



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 30th August 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 30 August, 19:** ₹35.1400

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

**Benchmark:** RNLIC Diversified Large Cap Equity Index

**AUM as on 30 August, 19:** ₹ 21.36 Crs.

## Asset Allocation

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

## Returns

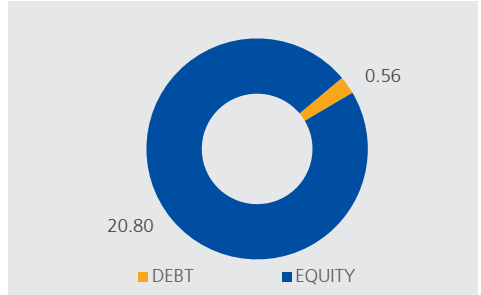
Period	Fund Returns	Index Returns
Last 1 Month	-0.65%	-0.59%
Last 6 Months	1.32%	0.73%
Last 1 Year	-7.69%	-7.17%
Last 2 Years	5.64%	4.69%
Last 3 Years	6.51%	6.97%
Since Inception	13.07%	9.14%

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

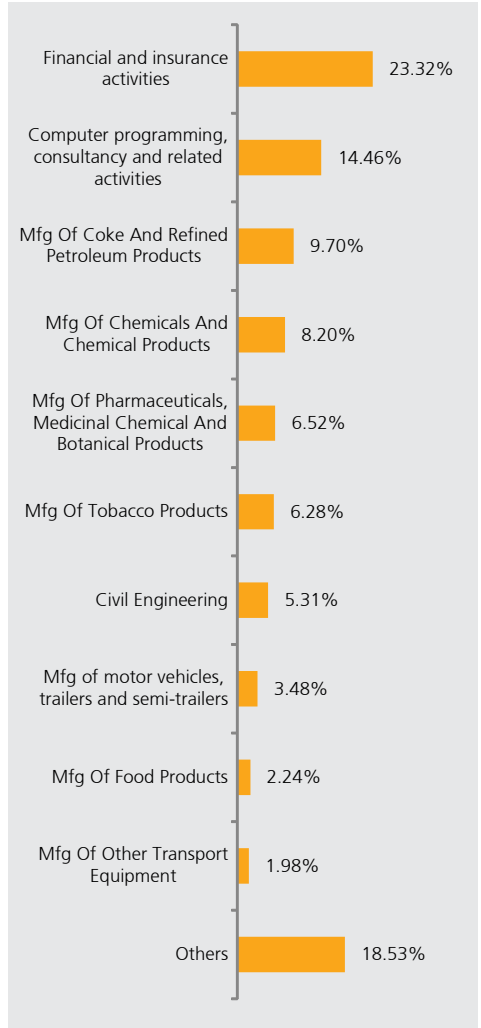
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.87%
INFOSYS LIMITED	6.54%
ITC - FV 1	6.28%
ICICI BANK LTD.FV-2	6.24%
HDFC BANK LTD.FV-2	5.72%
LARSEN&TUBRO	5.31%
TATA CONSULTANCY SERVICES LTD.	5.23%
KOTAK MAHINDRA BANK LIMITED_FV5	3.45%
HINDUSTAN LEVER LTD.	2.88%
AXIS BANK LIMITEDFV-2	2.73%
ASIAN PAINTS LIMITEDFV-1	2.11%
SANOBI INDIA LIMITED	2.05%
MARUTI UDYOG LTD.	2.01%
INOX FLUORO CHEMICALS LIMITED	1.84%
DIVIS LABORATORIES LIMITED	1.76%
EIH LIMITED	1.73%
TITAN COMPANY LIMITED	1.69%
HCL TECHNOLOGIES LIMITED	1.64%
NTPC LIMITED	1.60%
MAHINDRA & MAHINDRA LTD.-FV5	1.46%
STATE BANK OF INDIAFV-1	1.46%
POWER GRID CORP OF INDIA LTD	1.45%
ULTRATECH CEMCO LTD	1.24%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.15%
HDFC LTD FV 2	1.14%
TECH MAHINDRA LIMITEDFV-5	1.05%
THE FEDERAL BANK LIMITED	1.05%
BAJAJ AUTO LTD	1.03%
HERO MOTOCORP LIMITED	0.95%
BRITANNIA INDUSTRIES LTD	0.95%
UPL LIMITED	0.93%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.87%
AUROBINDO PHARMA LIMITED	0.85%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.83%
BAJAJ FINANCE LIMITED	0.83%
BHARAT PETROLEUM CORP. LTD.	0.82%
ACC LIMITED	0.74%
CIPLA LTD.	0.71%
INDUSIND BANK LIMITED	0.71%
COAL INDIA LIMITED	0.70%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.69%
UNITED SPIRITS LIMITED	0.67%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.66%
HINDALCO INDUSTRIES LTD FV RE 1	0.60%
JSW STEEL LIMITED	0.60%
TATA IRON & STEEL COMPANY LTD	0.60%
MARICO LIMITED	0.60%
GAS AUTHORITY OF INDIA LTD.	0.49%
ONGCFV-5	0.45%
DABUR INDIA LTD.	0.44%
SIEMENS LIMITED	0.42%
GRASIM INDUSTRIES LTD.	0.29%
HAVELLS INDIA LIMITED	0.28%
<b>Equity Total</b>	<b>97.38%</b>
<b>Money Market Total</b>	<b>3.24%</b>
<b>Current Assets</b>	<b>-0.62%</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 30th August 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 30 August, 19:** ₹13.6068

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

**Benchmark:** RNLIC Diversified Large Cap Equity Index

**AUM as on 30 August, 19:** ₹ 9.66 Crs.

## Asset Allocation

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

## Returns

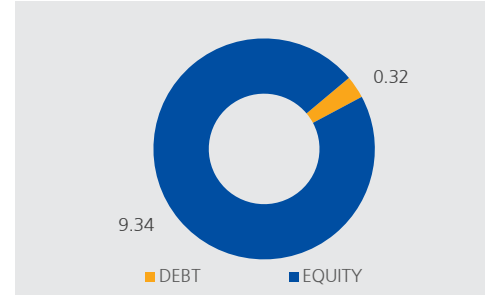
Period	Fund Returns	Index Returns
Last 1 Month	-0.59%	-0.59%
Last 6 Months	0.98%	0.73%
Last 1 Year	-7.67%	-7.17%
Last 2 Years	5.72%	4.69%
Last 3 Years	5.73%	6.97%
Since Inception	6.82%	6.15%

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

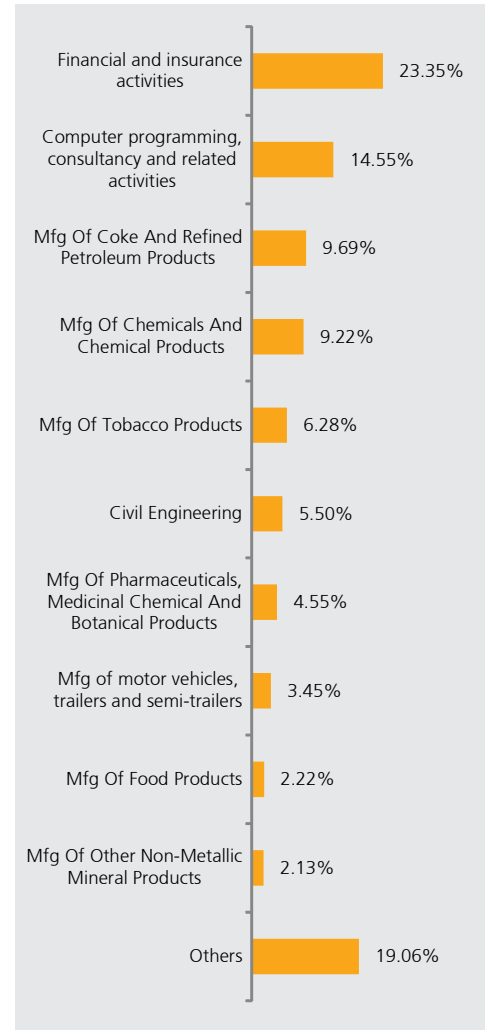
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.88%
INFOSYS LIMITED	6.49%
ITC - FV 1	6.28%
ICICI BANK LTD.FV-2	6.12%
LARSEN&TUBRO	5.50%
TATA CONSULTANCY SERVICES LTD.	5.16%
HDFC BANK LTD.FV-2	4.59%
KOTAK MAHINDRA BANK LIMITED_FV5	3.65%
HINDUSTAN LEVER LTD.	3.53%
AXIS BANK LIMITEDFV-2	3.12%
ASIAN PAINTS LIMITEDFV-1	2.09%
MARUTI UDYOG LTD.	2.02%
HCL TECHNOLOGIES LIMITED	1.86%
DIVIS LABORATORIES LIMITED	1.75%
EIH LIMITED	1.73%
INOX FLUOROCHEMICALS LIMITED	1.70%
TITAN COMPANY LIMITED	1.66%
NTPC LIMITED	1.60%
STATE BANK OF INDIAFV-1	1.45%
POWER GRID CORP OF INDIA LTD	1.44%
MAHINDRA & MAHINDRA LTD.-FV5	1.44%
HDFC LTD FV 2	1.42%
UPL LIMITED	1.35%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.34%
ULTRATECH CEMCO LTD	1.24%
THE FEDERAL BANK LIMITED	1.19%
BAJAJ FINANCE LIMITED	1.11%
TECH MAHINDRA LIMITEDFV-5	1.04%
BAJAJ AUTO LTD	1.02%
BRITANNIA INDUSTRIES LTD	0.95%
HERO MOTOCORP LIMITED	0.94%
ACC LIMITED	0.90%
COAL INDIA LIMITED	0.86%
BHARAT PETROLEUM CORP. LTD.	0.81%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.77%
UNITED SPIRITS LIMITED	0.76%
AUROBINDO PHARMA LIMITED	0.74%
CIPLA LTD.	0.71%
INDUSIND BANK LIMITED	0.69%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	0.68%
HINDALCO INDUSTRIES LTD FV RE 1	0.66%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.66%
MARICO LIMITED	0.60%
TATA IRON & STEEL COMPANY LTD	0.58%
GAS AUTHORITY OF INDIA LTD.	0.58%
DABUR INDIA LTD.	0.55%
JSW STEEL LIMITED	0.52%
SIEMENS LIMITED	0.49%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.47%
ONGCFV-5	0.44%
GRASIM INDUSTRIES LTD.	0.29%
HAVELLS INDIA LIMITED	0.28%
<b>Equity Total</b>	<b>96.70%</b>
<b>Money Market Total</b>	<b>3.90%</b>
<b>Current Assets</b>	<b>-0.60%</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 30th August 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 30 August, 19:** ₹36.5175

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

**Benchmark:** Nifty 50 Shariah

**AUM as on 30 August, 19:** ₹ 0.39 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	67
Gsec / Debt	00-00	-
MMI / Others	00-40	33

## Returns

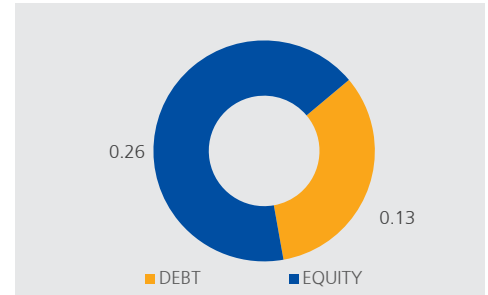
Period	Fund Returns	Index Returns
Last 1 Month	2.10%	2.09%
Last 6 Months	-0.20%	2.61%
Last 1 Year	-9.19%	-4.17%
Last 2 Years	1.85%	1.39%
Last 3 Years	4.30%	7.73%
Since Inception	12.85%	12.35%

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

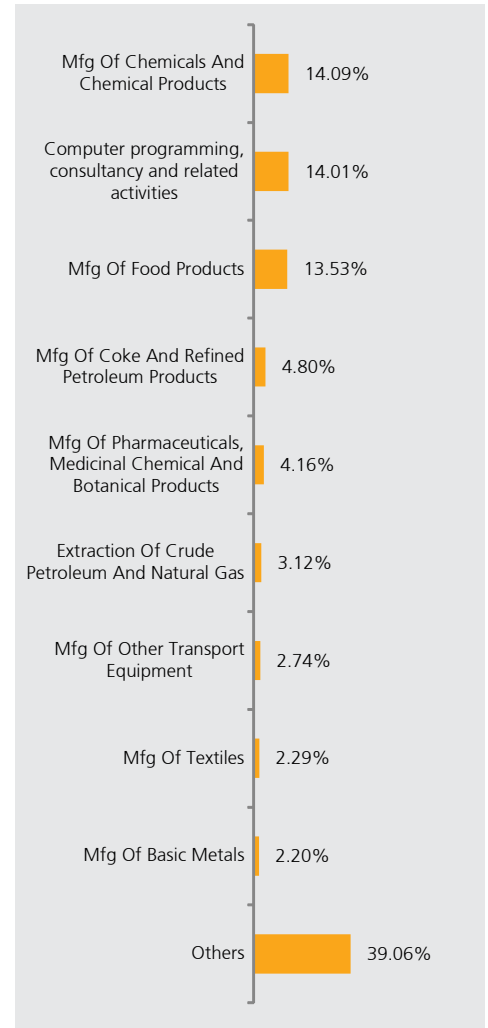
## Portfolio

Name of Instrument	% to AUM
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	6.36%
ASIAN PAINTS LIMITEDFV-1	5.98%
HINDUSTAN LEVER LTD.	5.58%
TATA CONSULTANCY SERVICES LTD.	5.04%
HCL TECHNOLOGIES LIMITED	4.74%
NESTLE INDIA LIMITED	4.57%
TECH MAHINDRA LIMITEDFV-5	4.23%
CIPLA LTD.	4.16%
TITAN COMPANY LIMITED	3.78%
ONGCFV-5	3.12%
HERO MOTOCORP LIMITED	2.74%
BRITANNIA INDUSTRIES LTD	2.60%
UPL LIMITED	2.54%
INDIAN OIL CORPORATION LIMITED	2.46%
BHARAT PETROLEUM CORP. LTD.	2.34%
GRASIM INDUSTRIES LTD.	2.29%
HINDALCO INDUSTRIES LTD FV RE 1	2.20%
GAS AUTHORITY OF INDIA LTD.	1.97%
<b>Equity Total</b>	<b>66.69%</b>
<b>Money Market Total</b>	<b>33.15%</b>
<b>Current Assets</b>	<b>0.17%</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 30th August 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 30 August, 19:** ₹12.8448

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

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 30 August, 19:** ₹ 0.20 Crs.

## Asset Allocation

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

## Returns

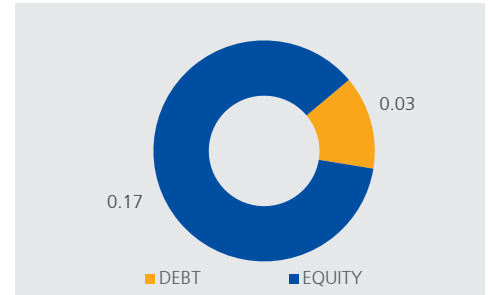
Period	Fund Returns	Index Returns
Last 1 Month	-2.63%	-3.13%
Last 6 Months	-1.99%	-2.78%
Last 1 Year	-13.57%	-14.52%
Last 2 Years	-4.48%	-3.02%
Last 3 Years	2.36%	2.18%
Since Inception	2.48%	1.66%

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

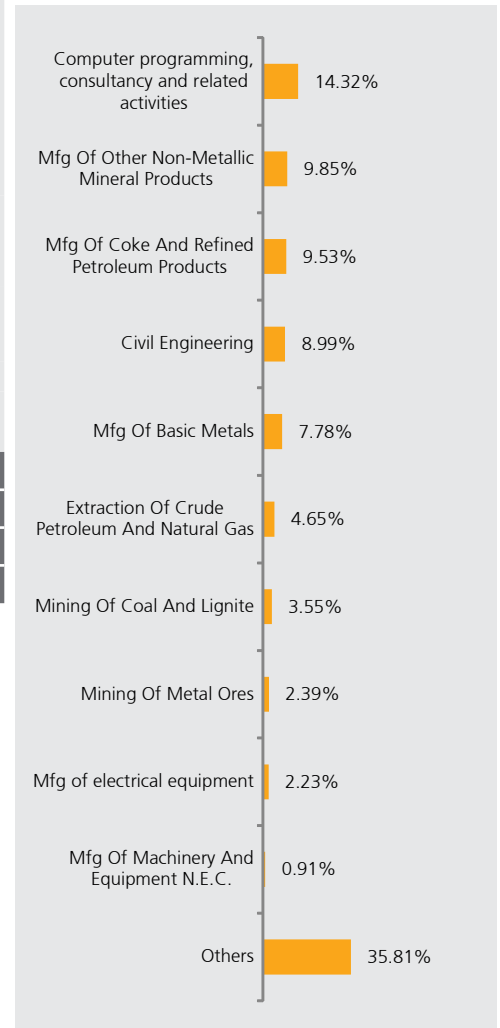
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	8.99%
RELIANCE INDUSTRIES LTD.	8.64%
INFOSYS LIMITED	7.08%
NTPC LIMITED	6.33%
POWER GRID CORP OF INDIA LTD	5.77%
ULTRATECH CEMCO LTD	5.32%
TATA CONSULTANCY SERVICES LTD.	4.68%
ONGCFV-5	4.65%
ACC LIMITED	4.53%
COAL INDIA LIMITED	3.55%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.32%
HINDALCO INDUSTRIES LTD FV RE 1	3.01%
GAS AUTHORITY OF INDIA LTD.	2.90%
TATA IRON & STEEL COMPANY LTD	2.89%
Vedanta Limited	2.39%
BHARTI AIRTEL LIMITED	2.01%
HCL TECHNOLOGIES LIMITED	1.44%
SIEMENS LIMITED	1.34%
JSW STEEL LIMITED	1.24%
DLF LIMITED	1.14%
TECH MAHINDRA LIMITEDFV-5	1.12%
VOLTAS LTD	0.91%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	0.90%
INDIAN OIL CORPORATION LIMITED	0.89%
SUNDRAM FASTENERS LIMITED	0.64%
HINDUSTAN ZINC LIMITEDFV-2	0.63%
<b>Equity Total</b>	<b>86.31%</b>
<b>Money Market Total</b>	<b>15.38%</b>
<b>Current Assets</b>	<b>-1.69%</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 30th August 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 30 August, 19:** ₹24.3090

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

**Benchmark:** Reliance Nippon Life ENERGY INDEX

**AUM as on 30 August, 19:** ₹ 0.07 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	85
Gsec / Debt	00-00	-
MMI / Others	00-100	15

## Returns

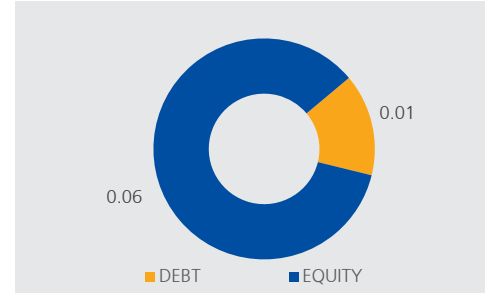
Period	Fund Returns	Index Returns
Last 1 Month	-0.66%	-1.33%
Last 6 Months	-2.45%	-3.40%
Last 1 Year	-10.29%	-11.94%
Last 2 Years	-1.47%	-3.10%
Last 3 Years	5.30%	3.31%
Since Inception	8.65%	10.01%

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

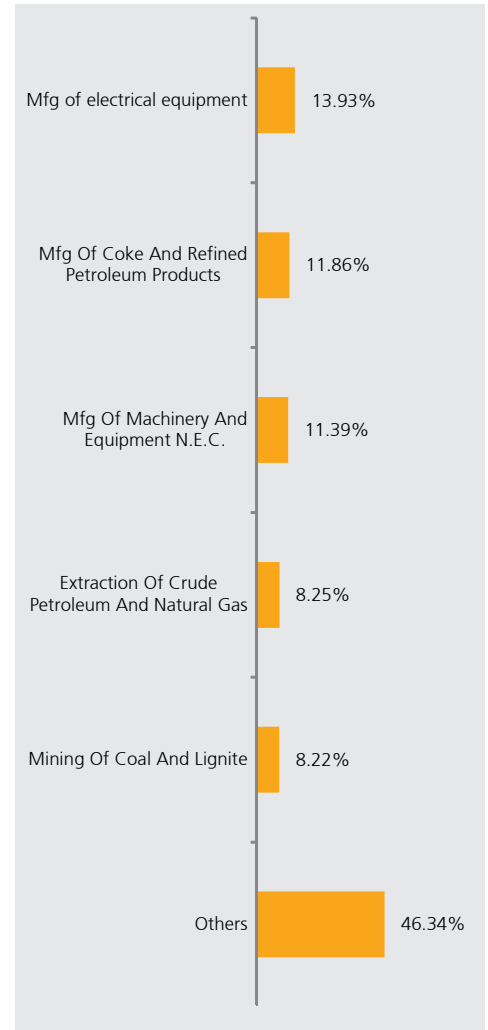
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.57%
ONGCFV-5	8.25%
COAL INDIA LIMITED	8.22%
NTPC LIMITED	7.80%
VOLTAS LTD	7.21%
GAS AUTHORITY OF INDIA LTD.	7.08%
POWER GRID CORP OF INDIA LTD	6.50%
HAVELLS INDIA LIMITED	6.43%
PETRONET LNG LIMITED	5.90%
KIRLOSKAR CUMMINS	4.18%
SIEMENS LIMITED	3.80%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	3.70%
INDRAPRASTHA GAS LIMITED	3.55%
INDIAN OIL CORPORATION LIMITED	1.24%
BHARAT PETROLEUM CORP. LTD.	1.22%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.82%
TORRENT POWER LIMITED	0.57%
<b>Equity Total</b>	<b>85.05%</b>
<b>Money Market Total</b>	<b>13.73%</b>
<b>Current Assets</b>	<b>1.22%</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 30th August 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 30 August, 19:** ₹31.8943

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

**Benchmark:** Nifty Midcap 50

**AUM as on 30 August, 19:** ₹ 0.23 Crs.

## Asset Allocation

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

## Returns

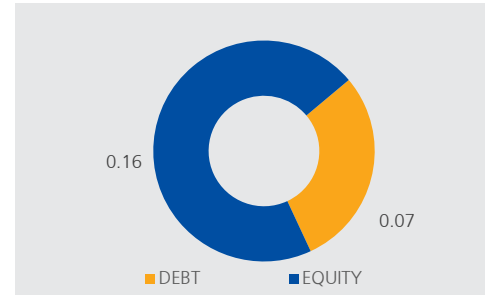
Period	Fund Returns	Index Returns
Last 1 Month	-1.56%	-2.15%
Last 6 Months	-7.43%	-7.54%
Last 1 Year	-18.46%	-20.28%
Last 2 Years	-4.87%	-4.86%
Last 3 Years	1.56%	3.09%
Since Inception	12.00%	7.26%

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

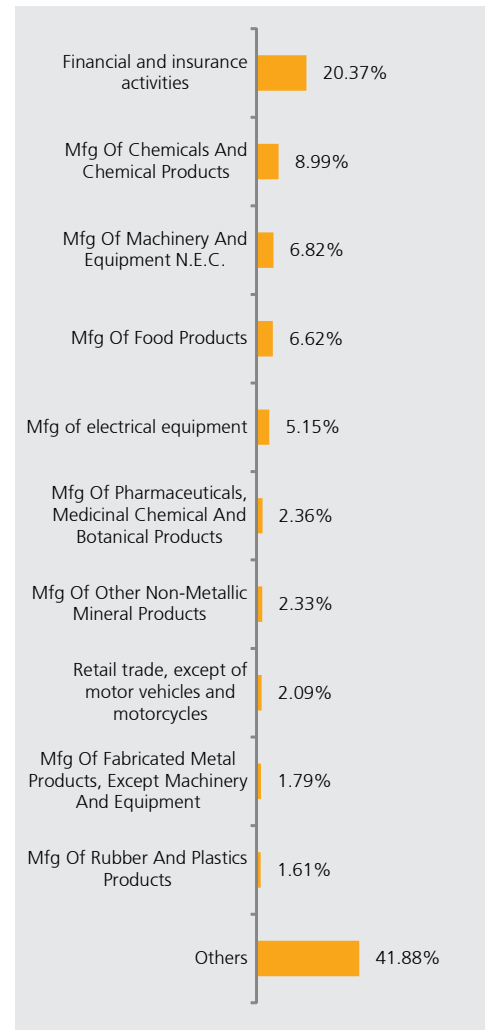
## Portfolio

Name of Instrument	% to AUM
VOLTAS LTD	5.03%
THE FEDERAL BANK LIMITED	4.79%
APOLLO HOSPITALS ENTERPRISE LIMITED	3.65%
RBL BANK LIMITED	3.49%
INDRAPRASTHA GAS LIMITED	3.23%
CITY UNION BANK LIMITED	3.09%
MARICO LIMITED	2.75%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	2.75%
INOX FLUOROCHEMICALS LIMITED	2.58%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.54%
BERGER PAINTS (I) LIMITED	2.49%
JUBILANT FOODWORKS LIMITED	2.47%
EXIDE INDUSTRIES LIMITED	2.41%
TORRENT PHARMACEUTICALS LIMITED	2.36%
THE RAMCO CEMENTS LIMITED	2.33%
ADITYA BIRLA FASHION AND RETAIL LIMITED	2.09%
COROMANDEL INTERNATIONAL LIMITED	2.01%
MUTHOOT FINANCE LIMITED	1.99%
SRF LIMITED	1.92%
BHARAT FORGE	1.79%
KIRLOSKAR CUMMINS	1.79%
MANAPPURAM FINANCE LIMITED	1.72%
BALKRISHNA INDUSTRIES LIMITED	1.61%
HAVELLS INDIA LIMITED	1.53%
GLAXOSMITHKLINE CONSUMER HEALTHCARE LIMITED	1.40%
TVS MOTOR COMPANY LIMITED	1.30%
TORRENT POWER LIMITED	1.27%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.21%
HEXAWARE TECHNOLOGIES LIMITED	1.20%
EIH LIMITED	1.06%
MAHANAGAR GAS LIMITED	0.99%
<b>Equity Total</b>	<b>70.82%</b>
<b>Money Market Total</b>	<b>34.60%</b>
<b>Current Assets</b>	<b>-5.42%</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 30th August 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 30 August, 19:** ₹27.8179

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

**Benchmark:** CRISIL Composite Bond Fund

Index: 60%; Sensex 50: 40%

**AUM as on 30 August, 19:** ₹ 0.89 Crs.

**Modified Duration of Debt Portfolio:**

5.57 years

**YTM of Debt Portfolio:** 6.53%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	35
Gsec / Debt	00-100	52
MMI / Others	00-100	13

## Returns

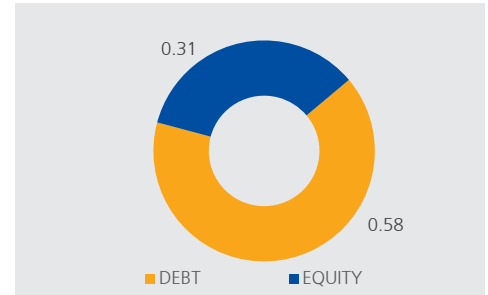
Period	Fund Returns	Index Returns
Last 1 Month	-0.07%	0.03%
Last 6 Months	6.03%	5.98%
Last 1 Year	6.19%	5.50%
Last 2 Years	6.49%	6.50%
Last 3 Years	7.17%	7.94%
Since Inception	8.47%	8.84%

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

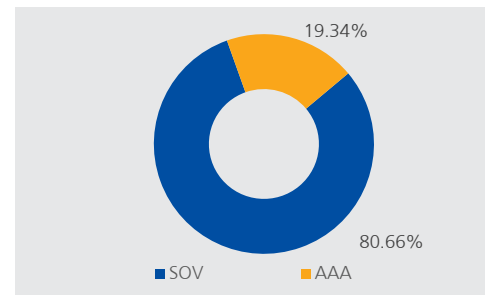
## Portfolio

Name of Instrument	% to AUM
8.00% Britannia Industries 28-08-2022	0.00%
<b>Bonds/Debentures Total</b>	<b>0.00%</b>
7.17% GOI 08-01-2028	21.08%
7.37% GOI 16-04-2023	14.20%
7.32% GOI CG 28-01-2024	5.75%
7.95% GOI CG 28-08-2032	4.55%
7.40% GOI CG 09-09-2035	3.89%
6.68% GOI CG 17-09-2031	2.79%
<b>Gilts Total</b>	<b>52.26%</b>
RELIANCE INDUSTRIES LTD.	3.19%
INFOSYS LIMITED	2.95%
ICICI BANK LTD.FV-2	2.72%
ITC - FV 1	2.36%
TATA CONSULTANCY SERVICES LTD.	2.24%
KOTAK MAHINDRA BANK LIMITED_FV5	2.04%
LARSEN&TUBRO	1.78%
HDFC BANK LTD.FV-2	1.63%
HINDUSTAN LEVER LTD.	1.34%
AXIS BANK LIMITEDFV-2	1.13%
STATE BANK OF INDIAFV-1	1.01%
BAJAJ FINANCE LIMITED	0.71%
ASIAN PAINTS LIMITEDFV-1	0.71%
AUROBINDO PHARMA LIMITED	0.71%
MARUTI UDYOG LTD.	0.69%
HCL TECHNOLOGIES LIMITED	0.66%
TITAN COMPANY LIMITED	0.52%
DIVIS LABORATORIES LIMITED	0.50%
MAHINDRA & MAHINDRA LTD.-FV5	0.48%
NESTLE INDIA LIMITED	0.44%
POWER GRID CORP OF INDIA LTD	0.43%
NTPC LIMITED	0.42%
HDFC LTD FV 2	0.42%
ULTRATECH CEMCO LTD	0.41%
INDUSIND BANK LIMITED	0.41%
TECH MAHINDRA LIMITEDFV-5	0.40%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.38%
THE FEDERAL BANK LIMITED	0.36%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.35%
HERO MOTOCORP LIMITED	0.35%
ONGCFV-5	0.32%
BRITANNIA INDUSTRIES LTD	0.30%
BHARAT PETROLEUM CORP. LTD.	0.28%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.26%
COAL INDIA LIMITED	0.26%
MARICO LIMITED	0.25%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.24%
GAS AUTHORITY OF INDIA LTD.	0.24%
JSW STEEL LIMITED	0.23%
EIH LIMITED	0.22%
CIPLA LTD.	0.20%
HINDALCO INDUSTRIES LTD FV RE 1	0.19%
<b>Equity Total</b>	<b>34.73%</b>
<b>MF Total</b>	<b>0.00%</b>
<b>Money Market Total</b>	<b>12.53%</b>
<b>Current Assets</b>	<b>0.47%</b>
<b>Total</b>	<b>100.00%</b>

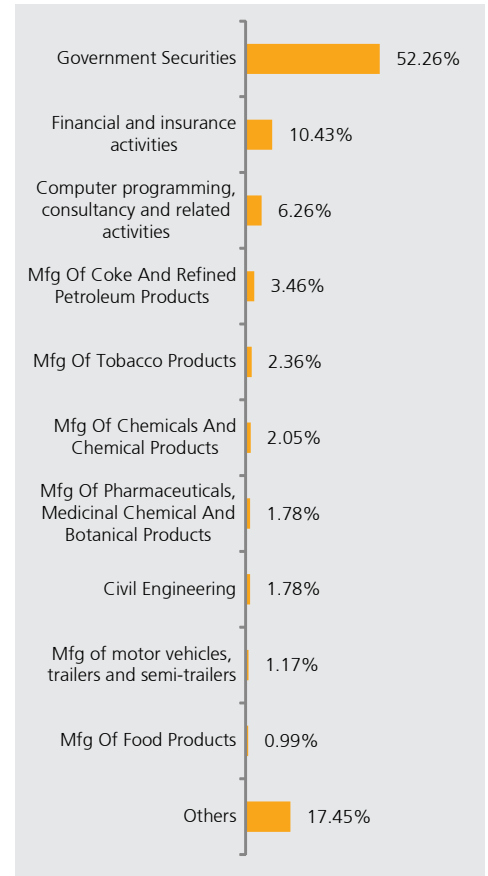
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th August 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 30 August, 19:** ₹32.0617

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

**Benchmark:** CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

**AUM as on 30 August, 19:** ₹ 7.49 Crs.

**Modified Duration of Debt Portfolio:**

5.69 years

**YTM of Debt Portfolio:** 6.93%

## Asset Allocation

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

## Returns

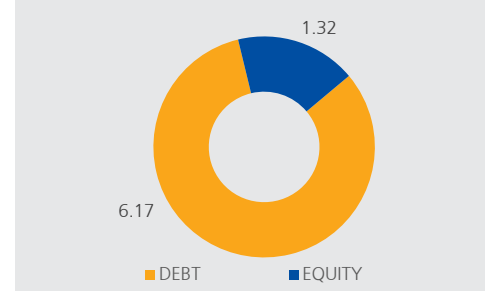
Period	Fund Returns	Index Returns
Last 1 Month	0.06%	0.26%
Last 6 Months	6.34%	7.12%
Last 1 Year	8.68%	9.36%
Last 2 Years	5.57%	6.74%
Last 3 Years	6.04%	7.86%
Since Inception	7.71%	8.49%

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

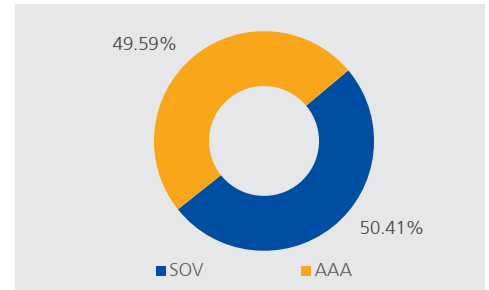
## Portfolio

Name of Instrument	% to AUM
8.30% NTPC NCD SR 67 15-01-2029	8.41%
7.33% IRFC NCD 28-08-2027 SR123	5.28%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	4.11%
9.25% RJIL NCD 16-06-2024 SR-PPD3	2.88%
8.93% PGCIL NCD 20-10-2024 XLVII G	2.86%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.76%
7.69% NABARD 29.05.2024 Series 20C	1.36%
8.00% Britannia Industries 28-08-2022	0.00%
<b>Bonds/Debentures Total</b>	<b>26.66%</b>
7.17% GOI 08-01-2028	12.63%
7.32% GOI CG 28-01-2024	7.89%
7.95% GOI CG 28-08-2032	6.34%
7.37% GOI 16-04-2023	5.16%
7.40% GOI CG 09-09-2035	5.12%
6.68% GOI CG 17-09-2031	3.59%
<b>Gilts Total</b>	<b>40.72%</b>
HDFC BANK LTD.FV-2	2.19%
RELIANCE INDUSTRIES LTD.	1.56%
INFOSYS LIMITED	1.43%
ICICI BANK LTD.FV-2	1.16%
TATA CONSULTANCY SERVICES LTD.	1.09%
ITC - FV 1	1.08%
LARSEN&TUBRO	0.87%
KOTAK MAHINDRA BANK LIMITED_FV5	0.70%
HINDUSTAN LEVER LTD.	0.60%
AXIS BANK LIMITEDFV-2	0.54%
STATE BANK OF INDIAFV-1	0.46%
HDFC LTD FV 2	0.40%
MARUTI UDYOG LTD.	0.36%
BAJAJ FINANCE LIMITED	0.35%
ASIAN PAINTS LIMITEDFV-1	0.33%
HCL TECHNOLOGIES LIMITED	0.29%
AUROBINDO PHARMA LIMITED	0.28%
DIVIS LABORATORIES LIMITED	0.24%
TITAN COMPANY LIMITED	0.23%
POWER GRID CORP OF INDIA LTD	0.21%
INOX FLUOROCHEMICALS LIMITED	0.21%
NESTLE INDIA LIMITED	0.21%
NTPC LIMITED	0.20%
MAHINDRA & MAHINDRA LTD.-FV5	0.20%
ULTRATECH CEMCO LTD	0.19%
TECH MAHINDRA LIMITEDFV-5	0.18%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.17%
THE FEDERAL BANK LIMITED	0.17%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.17%
ONGCFV-5	0.14%
BRITANNIA INDUSTRIES LTD	0.14%
HERO MOTOCORP LIMITED	0.13%
INDUSIND BANK LIMITED	0.13%
BHARAT PETROLEUM CORP. LTD.	0.13%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.12%
MARICO LIMITED	0.12%
COAL INDIA LIMITED	0.12%
JSW STEEL LIMITED	0.11%
GAS AUTHORITY OF INDIA LTD.	0.11%
EIH LIMITED	0.11%
CIPLA LTD.	0.11%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.09%
HINDALCO INDUSTRIES LTD FV RE 1	0.05%
<b>Equity Total</b>	<b>17.67%</b>
<b>Money Market Total</b>	<b>13.40%</b>
<b>Current Assets</b>	<b>1.54%</b>
<b>Total</b>	<b>100.00%</b>

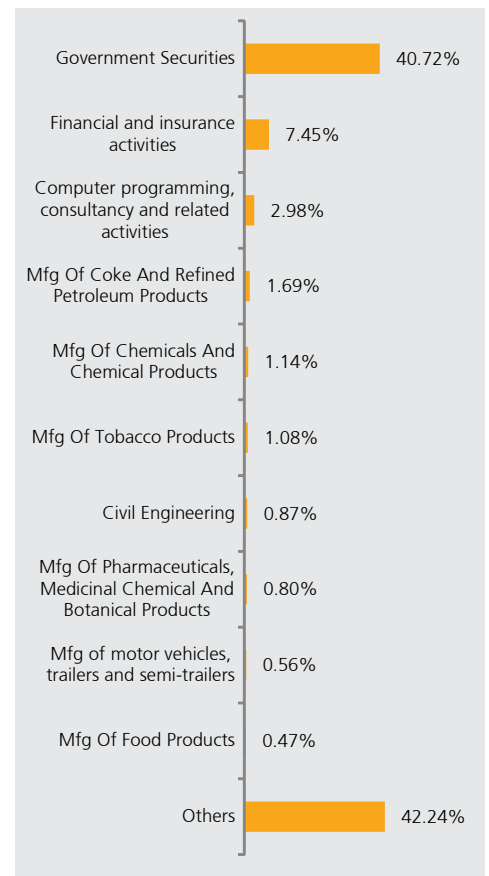
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th August 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 30 August, 19:** ₹28.2816

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

**Benchmark:** CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

**AUM as on 30 August, 19:** ₹ 9.29 Crs.

**Modified Duration of Debt Portfolio:**

5.47 years

**YTM of Debt Portfolio:** 6.94%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	17
Gsec / Debt	00-100	69
MMI / Others	00-100	14

## Returns

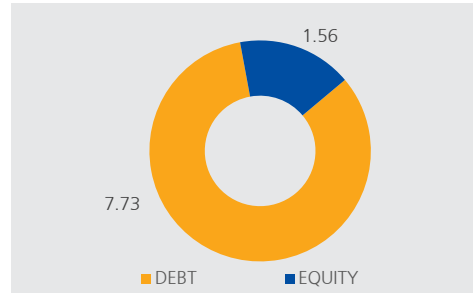
Period	Fund Returns	Index Returns
Last 1 Month	0.23%	0.26%
Last 6 Months	7.36%	7.12%
Last 1 Year	10.21%	9.36%
Last 2 Years	6.81%	6.74%
Last 3 Years	7.21%	7.86%
Since Inception	8.61%	8.64%

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

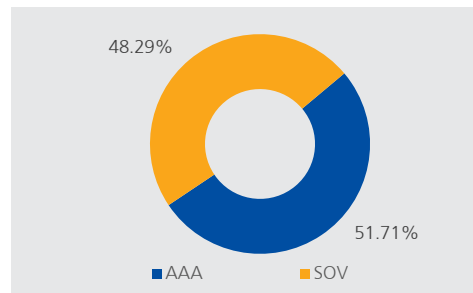
## Portfolio

Name of Instrument	% to AUM
9.25% RJIL NCD 16-06-2024 SR-PPD3	4.64%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	4.40%
8.85% PGCIL NCD 19-10-2023 STRPP H	4.26%
8.45% IRFC NCD 04-12-2028 SR129	3.43%
8.30% NTPC NCD SR 67 15-01-2029	3.39%
7.33% IRFC NCD 28-08-2027 SR123	3.19%
8.40% PGCIL NCD 27-05-2022 L STRP D	2.23%
7.69% NABARD 29.05.2024 Series 20C	2.19%
9.00% RJIL NCD 21-01-2025 SR-PPD5	1.15%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	1.11%
7.93% PGCIL NCD 20-05-2028 STRPP L	1.10%
8.00% Britannia Industries 28-08-2022	0.00%
<b>Bonds/Debentures Total</b>	<b>31.09%</b>
7.17% GOI 08-01-2028	14.31%
7.32% GOI CG 28-01-2024	8.00%
7.95% GOI CG 28-08-2032	6.26%
7.40% GOI CG 09-09-2035	5.09%
6.68% GOI CG 17-09-2031	3.58%
7.37% GOI 16-04-2023	1.02%
<b>Gilts Total</b>	<b>38.26%</b>
HDFC BANK LTD.FV-2	2.04%
RELIANCE INDUSTRIES LTD.	1.56%
INFOSYS LIMITED	1.43%
ICICI BANK LTD.FV-2	1.11%
TATA CONSULTANCY SERVICES LTD.	1.09%
ITC - FV 1	0.99%
LARSEN&TUBRO	0.84%
KOTAK MAHINDRA BANK LIMITED_FV5	0.76%
HINDUSTAN LEVER LTD.	0.56%
AXIS BANK LIMITEDFV-2	0.50%
STATE BANK OF INDIAFV-1	0.42%
HDFC LTD FV 2	0.39%
MARUTI UDYOG LTD.	0.34%
BAJAJ FINANCE LIMITED	0.34%
ASIAN PAINTS LIMITEDFV-1	0.31%
AUROBINDO PHARMA LIMITED	0.26%
DIVIS LABORATORIES LIMITED	0.23%
HCL TECHNOLOGIES LIMITED	0.21%
POWER GRID CORP OF INDIA LTD	0.20%
MAHINDRA & MAHINDRA LTD.-FV5	0.20%
NTPC LIMITED	0.20%
TITAN COMPANY LIMITED	0.19%
ULTRATECH CEMCO LTD	0.18%
TECH MAHINDRA LIMITEDFV-5	0.17%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.16%
THE FEDERAL BANK LIMITED	0.15%
INOX FLUOROchemicals LIMITED	0.15%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.15%
ONGCFV-5	0.13%
BRITANNIA INDUSTRIES LTD	0.13%
HERO MOTOCORP LIMITED	0.13%
BHARAT PETROLEUM CORP. LTD.	0.12%
INDUSIND BANK LIMITED	0.12%
MARICO LIMITED	0.11%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.11%
NESTLE INDIA LIMITED	0.11%
COAL INDIA LIMITED	0.11%
GAS AUTHORITY OF INDIA LTD.	0.11%
EIH LIMITED	0.11%
CIPLA LTD.	0.10%
JSW STEEL LIMITED	0.09%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.09%
HINDALCO INDUSTRIES LTD FV RE 1	0.05%
<b>Equity Total</b>	<b>16.79%</b>
<b>Money Market Total</b>	<b>9.88%</b>
<b>Current Assets</b>	<b>3.97%</b>
<b>Total</b>	<b>100.00%</b>

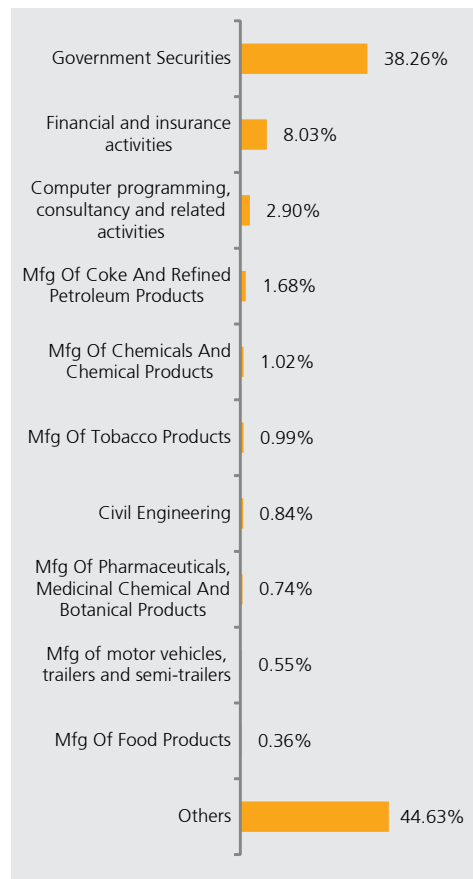
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th August 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 30 August, 19:** ₹15.2045

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

**Benchmark:** CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

**AUM as on 30 August, 19:** ₹ 212.30 Crs.

**Modified Duration of Debt Portfolio:**

5.31 years

**YTM of Debt Portfolio:** 6.94%

## Asset Allocation

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

## Returns

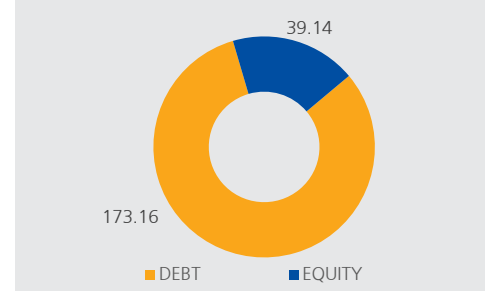
Period	Fund Returns	Index Returns
Last 1 Month	0.01%	0.26%
Last 6 Months	4.80%	7.12%
Last 1 Year	7.17%	9.36%
Last 2 Years	5.20%	6.74%
Last 3 Years	6.09%	7.86%
Since Inception	7.62%	10.12%

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

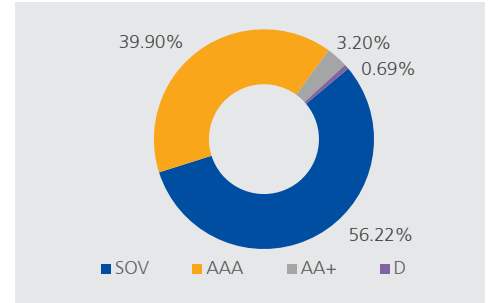
## Portfolio

Name of Instrument	% to AUM
7.33% IRFC NCD 28-08-2027 SR123	7.54%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	5.49%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	3.53%
9.30% PGCIL NCD 28-06-2025 J	3.31%
9.00% STFC. LTD NCD SR. SUB 17-18 02 OPTION I 28-03-2028	2.43%
8.30% NTPC NCD SR 67 15-01-2029	2.28%
9.00% RJIL NCD 21-01-2025 SR-PPD5	2.21%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.41%
7.69% NABARD 29.05.2024 Series 20C	0.91%
8.45% IRFC NCD 04-12-2028 SR129	0.55%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.54%
8.00% Britannia Industries 28-08-2022	0.14%
8.35% CHOLAFIN NCD 29-03-2022	0.09%
<b>Bonds/Debentures Total</b>	<b>30.44%</b>
7.17% GOI 08-01-2028	14.98%
7.32% GOI CG 28-01-2024	7.91%
7.95% GOI CG 28-08-2032	6.38%
7.40% GOI CG 09-09-2035	5.11%
6.65% GOI 09-04-2020	4.26%
6.68% GOI CG 17-09-2031	3.59%
7.37% GOI 16-04-2023	1.95%
8.21% RAJASHTHAN SDL 2022 3103 UDAY	0.24%
<b>Gilts Total</b>	<b>44.42%</b>
HDFC BANK LTD.FV-2	2.25%
RELIANCE INDUSTRIES LTD.	1.57%
INFOSYS LIMITED	1.44%
ICICI BANK LTD.FV-2	1.18%
TATA CONSULTANCY SERVICES LTD.	1.09%
ITC - FV 1	1.05%
KOTAK MAHINDRA BANK LIMITED_FV5	1.05%
LARSEN&TUBRO	0.88%
STATE BANK OF INDIAFV-1	0.60%
HINDUSTAN LEVER LTD.	0.60%
AXIS BANK LIMITEDFV-2	0.53%
HDFC LTD FV 2	0.50%
MARUTI UDYOG LTD.	0.37%
BAJAJ FINANCE LIMITED	0.36%
ASIAN PAINTS LIMITEDFV-1	0.35%
HCL TECHNOLOGIES LIMITED	0.29%
AUROBINDO PHARMA LIMITED	0.28%
DIVIS LABORATORIES LIMITED	0.24%
TITAN COMPANY LIMITED	0.22%
POWER GRID CORP OF INDIA LTD	0.21%
INOX FLUOROCEMICALS LIMITED	0.21%
NESTLE INDIA LIMITED	0.20%
NTPC LIMITED	0.20%
MAHINDRA & MAHINDRA LTD.-FV5	0.20%
ULTRATECH CEMCO LTD	0.19%
BRITANNIA INDUSTRIES LTD	0.18%
TECH MAHINDRA LIMITEDFV-5	0.18%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.17%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.17%
THE FEDERAL BANK LIMITED	0.16%
COAL INDIA LIMITED	0.14%
ONGCFV-5	0.14%
HERO MOTOCORP LIMITED	0.13%
BHARAT PETROLEUM CORP. LTD.	0.13%
INDUSIND BANK LIMITED	0.12%
MARICO LIMITED	0.12%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.12%
JSW STEEL LIMITED	0.12%
GAS AUTHORITY OF INDIA LTD.	0.11%
EIH LIMITED	0.11%
CIPLA LTD.	0.11%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.09%
HINDALCO INDUSTRIES LTD FV RE 1	0.06%
<b>Equity Total</b>	<b>18.44%</b>
<b>Money Market Total</b>	<b>4.15%</b>
<b>Current Assets</b>	<b>2.55%</b>
<b>Total</b>	<b>100.00%</b>

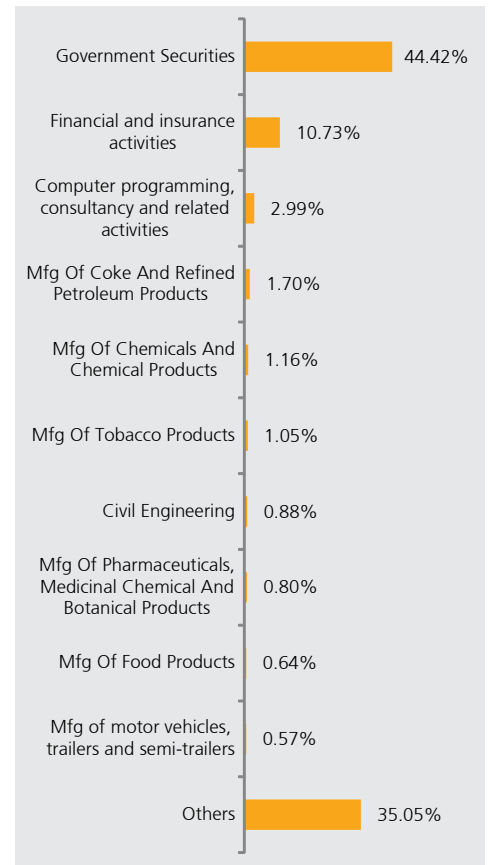
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th August 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 30 August, 19:** ₹25.4016

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

**Benchmark:** CRISIL Composite Bond Index:

**AUM as on 30 August, 19:** ₹ 60.59 Crs.

**Modified Duration of Debt Portfolio:**

5.43 years

**YTM of Debt Portfolio:** 6.87%

## Asset Allocation

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

## Returns

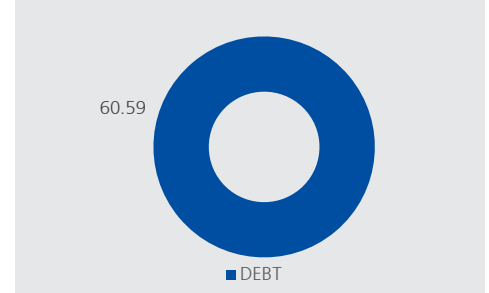
Period	Fund Returns	Index Returns
Last 1 Month	0.39%	0.48%
Last 6 Months	8.08%	8.23%
Last 1 Year	13.92%	13.29%
Last 2 Years	6.75%	6.92%
Last 3 Years	7.10%	7.71%
Since Inception	8.94%	8.33%

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

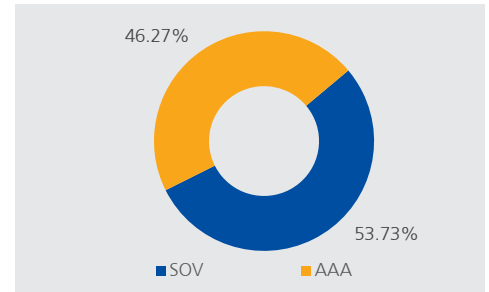
## Portfolio

Name of Instrument	% to AUM
8.30% NTPC NCD SR 67 15-01-2029	8.67%
7.69% NABARD 29.05.2024 Series 20C	8.05%
8.85% PGCIL NCD 19-10-2021 STRPP F	5.56%
8.35% IRFC NCD 13-03-2029 SR 133	4.35%
7.33% IRFC NCD 28-08-2027 SR123	3.43%
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	0.70%
8.40% PGCIL NCD 27-05-2022 L STRP D	0.34%
9.35% PGCIL NCD 29-08-2022 STRPPS G	0.18%
<b>Bonds/Debentures Total</b>	<b>34.74%</b>
7.17% GOI 08-01-2028	15.75%
7.32% GOI CG 28-01-2024	9.80%
7.37% GOI 16-04-2023	8.41%
7.95% GOI CG 28-08-2032	7.97%
7.40% GOI CG 09-09-2035	6.34%
6.68% GOI CG 17-09-2031	4.47%
<b>Gilts Total</b>	<b>52.74%</b>
<b>Money Market Total</b>	<b>10.69%</b>
<b>Current Assets</b>	<b>1.84%</b>
<b>Total</b>	<b>100.00%</b>

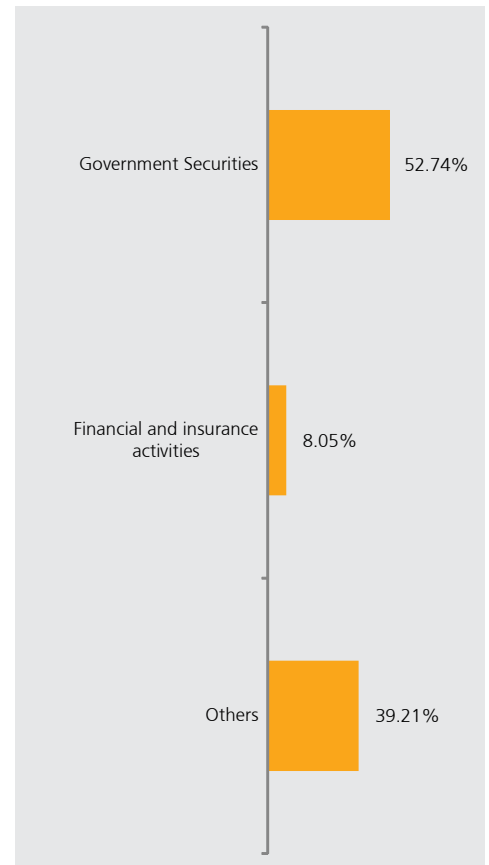
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th August 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 30 August, 19:** ₹16.2878

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

**Benchmark:** CRISIL Composite Bond Index

**AUM as on 30 August, 19:** ₹ 184.59 Crs.

**Modified Duration of Debt Portfolio:**

5.33 years

**YTM of Debt Portfolio:** 6.88%

## Asset Allocation

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

## Returns

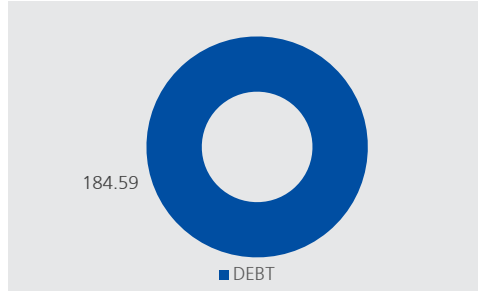
Period	Fund Returns	Index Returns
Last 1 Month	0.32%	0.48%
Last 6 Months	6.56%	8.23%
Last 1 Year	12.46%	13.29%
Last 2 Years	6.11%	6.92%
Last 3 Years	6.68%	7.71%
Since Inception	8.99%	9.67%

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

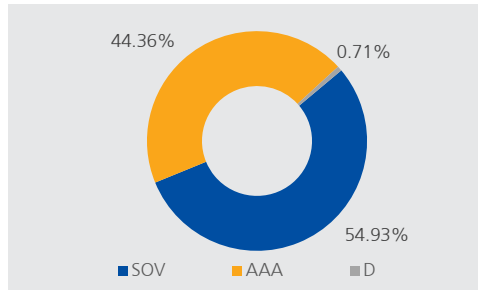
## Portfolio

Name of Instrument	% to AUM
8.30% NTPC NCD SR 67 15-01-2029	8.76%
7.69% NABARD 29.05.2024 Series 20C	5.73%
9.00% RJIL NCD 21-01-2025 SR-PPD5	5.32%
8.85% PGCIL NCD 19-10-2021 STRPP F	4.21%
8.30% IRFC NCD 25-03-2029 SR 134	2.85%
9.25% RJIL NCD 16-06-2024 SR-PPD3	2.04%
8.40% PGCIL NCD 27-05-2022 L STRP D	1.91%
8.35% IRFC NCD 13-03-2029 SR 133	1.54%
8.80% PGCIL NCD 13-03-2023 XLII	1.43%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.14%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.69%
8.40% IRFC NCD 08-01-2029 SR 130	0.69%
7.17% RIL NCD PPD SR D 08-11-2022	0.60%
8.58% HDFC NCD 18-03-2022 SR V0003	0.56%
7.93% NTPC LIMITED NCD 03-05-2022 SR 68	0.22%
8.45% IRFC NCD 04-12-2028 SR129	0.17%
<b>Bonds/Debentures Total</b>	<b>37.87%</b>
7.17% GOI 08-01-2028	18.54%
7.32% GOI CG 28-01-2024	9.79%
7.95% GOI CG 28-08-2032	8.04%
7.40% GOI CG 09-09-2035	6.32%
6.68% GOI CG 17-09-2031	4.48%
6.65% GOI 09-04-2020	3.27%
7.37% GOI 16-04-2023	2.92%
<b>Gilts Total</b>	<b>53.37%</b>
<b>Money Market Total</b>	<b>5.92%</b>
<b>Current Assets</b>	<b>2.84%</b>
<b>Total</b>	<b>100.00%</b>

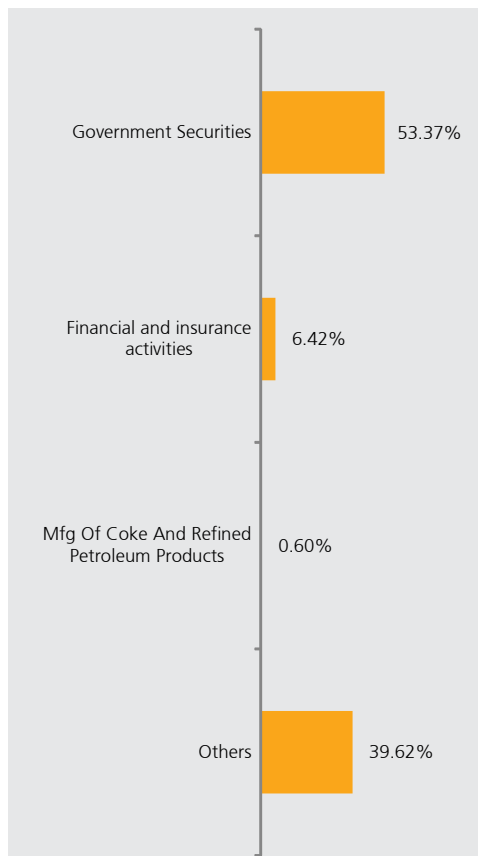
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 30th August 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 30 August, 19:** ₹25.2651  
**Inception Date:** 31<sup>st</sup> January 2007  
**Benchmark:** CRISIL 91 - days Treasury Bill Index  
**AUM as on 30 August, 19:** ₹ 0.04 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.18 years  
**YTM of Debt Portfolio:** 5.93%

## Asset Allocation

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

## Returns

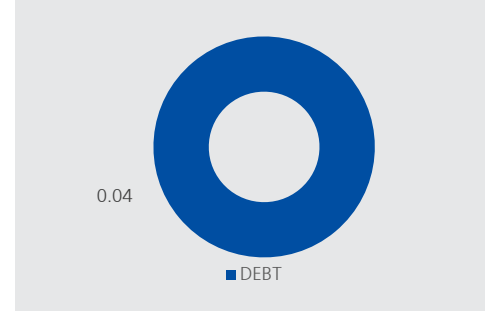
Period	Fund Returns	Index Returns
Last 1 Month	0.42%	0.53%
Last 6 Months	2.72%	3.44%
Last 1 Year	5.93%	7.15%
Last 2 Years	5.69%	6.85%
Last 3 Years	5.86%	6.74%
Since Inception	7.64%	7.44%

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

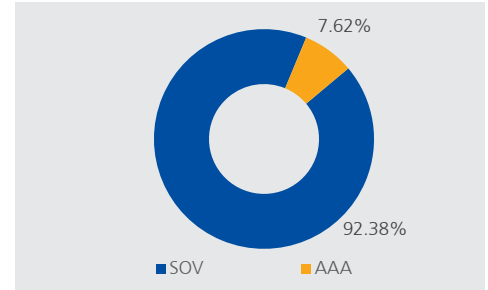
## Portfolio

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

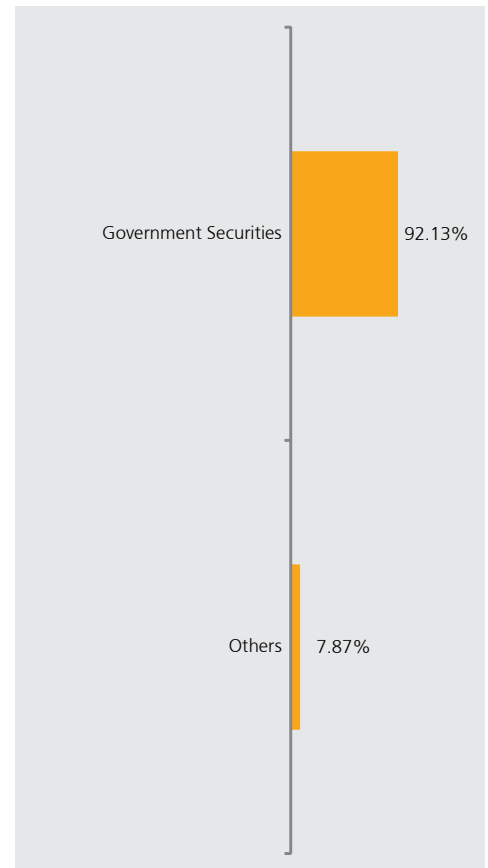
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 30th August 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 Jakhotia

**NAV as on 30 August, 19:** ₹22.5100

**Inception Date:** 10<sup>th</sup> December 2008

**Benchmark:** CRISIL Gilt Index

**AUM as on 30 August, 19:** ₹ 0.45 Crs.

**Modified Duration of Debt Portfolio:**

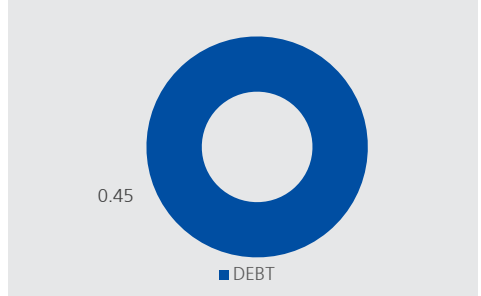
5.87 years

**YTM of Debt Portfolio:** 6.57%

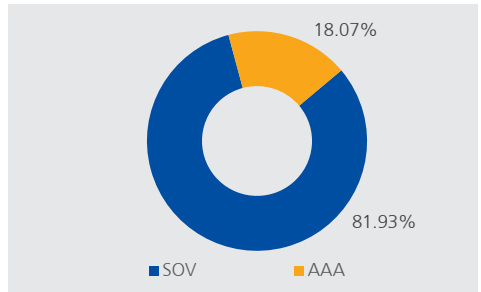
## Portfolio

Name of Instrument	% to AUM
7.17% GOI 08-01-2028	24.77%
7.32% GOI CG 28-01-2024	23.83%
7.95% GOI CG 28-08-2032	13.56%
7.37% GOI 16-04-2023	7.40%
7.40% GOI CG 09-09-2035	6.27%
6.68% GOI CG 17-09-2031	5.27%
<b>Gilts Total</b>	<b>81.10%</b>
<b>Money Market Total</b>	<b>17.89%</b>
<b>Current Assets</b>	<b>1.01%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Rating Profile



## Asset Allocation

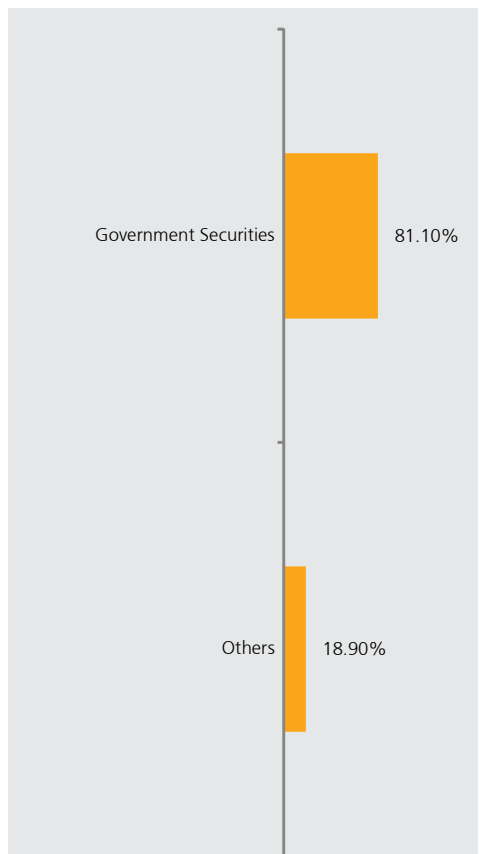
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	81
MMI / Others	00-100	19

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.13%	0.21%
Last 6 Months	8.47%	8.28%
Last 1 Year	15.97%	15.00%
Last 2 Years	7.24%	6.91%
Last 3 Years	7.53%	7.48%
Since Inception	7.86%	6.29%

**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 30th August 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 30 August, 19:** ₹21.8418

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

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

**AUM as on 30 August, 19:** ₹ 22.06 Crs.

**Modified Duration of Debt Portfolio:**

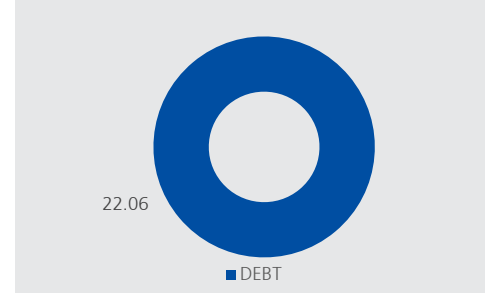
0.11 years

**YTM of Debt Portfolio:** 6.58%

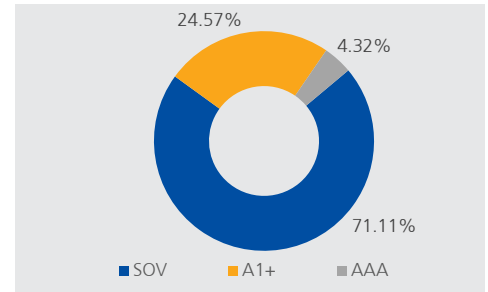
## Portfolio

Name of Instrument	% to AUM
Money Market Total	100.04%
Current Assets	-0.04%
Total	100.00%

## AUM (in ₹ crs.)



## Rating Profile



## Asset Allocation

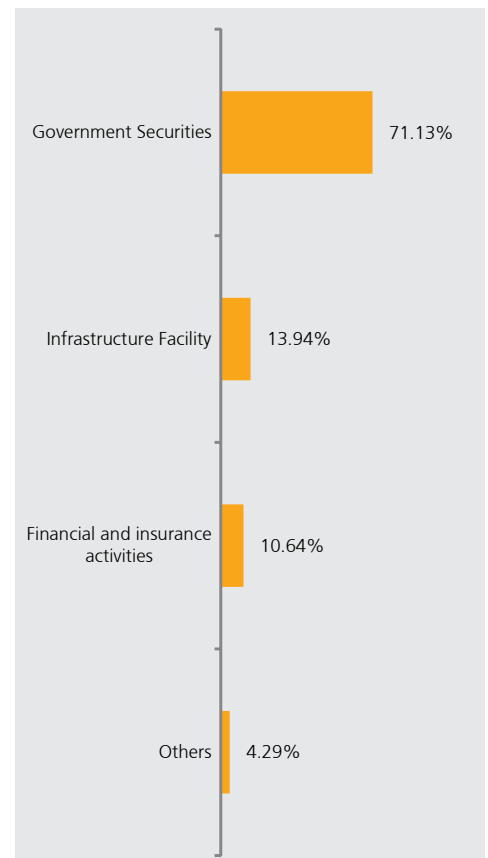
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	-
MMI / Others	00-100	100

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.49%	0.53%
Last 6 Months	3.78%	3.44%
Last 1 Year	0.33%	7.15%
Last 2 Years	3.24%	6.85%
Last 3 Years	4.40%	6.74%
Since Inception	7.42%	7.43%

**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
ULGF01213/10/08GRCORBOND02121	Group Corporate Bond Fund 2	CRISIL Composite Bond Index	Debt	-	Gaurav Jakhotia
ULGF02305/06/13GRCORBOND03121	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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