



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 August 2020

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 31 August, 20:** ₹36.4914

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

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

**AUM as on 31 August, 20:** ₹ 20.93 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	99
Gsec / Debt	00-00	-
MMI / Others	00-100	1

## Returns

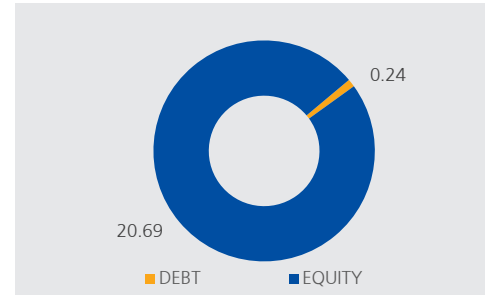
Period	Fund Returns	Index Returns
Last 1 Month	2.34%	2.40%
Last 6 Months	5.18%	5.69%
Last 1 Year	4.60%	5.83%
Last 2 Years	-1.34%	-0.88%
Last 3 Years	5.79%	5.07%
Since Inception	12.96%	8.83%

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

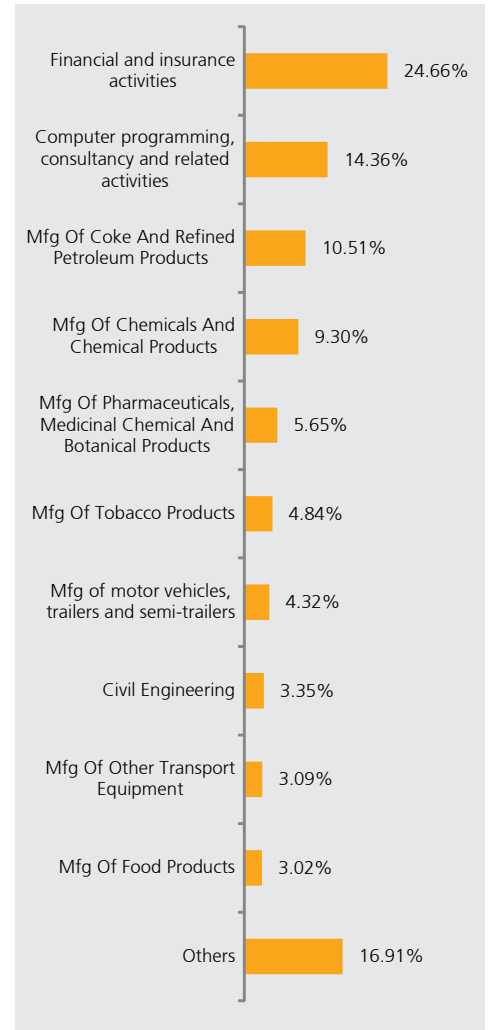
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.33%
INFOSYS LIMITED	7.51%
HDFC BANK LTD.FV-2	7.41%
HINDUSTAN LEVER LTD.	5.51%
ITC - FV 1	4.84%
TATA CONSULTANCY SERVICES LTD.	4.80%
HDFC LTD FV 2	4.79%
ICICI BANK LTD.FV-2	4.21%
BHARTI AIRTEL LIMITED	3.66%
LARSEN&TUBRO	3.35%
KOTAK MAHINDRA BANK LIMITED_FV5	3.21%
MARUTI UDYOG LTD.	2.64%
ASIAN PAINTS LIMITEDFV-1	2.48%
AXIS BANK LIMITEDFV-2	1.84%
NESTLE INDIA LIMITED	1.72%
MAHINDRA & MAHINDRA LTD.-FV5	1.68%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.63%
HCL TECHNOLOGIES LIMITED	1.54%
DR. REDDY LABORATORIES	1.50%
ULTRATECH CEMCO LTD	1.49%
BAJAJ FINANCE LIMITED	1.40%
NTPC LIMITED	1.36%
POWER GRID CORP OF INDIA LTD	1.33%
BRITANNIA INDUSTRIES LTD	1.30%
STATE BANK OF INDIAFV-1	1.23%
TITAN COMPANY LIMITED	1.17%
DIVIS LABORATORIES LIMITED	1.17%
HERO MOTOCORP LIMITED	1.13%
BAJAJ AUTO LTD	1.12%
CIPLA LTD.	1.05%
UPL LIMITED	0.93%
TATA IRON & STEEL COMPANY LTD	0.89%
EICHER MOTORS LIMITED	0.84%
JSW STEEL LIMITED	0.79%
SHREE CEMENTS LIMITED	0.78%
HINDALCO INDUSTRIES LTD FV RE 1	0.78%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.78%
BHARAT PETROLEUM CORP. LTD.	0.70%
COAL INDIA LIMITED	0.66%
BAJAJ FINSERV LIMITED	0.56%
WIPRO	0.51%
INDIAN OIL CORPORATION LIMITED	0.47%
BHARTI INFRATEL LIMITED	0.46%
Vedanta Limited	0.41%
ONGCFV-5	0.37%
AUROBINDO PHARMA LIMITED	0.31%
UNITED SPIRITS LIMITED	0.27%
GRASIM INDUSTRIES LTD.	0.27%
GAS AUTHORITY OF INDIA LTD.	0.25%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.21%
GODREJ CONSUMER PRODUCTS LIMITED	0.11%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.10%
<b>Equity Total</b>	<b>98.84%</b>
<b>Money Market Total</b>	<b>0.80%</b>
<b>Current Assets</b>	<b>0.36%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2020

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

**NAV as on 31 August, 20:** ₹13.9045

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

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

**AUM as on 31 August, 20:** ₹ 3.44 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	10-100	99
Gsec / Debt	00-00	-
MMI / Others	00-10	1

## Returns

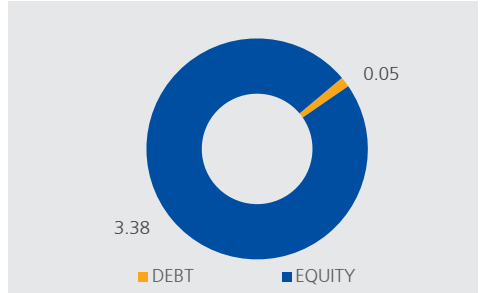
Period	Fund Returns	Index Returns
Last 1 Month	2.34%	2.40%
Last 6 Months	6.37%	5.69%
Last 1 Year	2.94%	5.83%
Last 2 Years	-2.12%	-0.88%
Last 3 Years	5.28%	5.07%
Since Inception	6.73%	6.09%

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

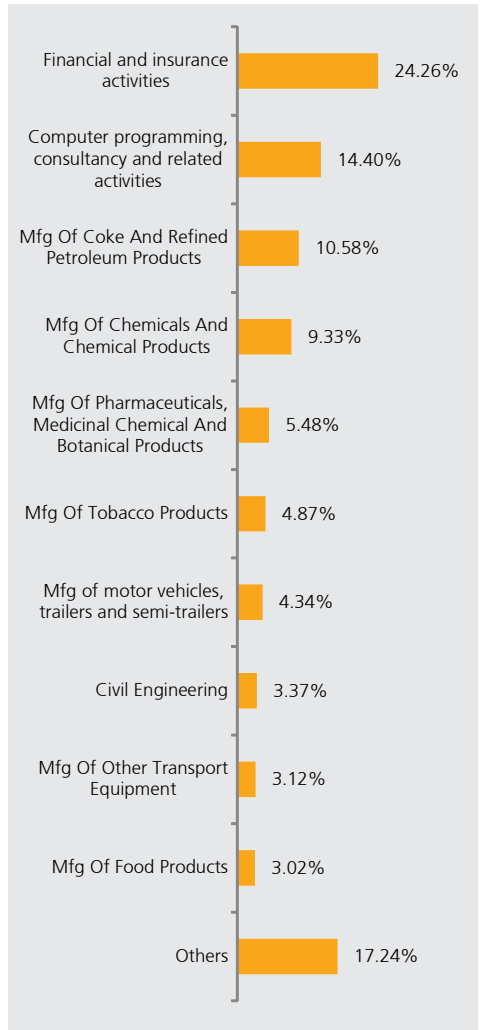
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.39%
INFOSYS LIMITED	7.57%
HDFC BANK LTD.FV-2	6.90%
HINDUSTAN LEVER LTD.	5.55%
ITC - FV 1	4.87%
HDFC LTD FV 2	4.83%
TATA CONSULTANCY SERVICES LTD.	4.78%
ICICI BANK LTD.FV-2	4.24%
BHARTI AIRTEL LIMITED	3.68%
LARSEN&TUBRO	3.37%
KOTAK MAHINDRA BANK LIMITED_FV5	3.23%
MARUTI UDYOG LTD.	2.65%
ASIAN PAINTS LIMITEDFV-1	2.50%
AXIS BANK LIMITEDFV-2	1.84%
NESTLE INDIA LIMITED	1.72%
MAHINDRA & MAHINDRA LTD.-FV5	1.70%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.64%
HCL TECHNOLOGIES LIMITED	1.54%
DR. REDDY LABORATORIES	1.51%
ULTRATECH CEMCO LTD	1.48%
BAJAJ FINANCE LIMITED	1.41%
NTPC LIMITED	1.36%
POWER GRID CORP OF INDIA LTD	1.34%
BRITANNIA INDUSTRIES LTD	1.30%
STATE BANK OF INDIAFV-1	1.24%
TITAN COMPANY LIMITED	1.17%
HERO MOTOCORP LIMITED	1.14%
BAJAJ AUTO LTD	1.13%
CIPLA LTD.	1.06%
DIVIS LABORATORIES LIMITED	0.96%
UPL LIMITED	0.92%
TATA IRON & STEEL COMPANY LTD	0.90%
EICHER MOTORS LIMITED	0.85%
JSW STEEL LIMITED	0.80%
HINDALCO INDUSTRIES LTD FV RE 1	0.79%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.78%
SHREE CEMENTS LIMITED	0.77%
BHARAT PETROLEUM CORP. LTD.	0.71%
COAL INDIA LIMITED	0.62%
BAJAJ FINSERV LIMITED	0.58%
WIPRO	0.51%
INDIAN OIL CORPORATION LIMITED	0.48%
BHARTI INFRATEL LIMITED	0.46%
Vedanta Limited	0.41%
ONGCFV-5	0.37%
AUROBINDO PHARMA LIMITED	0.31%
UNITED SPIRITS LIMITED	0.27%
GRASIM INDUSTRIES LTD.	0.26%
GAS AUTHORITY OF INDIA LTD.	0.25%
ZEE ENTERTAINMENT ENTERPRISES LIMITED	0.21%
GODREJ CONSUMER PRODUCTS LIMITED	0.10%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.10%
<b>Equity Total</b>	<b>98.50%</b>
<b>Money Market Total</b>	<b>0.73%</b>
<b>Current Assets</b>	<b>0.78%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2020

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 August, 20:** ₹39.6372

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

**Benchmark:** RNLIC Pure Index

**AUM as on 31 August, 20:** ₹ 0.35 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	98
Gsec / Debt	00-00	-
MMI / Others	00-40	2

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.75%	-0.77%
Last 6 Months	10.37%	5.51%
Last 1 Year	10.04%	10.90%
Last 2 Years	0.78%	12.09%
Last 3 Years	5.54%	8.23%
Since Inception	13.97%	11.57%

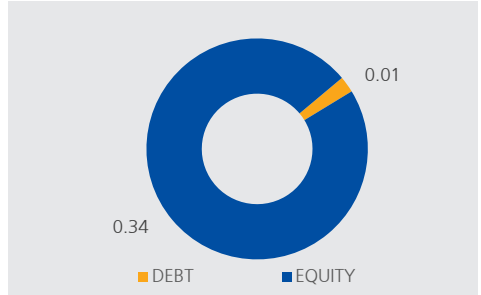
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

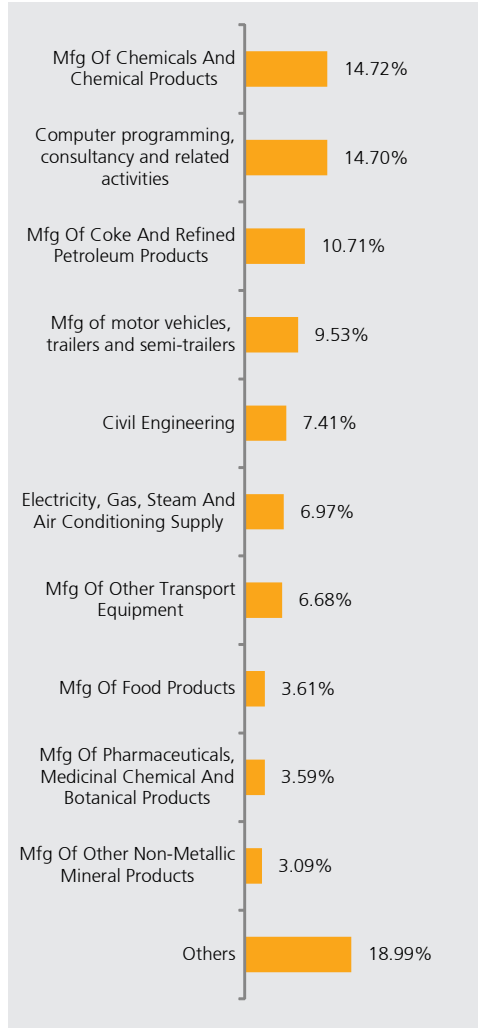
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.54%
HINDUSTAN LEVER LTD.	9.41%
BHARTI AIRTEL LIMITED	7.90%
LARSEN&TUBRO	7.41%
INFOSYS LIMITED	7.38%
MARUTI UDYOG LTD.	5.81%
TATA CONSULTANCY SERVICES LTD.	5.05%
ASIAN PAINTS LIMITEDFV-1	4.25%
MAHINDRA & MAHINDRA LTD.-FV5	3.73%
NESTLE INDIA LIMITED	3.61%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	3.59%
ULTRATECH CEMCO LTD	3.09%
NTPC LIMITED	2.97%
POWER GRID CORP OF INDIA LTD	2.93%
HERO MOTOCORP LIMITED	2.47%
BAJAJ AUTO LTD	2.43%
AVENUE SUPERMARTS LIMITED	2.17%
ONGCFV-5	1.82%
EICHER MOTORS LIMITED	1.78%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	1.72%
HCL TECHNOLOGIES LIMITED	1.63%
COAL INDIA LIMITED	1.60%
GAS AUTHORITY OF INDIA LTD.	1.07%
GRASIM INDUSTRIES LTD.	1.07%
BHARTI INFRATEL LIMITED	1.02%
BHARAT PETROLEUM CORP. LTD.	0.70%
WIPRO	0.64%
INDIAN OIL CORPORATION LIMITED	0.47%
HINDUSTAN ZINC LIMITEDFV-2	0.37%
<b>Equity Total</b>	<b>97.60%</b>
<b>Money Market Total</b>	<b>2.44%</b>
<b>Current Assets</b>	<b>-0.05%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2020

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 August, 20:** ₹13.0544

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

**Benchmark:** Reliance Nippon Life Infrastructure INDEX

**AUM as on 31 August, 20:** ₹ 0.08 Crs.

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	99
Gsec / Debt	00-00	-
MMI / Others	00-100	1

## Returns

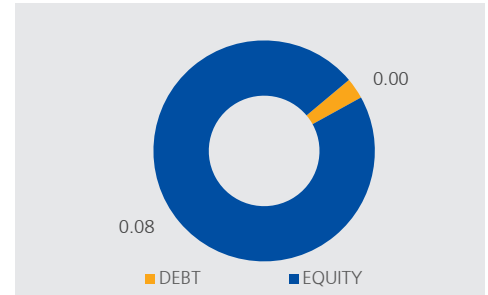
Period	Fund Returns	Index Returns
Last 1 Month	2.36%	2.04%
Last 6 Months	4.66%	5.36%
Last 1 Year	2.38%	4.07%
Last 2 Years	-5.53%	-5.69%
Last 3 Years	-1.74%	-0.71%
Since Inception	3.15%	1.87%

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

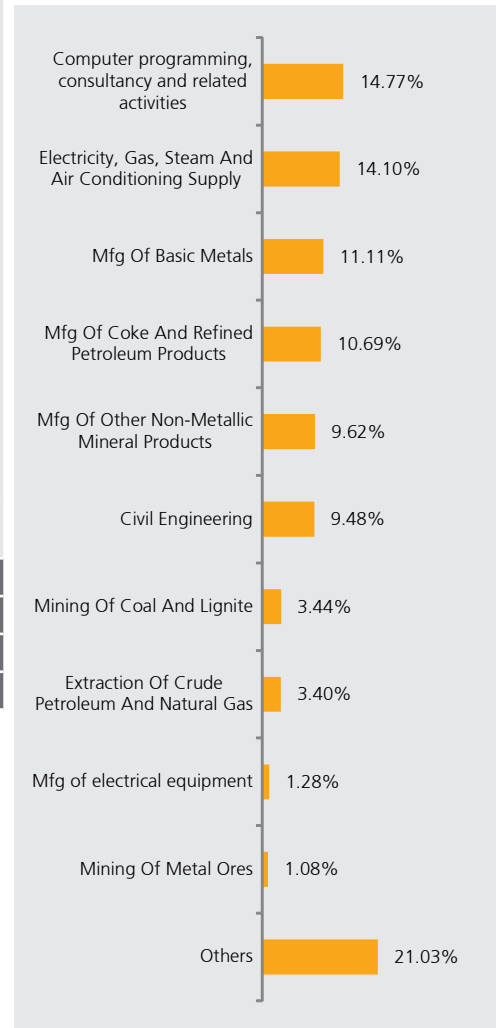
## Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.48%
RELIANCE INDUSTRIES LTD.	9.42%
BHARTI AIRTEL LIMITED	8.92%
INFOSYS LIMITED	6.93%
NTPC LIMITED	5.70%
POWER GRID CORP OF INDIA LTD	5.61%
ULTRATECH CEMCO LTD	5.26%
TATA CONSULTANCY SERVICES LTD.	4.70%
TATA IRON & STEEL COMPANY LTD	3.74%
COAL INDIA LIMITED	3.44%
ONGCFV-5	3.40%
JSW STEEL LIMITED	3.34%
HINDALCO INDUSTRIES LTD FV RE 1 LIMITED	3.31%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.27%
SHREE CEMENTS LIMITED	2.48%
PETRONET LNG LIMITED	2.21%
GAS AUTHORITY OF INDIA LTD.	2.14%
BHARTI INFRATEL LIMITED	1.94%
AMBUJA CEMENTS LIMITED	1.88%
HCL TECHNOLOGIES LIMITED	1.53%
SIEMENS LIMITED	1.28%
NMDC LIMITED	1.08%
DLF LIMITED	1.03%
TECH MAHINDRA LIMITED FV-5	0.82%
WIPRO	0.80%
BHARAT PETROLEUM CORP. LTD.	0.75%
HINDUSTAN ZINC LIMITED FV-2	0.72%
NHPC LIMITED	0.65%
INTERGLOBE AVIATION LIMITED	0.59%
INDIAN OIL CORPORATION LIMITED	0.51%
<b>Equity Total</b>	<b>96.92%</b>
<b>Money Market Total</b>	<b>2.88%</b>
<b>Current Assets</b>	<b>0.20%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2020

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 August, 20:** ₹23.3365

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

**Benchmark:** Reliance Nippon Life ENERGY INDEX

**AUM as on 31 August, 20:** ₹ 0.04 Crs.

## Asset Allocation

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

## Returns

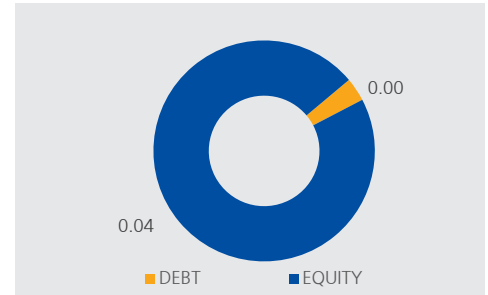
Period	Fund Returns	Index Returns
Last 1 Month	3.95%	4.04%
Last 6 Months	1.75%	1.49%
Last 1 Year	-2.50%	-3.80%
Last 2 Years	-5.70%	-7.96%
Last 3 Years	-0.82%	-3.33%
Since Inception	9.01%	8.75%

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

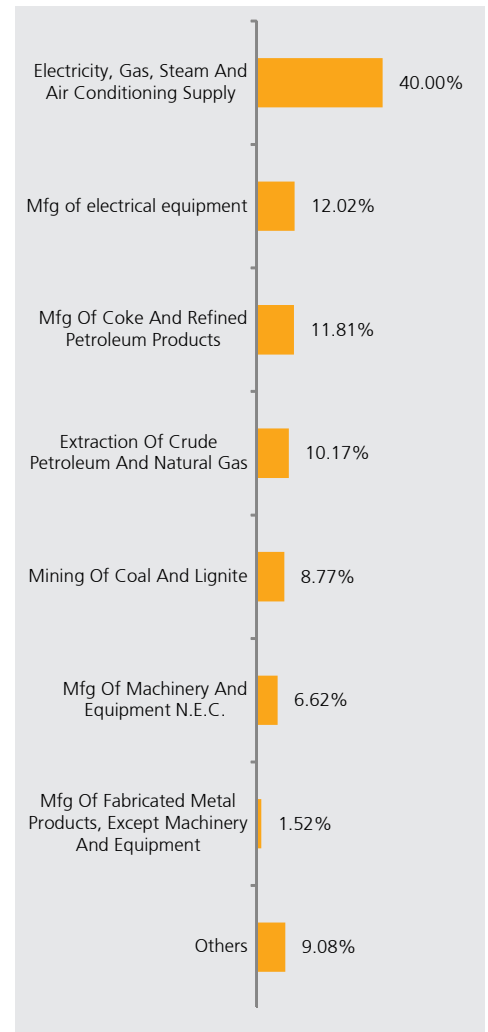
## Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.85%
POWER GRID CORP OF INDIA LTD	9.65%
NTPC LIMITED	9.28%
ONGCFV-5	9.11%
COAL INDIA LIMITED	8.77%
PETRONET LNG LIMITED	5.63%
GAS AUTHORITY OF INDIA LTD.	5.50%
HAVELLS INDIA LIMITED	4.81%
VOLTAS LTD	4.66%
INDRAPRASTHA GAS LIMITED	4.29%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	3.92%
SIEMENS LIMITED	3.29%
TATA POWER CO. LTD.FV-1	3.10%
ADANI TRANSMISSION LIMITED	2.16%
KIRLOSKAR CUMMINS	1.97%
TORRENT POWER LIMITED	1.81%
NHPC LIMITED	1.70%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.52%
ADANI GAS LIMITED	1.45%
OIL INDIA LIMITED	1.05%
BHARAT PETROLEUM CORP. LTD.	0.87%
JSW ENERGY LIMITED	0.70%
INDIAN OIL CORPORATION LIMITED	0.57%
HINDUSTAN PETROLEUM CORPORATION LIMITED	0.38%
NLC INDIA LIMITED	0.36%
CASTROL INDIA LIMITED	0.14%
<b>Equity Total</b>	<b>96.55%</b>
<b>Money Market Total</b>	<b>3.00%</b>
<b>Current Assets</b>	<b>0.45%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2020

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Palak Shah

**NAV as on 31 August, 20:** ₹32.8562

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

**Benchmark:** Nifty Midcap 50

**AUM as on 31 August, 20:** ₹ 0.12 Crs.

## Asset Allocation

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

## Returns

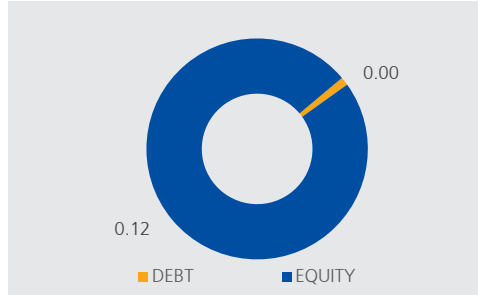
Period	Fund Returns	Index Returns
Last 1 Month	7.37%	9.13%
Last 6 Months	-5.95%	2.63%
Last 1 Year	3.77%	8.81%
Last 2 Years	-7.60%	-6.86%
Last 3 Years	-1.56%	-0.50%
Since Inception	11.92%	7.40%

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

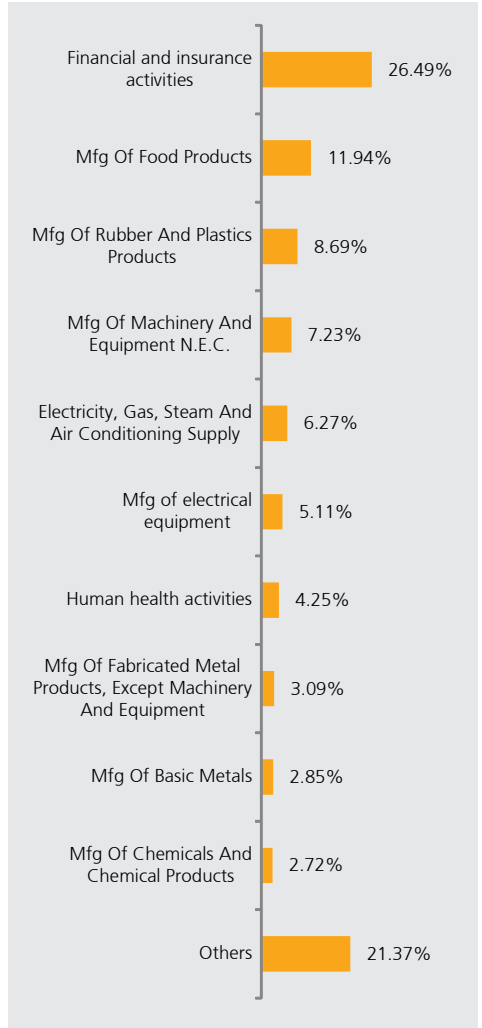
## Portfolio

Name of Instrument	% to AUM
TATA CONSUMER PRODUCTS LIMITED	7.90%
MRF LIMITED	4.86%
APOLLO HOSPITALS ENTERPRISE LIMITED	4.25%
JUBILANT FOODWORKS LIMITED	4.04%
VOLTAS LTD	3.67%
MAX FINANCIAL SERVICES LIMITED	3.16%
BHARAT ELECTRONICS LIMITED	3.15%
BHARAT FORGE	3.09%
THE FEDERAL BANK LIMITED	2.77%
BALKRISHNA INDUSTRIES LIMITED	2.77%
SRF LIMITED	2.72%
MUTHOOT FINANCE LIMITED	2.50%
TATA POWER CO. LTD.FV-1	2.48%
RURAL ELECTRIFICATION CORPORATION LTD	2.47%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	2.28%
LIC HOUSING FINANCE LIMITED	2.27%
RBL BANK LIMITED	2.25%
THE RAMCO CEMENTS LIMITED	2.21%
TVS MOTOR COMPANY LIMITED	2.18%
GODREJ PROPERTIES LIMITED	2.07%
MANAPPURAM FINANCE LIMITED	2.06%
JINDAL STEEL & POWER LTD.	2.03%
ESCORTS LIMITED	2.01%
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	1.99%
BATA INDIA LIMITED	1.96%
EXIDE INDUSTRIES LIMITED	1.87%
GLENMARK PHARMACEUTICALS LIMITED	1.73%
CROMPTON GREAVES CONSUMER ELECTRICALS LIMITED	1.71%
IDFC BANK LIMITED	1.70%
KIRLOSKAR CUMMINS	1.55%
AMARA RAJA BATTERIES LIMITED	1.53%
TORRENT POWER LIMITED	1.42%
CASTROL INDIA LIMITED	1.37%
MAHANAGAR GAS LIMITED	1.36%
ASHOK LEYLAND LIMITED	1.28%
INDIABULLS HOUSING FINANCE LTD	1.26%
MINDTREE LTD	1.16%
SUN TV NETWORK LTD	1.10%
HEXAWARE TECHNOLOGIES LIMITED	1.10%
APOLLO TYRES LIMITED	1.06%
CESC LTD	1.01%
OIL INDIA LIMITED	0.84%
NATIONAL ALUMINIUM COMPANY LIMITED	0.82%
L&T FINANCE HOLDINGS LIMITED	0.77%
CANARA BANK	0.74%
UNION BANK OF INDIA	0.28%
<b>Equity Total</b>	<b>98.78%</b>
<b>Money Market Total</b>	<b>1.11%</b>
<b>Current Assets</b>	<b>0.12%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2020

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

(Equity) & Mr. Gaurav Jakhotia (Debt)

**NAV as on 31 August, 20:** ₹29.6418

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

**Benchmark:** CRISIL Composite Bond Fund

Index: 60%; Sensex 50: 40%

**AUM as on 31 August, 20:** ₹ 0.75 Crs.

**Modified Duration of Debt Portfolio:**

5.96 years

**YTM of Debt Portfolio:** 5.98%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	39
Gsec / Debt	00-100	54
MMI / Others	00-100	7

## Returns

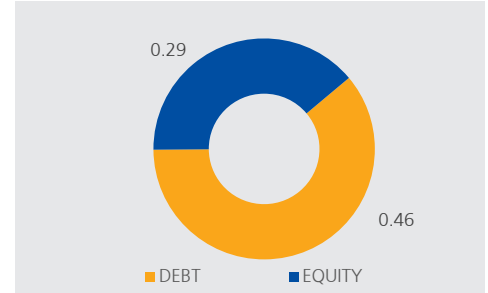
Period	Fund Returns	Index Returns
Last 1 Month	0.43%	0.62%
Last 6 Months	4.85%	5.04%
Last 1 Year	7.31%	9.09%
Last 2 Years	7.12%	7.28%
Last 3 Years	7.26%	7.35%
Since Inception	9.07%	8.85%

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

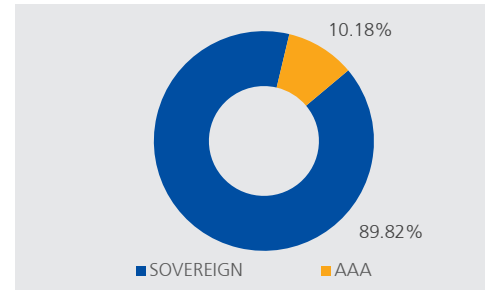
## Portfolio

Name of Instrument	% to AUM
6.18% GOI 04-11-2024	15.72%
6.45% GOI CG 07-10-2029	15.59%
6.68% GOI CG 17-09-2031	7.04%
5.77% GOI CG 03.08.2030	5.03%
5.79% GOI 11.05.2030	4.93%
7.17% GOI 08-01-2028	1.96%
7.88% GOI CG 19-03-2030	1.76%
7.02% ANDHRAPRADESH SDL 26-02-2030	1.49%
<b>Gilts Total</b>	<b>53.52%</b>
RELIANCE INDUSTRIES LTD.	5.43%
HDFC BANK LTD.FV-2	3.90%
INFOSYS LIMITED	2.87%
HDFC LTD FV 2	2.72%
ICICI BANK LTD.FV-2	2.25%
TATA CONSULTANCY SERVICES LTD.	1.97%
HINDUSTAN LEVER LTD.	1.57%
KOTAK MAHINDRA BANK LIMITED_FV5	1.41%
ITC - FV 1	1.35%
AXIS BANK LIMITEDFV-2	1.08%
BHARTI AIRTEL LIMITED	1.02%
LARSEN&TUBRO	0.95%
MARUTI UDYOG LTD.	0.73%
ASIAN PAINTS LIMITEDFV-1	0.70%
BAJAJ FINANCE LIMITED	0.69%
STATE BANK OF INDIAFV-1	0.66%
HCL TECHNOLOGIES LIMITED	0.63%
MAHINDRA & MAHINDRA LTD.-FV5	0.47%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.47%
ULTRATECH CEMCO LTD	0.47%
DR. REDDY LABORATORIES	0.45%
NESTLE INDIA LIMITED	0.42%
TITAN COMPANY LIMITED	0.38%
TECH MAHINDRA LIMITEDFV-5	0.37%
POWER GRID CORP OF INDIA LTD	0.35%
BRITANNIA INDUSTRIES LTD	0.35%
NTPC LIMITED	0.34%
WIPRO	0.34%
BAJAJ FINSERV LIMITED	0.33%
HERO MOTOCORP LIMITED	0.32%
BAJAJ AUTO LTD	0.31%
CIPLA LTD.	0.30%
EICHER MOTORS LIMITED	0.28%
BHARAT PETROLEUM CORP. LTD.	0.28%
TATA IRON & STEEL COMPANY LTD	0.26%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.24%
UPL LIMITED	0.23%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.23%
SBI LIFE INSURANCE COMPANY LIMITED	0.23%
JSW STEEL LIMITED	0.23%
DABUR INDIA LTD.	0.23%
HINDALCO INDUSTRIES LTD FV RE 1	0.23%
GODREJ CONSUMER PRODUCTS LIMITED	0.22%
ONGCFV-5	0.20%
Vedanta Limited	0.20%
INDIAN OIL CORPORATION LIMITED	0.17%
COAL INDIA LIMITED	0.16%
<b>Equity Total</b>	<b>39.00%</b>
<b>Money Market Total</b>	<b>6.06%</b>
<b>Current Assets</b>	<b>1.42%</b>
<b>Total</b>	<b>100.00%</b>

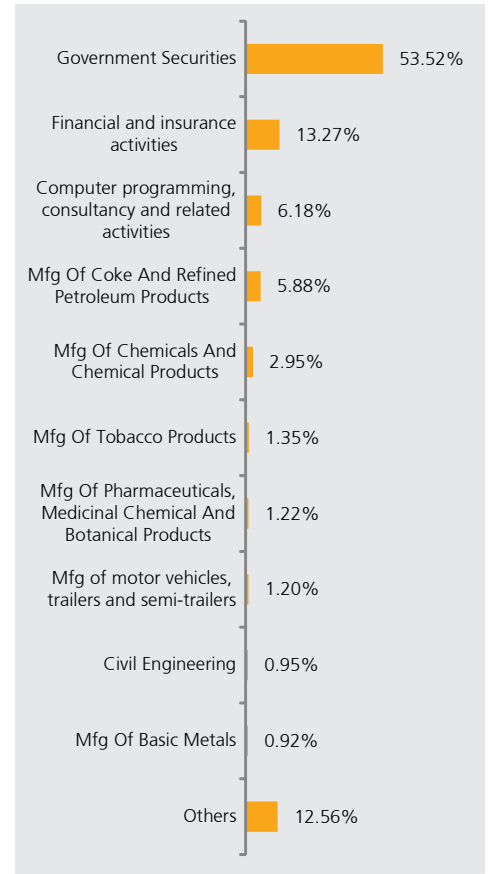
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2020

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

(Equity) & Mr. Gaurav Jakhotia (Debt)

**NAV as on 31 August, 20:** ₹34.5329

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

**Benchmark:** CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

**AUM as on 31 August, 20:** ₹ 7.76 Crs.

**Modified Duration of Debt Portfolio:**

5.74 years

**YTM of Debt Portfolio:** 6.10%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	20
Gsec / Debt	00-100	74
MMI / Others	00-100	6

## Returns

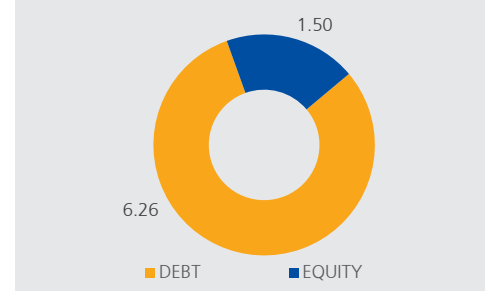
Period	Fund Returns	Index Returns
Last 1 Month	-0.27%	-0.07%
Last 6 Months	5.48%	5.45%
Last 1 Year	9.21%	10.19%
Last 2 Years	9.69%	9.78%
Last 3 Years	7.78%	7.88%
Since Inception	9.20%	8.60%

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

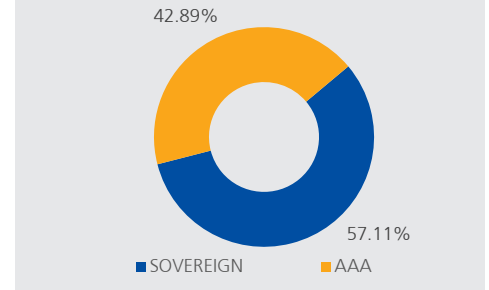
## Portfolio

Name of Instrument	% to AUM
8.30% IRFC NCD 25-03-2029 SR 134	5.72%
8.30% NTPC NCD SR 67 15-01-2029	5.70%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	4.21%
9.05% HDFC NCD 20-11-2023 U-004	2.88%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.74%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.78%
9.25% RIL NCD 16-06-2024 SR-PPD3	1.43%
8.93% PGCIL NCD 20-10-2024 XLVII G	1.43%
7.69% NABARD 29.05.2024 Series 20C	1.37%
7.13% NHPC NCD 11-02-2030 Series AA Strip E	1.32%
<b>Bonds/Debentures Total</b>	<b>28.59%</b>
6.68% GOI CG 17-09-2031	9.51%
6.18% GOI 04-11-2024	8.06%
5.77% GOI CG 03.08.2030	6.84%
5.79% GOI 11.05.2030	6.59%
6.45% GOI CG 07-10-2029	6.09%
7.17% GOI 08-01-2028	2.76%
7.88% GOI CG 19-03-2030	2.55%
7.02% ANDHRAPRADESH SDL 26-02-2030	2.13%
<b>Gilts Total</b>	<b>44.53%</b>
RELIANCE INDUSTRIES LTD.	2.73%
HDFC BANK LTD.FV-2	1.95%
INFOSYS LIMITED	1.43%
HDFC LTD FV 2	1.35%
ICICI BANK LTD.FV-2	1.11%
TATA CONSULTANCY SERVICES LTD.	0.98%
HINDUSTAN LEVER LTD.	0.78%
KOTAK MAHINDRA BANK LIMITED_FV5	0.71%
ITC - FV 1	0.67%
AXIS BANK LIMITEDFV-2	0.53%
BHARTI AIRTEL LIMITED	0.53%
LARSEN&TUBRO	0.47%
MARUTI UDYOG LTD.	0.38%
ASIAN PAINTS LIMITEDFV-1	0.35%
BAJAJ FINANCE LIMITED	0.34%
STATE BANK OF INDIAFV-1	0.32%
HCL TECHNOLOGIES LIMITED	0.31%
MAHINDRA & MAHINDRA LTD.-FV5	0.24%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.23%
NESTLE INDIA LIMITED	0.23%
DR. REDDY LABORATORIES	0.21%
TITAN COMPANY LIMITED	0.19%
ULTRATECH CEMCO LTD	0.19%
TECH MAHINDRA LIMITEDFV-5	0.19%
BRITANNIA INDUSTRIES LTD	0.18%
POWER GRID CORP OF INDIA LTD	0.17%
NTPC LIMITED	0.17%
WIPRO	0.17%
HERO MOTOCORP LIMITED	0.16%
BAJAJ AUTO LTD	0.16%
BAJAJ FINSERV LIMITED	0.15%
CIPLA LTD.	0.15%
BHARAT PETROLEUM CORP. LTD.	0.13%
TATA IRON & STEEL COMPANY LTD	0.13%
EICHER MOTORS LIMITED	0.12%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.12%
JSW STEEL LIMITED	0.12%
UPL LIMITED	0.11%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.11%
SBI LIFE INSURANCE COMPANY LIMITED	0.11%
HINDALCO INDUSTRIES LTD FV RE 1	0.11%
DABUR INDIA LTD.	0.11%
ONGCFV-5	0.11%
GODREJ CONSUMER PRODUCTS LIMITED	0.10%
Vedanta Limited	0.10%
INDIAN OIL CORPORATION LIMITED	0.09%
COAL INDIA LIMITED	0.07%
<b>Equity Total</b>	<b>19.37%</b>
<b>Money Market Total</b>	<b>4.86%</b>
<b>Current Assets</b>	<b>2.66%</b>
<b>Total</b>	<b>100.00%</b>

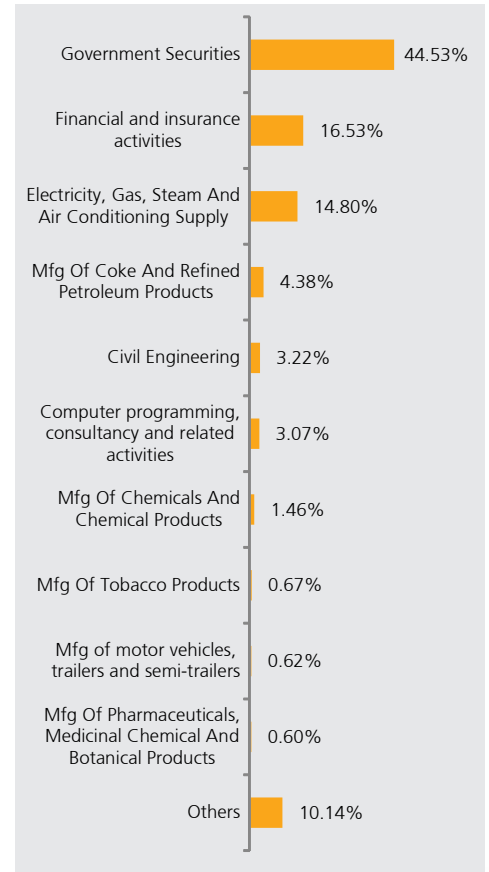
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2020

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

(Equity) & Mr. Gaurav Jakhotia (Debt)

**NAV as on 31 August, 20:** ₹30.6450

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

**Benchmark:** CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

**AUM as on 31 August, 20:** ₹ 5.03 Crs.

**Modified Duration of Debt Portfolio:**

5.63 years

**YTM of Debt Portfolio:** 6.07%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	20
Gsec / Debt	00-100	74
MMI / Others	00-100	6

## Returns

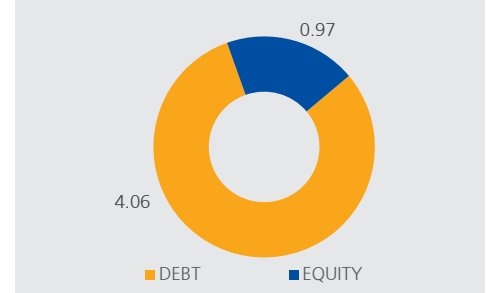
Period	Fund Returns	Index Returns
Last 1 Month	-0.32%	-0.07%
Last 6 Months	5.53%	5.45%
Last 1 Year	9.11%	10.19%
Last 2 Years	10.03%	9.78%
Last 3 Years	8.07%	7.88%
Since Inception	9.34%	8.75%

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

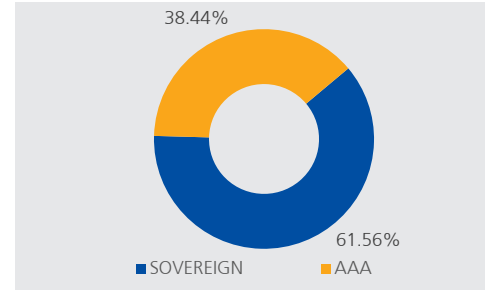
## Portfolio

Name of Instrument	% to AUM
8.45% IRFC NCD 04-12-2028 SR129	6.66%
8.30% NTPC NCD SR 67 15-01-2029	6.60%
7.69% NABARD 29.05.2024 Series 20C	4.22%
9.00% RIL NCD 21-01-2025 SR-PPD5	2.23%
9.05% HDFC NCD 20-11-2023 U-004	2.22%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	2.17%
7.13% NHPC NCD 11-02-2030 Series AA Strip E	2.04%
<b>Bonds/Debentures Total</b>	<b>26.14%</b>
6.18% GOI 04-11-2024	13.50%
6.68% GOI CG 17-09-2031	9.52%
5.77% GOI CG 03.08.2030	6.84%
5.79% GOI 11.05.2030	6.60%
6.45% GOI CG 07-10-2029	4.32%
7.17% GOI 08-01-2028	2.75%
7.88% GOI CG 19-03-2030	2.53%
7.02% ANDHRAPRADESH SDL 26-02-2030	2.11%
<b>Gilts Total</b>	<b>48.16%</b>
RELIANCE INDUSTRIES LTD.	2.68%
HDFC BANK LTD.FV-2	1.95%
INFOSYS LIMITED	1.43%
HDFC LTD FV 2	1.35%
ICICI BANK LTD.FV-2	1.11%
TATA CONSULTANCY SERVICES LTD.	0.97%
HINDUSTAN LEVER LTD.	0.78%
KOTAK MAHINDRA BANK LIMITED_FV5	0.71%
ITC - FV 1	0.67%
AXIS BANK LIMITEDFV-2	0.53%
BHARTI AIRTEL LIMITED	0.53%
LARSEN&TUBRO	0.47%
MARUTI UDYOG LTD.	0.38%
ASIAN PAINTS LIMITEDFV-1	0.35%
BAJAJ FINANCE LIMITED	0.34%
STATE BANK OF INDIAFV-1	0.32%
HCL TECHNOLOGIES LIMITED	0.31%
MAHINDRA & MAHINDRA LTD.-FV5	0.24%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.23%
NESTLE INDIA LIMITED	0.22%
DR. REDDY LABORATORIES	0.21%
TITAN COMPANY LIMITED	0.19%
ULTRATECH CEMCO LTD	0.19%
TECH MAHINDRA LIMITEDFV-5	0.19%
BRITANNIA INDUSTRIES LTD	0.18%
POWER GRID CORP OF INDIA LTD	0.17%
NTPC LIMITED	0.17%
WIPRO	0.17%
HERO MOTOCORP LIMITED	0.16%
BAJAJ FINSERV LIMITED	0.16%
BAJAJ AUTO LTD	0.16%
CIPLA LTD.	0.15%
BHARAT PETROLEUM CORP. LTD.	0.13%
TATA IRON & STEEL COMPANY LTD	0.13%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.12%
EICHER MOTORS LIMITED	0.12%
JSW STEEL LIMITED	0.12%
UPL LIMITED	0.11%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.11%
SBI LIFE INSURANCE COMPANY LIMITED	0.11%
HINDALCO INDUSTRIES LTD FV RE 1	0.11%
DABUR INDIA LTD.	0.11%
ONGCFV-5	0.11%
GODREJ CONSUMER PRODUCTS LIMITED	0.10%
Vedanta Limited	0.10%
INDIAN OIL CORPORATION LIMITED	0.09%
COAL INDIA LIMITED	0.08%
<b>Equity Total</b>	<b>19.33%</b>
<b>Money Market Total</b>	<b>3.93%</b>
<b>Current Assets</b>	<b>2.44%</b>
<b>Total</b>	<b>100.00%</b>

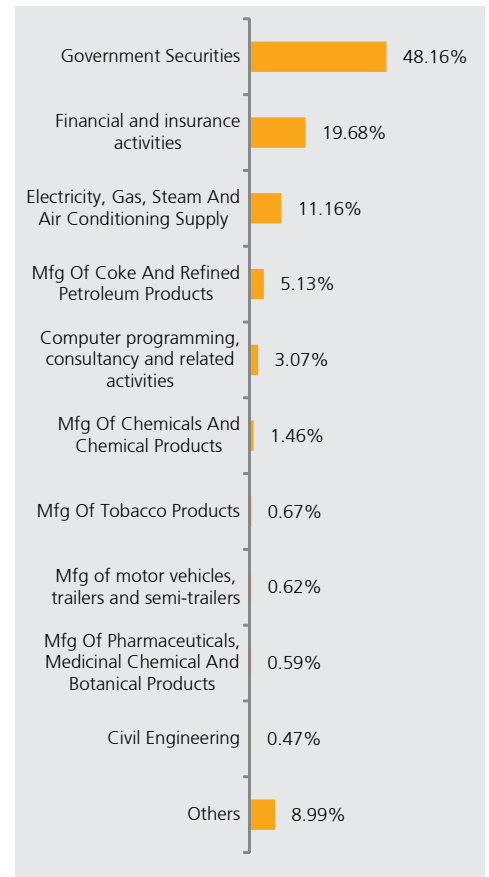
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2020

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Deepak Gupta

(Equity) & Mr. Gaurav Jakhotia (Debt)

**NAV as on 31 August, 20:** ₹16.4436

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

**Benchmark:** CRISIL Composite Bond Fund

Index: 80%; Sensex 50: 20%

**AUM as on 31 August, 20:** ₹ 177.15 Crs.

**Modified Duration of Debt Portfolio:**

5.76 years

**YTM of Debt Portfolio:** 6.15%

## Asset Allocation

	Range (%)	Actual (%)
Equity	00-25	20
Gsec / Debt	00-85	76
MMI / Others	00-10	4

## Returns

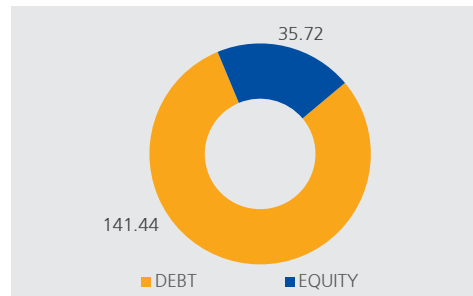
Period	Fund Returns	Index Returns
Last 1 Month	-0.38%	-0.07%
Last 6 Months	5.20%	5.45%
Last 1 Year	8.15%	10.19%
Last 2 Years	7.66%	9.78%
Last 3 Years	6.17%	7.88%
Since Inception	7.69%	10.12%

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

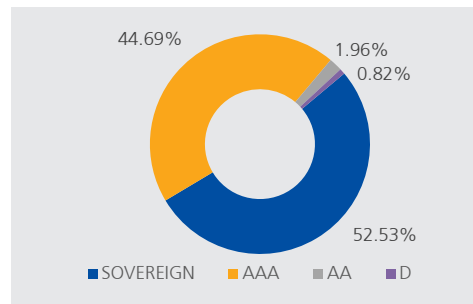
## Portfolio

Name of Instrument	% to AUM
7.75% PFC NCD 11-06-2030 SR 203-B	7.56%
9.00% RIL NCD 21-01-2025 SR-PPD5	5.12%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	4.49%
9.30% PGCIL NCD 28-06-2025 J	4.19%
7.55% REC NCD 11-05-2030 SERIES 197	3.76%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	1.98%
9.00% IHFL NCD 30-06-2026	1.55%
7.69% NABARD 29.05.2024 Series 20C	1.20%
9.25% RIL NCD 16-06-2024 SR-PPD3	1.19%
8.23% IRFC NCD 29-03-2029 SR135	0.81%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.65%
9.05% HDFC NCD 20-11-2023 U-004	0.44%
7.13% NHPC NCD 11-02-2030 Series AA Strip E	0.06%
<b>Bonds/Debentures Total</b>	<b>33.02%</b>
6.68% GOI CG 17-09-2031	9.65%
5.77% GOI CG 03.08.2030	6.95%
5.79% GOI 11.05.2030	6.70%
6.18% GOI 04-11-2024	5.33%
6.45% GOI CG 07-10-2029	3.60%
7.17% GOI 08-01-2028	2.81%
7.88% GOI CG 19-03-2030	2.67%
7.02% ANDHRAPRADESH SDL 26-02-2030	2.23%
8.20% GOI CG 15-02-2022	1.36%
8.21% RAJASHTHAN SDL 2022 3103 UDAY	0.30%
8.20% GOI 24-09-2025	0.06%
<b>Gilts Total</b>	<b>41.68%</b>
RELIANCE INDUSTRIES LTD.	3.06%
HDFC BANK LTD.FV-2	1.98%
INFOSYS LIMITED	1.45%
HDFC LTD FV 2	1.37%
ICICI BANK LTD.FV-2	1.14%
TATA CONSULTANCY SERVICES LTD.	0.99%
HINDUSTAN LEVER LTD.	0.79%
KOTAK MAHINDRA BANK LIMITED_FV5	0.72%
ITC - FV 1	0.68%
BHARTI AIRTEL LIMITED	0.62%
AXIS BANK LIMITEDFV-2	0.55%
LARSEN&TUBRO	0.48%
MARUTI UDYOG LTD.	0.38%
BAJAJ FINANCE LIMITED	0.36%
ASIAN PAINTS LIMITEDFV-1	0.36%
STATE BANK OF INDIAFV-1	0.33%
HCL TECHNOLOGIES LIMITED	0.32%
MAHINDRA & MAHINDRA LTD.-FV5	0.24%
NESTLE INDIA LIMITED	0.24%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.23%
ULTRATECH CEMCO LTD	0.23%
DR. REDDY LABORATORIES	0.22%
TITAN COMPANY LIMITED	0.19%
TECH MAHINDRA LIMITEDFV-5	0.19%
BRITANNIA INDUSTRIES LTD	0.18%
POWER GRID CORP OF INDIA LTD	0.18%
NTPC LIMITED	0.17%
WIPRO	0.17%
HERO MOTOCORP LIMITED	0.16%
BAJAJ AUTO LTD	0.16%
BAJAJ FINSERV LIMITED	0.16%
CIPLA LTD.	0.15%
BHARAT PETROLEUM CORP. LTD.	0.14%
TATA IRON & STEEL COMPANY LTD	0.13%
UPL LIMITED	0.13%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.12%
EICHER MOTORS LIMITED	0.12%
JSW STEEL LIMITED	0.12%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.11%
SBI LIFE INSURANCE COMPANY LIMITED	0.11%
HINDALCO INDUSTRIES LTD FV RE 1	0.11%
DABUR INDIA LTD.	0.11%
ONGCFV-5	0.11%
GODREJ CONSUMER PRODUCTS LIMITED	0.11%
Vedanta Limited	0.10%
COAL INDIA LIMITED	0.09%
INDIAN OIL CORPORATION LIMITED	0.09%
<b>Equity Total</b>	<b>20.16%</b>
<b>Money Market Total</b>	<b>4.63%</b>
<b>Current Assets</b>	<b>0.51%</b>
<b>Total</b>	<b>100.00%</b>

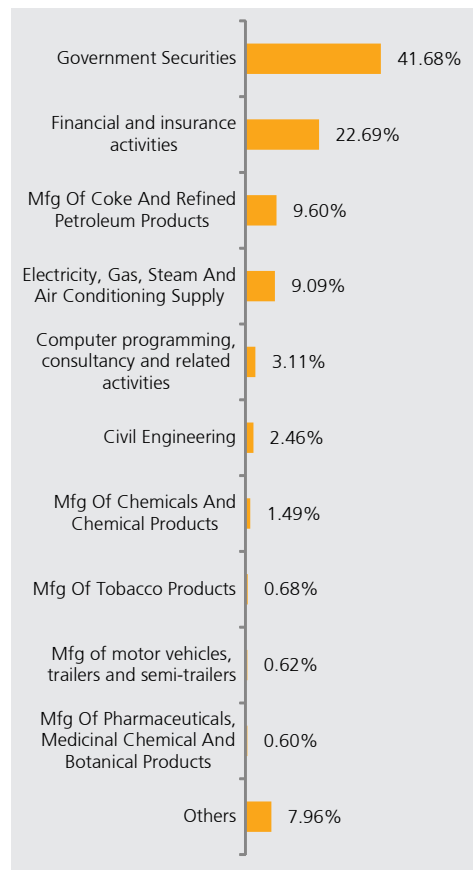
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2020

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia

**NAV as on 31 August, 20:** ₹27.9336

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

**Benchmark:** CRISIL Composite Bond Index:

**AUM as on 31 August, 20:** ₹ 63.99 Crs.

**Modified Duration of Debt Portfolio:**

5.52 years

**YTM of Debt Portfolio:** 6.03%

## Asset Allocation

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

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.86%	-0.77%
Last 6 Months	5.71%	5.51%
Last 1 Year	10.72%	10.90%
Last 2 Years	12.68%	12.09%
Last 3 Years	8.56%	8.23%
Since Inception	9.77%	8.54%

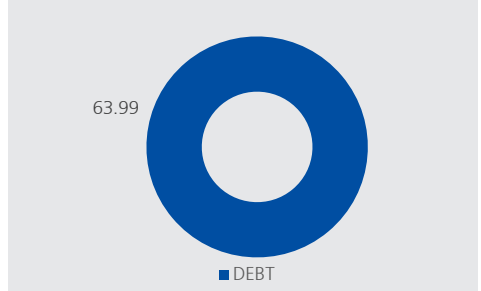
**Note:** Returns less than one year are absolute returns and more than one year compounded returns.

## Portfolio

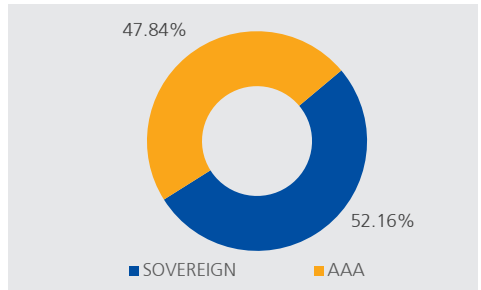
Name of Instrument	% to AUM
7.69% NABARD 29.05.2024 Series 20C	7.96%
8.30% NTPC NCD SR 67 15-01-2029	7.95%
9.05% HDFC NCD 20-11-2023 U-004	6.63%
5.32% NHB NCD 01-09-2023	4.41%
8.35% IRFC NCD 13-03-2029 SR 133	4.35%
8.30% IRFC NCD 25-03-2029 SR 134	3.47%
7.70% NHAI NCD_13.09.2029_Taxable Bond_Series-V	2.50%
8.80% PGCIL NCD 13-03-2023 XLII	1.70%
8.58% HDFC NCD 18-03-2022 SR V0003	1.65%
8.45% IRFC NCD 04-12-2028 SR129	0.70%
8.93% PGCIL NCD 20-10-2024 XLVII G	0.70%
8.15% PGCIL NCD 09-03-2025 XLIX STRPP B	0.34%
9.35% PGCIL NCD 29-08-2022 STRPPS G	0.17%
7.93% PGCIL NCD 20-05-2028 STRPP L	0.17%
7.75% PFC NCD 11-06-2030 SR 203-B	0.17%

<b>Bonds/Debentures Total</b>	<b>42.86%</b>
6.68% GOI CG 17-09-2031	11.85%
5.77% GOI CG 03.08.2030	8.52%
5.79% GOI 11.05.2030	8.21%
6.45% GOI CG 07-10-2029	7.19%
6.18% GOI 04-11-2024	5.37%
7.17% GOI 08-01-2028	3.45%
7.88% GOI CG 19-03-2030	3.22%
7.02% ANDHRAPRADESH SDL 26-02-2030	2.67%
<b>Gilts Total</b>	<b>50.49%</b>
<b>Money Market Total</b>	<b>3.43%</b>
<b>Current Assets</b>	<b>3.22%</b>
<b>Total</b>	<b>100.00%</b>

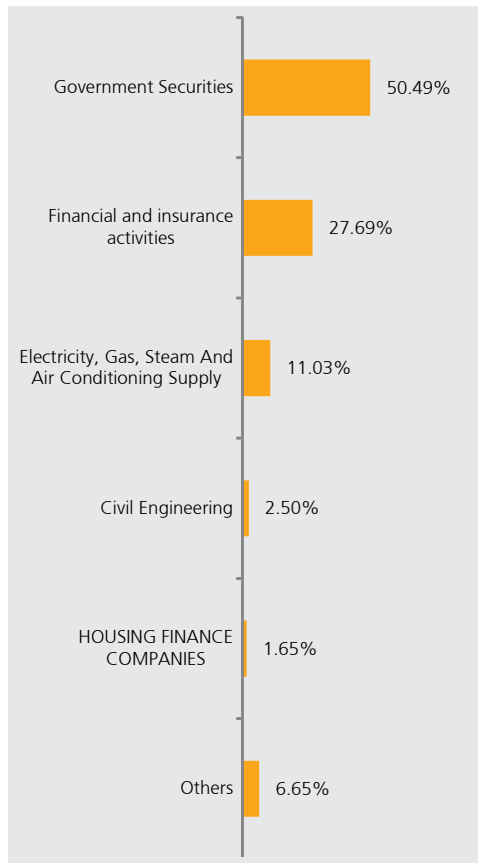
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2020

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia

**NAV as on 31 August, 20:** ₹17.9212

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

**Benchmark:** CRISIL Composite Bond Index

**AUM as on 31 August, 20:** ₹ 140.67 Crs.

**Modified Duration of Debt Portfolio:**

5.52 years

**YTM of Debt Portfolio:** 6.02%

## Asset Allocation

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

## Returns

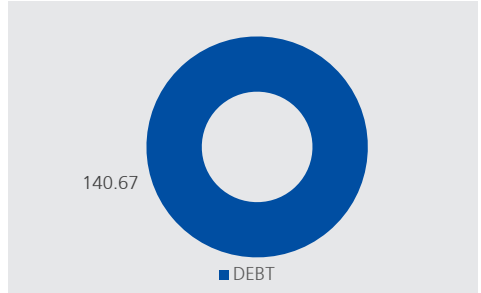
Period	Fund Returns	Index Returns
Last 1 Month	-0.88%	-0.77%
Last 6 Months	5.93%	5.51%
Last 1 Year	10.78%	10.90%
Last 2 Years	11.99%	12.09%
Last 3 Years	8.15%	8.23%
Since Inception	9.89%	9.84%

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

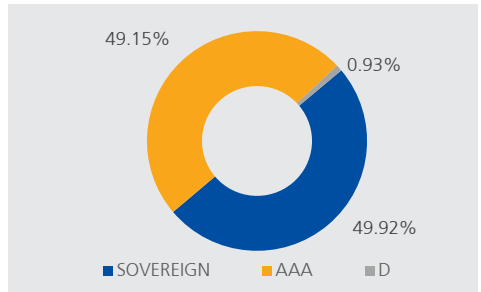
## Portfolio

Name of Instrument	% to AUM
7.69% NABARD 29.05.2024 Series 20C	7.85%
7.75% PFC NCD 11-06-2030 SR 203-B	7.62%
9.05% HDFC NCD 20-11-2023 U-004	7.14%
7.70% NHA1 NCD_13.09.2029_Taxable Bond_Series-V	4.54%
5.32% NHB NCD 01-09-2023	4.51%
8.30% IRFC NCD 25-03-2029 SR 134	3.94%
8.80% PGCIL NCD 13-03-2023 XLII	1.93%
8.85% PGCIL NCD 19-10-2023 STRPP H	1.87%
8.35% IRFC NCD 13-03-2029 SR 133	1.66%
7.17% RIL NCD PPD SR D 08-11-2022	1.35%
8.40% IRFC NCD 08-01-2029 SR 130	0.95%
9.25% DEWAN HS FIN NCD 09-09-2023 SR 3B	0.91%
8.93% PGCIL NCD 20-10-2024 XLVII G	0.79%
8.58% HDFC NCD 18-03-2022 SR V0003	0.75%
7.55% REC NCD 11-05-2030 SERIES 197	0.45%
8.45% IRFC NCD 04-12-2028 SR129	0.24%
<b>Bonds/Debentures Total</b>	<b>46.51%</b>
6.68% GOI CG 17-09-2031	11.90%
5.77% GOI CG 03.08.2030	8.56%
5.79% GOI 11.05.2030	8.25%
6.45% GOI CG 07-10-2029	5.84%
6.18% GOI 04-11-2024	4.48%
7.17% GOI 08-01-2028	3.47%
7.88% GOI CG 19-03-2030	3.23%
7.02% ANDHRAPRADESH SDL 26-02-2030	2.70%
8.20% GOI 24-09-2025	0.16%
<b>Gilts Total</b>	<b>48.58%</b>
<b>Money Market Total</b>	<b>2.23%</b>
<b>Current Assets</b>	<b>2.68%</b>
<b>Total</b>	<b>100.00%</b>

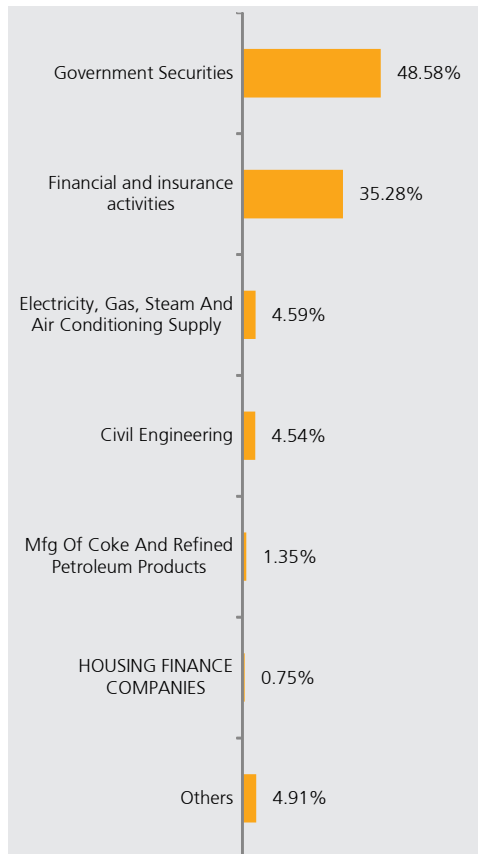
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008





# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2020

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhotia  
**NAV as on 31 August, 20 :** ₹26.2806  
**Inception Date:** 31<sup>st</sup> January 2007  
**Benchmark:** CRISIL 91 - days Treasury Bill Index  
**AUM as on 31 August, 20:** ₹ 0.04 Crs.  
**Modified Duration of Debt Portfolio:**  
 0.20 years  
**YTM of Debt Portfolio:** 3.53%

## Asset Allocation

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

## Returns

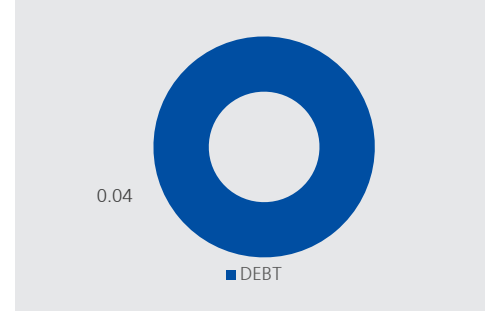
Period	Fund Returns	Index Returns
Last 1 Month	0.29%	0.30%
Last 6 Months	2.09%	2.48%
Last 1 Year	4.77%	5.21%
Last 2 Years	5.72%	6.18%
Last 3 Years	5.88%	6.30%
Since Inception	8.12%	7.27%

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

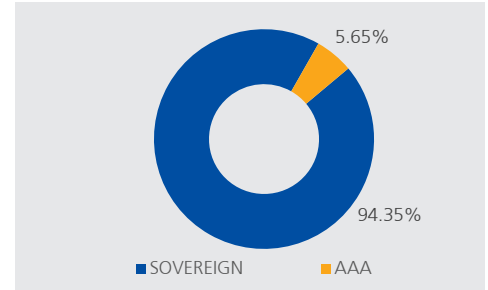
## Portfolio

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

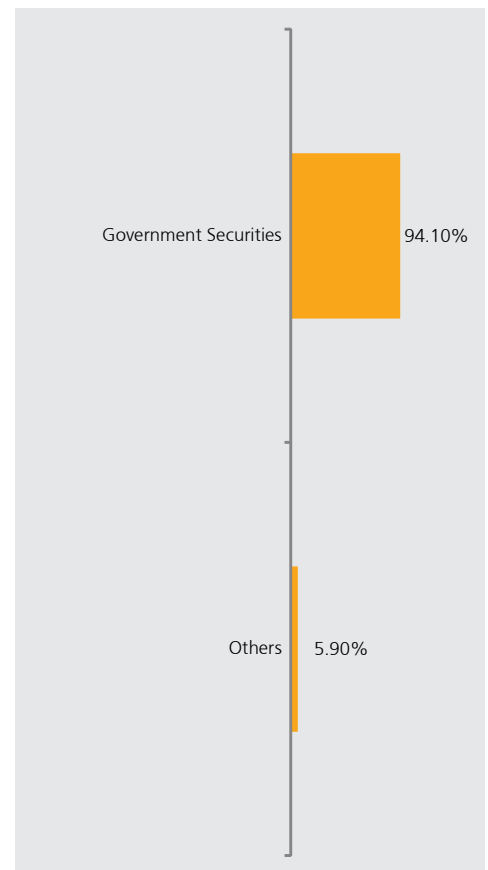
## AUM (in ₹ crs.)



## Rating Profile



## Sector Allocation as per National Industrial Classification 2008



# INVESTMENT INSIGHT

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

Fund Report as on 31st August 2020

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhota

**NAV as on 31 August, 20:** ₹24.3847

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

**Benchmark:** CRISIL Dynamic Gilt Index

**AUM as on 31 August, 20:** ₹ 0.35 Crs.

**Modified Duration of Debt Portfolio:**

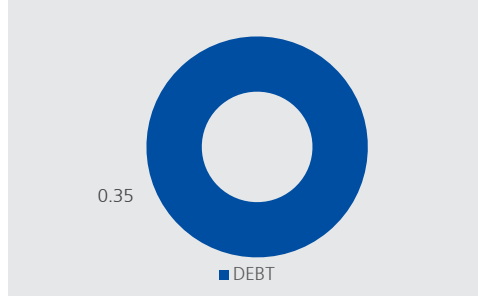
6.38 years

**YTM of Debt Portfolio:** 6.12%

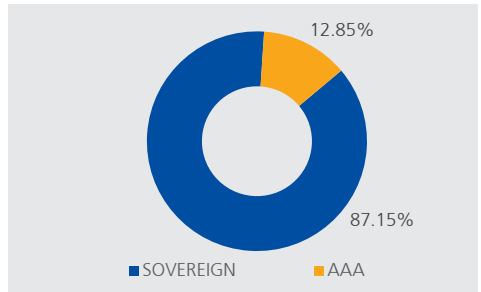
## Portfolio

Name of Instrument	% to AUM
6.68% GOI CG 17-09-2031	32.55%
6.18% GOI 04-11-2024	16.27%
7.17% GOI 08-01-2028	15.14%
5.77% GOI CG 03.08.2030	10.34%
5.79% GOI 11.05.2030	6.46%
7.02% ANDHRAPRADESH SDL 26-02-2030	4.97%
<b>Gilts Total</b>	<b>85.73%</b>
<b>Money Market Total</b>	<b>12.64%</b>
<b>Current Assets</b>	<b>1.64%</b>
<b>Total</b>	<b>100.00%</b>

## AUM (in ₹ crs.)



## Rating Profile



## Asset Allocation

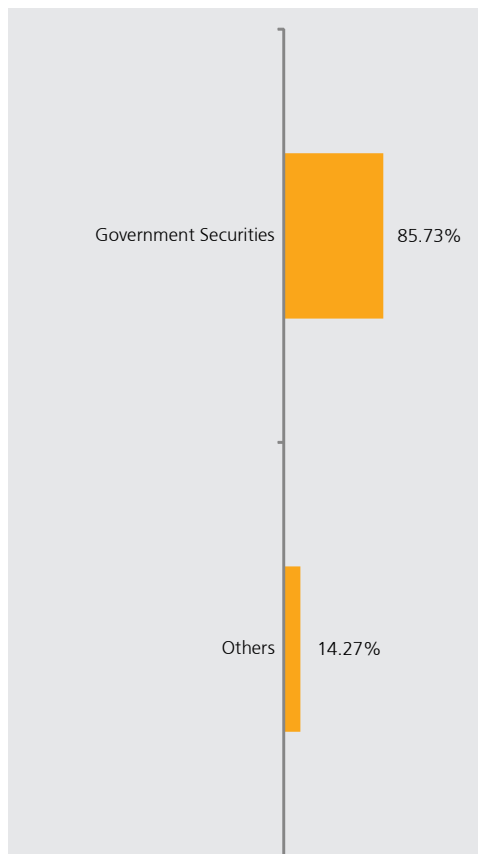
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	96
MMI / Others	00-100	4

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	-0.97%	-1.28%
Last 6 Months	4.99%	4.92%
Last 1 Year	9.08%	9.42%
Last 2 Years	12.83%	12.17%
Last 3 Years	8.35%	7.74%
Since Inception	8.64%	6.67%

**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 August 2020

## Investment Objective

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

## Fund Details

**Fund Manager:** Mr. Gaurav Jakhota

**NAV as on 31 August, 20:** ₹22.7739

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

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

**AUM as on 31 August, 20:** ₹ 23.23 Crs.

**Modified Duration of Debt Portfolio:**

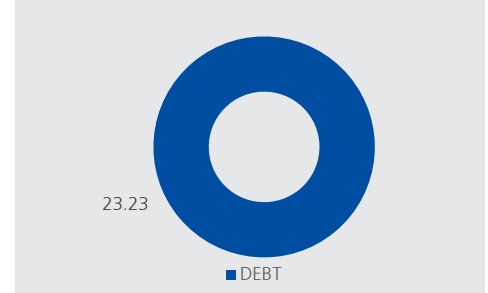
0.38 years

**YTM of Debt Portfolio:** 3.94%

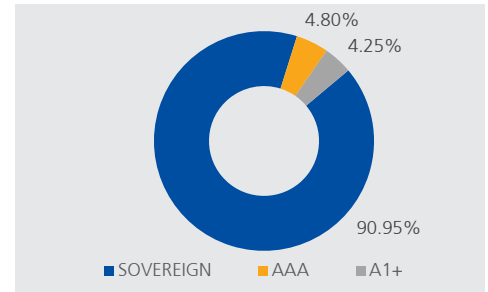
## Portfolio

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

## AUM (in ₹ crs.)



## Rating Profile



## Asset Allocation

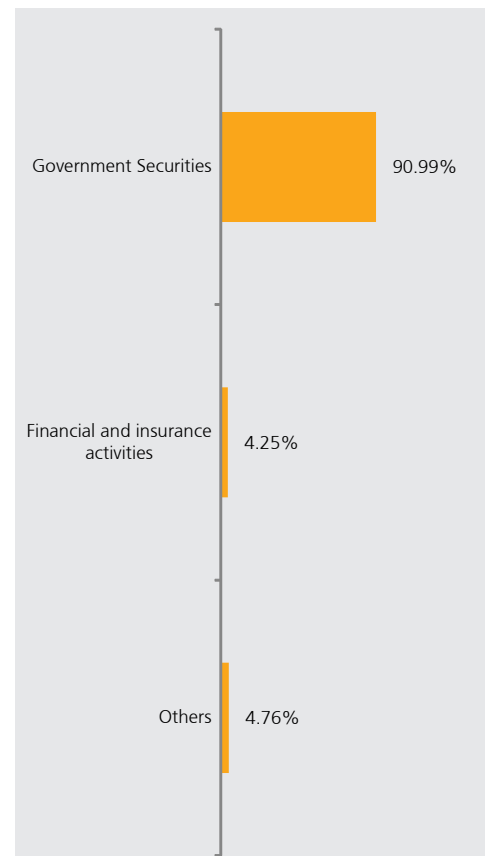
	Range (%)	Actual (%)
Equity	00-00	-
Gsec / Debt	00-100	-
MMI / Others	00-100	100

## Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.32%	0.30%
Last 6 Months	2.23%	2.48%
Last 1 Year	5.02%	5.21%
Last 2 Years	3.03%	6.18%
Last 3 Years	4.33%	6.30%
Since Inception	7.89%	7.24%

**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	RNLIC Pure Index	Equity	Palak Shah	-
ULGF01908/06/09GINFRASF01121	Group Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Equity	Palak Shah	-
ULGF01428/11/08ENERGYF01121	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%; Sensex 50: 20%	Hybrid	Deepak Gupta	Gaurav Jakhotia
ULGF01213/10/08GCORBOND02121	Group Corporate Bond Fund 2	CRISIL Composite Bond Index	Debt	-	Gaurav Jakhotia
ULGF02305/06/13GCORBOND03121	Group Corporate Bond Fund 3	CRISIL Composite Bond Index	Debt	-	Gaurav Jakhotia
ULGF00431/01/07GCAPISEC01121	Group Capital Secure Fund 1	CRISIL 91 - days Treasury Bill Index	Debt	-	Gaurav Jakhotia
ULGF01610/12/08GGILTFUN02121	Group Gilt Fund 2	CRISIL Dynamic Gilt Index	Debt	-	Gaurav Jakhotia
ULGF00930/09/08GMONMRKT02121	Group Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Gaurav Jakhotia

---

Reliance Nippon Life Insurance Company Limited (formerly known as Reliance Life Insurance Company Limited). IRDAI Registration No: 121. Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra 400710. For more information or any grievance, 1. Call us between 9am to 6pm, Monday to Saturday on Call Centre number - 3033 8181 (Local call charges apply) or our Toll Free Number 1800 300 08181 or 2. Visit us at [www.reliancenipponlife.com](http://www.reliancenipponlife.com) or 3. Email us at: [rnlife.customerservice@relianceada.com](mailto:rnlife.customerservice@relianceada.com). Trade logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited & Nippon Life Insurance Company and used by Reliance Nippon Life Insurance Company Limited under license.

Beware of spurious phone calls and fictitious/fraudulent offers. IRDAI clarifies to public that 1. IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. 2. IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.