

## Liquid Fund - Old Group as on 31<sup>st</sup> March 2015

**Fund Objective :** To deliver returns linked to Money Market levels with minimal interest rate risk and minimal credit risk so as to provide a high level of safety of capital.

**SFIN CODE :** ULGF00111/08/03LiquidFund101

**Date of Inception :** 23 Jul 2003

### Fund V/s Benchmark Performance

Period	Returns (%)	Benchmark Returns (%)#
Inception (23-Jul-03)	07.58	06.79
5 Years	08.18	08.26
4 Years	08.44	08.78
3 Years	08.67	08.89
2 Years	08.49	09.22
1 Years	08.60	08.98

# CRISIL Liquid Fund Index

### PORTFOLIO

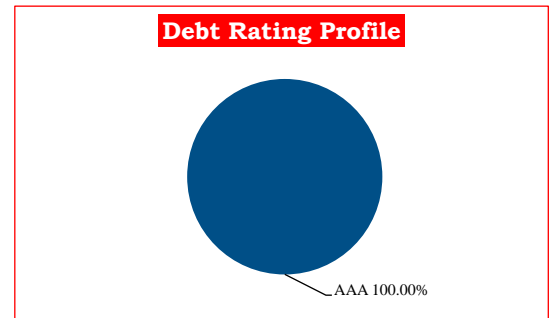
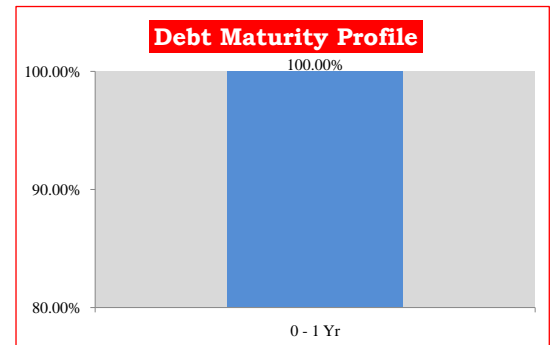
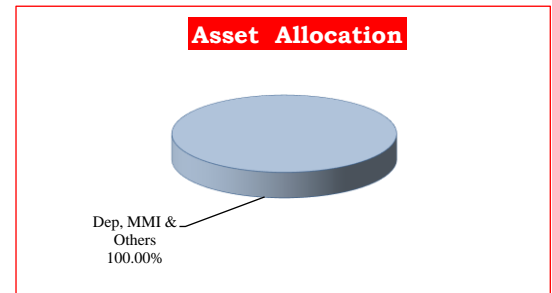
**Deposits, Money Mkt Securities and Net Current Assets.** **100.00%**

**Grand Total** **100.00%**

Debt Parameters	
Portfolio Yield (%)	8.52%
Avg Maturity (In Months)	3.72
Modified Duration (In Years)	0.31

\*Please refer Annexure A for Approved File & Use Limits

**Assets Under Management ( ₹ In Lakhs)**  
2,311.15



## Stable Managed Fund - Old Group as on 31<sup>st</sup> March 2015

**Fund Objective :** To generate optimal returns for investors through short term investments in high credit quality securities so as to keep interest rate risks low and provide safety of capital over the medium term horizon.

**SFIN CODE :** ULGF00620/06/07StableMgFd101

**Date of Inception :** 20 Jun 2007

### Fund V/s Benchmark Performance

Period	Returns (%)	Benchmark Returns (%)#
Inception (20-Jun-07)	07.82	08.17
5 Years	07.44	08.31
4 Years	07.09	09.13
3 Years	08.35	09.40
2 Years	08.18	09.55
1 Years	09.02	10.33

# CRISIL Short Term Bond Fund Index

### PORTFOLIO

Debentures / Bonds	% to Fund
HDB Financial Services Ltd	9.92%
Power Finance Corporation Ltd	9.84%
LIC Housing Finance Ltd	9.18%
Infrastructure Development Finance Ltd	7.96%
Tata Sons Ltd	6.97%
Housing Development Finance Corporation Ltd	5.52%
Larsen & Toubro Ltd	3.83%
Indian Railway Finance Corporation Ltd	3.26%
Power Grid Corporation of India Ltd	2.29%
L&T Interstate Road Corridor Limited	1.55%
Others	0.00%
<b>Total</b>	<b>60.31%</b>

Government Securities	% to Fund
7.59% GOI Mat 12-Apr-2016	34.49%
<b>Total</b>	<b>34.49%</b>

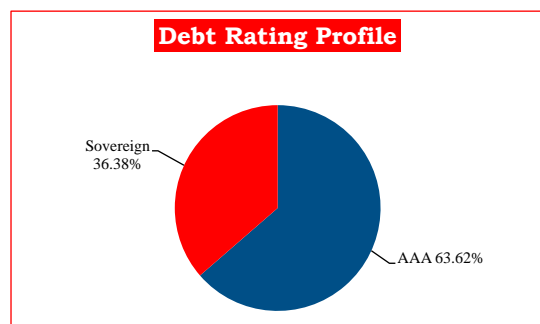
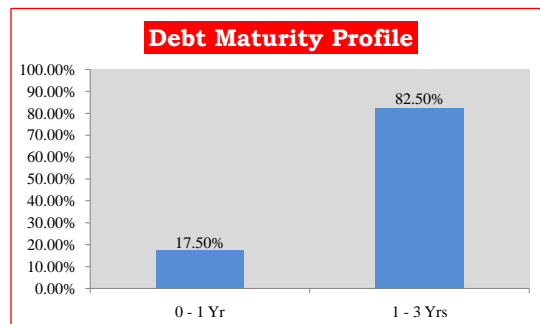
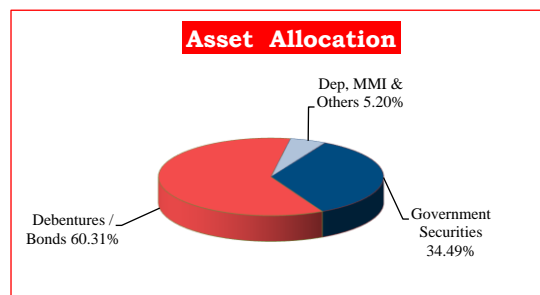
**Deposits, Money Mkt Securities and Net Current Assets. 5.20%**

**Grand Total 100.00%**

Debt Parameters	
Portfolio Yield (%)	8.14%
Avg Maturity (In Months)	12.84
Modified Duration (In Years)	0.94

\*Please refer Annexure A for Approved File & Use Limits

**Assets Under Management ( ₹ In Lakhs)**  
2,641.89



## Secured Managed Fund - Old Group as on 31<sup>st</sup> March 2015

**Fund Objective :** To provide reasonable returns through investments in high credit quality debt instruments while maintaining an optimal level of interest rate risk.

**SFIN CODE :** ULGF00211/08/03SecureMgtF101

**Date of Inception :** 23 Jul 2003

### Fund V/s Benchmark Performance

Period	Returns (%)	Benchmark Returns (%)#
Inception (23-Jul-03)	07.19	06.25
5 Years	08.67	08.13
4 Years	09.58	08.91
3 Years	10.37	09.32
2 Years	10.58	09.34
1 Years	15.98	14.59

# CRISIL Composite Bond Fund Index

### PORTFOLIO

Debentures / Bonds	% to Fund
Indiabulls Housing Finance Ltd	9.11%
Power Finance Corporation Ltd	5.83%
Power Grid Corporation of India Ltd	2.42%
Rural Electrification Corporation Ltd	2.16%
National Thermal Power Corporation Ltd	2.03%
Bajaj Finance Ltd	1.81%
IL & FS Ltd	1.70%
HDB Financial Services Ltd	1.64%
Others	1.02%
<b>Total</b>	<b>27.72%</b>

Government Securities	% to Fund
8.17% GOI Mat 01-Dec-2044	11.27%
9.20% GOI Mat 30-Sep-2030	8.58%
8.30% GOI Mat 31-Dec-2042	6.28%
9.23% GOI Mat 23-Dec-2043	5.59%
8.60% GOI Mat 02-Jun-2028	4.90%
8.83% GOI Mat 12-Dec-2041	4.25%
8.32% GOI Mat 02-Aug-2032	4.14%
1.44 Inflation Index Bond Mat 05-Jun-2023	3.51%
8.28% GOI Mat 21-Sep-2027	2.84%
8.40% GOI Mat 28-Jul-2024	2.18%
8.28% GOI Mat 15-Feb-2032	1.85%
<b>Total</b>	<b>55.40%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 16.89%**

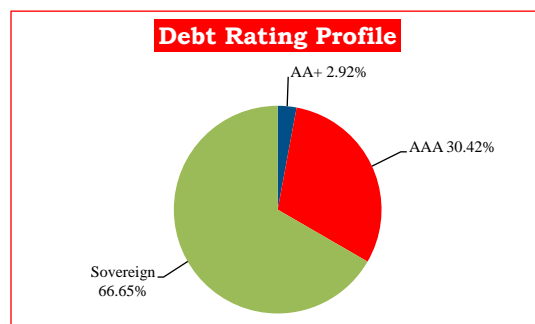
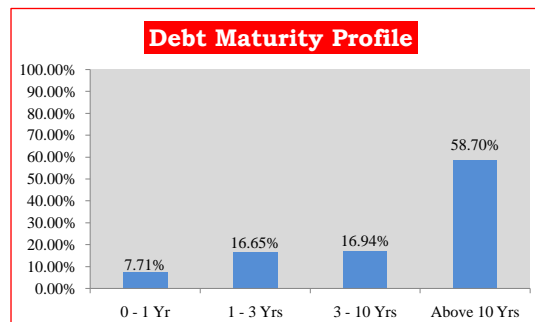
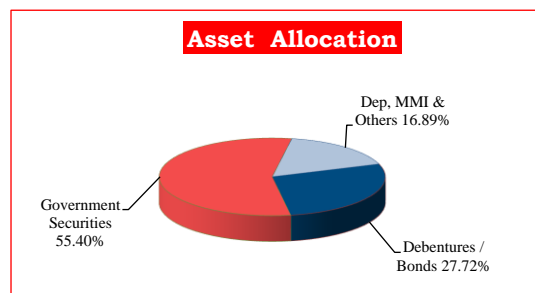
**Grand Total 100.00%**

### Debt Parameters

Portfolio Yield (%)	7.82%
Avg Maturity (In Months)	184.44
Modified Duration (In Years)	7.37

\*Please refer Annexure A for Approved File & Use Limits

**Assets Under Management ( ₹ In Lakhs)**  
5,074.81



## Defensive Managed Fund - Old Group as on 31<sup>st</sup> March 2015

**Fund Objective :** To enhance long term returns for a portfolio predominantly invested in fixed income securities by taking a moderate to medium exposure to equity and equity related securities. The equity exposure will be between 15%-30%.

**SFIN CODE :** ULGF00311/08/03DefensiveF101

**Date of Inception :** 23 Jul 2003

### Fund V/s Benchmark Performance

Period	Returns (%)	Benchmark Returns (%)#
Inception (23-Jul-03)	11.04	09.29
5 Years	09.07	08.51
4 Years	09.63	09.18
3 Years	11.72	11.14
2 Years	13.32	12.44
1 Years	19.92	17.68

# 22.5% BSE -100 77.5% CRISIL Composite Bond Fund Index

### PORTFOLIO

Equity	% to Fund
Larsen & Toubro Limited	1.29%
Shree Cement Limited	1.27%
Infosys Ltd.	1.25%
ICICI Bank Ltd	1.16%
ITC Ltd	1.15%
Hindustan Petroleum Corporation Ltd.	0.94%
Tata Consultancy Services Ltd	0.80%
HDFC Bank Ltd	0.74%
Bharti Airtel Ltd	0.71%
Sun Pharmaceuticals Industries Ltd	0.71%
UPL Limited	0.66%
Reliance Industries Ltd	0.66%
Rural Electrification Corporation Ltd	0.65%
Axis Bank Limited	0.64%
Nestle India Limited	0.59%
Cadila Healthcare Ltd.	0.57%
Bank of Baroda	0.53%
Others	10.18%
<b>Total</b>	<b>24.50%</b>

Debentures / Bonds	% to Fund
LIC Housing Finance Ltd	4.29%
Housing Development Finance Corporation Ltd	3.58%
Power Finance Corporation Ltd	3.16%
Tata Sons Ltd	3.10%
ICICI Securities Primary Dealership Ltd	1.99%
Tata Motors Ltd	1.89%
Rural Electrification Corporation Ltd	1.76%
IL & FS Ltd	1.63%
Export and Import Bank of India	1.51%
IOT Utkal Energy Services Limited	1.30%
Bajaj Finance Ltd	1.05%
Others	4.55%
<b>Total</b>	<b>29.81%</b>

Government Securities	% to Fund
8.30% GOI Mat 02-Jul-2040	9.23%
8.17% GOI Mat 01-Dec-2044	6.61%
8.30% GOI Mat 31-Dec-2042	6.50%
9.23% GOI Mat 23-Dec-2043	5.88%
9.20% GOI Mat 30-Sep-2030	4.02%
8.32% GOI Mat 02-Aug-2032	3.71%
8.40% GOI Mat 28-Jul-2024	2.51%
1.44 Inflation Index Bond Mat 05-Jun-2023	1.82%
8.15% GOI Mat 11-Jun-2022	1.75%
8.28% GOI Mat 21-Sep-2027	1.18%
Others	1.57%
<b>Total</b>	<b>44.77%</b>

**Deposits, Money Mkt Securities and Net Current Assets. 0.92%**

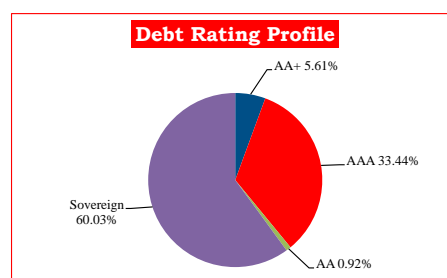
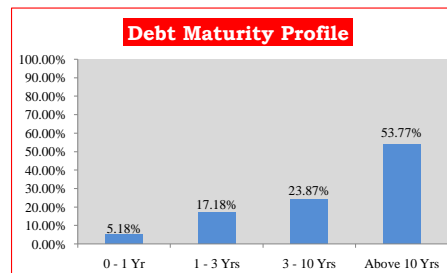
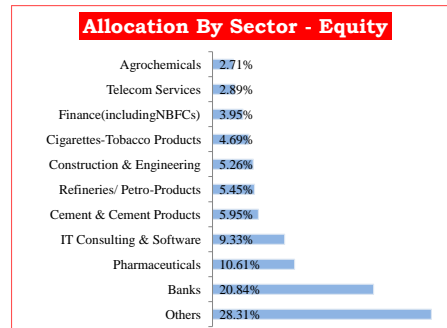
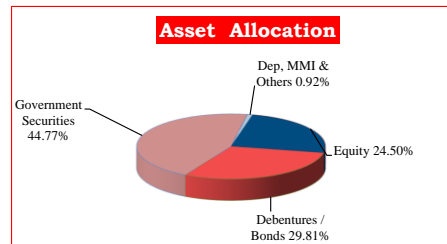
**Grand Total 100.00%**

Debt Parameters	
Portfolio Yield (%)	7.94%
Avg Maturity (In Months)	183.60
Modified Duration (In Years)	7.16

\*Please refer Annexure A for Approved File & Use Limits

**Assets Under Management ( ₹ In Lakhs)**

16,592.93



## Balanced Managed Fund - Old Group as on 31<sup>st</sup> March 2015

**Fund Objective :** To generate long term capital appreciation along with current income from a combined portfolio of equity and debt market instruments. The equity exposure will be between 30%-60%.

**SFIN CODE :** ULGF00411/08/03BalancedMF101

**Date of Inception :** 23 Jul 2003

**Fund V/s Benchmark Performance**

Period	Returns (%)	Benchmark Returns (%)#
Inception (23-Jul-03)	15.21	12.34
5 Years	09.90	08.88
4 Years	10.78	09.45
3 Years	14.71	12.97
2 Years	18.48	15.54
1 Years	28.47	20.77

# 45% BSE -100 55% CRISIL Composite Bond Fund Index.

**PORTFOLIO**

Equity	% to Fund
HDFC Bank Ltd	3.07%
Infosys Ltd.	2.92%
ICICI Bank Ltd	2.64%
Larsen & Toubro Limited	2.41%
ITC Ltd	2.29%
Reliance Industries Ltd	1.77%
Axis Bank Limited	1.72%
Tata Motors Limited	1.58%
State Bank of India	1.49%
Tata Consultancy Services Ltd	1.40%
IndusInd Bank Ltd	1.22%
Shree Cement Limited	1.05%
Maruti Suzuki India Ltd	0.98%
Oil & Natural Gas Corporation Ltd	0.86%
Bharat Petroleum Corporation Ltd	0.86%
Dr Reddys Laboratories Limited.	0.83%
Divis Laboratories Ltd	0.83%
Lupin Limited.	0.79%
Kotak Mahindra Bank Limited	0.79%
Sun Pharmaceuticals Industries Ltd	0.77%
Eicher Motors Ltd.	0.75%
Cummins India Ltd.	0.65%
Cadila Healthcare Ltd.	0.63%
Adani Port & Special Economic Zone Ltd	0.62%
Wipro Ltd	0.61%
Bharat Electronics Ltd	0.60%
Tech Mahindra Limited	0.58%
Bharti Airtel Ltd	0.57%
Nestle India Limited	0.54%
UltraTech Cement Ltd.	0.53%
Infrastructure Development Finance Company Limited	0.52%
Power Grid Corporation of India Ltd	0.52%
Yes Bank Ltd	0.51%
Gillette India Ltd	0.51%
LIC Housing Finance Limited	0.51%
Others	14.82%
<b>Total</b>	<b>53.74%</b>

Debentures / Bonds	% to Fund
Housing Development Finance Corporation Ltd	2.78%
Tata Sons Ltd	2.09%
Power Finance Corporation Ltd	2.02%
AXIS Bank Ltd	1.27%
LIC Housing Finance Ltd	1.14%
Rural Electrification Corporation Ltd	1.05%
HDFC Bank Ltd	1.04%
Others	2.16%
<b>Total</b>	<b>13.55%</b>

Government Securities	% to Fund
9.20% GOI Mat 30-Sep-2030	8.40%
8.17% GOI Mat 01-Dec-2044	5.43%
8.32% GOI Mat 02-Aug-2032	4.59%
8.30% GOI Mat 31-Dec-2042	3.38%
9.23% GOI Mat 23-Dec-2043	1.78%
8.40% GOI Mat 28-Jul-2024	1.23%
1.44 Inflation Index Bond Mat 05-Jun-2023	1.09%
Others	1.09%
<b>Total</b>	<b>26.99%</b>

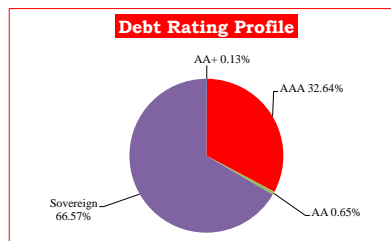
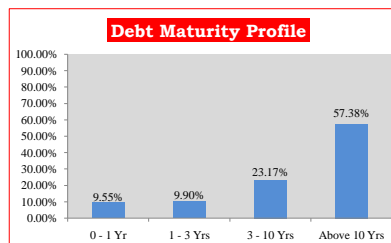
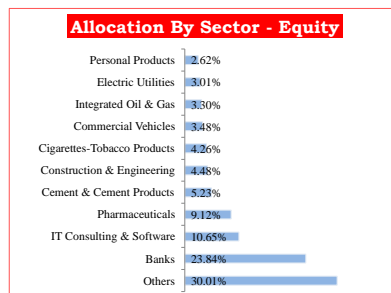
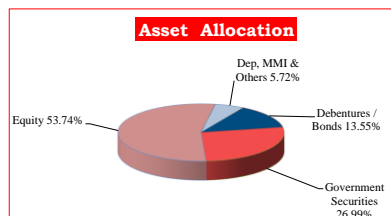
**Deposits, Money Mkt Securities and Net Current Assets.** 5.72%

**Grand Total** 100.00%

Debt Parameters	
Portfolio Yield (%)	7.88%
Avg Maturity (In Months)	186.12
Modified Duration (In Years)	7.57

\*Please refer Annexure A for Approved File & Use Limits

**Assets Under Management ( ₹ In Lakhs)**  
19,622.22



## Growth Fund - Old Group as on 31<sup>st</sup> March 2015

**Fund Objective :** To generate long term capital appreciation from a diversified portfolio of equity and equity related securities.

**SFIN CODE :** ULGF00511/08/03GrowthFund101

**Date of Inception :** 23 Jul 2003

### Fund V/s Benchmark Performance

Period	Returns (%)	Benchmark Returns (%)#
Inception (23-Jul-03)	26.12	19.79
5 Years	14.61	09.79
4 Years	14.61	10.11
3 Years	21.40	17.43
2 Years	26.94	23.11
1 Years	37.08	28.32

# BSE-100

### PORTFOLIO

Equity	% to Fund
Shree Cement Limited	7.93%
Sun Pharmaceuticals Industries Ltd	7.53%
ITC Ltd	5.75%
Tata Consultancy Services Ltd	5.63%
Nestle India Limited	5.11%
Infosys Ltd.	4.89%
Larsen & Toubro Limited	3.79%
HDFC Bank Ltd	3.76%
UPL Limited	3.57%
Mahindra & Mahindra Ltd	3.49%
ICICI Bank Ltd	3.48%
Colgate Palmolive (India) Ltd	2.96%
Lupin Limited.	2.95%
Kotak Mahindra Bank Limited	2.90%
Divis Laboratories Ltd	2.62%
Bharti Airtel Ltd	2.60%
Bank of Baroda	2.40%
Bharat Petroleum Corporation Ltd	2.38%
State Bank of India	1.96%
Rural Electrification Corporation Ltd	1.96%
Hindustan Petroleum Corporation Ltd.	1.91%
Tech Mahindra Limited	1.85%
Reliance Industries Ltd	1.82%
Oil & Natural Gas Corporation Ltd	1.80%
Oil India Limited.	1.67%
Tata Motors Limited	1.62%
Power Grid Corporation of India Ltd	1.49%
Crompton Greaves Ltd.	1.46%
Exide Industries Ltd	1.44%
Power Finance Corporation Ltd	1.20%
Gas Authority of India Ltd.	1.14%
Punjab National Bank.	1.06%
National Thermal Power Corporation Ltd.	0.76%
Others	1.68%
<b>Total</b>	<b>98.58%</b>

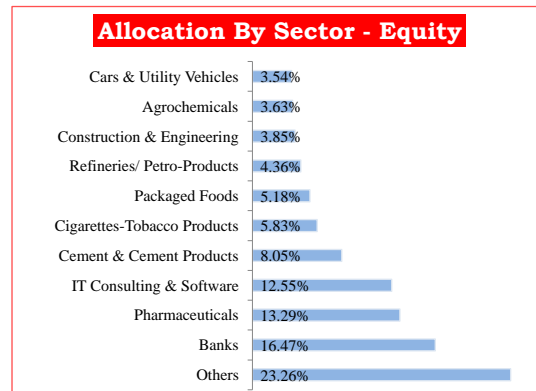
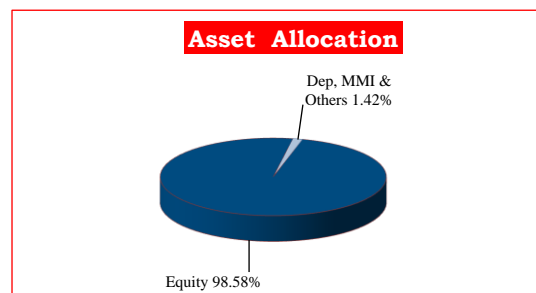
**Deposits, Money Mkt Securities and Net Current Assets. 1.42%**

**Grand Total 100.00%**

\*Please refer Annexure A for Approved File & Use Limits


**Assets Under Management ( ₹ In Lakhs)**

1.36



## Annexure A : Approved File & Use Limits

Fund	SFIN	Asset Class		
		Money Market Instruments	Public Deposits	Govt. Securities & Corp Bonds
Liquid Fund - Old Group	ULGF00111/08/03LiquidFund101		100%	0%
Stable Managed Fund - Old Group	ULGF00620/06/07StableMgFd101		0 - 30%	(0-12 months)
			50 - 100%	(12-18 months)
			0 - 20%	(18-24 months)
			0%	(more than 24 months)
Secured Managed Fund - Old Group	ULGF00211/08/03SecureMgtF101	0% to 5%	0% to 20%	75% to 100%
Defensive Managed Fund - Old Group	ULGF00311/08/03DefensiveF101	0% to 5%	0% to 15%	50% to 85%
Balanced Managed Fund - Old Group	ULGF00411/08/03BalancedMF101	0% to 5%	0% to 15%	20% to 70%
Growth Fund - Old Group	ULGF00511/08/03GrowthFund101	0% to 5%	0%	0%



Equity
0%
0%
0%
0%
0%
0%
0%
15% to 30%
30% to 60%
95% to 100%