED	0.08%
MARICO LIMITED	0.05%
HINDALCO INDUSTRIES LTD FV RE 1	0.05%
UNITED BREWERIES LIMITED	0.03%
<b>Equity Total</b>	<b>17.75%</b>
<b>Money Market Total</b>	<b>7.75%</b>
<b>Current Assets</b>	<b>2.91%</b>
<b>Total</b>	<b>100.00%</b>

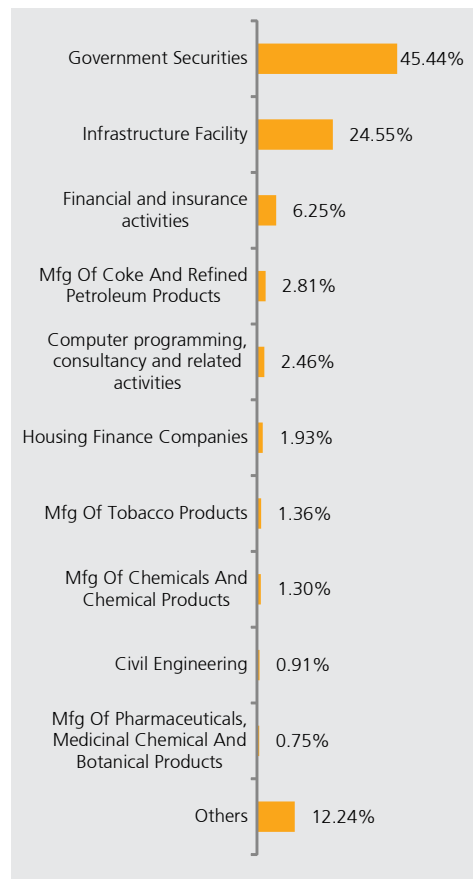
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 2019

## 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 28 February, 19:** ₹14.5088

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

**Benchmark:** CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

**AUM as on 28 February, 19:** ₹ 291.28 Crs.

**Modified Duration of Debt Portfolio:**

4.52 years

**YTM of Debt Portfolio:** 7.61%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-25	18
Gsec / Debt	00-85	75
MMI / Others	00-10	7

## Returns

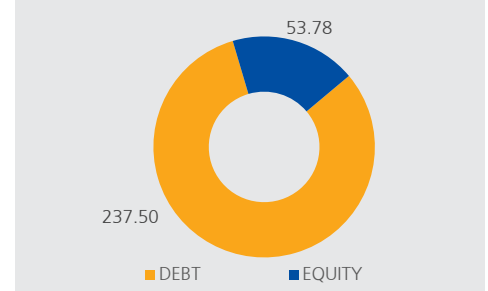
Period	Fund Returns	Index Returns
Last 1 Month	0.05%	-0.10%
Last 6 Months	2.27%	2.09%
Last 1 Year	5.20%	6.33%
Last 2 Years	5.71%	6.65%
Last 3 Years	8.67%	9.29%
Since Inception	7.42%	9.69%

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

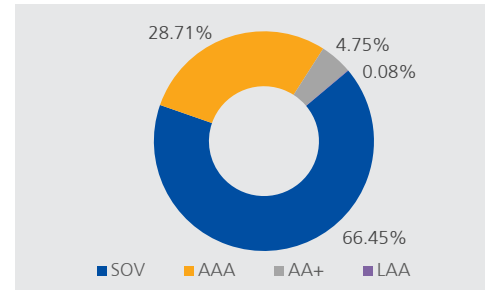
## Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	5.64%
9.00% RJIL NCD 21-01-2025 SR-PPD5	4.29%
9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	2.54%
9.25% PGCIL NCD 26-12-2021 STRPP G	2.30%
9.25% RJIL NCD 16-06-2024 SR-PPD3	2.03%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	1.64%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	1.23%
8.40% PGCIL NCD 27-05-2022 L STRP D	0.73%
8.85% PGCIL NCD 19-10-2023 STRPP H	0.70%
8.45% IRFC NCD 04-12-2028 SR129	0.34%
7.17% RIL NCD PPD SR D 08-11-2022	0.20%
9.00% HDFC NCD 29-11-2028 U-005	0.18%
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>22.01%</b>
7.37% GOI 16-04-2023	27.65%
7.26% GOI 14-01-2029	6.91%
7.17% GOI 08-01-2028	4.99%
8.25% GUJARAT SDL 02.01.2029	3.64%
7.40% GOI CG 09-09-2035	2.87%
6.13% GOI 04.06.2028	2.37%
7.32% GOI CG 28-01-2024	2.27%
8.28% GUJARAT SDL 13-02-2029	1.50%
8.30% GUJARAT SDL 06-02-2029	0.35%
8.21% RAJASHTHAN SDL 2022 3103 UDAY	0.17%
<b>Gilts Total</b>	<b>52.72%</b>
HDFC BANK LTD.FV-2	1.95%
RELIANCE INDUSTRIES LTD.	1.94%
ITC - FV 1	1.36%
INFOSYS LIMITED	1.27%
ICICI BANK LTD.FV-2	1.13%
LARSEN&TUBRO	1.05%
HDFC LTD FV 2	0.99%
TATA CONSULTANCY SERVICES LTD.	0.83%
KOTAK MAHINDRA BANK LIMITED_FV5	0.69%
HINDUSTAN LEVER LTD.	0.59%
AXIS BANK LIMITEDFV-2	0.57%
STATE BANK OF INDIAFV-1	0.46%
MARUTI UDYOG LTD.	0.44%
ASIAN PAINTS LIMITEDFV-1	0.42%
DIVIS LABORATORIES LIMITED	0.32%
AUROBINDO PHARMA LIMITED	0.31%
ONGCFV-5	0.30%
HCL TECHNOLOGIES LIMITED	0.30%
MAHINDRA & MAHINDRA LTD.-FV5	0.26%
EIH LIMITED	0.25%
TECH MAHINDRA LIMITEDFV-5	0.24%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.23%
TITAN COMPANY LIMITED	0.22%
THE FEDERAL BANK LIMITED	0.21%
YES BANK LTD	0.21%
ULTRATECH CEMCO LTD	0.19%
POWER GRID CORP OF INDIA LTD	0.19%
GUJARAT FLUORO-CHEMICALS LTD.	0.18%
NESTLE INDIA LIMITED	0.18%
GAS AUTHORITY OF INDIA LTD.	0.18%
JSW STEEL LIMITED	0.16%
COAL INDIA LIMITED	0.15%
HERO MOTOCORP LIMITED	0.14%
BAJAJ FINANCE LIMITED	0.14%
DABUR INDIA LTD.	0.12%
BRITANNIA INDUSTRIES LTD	0.11%
MARICO LIMITED	0.09%
HINDALCO INDUSTRIES LTD FV RE 1	0.07%
UNITED BREWERIES LIMITED	0.05%
<b>Equity Total</b>	<b>18.46%</b>
<b>Money Market Total</b>	<b>4.60%</b>
<b>Current Assets</b>	<b>2.20%</b>
<b>Total</b>	<b>100.00%</b>

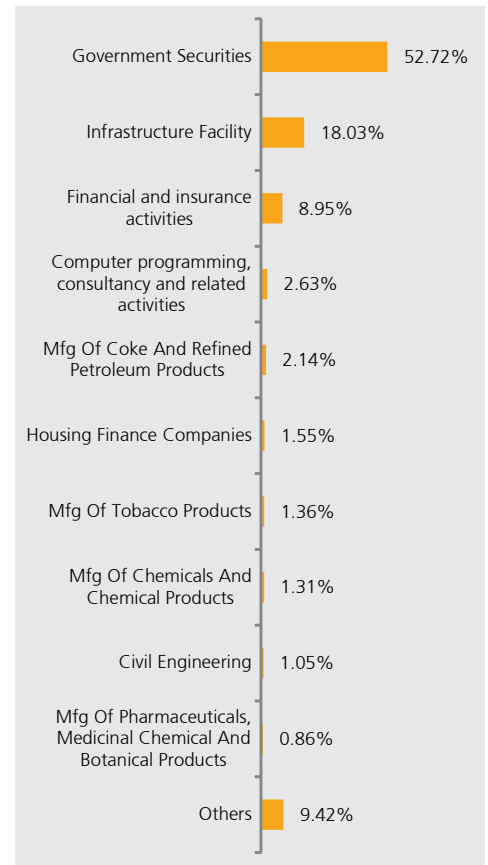
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 2019

## 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 28 February, 19:** ₹23.5016

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

**Benchmark:** CRISIL Composite Bond Index:

**AUM as on 28 February, 19:** ₹58.33 Crs.

**Modified Duration of Debt Portfolio:**

3.69 years

**YTM of Debt Portfolio:** 7.28%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	82
MMI / Others	00-100	18

## Returns

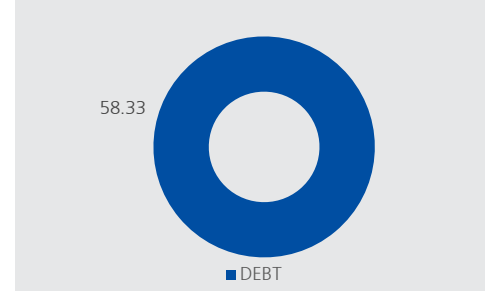
Period	Fund Returns	Index Returns
Last 1 Month	0.24%	0.02%
Last 6 Months	5.40%	4.67%
Last 1 Year	7.26%	7.13%
Last 2 Years	5.02%	5.68%
Last 3 Years	7.18%	7.64%
Since Inception	8.58%	7.92%

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

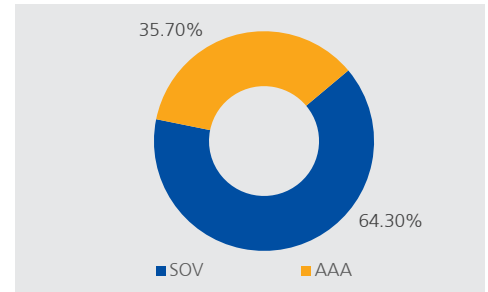
## Portfolio

Name of Instrument	% to AUM
9.00% HDFC NCD 29-11-2028 U-005	7.53%
7.33% IRFC NCD 28-08-2027 SR123	3.16%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	2.01%
7.00% RIL NCD 31-08-2022 - PPD SR A	1.99%
8.80% PGCIL NCD 13-03-2023 XLII	1.75%
8.95% RIL NCD 09-11-2028 - PPD SR H	1.75%
8.45% IRFC NCD 04-12-2028 SR129	0.51%
<b>Bonds/Debentures Total</b>	<b>18.70%</b>
7.37% GOI 16-04-2023	21.79%
6.90% GOI 2019	13.74%
7.26% GOI 14-01-2029	7.77%
8.28% GUJARAT SDL 13-02-2029	6.75%
7.40% GOI CG 09-09-2035	3.96%
7.17% GOI 08-01-2028	2.98%
7.32% GOI CG 28-01-2024	2.56%
6.13% GOI 04.06.2028	1.81%
8.30% GUJARAT SDL 06-02-2029	1.51%
<b>Gilts Total</b>	<b>62.87%</b>
<b>Money Market Total</b>	<b>16.21%</b>
<b>Current Assets</b>	<b>2.22%</b>
<b>Total</b>	<b>100.00%</b>

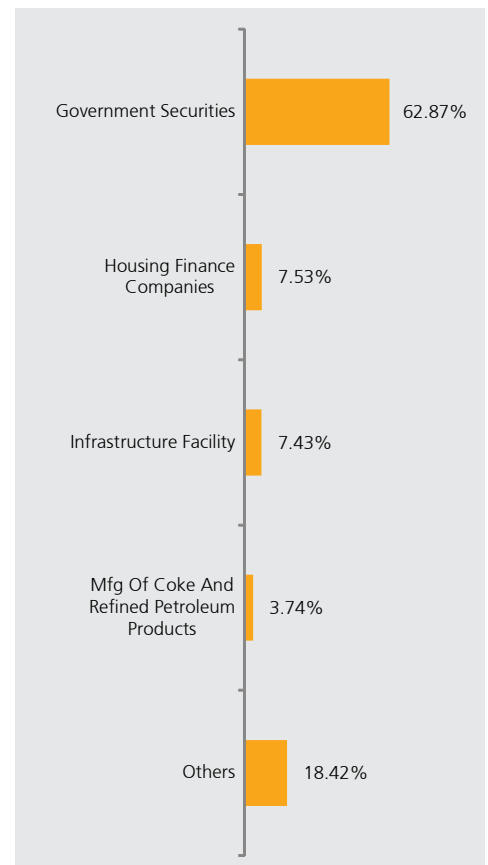
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 2019

## 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 28 February, 19:** ₹15.2847

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

**Benchmark:** CRISIL Composite Bond Index

**AUM as on 28 February, 19:** ₹ 342.88 Crs.

**Modified Duration of Debt Portfolio:**

4.06 years

**YTM of Debt Portfolio:** 7.32%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	10-100	93
MMI / Others	00-10	7

## Returns

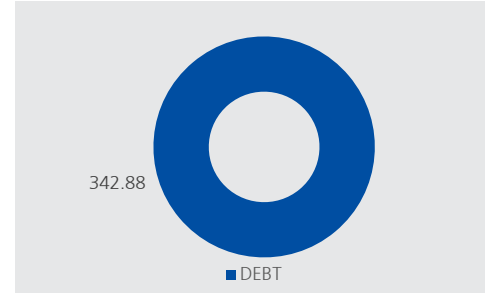
Period	Fund Returns	Index Returns
Last 1 Month	0.39%	0.02%
Last 6 Months	5.54%	4.67%
Last 1 Year	7.36%	7.13%
Last 2 Years	5.16%	5.68%
Last 3 Years	7.22%	7.64%
Since Inception	8.56%	8.97%

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

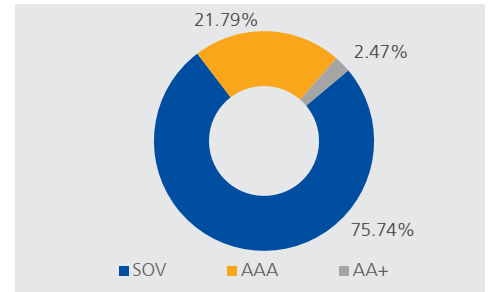
## Portfolio

Name of Instrument	% to AUM
9.00% HDFC NCD 29-11-2028 U-005	4.17%
9.00% RJIL NCD 21-01-2025 SR-PPD5	3.31%
8.30% NTPC NCD SR 67 15-01-2029	2.91%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	2.42%
7.00% RIL NCD 31-08-2022 - PPD SR A	1.21%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.06%
7.27% NHAI NCD_06.06.2022_Taxable Bond_TR-1	1.00%
9.05% HDFC NCD 16-10-2028 SR_U-001	0.81%
8.80% PGCIL NCD 13-03-2023 XLII	0.74%
7.33% IRFC NCD 28-08-2027 SR123	0.73%
8.40% IRFC NCD 08-01-2029 SR 130	0.34%
8.45% IRFC NCD 04-12-2028 SR129	0.09%
<b>Bonds/Debentures Total</b>	<b>18.79%</b>
7.37% GOI 16-04-2023	25.27%
7.26% GOI 14-01-2029	16.09%
7.28% GOI CG 03-06-2019	11.69%
6.90% GOI 2019	5.70%
7.40% GOI CG 09-09-2035	3.56%
7.17% GOI 08-01-2028	3.42%
6.13% GOI 04.06.2028	2.88%
7.32% GOI CG 28-01-2024	2.84%
8.28% GUJARAT SDL 13-02-2029	1.63%
8.25% GUJARAT SDL 02.01.2029	0.59%
8.30% GUJARAT SDL 06-02-2029	0.36%
8.27% GUJARAT SDL 09-01-2029	0.26%
<b>Gilts Total</b>	<b>74.29%</b>
<b>Money Market Total</b>	<b>5.00%</b>
<b>Current Assets</b>	<b>1.91%</b>
<b>Total</b>	<b>100.00%</b>

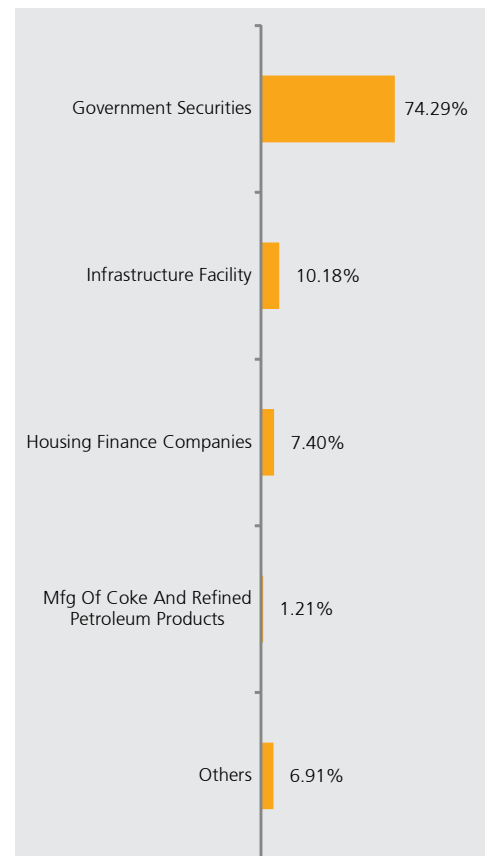
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 28th February 2019

## 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 28 February, 19:** ₹24.5958  
**Inception Date:** 31<sup>st</sup> January 2007  
**Benchmark:** CRISIL 91 - days Treasury Bill Index  
**AUM as on 28 February, 19:** ₹0.04 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.23 years  
**YTM of Debt Portfolio:** 6.61%

## Asset Allocation

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

## Returns

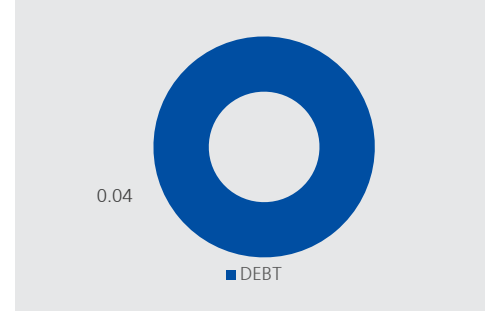
Period	Fund Returns	Index Returns
Last 1 Month	0.44%	0.52%
Last 6 Months	3.12%	3.59%
Last 1 Year	6.00%	7.05%
Last 2 Years	5.69%	6.70%
Last 3 Years	6.26%	6.87%
Since Inception	7.73%	7.46%

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

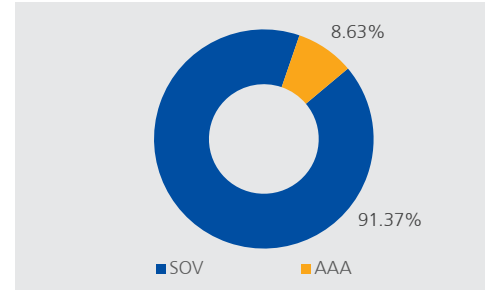
## Portfolio

Name of Instrument	% to AUM
Money Market Total	99.73%
Current Assets	0.27%
Total	100.00%

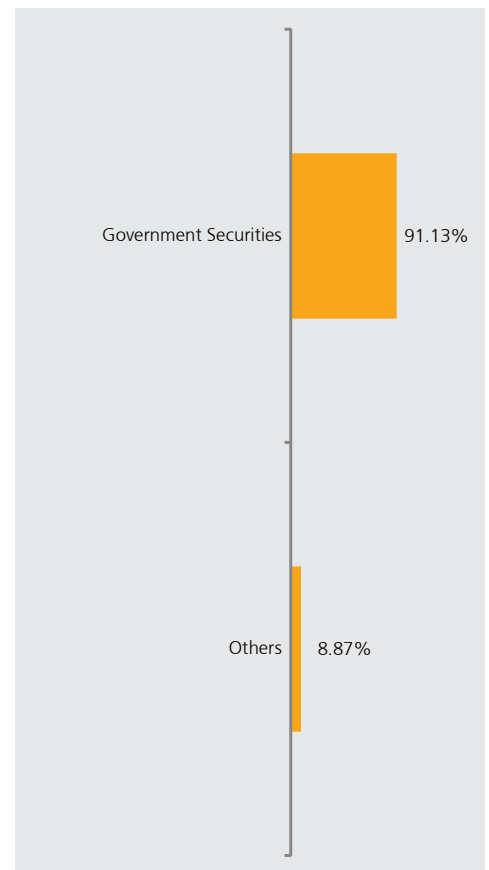
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 28th February 2019

## 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'.

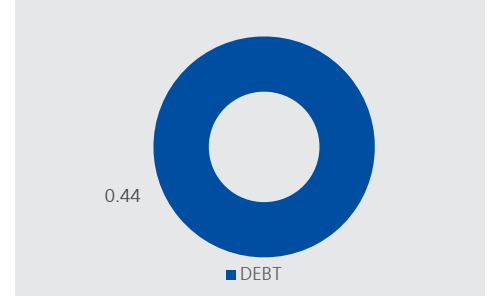
## Fund Details

**Fund Manager:** Mr. Gaurav Jakhota  
**NAV as on 28 February, 19:** ₹20.7517  
**Inception Date:** 10<sup>th</sup> December 2008  
**Benchmark:** CRISIL Gilt Index  
**AUM as on 28 February, 19:** ₹0.44 Crs.  
**Modified Duration of Debt Portfolio:**  
 4.66 years  
**YTM of Debt Portfolio:** 7.23%

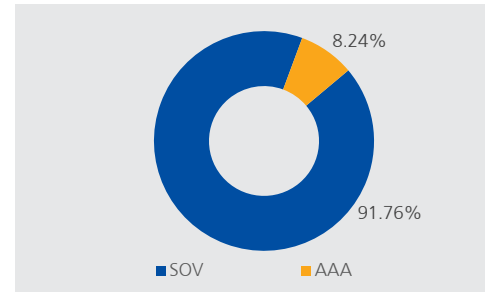
## Portfolio

Name of Instrument	% to AUM
7.37% GOI 16-04-2023	41.45%
7.32% GOI CG 28-01-2024	12.71%
7.40% GOI CG 09-09-2035	10.36%
7.26% GOI 14-01-2029	10.01%
7.17% GOI 08-01-2028	5.69%
8.25% GUJARAT SDL 02.01.2029	4.92%
6.13% GOI 04.06.2028	2.64%
8.65% GUJARAT SDL 10-10-2028	2.52%
8.30% GUJARAT SDL 06-02-2029	0.22%
<b>Gilts Total</b>	<b>90.51%</b>
<b>Money Market Total</b>	<b>8.13%</b>
<b>Current Assets</b>	<b>1.36%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Rating Profile



## Asset Allocation

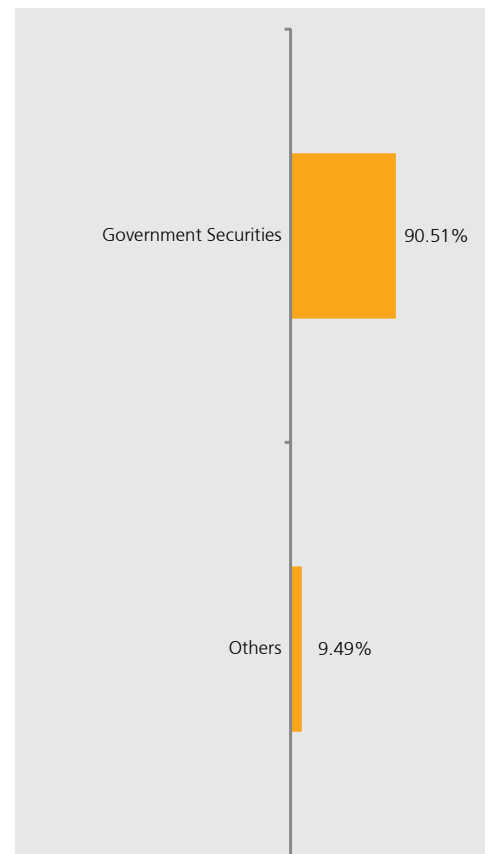
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	91
MMI / Others	00-100	9

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.57%	0.30%
Last 6 Months	6.91%	6.20%
Last 1 Year	9.28%	8.93%
Last 2 Years	5.29%	5.43%
Last 3 Years	7.72%	7.53%
Since Inception	7.40%	5.78%

**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 28th February 2019

## 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 28 February, 19:** ₹21.0455

**Inception Date:** 30<sup>th</sup> September 2008

**Benchmark:** Crisil 91 day T Bill Index

**AUM as on 28 February, 19:** ₹ 141.84 Crs.

**Modified Duration of Debt Portfolio:**

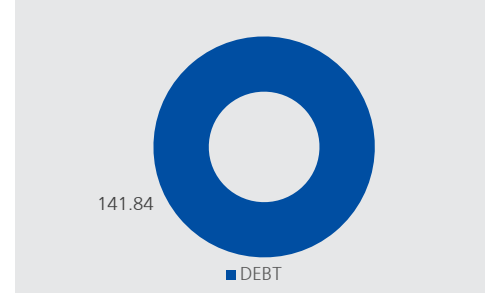
0.55 years

**YTM of Debt Portfolio:** 7.59%

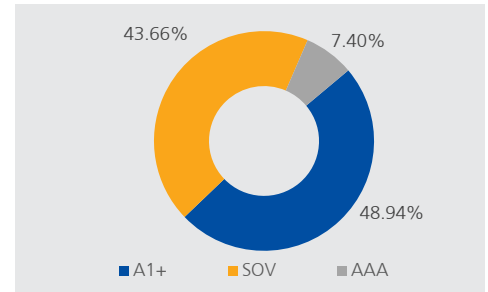
## Portfolio

Name of Instrument	% to AUM
Money Market Total	32.06%
Current Assets	67.94%
Total	100.00%

## AUM (in ₹ crs.)



## Rating Profile



## Asset Allocation

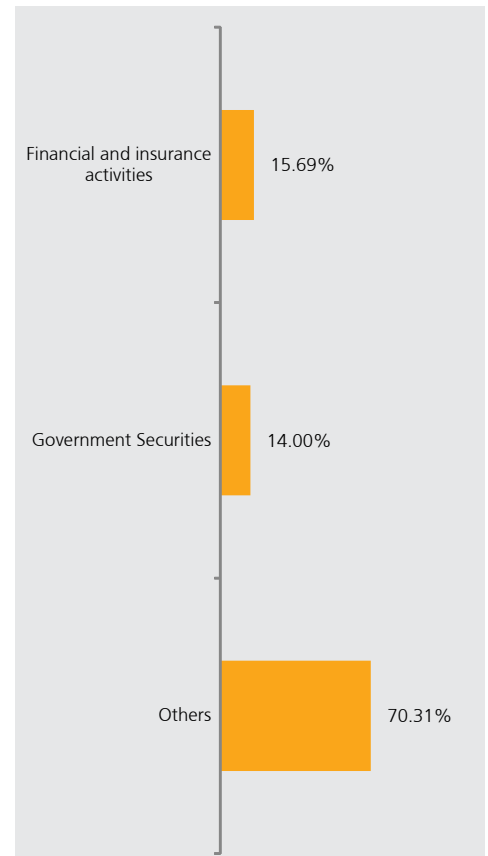
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	-
MMI / Others	00-100	100

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.62%	0.52%
Last 6 Months	-3.33%	3.59%
Last 1 Year	-0.18%	7.05%
Last 2 Years	2.88%	6.70%
Last 3 Years	4.43%	6.93%
Since Inception	7.40%	7.45%

**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	Deepak Gupta	-
ULGF02205/06/13GEQUITYF04121	Group Equity Fund 4	Nifty 50	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 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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