

Fund Details

Investment Objective: The investment objective of the debt fund is to provide progressive capital growth with relatively lower investment risks

The risk profile for this fund is Low

NAV as on May 31, 2018:	25.4668
Inception Date:	10-Mar-06
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.14%	-0.91%	1.96%	6.50%	7.02%	8.43%
Benchmark**	0.06%	-0.49%	2.44%	6.61%	7.36%	7.21%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	60.00%	100.00%
Money Market Instruments & Cash	0.00%	40.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	243.75
Total	243.75

Modified Duration⁵

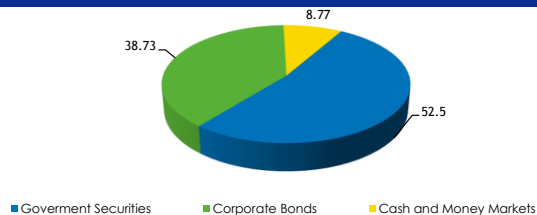
Security Type	Duration
Fixed Income Investments	5.89

Security Name

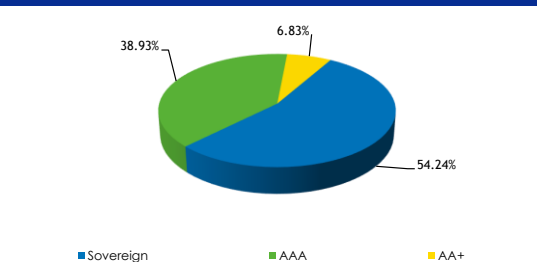
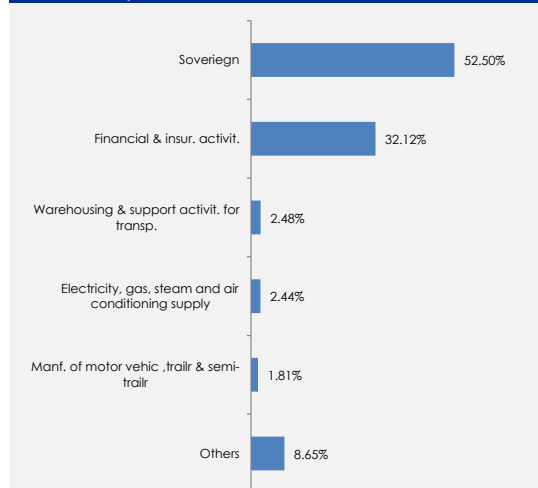
Net Asset (%)

Security Name	Net Asset (%)
Government Securities	52.50%
6.68% GOI 2031	10.43%
7.17% GOI 2028	10.41%
6.57% GOI 2033	7.96%
8.6% GOI 2028	7.25%
8.97% GOI 2030	4.98%
7.59% GOI 2029	3.84%
8.28% GOI 2027	3.31%
8.03% Karnataka SDL 31-Jan-2028	3.22%
7.73% GOI 2034	0.47%
9.23% GOI 2043	0.42%
Others	0.21%
Corporate Bonds	38.73%
7.85% PFC 03-Apr-2028	6.44%
Indiabulls Housing Finance Ltd.	3.94%
Tata Sons Ltd.	3.19%
Dewan Housing Finance Corporation Ltd.	2.92%
L&T Infra Debt Fund Ltd.	2.72%
Adani Ports and Special Economic Zone Ltd.	2.48%
Reliance Capital Ltd.	2.13%
LIC Housing Finance Ltd.	2.07%
Mahindra & Mahindra Ltd.	1.81%
LIC Housing Finance Ltd.	1.72%
Others	9.31%
Cash and Money Markets	8.77%
Portfolio Total	100.00%

Asset Mix



Rating Profile

Sectoral Break-Up⁵

⁵Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark for this fund is CRISIL Composite Bond Fund Index

[#]Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: To provide progressive return on the investment

The risk profile for this fund is Low

NAV as on May 31, 2018:	27.5441
Inception Date:	13-Jul-05
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.15%	0.04%	3.38%	8.18%	7.61%	8.72%
Benchmark**	0.04%	0.54%	4.13%	8.13%	7.68%	7.94%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	40.00%	100.00%
Equity	0.00%	20.00%
Money Market Instruments & Cash	0.00%	40.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

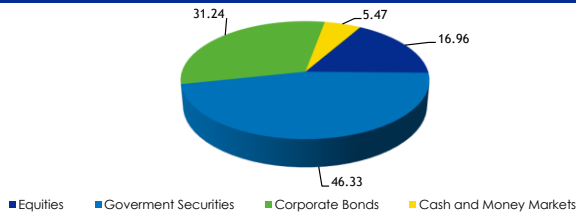
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	16.54
Debt	81.09
Total	97.63

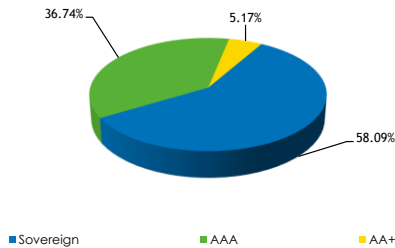
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	5.80

Asset Mix



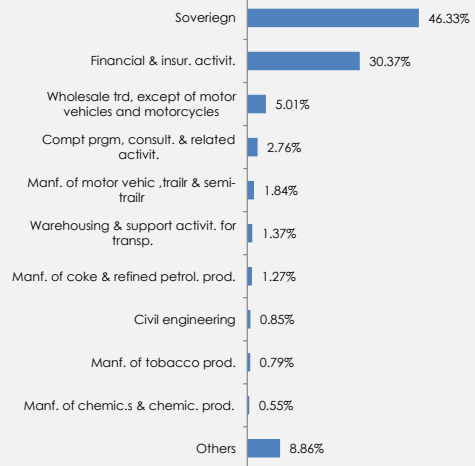
Rating Profile



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities 16.96%	
HDFC Bank Ltd.	1.99%
Infosys Ltd.	1.36%
Kotak Mahindra Bank Ltd.	1%
Reliance Industries Ltd.	0.87%
Tata Consultancy Services Ltd.	0.86%
ITC Ltd.	0.79%
Larsen & Toubro Ltd.	0.73%
ICICI Bank Ltd.	0.71%
Housing Development Finance Corporation Ltd.	0.57%
Mahindra & Mahindra Ltd.	0.51%
Others	7.57%
Government Securities 46.33%	
6.68% GOI 2031	9.06%
7.17% GOI 2028	8.42%
6.57% GOI 2033	7.50%
8.6% GOI 2028	4.19%
7.59% GOI 2029	3.14%
7.73% GOI 2034	2.75%
8.28% GOI 2027	2.69%
8.03% Karnataka SDL 31-Jan-2028	2.61%
8.97% GOI 2030	2.32%
8.4% GOI 2024	1.88%
Others	1.77%
Corporate Bonds 31.24%	
7.85% PFC 03-Apr-2028	5.52%
Food Corporation of India	5.01%
LIC Housing Finance Ltd.	3.16%
Indiabulls Housing Finance Ltd.	2.43%
Dewan Housing Finance Corporation Ltd.	2.08%
Housing Development Finance Corporation Ltd.	2.03%
Housing Development Finance Corporation Ltd.	1.55%
L&T Fincance Corporation Ltd	1.51%
L&T Infra Debt Fund Ltd.	1.51%
Adani Ports and Special Economic Zone Ltd.	1.26%
Others	5.18%
Cash and Money Markets 5.47%	
Portfolio Total	100.00%

Sectoral Break-Up[§]

§Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: To provide capital growth by availing opportunities in debt and equity markets and providing a good balance between risk and return.

The risk profile for this fund is Medium

NAV as on May 31, 2018:	25.6663
Inception Date:	10-Mar-06
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	-0.29%	0.61%	4.98%	10.03%	8.25%	8.69%
Benchmark**	0.03%	1.49%	5.71%	9.55%	7.93%	8.63%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	15.00%	90.00%
Equity	0.00%	45.00%
Money Market Instruments & Cash	0.00%	40.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

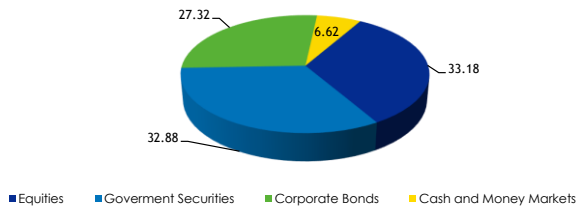
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	9.90
Debt	19.98
Total	29.88

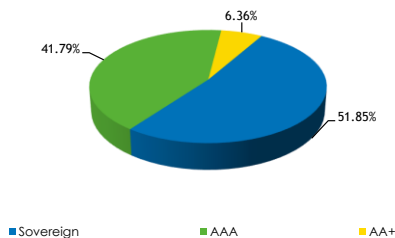
Modified Duration³

Security Type	Duration
Fixed Income Investments	5.64

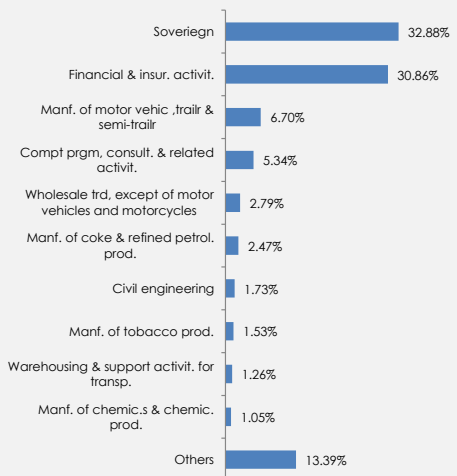
Asset Mix



Rating Profile



Security Name	Net Asset (%)
Equities	33.18%
HDFC Bank Ltd.	3.90%
Infosys Ltd.	2.65%
Kotak Mahindra Bank Ltd.	1.88%
Reliance Industries Ltd.	1.69%
Tata Consultancy Services Ltd.	1.63%
ITC Ltd.	1.53%
ICICI Bank Ltd.	1.42%
Larsen & Toubro Ltd.	1.42%
Housing Development Finance Corporation Ltd.	1.12%
Mahindra & Mahindra Ltd.	1%
Others	14.94%
Government Securities	32.88%
7.17% GOI 2028	6.66%
6.68% GOI 2031	6.24%
6.57% GOI 2033	4.50%
8.4% GOI 2024	3.92%
8.6% GOI 2028	3.32%
8.28% GOI 2027	2.17%
8.03% Karnataka SDL 31-Jan-2028	2.06%
7.16% GOI 2023	1.88%
7.73% GOI 2034	1.33%
7.59% GOI 2029	0.61%
Others	0.29%
Corporate Bonds	27.32%
7.85% PFC 03-Apr-2028	4.51%
Mahindra & Mahindra Ltd.	4.44%
Food Corporation of India	2.79%
LIC Housing Finance Ltd.	2.66%
Indiabulls Housing Finance Ltd.	2.65%
Reliance Capital Ltd.	1.67%
L&T Fincance Corporation Ltd	1.65%
Housing Development Finance Corporation Ltd.	1.35%
Adani Ports and Special Economic Zone Ltd.	1.03%
L&T Infra Debt Fund Ltd.	0.83%
Others	3.74%
Cash and Money Markets	6.62%
Portfolio Total	100.00%

Sectoral Break-Up⁵

\$\$Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: To provide high capital growth by investing higher element of assets in the equity market.

The risk profile for this fund is High

NAV as on May 31, 2018:	30.7307
Inception Date:	10-Mar-06
Fund Manager:	Krishna sanghavi, Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years [†]	3 Years [†]	Inception [†]
Portfolio return	-0.41%	1.37%	6.71%	12.25%	8.88%	10.29%
Benchmark**	0.01%	2.60%	7.55%	11.18%	8.15%	9.15%

[†] Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	20.00%	60.00%
Equity	20.00%	60.00%
Money Market Instruments & Cash	0.00%	60.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

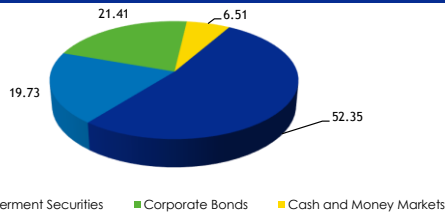
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	6.99
Debt	6.35
Total	13.34

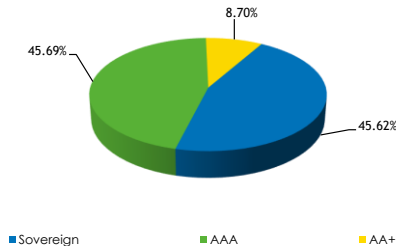
Modified Duration[§]

Security Type	Duration
Fixed Income Investments	5.47

Asset Mix



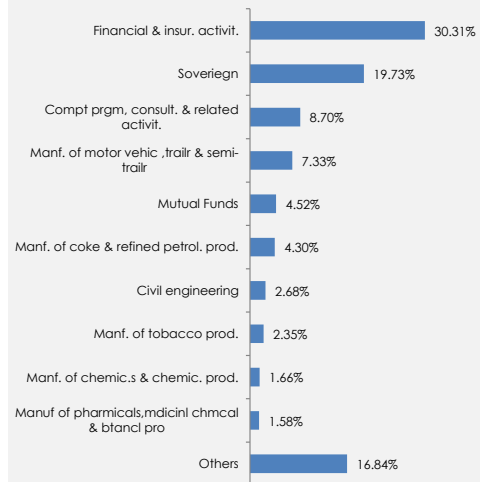
Rating Profile



Security Name

Net Asset (%)

Security Name	Net Asset (%)
Equities	52.35%
Infosys Ltd.	4.31%
HDFC Bank Ltd.	4.15%
Kotak Mahindra Mutual Fund	3.47%
Reliance Industries Ltd.	3.07%
Tata Consultancy Services Ltd.	2.72%
ITC Ltd.	2.35%
Larsen & Toubro Ltd.	2.22%
Kotak Mahindra Bank Ltd.	2.19%
Housing Development Finance Corporation Ltd.	1.78%
Mahindra & Mahindra Ltd.	1.60%
Others	24.49%
Government Securities	19.73%
6.57% GOI 2033	3.77%
6.68% GOI 2031	3.28%
7.73% GOI 2034	3.28%
8.6% GOI 2028	2.33%
8.79% Gujarat SDL 2022	1.90%
7.17% GOI 2028	1.86%
8.28% GOI 2027	1.52%
8.03% Karnataka SDL 31-Jan-2028	1.47%
8.97% GOI 2030	0.32%
Corporate Bonds	21.41%
Mahindra & Mahindra Ltd.	4.14%
7.85% PFC 03-Apr-2028	2.89%
Housing Development Finance Corporation Ltd.	2.27%
LIC Housing Finance Ltd.	2.24%
L&T Fincance Corporation Ltd	1.85%
L&T Infra Debt Fund Ltd.	1.84%
Reliance Capital Ltd.	1.50%
Indiabulls Housing Finance Ltd.	1.48%
Adani Ports and Special Economic Zone Ltd.	0.77%
Dewan Housing Finance Corporation Ltd.	0.76%
Others	1.67%
Cash and Money Markets	6.51%
Portfolio Total	100.00%

Sectoral Break-Up[§]

§Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and NIFTY 50 INDEX

§Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Fund Details

Investment Objective: The investment objective is to provide progressive returns with very low risk of market movement.

The risk profile for this fund is Low

NAV as on May 31, 2018:	24.4125
Inception Date:	31-Mar-06
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.41%	2.39%	5.07%	5.69%	6.22%	8.06%
Benchmark**	0.58%	3.48%	6.88%	6.92%	7.25%	7.59%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	0.00%	20.00%
Money Market Instruments & Cash	80.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

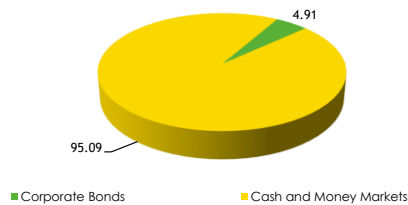
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	2.23
Total	2.23

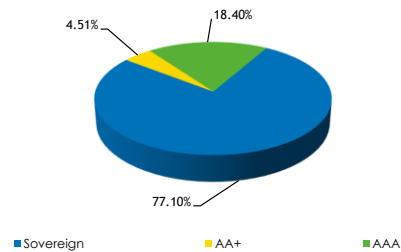
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.62

Asset Mix



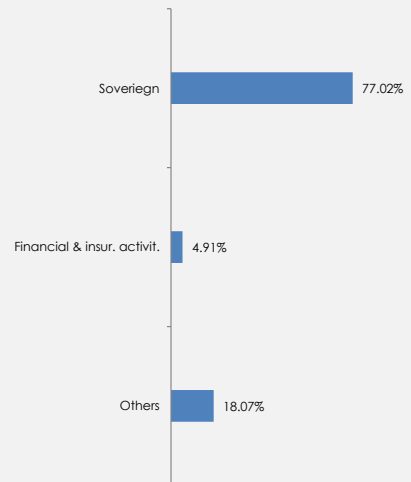
Rating Profile



Security Name

Security Name	Net Asset (%)
Corporate Bonds	4.91%
Capital First Ltd	4.50%
Dewan Housing Finance Corporation Ltd.	0.41%
Cash and Money Markets	95.09%
Portfolio Total	100.00%

Sectoral Break-Up[§]



§Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark for this fund is CRISIL Liquid Fund Index

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.

Group Superannuation, Gratuity and Leave Encashment
Pension Short Term Debt Fund

ULGF00613/02/2009GROUPSDEBT122
 May 2018



Fund Details

Investment Objective: The investment objective of this fund is to provide security to investments with progressive returns.

The risk profile for this fund is Low

NAV as on May 31, 2018:	19.6223
Inception Date:	13-Feb-09
Fund Manager:	Nitin Garg

Fund v/s Benchmark Return (%)

	1 Month	6 Months	1 Year	2 Years*	3 Years*	Inception*
Portfolio return	0.43%	2.65%	5.32%	5.39%	7.26%	7.52%
Benchmark**	0.58%	3.48%	6.88%	6.92%	7.25%	7.47%

* Compound Annual Growth Rate (CAGR)

Targeted Asset Allocation (%)

Security Type	Min	Max
Debt Securities	0.00%	50.00%
Money Market Instruments & Cash	0.00%	100.00%

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

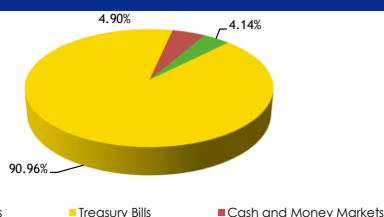
Asset Class Wise AUM

Asset Class	AUM (in Cr.)
Equity	0.00
Debt	0.24
Total	0.24

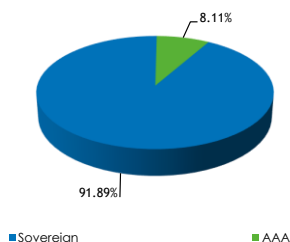
Modified Duration[#]

Security Type	Duration
Fixed Income Investments	0.30

Asset Mix



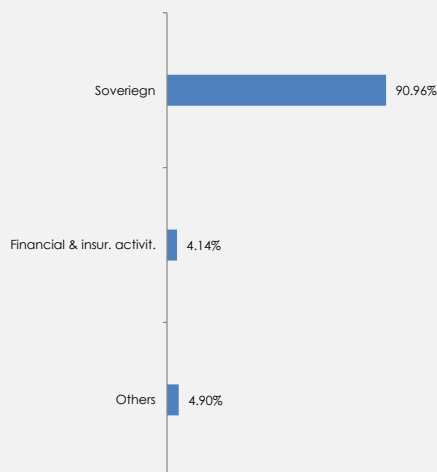
Rating Profile



Security Name **Net Asset (%)**

Corporate Bonds	4.14%
Dewan Housing Finance Corporation Ltd.	4.14%
Cash and Money Markets	95.86%
Portfolio Total	100.00%

Sectoral Break-Up[§]



§Sector Classification is as per National Industrial Classification (All Economic Activities) -2008 NIC

**Benchmark for this fund is CRIISL Liquid Fund Index

#Duration of Fixed Income Investments is a measure of sensitivity of the assets price to interest rate movement. Shorter the duration lesser is the sensitivity due to movement in interest rates.