

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 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 31 October, 19: ₹37.5052

Inception Date: 8th June 2009

Benchmark: RNLIC Diversified Large Cap Equity Index

AUM as on 31 October, 19: ₹ 22.45 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	97
Gsec / Debt	00-00	-
MMI / Others	00-100	3

Returns

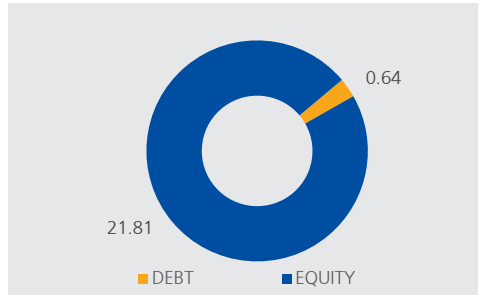
Period	Fund Returns	Index Returns
Last 1 Month	2.05%	3.61%
Last 6 Months	0.33%	0.28%
Last 1 Year	10.49%	12.44%
Last 2 Years	6.05%	6.19%
Last 3 Years	8.97%	10.34%
Since Inception	13.55%	9.78%

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

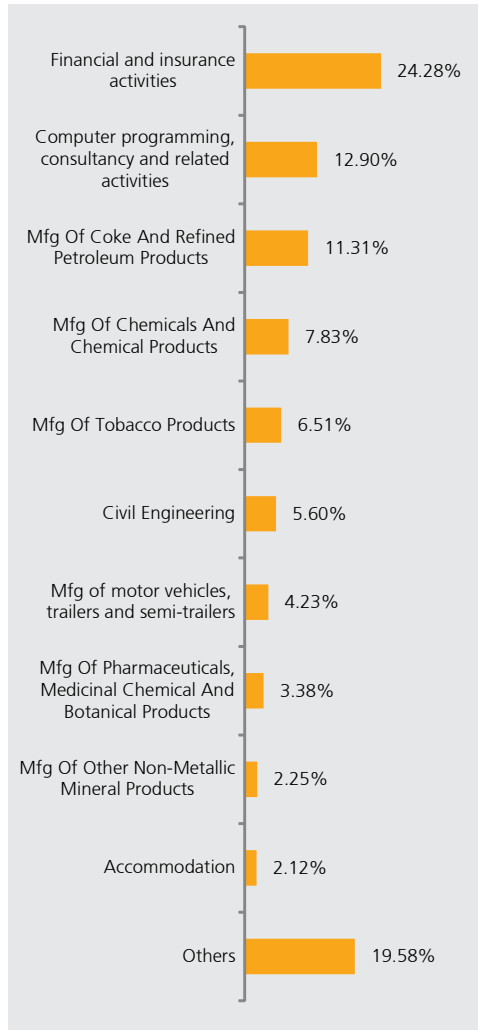
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.59%
ICICI BANK LTD.FV-2	6.60%
ITC - FV 1	6.51%
INFOSYS LIMITED	5.68%
LARSEN&TUBRO	5.60%
HDFC BANK LTD.FV-2	5.52%
TATA CONSULTANCY SERVICES LTD.	4.78%
KOTAK MAHINDRA BANK LIMITED_FV5	3.61%
HINDUSTAN LEVER LTD.	3.16%
AXIS BANK LIMITEDFV-2	2.88%
MARUTI UDYOG LTD.	2.67%
ASIAN PAINTS LIMITEDFV-1	2.25%
EIH LIMITED	2.12%
HDFC LTD FV 2	2.01%
TITAN COMPANY LIMITED	1.78%
HCL TECHNOLOGIES LIMITED	1.65%
STATE BANK OF INDIAFV-1	1.58%
MAHINDRA & MAHINDRA LTD.-FV5	1.56%
NTPC LIMITED	1.53%
ULTRATECH CEMCO LTD	1.50%
GUJARAT FLUOROCEMICALS LIMITED	1.48%
POWER GRID CORP OF INDIA LTD	1.36%
BHARTI AIRTEL LIMITED	1.27%
BHARAT PETROLEUM CORP. LTD.	1.16%
BAJAJ AUTO LTD	1.14%
BRITANNIA INDUSTRIES LTD	1.09%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.05%
DIVIS LABORATORIES LIMITED	1.03%
HERO MOTOCORP LIMITED	0.95%
BAJAJ FINANCE LIMITED	0.95%
UPL LIMITED	0.94%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.85%
TECH MAHINDRA LIMITEDFV-5	0.79%
ACC LIMITED	0.75%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.75%
COAL INDIA LIMITED	0.75%
CIPLA LTD.	0.67%
INDUSIND BANK LIMITED	0.63%
UNITED SPIRITS LIMITED	0.63%
AUROBINDO PHARMA LIMITED	0.63%
TATA IRON & STEEL COMPANY LTD	0.63%
JSW STEEL LIMITED	0.60%
HINDALCO INDUSTRIES LTD FV RE 1	0.58%
INDIAN OIL CORPORATION LIMITED	0.57%
SIEMENS LIMITED	0.55%
ONGCFV-5	0.50%
GAS AUTHORITY OF INDIA LTD.	0.50%
HAVELLS INDIA LIMITED	0.49%
THE FEDERAL BANK LIMITED	0.49%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.44%
GRASIM INDUSTRIES LTD.	0.30%
NESTLE INDIA LIMITED	0.03%
Equity Total	97.14%
Money Market Total	3.00%
Current Assets	-0.15%
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 October 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 31 October, 19: ₹14.5588

Inception Date: 29th December 2014

Benchmark: RNLIC Diversified Large Cap Equity Index

AUM as on 31 October, 19: ₹ 10.30 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	10-100	97
Gsec / Debt	00-00	-
MMI / Others	00-10	3

Returns

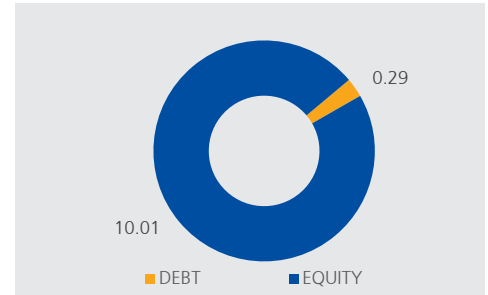
Period	Fund Returns	Index Returns
Last 1 Month	2.15%	3.61%
Last 6 Months	-0.64%	0.28%
Last 1 Year	10.88%	12.44%
Last 2 Years	6.21%	6.19%
Last 3 Years	9.05%	10.34%
Since Inception	8.07%	7.61%

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

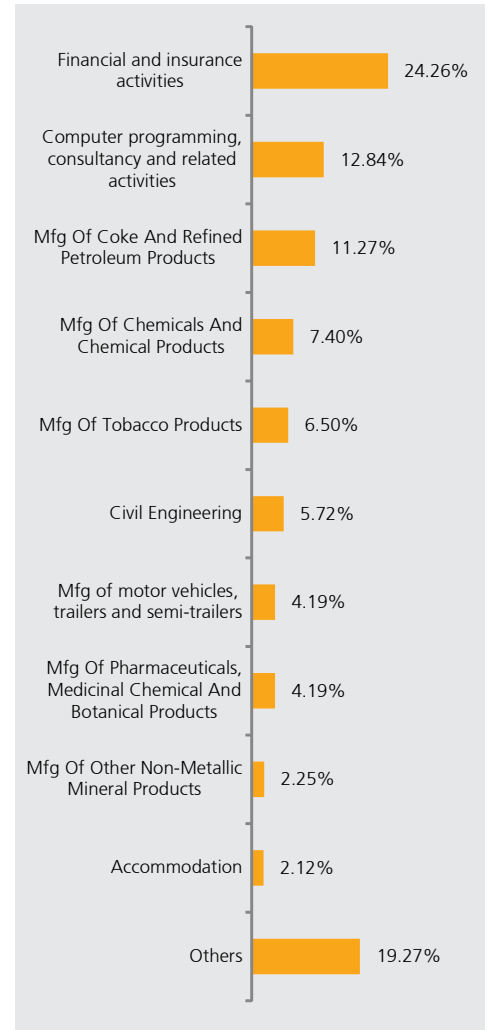
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.58%
ITC - FV 1	6.50%
ICICI BANK LTD.FV-2	6.04%
LARSEN&TUBRO	5.72%
INFOSYS LIMITED	5.67%
HDFC BANK LTD.FV-2	4.96%
TATA CONSULTANCY SERVICES LTD.	4.53%
KOTAK MAHINDRA BANK LIMITED_FV5	3.76%
AXIS BANK LIMITEDFV-2	3.25%
HINDUSTAN LEVER LTD.	2.98%
MARUTI UDYOG LTD.	2.65%
HDFC LTD FV 2	2.44%
ASIAN PAINTS LIMITEDFV-1	2.20%
EIH LIMITED	2.12%
HCL TECHNOLOGIES LIMITED	1.84%
DIVIS LABORATORIES LIMITED	1.78%
TITAN COMPANY LIMITED	1.75%
STATE BANK OF INDIAFV-1	1.55%
MAHINDRA & MAHINDRA LTD.-FV5	1.54%
NTPC LIMITED	1.51%
ULTRATECH CEMCO LTD	1.50%
GUJARAT FLUOROCEMICALS LIMITED	1.34%
POWER GRID CORP OF INDIA LTD	1.33%
BHARTI AIRTEL LIMITED	1.27%
BAJAJ FINANCE LIMITED	1.26%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.21%
BHARAT PETROLEUM CORP. LTD.	1.12%
BAJAJ AUTO LTD	1.12%
BRITANNIA INDUSTRIES LTD	1.08%
HERO MOTOCORP LIMITED	0.92%
COAL INDIA LIMITED	0.91%
UPL LIMITED	0.87%
TECH MAHINDRA LIMITEDFV-5	0.79%
ACC LIMITED	0.75%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.72%
UNITED SPIRITS LIMITED	0.71%
CIPLA LTD.	0.66%
SIEMENS LIMITED	0.64%
HINDALCO INDUSTRIES LTD FV RE 1	0.63%
INDUSIND BANK LIMITED	0.61%
TATA IRON & STEEL COMPANY LTD	0.60%
GAS AUTHORITY OF INDIA LTD.	0.58%
INDIAN OIL CORPORATION LIMITED	0.57%
AUROBINDO PHARMA LIMITED	0.54%
JSW STEEL LIMITED	0.51%
HAVELLS INDIA LIMITED	0.49%
ONGCFV-5	0.49%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.48%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.43%
THE FEDERAL BANK LIMITED	0.39%
GRASIM INDUSTRIES LTD.	0.30%
Equity Total	97.19%
Money Market Total	2.88%
Current Assets	-0.07%
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 October 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 31 October, 19: ₹39.4479

Inception Date: 15th December 2008

Benchmark: Nifty 50 Shariah

AUM as on 31 October, 19: ₹ 0.42 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	70
Gsec / Debt	00-00	-
MMI / Others	00-40	30

Returns

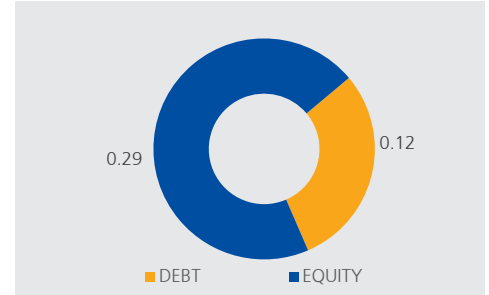
Period	Fund Returns	Index Returns
Last 1 Month	3.86%	1.41%
Last 6 Months	1.65%	-0.52%
Last 1 Year	9.76%	10.03%
Last 2 Years	2.90%	0.84%
Last 3 Years	7.52%	8.91%
Since Inception	13.44%	12.51%

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

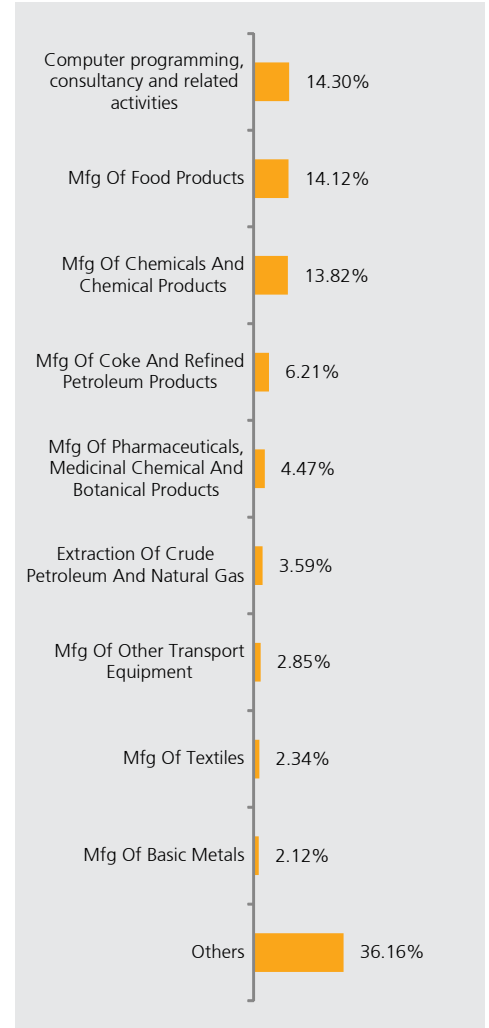
Portfolio

Name of Instrument	% to AUM
ASIAN PAINTS LIMITEDFV-1	6.42%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	6.41%
TATA CONSULTANCY SERVICES LTD.	5.28%
HCL TECHNOLOGIES LIMITED	4.85%
HINDUSTAN LEVER LTD.	4.85%
NESTLE INDIA LIMITED	4.66%
TITAN COMPANY LIMITED	4.50%
ONGCFV-5	3.59%
TECH MAHINDRA LIMITEDFV-5	3.58%
BHARAT PETROLEUM CORP. LTD.	3.42%
BRITANNIA INDUSTRIES LTD	3.05%
HERO MOTOCORP LIMITED	2.85%
INDIAN OIL CORPORATION LIMITED	2.79%
DR. REDDY LABORATORIES	2.67%
UPL LIMITED	2.55%
GRASIM INDUSTRIES LTD.	2.34%
HINDALCO INDUSTRIES LTD FV RE 1	2.12%
GAS AUTHORITY OF INDIA LTD.	2.05%
CIPLA LTD.	1.80%
INFOSYS LIMITED	0.59%
Equity Total	70.39%
Money Market Total	29.54%
Current Assets	0.07%
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 October 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 31 October, 19: ₹13.5927

Inception Date: 08th June 2009

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 31 October, 19: ₹ 0.19 Crs.

Asset Allocation

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

Returns

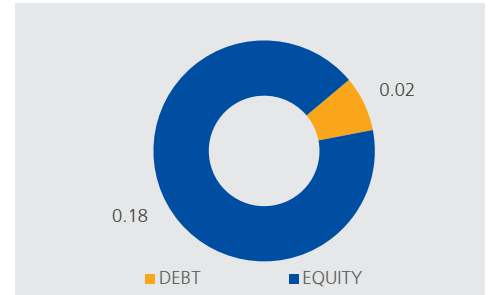
Period	Fund Returns	Index Returns
Last 1 Month	1.44%	1.37%
Last 6 Months	-4.18%	-5.05%
Last 1 Year	0.97%	0.32%
Last 2 Years	-4.41%	-4.57%
Last 3 Years	4.20%	3.61%
Since Inception	2.99%	2.17%

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

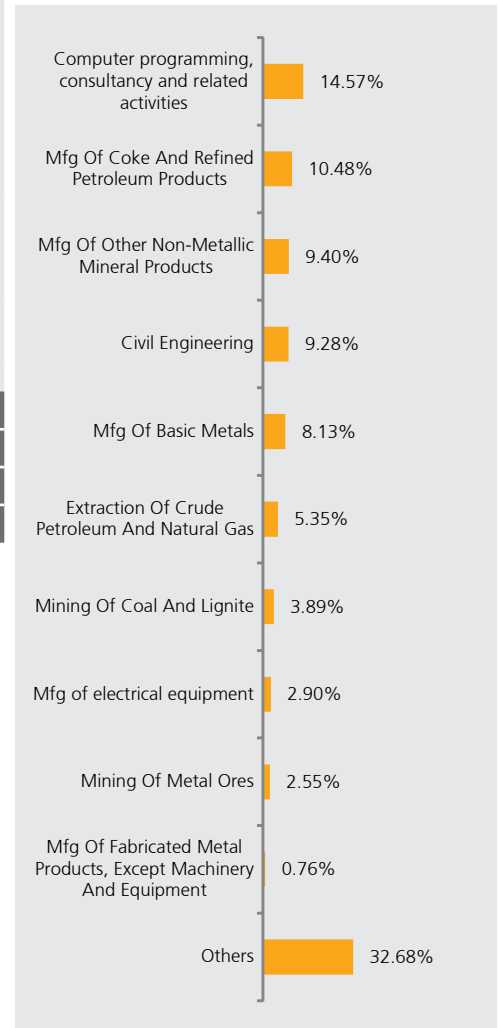
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.28%
RELIANCE INDUSTRIES LTD.	9.15%
INFOSYS LIMITED	6.39%
BHARTI AIRTEL LIMITED	6.32%
NTPC LIMITED	6.19%
POWER GRID CORP OF INDIA LTD	5.68%
TATA CONSULTANCY SERVICES LTD.	5.56%
ONGCFV-5	5.35%
ULTRATECH CEMCO LTD	4.75%
ACC LIMITED	4.66%
COAL INDIA LIMITED	3.89%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.55%
TATA IRON & STEEL COMPANY LTD	3.17%
HINDALCO INDUSTRIES LTD FV RE 1	3.04%
GAS AUTHORITY OF INDIA LTD.	2.87%
Vedanta Limited	2.55%
SIEMENS LIMITED	1.90%
HCL TECHNOLOGIES LIMITED	1.70%
INDIAN OIL CORPORATION LIMITED	1.32%
JSW STEEL LIMITED	1.29%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.00%
TECH MAHINDRA LIMITEDFV-5	0.92%
SUNDRAM FASTENERS LIMITED	0.76%
HINDUSTAN ZINC LIMITEDFV-2	0.62%
Equity Total	91.92%
Money Market Total	8.87%
Current Assets	-0.79%
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 October 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 31 October, 19: ₹26.4467

Inception Date: 18th December 2008

Benchmark: Reliance Nippon Life ENERGY INDEX

AUM as on 31 October, 19: ₹ 0.06 Crs.

Asset Allocation

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

Returns

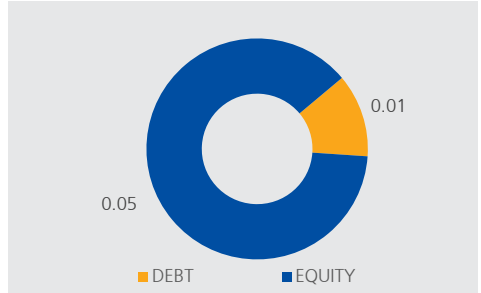
Period	Fund Returns	Index Returns
Last 1 Month	3.82%	4.97%
Last 6 Months	-1.62%	-2.16%
Last 1 Year	6.65%	8.48%
Last 2 Years	-0.66%	-2.46%
Last 3 Years	7.21%	6.27%
Since Inception	9.36%	10.94%

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

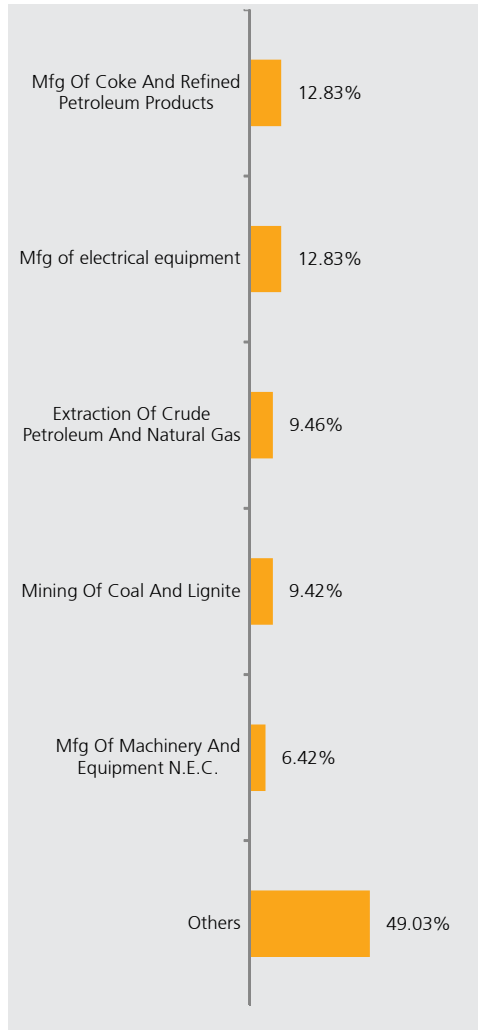
Portfolio

Name of Instrument	% to AUM
NTPC LIMITED	9.78%
RELIANCE INDUSTRIES LTD.	9.60%
ONGCFV-5	9.46%
COAL INDIA LIMITED	9.42%
POWER GRID CORP OF INDIA LTD	9.31%
GAS AUTHORITY OF INDIA LTD.	6.79%
PETRONET LNG LIMITED	5.88%
SIEMENS LIMITED	5.29%
HAVELLS INDIA LIMITED	4.65%
VOLTAS LTD	4.41%
INDRAPRASTHA GAS LIMITED	3.82%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	2.89%
KIRLOSKAR CUMMINS	2.01%
BHARAT PETROLEUM CORP. LTD.	1.33%
TORRENT POWER LIMITED	1.27%
INDIAN OIL CORPORATION LIMITED	1.14%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.77%
Equity Total	87.82%
Money Market Total	17.36%
Current Assets	-5.17%
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 October 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 31 October, 19: ₹34.2205

Inception Date: 8th June 2009

Benchmark: Nifty Midcap 50

AUM as on 31 October, 19: ₹ 0.25 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	71
Gsec / Debt	00-00	-
MMI / Others	00-100	29

Returns

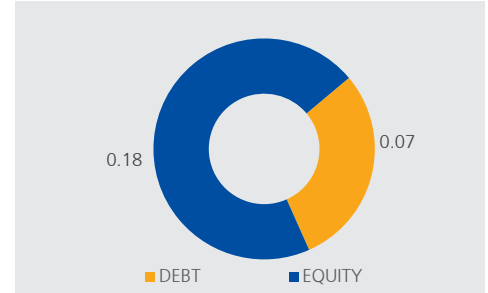
Period	Fund Returns	Index Returns
Last 1 Month	2.62%	5.59%
Last 6 Months	-5.32%	-4.58%
Last 1 Year	-0.57%	-1.93%
Last 2 Years	-4.45%	-4.84%
Last 3 Years	3.35%	4.21%
Since Inception	12.55%	8.02%

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

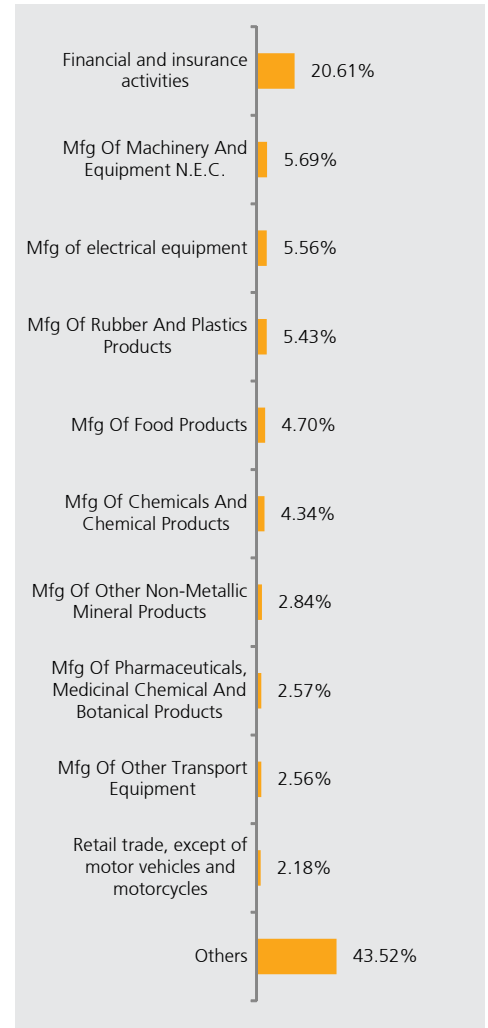
Portfolio

Name of Instrument	% to AUM
THE FEDERAL BANK LIMITED	4.51%
APOLLO HOSPITALS ENTERPRISE LIMITED	4.12%
VOLTAS LTD	4.05%
INDRAPRASTHA GAS LIMITED	3.67%
JUBILANT FOODWORKS LIMITED	3.22%
CITY UNION BANK LIMITED	3.18%
RBL BANK LIMITED	2.97%
THE RAMCO CEMENTS LIMITED	2.84%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.75%
INOX LEISURE LTD	2.74%
EXIDE INDUSTRIES LIMITED	2.67%
MRF LIMITED	2.64%
TORRENT PHARMACEUTICALS LIMITED	2.57%
TVS MOTOR COMPANY LIMITED	2.56%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.50%
MANAPPURAM FINANCE LIMITED	2.40%
COROMANDEL INTERNATIONAL LIMITED	2.31%
MUTHOOT FINANCE LIMITED	2.31%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.18%
GUJARAT FLUOROCHEMICALS LIMITED	2.02%
BALKRISHNA INDUSTRIES LIMITED	1.89%
KIRLOSKAR CUMMINS	1.64%
HAVELLS INDIA LIMITED	1.53%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	1.48%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.35%
MAHANAGAR GAS LIMITED	1.27%
TORRENT POWER LIMITED	1.26%
HEXAWARE TECHNOLOGIES LIMITED	1.00%
ASTRAL POLY TECHNIK LIMITED	0.90%
Equity Total	70.55%
Money Market Total	27.39%
Current Assets	2.06%
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 October 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 Jakhotia (Debt)

NAV as on 31 October, 19: ₹28.6229

Inception Date: 31st January 2007

Benchmark: CRISIL Composite Bond Fund

Index: 60%; Sensex 50: 40%

AUM as on 31 October, 19: ₹ 0.91 Crs.

Modified Duration of Debt Portfolio:

5.90 years

YTM of Debt Portfolio: 6.54%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	51
MMI / Others	00-100	11

Returns

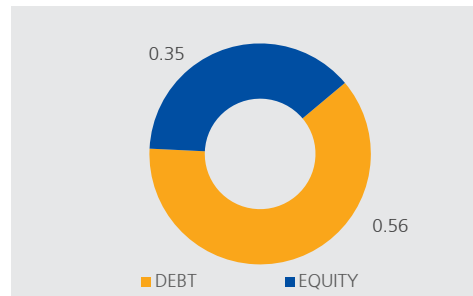
Period	Fund Returns	Index Returns
Last 1 Month	1.46%	2.20%
Last 6 Months	5.03%	5.35%
Last 1 Year	13.63%	14.08%
Last 2 Years	6.83%	7.58%
Last 3 Years	7.97%	9.10%
Since Inception	8.59%	9.04%

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

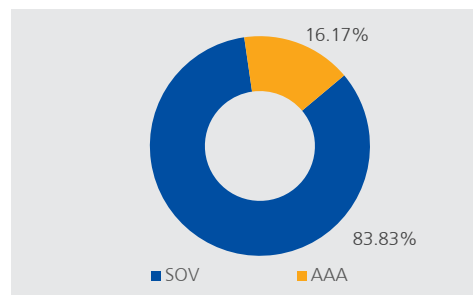
Portfolio

Name of Instrument	% to AUM
7.26% GOI 14-01-2029	15.08%
7.37% GOI 16-04-2023	13.82%
7.32% GOI CG 28-01-2024	5.59%
7.95% GOI CG 28-08-2032	5.19%
7.69% GOI CG 17-06-2043	4.09%
6.68% GOI CG 17-09-2031	3.45%
7.57% GOI CG 17-06-2033	2.19%
7.27% GOI 08.04.2026	1.83%
Gilts Total	51.24%
HDFC BANK LTD.FV-2	4.83%
RELIANCE INDUSTRIES LTD.	3.92%
ICICI BANK LTD.FV-2	3.06%
INFOSYS LIMITED	2.23%
KOTAK MAHINDRA BANK LIMITED_FV5	2.23%
TATA CONSULTANCY SERVICES LTD.	2.09%
LARSEN&TUBRO	1.97%
ITC - FV 1	1.93%
AXIS BANK LIMITEDFV-2	1.44%
HINDUSTAN LEVER LTD.	1.38%
STATE BANK OF INDIAFV-1	0.98%
BAJAJ FINANCE LIMITED	0.84%
MARUTI UDYOG LTD.	0.83%
ASIAN PAINTS LIMITEDFV-1	0.71%
TITAN COMPANY LIMITED	0.60%
HCL TECHNOLOGIES LIMITED	0.59%
AUROBINDO PHARMA LIMITED	0.55%
DIVIS LABORATORIES LIMITED	0.54%
MAHINDRA & MAHINDRA LTD.-FV5	0.49%
NESTLE INDIA LIMITED	0.49%
POWER GRID CORP OF INDIA LTD	0.42%
NTPC LIMITED	0.42%
BHARAT PETROLEUM CORP. LTD.	0.41%
HDFC LTD FV 2	0.40%
INDUSIND BANK LIMITED	0.39%
ONGCFV-5	0.37%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.37%
ULTRATECH CEMCO LTD	0.36%
BRITANNIA INDUSTRIES LTD	0.36%
HERO MOTOCORP LIMITED	0.36%
TECH MAHINDRA LIMITEDFV-5	0.32%
INDIAN OIL CORPORATION LIMITED	0.31%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.29%
COAL INDIA LIMITED	0.25%
GAS AUTHORITY OF INDIA LTD.	0.25%
JSW STEEL LIMITED	0.24%
HAVELLS INDIA LIMITED	0.20%
CIPLA LTD.	0.20%
HINDALCO INDUSTRIES LTD FV RE 1	0.19%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.17%
BHARTI AIRTEL LIMITED	0.12%
Equity Total	38.13%
Money Market Total	9.88%
Current Assets	0.75%
Total	100.00%

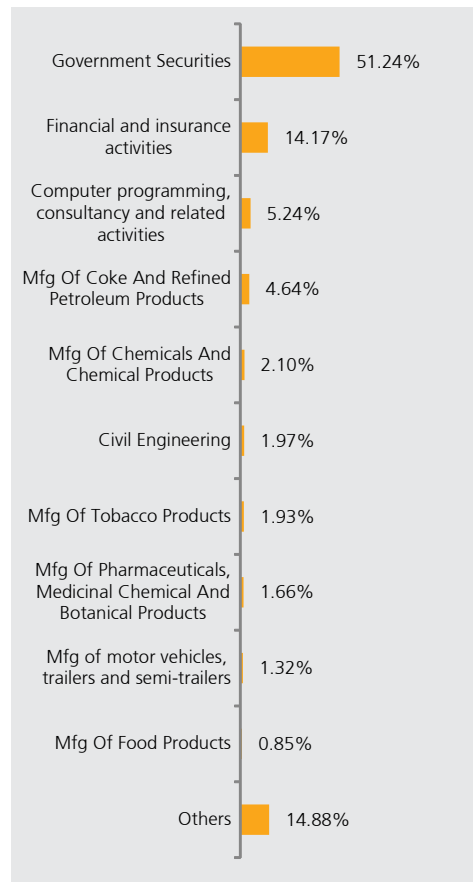
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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 31 October, 19: ₹32.5810

Inception Date: 13th February 2006

Benchmark: CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

AUM as on 31 October, 19: ₹ 7.45 Crs.

Modified Duration of Debt Portfolio:

5.94 years

YTM of Debt Portfolio: 6.94%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	67
MMI / Others	00-100	14

Returns

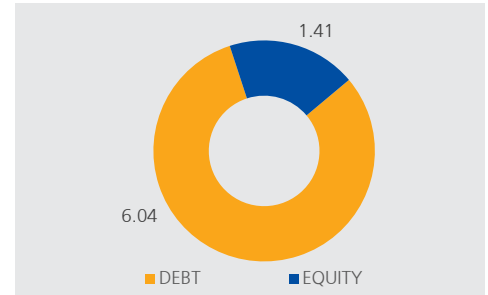
Period	Fund Returns	Index Returns
Last 1 Month	1.14%	1.68%
Last 6 Months	5.55%	6.51%
Last 1 Year	12.17%	13.85%
Last 2 Years	5.92%	7.57%
Last 3 Years	6.20%	8.28%
Since Inception	7.73%	8.57%

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

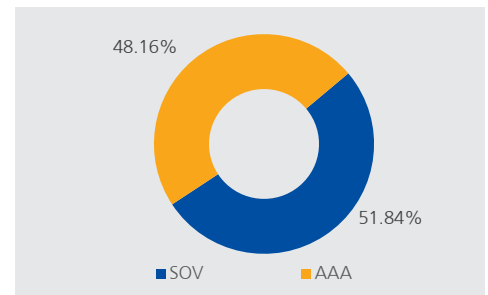
Portfolio

Name of Instrument	% to AUM
8.30% NTPC NCD SR 67 15-01-2029	8.42%
7.33% IRFC NCD 28-08-2027 SR123	5.29%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	4.14%
8.93% PGCIL NCD 20-10-2024 XLVII G	2.88%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.79%
9.25% RIIL NCD 16-06-2024 SR-PPD3	1.46%
7.69% NABARD 29.05.2024 Series 20C	1.38%
Bonds/Debentures Total	25.37%
7.32% GOI CG 28-01-2024	8.35%
7.95% GOI CG 28-08-2032	6.90%
7.69% GOI CG 17-06-2043	5.66%
7.37% GOI 16-04-2023	5.20%
7.26% GOI 14-01-2029	4.95%
6.68% GOI CG 17-09-2031	4.57%
7.57% GOI CG 17-06-2033	3.00%
7.27% GOI 08.04.2026	2.52%
Gilts Total	41.15%
HDFC BANK LTD.FV-2	2.62%
RELIANCE INDUSTRIES LTD.	2.01%
ICICI BANK LTD.FV-2	1.32%
INFOSYS LIMITED	1.14%
TATA CONSULTANCY SERVICES LTD.	1.07%
ITC - FV 1	0.99%
LARSEN&TUBRO	0.97%
KOTAK MAHINDRA BANK LIMITED_FV5	0.77%
AXIS BANK LIMITEDFV-2	0.72%
HINDUSTAN LEVER LTD.	0.69%
STATE BANK OF INDIAFV-1	0.49%
MARUTI UDYOG LTD.	0.45%
BAJAJ FINANCE LIMITED	0.43%
HDFC LTD FV 2	0.39%
ASIAN PAINTS LIMITEDFV-1	0.37%
HCL TECHNOLOGIES LIMITED	0.30%
TITAN COMPANY LIMITED	0.26%
DIVIS LABORATORIES LIMITED	0.26%
NESTLE INDIA LIMITED	0.24%
MAHINDRA & MAHINDRA LTD.-FV5	0.23%
AUROBINDO PHARMA LIMITED	0.22%
POWER GRID CORP OF INDIA LTD	0.21%
NTPC LIMITED	0.21%
ULTRATECH CEMCO LTD	0.19%
BHARAT PETROLEUM CORP. LTD.	0.19%
GUJARAT FLUOROCEMICALS LIMITED	0.18%
BRITANNIA INDUSTRIES LTD	0.18%
ONGCFV-5	0.17%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.17%
TECH MAHINDRA LIMITEDFV-5	0.16%
INDIAN OIL CORPORATION LIMITED	0.16%
HERO MOTOCORP LIMITED	0.14%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.13%
COAL INDIA LIMITED	0.13%
INDUSIND BANK LIMITED	0.12%
JSW STEEL LIMITED	0.12%
GAS AUTHORITY OF INDIA LTD.	0.12%
CIPLA LTD.	0.11%
HAVELLS INDIA LIMITED	0.10%
BHARTI AIRTEL LIMITED	0.06%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.06%
HINDALCO INDUSTRIES LTD FV RE 1	0.05%
Equity Total	18.92%
Money Market Total	12.87%
Current Assets	1.70%
Total	100.00%

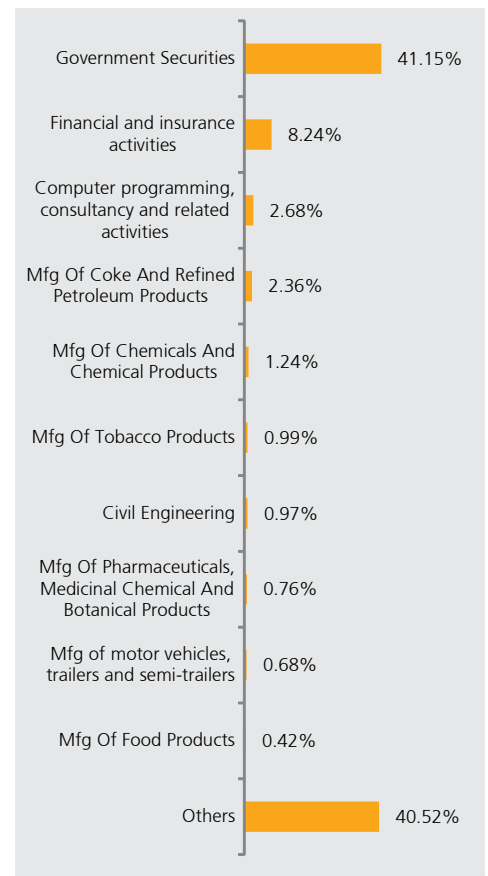
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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 31 October, 19: ₹28.7186

Inception Date: 31st January 2007

Benchmark: CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

AUM as on 31 October, 19: ₹ 8.74 Crs.

Modified Duration of Debt Portfolio:

5.65 years

YTM of Debt Portfolio: 6.85%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	71
MMI / Others	00-100	10

Returns

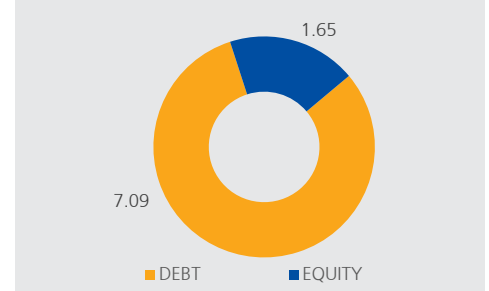
Period	Fund Returns	Index Returns
Last 1 Month	1.18%	1.68%
Last 6 Months	6.16%	6.51%
Last 1 Year	13.47%	13.85%
Last 2 Years	7.04%	7.57%
Last 3 Years	7.32%	8.28%
Since Inception	8.62%	8.73%

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

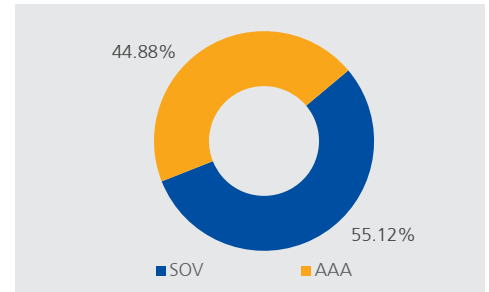
Portfolio

Name of Instrument	% to AUM
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	4.71%
8.85% PGCIL NCD 19-10-2023 STRPP H	4.57%
8.45% IRFC NCD 04-12-2028 SR129	3.62%
8.30% NTPC NCD SR 67 15-01-2029	3.59%
7.33% IRFC NCD 28-08-2027 SR123	3.38%
8.40% PGCIL NCD 27-05-2022 L STRP D	2.38%
7.69% NABARD 29.05.2024 Series 20C	2.36%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.18%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.17%
Bonds/Debentures Total	26.96%
7.32% GOI CG 28-01-2024	13.26%
7.95% GOI CG 28-08-2032	6.88%
7.26% GOI 14-01-2029	6.57%
7.69% GOI CG 17-06-2043	5.70%
6.68% GOI CG 17-09-2031	4.55%
7.57% GOI CG 17-06-2033	3.03%
7.27% GOI 08.04.2026	2.52%
7.37% GOI 16-04-2023	1.08%
Gilts Total	43.59%
HDFC BANK LTD.FV-2	2.58%
RELIANCE INDUSTRIES LTD.	2.01%
ICICI BANK LTD.FV-2	1.33%
INFOSYS LIMITED	1.15%
TATA CONSULTANCY SERVICES LTD.	1.08%
ITC - FV 1	1.00%
LARSEN&TUBRO	0.99%
KOTAK MAHINDRA BANK LIMITED_FV5	0.89%
AXIS BANK LIMITEDFV-2	0.72%
HINDUSTAN LEVER LTD.	0.69%
STATE BANK OF INDIAFV-1	0.49%
MARUTI UDYOG LTD.	0.45%
BAJAJ FINANCE LIMITED	0.44%
HDFC LTD FV 2	0.41%
ASIAN PAINTS LIMITEDFV-1	0.37%
DIVIS LABORATORIES LIMITED	0.27%
MAHINDRA & MAHINDRA LTD.-FV5	0.25%
TITAN COMPANY LIMITED	0.25%
HCL TECHNOLOGIES LIMITED	0.24%
NTPC LIMITED	0.22%
AUROBINDO PHARMA LIMITED	0.22%
POWER GRID CORP OF INDIA LTD	0.22%
ULTRATECH CEMCO LTD	0.19%
BHARAT PETROLEUM CORP. LTD.	0.19%
BRITANNIA INDUSTRIES LTD	0.17%
ONGCFV-5	0.17%
TECH MAHINDRA LIMITEDFV-5	0.16%
INDIAN OIL CORPORATION LIMITED	0.16%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.15%
HERO MOTOCORP LIMITED	0.14%
NESTLE INDIA LIMITED	0.14%
GUJARAT FLUOROchemicals LIMITED	0.13%
COAL INDIA LIMITED	0.13%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.13%
GAS AUTHORITY OF INDIA LTD.	0.12%
INDUSIND BANK LIMITED	0.12%
CIPLA LTD.	0.10%
HAVELLS INDIA LIMITED	0.10%
JSW STEEL LIMITED	0.10%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.07%
BHARTI AIRTEL LIMITED	0.07%
HINDALCO INDUSTRIES LTD FV RE 1	0.05%
Equity Total	18.87%
Money Market Total	8.53%
Current Assets	2.05%
Total	100.00%

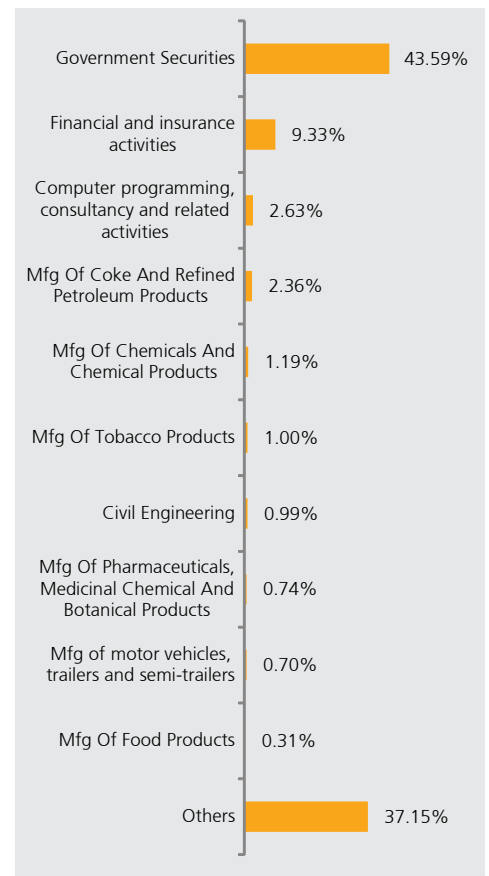
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

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

Fund Report as on 31st October 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 31 October, 19: ₹15.3807

Inception Date: 17th December 2013

Benchmark: CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

AUM as on 31 October, 19: ₹ 209.36 Crs.

Modified Duration of Debt Portfolio:

5.35 years

YTM of Debt Portfolio: 6.81%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-25	20
Gsec / Debt	00-85	75
MMI / Others	00-10	5

Returns

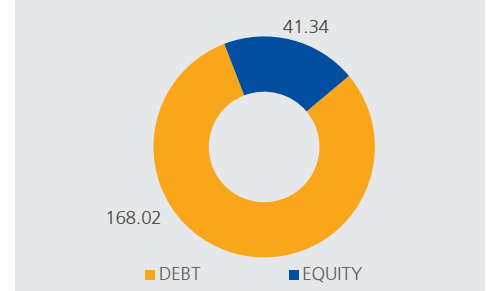
Period	Fund Returns	Index Returns
Last 1 Month	1.05%	1.68%
Last 6 Months	3.13%	6.51%
Last 1 Year	10.09%	13.85%
Last 2 Years	5.26%	7.57%
Last 3 Years	6.03%	8.28%
Since Inception	7.60%	10.28%

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

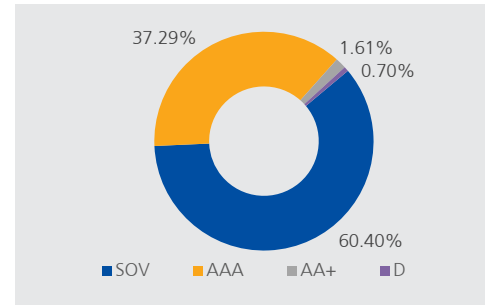
Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	7.62%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	5.60%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	3.58%
9.30% PGCIL NCD 28-06-2025 J	3.34%
8.30% NTPC NCD SR 67 15-01-2029	2.30%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.44%
9.00% IHFL NCD 30-06-2026	1.27%
7.69% NABARD 29.05.2024 Series 20C	0.98%
8.45% IRFC NCD 04-12-2028 SR129	0.55%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.55%
9.00% RJIL NCD 21-01-2025 SR-PPD5	0.16%
Bonds/Debentures Total	27.39%
7.32% GOI CG 28-01-2024	7.96%
7.26% GOI 14-01-2029	7.38%
7.95% GOI CG 28-08-2032	6.98%
6.65% GOI 09-04-2020	6.94%
7.69% GOI CG 17-06-2043	5.74%
6.68% GOI CG 17-09-2031	4.59%
7.57% GOI CG 17-06-2033	3.05%
7.27% GOI 08.04.2026	2.55%
7.37% GOI 16-04-2023	2.02%
8.21% RAJASHTHAN SDL 2022 3103 UDAY	0.25%
Gilts Total	47.45%
HDFC BANK LTD.FV-2	2.70%
RELIANCE INDUSTRIES LTD.	2.03%
ICICI BANK LTD.FV-2	1.35%
KOTAK MAHINDRA BANK LIMITED_FV5	1.17%
INFOSYS LIMITED	1.16%
TATA CONSULTANCY SERVICES LTD.	1.09%
ITC - FV 1	1.02%
LARSEN&TUBRO	0.99%
AXIS BANK LIMITEDFV-2	0.73%
HINDUSTAN LEVER LTD.	0.70%
HDFC LTD FV 2	0.50%
STATE BANK OF INDIAFV-1	0.50%
MARUTI UDYOG LTD.	0.46%
BAJAJ FINANCE LIMITED	0.44%
ASIAN PAINTS LIMITEDFV-1	0.37%
HCL TECHNOLOGIES LIMITED	0.30%
TITAN COMPANY LIMITED	0.27%
DIVIS LABORATORIES LIMITED	0.27%
NESTLE INDIA LIMITED	0.24%
MAHINDRA & MAHINDRA LTD.-FV5	0.23%
AUROBINDO PHARMA LIMITED	0.22%
POWER GRID CORP OF INDIA LTD	0.21%
NTPC LIMITED	0.21%
ULTRATECH CEMCO LTD	0.19%
BHARAT PETROLEUM CORP. LTD.	0.19%
BRITANNIA INDUSTRIES LTD	0.18%
GUJARAT FLUOROchemicals LIMITED	0.18%
ONGCFV-5	0.17%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.17%
TECH MAHINDRA LIMITEDFV-5	0.16%
INDIAN OIL CORPORATION LIMITED	0.16%
HERO MOTOCORP LIMITED	0.14%
COAL INDIA LIMITED	0.13%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.13%
JSW STEEL LIMITED	0.12%
GAS AUTHORITY OF INDIA LTD.	0.12%
INDUSIND BANK LIMITED	0.12%
CIPLA LTD.	0.11%
HAVELLS INDIA LIMITED	0.10%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.07%
BHARTI AIRTEL LIMITED	0.07%
HINDALCO INDUSTRIES LTD FV RE 1	0.06%
Equity Total	19.74%
Money Market Total	3.72%
Current Assets	1.70%
Total	100.00%

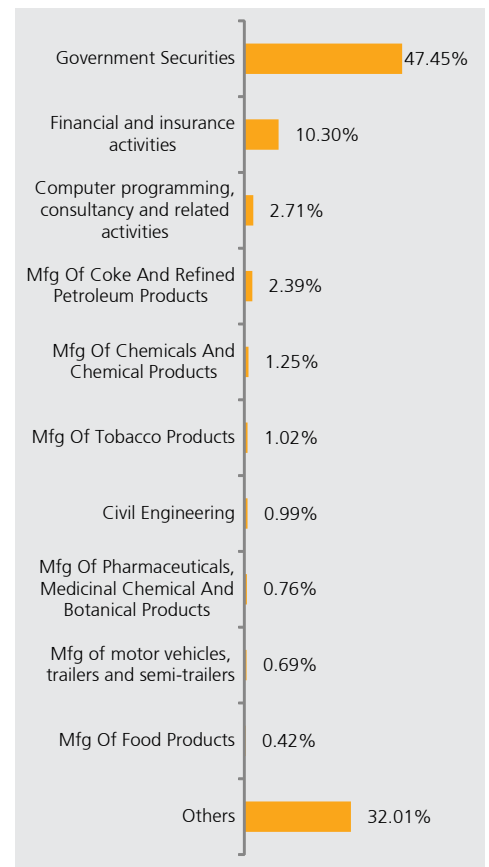
AUM (in ₹ crs.)



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 October 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 31 October, 19: ₹25.6626

Inception Date: 13th October 2008

Benchmark: CRISIL Composite Bond Index:

AUM as on 31 October, 19: ₹ 60.38 Crs.

Modified Duration of Debt Portfolio:

5.61 years

YTM of Debt Portfolio: 6.84%

Asset Allocation

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

Returns

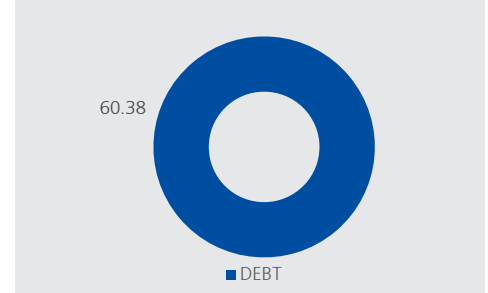
Period	Fund Returns	Index Returns
Last 1 Month	1.06%	1.15%
Last 6 Months	8.01%	7.65%
Last 1 Year	13.92%	13.55%
Last 2 Years	7.32%	7.48%
Last 3 Years	6.80%	7.40%
Since Inception	8.90%	8.31%

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

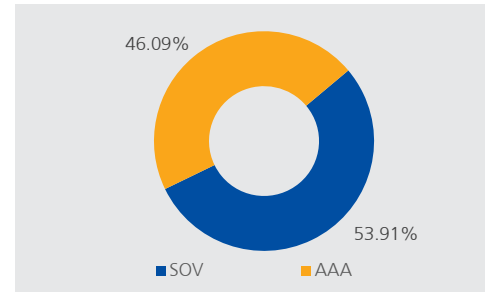
Portfolio

Name of Instrument	% to AUM
8.30% NTPC NCD SR 67 15-01-2029	8.66%
7.69% NABARD 29.05.2024 Series 20C	8.18%
8.85% PGCIL NCD 19-10-2021 STRPP F	5.60%
8.35% IRFC NCD 13-03-2029 SR 133	4.35%
7.33% IRFC NCD 28-08-2027 SR123	3.42%
8.80% PGCIL NCD 13-03-2023 XLII	1.76%
8.58% HDFC NCD 18-03-2022 SR V0003	1.73%
8.45% IRFC NCD 04-12-2028 SR129	0.70%
8.40% PGCIL NCD 27-05-2022 L STRP D	0.34%
9.35% PGCIL NCD 29-08-2022 STRPPS G	0.18%
Bonds/Debentures Total	34.92%
7.32% GOI CG 28-01-2024	9.83%
7.95% GOI CG 28-08-2032	8.63%
7.37% GOI 16-04-2023	8.45%
7.69% GOI CG 17-06-2043	7.01%
7.26% GOI 14-01-2029	6.34%
6.68% GOI CG 17-09-2031	5.70%
7.57% GOI CG 17-06-2033	3.72%
7.27% GOI 08.04.2026	3.16%
Gilts Total	52.85%
Money Market Total	10.25%
Current Assets	1.97%
Total	100.00%

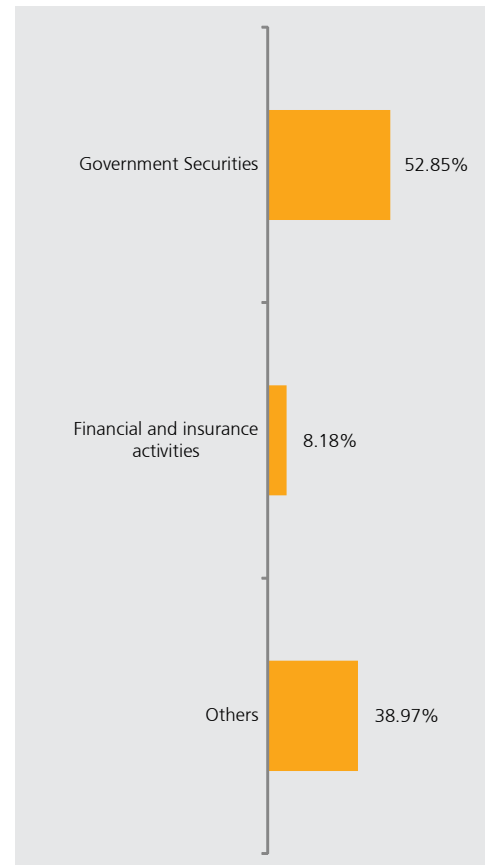
AUM (in ₹ crs.)



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 October 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 31 October, 19: ₹16.4376

Inception Date: 31st December 2013

Benchmark: CRISIL Composite Bond Index

AUM as on 31 October, 19: ₹ 182.06 Crs.

Modified Duration of Debt Portfolio:

5.37 years

YTM of Debt Portfolio: 6.78%

Asset Allocation

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

Returns

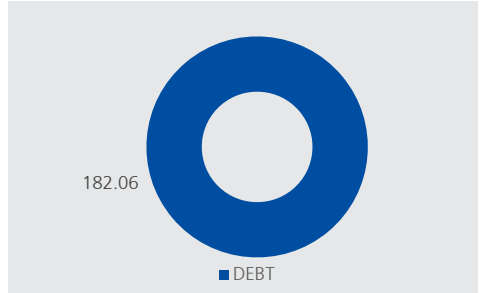
Period	Fund Returns	Index Returns
Last 1 Month	1.14%	1.15%
Last 6 Months	6.21%	7.65%
Last 1 Year	12.41%	13.55%
Last 2 Years	6.63%	7.48%
Last 3 Years	6.32%	7.40%
Since Inception	8.89%	9.59%

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

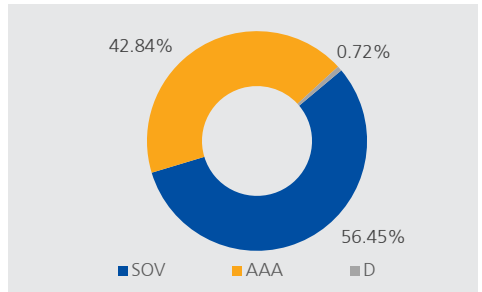
Portfolio

Name of Instrument	% to AUM
8.30% NTPC NCD SR 67 15-01-2029	8.84%
7.69% NABARD 29.05.2024 Series 20C	5.88%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.50%
8.85% PGCIL NCD 19-10-2021 STRPP F	4.29%
8.30% IRFC NCD 25-03-2029 SR 134	2.87%
8.40% PGCIL NCD 27-05-2022 L STRP D	1.94%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.68%
8.35% IRFC NCD 13-03-2029 SR 133	1.56%
8.80% PGCIL NCD 13-03-2023 XLII	1.46%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.17%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.70%
8.40% IRFC NCD 08-01-2029 SR 130	0.69%
7.17% RIL NCD PPD SR D 08-11-2022	0.61%
8.58% HDFC NCD 18-03-2022 SR V0003	0.57%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	0.23%
8.45% IRFC NCD 04-12-2028 SR129	0.17%
Bonds/Debentures Total	38.18%
7.32% GOI CG 28-01-2024	10.04%
7.95% GOI CG 28-08-2032	8.65%
7.26% GOI 14-01-2029	7.84%
7.69% GOI CG 17-06-2043	7.09%
6.68% GOI CG 17-09-2031	5.69%
6.65% GOI 09-04-2020	5.36%
7.57% GOI CG 17-06-2033	3.77%
7.27% GOI 08.04.2026	3.15%
7.37% GOI 16-04-2023	2.97%
8.95% MAHARASHTRA SDL 07/03/2022	0.46%
Gilts Total	55.02%
8.30% NTPC NCD SR 67 15-01-2029	8.84%
7.69% NABARD 29.05.2024 Series 20C	5.88%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.50%
8.85% PGCIL NCD 19-10-2021 STRPP F	4.29%
8.30% IRFC NCD 25-03-2029 SR 134	2.87%
8.40% PGCIL NCD 27-05-2022 L STRP D	1.94%
9.25% RJIL NCD 16-06-2024 SR-PPD3	1.68%
8.35% IRFC NCD 13-03-2029 SR 133	1.56%
8.80% PGCIL NCD 13-03-2023 XLII	1.46%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.17%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.70%
8.40% IRFC NCD 08-01-2029 SR 130	0.69%
7.17% RIL NCD PPD SR D 08-11-2022	0.61%
8.58% HDFC NCD 18-03-2022 SR V0003	0.57%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	0.23%
8.45% IRFC NCD 04-12-2028 SR129	0.17%
ETFs	38.18%
Money Market Total	4.27%
Current Assets	2.53%
Total	100.00%

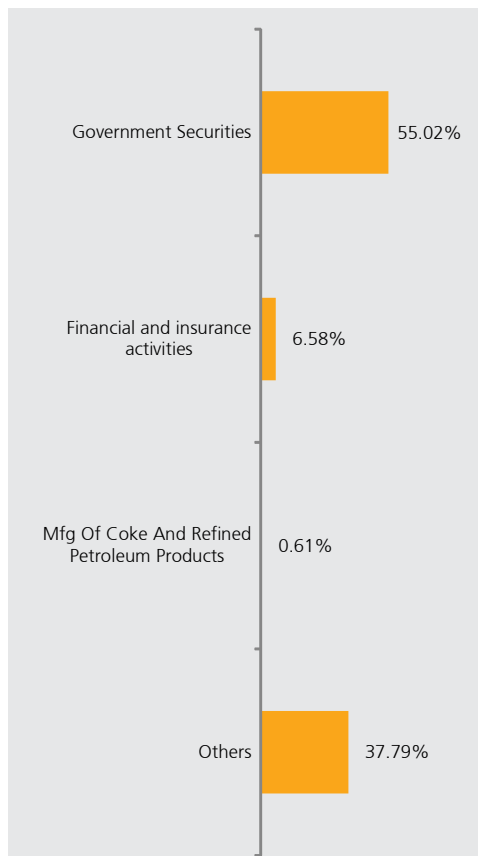
AUM (in ₹ crs.)



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 October 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 31 October, 19: ₹25.4855
Inception Date: 31st January 2007
Benchmark: CRISIL 91 - days Treasury Bill Index
AUM as on 31 October, 19: ₹ 0.04 Crs.
Modified Duration of Debt Portfolio:
 0.33 years
YTM of Debt Portfolio: 5.08%

Asset Allocation

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

Returns

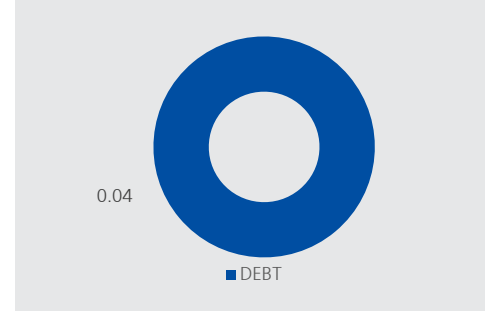
Period	Fund Returns	Index Returns
Last 1 Month	0.44%	0.50%
Last 6 Months	2.64%	3.33%
Last 1 Year	5.79%	6.91%
Last 2 Years	5.69%	6.83%
Last 3 Years	5.73%	6.69%
Since Inception	7.61%	7.42%

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

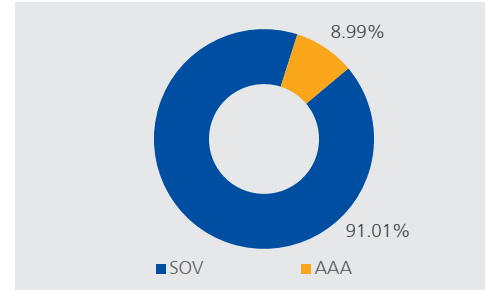
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.75%
Current Assets	0.25%
Total	100.00%

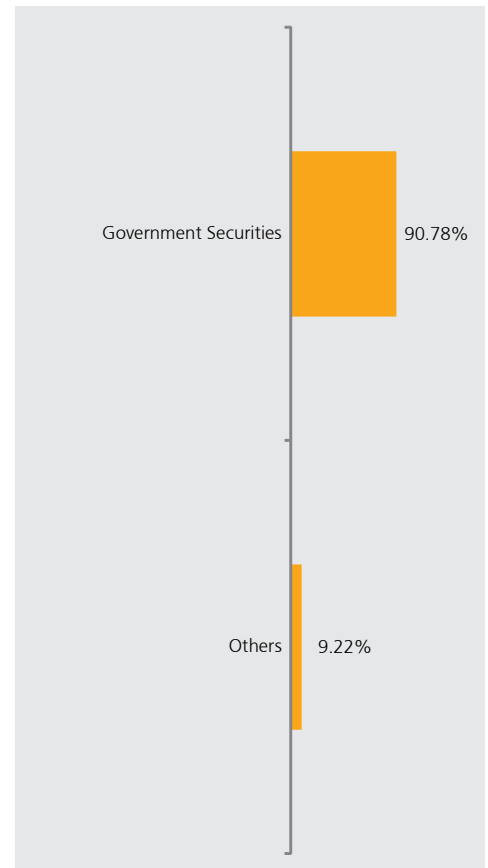
AUM (in ₹ crs.)



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 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'.

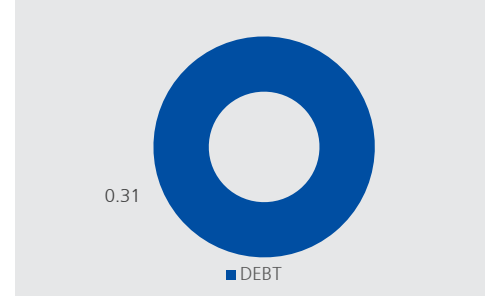
Fund Details

Fund Manager: Mr. Gaurav Jakhota
NAV as on 31 October, 19: ₹22.6392
Inception Date: 10th December 2008
Benchmark: CRISIL Gilt Index
AUM as on 31 October, 19: ₹ 0.31 Crs.
Modified Duration of Debt Portfolio:
 6.08 years
YTM of Debt Portfolio: 6.59%

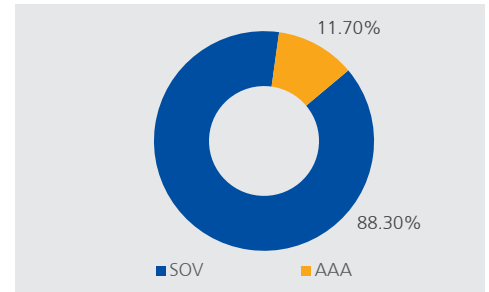
Portfolio

Name of Instrument	% to AUM
7.26% GOI 14-01-2029	28.19%
7.32% GOI CG 28-01-2024	22.39%
7.95% GOI CG 28-08-2032	11.91%
7.37% GOI 16-04-2023	7.47%
7.69% GOI CG 17-06-2043	6.94%
7.27% GOI 08.04.2026	4.08%
7.57% GOI CG 17-06-2033	3.42%
6.68% GOI CG 17-09-2031	2.56%
Gilts Total	86.96%
Money Market Total	11.52%
Current Assets	1.52%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

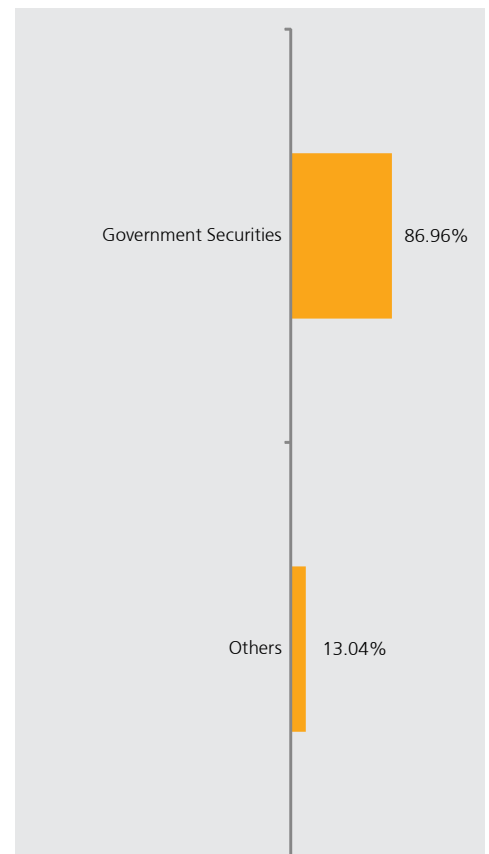
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	87
MMI / Others	00-100	13

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.91%	0.95%
Last 6 Months	7.76%	7.72%
Last 1 Year	14.41%	13.54%
Last 2 Years	7.82%	7.54%
Last 3 Years	7.07%	6.97%
Since Inception	7.79%	6.30%

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 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 31 October, 19: ₹22.0340

Inception Date: 30th September 2008

Benchmark: Crisil 91 day T Bill Index

AUM as on 31 October, 19: ₹ 22.79 Crs.

Modified Duration of Debt Portfolio:

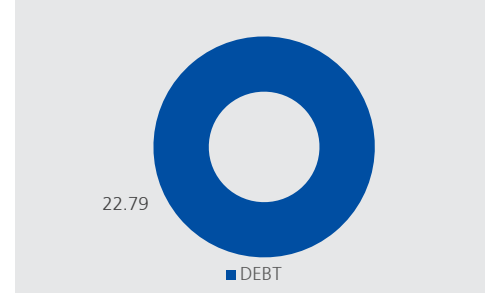
0.26 years

YTM of Debt Portfolio: 5.53%

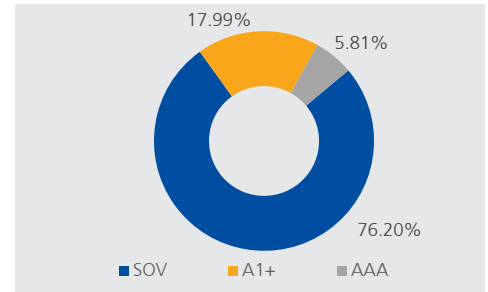
Portfolio

Name of Instrument	% to AUM
Money Market Total	97.83%
Current Assets	2.17%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

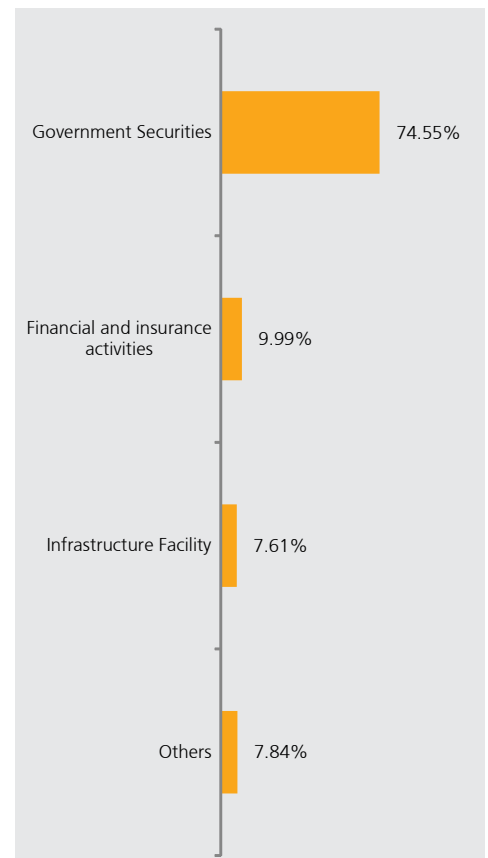
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	-
MMI / Others	00-100	100

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.41%	0.50%
Last 6 Months	3.02%	3.33%
Last 1 Year	3.72%	6.91%
Last 2 Years	3.20%	6.83%
Last 3 Years	4.30%	6.72%
Since Inception	7.38%	7.41%

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 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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